

# For Your Benefit



CERTIFICATED RETIREE BENEFITS • FALL 2022

## What's new for 2023?

*New benefits, services and savings are coming to your retiree benefits in 2023. Read about them below.*



## INSIDE

- 4 Get to know your retiree benefits
- 6 Learn about your mental health benefits
- 8 What happens when you become eligible for Medicare
- 8 MNPS Health Care Centers seeking members for Patient Advisory Group



[MNPSBenefits.org](https://MNPSBenefits.org)

### » New bone and joint benefit

If you suffer from back, knee, hip or shoulder pain, Cigna's new Bone and Joint Health benefit can help you find relief. The program, offered through a collaboration with Ascension St. Thomas, gives you:

- » Personalized support to connect you with the best solution for your pain
- » 100% coverage for surgery, if required
- » High quality care through a select network of providers

*This new Cigna benefit is similar to Vanderbilt's MyHealth Bundles, except 100% coverage is limited to admission, surgery and post-op care only.*

The benefit covers low back disk surgery, hip arthroplasty, hip replacement, knee replacement, laminectomy, spinal fusion and shoulder replacement.

Go to [MNPSBenefits.org/whatsnew23](https://MNPSBenefits.org/whatsnew23) to learn more. Or call **1-855-678-0042**.

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## Annual Transfer is November 1-30.

No action is required; your current coverage will continue in 2023. You will continue to use your current Cigna medical ID card in 2023; no new cards will be issued.

# Need fast, convenient, patient-centered health care?

The Vanderbilt Health at MNPS Employee & Family Health Care Centers are just for you and your family – they are not open to the public. Visit one of our five Nashville clinics for excellent care, when and where you need it. All of our services are NO COST to those enrolled in the Certificated Retiree Health Plan.

## 5 LOCATIONS:

### MADISON

Taylor Stratton Elementary  
306 West Old Hickory Blvd.  
M-F 7 a.m.-6 p.m.

### NORTHEAST NASHVILLE

Two Rivers Middle  
2995 McGavock Pike  
M-F 8 a.m.-6 p.m.

### ANTIOCH

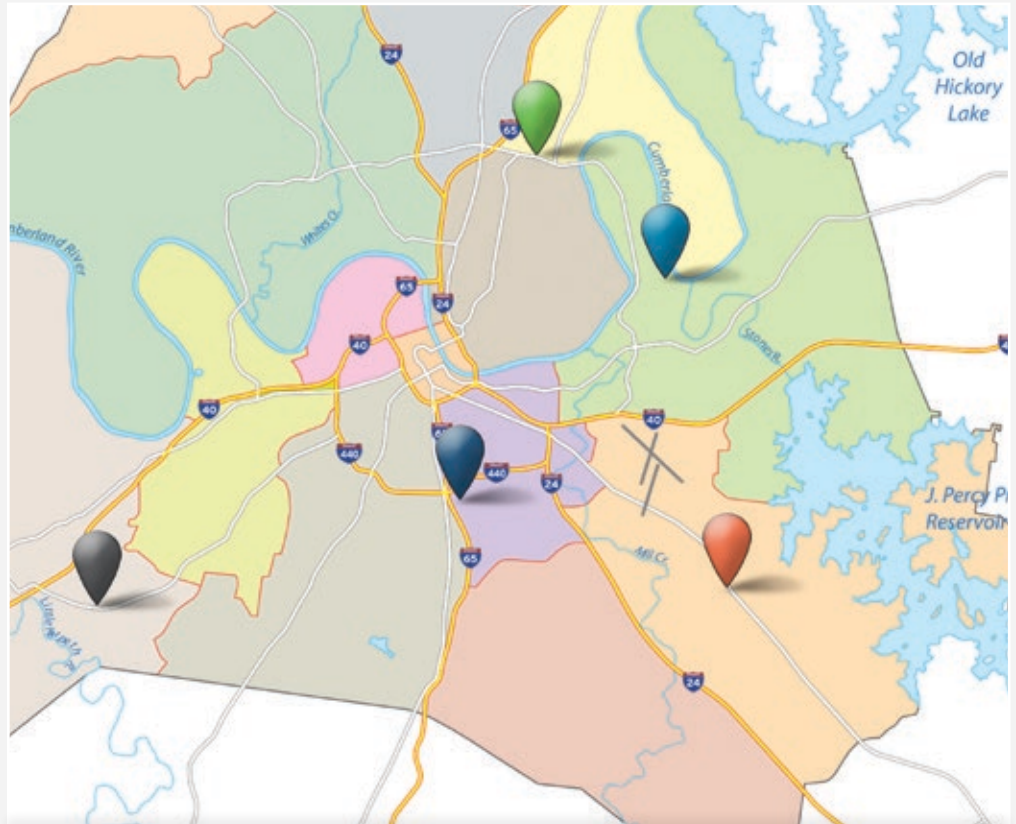
Mt. View Elementary  
3812 Murfreesboro Road  
M-F 7 a.m.-5 p.m.

