

# For Your Benefit



CERTIFICATED RETIREE BENEFITS • SUMMER 2022



## QUESTIONS?

Contact: Employee Benefit Services  
615-259-8464 | [benefits@mnps.org](mailto:benefits@mnps.org)

The benefits and programs described in this newsletter are for retirees and their dependents who are covered by the Cigna Medicare Surround Plan.

## No-cost health care for the whole family



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

## The MNPS Health Care Centers have you covered this summer

Now is an ideal time to check these essential tasks off your to-do list. Visit the MNPS Health Care Centers for:

- ✓ **Your first appointment.** If you've never visited us before, now is a great time to start. The MNPS Health Care Centers are exclusively for you and your family members. In-person and telehealth appointments are available. Because we're a patient-centered medical home, you have an entire team of professionals dedicated to your whole health.
- ✓ **Your annual wellness visit.** Know your numbers (blood pressure, cholesterol, blood sugar, etc.) and learn which preventive screenings you need based on your age.
- ✓ **Family wellness visits.** These can include annual check-ups as well as sports and school physicals.
- ✓ **Vaccinations.** Pneumonia, shingles\* and flu shots are just a few of the adult vaccines we offer.
- ✓ **Health coaching and fitness consultation.** Why not get in the best shape ever this summer? Our fitness associates at the Employee Wellness Center in Berry Hill can help.
- ✓ **Family planning.** Birth control, gynecological care, pregnancy testing and screening for sexually transmitted infections are just a few needs we can address.

\* The shingles vaccine is available at our Kroger pharmacy.

Turn to page 6 for locations and hours.

# FOOD SMARTER

## Teacher finds guidance on weight-loss journey

*"I feel fortunate that we have all these resources to weave together to make this strong system of support."*

It had been a while since Andrea Hittle's scale had stopped under the 200-pound mark.

"A long while," says Andrea, her voice dropping.

That changed over the past year. The 50-something Rose Park Middle School exceptional education teacher has lost around 60 pounds and is embracing a happier, healthier version of herself.

"I have my joy back," says Andrea. "I'm feeling better. You don't realize how crabby carrying extra weight can make you."

A generous arsenal of MNPS health benefits helped in the process, but one stands out: Foodsmart, a nutrition counseling program offered free to those enrolled in the teachers' health plan. The service includes an app that helps participants easily search through a vast bank of recipes, make grocery lists, stock their pantries and create meal plans. It can even link those lists to a participant's grocery for easy pickup.

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I had someone teaching me in a way that was meaningful.

Foodsmart also lets participants choose a dietitian for one-on-one guidance. Andrea meets with registered dietitian, Kalyn, on Zoom every week or so. Kalyn accommodates her need for an evening appointment, and they go over eating habits, food preferences, missteps and goals.

When Andrea purchased products marketed as "healthy," Kalyn made sure they lived up to the hype. Using a picture of the package, together they would review the nutritional information.

"I had someone teaching me in a way that was meaningful," Andrea says. "And she took me through tiny steps and let me go at my own pace."

Between visits, Kalyn sends helpful links and notes of encouragement. When Andrea worries about her progress,

her dietitian recounts important milestones.

Now Andrea trusts in the process and has more patience for what she calls her weight-loss journey.

"I'd been a yo-yo dieter my whole life," she says. "I'm used to dropping 20, even 30 or 40 pounds really quickly. Then what happens?"

It took a series of setbacks for Andrea to seek real lifestyle change. Her mother died in hospice care. Andrea hurt her knee in an automobile accident. She fell and injured her arm. She went through a tornado in October.

She has taken advantage of MNPS offerings like the Vanderbilt Health Care Centers, physical therapy, the MNPS fitness center and even remote counseling services for her mental health. She also received a later-in-life ADHD diagnosis and was treated.

"Foodsmart is a piece of the puzzle. Foodsmart is a person I can see every week," Andrea says.

The program has provided her with an important sense of connection and has helped her forge commitment. Now, instead of eating out two or three meals a day, she usually prepares her own. That can be difficult in a meat-and-potatoes household, but Andrea says she prefers the healthier fare.

The big Saturday breakfasts she used to enjoy look different, with lots of vegetables and healthy fats, but they are satisfying.

Andrea still eats her favorite Nashville hot chicken, but only once a month or so. Her mission continues.

"I was determined I wasn't going to stop this time," Andrea says doggedly. "I feel fortunate that we have all these resources to weave together to make this strong system of support."

“

I have my joy back...You don't realize how crabby carrying extra weight can make you.



## Groceries taking a bite out of your budget?

We know how hard it can be to eat healthy on a budget! With Foodsmart you can work directly with a registered dietitian to create healthy eating habits that won't break the bank.

Foodsmart's dietitians can help you:

- Find budget-friendly recipes
- Learn money-saving shopping tips
- Find local deals to help bring down the price of your grocery orders

# foodsmart™

Save with Foodsmart

**Foodsmart members save an average of 34% on grocery orders.**

Book an appointment today at  
**[foodsmart.com/mnps](https://www.foodsmart.com/mnps)**.

