

For certificated employees

Retirement Planning Guide for Benefits



2024

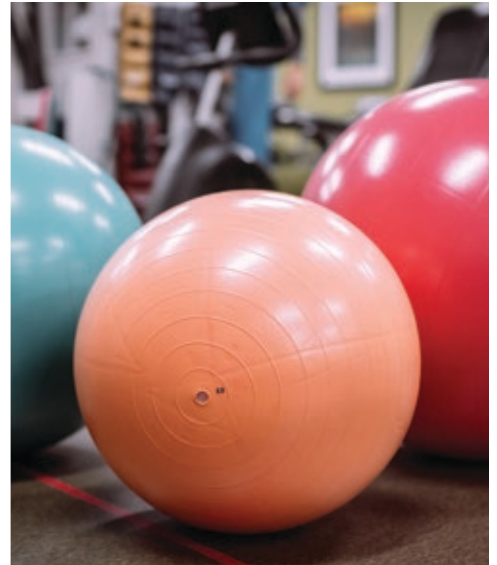


 **Be smart**
Live well

This booklet explains what happens to your MNPS certificated employee benefits when you retire. It does not address your retirement income, including such items as how the monthly amount is calculated, the selection of options, cost-of-living adjustments or income taxes. These areas are addressed separately. The Board of Education, like all employers, retains the right to modify group insurance benefits as may be deemed appropriate and/or necessary.

Table of contents

Medical/Dental/Vision/Hearing	1
Extras that come with your coverage	4
For those <65 and not eligible for Medicare.....	4
For those age 65+ and Medicare-eligible.....	6
Life insurance	8
Other benefits	9
Unused sick leave.....	10
Requesting retirement.....	11



 **Be smart**
Live well



Medical/Dental/Vision/Hearing

Can I keep my medical/dental/vision/hearing insurance when I retire?

You may continue this coverage for yourself and any eligible, enrolled dependents throughout your retirement if:

- You have at least 10 years of active employment with MNPS
 - You begin receiving a monthly pension payment immediately following termination
- AND
- You have been enrolled in the group plan for three continuous years immediately prior to retirement

If you have at least 20 years of service with MNPS, you may defer commencement of pension and retiree benefits, and have benefits reinstated when your monthly pension begins.

How will my medical/dental/vision/hearing coverage change when I retire?

Employee retiring

If you are under age 65 and not yet eligible for Medicare at the time of your retirement, the medical/dental/vision/hearing coverage you had as an active employee will continue.

If you are age 65 or older and eligible for Medicare at the time of your retirement, you will move from your current medical plan to the Cigna True Choice Medicare Advantage PPO, which is our primary retiree medical plan for Medicare beneficiaries. For this change to occur, you must enroll in Medicare Parts A and B and send a copy of your Medicare card to Employee Benefit Services (you can take a photo with your phone and email it to benefits@mnps.org). Once it's received, they will assist you in enrolling in the Cigna True Choice Medicare Advantage PPO and your premiums, which are deducted from your pension payments, will be reduced. See page 3*

for premium amounts. You will receive a Retiree Benefits Guide at your retirement appointment, which contains more information about the PPO. Your dental, vision and hearing coverage will continue under the same plans you had as an active employee.

Covered spouse

If your covered spouse is under age 65 without Medicare when you retire, the medical/dental/vision/hearing coverage they had when you were an active employee will continue.

If your covered spouse is age 65 or older and eligible for Medicare when you retire, they may have previously been offered an opportunity to move to the Cigna True Choice Medicare Advantage PPO, which has a lower premium (while you remain covered under the medical plan for active employees). At your retirement, your spouse will be required to move to the Cigna True Choice Medicare Advantage PPO if they have not already. Dental, vision and hearing coverage will continue under the same plans you/they had as an active employee.*

Continued



* The Cigna True Choice Medicare Advantage PPO is a nationwide plan, meaning there are in-network providers in most states. However, if you are planning to move out of state after retirement and find that there are not many in-network providers in your local area, you may have a different coverage option. Contact Employee Benefit Services to discuss your options.

