

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.

ID Cards

Medical ID cards will be mailed to those members who are:

- New to HBP's medical coverage
- Changing medical plans
- Changing dependent coverage

Dental ID cards will be mailed to those members who are:

- New to HBP's dental coverage

For those receiving new ID cards, they will be mailed to the employee's home address on file. Medical and Dental ID cards are mailed separately. Two Medical and two Dental ID cards will be mailed. Medical ID cards will contain the name of the employee and all covered dependents. Dental ID cards will contain only the employee's name.

Vision ID cards are not mailed and are not necessary.

When you go for a visit, provide the name of your plan (UHC or VSP). The provider will contact the plan and use your date of birth or social security number to determine your benefits. VSP vision does not provide ID cards, but ID vision cards may be printed from UHC's website.

The document included with this newsletter provides instructions for getting additional Medical or Dental ID cards, printing temporary Medical or Dental ID cards, and printing UHC vision ID cards.

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. However, 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 will be available on myuhc.com by January 31. 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.

Members do not have to wait for either Form 1095-B or 1095-C to file their individual tax return. You may use other sources of documentation, in lieu of the Form 1095 information returns, to prepare your tax return. This includes W-2s, payroll statements, insurance cards, or EOBs.

Pharmacy and Dental Coverage is Active for all Members

If you are at the pharmacy and they say your coverage is not active, please ask them to rerun the prescription through their system.



January 2021

COVID-19 Update

Beginning Jan. 1 through Jan. 31, 2021, **inpatient treatment** for COVID-19 will be **covered** with no cost-share at **in-network facilities**. Coverage for out-of-network services for COVID-19 will be determined by the benefit plan. COVID-19 **testing** will continue to be covered through the National Public Health Emergency date, which is currently Jan. 20, 2021.

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

Rally Gift Cards are Taxable

UHC has informed HBP that the gift cards earned by members as healthy rewards are considered taxable for income tax purposes. Members will not be receiving a 1099 Miscellaneous Income form. Please contact your tax or legal advisor with any questions.

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.

January Billing & Email Notices

Due to Open Enrollment changes, emails did not get sent out for the January bill. Housing Authorities may go to this website and get their bill. <https://mercerbsonlinebilling.mercer.com/iba2/main/ForwardAction.action> Emails will resume in February.

Please Review your Bill

Please review your bill to verify that employee coverage is corrected. For those with automatic bank draft payment, please go to Mercer's Online Billing and review your bill regularly.

Mercer Enrollment & Billing Email

ClientServices_Billing3@mercer.com is the correct email to use. The CBS.HBP.Billing&Eligibility@mmc.com address is no longer monitored.

ID Card Information

Members may get additional Medical or Dental ID cards by:

1. Going to www.myuhc.com.
2. Once logged in, click on "Account Settings" and then "Temporary Card."
3. On the Request ID Card page, you can print a temporary card or request that an ID card be mailed to you.
 - If a mailed ID is requested, UHC will send two more ID cards.
 - Only 1 request for additional ID cards can be made in a 24-hour period.
4. Or from a supported smartphone, you can view, fax, or email your health plan ID card.
5. Or call customer service at 866-633-2446 to request additional ID cards.

VSP vision ID cards are not available, but UHC vision ID cards may be printed.

1. Go to www.myuhcvision.com.
2. Click on Register Now on the left side of the page.
3. You will not have a Subscriber ID. Enter the last 4 digits of your SSN.
4. Complete the rest of the page.
5. Once you have established your username, password, and pin, you may use the website to print an ID card.