

# For Your Benefit

CERTIFICATED EMPLOYEE BENEFITS

SUMMER 2024

Why you should  
**make yourself  
a priority** | page 2

Get what you  
**[don't] pay for** | page 14

Calm the chaos  
**Perks for new parents**  
| page 8

Why you need  
a wellness visit  
**every year** | page 6

Principal slams the  
door on diabetes | page 11

**24-25 premiums  
announced** | page 12



# Make time for yourself — you'll be glad you did!

This issue of *For Your Benefit* is all about ways to prioritize your health and well-being. When you're finished reading, take a minute or two just for yourself. You deserve it!

Feel like you've got too much on your plate to make time for yourself? Good news! *Me time* can actually help you be more productive. Being burned out or overwhelmed makes it difficult to get things done because you're tired, distracted, even sick. But when you focus on yourself, you might find that your to-do list becomes manageable.

Summer is the perfect time to catch up on self-care practices, like getting a wellness exam, exercising regularly or simply unwinding.

## Why take time for yourself?

Your mental health is at the core of everything you do. So it makes sense that when you're overwhelmed, anxious, worried or exhausted, you'll suffer wider mental, emotional, physical or social impacts.

On the other hand, when you prioritize self-care, you reap many positive results, including:

**Better sleep.** If you don't carry the weight of the world on your shoulders when you go to bed, it can't intrude on your sleep.

**More creativity.** Your inner artist feels free to come out. And creativity can boost happiness, decrease stress, improve problem-solving skills and enhance innovation.

**Stronger relationships.** When you feel good, you bring a healthier, happier you to the relationship.

**Better concentration.** *Me time* helps quiet the noise in your head and make space mentally to better understand and complete tasks at hand.

## Finding the time

For many of us, the biggest obstacle to self-care is time. It seems there's always have too much to do and too little time. By being intentional, however, you may be surprised that you do have time for you.

**Take five.** If all you've got is five minutes, then five minutes is good. You might finish lunch five minutes early and take a quick walk before returning to work. Or arrive somewhere five minutes early just so you can sit in your car and breathe.

**Set boundaries.** This can be a tough one, but establishing boundaries that respect your needs makes it clear to others (and to yourself) how important *me time* is. Remember, "No." is a complete sentence.

**Examine your daily schedule.** With a little wiggling, you might be able to fit in a class, lunch date or a walk. And, since one of the benefits of *me time* is increased productivity, you might find you're even more efficient at completing tasks, which leads to more time available for you.

“Establishing boundaries makes it clear to others (and to yourself) how important *me time* is.”



“  
When you prioritize  
self-care, your  
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# Meet the digestive health experts

Unlock the key to a healthier you with GITHrive — a FREE digestive health program that can help you improve your health, starting with the gut.

With GITHrive, you have unlimited access to a dedicated health coach and a registered dietitian. Get help with stress and weight management, relief from your digestive symptoms, a personalized health plan, a library of recipes and meal plans, and much more — all through a convenient, private app.

You'll also receive a GutCheck microbiome test and analysis to find out what's going on inside your gut and how it impacts your health.

