

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.



April 2022

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



April's Health Observance Mental Health and Stress Awareness

Talking about depression, anxiety or other problems that may affect your behavioral health (also called mental health) isn't always easy. Behavioral health (or mental health) are terms used to describe a number of problems that may affect your mental well-being. Mental health includes your emotional, psychological, and social well-being. It affects how you think, feel and act. When we talk about behavioral health, it includes stress, anxiety, depression, mood disorders or other psychological issues. Behavioral health disorders may also include things like substance use disorders, eating disorders, or psychotic disorders. Fifty percent of all Americans will be diagnosed with a mental illness or disorder at some point in their life. One in five adults in the U. S. will experience a mental illness within a given year. One in five children have currently or have experienced a seriously debilitating mental health illness. Poor mental health is associated with chronic disease such as diabetes, heart disease, stroke and certain types of dementia. UHC's programs include an Employee Assistance Program (EAP), virtual visits, and other health and well-being resources. An Employee Assistance Program or EAP is a free, voluntary and **confidential** service offered through your employer to help you and your family with your well-being. For more information regarding mental health, please see the attachments.

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.

COVID-19 Resources

Click on the link for the **most current UHC COVID-19 information**. <https://www.uhc.com/health-and-wellness/health-topics/covid-19/faq> Visit www.myuhc.com/covid for **up-to-date plan and benefit information**.

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.

Important Notice of Summary of Material Modifications ("SMM")

Attached is a 2-page memo describing the temporary extension of certain ERISA, HIPAA and COBRA deadlines. For your convenience, this memo is also posted on HBP's website at [Plan Descriptions | Housing Benefit Plan \(housingbp.com\)](http://Plan Descriptions | Housing Benefit Plan (housingbp.com))



Don't Leave Money on the Table

Please see the attached flyer about this program, Simply Engaged, in which

employees and their covered spouses may each earn up to \$200 in rewards annually for taking healthier actions. If a member has a virtual visit to receive the virtual visit incentive, the visit must be with one of the network providers; Amwell, Doctor on Demand, Teladoc, or Optum Virtual Care. If a member does not use one of the four aforementioned providers, the member will not receive the incentive.

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

Upcoming Webinar Trainings

Tues, April 19, 10 am (EST) Topic:

Managing Customer Expectations

Tues, May 17, 10 am (EST) Topic:

Overcome Negativity in the Workplace

Wed, July 20, 10am (EST) Topic:

Managing Your Finances

Find previous webinar recordings at

<https://www.housingbp.com/links-2>

Employer Educational Materials for April

National Health Observance: Mental Health and Stress Awareness Month

April's Health Observance is Mental Health and Stress Awareness Month. Looking for educational information related to this topic? If so, check out the following UnitedHealthcare educational resources:

- [Understanding mental health](#)
- [Soothing stress](#)
- [What is burnout?](#)
- [Mental health programs and benefits](#)

The screenshot shows a website page with a navigation bar at the top: Home > Member resources > Health care programs > Mental health programs. On the left is a sidebar menu with links: Health care programs, Clinical support programs, Employee Assistance Program, HouseCalls, Maternity support, Member support and advocacy resources, Mental health programs, Quit For Life, Real Appeal, Rewards programs, and Substance use. The main content area has the title 'Mental health programs and benefits' and a paragraph explaining that if you or a loved one has feelings of anxiety, stress, isolation, or depression, you're not alone. It mentions that mental health and behavioral health programs and resources are available to help you feel better and help you get back to being you. Below this is a section titled 'What types of mental health services may be covered?' with a paragraph about coverage depending on your health plan. To the right of this text is a sign-in box with the text 'Sign in to see mental health benefits for your plan' and a dropdown menu labeled 'Select your plan to sign in'. At the bottom of the main content area is a section titled 'Find a provider you trust to help support your mental health' with a paragraph about choosing a doctor, mental health or behavioral health specialist that makes you feel comfortable. Below this is a blue button that says 'Find a mental health provider ->'. There is also an icon of a head with a brain and a cloud inside.