### WEST NASHVILLE

Bellevue Middle  
651 Colice Jeanne Road  
M-F 8 a.m.-6 p.m.

### BERRY HILL

Employee Wellness Center  
2694 Fessey Court  
M-F 7 a.m.-7 p.m.  
Sat. 8 a.m.-2 p.m.



## Vanderbilt Health

at Metro Nashville Public Schools  
Employee & Family Health Care Centers



ACCREDITATION ASSOCIATION  
for AMBULATORY HEALTH CARE, INC.

Learn more at [MNPSHealth.org](http://MNPSHealth.org).  
For an appointment, call 615-259-8755.

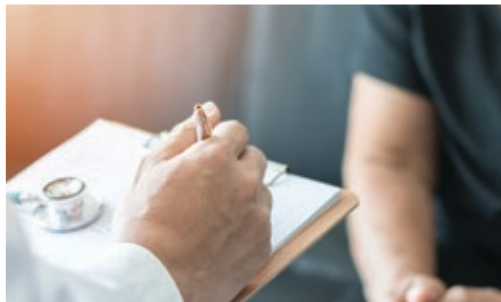


## Want to receive benefit alerts by email?

Follow this link to opt in for email alerts: [www.MNPSBenefits.org/optin](http://www.MNPSBenefits.org/optin).

We will continue to mail important information to your home, and you can opt out of email alerts at any time.

# What's new for 2023? ... continued from page 1



## ➤ Free behavioral health apps

Cigna has added a popular app — Talkspace — to its menu of behavioral health apps:

**Talkspace** connects you with a therapist via text, voice or video.

Once registered, you'll be matched with a therapist. You'll have unlimited messaging and up to three sessions with your therapist at no cost to you. After that, a copay may apply.

**Happify** is a tool that teaches you how to resist negative thoughts, cope with stress, overcome insecurities and gain self-confidence. You'll find science-based activities, games and meditations designed to improve mindfulness.

**iPrevail** helps you overcome anxiety, depression, eating disorders, grief, panic and more with on-demand coaching. You can engage with peer coaches — trained specialists who have faced their own behavioral health challenges — or work through lessons on your own.

Visit [MNPSBenefits.org/whatsnew23](https://MNPSBenefits.org/whatsnew23) for more detail on each app.

## ➤ Two new MyHealth Bundles

Two new MyHealth Bundles will join the eight bundles we already offer in partnership with Vanderbilt Health:

- » Total joint replacement of the hip and knee
- » Select spine surgeries
- » Surgical weight loss
- » Cochlear implant surgery
- » Shoulder pain/surgery
- » Osteoarthritis of hip and knee
- » Medical weight loss
- » Maternity (prenatal, delivery and postnatal care)

### NEW FOR 2023:

- » Kidney stone treatment
- » Substance use disorder support

MyHealth Bundles feature:

- » Zero out-of-pocket costs
- » A dedicated patient navigator to guide you through the process
- » All services performed by Vanderbilt Health providers (including surgery and pre- and postoperative care)

Learn more at [MNPS.MyVanderbiltHealthBenefits.com](https://MNPS.MyVanderbiltHealthBenefits.com).

