METRO NASHVILLE PUBLIC SCHOOLS

# For Your Benefit

CERTIFICATED EMPLOYEE BENEFITS FALL 2026

## Stronger and More Confident

Retiree feels like she's aging backwards

page 4

## New Sleep Benefit Launches January 1

page 2

## Need Care on Weekends?

Try telehealth

page 6

## COVID-19 Shots

Now available

page 6

## Two Breastfeeding Benefits

page 15



*Janice Davis*
*MNPS retiree*

**LOOK INSIDE** for your 2027 Annual Enrollment checklist

ACTIVE

# *Your 2027 Annual* Enrollment Checklist

Annual Enrollment is November 1-30. Complete this checklist to ensure you get the coverage you want in 2027.

## Learn what's new for 2027.

### Enrollment is now on Oracle

As you know, Oracle replaced Benefit Express as your benefits hub. It's also the place you'll go to make benefit changes during Annual Enrollment.

### No changes to health plan benefits

There are no changes to benefit levels under the medical, dental, vision or hearing plans for 2027. Deductibles, copays and coinsurance will remain the same as 2026.

### New benefit: Nox Sleep Care program

Tired of being tired? Starting January 1, get expert help for insomnia, sleep apnea, restless legs syndrome and more — from home, at no cost to you. Watch for details coming soon.

## Take the Cigna Health Assessment to save $800 on your 2027 health plan premiums.

- Take it by November 30, the close of Annual Enrollment, to maintain the lowest premiums throughout 2027.
- If you're enrolling for the first time during Annual Enrollment, the November 30 deadline does not apply. You can take the assessment any time during the month of January to maintain the lowest premiums.
- Learn more at **benefits.mnps.org/enrollment/health-assessment**.

**Visit myCigna.com and select My Health Assessment under the Wellness tab.**

### Important notices

Each year, MNPS provides important notices about state and federal laws that affect your benefits and your rights and responsibilities as a participant in MNPS benefit plans. You can find the latest notices at **benefits.mnps.org/resources/notices**.

# Log on to Oracle Cloud by November 30 to:

**Need detailed enrollment steps? Visit benefits.mnps.org/enrollment.**

- Enroll for the first time if newly eligible for benefits
- Enroll in the MNPS health plan if you previously declined coverage
- Enroll for benefits you previously declined, such as life and disability insurance (you may be required to answer medical questions)
- Enroll in the Flexible Spending Accounts (FSAs) to pay for health care and/or childcare tax-free in 2027
- Add, review or update your personal or dependent information

From the Me tab, click the Benefits tile. Click Enroll Now to change your benefit elections for 2027. Need more detailed steps? Visit **benefits.mnps.org/enrollment**.

## Flexible Spending Account tips

The FSAs are a great way to save money on everyday expenses by paying for them tax-free, but they come with important rules:

- You must re-enroll every year during Annual Enrollment to keep participating.
- The Dependent Care FSA is for daycare. It is **not** for dependents' health care expenses.
- Don't overestimate your 2027 expenses — unused funds are forfeited. The Health Care FSA offers a grace period:

| Decide how much to contribute: | Contributions start being deducted from your paycheck: | Spend all your Dependent Care FSA dollars: | Spend all your Health Care FSA dollars: |
|---|---|---|---|
| By Nov. 30, 2026 | First paycheck in 2027 | By Dec. 31, 2027* | By Mar. 15, 2028* |

* Money remaining in your FSA after this date is forfeited.

Learn more at **benefits.mnps.org/certificated-benefits/fsas**.

# Stronger, More Confident

## Patient-centered approach helps retired teacher thrive at 72



*Kreg Kinnaman*
*Healthy for Life instructor*

## Janice Davis didn't expect to age backwards in retirement. But thanks to her MNPS health benefits, that's what it feels like.

Janice, now 72, spent a satisfying career teaching third and fourth grades. Her days started early and often stretched well past the final bell. In those days, self-care usually meant a quick meal, a little television and bed.

After retiring 11 years ago, Janice set out to improve her fitness. She visited the Employee Wellness Center, where Fitness Associates showed her how to use the equipment.