# Are you due for a pneumonia shot?

Age 65 is when most people should plan to get a pneumonia shot, unless you have certain medical conditions like diabetes or lung disease.



Here are the latest recommendations from the Centers for Disease Control and Prevention (CDC):

Who?	Which shot?
<b>CHILDREN</b>	
<b>Under age 2</b>	PCV13*
<b>Ages 2-18</b> with certain medical conditions	PCV13* or PPSV23
<b>ADULTS</b>	
<b>Age 65+</b> and <b>Ages 19-64</b> with certain medical conditions	PCV20 or PCV15* followed by PPSV23
<b>Ages 19+</b> who received PCV13 or PCV15	May receive PPSV23 at least 1 year later
Those who have had only PPSV23: <b>Age 65+</b> and <b>Ages 19-64</b> with certain medical conditions	PCV20 at least 1 year later

\* Kroger Pharmacy in the MNPS Employee Wellness Center does not currently stock PCV13 or PCV15.

Source: CDC's Advisory Committee on Immunization Practices

## Pneumonia shot cheat sheet

There are four pneumonia vaccines authorized for use by the U.S. Food and Drug Administration:

- PCV13 (Pevnar 13®)\*
- PCV15 (Vaxneuvance®)\* – newer vaccine that protects against 15 types of pneumococcal bacteria that can cause serious infections in adults
- PCV20 (Pevnar 20®) – newer vaccine that protects against 20 types of bacteria
- PPSV23 (Pneumovax23®)

## Which vaccines and screenings do I need?

These handy one-page, one-minute guides break it down by age and frequency. Visit:

[MNPSHealth.org/womens-health](https://MNPSHealth.org/womens-health)  
[MNPSHealth.org/mens-health](https://MNPSHealth.org/mens-health)



# What's in a (brand) name?

*When it comes to prescription drugs, the simple answer to the question above is: higher cost. In fact, you can pay up to 85% less simply by switching from a brand name drug to a generic. That's a sharp contrast in pricing for medications that are designed to work the same.*

## Is there a difference in how brand name and generics work?

In a word, no. The U.S. Food and Drug Administration (FDA) requires drug companies to show that the generic medicine can substitute for — and provide the same health benefits as — the brand name medicine. Generic versions must match their brand name counterparts in:

- Active ingredients
- Safety
- Strength, dosage form (such as tablet or an injectable) and how it's taken
- Effectiveness
- Strict manufacturing standards

The FDA also requires a generic medicine to be what's called "bioequivalent" to the brand name drug. That means that in addition to having the same active ingredients, it shares the same desired outcomes for patients.

## Why do generics cost less if they work the same?

Studies and trials required of brand name drug manufacturers don't have to be repeated to make generic drugs. As a result, generics cost less to make. Also, multiple manufacturers can apply to market the same generic drug. That creates competition in the marketplace, which typically results in lower prices.

## Do all brand name drugs have a generic equivalent?

No, they don't. Generics can only be manufactured after a brand name drug's patent has expired. Not all patents are on the same timeline, so it may take longer for some brand names to have generic equivalents.

## What if I want to pay a little extra for the brand name?

You could end up paying more than a little extra, depending on the drug. If you request a brand name drug when a generic is available, you will pay the brand name copay, plus the cost difference between the brand name and the generic.

There is one exception: If your doctor specifies that the brand name drug is medically necessary and gets required authorization from Cigna, you will pay only the brand name copay.

## How can I switch to a generic?

You'll just need to ask your doctor to send your pharmacy a new prescription.

# No-cost health care for the whole family

...continued from page 1

The Vanderbilt Health at MNPS Employee & Family Health Care Centers provide a wide range of services for you and your family members. And because you're enrolled in the Certificated Retiree Health Plan (Cigna Surround plan), you pay \$0.