## ➤ \$0 cost for select specialty medications

If you take specialty medication, you may be able to lower your out-of-pocket cost to \$0 through a new program call SaveOnSP. Here's how it works:

When you fill an eligible specialty medication, a representative from SaveOnSP will contact you about enrolling in the program. If you choose to participate, you'll pay \$0 for your medication. If you choose not to participate, you'll pay a higher cost share when you fill your medication. Conditions supported by the program include (but are not limited to) hepatitis C, multiple sclerosis, psoriasis, inflammatory bowel disease, rheumatoid arthritis and oncology.

Visit [MNPSBenefits.org/whatsnew23](https://MNPSBenefits.org/whatsnew23) to see a list of eligible specialty medications.

# Free flu shots

STILL AVAILABLE

If you missed our flu shot clinics, you can still get a free shot at any of the MNPS Health Care Centers or the Kroger Pharmacy in the Employee Wellness Center. Call **615-259-8755** for an appointment. Our Kroger Pharmacy carries other vaccines too, including pneumonia, shingles, Tdap/Td, meningitis and more.







# GET TO KNOW YOUR RETIREE Benefits

*At MNPS, we believe investing in our teachers is the best way to help them thrive, both personally and professionally. That's why our retiree benefits package is expansive — and continually growing to meet your family's changing needs. Here's a quick reminder of the many benefits available to you in retirement.*

## Top-notch health insurance

Medical, dental, vision and hearing coverage are bundled into one exceptional insurance package with a single monthly premium (you: ~\$241; each dependent: ~\$102). This package is known as the Certificated Retiree Health Plan.

**[MNPSBenefits.org/retiree-benefits-guide](https://MNPSBenefits.org/retiree-benefits-guide)**

## State-of-the-art fitness center

The MNPS Employee Wellness Center at Berry Hill features a walking track, a full range of strength/cardio equipment, one-on-one coaching and 20+ weekday classes (yoga, Zumba, body sculpt, tai chi and more). It's open to you and your spouse at no cost.

**[MNPSHealth.org/fitness](https://MNPSHealth.org/fitness)**

## Mental health & substance use counseling

In-person, virtual, and inpatient and outpatient counseling is available — you choose how and, in most cases, pay nothing.

**See page 6**

## Mindfulness apps

The popular Happify and iPrevail apps are free to you, courtesy of Cigna.

**[MNPSBenefits.org/whatsnew23](https://MNPSBenefits.org/whatsnew23)**

## Weight management programs

From 50% discounts on programs like WeightWatchers® to no-cost medical weight loss or weight loss surgery, you choose the program that fits your needs.

**[MNPSBenefits.org/healthcoaching](https://MNPSBenefits.org/healthcoaching)**  
**[MNPS.MyVanderbiltHealthBenefits.com](https://MNPS.MyVanderbiltHealthBenefits.com)**

## Exclusive health clinics

Five locations, staffed by Vanderbilt Health providers, are available across Nashville exclusively for you and your family members. Our Medical Home Certification by the Accreditation Association for Ambulatory Health Care recognizes our commitment to providing the highest levels of care. All services are available at no cost to you.

**[MNPSHealth.org](https://MNPSHealth.org) or see page 2**

## \$0 cost bundled health care

Vanderbilt Health bundles start-to-finish care for shoulder pain, hip and knee pain/surgery, spine surgery, cochlear implants, medical and surgical weight loss, and maternity/delivery — all at no cost to you. Coming in 2023: kidney stone treatment and substance use disorder support.

**[MNPS.MyVanderbiltHealthBenefits.com](https://MNPS.MyVanderbiltHealthBenefits.com)**

These benefits are available to you as a certificated retiree who is under age 65 and not yet eligible for Medicare. Many benefits and programs are also available to your eligible dependents. When you or your dependents reach age 65 and become eligible for Medicare, your medical coverage will change and your eligibility for some programs (like MyHealth Bundles and Foodsmart) will end. You'll be provided with more details at that time.