Later, she discovered Healthy for Life, a low-impact class for older adults offered three times a week, featuring weights and chair exercises. She signed up and hasn't looked back. After attending regularly for a decade, she feels like a new woman.

"I didn't exercise while I was working. When I came home, I was tired," she says. "Now my muscles are stronger, my balance has improved and I am really energized!"

## "It makes me feel wonderful."

That energy fuels busy days of travel, cruises, choir practice and church committee work.

Janice gets much of her healthcare at the Wellness Center clinic, which is accredited for meeting exceptional national standards for high-quality, patient-focused care.

The Wellness Center brings primary care, physical therapy, fitness, pharmacy and other services under one roof, so Janice's providers can easily coordinate her care.



*Amy Armstrong*
*Nurse practitioner*



*Melinda Sandy*
*Physical therapist*

Nurse practitioner Amy Armstrong is Janice's primary care provider, and Kreg Kinnaman teaches Healthy for Life. When Janice developed leg pain and stiffness, Amy referred her to onsite physical therapist Melinda Sandy, who talked with Kreg and built his class exercises into her therapy plan.

## "My muscles are stronger, my balance has improved and I am really energized!"

"When I was exercising in the fitness center, I could go straight across the hall and make an appointment," she says. "Six steps and I'm over in the clinic."

While Janice appreciates that convenience, it's the patient-centered approach that stands out most.

"I never had that before," she says. "It makes me feel wonderful."

Her care team also stays current on care she gets elsewhere. Four years ago, she needed three heart valves replaced after an emergency room visit. When doctors cleared her to exercise again, they coordinated her cardiac rehabilitation exercises with Healthy for Life so she could continue both.

Feeling stronger has inspired other healthy changes. "I focus on eating fruits and vegetables and try to avoid fried foods," she says.

The Healthy for Life class also gives her something vital to her well-being: social connection.

"We share funny stories. When someone gets sick, we all sign a card," Janice says. "The group is like a sounding board."

Janice often urges other retired teachers to try the class.

"I tell them their health is important, especially when you get older," she says. "And we have a lot of fun."



# Free Flu & COVID Shots

## *Get yours!*

If you missed our flu shot events, you can still get a free shot at any of the MNPS Health Care Centers or the Kroger Pharmacy in the Employee Wellness Center.

Our Kroger Pharmacy offers the 2026-27 COVID vaccine as well as vaccinations against pneumonia, shingles, Tdap/Td, meningitis and more.

**No appointment is needed.**

# Need Care on *Weekends?*

If you or a covered family member age 18+ needs a sick visit when the MNPS Health Care Centers are closed, you have another option:

You can schedule a Vanderbilt telehealth visit on Saturdays and Sundays, 7 a.m.-7 p.m. Call **615-421-1711**. Or log on to **myhealthatvanderbilt.com** and choose Same Day Telehealth Visit.

Get treatment for a wide range of concerns, from colds, flu and allergies to minor cuts, sprains and skin and urinary tract infections.

Your cost is $0 under the certificated health plan. If you have other coverage, your copay is the same as an in-person MNPS clinic visit.

# Life Event?

## You've got 60 days to change your benefits

If you experience a qualifying life event, you have 60 days from the date of the event to make changes to your benefits and provide any required documentation. If you miss this deadline, you'll have to wait until the next Annual Enrollment to make changes, which won't be effective until the following January 1. That could mean paying premiums for a dependent you no longer cover.



### Getting married?

- 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.
- Revisit your life insurance and update your beneficiary.



### Getting divorced?

- Notify MNPS to remove your spouse from your insurance.
- Review your life insurance beneficiary.
- Adjust your FSA contributions if needed.



### Having a baby?

- Add your new child to your coverage.
- Put money into an FSA to pay for childcare or medical expenses.
- Revisit your life insurance and update your beneficiary.



### Dependent gets a new job?

- If a spouse or child is gaining coverage elsewhere, remove them from your MNPS coverage.

The changes you make must relate directly to the life event. Visit **benefits.mnps.org/enrollment/changing** for details and steps to take.

