

For Your Benefit

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Be smart
Live well

MNPSBenefits.org

March is Colon Cancer Awareness Month

"There were no warning signs."



In today's world, you rarely have to stray from the comfort of home unless you choose to. Need groceries or takeout? Delivery options abound. Want to watch a movie? Netflix and a variety of cable channels are at your service.

Now, you can even get a lifesaving screening without leaving home. Art Staehling may have done just that.

Art and Julie Staehling were overdue for colonoscopies. Julie, an MNPS art teacher, knew the importance of

getting screened, but life was busy, so she and Art kept putting them off.

"I work a lot and I don't like to miss school," says Julie. "It should have been a priority and it wasn't."

Then the couple got a letter in the mail from the MNPS Health Care Centers saying they were eligible for free in-home colon cancer screening kits from Cologuard®. The noninvasive,

Continued on page 2

QUESTIONS?

Contact:
Employee Benefit Services
615-259-8607
benefits@mnps.org

45 is the new 50!

The American Cancer Society has lowered the starting age for colon cancer screening from 50 to 45 if you have no other risk factors. This change is, in part, because colon cancer, when caught early, is among the most preventable and treatable cancers. Are you due (or overdue) for screening? You have several options. Turn the page to learn more.

“There were no warning signs.” Continued from page 1

stool-based test can detect blood and DNA associated with colon cancer and pre-cancer, and allows users to submit stool samples taken in their own homes.

So the Staehlings waited for the kits to arrive and sent in their samples.

Julie’s results came back normal. But Art’s showed a problem, even though he’d had a clean colonoscopy several years earlier. He quickly scheduled a follow-up colonoscopy.

Doctors removed a number of polyps during the procedure, but one was

different and not easily removed. A biopsy showed it was benign, but his doctor was concerned the polyp was precancerous and recommended surgery to remove it.

Art recovered from surgery and is doing well. The Staehlings believe the screenings may have saved his life. Years before, he had survived prostate cancer, but that was detected because he hadn’t been feeling well.

“With this, it was different,” Julie says. “There were no warning signs of a problem.”



When caught early, colon cancer is among the most preventable and treatable cancers.

or overdue

Are you due for colon cancer screening?

Don’t put it off. When caught early, colon cancer is among the most preventable — yes, screening can help keep you from getting cancer in the first place! — and treatable cancers.

Despite this encouraging statistic, many people delay getting screened.

“The best screening tool is the one you’ll actually do.”

As an enrollee in the MNPS Cigna medical plan, there are no financial barriers. You have several no-cost* screening options available, including a preventive colonoscopy. The advantage of a colonoscopy is your doctor can both find and often remove potentially cancerous polyps during the procedure.

The Cologuard® alternative

Because screening is so important, MNPS is making another option available to you: a noninvasive in-home screening test called Cologuard®. The test allows you to collect a single stool sample in the privacy of your home and ship it to a lab where it’s tested for blood and DNA associated with colon cancer and pre-cancer.

Unlike a colonoscopy, no special bowel prep is required. But the Cologuard option is only for those who have no symptoms (including but not limited to rectal bleeding, unexplained weight loss, change in bowel habits or dark stools) and no family history of colon cancer.

* The Certificated Employee Health Plan covers an age-appropriate preventive colonoscopy and other screening methods, recommended by the U.S. Preventive Services Task Force, at 100%. The Cologuard kit is also 100% covered for enrolled employees and adult dependents who qualify.

So which screening tool is best for you?

Dr. Martha Shepherd, Medical Director for the MNPS Health Care Centers, has an answer: “The best screening tool is the one you’ll actually do.”

Visit [MNPSBenefits.org/crc](https://www.mnpsbenefits.org/crc) to learn more about Cologuard and request a kit.

If you’d like to discuss your screening options with a provider, make an appointment at the MNPS Health Care Centers by calling **615-259-8755**.

“Our providers can help you make a decision that’s right for your situation,” adds Dr. Shepherd.

Benefits spotlight

The Employee Wellness Center (EWC) has added a new integrated medicine procedure to speed relief and healing for many common conditions: dry needling.

