

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.



July 2021

Please share this with all of your HBP employees, retirees, and COBRA members. Also share with the ED, HR, and Finance.

How Oral Health Affects Overall Health

Good oral health habits now may help prevent issues later.

- Diabetes - People with diabetes have a weakened immune system, which may make it harder to keep bacteria from causing gum disease and raising blood glucose levels.
- Heart disease - Gum disease allows bacteria to get into the bloodstream, increasing the risk for heart attack and stroke.
- Respiratory conditions - Gum disease bacteria can be inhaled into the lungs and increase the risk of pneumonia and infections.
- Rheumatoid arthritis - Gum disease can increase the severity of arthritis.

**See attached flyer for more dental wellness and benefits information.*

Discover the mouth-body connection



July & August Webinar Trainings

Tues. July 20, 10 am (EST) [How to Be an Effective Workplace Leader](#)

Tues. Aug. 17, 10 am (EST) [Preventing Burnout](#)

Find previous webinar recordings at <https://www.housingbp.com/links-2>

More on SharePoint, Mercer's Website for Posting Employee Enrollments, Terminations, & Changes

It is critical for housing authorities to set up alerts so that you can be notified about the submission of forms. The [Pending Info Forms alert is essential](#) as it lets you know if information is needed on the submitted form, before it can be processed. The other two alerts, Submitted Forms and Processed Forms, let you know that forms have been received and when forms have been processed.

The instructions on how to load forms and set up alerts are posted under the Resources tab on the Notices/Forms page of HBP's website at [Notices/Forms | Housing Benefit Plan \(housingbp.com\)](#)

Please watch your junk/spam mail in case the email responses end up there. The name of the site, such as Nelson Housing Authority CBS, will be in the subject line. The sending email address will be something like noreply-connect@mercer.com

If you have set up alerts and have submitted documents but have not received any communication regarding the enrollment being processed, please email ClientServices_Billing3@mercer.com for an update.

UHC Support Options

Please note the following member support options that are available 24 hours a day, 7 days a week:

- UHC Mobile™ app provides convenient access to an electronic ID card, health and benefit information, claim information, participating provider information, etc.
- myuhc.com, our consumer website, allows for 24-hour a day access to benefits, network, ID card and claims information as well as wellness resources and tools for cost comparison helping members and their families stay organized with health care costs.
- The customer service toll-free voice response line offers self-serve claim status, provider look up, and many other services. Members can access this information by calling the toll free number on their ID card.

● OptumRx Support - For members with prescription or pharmacy questions, OptumRx support is available 24 hours a day, 7 days a week, 365 days a year by calling the toll free number on their ID card and saying "prescription" in the voice response system. Members will be routed to a live member services representative for personal assistance.

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.

The HBP website at www.housingbp.com provides more information and helpful links.

Questions or comments? Email us at hbp@callhsa.com or call 1-800-288-7623, option 5.



**How good oral health
affects overall health**

Dental wellness

Taking care of your oral health with regular dental visits plays a key role in your overall well-being. When you see a network dentist, your plan covers preventive dental care.

Wellness benefits are covered at 100% when you see a network dentist and include:

Two routine checkups in a 12-month period — 1 every 6 months

- Includes cleanings
- Some plans cover more cleanings for an additional copay

Annual oral cancer screenings for adults (age 18 and older)

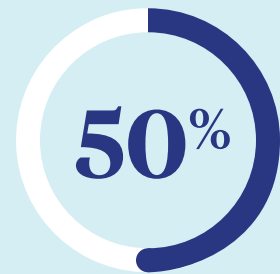
Screenings may include:

- Light contrast screening – A test that uses light to help your dentist find healthy and unhealthy tissue
- Brush biopsy – A tissue sample taken from a suspicious area

Extra cleanings and gum treatments for expectant mothers—as recommended by your dentist*

Coverage includes:

- Dental cleanings while you're pregnant and 3 months following delivery
- Deep scaling (nonsurgical gum treatment)
- Gum maintenance



of U.S. adults over 30 years of age have gum disease¹

Take advantage of your dental plan to help keep your gums in check



Oral health can affect pregnancy

Gum disease in pregnant women may be linked to complications like preterm births and low birth weights²

*Not available in the state of Washington.



Good oral health habits now may help prevent issues later

Help your kids start good habits early³

- When your child's teeth first appear, brush them twice daily with a soft toothbrush or wipe with a washcloth or soft gauze
- Make the first dental appointment at age 1
- At age 3, add a pea-sized dab of fluoride toothpaste and continue to brush their teeth twice a day
- Floss when teeth start touching
- Limit sugary snacks and drinks
- Provide meals from the 5 basic food groups
- Take your child to the dentist regularly and ask about sealants and fluoride supplements

Regular screenings may help reduce risks

Diabetes

People with diabetes have a weakened immune system, which may make it harder to keep bacteria from causing gum disease and raising blood glucose levels.⁴

Heart disease

Gum disease allows bacteria to get into the bloodstream, increasing the risk for heart attack and stroke.⁵

Respiratory conditions

Gum disease bacteria can be inhaled into the lungs and increase the risk of pneumonia and infections.⁶