# Your Benefits Website Got *a Makeover*

***It's built to get you answers fast***

**MNPSBenefits.org** has a new look and lots of new ways to find the information you need:

- Want to view a specific plan? Click the **hamburger menu**.
- Looking for benefits to help with a specific health concern? Click **I Want Help With...**
- Not sure what you're looking for? Click **Find it Fast** and search a term.




**Explore your entire benefits package**

## Search for Programs by Category or Need

All | Anxiety | Back Pain | Blood Pressure | Breastfeeding | Bundled Care | Cancer | Child or Adolescent Health | Colon Cancer Prevention | Depression | Diabetes Management | Diabetes Prevention | Diabetes Reversal | Digestive Health | Fertility | Gut Health | Hearing Loss | Heart Health | Hip or Knee Osteoarthritis | Kidney Stones | Knee Pain | Maternity or Family Building | Menopause or Perimenopause | Mental Health | Mindfulness | Nutrition | Pain Musculoskeletal | Prediabetes | Pregnancy | Shoulder Pain | Skin Concern | Stress | Substance Use | Tobacco Cessation | Weight Management or Obesity | Women's Health




## WEBSITE SEARCH

What are you looking for?

## Certificated Benefits

- Medical
- Dental
- Vision
- Hearing
- Life Insurance
- Disability
- Plan Rates
- Flexible Spending Accounts
- Retirement
- Wellness

# Dodge Diabetic Retinopathy

## One quick photo, no dilating drops

Nothing hurt. No changes in her vision. Everything seemed fine. But Sarah J. had a hidden health problem. Diagnosed with type 2 diabetes 17 years ago, Sarah also has high blood pressure and high cholesterol. That trifecta of chronic conditions increased her risk for an eye disease linked to diabetes called retinopathy.

During a recent visit to the MNPS Health Care Centers, Sarah's provider suggested she have a diabetic eye exam using RetinaVue — a test that can be performed right in the clinic.

The result surprised her: Sarah has mild diabetic retinopathy. Her provider connected her with an eye doctor right away. Starting treatment early gave her the best shot at protecting her vision.

### The disease you can't feel

Retinopathy is a common eye problem caused by diabetes. Over time, high blood sugar can damage the blood vessels in the retina, which is the part of the eye that detects light and sends signals to the brain. Diabetic retinopathy gets worse slowly. That means you can have it long before you notice a problem.

Found early, it can usually be managed. Left untreated, it can cause vision loss or even blindness. That's why a retinopathy exam is recommended every year if you have diabetes.

**You can have this progressive disease long before you notice a problem.**

### The exam that takes a picture

With RetinaVue, you simply look into a small camera while it takes a couple of quick photos — no dilation necessary. An eye doctor reviews the photos, and if anything looks off, MNPS Health Care Center staff will call you to talk about what comes next.

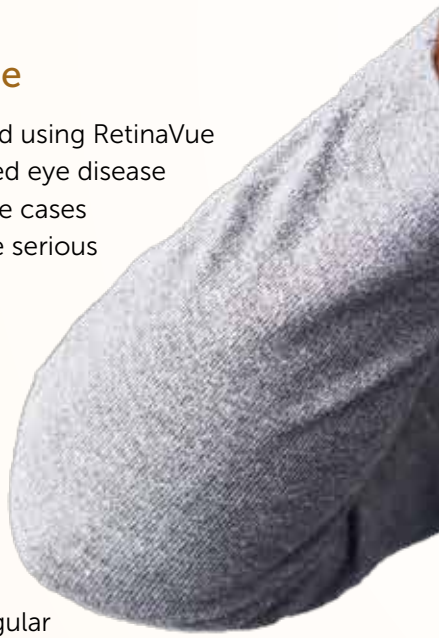
**A retinopathy exam is recommended every year if you have diabetes.**

### The numbers don't lie

Since the MNPS clinics started using RetinaVue cameras, they have discovered eye disease in 47 patients, and 24 of those cases were severe enough to cause serious vision loss.

If you have diabetes and haven't had a diabetic eye exam in the last year, don't put it off any longer. All five MNPS Health Care Centers offer the RetinaVue exam.