Health Information Flyer of the Month: Depression and Caregiving

UnitedHealthcare Health Fliers can be a visual and engaging way of providing member-level education. Check out this month's Health Information Flyer on [Depression and Caregiving](#).

The flyer has the UnitedHealthcare logo at the top right. The title 'Depression and Caregiving' is in a large, bold font. Below the title is a paragraph: 'Depression can be common among caregivers. Find out the symptoms to watch out for and what resources are available to help.' This is followed by another paragraph: 'Caregiving can be rewarding, satisfying and even enjoyable. But it can also be overwhelming, frustrating and exhausting — all of which can lead to depression. It's not unusual for caregivers to develop mild or serious depression due to the demands of each day. Learn about depression's causes, symptoms and treatments in this quick Q&A so you can get the help you need if you find yourself struggling.' Below this is a section titled 'Why can caregivers be prone to depression?' with a paragraph explaining that depression is a complex mental illness and listing factors that can contribute to it. This is followed by a section titled 'What symptoms should I be aware of?' with a paragraph stating that sadness and hopelessness are classic symptoms of depression, but according to the Family Caregiver Alliance, caregivers should also watch out for the following symptoms: a list of 12 symptoms arranged in two columns. The symptoms are: Changes in your eating habits, Not getting enough sleep — or requiring far more than you typically do, Feeling unmotivated all of the time, Loss of interest in people or activities that used to bring you joy, Feeling numb, Becoming easily agitated, Feeling inadequate, Increase in alcohol or drug consumption, Excessive time spent on the Internet, Trouble thinking or planning, Losing interest in your appearance or physical well-being, Fantasies of escaping the situation, Thoughts of death or suicide, and Ongoing physical symptoms like chronic neck or back pain.



Employer Educational Materials for April

United at Work Presentation of the Month: Mental Health and Well-Being

Click here for the [Mental Health & Emotional Well-being](#) health education presentation where participants will learn about healthier choices that may help to improve their mental health and emotional well-being. Specifically, this presentation will cover mental health facts and definitions, common myths associated with mental health, signs of mental health changes, reasons to seek help and ways to support mental well-being. The quiz and quiz answers pictured below, are included in the email as attachments.



Quiz

Mental Health and Emotional Well Being Questionnaire

Name: _____

Please circle your answers to the following questions

1. Personality, weakness or character flaws cause mental health problems. People can snap out of it if they try hard enough.
a. True
b. False
2. There is no hope for people with mental health problems. Once a family member or friend develops a mental health problem he or she will never recover.
a. True
b. False
3. Some signs of mental health changes include:
a. Sleeping more than usual
b. Having unexplained aches and pains
c. Feeling unusually worried or upset
d. All of the Above
4. Reasons a person may seek counseling include:
a. Personal growth
b. Addiction
c. Both a and b
d. None of the above
5. One way in which an employee can take advantage of a free mental health service offered through their employer is by contacting the Employee Assistance Program.
a. True
b. False

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Quiz Answers

Mental Health and Emotional Well Being Questionnaire – Answers

Name: _____

Please circle your answers to the following questions

1. Personality, weakness or character flaws cause mental health problems. People can snap out of it if they try hard enough.
a. True
b. **False**
2. There is no hope for people with mental health problems. Once a family member or friend develops a mental health problem he or she will never recover.
a. True
b. **False**
3. Some signs of mental health changes include:
a. Sleeping more than usual
b. Having unexplained aches and pains
c. Feeling unusually worried or upset
d. **All of the Above**
4. Reasons a person may seek counseling include:
a. Personal growth
b. Addiction
c. **Both a and b**
d. None of the above
5. One way in which an employee can take advantage of a free mental health service offered through their employer is by contacting the Employee Assistance Program.
a. **True**
b. False

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[Click here](#) for the entire United at Work catalog.