Note: Under the Cigna True Choice Medicare Advantage PPO, you can see any provider (even if they are not contracted with Cigna as a network provider) and receive in-network benefits, as long as the provider will agree to bill Cigna for your care.

Medical/Dental/Vision/Hearing ... *continued*

Covered dependent children

If you will continue to cover dependent children after you retire, the medical/dental/vision/hearing coverage they had when you were an active employee will continue as long as they remain eligible for dependent coverage, generally until age 26.

What if I'm under 65 when I retire but later become eligible for Medicare?

When you become eligible for Medicare, you must enroll in Medicare Parts A and B and send a copy of your Medicare card to Employee Benefit Services (you can take a photo with your phone and email it to benefits@mnps.org). You will then be enrolled in the Cigna True Choice Medicare Advantage PPO*, and approximately two weeks later you will receive your ID card(s) in the mail. Additionally, your premiums, which are deducted from your pension payments, will be reduced. See page 3 for premium amounts. Your dental, vision and hearing coverage will continue under the same plans you had as an active employee.

DO NOT let anyone else sell you other coverage. If you enroll in another Medicare plan (including a Part D prescription drug plan), your MNPS coverage will be terminated.

How do I enroll for Medicare Parts A and B?

If you are NOT drawing Social Security, three months before you turn 65, do one of the following to enroll in Medicare Parts A and B:

- Visit [SocialSecurity.gov](https://www.SocialSecurity.gov).
- Call the Social Security office at **1-800-772-1213** (TTY users 1-800-325-0778), Monday - Friday, from 7 a.m.-7 p.m.
- Visit your local Social Security office.

If you ARE drawing Social Security, your Medicare card will automatically be mailed to you approximately four months before you turn 65.

For your convenience, applications for Medicare Parts A and B will be provided at your retirement appointment.

What if I (the retiree) have Medicare, but my spouse does not?

You will be covered by the Cigna True Choice Medicare Advantage PPO*, and your spouse's medical coverage will continue under the medical plan he/she had when you were an active employee. See your Retiree Benefits Guide for more details.

Can I add a dependent(s) to my coverage?

You can only add dependents to your coverage due to a qualifying event, such as:

- Change in marital status: marriage (including domestic partnership), divorce, legal separation, death of a spouse
- Change in number of dependents: birth, death, adoption, award of legal guardianship
- Change in employment status: termination, layoff, moving from full-time to part-time resulting in loss of benefits.

You have 60 days from the date of a qualifying event to request a change in your benefits. If you miss this deadline, you will not be able to add that dependent. You cannot add dependents during Annual Transfer.

Do I have to take the Cigna health assessment like I did as an employee?

No. Taking the health assessment is not required.

Be smart

IMPORTANT: Do not enroll in any other Medicare plan

If you see a television ad, receive information in the mail or get a phone call offering you a Medicare Advantage, supplement or Part D plan, DO NOT enroll in that plan or you could lose your MNPS insurance forever.

The Centers for Medicare & Medicaid Services (CMS) does not allow individuals to be enrolled in more than one Medicare plan. If you enroll in any other plan, you'll be disenrolled from your MNPS medical plan.

How much will my retiree coverage cost?

MNPS continues to pay a portion of the cost of your coverage. Your portion is deducted from your pension check. The monthly per-member cost is listed in the chart below:

Plan*	With or without Medicare A and B	Monthly cost**
Cigna Medical Plan	Retiree and/or spouse without Medicare	\$248.21/member
Cigna Medical Plan	Dependent child without Medicare	\$104.47/dependent child
Cigna True Choice Medicare Advantage PPO with Part D drug coverage	Retiree and/or spouse with Medicare A and B	\$50/member

