

## 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.*



### **2018 Medical/Dental SPD is now available**

The medical/dental summary plan document (SPD) is now available on the plan descriptions page of HBP's website. It is entitled "Master Medical and Dental Summary Plan Document." The document has been updated to include all of the amendment changes that have been made since the 2015 issue was released.

### **Verify In Network Providers!**

We have recently heard from members that have been given incorrect information through their doctors' offices about whether a provider was in-network or not. Unfortunately these mistakes cost the members.

One should always check to determine if providers are in network. Although the doctor's office usually does this, it is ultimately the member's responsibility to determine if they are using an in-network provider. To locate BCBS in-network providers go to [www.bcbsil.com](http://www.bcbsil.com) and follow the directions. For plan network select Participating Provider Organization [PPO]. To locate Cigna in-network providers go to <http://hcpdirectory.cigna.com/web/public/providers>. For plan name select the PPO, Choice Fund PPO.



### **Using In-Network Dental Providers Can Save You Money**

In-network dental providers can help your money stretch farther because of discounts built into the program. To locate in-network dental providers call 1-866-522-6758 or visit [www.dnoa.com](http://www.dnoa.com). On the upper left-hand side of the website page enter the zip code. Select Labor + for the network. If you would like to nominate your dentist to be part of the network, follow the directions on the website.

**Use your wellness benefits. Take advantage of preventive screenings. They are covered at 100% when you stay in-network and they should help you live a healthier and longer life. See attached fliers.**



**July 2018**



### **Naturally Slim Just give it a try.**

#### **What do you have to lose?**

Several people, even some board members, didn't think it would work, but what did they have to lose. So people gave it a try and they did lose. They lost the extra pounds, the health risks, a lack of energy, and they gained better health. Below are statements from some of the HBP participants. *"My health is better, thus I am off all meds and as a result medical costs should go down."* *"This was actually offered by my husband's employer and all I can say is, thank you so much!"*

Go ahead, give it a try. What do you have to lose? Enrollment for the next session is from August 13—24, with a session start date of Monday, September 10. You may get on the waiting list for this session by going to the Naturally Slim website at [www.naturallyslim.com/HBP](http://www.naturallyslim.com/HBP).

**Mail Order Pharmacy** saves you money, and is easy and convenient to use. Get a 3 months' supply of meds for the cost of 2 months'. Call 1-855-312-7412 or visit [www.optumrx.com](http://www.optumrx.com). The website will walk you through setting this up and will inform you as to how much you can save.

The HBP website at [www.housingbp.com](http://www.housingbp.com) provides more information and helpful links. Questions or comments? Email us at [sstrange@oecwildblue.com](mailto:sstrange@oecwildblue.com) or call 318-377-9268.