*Important note:* Retinopathy screening doesn't replace regular eye exams, provide a glasses/contacts prescription, or test for glaucoma (increased pressure in the eye).



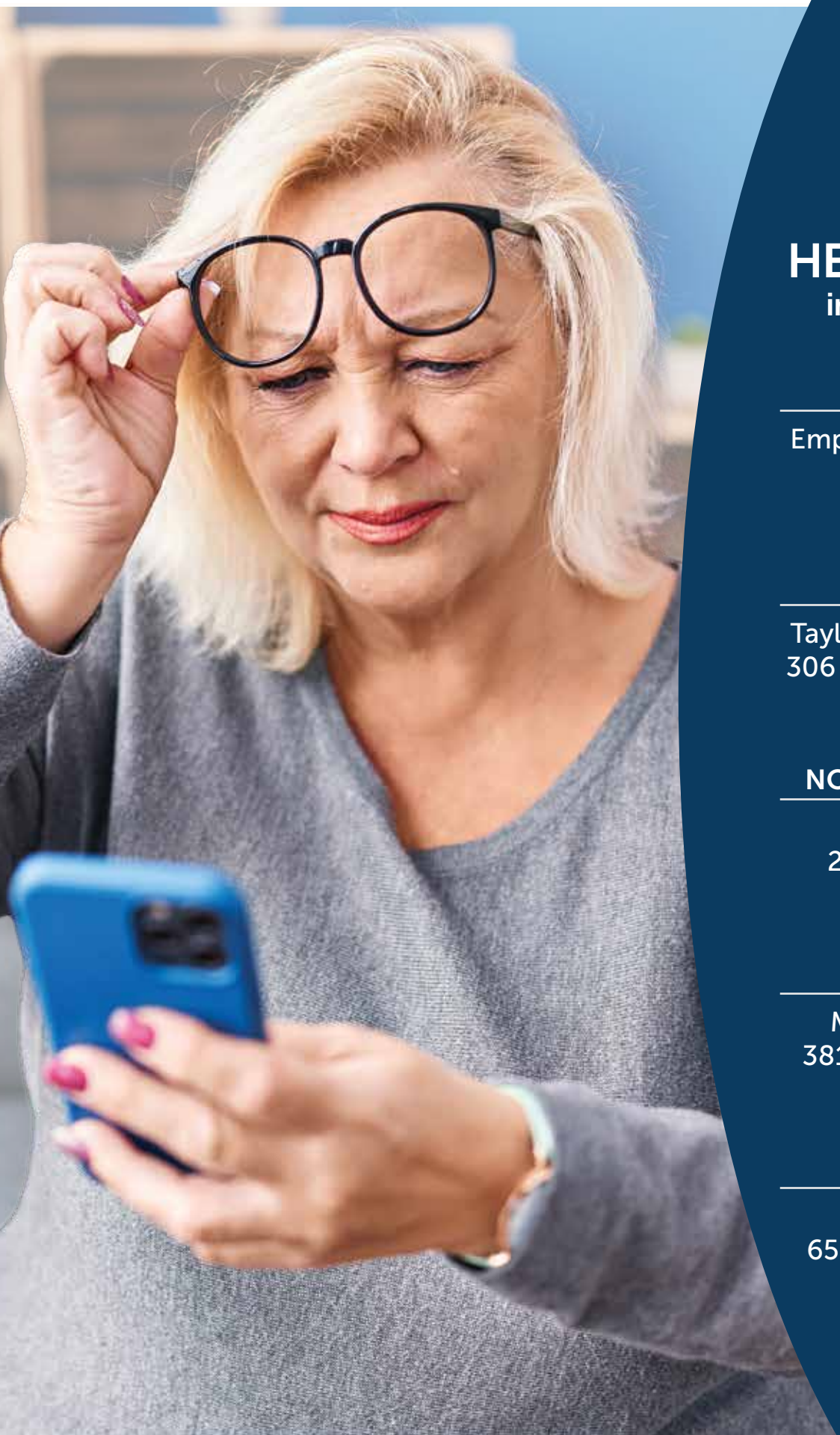
**MNPS Health Care Centers' services cost $0 if you're in the teachers' health plan. Have other coverage? We'll bill your insurance.**

VANDERBILT

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

### Schedule your RetinaVue screening

Call **615-259-8755** or visit **health.mnps.org/schedule**.