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

** Monthly premium for a surviving spouse is four times the cost shown above; MNPS does not pay 75% of the cost for a covered surviving spouse. A few members may incur an Income Related Monthly Adjusted Amount (IRMAA). IRMAA affects higher-income Medicare beneficiaries, who are required to pay an increased monthly Medicare premium based on the income they report to the IRS. Income limits for Part D prescription drug coverage are the same as income limits for Medicare Part B. IRMAA is deducted automatically from Social Security payments, or direct billed monthly or quarterly. Qualifying members must pay IRMAA or lose coverage; however, MNPS will reimburse members the additional cost for Part D prescription drug coverage incurred by IRMAA. To receive this reimbursement, affected members must submit to MNPS a copy of the invoice titled "Notice of Medicare Premium Due."

Live well

You must enroll for Medicare A and B when eligible!

When you become eligible for Medicare, you must follow these two steps to stay covered by the MNPS retiree medical plan and for your coverage premium to be reduced:

1. Enroll for Medicare Parts A and B.
2. Send a copy of your Medicare card to Employee Benefit Services (provided you're not covered under any other active employee medical plan such as a spouse's employer plan).

Your covered dependents must also enroll in Medicare Parts A and B, even if they are currently working and not covered by their employer's medical plan.



Extras that come with your retiree medical coverage

These program are available to retirees and their covered dependents under age 65 without Medicare. Eligibility for some of these programs ends when you become eligible for Medicare; see pages 6-7 for programs available to Medicare-eligible retirees and dependents.



Health coaching

Need some one-on-one help with a health concern or improvement effort? Our health coaches are here for you – at no cost to you! They

provide confidential, personalized health coaching when you want to lose weight, improve your eating habits, quit tobacco, manage a chronic health condition (like diabetes, heart or respiratory disease or obesity), set goals or make other health improvements.

To make a telehealth appointment with Bobbi Nickel, RN, MSN, call **615-259-8755**.

To make an in-person or telehealth appointment with B.J. Reeves, RN, BSN, call or text **629-264-8052** or email Barbara.reeves@evernorth.com.



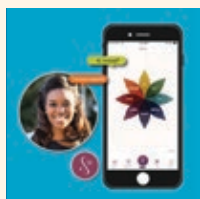
Vanderbilt Total Health (VTH)

A VTH nurse navigator (dedicated solely to MNPS) is your “front door” to all the physical, mental/emotional

and spiritual care that Vanderbilt offers. Your nurse navigator:

- Helps you find the right care option for your needs
- Can book appointments for you (your nurse navigator will let you know in advance if there is a cost for your care)
- Can connect you with a licensed clinical social worker or a chaplain

Visit MNPS.MyVanderbiltHealthBenefits.com to learn more.



Synchronous Health virtual counseling

Feeling stressed or overwhelmed is shaping up to be the new normal. It doesn't have to be! Synchronous

Health offers support for stress, anxiety, fatigue, depression, boundaries, relationships, transitions,

time management, trauma, grief/loss and more.

Licensed counselors meet with you:

- Virtually through your smartphone or device
- At times that work for you
- From the comfort of your home or location of choice
- At no cost to you

Visit sync.health/mnps or call 615-258-6654 to get started.



Brightline counseling for kids

Brightline offers mental health support for your children and teens featuring:

- Fast access (no long waitlists)
- Video visits with therapists and coaches
- One-stop digital platform to manage care
- Help with sleep, tantrums, ADHD, anxiety, depression and more
- Coaching and guidance for parents

Visit hellobrightline.com/benefits to get started.

Services are offered as an in-network benefit with no copay under the Certificated Retiree Health Plan. Your covered children ages 18 months-18 years are eligible to participate.



Fern chronic pain program*

Living with pain can impact every aspect of your life. Through education, recommended daily activities and one-on-one support from a board-certified health



coach, Fern helps you find lasting relief from chronic musculoskeletal pain so you can get back to doing what you love. Fern coaches are real people (not bots) who have specialized training in pain management. Together, you and your coach will set goals and schedule regular progress checks along the way, all at no cost to you.