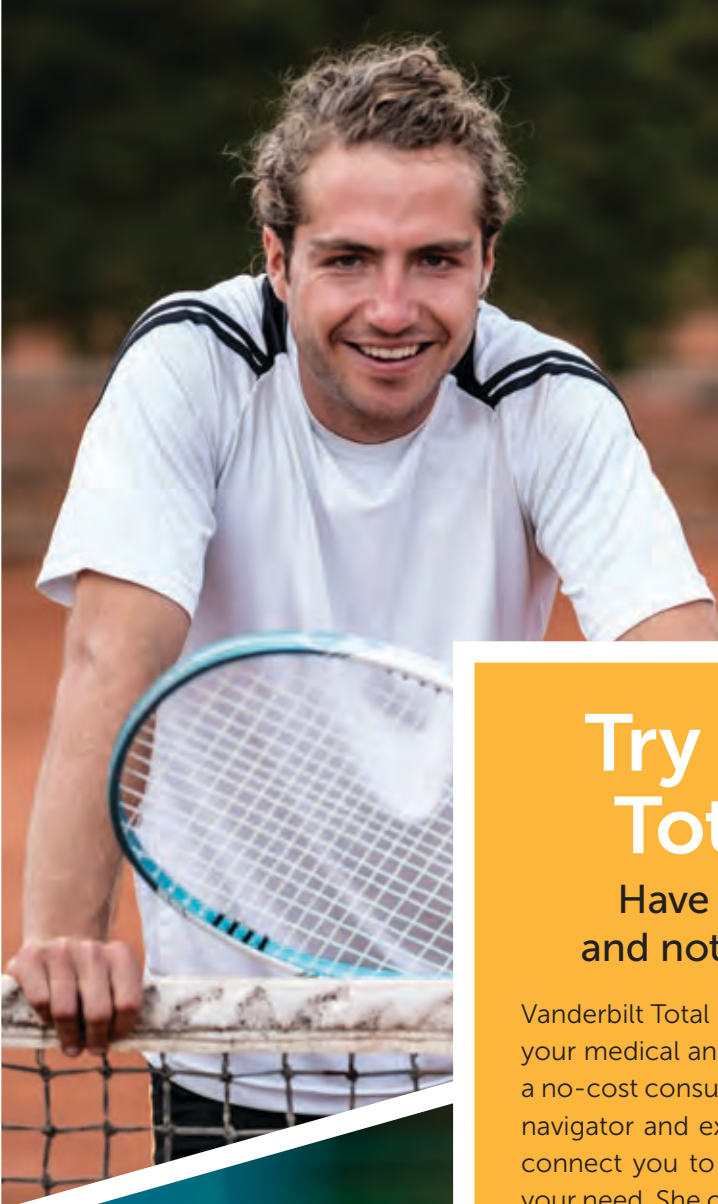
## How to get started



1. Scan the QR code or visit [githrive.com/mnps](https://githrive.com/mnps) to claim your free benefit.
2. Enter company code "MNPS" when prompted.

GITHrive is available at no cost to you and your dependents (age 18+) enrolled in the MNPS Certificated Employee Health Plan.





**“I’ve struggled with shoulder pain for 7 years. I need relief already.”**

Ice. Rest. Pain relievers. YouTube exercises. Finding a solution for chronic pain or a long-term injury can feel like whack-a-mole. Fortunately, it is possible to find a lasting solution.

**Try Vanderbilt Total Health**

**Have a medical concern and not sure where to start?**

Vanderbilt Total Health is like a personal assistant for your medical and emotional concerns. Simply book a no-cost consultation with MNPS’s dedicated nurse navigator and explain your concern. The nurse will connect you to the best care or MNPS benefit for your need. She can even book appointments for you.

**Visit [MNPSVTH.com](https://www.mnpsvth.com).**



**“I’m sick, but getting out feels like too much.”**

When you’re under the weather, the idea of driving to a provider’s office and sitting in a crowded waiting room seems almost worse than being sick. Even looking up a nearby urgent care center can feel like a huge task. Fortunately, you have other options, including telehealth and home visits.

# Why you need a wellness visit every year

Going to the doctor when you're sick is a no-brainer. But it's also smart to see your provider when you're well.

Health experts encourage all adults to schedule a well visit with their primary care provider (PCP) at least once a year. This comprehensive exam can help identify problems early, which is key to preventing or slowing progressive diseases like diabetes, cancer and heart disease.

## A YEARLY WELL VISIT...

### Establishes a baseline

During your visit, your PCP will check your vitals, look at your blood work and ask about any chronic conditions you have. When your PCP knows how you are when you're well, he or she can better help if you later experience health concerns.

### Captures your health and family history

By reviewing results from previous visits, your PCP can see trends that might be cause for concern or celebration.

### Provides an opportunity to set goals

Want to drop a few pounds, start exercising, quit smoking or improve your eating habits? Your provider can help you develop goals and offer ways to safely achieve them.

### Is a safe place to discuss your concerns

Unlike a sick visit where you talk about your illness or injury, a wellness visit lets you bring up any health concerns you want to discuss (for example, substance use, stress, pain or worrying symptoms).

### Checks in on your mental and emotional health

At this visit, your provider will likely ask about your mental health. Based on your answers, he or she might schedule additional screenings or refer you to a mental health provider.

### Lets you know which preventive tests you need

This could include screenings that are recommended at certain ages or screenings based on the information your PCP gathers at your well visit.

## We're open this summer!

Summer break is a great time to get your annual well visit. The MNPS Health Care Centers, staffed by Vanderbilt Health practitioners, can perform your annual and any associated lab work. If you're due for a visit, make an appointment by calling **615-259-8755** or visiting **[MNPSHealth.org/schedule](https://www.mnpshealth.org/schedule)**.

