THE BENEFIT

Housing Benefits Plan (HBP) is the medical plan provided to you by your housing authority utilizing the Blue Cross/Blue Shield or CIGNA networks. HBP is directed by housing authority Executive Directors from across Southeast and Southwest NAHRO for the benefit of housing authorities.

Please share this with all of the HBP participants at your housing authority, including retirees and Cobra participants.

PUT THIS on YOUR CALENDAR!

Open Enrollment

HBP's open enrollment period is from <u>November 6-December 4</u>. Letters were sent to housing authority executive directors and all plan members about plan changes and the open enrollment dates. Any employee needing to

make changes to coverage does so during open enrollment using the employee enrollment/change form, which can be found on the website, <u>http://www.housingbp.com/links</u>. The housing authority should email this form to Sheila Stockman at <u>Sheila.Stockman@mmc.com</u> or fax to 1-319-887-4220. If no changes are needed, nothing needs to be done.

2018 Rates and Deductibles

Never liking to do so, but facing the rising costs of health care the board found it necessary to implement a rate increase and also make slight increases in the plan deductibles. Medical and dental rates are increasing by 6% for 2018. Please refer to your letter for deductible increases for your specific medical plan.



Benefits added for 2018

Bariatric Surgery—Effective January 1, 2018, Housing Benefits Plan will be adding

coverage for a wide range of bariatric surgery procedures. These new services will be available for members who meet certain medical criteria. For more information, please contact Professional Benefit Administrators at 1-800-435-5694 and consult with your physician.

Dental Annual Maximum Benefit Increasing for 2018! The annual dental maximum benefit is increasing <u>from</u> <u>\$1,000 to \$1,500</u>. Staying in-network will offer you additional savings. To find in-network dentists use the Labor+ network at <u>www.dnoa.com</u> or call 1-866-522-6758.



October 2017 Make your health a priority

The attached flu shot flier includes lists of routine vaccines and the larger retail chain pharmacies in the Optum network. It's great for posting in offices in addition to distributing to members. Taking care of yourself now can save the time and expense of medical treatment down the road. **Reminder**— These shots are free if given at participating pharmacies and when given at the doctor's office if just getting a shot and not seeing the doctor.



Opioid Pain Medications: What you need to know

Please see the attached flier which gives information about opioids - what to consider about taking them, and how to safely store and dispose of them.

Death Claim Packet

For those with Life/AD&D coverage, the Standard's death claim packet along with instructions for completing the packet have been placed on HBP's website on the forms page.

The HBP website at <u>www.housingbp.com</u> provides more information and helpful links. Questions or comments? Email us at <u>sstrange@oeccwildblue.com</u> or call 318-377-9268