Learn more at fernhealth.com/mnps.



MyHealth Bundles

MyHealth Bundles by Vanderbilt Health are an innovative approach that bundles all the services required to manage and treat certain costly health conditions, with no out-of-

pocket costs for you. A patient navigator will guide you through the process from start to finish. Available bundles include: maternity, cochlear implants, musculoskeletal pain solutions, surgical weight loss, kidney stone treatment and substance use disorder treatment. New for 2024: cancer care and cardiac arrhythmia care.

Visit MNPS.MyVanderbiltHealthBenefits.com to learn more.



Foodsmart

Meet one-on-one via video visits with a registered dietitian, who will provide a nutrition assessment, a personalized nutrition plan and real-time support. Between appointments, Foodsmart's healthy



eating tools will help you stick to your plan.

Visit foodsmart.com/members/mnps to get started or learn more. Or call **1-888-837-5325** or email telenutrition@foodsmart.com with questions.



Omada® lifestyle program*

Omada® is a personalized program designed to help you reach your health goals — whether that's losing weight, lowering your blood pressure or staying on top of diabetes. Participants receive free



wi-fi-connected devices to track progress, along with sessions with a professional health coach.

Enroll or learn more at omadahealth.com/mnps.



GIThrive digestive health program*

GIThrive is a program to help improve health — starting with digestion. You will be guided on a path to better digestive health with a step-by-step program to reduce



digestive symptoms and meet your goals. It includes an app, access to a registered dietitian and a health coach, and tools like the GutCheck microbiome test (\$150 value). It's all done from home — privately and at no cost to you.

Get started at GIThrive.com/mnps.



Virta for diabetes management*

Better manage your diabetes or reverse it! Virta provides everything you need to track and understand your numbers, including a meter, testing supplies and access to a



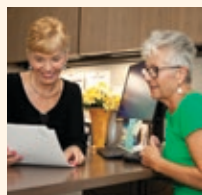
library of online resources — all at no cost to you. You also get ongoing support from a team of clinicians and health coaches who work with you to customize a nutrition plan that will help you lose weight and reverse type 2 diabetes and prediabetes.

Learn more at virtahealth.com/join/mnps.

*For these programs, dependent participation is limited to those age 18+.

Extras that come with your retiree

These programs are available to retirees and their covered dependents enrolled in the Cigna True Choice Medicare PPO.



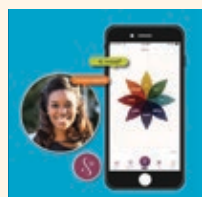
Health coaching

Need some one-on-one help with a health concern or improvement effort? Our health coaches are here for you – at no cost to you! They

provide confidential, personalized health coaching when you want to lose weight, improve your eating habits, quit tobacco, manage a chronic health condition (like diabetes, heart or respiratory disease or obesity), set goals or make other health improvements.

To make a telehealth appointment with Bobbi Nickel, RN, MSN, call **615-259-8755**.

To make an in-person or telehealth appointment with B.J. Reeves, RN, BSN, call or text **629-264-8052** or email Barbara.reeves@evernorth.com.



Synchronous Health virtual counseling

Feeling stressed or overwhelmed is shaping up to be the new normal. It doesn't have to be! Synchronous

Health offers support for stress, anxiety, fatigue, depression, boundaries, relationships,

transitions, time management, trauma, grief/loss and more. Licensed counselors meet with you:

- Virtually through your smartphone or device
- At times that work for you
- From the comfort of your home or location of choice
- At no cost to you

Visit sync.health/mnps or call 615-258-6654 to get started.



Vanderbilt Total Health (VTH)

A VTH nurse navigator (dedicated solely to MNPS) is your “front door” to all the physical, mental/emotional

and spiritual care that Vanderbilt offers. Your nurse navigator:

- Helps you find the right care option for your needs
- Can book appointments for you (your nurse navigator will let you know in advance if there is a cost for your care)
- Can connect you with a licensed clinical social worker or a chaplain

Visit MNPS.MyVanderbiltHealthBenefits.com to learn more.