First-time patient? Summer is also a great time get established as a patient. Because you're enrolled in the Certificated Employee Health Plan, all of our services are available at no cost to you.



# 5

## EXCLUSIVE HEALTH CLINICS IN DAVIDSON COUNTY

### BERRY HILL

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

### 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.

## SCHEDULE APPOINTMENTS ONLINE

Scan this code or visit  
[MNPHealth.org/schedule](https://MNPHealth.org/schedule).  
Or call **615-259-8755**



**Vanderbilt Health**  
at Metro Nashville Public Schools  
Employee & Family Health Care Centers

# Calm the chaos

## Perks for parents

Parenthood, according to comedian Ray Romano, is “a lot like living in a frat house: nobody sleeps, everything’s broken and there’s a lot of throwing up.”

**Sound familiar?** If a tiny human has turned your world upside down — and especially if you feel overwhelmed by new, unfamiliar demands of parenthood — help is here. MNPS’s family-building/maternity resources can calm the chaos.

### Maternal mental health

Depression is common during and after pregnancy. It’s also treatable. If the demands of parenting are making you feel sad, anxious or isolated, therapy can help. MNPS offers two no-cost resources: **Mamaya Health** and **MamaLift**. You’ll have access to health coaches, therapists and a variety of tools to boost your mental health.

Learn more:

[mamayahealth.com/mnps](https://mamayahealth.com/mnps) and  
[curioapp.curiodigitaltx.com/mnps](https://curioapp.curiodigitaltx.com/mnps)

Get details on these programs and more in MNPS’s Mental Health Resource Guide at [MNPSBenefits.org/mhrg](https://MNPSBenefits.org/mhrg).

### Breastfeeding support

National dietary guidelines recommend that mothers breastfeed infants for the first six months after birth. But more than half of mothers quit early due to lack of support and lactation issues. **The Lactation Network (TLN)** connects you with an International Board-Certified Lactation Consultant for help with any issues and to prepare for return to work, weaning and more. Consultations can be held in person or virtually.

Learn more:

[go.lactationnetwork.com/mnps](https://go.lactationnetwork.com/mnps)

### Improve your gut health

Pregnancy causes physical changes that can affect your digestive system. Hormones, stress and slower food digestion can all contribute to gut issues.

**GIThrive** offers help identifying symptom triggers, along with meal planning support and nutrition tips.

You’ll also have access to an app, a registered dietitian and a health coach, plus tools like the GutCheck microbiome test.

Learn more:

[githrive.com/MNPS](https://githrive.com/MNPS)





## Exercise guidance

Ready to feel like yourself again following a pregnancy? Regain your strength and energy at our state-of-the-art **Employee Wellness Center at Berry Hill**. You'll have access to an indoor walking track, workout equipment, fitness classes and fitness associates who can customize a training plan for you that fits your lifestyle and goals.

Learn more:  
[MNPSHealth.org/fitness](https://MNPSHealth.org/fitness)

## Healthy eating help

Finding it challenging to get healthy meals on the table? Parenting keeps you busy, but **Foodsmart** can help. It's a virtual nutrition program that gives you access to a registered dietitian and help planning affordable, delicious meals. It even offers grocery discounts and searchable recipes.

Learn more:  
[foodsmart.com/members/mnps](https://foodsmart.com/members/mnps)

## Counseling for kids

Childhood and adolescence can come with a host of mental health challenges. **Brightline** provides rapid access to support for children and teens that includes therapy, coaching and guidance for parents.

Learn more:  
[hellowbrightline.com/benefits](https://hellowbrightline.com/benefits)

# Prevent, recognize, manage diabetes *even reverse*

More than a third of U.S. adults have prediabetes — that's a staggering 98 million people!

If you're one of them, the key to fending off type 2 diabetes for most people is weight loss. You can slash your risk by nearly 60% by losing just 5% to 7% of your body weight. (If you weigh 200 pounds, for example, that's 10 to 14 pounds.)

## Prevent

Like many chronic illnesses, preventing diabetes is easier than managing it. Incorporating a few healthy habits into your daily routine can greatly reduce your risk of developing diabetes:

- Eat more fruits, veggies, whole grains and lean meats and less processed foods, sugar and alcohol.
- Exercise for at least 30 minutes a day.
- Manage stress with meditation, yoga or breathing exercises.
- Make getting good sleep a priority.
- Stop smoking.

