

# For Your Benefit



CERTIFICATED EMPLOYEE BENEFITS • SUMMER 2020

## WELCOME NEW MNPS TEACHERS!

*For Your Benefit* is your three-times-a-year benefits newsletter. It's chock-full of great information. Even if your MNPS benefits are not effective until this fall, this summer issue discusses many programs and activities you can take advantage of now.

Visit **MNPSBenefits.org** to learn all about your benefits and insurance coverage options.

## INSIDE

- 2 PT in a pandemic: Physical therapist gets creative
- 3 Benefits spotlight: Two no-cost services for better diabetes management
- 4 Telehealth is here!
- 5 Premiums for 2020-2021
- 6 Meet our newest onsite health coach: Samantha Simpson
- 7 How to pocket \$100

**Be smart  
Live well**

**MNPSBenefits.org**

## A HEARTFELT Thank You

“The phrase “new normal” has become a constant theme. And it's true: We meet remotely, wear masks, strive to stay socially distant and work to lower the curve. As we adjust health care delivery and employee benefits to meet your needs in this new world, it's comforting to know that we still adhere to some “old normal.” As a businessperson working



in education, I have often marveled at the depth of compassion our

**David Hines**

EXECUTIVE DIRECTOR, EMPLOYEE BENEFITS

educators have for their students — it drives you while also impacting you deeply when you see others in despair. Our health care providers have that same passion, staying on the frontlines to serve you and your families.

Tomorrow is a scary place, but I have confidence that we will do great things in our modified world. Educators, thank you for being there for our kids and each other! To our staff at Vanderbilt Health at MNPS, thank you for being there for us!

“Tending to your personal health can take many forms, depending on your goals. It now seems more important than ever to protect our health and immunity with things like nutritious food, good sleep, exercise, stress-reduction techniques and community support. It also means continuing to receive the preventive and follow-up care you need.

The MNPS Health Care Centers are here for you and your family members.

**Dr. Martha Shepherd**  
MEDICAL DIRECTOR

We have a variety of ways to serve you, including onsite visits, telehealth appointments, virtual group support, colon cancer screening from home, and supportive apps to help you between office visits. Reach out to us and we'll help you get the care that best fits your needs. You're very important to us and very important to our community.



*Continued on page 2*

# A HEARTFELT Thank you

Continued from page 1

Yes, we're all navigating an exceptional time together. But our MNPS teachers are an exceptional group of people. And we've built an exceptional health program to support you through anything life throws at you! You've remained incredibly resilient in an uncertain time to take care of your students. We saw you adapting to circumstances none of us could have imagined, to ensure your students finished off their school year on a high note.

Be sure you're giving some of that love back to yourself. Our talented health care team is here to help you nurture your physical, mental and emotional



well-being, and we welcome you to join one of our programs or visit our Health Care Centers. We hope to see you soon!

**Johnsie Holt**

STAFF WELLNESS COORDINATOR

I want to say thank you to MNPS for the dedication and support they've shown our onsite Health Care Centers. Facing a pandemic brings much uncertainty, but we received the support we needed to change clinic operations quickly when COVID-19 began in our area. I am very proud of our health care team and their courage and flexibility in continuing to meet the needs of our patients.



**Lori Netti**

DIRECTOR, CLINICAL OPERATIONS

## PT in a pandemic

### First-year physical therapist learns to be creative

Any first year on a job can be an adjustment. Toss in a crippling, worldwide health crisis, and it's easy to see why Brooke Malloy's anniversary as a physical therapist at the MNPS Employee Wellness Center is an exceptional milestone.

That's in part because Brooke embraced the COVID-19 pandemic as a chance to grow more fully into her role.



Brooke Malloy

As the virus began to spread, health care professionals had to figure out how to help patients in an environment where the safest situation was to stay away from each other. And physical therapy is among the most hands-on practices in the field.

"It definitely presented some challenges at first," Brooke says.

But she found balancing social distancing with doing her job to be just another learning experience. Soon she grew comfortable handling follow-up PT visits and even movement-based evaluations through telemedicine via Zoom.

She and fellow physical therapists turned to new home exercise apps to help patients properly work through strength and stretching exercises and keep track of their progress.

"We're making do with a tough situation, but we've done a pretty darned good job," Brooke says.

In fact, the challenges inspired her to get creative.

With Zoom, "I can see what the patient has in their home environment and tailor treatment to that," she says.

Brooke also got a good look at what her team can do in a crisis. Vanderbilt Health, which manages the MNPS Health Care Centers, cross-trained

"With Zoom, I can see what the patient has in their home environment and tailor treatment to that."

staff to help if the hospital found itself dealing with a heavy patient load. Not only did that add depth to the Vanderbilt team, it kept Employee Wellness Center staff working when others were not.