Wellness incentives

Earn up to \$200 annually when you participate in Cigna's incentive program. Complete your Yearly Health Check-up with your doctor to become eligible to earn rewards.

Then get doctor-recommended screenings, tests and preventive care as you normally would. You can also earn incentives for completing activities in your community. The funds you earn are loaded on your Cigna Healthy TodaySM card, which you can use to buy certain health and wellness products.

Enroll in the program at myCigna.com or over the phone by calling Customer Service at the number on your Cigna ID card. Your enrollment carries over year-to-year.

medical coverage ... continued



Silver&Fit® Healthy Aging and Exercise program

Get healthier with Cigna's fitness benefit provided by Silver&Fit. Enjoy one, some or all of the following at no cost to you:

- Membership at one of 16,000+ fitness centers (change fitness centers at any time)
- Workout resources including online video classes plus a library of 1,500+ on-demand workout videos
- Home-based fitness kit options including wearable fitness tracker, yoga and strength kits
- One-on-one healthy aging coaching and resources

Call **1-888-886-1992 (TTY 711)** or visit silverandfit.com to learn more or enroll.



Home life resources and referral services

Get help with everyday needs, including aging, fraud and theft, healthy eating, home repair and improvements, pet care, and more.

Visit CignaMA.helpwhereyouare.com and type CignaMA in the Company Code field to get started or call **1-888-281-7867 (TTY 711)**.



Discounts on health-related items and services

Cigna's Healthy Rewards® program provides discounts on a range of health and wellness programs and

services, including vision exams and eyewear, hearing aids and exams, alternative medicine and therapies, and more.

Visit myCigna.com to view and access your Healthy Rewards or call **1-800-292-0013 (TTY 711)**.



Meal delivery after a hospital stay

This benefit provides 14 nutritious meals delivered to your home after an eligible hospital or skilled nursing facility stay, up to three times a year.

After you're discharged, Cigna's meal provider will contact you to schedule delivery.

To learn more, call **1-888-281-7867 (TTY 711)**.



Free transportation

Need a ride to the pharmacy or doctor's office? Your Medicare Advantage PPO covers 50 one-way trips per year to approved locations at no cost to you.

Call **1-888-281-7867 (TTY 711)** or log in to myCigna.com.



Caregiver support

Retirees are at a unique stage where they may be the caregiver or the recipient of care. For this reason, Cigna provides caregiver support to retirees as well as their

family members to help care for an aging loved one, adult or child living with acute or chronic conditions such as dementia, cancer, kidney disease, stroke, and congestive heart failure — at no cost to you. Services include one-on-one coaching with a caregiving expert, personalized resources through a secure mobile app, and help managing stress, anxiety and loneliness.

Call **1-888-281-7867 (TTY 711)** for details.

Life insurance

What happens to my life insurance when I retire?

The life insurance you have as an active employee will terminate upon retirement; however, you do have options to continue coverage:*

Term life insurance

If you are under age 65, you can transfer (or “port”) your basic and supplemental group life coverage to an individual term life policy:

- You pay premiums directly to Dearborn National.
- Rates are based on age and increase over time.
- Ported coverage ends at age 65, so this option works best as a bridge to a new job that offers similar life insurance.
- If you are interested in porting your coverage, you will have an opportunity to complete an application during your retirement interview. You must return the completed application to Dearborn National within 31 days after your group coverage ends.

Whole life insurance

Regardless of your age, you can convert your basic and supplemental group life to an individual whole life insurance policy:

- You pay premiums directly to Dearborn National.
- Rates are based on age at the time of retirement.
- You will have an opportunity to complete an application during your retirement interview.