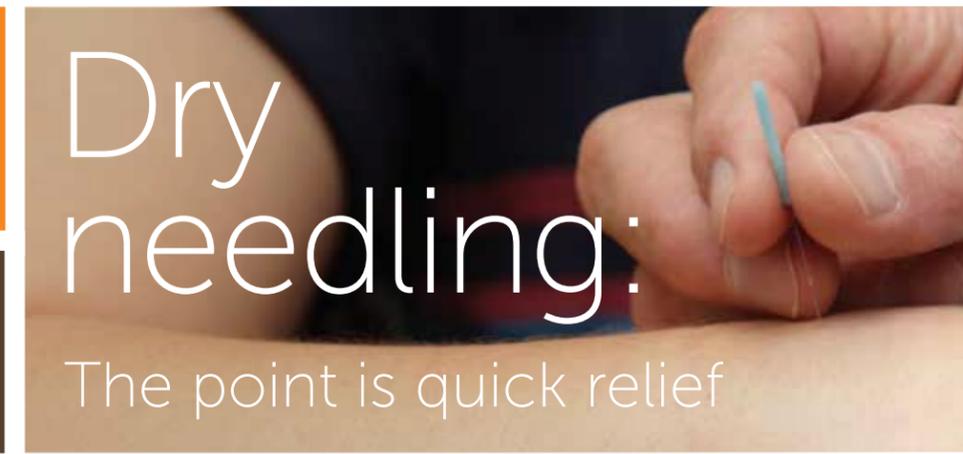
Physical therapist Bobby Russell performs dry needling, a therapy that involves inserting fine, monofilament needles into certain trigger points in knotted muscles. The technique can help with neck pain, tension-type headaches, back pain, some kinds of tendonitis, sciatica and other conditions.

Once the knotted trigger points have been located by touch, the needles are used to make targeted muscles begin gently twitching until they eventually relax.

“That’s what we are going for, that release,” Bobby says. “You can make a pretty significant change.”

To practice the therapy, physical therapists are required to take 50 hours of coursework involving anatomy, trigger points and pain mechanisms. They also need 24 hours of dry-needling-specific training, although Bobby has 50 hours in this category, too.

Needle insertion is often imperceptible, although patients may sometimes feel a slight pinch or burn. Typical 10-15 minute sessions are not stand-alone procedures. Rather, the quick relief achieved by dry needling allows the physical therapist to more



swiftly address the root cause of the problem so traditional physical therapy techniques, like exercises and stretching, can also be applied.

“I refer to dry needling as control-alt-delete (reset) for the muscles,” says Bobby. “It provides an opportunity to get to the real meat-and-potatoes strengthening.”

While similar to acupuncture, dry needling is considered different in

but was profoundly moved by the MBSR classes.

“It was phenomenal,” he says. “It was a light bulb-turning-on thing.”

Bobby, a former East Tennessee resident, got his undergraduate degree at Tennessee Tech University in exercise science, physical education and wellness. He earned a doctor of physical therapy degree at the University of Tennessee Health



“I refer to dry needling as control-alt-delete for the muscles. A reset.”

Bobby Russell, Physical Therapist, MNPS Employee Wellness Center

that it has very specific trigger points and applications. Acupuncture is more broadly aimed at restoring the body’s energy pathways to address a broad array of conditions.

Bobby, who joined the EWC last June, is board-certified in orthopedics. He is also training to help teach mindfulness-based stress reduction (MBSR) classes at the EWC, a nine-week program that helps improve health through mindfulness, relaxation, breathing and focusing techniques.

Bobby already practiced meditation,

Science Center. After a two-year residency with Benchmark Rehab Institute in Athens, Tennessee, he graduated from Bellin College’s fellowship program in manual physical therapy. He is an active member of the American Physical Therapy Association, American Academy of Manual Physical Therapists and Tennessee Physical Therapy Association.

He says he greatly admires the MNPS Health Care Centers’ focus on treating the whole patient and its one-on-one level of personal care.