Rheumatoid arthritis

Gum disease can increase the severity of arthritis.⁵

Discover the mouth-body connection



Your mouth
reflects your
overall health



Your dentist
can detect
signs of disease



Infections in your
mouth can affect
your entire body

Know the warning signs

Gum disease is a painless condition many people don't realize they have until it's already done significant damage. When your gums become infected, bacteria and toxins enter your bloodstream, which may worsen other health conditions. If you experience any of the following, see your dentist immediately:

- ✓ Red, swollen or tender gums
- ✓ Gums that bleed when you brush
- ✓ Bad breath
- ✓ Loose teeth
- ✓ Changes in how teeth fit together

#1 chronic infectious disease to affect children is tooth decay⁷

1 in 5 cases of total tooth loss is linked to diabetes⁸

4x higher risk of stroke for people with severe gum disease⁹

Learn more

Once enrolled, view benefits and cost tools at myuhc.com[®] and find wellness tips at uhc.com/dental-health

United Healthcare

¹ Eke P, Dye BA, Wei L, Thornton-Evans GO, Genco RJ. Prevalence of periodontitis in adults in the United States: 2009 and 2010. J Dent Res 2012; 91(10):914-920. Published online Aug. 30, 2012.

² American Academy of Periodontology. Expectant mothers' periodontal health vital to health of her baby. periodo.org/consumer/AAP_EFP_Pregnancy. Accessed Nov. 30, 2020.

³ American Dental Association. Dental care tips for mom and baby. ada.org/en/~/media/MouthHealthy/Files/Alliance%20Prenatal%20Materials/Handout_English. Accessed Jan. 11, 2021.

⁴ Front Endocrinol (Lausanne). 2020; 11: 536. Published online 2020 Aug 7. doi: 10.3389/fendo.2020.00536. PMID: 32903738. Current Knowledge Regarding the Interaction Between Oral Bone Metabolic Disorders and Diabetes Mellitus.

⁵ Journal of Dental Research. Periodontal Inflammation Primes the Systemic Innate Immune Response. N. Fine, J.W. Chadwick, C. Sun, et. al. doi.org/10.1177/0022034520963710. First Published Oct. 20, 2020.

⁶ Pub-Med, J Periodontol. 2018 Apr;89(4):440-455. doi: 10.1902/jop.2017.170363. Association between asthma and periodontal disease: A systematic review and meta-analysis. Vittorio Moraschini 1, José de Albuquerque Calasans-Maia 2, Monica Diuana Calasans-Maia 3.

⁷ Centers for Disease Control and Prevention. Hygiene-related diseases. cdc.gov/healthywater/hygiene/disease/dental_caries.html. Accessed Nov. 30, 2020.

⁸ MouthHealthy. American Dental Association. 5 ways diabetes can affect your mouth. mouthhealthy.org/en/diabetes-slideshow. Accessed Nov. 30, 2020.

⁹ Grau, Armin J. et al. "Periodontal Disease as a Risk Factor for Ischemic Stroke." Stroke. 2004. stroke.ahajournals.org/content/35/2/496.full.

The information provided is for educational purposes only. If you have a UnitedHealthcare Dental plan, please refer to your certificate of coverage for a full description of benefits.

This policy has exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete coverage details, contact the company.

UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), DBP Services (NY only), United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number DPOL.06.TX, DPOL.12.TX and DPOL.12.TX (Rev. 9/16) and associated COC form numbers DCOC.CER.06, DCOC.CER.IND.12.TX and DCERT.IND.12.TX. Plans sold in Virginia use policy form number DPOL.06.VA with associated COC form number DCOC.CER.06.VA and policy form number DPOL.12.VA with associated COC form number DCOC.CER.12.VA.

This policy DOES NOT include coverage of pediatric dental services as required under federal law. Coverage of pediatric dental services is available for purchase in the State of Colorado, and can be purchased as a standalone plan or as a covered benefit in another health plan. Please contact your insurance carrier, agent or Connect for Health Colorado to purchase either a plan that includes pediatric dental coverage, or an Exchange-qualified standalone dental plan that includes pediatric dental coverage.

Benefits for the UnitedHealthcare dental DHMO plans are provided by or through the following UnitedHealth Group companies: Nevada Pacific Dental, National Pacific Dental, Inc. and Dental Benefit Providers of Illinois, Inc. Plans sold in Texas use contract form number DHMO.CNT.11.TX and associated EOC form number DHMO.EOC.11.TX.

The New York Select Managed Care Plan is underwritten by UnitedHealthcare Insurance Company of New York located in Islandia, New York. Administrative services provided by DBP Services. The Select DHMO plan is underwritten by Dominion Dental Services, Inc. Dominion is licensed as a Limited Health Care Services HMO in Virginia, Pennsylvania and a Dental Plan Organization in Maryland and Delaware.

Benefits for the UnitedHealthcare Dental DHMO/Direct Compensation plans are offered by Dental Benefit Providers of California, Inc. UnitedHealthcare Dental is affiliated with UnitedHealthcare.