## Recognize

Having prediabetes, being overweight, having a family history of type 2 diabetes or being physically active fewer than three times a week all increase your risk for developing diabetes.

Symptoms to watch for include frequent urination, excessive thirst, unexplained weight loss, fatigue, blurred vision and slow wound healing. If you experience any of these, contact your doctor for a full exam.

## Manage

If you're diagnosed with diabetes, you might feel scared or overwhelmed at first. A diabetes diagnosis can mean a lot of lifestyle changes. But it is possible to manage it and live a fulfilling life. And you don't have to go it alone.

Work with your doctors to understand the disease. And learn about all the resources available to you through your MNPS health plan in the Diabetes Resource Guide at [MNPSBenefits.org/diabetes](https://www.mnpsbenefits.org/diabetes). Read on to see how one MNPS principal joined a diabetes reversal program and took control of her disease.



# Principal slams the door on diabetes

Michelle Demps is not the same person she was when school started last fall. But you won't hear her complaining about it.

"Every morning, when I look in the mirror, I'm like, wow, this is who I was intended to be!" Michelle says.

Looking back at her is a woman who is 50 pounds slimmer, healthier and more energetic. Now, she sees a determined woman who, when given a diabetes diagnosis, refused to accept the common solution: take more medicine.



**This is who I  
was intended  
to be!"**

— Michelle Demps

## Choosing a different course

"I was miserable," Michelle says. "I had gone to the doctor several times trying to figure out what was wrong. I was very lethargic. Headaches, joint pains, a lot of things."

Her doctor gave her the bad news: "You're diabetic. We're going to put you on metformin."

Michelle wasn't having it.

"My mother takes about 13 pills a day for diabetes, high blood pressure, lupus and arthritis," she says. "I don't want to do that."

## Turning to Virta

Michelle had read that diabetes could be reversed just with diet and exercise.

"I guess this is where the rubber meets the road," she remembers telling herself. "I came back to the district and said, what do we have that I could do that with? They turned me on to Virta."

Virta, which is free to those insured through the teacher's health plan, uses a closely monitored ketogenic diet to reverse diabetes progression.

Michelle got what she needed. Not only did she lose 50 pounds, she was able to stop taking blood pressure medication, too. Her kidney function also improved.

"A principal's schedule is all over the place," Michelle says. "I realized I needed to be intentional about taking care of myself every day. I'm proud of myself for caring enough to do Virta and stick with it, but this is a long-term thing. The way I eat now, I will eat for the rest of my life."

## Lasting changes

Michelle, a self-professed sugar addict, had to kick sweets to the curb. That hasn't proved as challenging as she feared.

With a little preparation, she makes sure she's able to eat right at out-of-town conferences, and lets others know about her dietary needs. In some circumstances, she simply brings her own fare.

"Now people notice how important my health is, and that I don't compromise that for anybody," Michelle says.

Her advice for others: "Be a voice for your health."



[virtahealth.com/join/mnps](https://virtahealth.com/join/mnps)

# 2024-2025 premiums

## for the Certificated Employee Health Plan

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

As part of that commitment, **MNPS pays 75% of your premium costs and you pay 25%**. That split will continue for the 2024-2025 school year. Effective July 1, 2024, premium rates for bundled medical/dental/vision/hearing coverage will be as follows:

Coverage level	Your biweekly share: (25% of total cost)		MNPS's biweekly share: (75% of total cost)	
	(10-month)	(12-month)	(10-month)	(12-month)
<b>Employee only</b>	<b>\$152.30</b> WITHOUT HEALTH ASSESSMENT*: <b>\$188.66</b>	<b>\$128.87</b> WITHOUT HEALTH ASSESSMENT*: <b>\$159.64</b>	<b>\$456.89</b>	<b>\$386.60</b>
<b>Employee + spouse</b>	<b>\$304.59</b> WITHOUT HEALTH ASSESSMENT*: <b>\$340.95</b>	<b>\$257.73</b> WITHOUT HEALTH ASSESSMENT*: <b>\$288.50</b>	<b>\$913.77</b>	<b>\$773.19</b>
<b>Employee + child(ren)</b>	<b>\$216.13</b> WITHOUT HEALTH ASSESSMENT*: <b>\$252.49</b>	<b>\$182.88</b> WITHOUT HEALTH ASSESSMENT*: <b>\$213.65</b>	<b>\$648.38</b>	<b>\$548.63</b>
<b>Family</b>	<b>\$370.31</b> WITHOUT HEALTH ASSESSMENT*: <b>\$406.67</b>	<b>\$313.34</b> WITHOUT HEALTH ASSESSMENT*: <b>\$344.11</b>	<b>\$1,110.92</b>	<b>\$940.01</b>