Services provided at the Employee Wellness Center are no cost for those enrolled in the Certificated Employee Health Plan. Other insurance is accepted; a cost may apply.



Introducing... MyMaternityHealth

Welcome your new bundle of joy without a bundle of bills

Are you expecting? Or expecting to expect? MNPS has an innovative new program for you called MyMaternityHealth. It “bundles” all the services an expectant mother and baby need to receive the best care, all with ZERO out-of-pocket costs.

MyMaternityHealth provides proactive maternity care for the entire length of the pregnancy, from the initial prenatal visit through delivery, and 12 weeks after delivery. The bundled program is only available for services conducted by Vanderbilt providers with delivery at Vanderbilt University Medical Center.

MNPS certificated employees and their dependents enrolled in the Certificated Employee Health Plan who are not yet pregnant or still within their first trimester of pregnancy are eligible.

A new benefit for expectant parents

MyMaternityHealth provides maternity patients with a higher-touch care experience and an enhanced focus on convenience and communication at no cost to you. Services include:

- Concierge service with a dedicated Patient Navigator
- Convenient telehealth visits for qualified patients, including prenatal appointments, as well as diabetic and genetic consults
- Your choice of Vanderbilt Health midwives and physicians
- Free educational classes, including lactation and newborn programs
- On-demand room services for mom and partner during hospital stay
- Enhanced postpartum care

Enroll (or get more details)

Visit [MNPSBenefits.org/my-maternity-health](https://www.mnpsbenefits.org/my-maternity-health) to view some frequently asked questions. When you're ready to enroll, register online at [MyMaternityHealth.com](https://www.mymaternityhealth.com) or call **615-322-MNPS**.

Why Vanderbilt?

Vanderbilt University Medical Center offers you and your baby:

- **Expert providers:** Vanderbilt Health is home to the region's most highly-trained, experienced team of board certified obstetricians, certified midwives, maternal-fetal medicine specialists and nurses specializing in obstetrics and labor and delivery.
- **Customized, coordinated care:** Personalized care plans are tailored to the needs of expectant parents, before and after pregnancy. From the first prenatal visit, Vanderbilt's adult and pediatric specialists work together to provide a customized, coordinated care experience, ensuring that mom and baby have access to the most advanced skills and training, including the region's most advanced NICU.
- **Improved amenities and experience:** A newly renovated, expanded birthing center opening in late 2020 will feature upscale labor and delivery rooms and amenities that enhance Vanderbilt's expert care for mom and baby.

MNPS supports women's health

With females comprising more than 70% of our workforce, MNPS is committed to offering benefits and programs that support women's health care.



Prenatal benefits

Cigna's Healthy Pregnancies Healthy Babies® program* helps keep you and your baby healthy during your pregnancy and in the weeks following birth. Get telephone nurse support 24/7 and access to a library of maternity resources and tracking tools. Call **1-800-615-2906**. If you enroll in your first trimester and complete the program, you earn \$500 (\$250 if you enroll in your second trimester). You can participate even if you enroll in the new Vanderbilt maternity bundles program (see page 4).



Fertility benefits

MNPS offers benefits through Progyny for employees facing fertility challenges.* The benefit includes the latest technologies and treatments, access to high-quality care through a premier network of fertility specialists, and personalized support and guidance from a personal Patient Care Advocate. To learn more or get started, visit [MNPSBenefits.org/progyny](https://www.mnpsbenefits.org/progyny), or text or call **1-855-507-6311**.



MNPS onsite clinics

MNPS's five Employee & Family Health Care Centers offer comprehensive care for women's health — from annual well-woman exams to pregnancy testing to care for menopause, and more! There is no cost if you're covered under the Certificated Employee Health Plan, but we also accept other insurance. Our Health Care Centers provide a professional but relaxed environment so you can feel comfortable talking about sensitive issues women experience. Learn more about our services and providers at [MNPSHealth.org](https://www.mnpshealth.org).