HOUSING BENEFITS PLAN

SUMMARY PLAN DESCRIPTION

SUMMARY OF MATERIAL MODIFICATIONS

Important Notice **March 18, 2022**

This Summary of Material Modifications (“SMM”) describes changes to the Housing Benefits Plan (“Plan”). The Plan’s benefits are summarized in the various applicable “certificates of coverage” which, together, comprise the summary plan description (“SPD”). The SPD was previously made available to you. This SMM makes changes to your SPD. The changes are discussed below and update the SPD to remind you of certain changes made to the Plan as allowed in accordance with the Consolidated Appropriations Act, 2021 and the American Rescue Plan Act of 2021.

The following is important information that may apply to you, and so you should carefully read it and keep it with your SPD and the underlying certificates of coverage.

Certain Deadlines under HIPAA, ERISA Claims Procedures, and COBRA

This is a reminder that to provide relief during the COVID-19 pandemic, effective March 1, 2020, the DOL and IRS temporarily extended deadlines for various employee benefit plan requirements. Some of those deadlines impact this Plan and are discussed below. The applicable deadlines are extended until the earlier of (a) one year from the date you first become eligible for this extension relief, or (b) 60 days after the declared end of the COVID 19 pandemic (i.e., the end of the “Outbreak Period”).

The deadlines that have been extended are as follows:

HIPAA Special Enrollment Period. Normally, under HIPAA, you are eligible to enroll yourself, spouse and/or dependents in the Plan under certain circumstances (e.g., you or your spouse or dependent loses other coverage). You must enroll during the HIPAA “special enrollment period” which is typically 30 days (or 60 days if the other coverage that has been lost is state Medicaid or CHIP).

During the Outbreak Period, however, these deadlines are disregarded for a year (as described above).

***Example:** You and your spouse are enrolled in the Plan. On July 31, 2021, you have a baby. Typically, you would have had until August 30, 2021, to enroll the new baby as a dependent for coverage in the Plan. However, because of the deadline suspension, you may have until August 30, 2022 (unless the Outbreak Period ends earlier). This coverage applies retroactively to the date of birth, provided you pay the premiums for any period of coverage.*

ERISA Claims Procedures. Generally, under the Plan, you must file a claim timely and then the Claims Administrator has 30 days to deny that claim. If your claim is denied, then you have 180 days to file an appeal of that denial.

During the Outbreak Period, however, the deadlines applicable to you as a Participant are disregarded for a year (as described above).

***Example:** You submit a claim for benefits and that claim is denied on July 31, 2021. Normally you would be required to file any appeal not later than August 30, 2021. However, because of the deadline suspension, you may have until August 31, (2022) to file your appeal (unless the Outbreak Period ends earlier).*

COBRA Deadlines. Under the Plan there are four general deadlines that may apply to you if you experience a “qualifying event” and seek to continue coverage: (1) 60 days to notify the Plan of a “qualifying event,” (2) 60 days to elect COBRA coverage, (3) 45 days to pay the initial COBRA premium, and (4) 30 days to pay on-going COBRA premiums.

During the Outbreak Period, however, each of these deadlines are disregarded for a year (as described above).

***Example:** For the 2021 Plan year, you elected to participate in the Plan and premium payments are made on your behalf contribute from January through August. But your hours are reduced such that you are no longer eligible to participate in the Plan effective September 1, 2021. You are provided a COBRA election notice on September 1, 2021. Normally, you would have to elect COBRA by November 1, 2021 (60 days from receiving the COBRA election notice). However, because of the deadline suspension, you may be eligible to elect COBRA by November 1, 2022 (unless the Outbreak Period ends earlier).*

Please note that this SMM is a modification to the SPD (and each underlying certificate of coverage that makes up the SPD) and shall be deemed to amend any Plan document. In the event of any conflict between the Plan, a certificate of coverage, and this SPD (as updated by this SMM), this SMM shall control.

The changes discussed above is important information that may apply to you, and so you should carefully read it and keep this SMM with your SPD and the underlying certificates of coverage.