You must return the completed application and your first premium payment to Dearborn National within 31 days after your group coverage ends. For more information on these options, contact Dearborn National at **1-800-348-4512**.

* Any accidental death and dismemberment (AD&D) coverage you had as an active employee cannot be continued after retirement.



What happens to my death benefits when I retire?

\$500 death benefit

Upon your death, the Charter of Metropolitan Government provides a \$500 benefit to be paid to your named beneficiary on file with Employee Benefit Services. You may update your beneficiary at your retirement appointment, or at any time in the future.

Other benefits

Can I keep my disability coverage after retirement?

No. Your short-term and long-term disability insurance is designed to protect your income as an active employee; therefore, coverage cannot be continued after retirement.

Can I continue to participate in the flexible spending accounts?

No. IRS regulations do not permit retirees to participate in flexible spending accounts (FSAs). If you are a 10-month employee retiring at the end of the school year, you can continue to incur expenses through July 31. You have 90 days after July 31 to submit claims and get reimbursed from your existing FSA. If you retire during the school year, you may continue to incur expenses until the end of the month in which you retire. You have 90 days after the

end of that month to submit claims and get reimbursed from your existing FSA.

If you retire during the school year, you may continue to incur expenses until the end of the month in which you retire. You have 90 days after the end of that month to submit claims and get reimbursed from your existing FSA.

Can I continue to use the EAP?

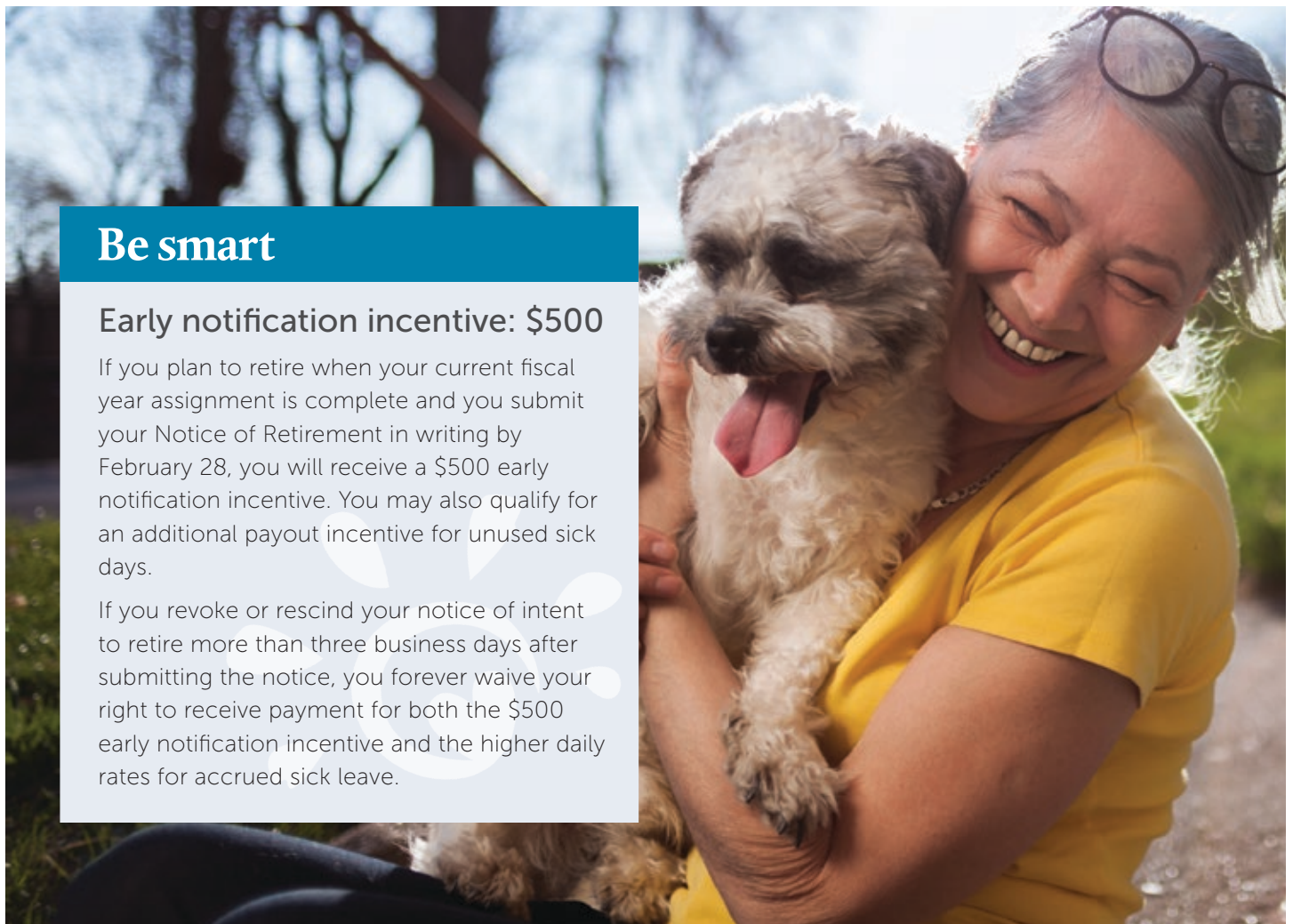
Yes! MNPS provides an Employee Assistance Program (EAP) through ComPsych, called GuidanceResources® EAP. Services are free and completely confidential to employees and retirees and their immediate family members. Call the EAP 24 hours a day, 7 days a week at **1-888-297-9028**. Or visit **MNPSBenefits.org/eap** or **guidanceresources.com**. Enter username: MNPS; password: EAP (both are case sensitive).

