

## 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. Also share with the ED, HR, and Finance.*

### **Flu Shots, MMR Vaccine, Wellness Visits, and COVID Vaccines**

*The following information was taken from a UHC webinar.*

There is still time to get your **flu shot**.

**MMR** vaccinations are down. One infected child infects 9 others. This is more infectious than COVID. MMR is a recommended vaccine.

**Wellness visits** are down this year. These visits are extremely important in detecting anything out of the ordinary and helping to prevent more serious conditions. Wellness visits are at no cost to members if using in-network providers. Please schedule your wellness visits. If you don't have a Primary Care Physician you may want to select one to oversee your care. Once **COVID vaccines** are available the first to be vaccinated will be the front line health care workers and long term care residents. The second group will be the next level of essential workers and at risk population. It may be the summer before the general population, not essential or high risk, will be vaccinated. It is recommended that those who have had COVID get the shot. If you have a vaccine given in 2 doses, please don't neglect getting the second dose. Not doing so will not only jeopardize you but also the person who couldn't get the first dose and would have taken both.

### **Upcoming UHC Web Training**

The following web training is scheduled for December. Registration information along with login information for the day of the training has been emailed to the newsletter contact at each housing authority.

- Tues. Dec. 15, 10 am Eastern - [How to Beat Fatigue & Sleep Better](#) (1 hr) for all employees

Trainings will be recorded. If you are not able to participate during the scheduled time please go to HBP's website [www.housingbp.com](http://www.housingbp.com) for the link to the recording. It will be found under Resources on the Links page.

### **Plan Documents on HBP's Website**

Plan Documents are being posted to HBP's website as they are made available. The **Medicare Part D Creditable Coverage Letter** is under Resources on the Notices/Forms page. The **2021 Medical Plan Benefit Summaries, Medical Summaries of Benefits and Coverages, and Prescription Drug List** are on the Plan Descriptions page.

### **January Billing**

All the changes that have to be put in the system (new rates and HA changes) cannot be entered until the December billing is closed. That always delays the January billing. In addition, Mercer is processing changes submitted after the deadline which also delays this process. Due to all of this, January billing may not go out until late in the month. If you have not received your bill prior to your holiday break, do not be concerned about losing your coverage. You will be able to pay the bill after the holidays and not be considered delinquent.



**December 2020**

### **Medicare Exception Program**

This program has gone through some changes. Please read carefully.

If your Housing Authority has fewer than 20 employees and has an **Employee** who is turning 65 years old, the Medicare Exception applies. The Exception will not apply to the **Spouse** until the employee turns 65, even if the spouse has already turned 65.

Each **Employee** 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. The HBP premium will be significantly reduced for each eligible **Employee**.

Once the **Employee** is 65, this will also apply to the **Spouse**. If already 65, or when turning 65, the spouse will also enroll in Part B Medicare in addition to Part A. Medicare will become the primary coverage. Bonnie Cooper of PBA will contact members when this applies and walk them through the steps.

### **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.

### **COVID-19 Resources**

Please click on the below link for the **most current COVID-19 information** from United Healthcare.

<https://www.uhc.com/health-and-wellness/health-topics/covid-19/faq>

For your **most up-to-date plan and benefit information**, please visit

[www.myuhc.com/covid](http://www.myuhc.com/covid)

The HBP website at [www.housingbp.com](http://www.housingbp.com) provides more information and helpful links. Questions or comments? Email us at [hbp@callhsa.com](mailto:hbp@callhsa.com) or call 1-800-288-7623, option 5