Earn up to \$200* for completing health and wellness activities

With SimplyEngaged, you can get rewarded for taking healthier actions.



Here's how SimplyEngaged works

Through Rally®, you can access the SimplyEngaged® health and wellness activities available to you. For each Health Action you complete, you'll earn Rally Coins,** which you can redeem for rewards. Plus, you can earn financial incentives. Rally's digital experience gives you one place to track your activities and rewards.

To get started, go to myuhc.com® > Health Resources > Rally

Health Actions	Reward
Complete the Health Survey and watch the video The Health Survey takes about 15 minutes and upon completion, you'll receive personalized suggestions to help you set health goals. Pair this with a short Health Actions video to see your opportunities to earn rewards.	\$25+ Rally Coins
Complete a Virtual Visit Virtual Visits may be a convenient option when you need care. You can talk to a doctor—24/7—by phone or video for conditions like the flu, allergies, rashes, migraines and many more.	\$25+ Rally Coins

*Earnings are per person and include covered spouse or domestic partner.

**Rally Coins can be earned under Rally Health. A reward can only be earned once per incentive year per health action, with the exception of the Fitness Action, up to the maximum incentive amount. Rally Coins may be used to enter sweepstakes for additional rewards.

continued

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Complete a coaching program

The results of your Health Survey will provide recommendations for coaching programs that may help improve your health and wellness. These programs are available at no additional cost as part of your health plan benefits. Complete one of the following programs to earn more rewards:

Wellness Coaching provides access to expert coaches and digital tools to help you reach your health goals. It's all about getting and staying healthy—your way—anytime. Choose from a variety of programs designed to help your sleep better, eat smarter and get fit.

Real Appeal® may help you start living a healthier life with online weight loss tools designed to help you achieve lifelong results, one small step at a time. Real Appeal provides the support to help you lose weight through online coaching, a Success Kit delivered to your door and a community of members to keep you motivated.

Quit For Life® has helped 4 million enrollees quit smoking or using tobacco.¹ It provides the tools, 1-on-1 support and a personalized plan to help you quit your way.

\$100+
Rally Coins

Complete a biometric screening

A biometric health screening may help you and your doctor make more informed decisions about your health.

Get screened for:

- Total cholesterol
- Blood pressure
- Blood sugar (glucose)
- Body mass index (BMI)

You have 4 options to participate in the biometric health screening:

- 1 Employer on-site event, if available.
- 2 Doctor's office or convenience care clinic.
(Provider Results form must be completed.)
- 3 Quest Diagnostics® Patient Service Center.
- 4 At-Home Test Kits.*

\$75+
Rally Coins

Complete a Gym Check-in

Check in to a participating fitness center at least 12 days per month on the Rally Health app. Select from a network of leading fitness centers, where you'll find boxing, climbing, cycling, yoga, Pilates, traditional gyms and more.

\$20/mo. +
Rally Coins



myuhc.com > Health Resources > Rally

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Healthcare**

* At-Home Test Kits are not currently available in the state of New York.

¹ Quit For Life Employer Book of Business Survey results, cumulative from 2006 to 2018.

Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

Real Appeal is a voluntary weight loss program that is offered to eligible participants as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

UnitedHealthcare understands the importance of protecting your privacy. We care about the relationship we have with you. Our business practices are in compliance with the Health Insurance Portability and Accountability Act (HIPAA) and other applicable privacy and security requirements.

The Quit For Life Program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life Program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

Quest Diagnostics is a registered trademark of Quest Diagnostics.

Rally Health provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the Health Survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

SimplyEngaged® is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult with an appropriate health care professional to determine what may be right for you. Rewards may be taxable. You should consult with an appropriate tax professional to determine if you have any tax obligations from receiving rewards under this program. If you are unable to meet a standard related to a health factor to obtain a reward under this program, you might qualify for an opportunity to earn the same reward by different means. Contact us at 1-855-215-0230 and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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