"When we're not in the clinic, we're screening patients and visitors at other Vanderbilt Health locations," Brooke says.

She appreciates the Health Care Centers' interdisciplinary approach. If, for example, she feels anxiety or diet may be contributing to a physical therapy issue, she'll talk to the patient about working with behavioral health staff or the health coaches to find ways to manage these contributing factors.

And when the world moves out of the pandemic, she plans to continue using the creative problem-solving skills she's honed.

"I think our approach has been really successful, but we're looking forward to seeing patients in the clinic again as the city reopens," Brooke says.

# Two new <sup>NO-COST</sup> services for better diabetes management



## 1 Telehealth with an endocrinologist

Patients with diabetes can now schedule a live-video appointment with Vanderbilt Health's Dr. Chanhaeng Rhee, Medical Director for the Eskind Adult Diabetes Clinic.

Here's how: Make an in-person appointment at one of the MNPS Health Care Centers on either the 2nd or 4th Monday of the month (1-4 p.m.). When you arrive for your appointment, a nurse will check you in and get

your telehealth visit started. You'll meet with Dr. Rhee via face-to-face videoconferencing and discuss management of your diabetes. If Dr. Rhee orders lab/blood work, it can be done while you're in the clinic.



Dr. Rhee

## 2 Vision screening

If you have diabetes, you're at higher risk for vision problems like retinopathy. Previously, you had to see an eye specialist (ophthalmologist) to get a diabetic eye exam. Now you can get one at the MNPS Health Care Centers — at no cost to you!

### What is retinopathy?

Over time, high blood sugar levels can damage blood vessels in the retina, the light-sensing layer of the eyes. This damage is called retinopathy and can lead to blindness.

### How is it diagnosed?

Retinopathy can be detected early by getting screened, generally once a year. The earlier it's diagnosed, the easier it is to treat and the more likely your vision can be saved.

### Who is eligible for this screening?

You must have been diagnosed with diabetes, had no retinopathy screening in the last year and have no existing diagnosis of diabetic eye disease.

### How is the screening performed?

You will look into a special camera that takes a picture of the inside of each eye. In most cases, dilation is not required. The pictures are reviewed by an ophthalmologist. If signs of retinopathy are found, we will contact you to discuss next steps.

### Do I still need to go to my eye doctor?

Yes! Retinopathy screening **does not** replace regular eye exams, provide a glasses/contacts prescription, or test for glaucoma (increased pressure in the eye).



To schedule a telehealth appointment with Dr. Rhee or retinopathy screening, call **615-259-8755**. There is no cost for these services if you're covered under the Certificated Employee Health Plan.



# Telehealth comes to the MNPS Health Care Centers



You can now visit the MNPS Health Care Centers from the comfort of your home. We offer telehealth visits!\*

## What's a telehealth visit like?

A telehealth visit is done over your smartphone, tablet or computer. You and your provider can see each other and talk via webcam on each person's device.

## What kind of visits can be done via telehealth?

While we can't look in your ears, listen to your heart or perform a lab test, we **can** help you with many common health concerns, including:

- Colds, flu, stomach viruses, sinus infections and rashes
- Managing chronic conditions such as allergies, asthma, diabetes and high blood pressure

- Some physical therapy visits
- Counseling with our onsite behavioral health providers
- Health coaching with our onsite coaches

If you need lab work, your provider can order it to be performed at one of our Health Care Centers. If your provider determines you need a prescription, we can write one for the pharmacy of your choice.

## How do I make a telehealth appointment?

Call us at **615-259-8755**. If you have a regular provider at any of our five clinics, you may be able to make an appointment with that provider.

Once your appointment is scheduled, you'll need to visit **MNPSHealth.org**, log onto the My Health at Vanderbilt (MHaV) portal and follow the instructions for preparing for your

telehealth visit. It's a good idea to do this a few hours before your scheduled appointment.

If you don't already have an MHaV account, now is a good time to create one. Visit **MNPSHealth.org** and click the green button at the top right.

## What is the cost for a telehealth visit?

There is no cost if you're covered under the Certificated Employee Health Plan.

\* We can only offer telehealth to patients who are in Tennessee, Alabama or Kentucky at the time of the virtual visit. Not all concerns are appropriate for telehealth. After your appointment is scheduled, your provider will review your complaint and medical chart and confirm that your problem can be addressed via telehealth. If your provider feels the problem needs to be addressed in person, we will contact you.

## Five convenient locations in Davidson County

### CENTRAL

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.

### NORTHEAST

Two Rivers Middle  
2995 McGavock Pike,  
Nashville

M-F 8 a.m.-6 p.m.

### NORTH

Taylor Stratton  
Elementary  
306 West Old Hickory  
Blvd., Madison

M-F 7 a.m.-6 p.m.

### SOUTHEAST

Mt. View Elementary  
3812 Murfreesboro  
Road, Antioch

M-F 7 a.m.-5 p.m.

