

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.



Housing Authorities Changing or Adding Medical Plans

Any housing authority wishing to change or add medical plans needs to do so as soon as possible to allow time for the changes to be setup. This type of change requires that the housing authority completes and submits the Benefits Election Form and that each affected employee completes and submits an Employee Enrollment/Change Form. If you are planning to make such a change and have not contacted Susan Strange, please do so now at sstrange@oeccwildblue.com or 1-318-377-9268.

New App

UnitedHealthcare announced the member launch of the new UnitedHealthcare app, which provides secure, on-the-go access to personalized health information. Members are encouraged to start using UnitedHealthcare app as Health4Me® will end in the future.

The app engages members through a simplified health experience, where they can use the app to:

- Find nearby care and pricing
- Video chat with a doctor 24/7 — without leaving the app
- View Optum Bank financial account balances
- See claims, Explanation of Benefits (EOB) and deductibles
- View and share health plan ID card

Other features include:

- HealthSafe ID; “Contact Us” features; Paperless preference; & Pharmacy

HealthSafe ID will allow users to access information, apps, and website resources with the ease of **just one username and password**. This experience further ensures the safety and privacy of users. Users can use their existing HealthSafe ID user name and password from myuhc.com or Health4Me.

An in-app introductory message will be presented to Health4Me users to introduce the new UnitedHealthcare app.

Information providing details on features and functionality will be available via a flier and on myuhc.com.

The Health4Me and UnitedHealthcare app will run in parallel until the Health4Me app ends, which is to be determined.



November 2019

Open Enrollment ends Dec. 2!

All employee changes are due by Dec. 2. If no changes are needed, nothing needs to be submitted, and employees will continue with their current coverage.

Other Times When Employee Changes Can Be Made



We have had several questions about when changes to dependents or coverages can be made.

The key is whether the employer is allowing pre-tax payroll deductions. If so, the cafeteria plan rules regarding mid-year election changes apply. Premiums that are paid (medical, dental, or vision) using pre-tax dollars are subject to the IRS cafeteria plan rules, which only allow mid-year election changes due to certain qualifying events. If the employee experiences a qualifying event, they can make an election change that is consistent with that event. Otherwise, they need to wait until open enrollment to make an election change. Please see the attached document for the qualifying events.

If the premiums are being paid entirely with post-tax dollars, then the employee can make a mid-year election change for any reason as allowed by the housing authority.

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