## Physical therapy & more

The MNPS Employee Wellness Center at Berry Hill offers physical therapy, chiropractic care and acupuncture at no cost to you.

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[MNPSHealth.org/services](https://mnpshealth.org/services)

## Nutrition counseling

MNPS's partnership with Foodsmart gives you one-on-one virtual visits with a registered dietitian — at no cost to you — plus an app with recipes, grocery discounts and more.

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[MNPSBenefits.org/foodsmart](https://mnpsbenefits.org/foodsmart)

## Pension plan

Ours is recognized as one of the best managed pension plans in the country.

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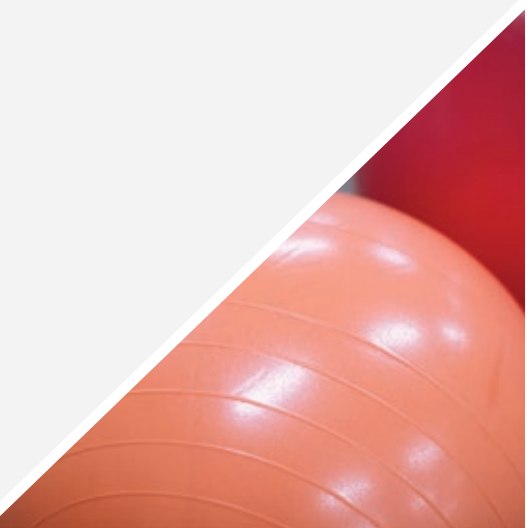
[MNPSBenefits.org/retirement](https://mnpsbenefits.org/retirement)

## Health coaching

Personalized, one-on-one support can help you lose weight, improve your nutrition, manage a chronic condition or make other health improvements — at no cost to you.

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[MNPSBenefits.org/healthcoaching](https://mnpsbenefits.org/healthcoaching)





# Help

## FOR YOUR MENTAL WELL-BEING

*Challenges to mental well-being come in many forms. So do the ways you can get help. As an enrollee in the Certificated Retiree Health Plan, here are four ways to find mental/behavioral health care — most at no cost to you.*

### **Connect with Karla: Online counseling + support between sessions**

When you Connect with Karla®, you connect with counseling via your smartphone or laptop — **at no cost to you!**

Telehealth visits soared in the spring and summer of 2020, increasing more than 40%. And today, they remain 30% higher than before the COVID-19 pandemic.\* That's in part because programs like Connect with Karla work for people with busy schedules.

There's no need to get dressed up or drive across town for an appointment. Just log on.

Connect with Karla gives you access to a certified, masters-level counselor who can help you navigate stress, anxiety, depression, relationships, grief, sleep, self-esteem and other behavioral health challenges. And you get support between sessions via the Karla app. This program is completely confidential; nobody at MNPS can see or hear what you discuss with your counselor.

To learn more and connect with a specialist, visit [sync.health/mnps](https://sync.health/mnps), or call **615-258-6654**.

*\* Source: The Pew Charitable Trusts*







## Employee Assistance Program: No-cost counseling and referrals

Where do you turn when you're faced with an emotional concern and need information fast?

Your ComPsych Employee Assistance Program (EAP) is just a phone call away. Simply call **1-888-297-9028**, 24/7.

If you're not quite ready to talk to someone but need help, your EAP is also online at **guidanceresources.com** (username: MNPS; password: EAP).

The ComPsych website is full of information that can help you research:

- Stress, anxiety, depression, anger, grief
- Marriage and relationships
- Elder care and parenting
- Smoking cessation
- Financial and estate planning
- Sexuality and gender identity
- And much more

You can also download the GuidanceNow<sup>SM</sup> mobile app (at the App Store or Google Play) for instant EAP access anywhere, anytime.