### WEST

Bellevue Middle  
School  
651 Colice Jeanne  
Road, Nashville

M-F 8 a.m.-6 p.m.

Learn more at **MNPSHealth.org** • For an appointment, call **615-259-8755**

Due to coronavirus, some hours may temporarily vary from those listed here. Visit **MNPSHealth.org** for the most current hours.

# Premiums for 2020-2021

The chart below shows certificated employee benefit premiums for the 2020-2021 school year.

## Medical/Dental/Vision/Hearing

## Life and AD&D\*

	Total annual cost (100%)	Your annual share (25%)	Your biweekly share**		Your biweekly share	
			(10-month)	(12-month)	(10-month)	(12-month)
Employee only	\$9,439.56	\$2,359.89	\$117.99	\$90.77	\$0.00	\$0.00
Employee + spouse	\$18,878.95	\$4,719.74	\$235.99	\$181.53	\$3.00	\$2.31
Employee + child(ren)	\$13,481.40	\$3,370.35	\$168.52	\$129.63	\$0.60	\$0.46
Family	\$22,773.27	\$5,693.32	\$284.67	\$218.97	\$3.60	\$2.77

\* Includes basic employee life/AD&D coverage of \$50,000, spouse life of \$25,000 and child life of \$10,000 per child over 6 months of age; for supplemental life and disability insurance costs, visit [Benefit Express \(MNPSBenefits.org\)](https://mnpsbenefits.org).

\*\* Rates are based on employee taking the Cigna health assessment. If not completed by the deadline, a premium surcharge will apply. Learn more at [MNPSBenefits.org/assessment](https://mnpsbenefits.org/assessment).

## Have questions about your premiums?

Contact Employee Benefit Services at **615-259-8607**. As a reminder, when you enroll for bundled medical/dental/vision/hearing coverage, 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 (20 deductions) or 12-month (26 deductions) schedule. In other words, premiums are based on your work schedule, NOT how often you get a paycheck.

# Suffering from migraines?

## Help is on the way!



## Take the quiz!

Last fall, we told you about a new program that can help you better understand and manage migraine headaches. The launch of the program was delayed, but now it's back!

On September 1, we will kick off this free program for anyone who has, think they have or is affected by someone who has migraine. Not sure your headaches are migraines? Take the quiz\* to the right.

Watch your email this fall for an official invitation to enroll in the Working With Migraine™ program.

\* From the Headache Classification Committee of the International Headache Society, 2018

1. Do you have frequent or intense headaches?  
☐ Yes ☐ No
2. Do your headaches usually last more than four hours?  
☐ Yes ☐ No
3. Do you usually suffer from nausea when you have a headache? ☐ Yes ☐ No
4. Does light or noise bother you when you have a headache? ☐ Yes ☐ No
5. Does headache limit any of your physical activities?  
☐ Yes ☐ No

If you answered "yes" to any four of the questions above, your headaches may be migraine. Note: These questions are not intended as medical advice. Talk to your health care provider about any concerns you may have.

# Make Summertime Your Time

Let us help you focus on you

The end of any school year is straight-up hectic, but this one might just take the cake! The usual stressors were magnified by new concepts like safer at home and social distancing, and early school closures meant a new work environment that hinged on technology.

But summer is here. And while some stressors won't disappear, it's a good time to slow down and shift your focus to your own needs.



**Meet Samantha Simpson, our newest onsite health coach.**

If you're ready for some self-exploration, she's here for you. While she's not seeing patients face-to-face just yet, she *is* scheduling telephone appointments for all types of health care concerns — physical, mental or emotional.

"I can help with concerns many MNPS employees are struggling with — whether it's a new diagnosis, managing a chronic condition, a desire to lose weight or manage stress better, concerns about COVID ... anything in terms of health," she says.

Samantha comes to us from Cigna and will work exclusively with MNPS

certificated employees and their family members in the Cigna Medical Plan. She's a registered nurse with a diverse background who also holds a degree in public health management.

Her early career as a nurse working in a trauma 1 hospital gave her valuable insight into health challenges and how to manage them.

"People don't plan to come to the hospital," she says. "So when a person's world is turned upside down, they want to talk; they want someone to listen, someone who is always on their side.

"Educators need that outlet, too," she continues.

And, knowing that lasting lifestyle change is a process, Samantha is eager to spend more time with her patients than she was able to do in the hospital setting.

"I'm excited about developing relationships and actually seeing what I teach come to fruition," she says.

She once spent time in Guam educating at-risk groups about HIV/AIDS, which inspired her to help others lead healthier lifestyles.