Be smart

Early notification incentive: \$500

If you plan to retire when your current fiscal year assignment is complete and you submit your Notice of Retirement in writing by February 28, you will receive a \$500 early notification incentive. You may also qualify for an additional payout incentive for unused sick days.

If you revoke or rescind your notice of intent to retire more than three business days after submitting the notice, you forever waive your right to receive payment for both the \$500 early notification incentive and the higher daily rates for accrued sick leave.



Unused sick leave

What happens to my unused sick leave at retirement?

For every 20 days of unused sick leave, you receive one month of additional retirement credit (also called service credit). Additionally, if you notify Human Resources or Employee Benefit Services in writing no later than February 28 of your plans to retire upon completion of your current fiscal year assignment, you will receive an early notification incentive of \$500 **plus** a lump-sum payment for any unused sick days at the following rate:

If you:	You will receive:
Have 20+ years of service OR are age 60	100% payout of: <ul style="list-style-type: none">• \$50 per day for the first 50 days accrued• \$75 per day for days 51-100• \$100 per day for days 101+
19 years of service OR are age 59	75% payout of above
Have 18 years of service OR are age 58	65% payout of above
Have 17 years of service OR are age 57	55% payout of above
Have 16 years of service OR are age 56	45% payout of above
Have 15 years of service OR are age 55	35% payout of above

A Notice of Retirement form is available from Employee Benefit Services or by visiting [MNPSBenefits.org/retirement-planning](https://mnpsbenefits.org/retirement-planning). All other retirement papers do not have to be signed by that date. Only individuals applying for service pension are eligible for the incentive (excludes disability and deferred retirement).

If your retirement notification is submitted after February 28, you will be paid \$50 for each unused sick day at the time of retirement, and you will not qualify for the \$500 incentive.

Can unused sick leave be paid to my 401(k) account?