**The EAP is available to you and your household family members at no cost.** The number of visits will be determined by your EAP provider based on your individual needs. If you need more assistance than the EAP can provide, you may be referred to Cigna's behavioral health and/or substance abuse resources.

## MNPS Employee Wellness Center: Onsite behavioral health providers

At the MNPS Employee Wellness Center in Berry Hill, our onsite psychologist and behavioral health nurse practitioners treat MNPS employees and their family members exclusively.

Our behavioral health NPs can help with stress, anxiety, depression, grief, relationships, substance abuse and misuse (including referrals for more involved treatment, such as detox or rehab), and more. They will work with you to:

- Assess your problem and develop a care plan
- Provide a counseling referral when appropriate
- Prescribe medication, if indicated
- Monitor your progress and collaborate with your primary care provider as needed

Our onsite psychologist can assist with ADHD diagnosis and treatment (adult and child), autism spectrum disorder (adult and child), and adult learning disabilities and career assessment.

To learn more or make an appointment, call the Employee Wellness Center at **615-259-8755**. **There is no cost to you for these services.**

## Cigna: Behavioral health benefits and more

As administrator of your certificated medical plan, Cigna provides more than insurance coverage. You also have access to a wide range of well-being tools and services, including:

- **Ginger behavioral health coaching** via chat/text; available 24/7
- **MDLIVE virtual counseling**, with evening and weekend appointments available; providers can prescribe medicine
- **Counseling through Cigna's network of providers**, including licensed therapists, psychiatrists, nurse practitioners and behavioral specialists using your Cigna benefits
- **Apps**; Cigna partners with Happify and iPrevail to offer you free access to these normally paid apps
- **Talkspace**; connects you with a therapist via text, voice or video (a copay may apply after your 3rd visit)

### To find out which service you need (or just learn more):

- View a fully interactive behavioral health digital guide, at **CignaBehavioralPrograms.com/ctbh**. It's a fast way to find the best service for your specific need.
- Visit **myCigna.com** > Under the Wellness dropdown, choose "Mental Health Support" > Click "Guide Me" to take a brief quiz. Your answers will help identify the most appropriate care for your needs.

# What happens...



## ...when you become eligible for Medicare

As a benefits-eligible MNPS retiree under age 65 and not yet eligible for Medicare, there is nothing you need to do during Annual Transfer (November 1-30). Your retiree benefits automatically continue into the next year.

But once you become eligible for Medicare, a couple of key things happen\*:

- You must enroll for Medicare Parts A & B and send a copy of your Medicare card to Employee Benefit Services. This allows you to stay covered by the Certificated Retiree Health Plan and your monthly premium to be reduced.
- Once enrolled for Medicare, your retiree medical coverage will be provided through a plan that coordinates with Medicare. You'll be provided with more details about your coverage as a Medicare beneficiary at that time.



## ...if one of your covered dependents becomes eligible for Medicare before you do

Your coverage will not change, but your dependent will be required to move to a medical plan that coordinates with Medicare. This will lower their premiums to retiree rates. Your dependent will be provided with more details about coverage as a Medicare beneficiary at that time.

\* Provided you're not covered under any other active employee medical plan such as a spouse's employer plan

## Seeking members for a Patient Advisory Group

### The MNPS Employee & Family Health Care Centers are forming a Patient Advisory Group.

It will be composed of 15-20 employees, retirees and family members who have received care at our clinics in the last two years and wish to help:

- Improve patient satisfaction and quality of care
- Promote open communication between patients and staff
- Provide a formal mechanism for patients to offer feedback about their experience with the MNPS Health Care Centers

The group will meet every 2-3 months to work with clinic leadership on patient needs and clinic priorities.

### Would you like to serve or nominate a colleague for membership?

Scan the QR code with your smartphone camera to complete a form online. Be sure the nominee:

- Has used clinic services in the past two years
- Has time to contribute to the group (e.g., attending meetings)



Scan the QR code to nominate someone for membership.

Unable to scan the QR code? Call Kim Gill at **615-948-2362** to request a link be sent to your email.

