THE BENEFIT

Housing Benefits Plan (HBP) is the medical plan provided to you by your housing authority. It 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.

ID Cards & Mailing Addresses

Members will receive one ID card for medical/pharmacy and one for dental as applicable. The medical/pharmacy ID card will list the dependents' names. The dental ID card will only

list the member's name. Be watching your mail for the ID cards from UHC so that they don't get discarded as junk mail. If you have changed your address during the past 2 years and have not updated it with Mercer Enrollment and Billing do so now by completing an employee/change form and emailing it to CBS.HBP.Billing&Eligibility@mmc.com or faxing it to 319-887-4220. The form is attached along with this newsletter and can also be found on HBP's website at www.housingbp.com under Resources on the Notices/Forms page. All address changes need to be submitted by Friday, December 14

Need Additional I D Cards or if you don't have Yours

This link provides a video showing how to get additional ID cards www.welcometomyuhc.com/myuhcguidedtour/#idcard. If your ID Card has not arrived by the end of the month, go to https://www.myuhc.com/member/prewelcome.do? Under Common Questions on the right hand side of the web page click on "What if I don't have my ID card?" You can proceed on-line by entering your SSN and zip code. Or you can call for help at 1-877-844-4999, 8 a.m.-10 p.m. ET, Monday to Friday.

Refill Drugs in December

As possible and if needed members should get their refills before the end of December instead of early January to avoid any possible disruption due to the transition.

In & Out of Network Dental Providers & the Payment Process

You can continue to use out of network dentists and other dental providers with the change to UHC, but your benefits go farther with in-network providers. The payment process for out of network dentists may change also. In network dentists, will file a claim with UHC and be paid by them. Members would be responsible for any applicable deductible and coinsurance. Out of network dentists will often ask to be paid when service is provided. They may file the claim for you or you may need to file the claim for their services. If you have already paid the provider, UHC will send the reimbursement directly to you. Find in-network providers at www.welcometouhc.com/openaccess. On the left hand side of the page under "What would you like to do" select Find a Network Dentist. The network is National Options PPO30. Choose to search by location, dentist name, or practice name. Complete the necessary information and hit search. You may also contact Member Services at 1-800-445-9090 for help with finding in-network providers.



December 2018

Bariatric Surgery and Other Benefits

Contrary to previous information, bariatric surgery will continue to be covered in 2019. Medical and drug benefit summaries will soon be posted on the Plan Descriptions page of the HBP's website www.housingbp.com Please refer to these for information about the benefits included in your plan and for any exclusions.

BCBS /Cigna Visits and Claims Please be sure to schedule

any necessary appointments with current BCBS and Cigna providers before December 31, 2018. All claims incurred prior to 12/31/18 will be adjudicated by PBA for a twelve-month "run-out" period from 1/1/19 through 12/31/19. Any claims incurred in 2018 and filed after 12/31/19 will be denied and returned to the providers.

1095-B and 1094-B Tax Forms

For housing authorities with less than 50 employees, Professional Benefits Administrators, Inc. (PBA) will be mailing the 1095-B tax form to employees that had medical coverage during 2018. PBA will also file the 1094-B with the IRS. This form is used to report to the IRS who has been covered by minimum essential coverage and not liable for the individual shared responsibility payment. Forms should be mailed by the end of January. If you need additional information on the 1095-B or 1094-B transmittal, please contact calonzo@pbaclaims.com.

PBA will also send the 1095s. More on that will be in upcoming newsletters.

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