

MNPS Benefits & Leave

for Certificated Employees



MNPS offers a generous and competitive benefits package that includes health, life and disability insurance, as well as retirement benefits and more. Employees enjoy reasonably priced premiums and can lower their out-of-pocket costs by making healthy choices. MNPS also provides paid time off through holidays, vacation, personal leave and sick leave.

Eligibility

You are eligible for benefits if you are an active, full-time certificated employee regularly scheduled to work at least 18 hours per week. You can also enroll your eligible dependents for medical/dental/vision/hearing, life and AD&D coverage. Important: You must enroll for benefits during your first 30 days of employment; if you miss this window, you will have to wait until the next annual enrollment period to elect coverage.

MEDICAL

Cigna

www.cigna.com/mnps

1-800-244-6224

The medical plan provides coverage for a wide range of services (including doctor visits, surgery, hospitalization, preventive care, prescription drugs and more). You may see any provider you choose, but benefits are higher when you use Cigna Open Access Plus (OAP) network providers. Medical/dental/vision/hearing coverage is bundled, and you and MNPS share the cost. Employees who take the Cigna health assessment, a confidential online questionnaire, within the first 30 days of coverage will pay the lowest premiums in 2017. If you choose not to take the health assessment, you will pay an \$800/year surcharge, prorated equally by the number of paychecks (20 or 26) you receive in 2017. Spouse participation is welcome but not required at this time.

DENTAL

Delta Dental

www.deltadentaltn.com/mnps

1-800-223-3104

The dental plan provides 100% coverage for preventive/diagnostic care when you use Delta providers (Premier or PPO network). Each covered family member can receive x-rays and up to two exams/cleanings a year at no cost. The plan covers restorative services after an annual deductible, as well as orthodontia for your covered children under age 19.

VISION

EyeMed

www.eyemed.com

1-866-800-5457

The vision plan provides benefits for eye exams, frames, lenses and contacts, as well as discounts on many products and services, including additional pairs and corrective procedures. You can see any provider you choose, but benefits are highest when you use EyeMed providers (Insight network).

HEARING

Epic Hearing Healthcare

www.epichearing.com/mnps

1-866-956-5400

A hearing benefit is provided with your medical/dental/vision coverage at no additional cost to you. The plan covers a hearing exam at 100% and provides a hearing aid benefit of up to \$700 per ear when you use Epic network providers.

MNPS EMPLOYEE & FAMILY HEALTH CARE CENTERS

Vanderbilt Health

www.MNPSHealth.org

615-259-8755

Four Health Care Centers in the Nashville area offer no-copay visits to employees, retirees and their family members covered by the Certificated Employee Health Plan. Visit us at the Employee Wellness Center at Berry Hill, Two Rivers Middle, Taylor Stratton Elementary or Mt. View Elementary. The Centers provide care for illnesses/injuries, women's health, annual and sports physicals, immunizations and chronic condition management, as well as access to Care Coordinators (health coaches). Additionally, the Employee Wellness Center at Berry Hill offers an onsite pharmacy, café and fitness center as well as onsite physical therapy, behavioral health and (coming soon) chiropractic care.

FLEXIBLE SPENDING ACCOUNTS

Cigna

www.cigna.com/sites/mnps

1-800-244-6224

MNPS offers two flexible spending accounts (FSAs) that let you set aside tax-free money from your paycheck to reimburse yourself for many common health and dependent care expenses. You can contribute up to \$2,550/year to the Health Care FSA to pay for medical, dental and vision expenses not covered by insurance, and up to \$5,000/year to the Dependent Care FSA to help pay for dependent day care expenses.

MNPS Benefits for Certificated Employees ... continued

LIFE AND AD&D

Dearborn National

www.MNPSBenefits.org

MNPS provides basic life/accidental death & dismemberment (AD&D) insurance equal to \$50,000 at no cost to you. You can elect supplemental life/AD&D for yourself up to \$500,000. If enrolled in medical coverage, your dependents automatically receive the following coverage: \$25,000 (spouse) and \$10,000 (each child); if not enrolled, you can elect this coverage on an after-tax basis. No medical questions will be asked if coverage is elected when first eligible. Limits apply.

DISABILITY

Dearborn National

www.MNPSBenefits.org

MNPS offers optional employee-paid short-term and long-term disability. Short-term disability continues 60% of your weekly earnings after a 14-day waiting period and after all other leaves have been exhausted. Long-term disability continues 60% of your earnings after 90 days of total disability. Certain limits and rules apply.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

CompPsych

www.guidanceresources.com

1-888-297-9028

MNPS provides employees and their household family members with free, confidential counseling and referral services through GuidanceResources EAP. The EAP can help with family or relationship problems, workplace concerns, financial or legal problems, parenting, elder care, depression, anxiety or other emotional problems, grief and loss, and more. Company web ID: MNPS.

TENNESSEE CONSOLIDATED RETIREMENT SYSTEM (TCRS)

Empower Retirement

www.treasury.tn.gov/tcrs

1-800-922-7772

MNPS is a member of the Tennessee Consolidated Retirement System (TCRS), a program that provides a pension to eligible retirees. Participants contribute 5% of pay to the plan, with individual school districts making up the difference in cost. Benefits are a percentage of pay times years of service. Teachers hired on or after July 1, 2014, are in the Hybrid Plan, which includes TCRS participation and the Tennessee 401(k) Deferred Compensation Plan.

TENNESSEE 401(k) DEFERRED COMPENSATION PLAN

Empower Retirement

www.retirereadytn.gov

1-844-346-7786 (ext. 20478# or 20473#)

Employees hired on or after July 1, 2014, are automatically enrolled in the 401(k) plan at an employee contribution rate of 2% of pay. You can change your contribution at any time. MNPS contributes an amount equal to 5% of your pay to the 401(k) on your behalf. You are immediately vested in all contributions to the plan. The plan offers a wide range of investment options, as well as retirement planning assistance through Empower Retirement.

PAID LEAVE

MNPS provides paid time off for holidays, vacation and personal time. The amount of paid time off varies depending on whether you are a 10-month or 12-month employee and, in some cases, on length of service. Certificated employees earn one sick day per month worked, which accrue with no limit.

Metropolitan Nashville Public Schools (MNPS) does not discriminate on the basis of race, religion, creed, sex, gender, gender identity, sexual orientation, national origin, color, age, and/or disability in admission to, access to, or operation of its programs, services, or activities, and provides access to the Boy Scouts and other designated youth groups. MNPS does not discriminate in its hiring or employment practices.

This brochure provides highlights of MNPS' certificated employee health program. It is 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 differences between the information in this brochure and the plan documents, the plan documents will govern the employee's rights to benefits. This document does not constitute a contract or offer of employment. MNPS reserves the right to change or end any of the programs described in this brochure at any time. If you have questions about MNPS's benefits program, contact Employee Benefit Services.

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