Call **615-259-8755** to make an appointment at one of our clinic locations in Davidson County:

Central	Northeast	North	Southeast	West
Employee Wellness Center at Berry Hill 2694 Fessey Court, Nashville M-F 7 a.m.-7 p.m. Sat. 8 a.m.-2 p.m.	Two Rivers Middle 2995 McGavock Pike, Nashville M-F 8 a.m.-6 p.m.	Taylor Stratton Elementary 306 West Old Hickory Blvd., Madison M-F 7 a.m.-6 p.m.	Mt. View Elementary 3812 Murfreesboro Road, Antioch M-F 7 a.m.-5 p.m.	Bellevue Middle School 651 Colice Jeanne Road, Nashville M-F 8 a.m.-6 p.m.

* For employees and spouses covered by the Certificated Employee Health Plan

RETIREMENT CORNER

Planning your retirement?

Schedule a free one-on-one retirement readiness review or counseling session with a RetireReadyTN advisor. You can request an appointment at [retirereadytn.gov](https://www.retirereadytn.gov).



Need an estimate of your TCRS monthly pension?

Call **1-800-922-7772** to request one. MNPS Employee Benefit Services cannot provide this estimate or make the request on your behalf.

Medical 101 insurance

Do you understand insurance terms like deductible and coinsurance? Do you know how to use your MNPS Cigna medical plan when you need health care?

The world of insurance can be confusing. So to help cut through the clutter, we break down your MNPS coverage into four parts: preventive care, our onsite clinics, doctor visits and more extensive care.



All the stuff you don't have to pay for

This is a great place to start, because many of the health care services you might need are covered by your Cigna medical plan at 100% in-network.* In other words, you pay nothing out of pocket when you receive them from a Cigna network provider.

These fully covered services include:

- Preventive care, like annual physicals and Ob/Gyn visits
- Preventive screenings, such as mammograms and colonoscopies, cholesterol tests, skin cancer screening, sexually transmitted infection screening, and more

- Vaccines, including flu, pneumonia, shingles, HPV (human papilloma virus), Tdap (tetanus, diphtheria, pertussis), MMR (measles, mumps, rubella), meningitis, hepatitis A and B, and more
- Preventive medications, such as contraception, smoking cessation drugs, and certain medications to control chronic conditions like asthma/COPD, diabetes, cholesterol, blood pressure and heart disease

Cool, huh? Practicing prevention pays! Keep reading — there's even more good news.

MNPS Employee & Family Health Care Centers

MNPS has partnered with Vanderbilt Health to offer five onsite primary care clinics just for you and your family members. They're scattered across Davidson County and they're not open to the public.

As an enrollee in the MNPS Cigna medical plan for certificated staff, you can use all MNPS Health Care Center services at no cost. These include:

- Office visits for both sick and well care
- Annual, school and sports physicals

- Vaccinations
- Chronic condition management
- Services provided at the MNPS Employee Wellness Center in Berry Hill: onsite behavioral health, physical therapy, chiropractic, acupuncture, dry needling (see article on page 3), health coaching, fitness center and more

To learn more about our services, staff and commitment to providing excellent, patient-centered care, visit MNPSHealth.org.

Office visits

If you prefer to see a provider in the community for sick or well care, your MNPS medical plan has you covered. You simply pay a flat fee per visit, called a copay, when you see a provider in the Cigna Open Access Plus network. You don't have to meet your plan's deductible first.

- Primary care provider: \$30 copay

- Convenience care clinic: \$30 copay
- Urgent care facility: \$30 copay
- Specialist: \$40 copay

If you prefer to see a doctor who is not in the Cigna OAP network, you can. You'll just pay more out of pocket. Visit MNPSBenefits.org/medical for details.

More involved care

Sometimes a doctor's visit isn't enough. Need outpatient surgery, a hospital stay or physical therapy? How much you pay is a little more complicated, but it's not rocket science. There are two key terms you need to know:

Deductible

For services like these, you must first meet your medical plan's annual deductible, which is \$300/person or \$900/family (in-network). In other words, you must spend \$300 out of your pocket on eligible health care services before the plan pays any benefits. For example, if you have outpatient surgery that costs \$3,000 and you've had no other expenses this year, the first \$300 is your responsibility.