## All five locations provide these primary and acute care services:

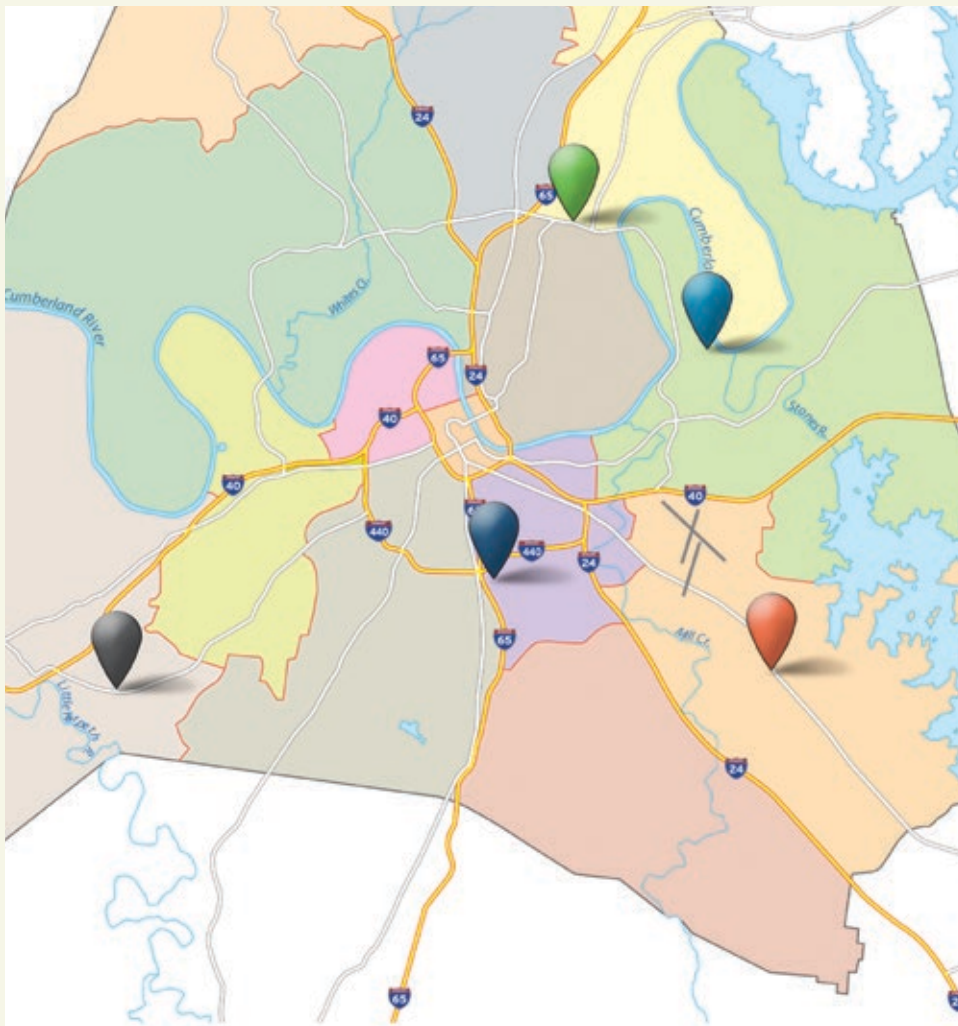
- ✓ Minor illnesses and injuries
- ✓ Lab tests and blood work
- ✓ Immunizations, including flu shots
- ✓ Annual and sports physicals
- ✓ Women's and men's health
- ✓ Child/adolescent health
- ✓ Health coaching
- ✓ Chronic condition management
- ✓ Behavioral health screenings

## Additionally, our Berry Hill location has:

- ✓ Full-service fitness center
- ✓ Group fitness classes
- ✓ Health coaching
- ✓ Physical therapy
- ✓ Chiropractic care
- ✓ Acupuncture
- ✓ Behavioral health services
- ✓ Onsite Kroger pharmacy
- ✓ The Daily Grind café

# 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



MNPSHealth.org  
615-259-8755

# Health plan premiums for 2022-2023

One of MNPS's top priorities has been — and will always be — giving you and your family access to best-in-class health insurance coverage. We continually strive to remove barriers to getting the care you need, and that includes keeping your premiums affordable.

During the height of the COVID-19 pandemic, we paused premium increases for you, even though rates were climbing. Now, as more people begin to seek care again and premiums continue to rise nationwide, we've reached a point where we must share some of the increase; one exception: The Medicare Advantage plans will not have premium increases.

The following premium deductions are effective with your July pension check.

Plan	With or without Medicare	Monthly cost
Cigna Medical Plan	Retiree and/or spouse without Medicare	\$241.21/member
	Dependent child without Medicare	\$101.67/dependent child
<b>Cigna Medicare Surround Plan with Cigna Rx (PDP)</b>	<b>Retiree and/or spouse with Medicare</b>	<b>\$151.04/member</b>
Cigna Medicare Advantage PPO with Part D drug coverage	Retiree and/or spouse with Medicare	\$50/member
Cigna Medicare Advantage HMO with Part D drug coverage (closed plan)	Retiree and/or spouse with Medicare	\$51/member

\* All plans include dental coverage through Cigna, vision coverage through EyeMed and hearing coverage through Cigna/Amplifon.

## Have questions about your premiums?

Contact Employee Benefit Services at **615-259-8464** or **615-259-8648**.



## Cost-of-living increase for 2022 largest since 1982!

If you've been retired for at least 12 months, you will receive a 3% cost-of-living adjustment (COLA) in your retirement pension payments. This increase will be reflected in your July 31, 2022 pension check.



METROPOLITAN PUBLIC SCHOOLS OF  
NASHVILLE DAVIDSON COUNTY  
2601 BRANSFORD AVENUE  
NASHVILLE, TN 37204-2811

EMPLOYEE BENEFIT SERVICES

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NASHVILLE TN  
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INSIDE:

2022-23 health plan  
premiums announced



EMPLOYEE BENEFIT SERVICES

**MNPSBenefits.org** | Email: [benefits@mnp.org](mailto:benefits@mnp.org) | **615-259-8464** or **615-259-8648**  
Office hours: Monday-Friday, 8 a.m.-4:30 p.m.

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