**Samantha's health coaching sessions are generally 30 minutes and there is no out-of-pocket cost to you.**

Samantha is ready to help you set goals and build the confidence to achieve them. She knows that each person's way of striving for change is unique, so her approach is not one-size-fits-all. Rather she customizes to each person's goals, limits and what they're comfortable with, and then provides ongoing support without judgment.

As always, conversations with MNPS's onsite health coaches are completely private and confidential. No personal information is shared with MNPS. Visit **[MNPSBenefits.org/healthcoaching](https://MNPSBenefits.org/healthcoaching)** to learn about all MNPS health coaching programs.

## To make an appointment with Samantha

Call her at **703-718-1576** (she's local, even if her area code is not). Or email her at [Samantha.Simpson@cigna.com](mailto:Samantha.Simpson@cigna.com). Coaching sessions are generally 30 minutes and there is no out-of-pocket cost to you.

# Want to put **\$100** in your pocket?

You already know that taking the Cigna health assessment saves you \$800/year on your health plan premiums. It also unlocks a program called MotivateMe that lets you earn up to \$100 in gift cards. Here's how:

**GET STARTED:** [myCigna.com](https://myCigna.com) > Incentive Awards

STEP  
**1**

## Take the Cigna health assessment.

This unlocks the MotivateMe program so you can earn points.



STEP  
**2**

## Earn up to 50 points per category.

### Preventive care

Do any **ONE** of these by 10/31/20 and earn 50 points:

- » Annual physical
- » Cervical cancer screening
- » Mammogram
- » Prostate cancer screening
- » Colon cancer screening



**50**  
POINTS  
EQUALS  
**\$50**

### Coaching

Do any **ONE** of these by 10/31/20 and earn 50 points:

- » Work with an MNPS or Cigna health coach to achieve a personal health goal
- » Accumulate at least 20 stars on Cigna's Apps and Activities at [myCigna.com](https://myCigna.com)

STEP  
**3**

## Redeem your points.

Log on to [myCigna.com](https://myCigna.com) to redeem your points and earn a gift card.



STEP  
**4**

## Spend your gift card like cash.



## Did you forget to take the health assessment?

You still have time! Log on to [myCigna.com](https://myCigna.com), then click Take Your Health Assessment. Within 30 days after you complete your health assessment, we'll adjust your health plan premiums to the lowest rates.

Want more details about the health assessment and why it's encouraged? Visit [MNPSBenefits.org/assessment](https://MNPSBenefits.org/assessment).



## Get HIP!

(Health Improvement Programs)

Are you struggling with a health issue and want some help? We may have a program for that:

- Anxiety
- Colon cancer prevention
- Depression
- Diabetes prevention
- Fertility
- Hearing loss
- Heart disease prevention
- Maternity
- Migraine (coming soon!)
- Mindfulness/MBSR
- Pain/musculoskeletal
- Pregnancy
- Stress
- Tobacco cessation
- Weight management/obesity

These health improvement programs are in addition to your MNPS certificated benefits and the many no-cost health care services offered at the MNPS Employee & Family Health Care Centers. Visit [MNPSBenefits.org/HIP](https://MNPSBenefits.org/HIP).





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

## EMPLOYEE BENEFIT SERVICES

NONPROFIT ORG  
US POSTAGE  
PAID  
NASHVILLE TN  
PERMIT 1

Stay up to date on changes  
as a result of COVID-19 at  
[MNPSBenefits.org/covid19](https://MNPSBenefits.org/covid19)



EMPLOYEE BENEFIT SERVICES  
[MNPSBenefits.org](https://MNPSBenefits.org) | Email: [benefits@mnps.org](mailto:benefits@mnps.org) | 615-259-8607

# Family-building benefit through Progyny



1 in 8 people  
struggle with  
infertility and  
need fertility  
treatments  
to help build  
their family.

As an eligible employee, you have access to fertility and family-building benefits through Progyny.

The COVID-19 pandemic has changed the way we access medical treatment. It's important to remember that most fertility journeys involve moments of waiting and planning, so try to stay positive and learn what you can do to keep your journey moving forward.

Telehealth is a great way to get started, so you can begin treatment once life starts to return to normal.

Telehealth appointments are available for:

- Initial consultations
- Treatment planning for those who have already had fertility testing and workups
- Getting second opinions
- Staying connected with your clinic and learning how to optimize your health while waiting for treatment to begin

To get started, contact your Patient Care Advocate at **1-855-507-6311**.

## Beware third-party retirement planning vendors

We recently learned that third-party vendors are approaching teachers to offer retirement planning services. These services are already provided at no cost to you by Empower Retirement, our retirement plan vendor.

Empower's RetireReadyTN Plan Advisors are required to work in the best interest of each member, do not sell other financial products, and do not receive commissions

for any action taken as a result of a meeting.

To schedule an individual retirement planning appointment, call **1-800-922-7772**, or visit **RetireReadyTN.gov** or **MNPSBenefits.org/retirement**.