\* If you (the employee) choose to take the Cigna health assessment, you will qualify for the lowest rate, which is discounted \$36.36/biweekly (if you work a 10-month schedule) or \$30.77/biweekly (if you work a 12-month schedule). If you choose not to take the health assessment, you will pay the standard rate. Learn more at [MNPSBenefits.org/assessment](https://mnpsbenefits.org/assessment).

### Reminder:

Your share of the cost is paid through pre-tax payroll deduction. The biweekly amounts listed above are based on whether you work a 10-month (22 deductions) or 12-month (26 deductions) schedule. In other words, premiums are based on your work schedule, NOT how often you get a paycheck.

### Have questions about the premium increase for 2024-2025?



Scan the QR code to view the letter mailed to homes in June for additional details about your insurance premiums. If you still have questions, contact Employee Benefit Services at **615-259-8607**.

# Protect yourself from skin cancer

Skin cancer is by far the **most common type of cancer**. In fact, **one in five** Americans will develop skin cancer in their lifetime.

Most skin cancers are caused by overexposure to ultraviolet (UV) rays from the sun or tanning beds. Over time, this UV damage can lead to cancer.

## Know your risk

You might be at a higher risk for skin cancer if you have:

- Fair skin
- A history of sunburns
- Family history of skin cancer
- A weakened immune system

## Be sun savvy

- Seek out shade.
- Wear sunscreen — SPF 30 or higher — and reapply it often.
- Wear a hat with a wide brim.
- Wear clothing with a tight weave or built-in SPF protection.
- Avoid the sun's strongest rays, generally between 10 a.m. and 2 p.m.

## When to see a doctor

Doing regular self-exams helps you get to know your skin so you'll notice any changes, including:

- New moles or growths
- Changes in size, shape, color or texture of existing moles
- Any sore that doesn't heal

If you notice any of these, find a dermatologist in your plan's network and make an appointment promptly. Without question, early detection and treatment can significantly improve your outcome.

## Want expedited dermatology care?

If you find something worrisome on your skin, you don't want to wait. The MNPS Health Care Centers can perform an expedited evaluation. Here's how:

1. Make an in-person appointment at any MNPS Health Care Center. (See page 7.)
2. Your provider can take a photo of your skin using a specially adapted iPad and send it to Vanderbilt Dermatology for review.
3. If there is a concern, you'll get an expedited referral to Vanderbilt Dermatology, or you can continue care at the dermatologist of your choice.

*Sources: American Cancer Society, American Academy of Dermatology, Centers for Disease Control and Prevention*



Screening  
*for cancer*  
Saves Lives

Keep in mind that preventing cancer is always better than undergoing treatment.

# Get what you [don't] pay for

Seventy-seven million dollars. That's how much money a lottery player left on the table in 2011 when they didn't come forward with the winning ticket. It was the biggest unclaimed prize in lottery history.

This financial blunder is a valuable lesson in paying attention!

While the stakes aren't quite as high as that lottery ticket, paying attention to — and taking advantage of — the money-saving features of your health plan could save you hundreds, even thousands, of dollars.



## Preventive care is free.

Practically everything you need to do in a doctor's office to prevent illness and chronic disease — like routine medical and dental check-ups, well-child visits, cancer screenings and vaccinations — costs you zero under your health plan.

Bonus: You can even earn up to \$50 a year just for getting an annual physical, dental checkup or certain cancer screenings through Cigna's MotivateMe incentive program. Learn more at [MNPSBenefits.org/incentives](https://MNPSBenefits.org/incentives).

## Mental health care costs you nothing.

MNPS believes so strongly in supporting the mental and emotional health of its teachers that all cost sharing has been removed; your plan pays 100% and you pay zero for:

- Counseling through the Employee Assistance Program
- Virtual counseling
- Mental health therapy before, during and after pregnancy
- Mental health care for kids and teens
- And much more!