Coinsurance

Once you've met the deductible, you and Cigna then share a percentage of the remaining cost of the service. That percentage is called coinsurance. If you use a network provider, you pay 10%; Cigna pays 90%. So, using the previous example, once you've paid \$300 toward the surgery, the remaining cost is \$2,700. You pay \$270 (10%) in coinsurance; Cigna pays \$2,430 (90%).

This doesn't cover all the details you might need to know, but it's a great starting point. Visit MNPSBenefits.org for more information, or call Cigna at the number listed on your ID card.

* These services are covered at 100% because they're required by the Affordable Care Act of 2010.



Anywhere.
Anytime.

Your EAP is online

Where do you turn when you're faced with a highly sensitive or emotional concern and need information fast?

Your ComPsych Employee Assistance Program (EAP) is always just a phone call away — and available 24/7 — if you want one-on-one assistance. If you're not quite ready to talk to someone about your concern but need information, your EAP is also online.

The ComPsych website is chock full of information that can help you research problems dealing with:

- 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

Download the mobile app for instant EAP access.

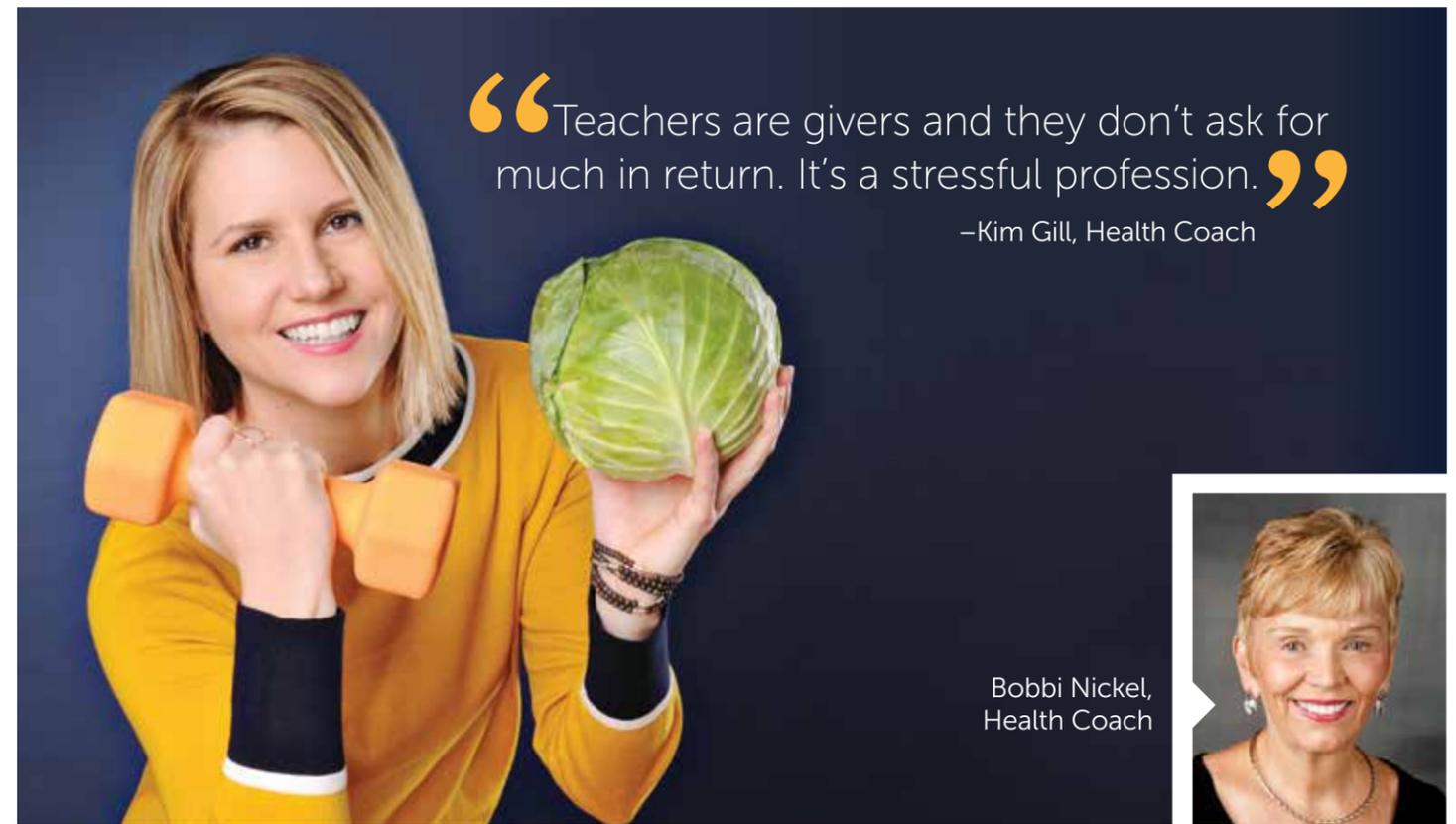
The website offers:

- Articles, podcasts, videos and slideshows, as well as on-demand training on many topics to help you address problems and build practical life-management skills
- Ask a GuidanceConsultantSM, which provides personal responses to your questions
- A robust search tool that lets you enter your topic of choice, revealing a variety of resources

You can also download the mobile app for instant EAP access anywhere, anytime. Then, when you're ready to speak with an EAP counselor, just call **1-888-297-9028** anytime, day or night.

ComPsych website: guidanceresources.com

The company web ID is MNPS. Simply follow the prompts to logon or create an account.



“Teachers are givers and they don't ask for much in return. It's a stressful profession.”

—Kim Gill, Health Coach



Bobbi Nickel, Health Coach

Doubling down on better health Employee Wellness Center now has two health coaches!

Health coaching services through the MNPS Health Care Centers have always been popular — maybe a little too popular. Demand often exceeded available appointments. Now, with a second health coach coming onboard at the Employee Wellness Center, more one-on-one sessions are available!

Registered nurse Kim Gill has joined long-time health coach Bobbi Nickel, who is also a nurse. Together, the two will help MNPS employees with their toughest health challenges, namely, preventing or managing chronic conditions such as diabetes or heart disease. They'll also work with employees who just want to improve their lifestyles through better nutrition, physical activity, stress management, better sleep and more.

“We look at the whole person, not just a disease process,” Kim says. “It's really up

to the individual to identify what they want to work on.”

With Kim's help, of course.

Kim previously worked in public health, specifically in critical care and lung transplant care, where she saw firsthand the toll chronic disease can take. That experience inspired her to help patients get in front of health problems and become empowered.

She notes that teachers can especially benefit from health coaching, because they tend to neglect their own needs to take care of others.

“They will definitely have empty tanks,” she says.

Kim learned something else while sitting in on Bobbi's sessions: People tend to follow an all-or-nothing narrative, she says. If they're reaching

their goals, they're happy to come in. But if they slip up on their diet or fall off the exercise wagon, they tend to stay away in embarrassment.

“When you're struggling, that's when we want to help you,” she says. “We offer a no-judgment environment.”

Interested in one-on-one health coaching?

You must first attend an orientation session, where you get to know the coaches and learn what to expect. This two-hour group session is held twice a month at the Employee Wellness Center. Call **615-259-8755** to reserve your spot. Once completed, you can schedule one-on-one coaching with Kim or Bobbi.

Have you connected with Karla?

Your Cigna medical plan provides an extra layer of support through a unique behavioral telehealth program, called Connect with Karla[®]. When you download the app, you get free over-the-phone counseling with the same licensed counselor at every session. Day and evening appointments are available. This program is completely confidential; nobody at MNPS can see or hear what you discuss with your counselor. Check it out at sync.health/mnps.



Vision plan network changes

Effective February 1, 2020, Sears Optical, JC Penney Optical and Stanton Optical will no longer be in-network EyeMed providers. EyeMed still offers the industry's largest national network, and continues to add new locations to give its members exceptional choice and convenience.