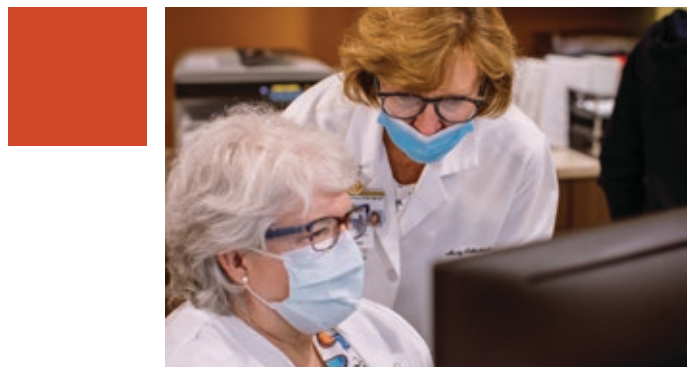
Yes. If you wish to avoid paying the 22% federal income tax at the time of payout, you may have unused sick leave paid to your State of Tennessee 401(k) Deferred Compensation Program. This option is only available if you are enrolled in the 401(k) and have 401(k) deductions coming out of your active paycheck.

Can I be paid for unused sick leave from another Tennessee school system?

If you have been employed by MNPS for at least five years, you can be paid \$30/day for sick leave brought from another Tennessee public school system.

How is unused vacation leave paid?

Up to 50 unused vacation days can be paid out at a full day's pay rate.



Requesting retirement

How do I apply for retirement?

1. **Notify your principal or supervisor.** Do this before submitting your Notice of Retirement to Employee Benefit Services. After your notice is received, your position may be posted as a vacancy.
2. **Complete the Notice of Retirement form.** The form is available from Employee Benefit Services or by visiting [MNPSBenefits.org/retirement-planning](https://mnpsbenefits.org/retirement-planning). Return it to Employee Benefit Services. Submit it by February 28 to earn the \$500 early notification incentive; see page 9 for details.
3. **Request an estimate of benefits from TCRS (1-800-922-7772).** The estimate will show your monthly pension payment amount.
4. **Schedule your retirement appointment.** Once you have submitted your Notice of Retirement and received a TCRS estimate of benefits, Employee Benefit Services will send you a list of available dates to come in and sign all other retirement papers. Do not schedule this appointment until you receive your TCRS estimate of benefits.
5. **Complete an application for Service Retirement or Early Retirement.** Go to retirereadytn.gov or mytcrs.com. Log in (or create a login) to access your TCRS account and complete the online retirement application. (Contact Employee Benefit Services or visit [MNPSBenefits.org/retirement-planning](https://mnpsbenefits.org/retirement-planning) for step-by-step instructions for applying for retirement.) Print the completed application before logging off, and bring a copy to your retirement appointment.
6. **Prepare for your MNPS email address to be de-activated.** This will happen on your retirement date. If you wish to receive email updates about your retiree benefits from MNPS, you can request this at [MNPSBenefits.org/optin](https://mnpsbenefits.org/optin); provide your personal email address (not your MNPS email address).

What should I bring to my retirement appointment?

Please bring:

1. A printed copy of your Application for Service or Early Retirement
2. Proof of your identification (driver's license or birth certificate) and Medicare card if applicable
3. A voided personal check from the account where you want your premium drafted (if it's not yet taken from your pension check)
4. Beneficiary's name, address and phone number for the \$500 death benefit
5. Proof of your beneficiary's identification (driver's license or birth certificate) and Medicare card if applicable





Questions?

Employee Benefit Services

VISIT: MNPSBenefits.org/retirement-planning

CALL: 615-259-8464

WRITE: MNPS, Attention: Employee Benefit Services
2601 Bransford Ave. Nashville, TN 37204

Live well

Vanderbilt Health at MNPS Employee & Family Health Care Centers

You can use the MNPS Health Care Centers and take advantage of all services and programs at no cost to you, just like you did as an active employee.

There is one exception: Under the Cigna True Choice Medicare Advantage PPO, primary care visits are a \$0 copay, but Medicare rules require that members pay their cost share for specialist visits, which include diabetes shared medical appointments (SMAs), diabetes telehealth follow-ups with an endocrine specialist, and dermatology consults. See your Retiree Benefits Guide for more information.