# 5 EXCLUSIVE HEALTH CLINICS
## in Davidson County

### BERRY HILL

Employee Wellness Center
2694 Fessey Court
M-F 7 a.m.-7 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.

# Your EAP is More Than Counseling

Asking for help can be hard. Asking for help when you're not sure the person on the other end will understand can be even harder. That's one reason MNPS's Employee Assistance Program, offered through ComPsych and called GuidanceResources®, goes beyond counseling. It offers a wide range of mental health and well-being support that's meaningful and welcoming to all.

## SUPPORT that reflects who you are

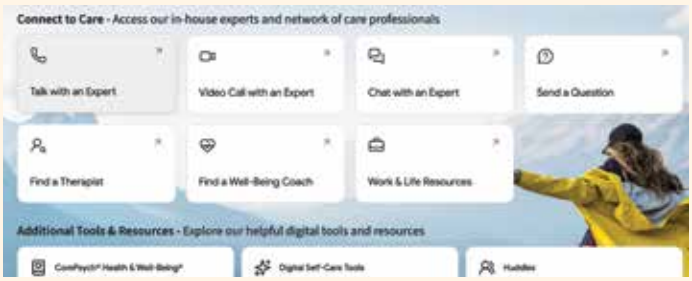


Mental health isn't one-size-fits-all. Culture, language, family, identity and personal experiences can affect the challenges you face and how comfortable you feel talking about them. When you contact the EAP for counseling, you're encouraged to share preferences such as culture, language and gender identity so we can find care that feels right and safe for you.

ComPsych also offers live, interactive ways to learn and connect:

- **Huddles** let you discuss topics like anxiety, mindfulness, self-care and resilience with others walking a similar path.
- **Alliances** offer virtual support and discussion for people who identify with specific communities, including LGBTQIA+, Hispanic/Latinx and Asian Americans.
- **Webinars** and **live practices** focus on topics like mindfulness, relaxation and stretching.

## SUPPORT beyond counseling




Maybe counseling isn't what you need. ComPsych also offers free one-on-one **well-being coaching** for concerns ranging from stress, sleep and burnout to nutrition, exercise, time management and life transitions.

**GuidanceResources® Online**, your EAP web portal, provides 24/7 digital care and text-based support, self-guided resources, educational videos and tools for dealing with legal, financial and work-life concerns.

## *Get started*

The GuidanceResources EAP is available to you and your whole family at no cost. Call **1-888-297-9028**, 24/7. Or visit **guidanceresources.com** and use company ID: MNPS.

*...it's practical support for everyday life.*

## SUPPORT for everyday challenges



Sometimes what's keeping you up at night isn't something you'd describe as a mental health problem. Maybe you're worried about money. Your marriage is struggling. You're overwhelmed caring for an aging parent. Or you're simply stretched too thin and don't know where to start.

Your EAP is for those moments, too.

GuidanceResources offers **financial and legal resources** and **work-life assistance**. Support is available in person, virtually and online.



*Sound Check*

# When Hearing Gets Hard

Having trouble hearing students in a crowded classroom? Struggling to follow conversations? Turning up the TV at home? If so, you're not alone. One in six adults has some level of hearing loss.

Hearing loss can happen gradually, so you might miss it at first. If you notice that you're asking others to repeat themselves or that following conversations takes more concentration than it used to, it might be time to get evaluated. A hearing evaluation can help determine if you have hearing loss and whether hearing aids could help.

Your MNPS health plan pays $1,400 toward the cost of hearing aids every five years. There's no deductible, copay or coinsurance when you use a network provider.

Through Cigna's partnership with Start Hearing, you can choose from local providers and multiple brands. Hearing aids come with a 60-day risk-free trial and a three-year warranty. Visit **starthearing.com/cigna** to learn more, including how to schedule your evaluation.