Find the latest list of network providers at eyemed.com (select Find an Eye Doctor, then choose the Insight network from the dropdown menu). For more details about MNPS's vision plan, visit MNPSBenefits.org/vision.

Did you know...

In addition to great coverage, EyeMed also gives you 40% off additional pairs of glasses, 20% off non-prescription sunglasses and 15% off Lasik. Visit eyemed.com or download the EyeMed Members app.



So you enrolled in the FSAs.

NOW WHAT?

Congrats! You took the leap and enrolled in a flexible spending account (FSA). It's a really great way to save on items you're paying for anyway.

But beware the most common FSA pitfall: leaving money in your account!

Remember, the money you put in an FSA is yours — but only if you spend it on eligible expenses AND follow the rules for getting reimbursed.

Learn which expenses are eligible

Dependent Care FSA

You likely already know daycare and preschool expenses for your dependents under age 13 are eligible for reimbursement. But did you know these are too: summer day camp, in-home daycare and daycare expenses for your disabled dependents of any age? The key word here is "day." Overnight camps are not eligible.

Health Care FSA

The list of eligible health care expenses is long! It's a good idea to peruse that list because you may be overlooking common items that qualify for reimbursement. Things like first aid supplies, pregnancy tests, sunscreen and safety items like baby gates. Many over-the-counter drugs are eligible too, but most require a prescription.

Visit cigna.com/mnps or myCigna.com for lists of eligible health and dependent care expenses. Or if you need more nitty-gritty details, go straight to the source: IRS publications 502 and 503.

Follow reimbursement rules

Dependent Care FSA

Submitting a claim is easy. Just make sure you have an original statement showing the date(s) of service and type of day care expense. (You can't use a bank statement.) Then log onto myCigna.com, click on Forms at the bottom of the page and follow the prompts. You can set up direct deposit to your bank account, and opt to receive alerts from Cigna on the status of your reimbursement requests.

One important note: You can only be reimbursed for dependent care expenses up to the amount in your FSA. So you may have to delay filing a claim until your FSA balance is enough to cover your expenses.

Health Care FSA

The FSA debit card you get from Cigna in the mail is the easiest way to spend your Health Care FSA funds. Just present the card at any vendor who accepts debit cards, and that amount will be deducted from your FSA balance. Be sure to save your receipts in case Cigna requests a copy. Or you can request reimbursement the old-fashioned way by completing the form on myCigna.com.

A cool thing: You can spend your entire plan year election on eligible health care expenses, even if you haven't made all your contributions yet. This is helpful if you have a large expense, like surgery, early in the year.

You have until March 15 of the following year to submit claims for Dependent Care FSA expenses. If you miss this deadline, you forfeit any money remaining in your account. The Health Care FSA offers a grace period to help you avoid the IRS "use it or lose it" rule. You can continue to incur eligible expenses until March 15 of the next year. Then you have until June 15 to file claims.



Need to change your benefits? Remember the 60-day rule



You have 60 days following a qualifying life event to make changes to your benefits coverage. If you miss this deadline, you'll have to wait until annual enrollment in the fall to make changes that won't be effective until 2020.



Getting divorced?

Want to remove your spouse from your coverage? Adjust your flexible spending account (FSA) contribution(s)? Review or change your life insurance beneficiary?



Having a baby?

Want to cover your new child? Put money into an FSA to pay for childcare or additional medical expenses? Re-evaluate your life insurance or update your beneficiary?



Getting married?

Want to add your spouse to your coverage or drop your coverage to enroll in your spouse's plan? Put money into an FSA to pay for additional medical expenses? Re-evaluate your life insurance or update your beneficiary?

Visit MNPSBenefits.org and log onto Benefit Express to make coverage changes. Changes must be consistent with the life event. To add a dependent, you must prove the dependent's eligibility with a copy of the birth certificate, marriage certificate, adoption documents, etc.



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

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Monday-Friday, 6 a.m.-2:30 p.m.
 Located on the second floor in the Employee Wellness Center