

## 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.*

### **Real Appeal**

#### **Everything you need to lose weight and keep it off**

With Real Appeal you will be supported through every stage of your weight loss journey. It can work for most anyone, no matter how much weight you want to lose or what kind of shape you are in, and is offered at no additional cost to members.

The Real Appeal program includes:

*Expert one-to-one coaching*—plus weekly group coaching and live online discussions

*Personalized support*—nutrition guides, meal plans, video workouts and fitness guides

*Engaging entertainment*—all-star show featuring healthy tips from celebrities, athletes, and health experts

*24/7 online support, tools, and a mobile app*—resources and tools to help you track your diet and exercise

To learn more and get started visit <https://realappeal.com>

### **Medicare Primary**

For all agencies with less than 20 employees the Medicare Exception applies. Each participant in the medical plan that reaches the age of 65 must enroll in Medicare Part B in addition to Part A. Medicare will become the primary coverage and the medical premium will be significantly reduced for this participant. Bonnie Cooper of PBA will contact members when this applies and walk them through the steps.

There was some confusion at the beginning of this year about who would pay primary. For all Medicare Primary participants Medicare pays primary and UHC pays secondary. Please inform your providers as necessary.



**April 2019**

**When emailing Mercer** please include your Mercer billing account code on the subject line . Thank you.

#### **SBCs**

The medical plan SBCs (Summary of Benefits and Coverage) are posted on HBP's website on the Plan Descriptions page. The SBCs provide helpful explanations about covered health care services.

<https://www.housingbp.com/plan-descriptions>



#### **Member Resources**

When you're out and about, the **Health4Me app** puts your health plan at your fingertips. Download it for free to easily access your digital ID card, get directions to nearby care, check prescription medication costs and more.

**Call or chat with a nurse** about an illness, injury and more. You'll find the phone number on your ID card. Save the number to your mobile phone, post it on your fridge or any place where it's at your fingertips.