*Source: Centers for Disease Control and Prevention*

## If hearing aids aren't enough

If you or a covered family member has severe hearing loss, a cochlear implant may be an option. Vanderbilt Health bundles the entire process into a single package — at no cost to you. Your MNPS health plan covers it all at 100%.

The cochlear implant bundle includes:

- Related imaging and visits with an audiologist and surgeon
- Your choice of cochlear implant device
- Activation and mapping sessions for the first three months after implantation
- A dedicated patient navigator to coordinate your care

### Want to learn more?

Talk to a MyHealth Bundles navigator. Or visit **select.vanderbilthealth.com/mnps**.

# Two Ways to Get Lactation Support



Breastfeeding may be natural, but that doesn't mean it always comes naturally. Questions can arise at any point — well before delivery, in those first days at home, or even weeks later when you're heading back to work. Wherever you are on your journey, MNPS benefits give you two ways to get lactation support, both at $0 cost to you when you're covered by the Certificated Employee Health Plan.

## The Lactation Network

The Lactation Network connects you with an International Board Certified Lactation Consultant for one-on-one support, virtually or in person. You can get help during pregnancy, after delivery and when you're ready to return to work.

Your IBCLC helps with latching, milk supply and concerns about infant weight. They can create a customized pumping schedule and provide guidance when you're ready to wean. You can also get an insurance-covered breast pump.

Learn more at **go.lactationnetwork.com/mnps**.

## MyMaternityHealth

Vanderbilt Health's MyMaternityHealth Bundle includes lactation education and guidance.

Support starts as soon as you enroll in the bundle. Your navigator introduces you to available lactation resources and continues sharing information throughout your pregnancy. You can take free classes on breastfeeding basics that are led by Vanderbilt Health nurse-midwives.

You get unlimited visits with a board-certified lactation consultant, either via telehealth or in person. You can also find information about common breastfeeding challenges on the My Health at Vanderbilt patient portal.

Learn more at **select.vanderbilthealth.com/mnps**.

*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.*

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

# LOOK INSIDE

**for 2027 Annual Enrollment information** | page 2

Be smart
Live well

**EMPLOYEE BENEFIT SERVICES**
MNPSBenefits.org | Email: benefits@mnps.org | **615-259-8607**
Office hours: Monday-Friday, 8 a.m.-4:30 p.m.

# *Soup's On!* Comforting Minestrone

Sweater weather calls for soup. This hearty minestrone is warm, comforting and brimming with fiber-rich beans and vegetables.

**Ingredients**

¼ cup olive oil
1 clove garlic, minced, or ⅛ teaspoon garlic powder
1¾ cups coarsely chopped onion
1½ cups coarsely chopped celery and leaves
1 can (6 ounces) no-salt-added tomato paste
1 tablespoon chopped fresh parsley
1 cup sliced carrots, fresh or frozen
4¾ cups shredded cabbage
1 can (1 pound) no-salt-added tomatoes, cut up
1 can (15½ ounces) low-sodium red kidney beans, drained and rinsed
1½ cups frozen peas
1½ cups fresh green beans
Dash hot sauce
11 cups water
2 cups spaghetti, finely broken, uncooked



**Directions**

Heat oil in a 4-quart saucepan. Add garlic, onion and celery and sauté about 5 minutes. Add all remaining ingredients except spaghetti, and stir until ingredients are well mixed. Bring to a boil. Reduce heat, cover and simmer about 45 minutes or until vegetables are tender. Add uncooked spaghetti and simmer 2-3 minutes. Serve warm.

Makes 16 one-cup servings

Per serving: 153 calories; 4g total fat; less than 1g saturated fat; 0mg cholesterol; 191mg sodium

*Recipe is from the National Heart, Lung, and Blood Institute's website at www.nhlbi.nih.gov/health/heart-healthy-living/healthy-foods/healthy-eating-recipes/minestrone-soup*

## Two ways to up your nutrition game

**Full Plate Living** teaches you how to power up your plate with fiber-focused foods — without giving up the things you love. **health.mnps.org/services/lifestyle-medicine**

**Foodsmart** connects you with a registered dietitian by video or phone for personalized nutrition advice. **foodsmart.com/members/mnps**