Learn about them all in your Mental Health Resource Guide at [MNPSBenefits.org/mhrg](https://MNPSBenefits.org/mhrg).

## Bundled care for certain conditions costs you \$0.

It's a cool, new concept: Bundle together everything you need to treat certain conditions and pay nothing — your health plan covers it all. Vanderbilt offers MyHealth Bundles for maternity, musculoskeletal pain, weight loss, substance use, kidney stones, cardiac arrhythmia, cancer treatment support and more. Learn more at [mnps.myvanderbilthealthbenefits.com](https://mnps.myvanderbilthealthbenefits.com).

# Get the most value from your health plan

## Try these tips:

- **Lower your health plan premiums by \$800 per year.** Take Cigna's online health assessment to qualify for the lowest health plan premiums. You can save up to \$40 per paycheck (depending on your work schedule). Learn more at [mnpbenefits.org/assessment](https://mnpbenefits.org/assessment).
- **Stay in-network.** You save in two ways: Your plan covers a higher percentage of costs when you stay in-network. And providers who participate in Cigna's network have agreed to discount their rates, so the percentage you pay is based on a lower total cost.
- **Go generic.** A 30-day supply of a generic drug is \$5, while its preferred brand name counterpart is \$25. For a 90-day supply, you pay just \$10 for a generic vs. \$50 for a preferred brand.
- **Use the Health Care Centers.** Services at the MNPS Health Care Centers are no cost to you because you're covered under the certificated health plan. And the Employee Wellness Center in Berry Hill offers a roster of free, expanded services, like physical therapy, chiropractic care, health coaching and acupuncture. Visit [mnphealth.org](https://mnphealth.org).
- **Try Vanderbilt Total Health (VTH).** Have a health concern and aren't sure where to start? Your VTH nurse navigator can help with a variety of concerns, like finding the right doctor or connecting you with a mental, spiritual or emotional health professional. Learn more on page 5.

## Financial and estate planning.

In addition to mental health services, your Employee Assistance Program can help with all things money — taxes, debt, hardships, mortgages and long-term financial planning. You can also get assistance creating a will, living will or financial power of attorney. Visit [MNPBenefits.org/eap](https://MNPBenefits.org/eap).

## Lots of additional benefits that cost you zero.

Do you (or a covered family member) live with a chronic condition, like IBS, migraines, musculoskeletal pain, excess weight, high blood pressure or diabetes? Chances are there's a benefit — covered at 100% — that can help. Visit [MNPBenefits.org/hip](https://MNPBenefits.org/hip) and search the list of conditions.



METROPOLITAN PUBLIC SCHOOLS OF  
NASHVILLE DAVIDSON COUNTY  
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EMPLOYEE BENEFIT SERVICES

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EMPLOYEE BENEFIT SERVICES

**MNPSBenefits.org** | Email: [benefits@mnps.org](mailto:benefits@mnps.org) | **615-259-8607**

Office hours: Monday-Friday, 8 a.m.-4:30 p.m.

# Welcome, new MNPS teachers!

Supporting the health and well-being of our teachers is a top priority for MNPS. We believe investing in you is the best way to help you thrive, both personally and professionally.

That's why your benefits package is head and shoulders above many other districts. It's designed with a teacher's needs in mind, so you can pursue your passion with an abundance of support.

**For Your Benefit** is a monthly newsletter that's chock-full of great information, so we encourage you to take a look every time it hits your mailbox or inbox.

Even if your MNPS benefits aren't effective until this fall, this summer *FYB* issue is a great way to start learning about your benefits and insurance options, as well as many wellness programs that will be available to you at no cost.

We also recommend you:

- Attend an Employee Orientation event
- View Orientation Resources on SharePoint > MyMNPSHR > New Employees

Learn more about all the benefits available to you at **MNPSBenefits.org**.



*The information in this newsletter provides highlights of the benefits, programs and extras included in MNPS's certificated benefits program. It's not intended to include all benefit plan details. Complete details about how the plans work are included in the plan documents, which are available upon request. If there are any differences between the information in this material and the plan documents, the plan documents will govern the employee's or retiree's rights to benefits in all cases. This document does not constitute a contract or offer of employment. MNPS reserves the right to change or end any of the plans or programs described in this brochure at any time. If you have any questions about MNPS's benefits program, contact Employee Benefit Services at [benefits@mnps.org](mailto:benefits@mnps.org).*