

## 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 your HBP employees, retirees, and Cobra members. Share with the ED, HR, and Finance as some information may be pertinent to them.*

### Drug Copays

The 30 day supply drug copays for the Value and the Value with Premier Rx plans were reversed. For the members that paid more than they should have, their claims will be reprocessed and the overpayment will be refunded to them. Those that paid less than they should have will not have to pay the difference.

The mail order drug copays for the Value plan were also incorrect. Claims for affected members will be reprocessed and reimbursements will be sent to those members.

### Forms 1095-B & 1095-C

The IRS requires that the 1095 reporting be done at the actual Employer level. The obligation to report, if any, would fall on the housing authorities, which are the actual employers. UHC will take care of the 1095-B reporting. If the authority is under 50 Full-Time Employees, no other reporting is required. However, with 50 or more Full-Time Employees, the authority would have to issue the 1095-C regarding its offer of coverage. The deadline for electronic filing of 1095s is March 31.

### 1095-Bs needed for personal income tax purposes

All Form 1095-Bs are available on myuhc.com. If members prefer a printed copy mailed to them, they can call the number on the back of their cards to request the form via regular mail.

Note: The responsible individual (employee, retiree, etc) is the only one who has the functionality to retrieve Form 1095-B upon login. Members covered under the responsible individual's plan who are registered on myuhc.com do not have the ability to retrieve Form 1095-B.

Myuhc.com is compatible only with Windows OS version 6.1 or higher. Internet Explorer can be used to download the form, but Microsoft Edge cannot.

#### Instructions:

1. Log in to myuhc.com.
2. Click Look up My Benefits located at the right side of the page.
3. From Benefits & Coverage, click Coverage Documents located on the left side of the page.
4. Click 1095 Form. The form displays. Follow the instructions to print.

**Know before you go** - When scheduling a test or procedure inquire about the ancillary providers such as anesthesiologists and radiologists. If they are not in-network, find ones that are, even if you need to change to another in-network facility.



**February 2020**

### Enrollments/Changes/ Terminations

Please submit all enrollments, changes, and terminations as early as possible. Enrollments and changes should be submitted 30 days in advance. If you have a waiting period longer than 30 days please do not wait, but submit your enrollments as soon as possible. You will not be billed until the appropriate time. Terminations should also be submitted as soon as possible, but at least within 30 days of termination. Enrollments/changes not submitted in a timely manner will affect the employee's ability to be covered. Likewise terminations not submitted in a timely manner will limit your ability to recoup owed premiums.

### ID Card Effective Date

Some members have been concerned that the ID cards that arrived are not for 2020 because they show 1/1/2019 as the effective date. The effective date on your ID card refers to the date that the member originally enrolled with UHC. Please do not be concerned with the effective date on your ID cards.

### Novel Coronavirus

United Healthcare is closely monitoring the Novel Coronavirus – or 2019-nCoV – that originated late last year in central China.

The document attached with the newsletter provides information and related links for those who are would like to learn more.

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.