

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.



November 2022

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



Open Enrollment Is Here!

The benefits enrollment period is November 7–December 5, 2022. Annual enrollment material has previously been sent. **Employees:** As we've mentioned, employees will have an active enrollment period this year, which means **everyone will need to fill out a form**—whether you want to keep the same benefits, make a change, or decline benefits. This also includes those that have vision, dental, life/AD&D, or LTD only. As you have done in the past, you will fill out a form and hand it to your housing authority contact. There will be slight changes to the form, so read it carefully when you receive it from your executive director or HR manager. Your current insurance ID cards will continue to work into 2023. You will only receive new ID cards if you made changes to your benefits. **Executive Directors, HR, and Billing:** Training on SIMON®, the new benefits administration platform provided by Vimly, was provided to you in October. If you missed the training for that platform, you can watch it here: <https://vimeo.com/765018096/f830cb68f8>. This link is only for EDs, HR, benefits managers, accounts payable professionals, etc. The training link will also be on the SIMON platform and is posted on the Links page of HBP's website. You will receive an invite to SIMON by November 18. Please login and ensure you have proper access as soon as you receive your invite. Once you create your SIMON account, you will be able to access the recorded training on your dashboard by clicking the "SIMON Training" icon if you missed the live session or need a refresher. Executive directors, HR, and billing also have access to a dedicated Vimly customer success team to assist you with additional questions and support needed. **Reminders:** With this being an active enrollment period, please ensure all your employees have turned in a new benefit election form; otherwise, they could miss out on benefits. Please ensure all your accounts are current, as Mercer will process the last bill in November for December enrollment before transitioning to Vimly billing.

Waiver of Group Health Benefits

For 2023 Open Enrollment, all employees waiving coverage must fill out the EE enrollment and change form and select the "waive coverage" option in the gray boxes, (medical, dental, and vision have gray boxes). This will be submitted to Vimly. In addition to submitting the open enrollment form, please have the employee fill out the attached waiver form. This form is to be kept in the employee's personnel file. You do **not** submit it to Vimly. This form can be found on the Notices/Forms page of HBP's website for use throughout the year as needed.

November's Health Tips

November's Health Observance is American Diabetes & Great American Smoke-out. People living with diabetes are at higher risk of serious health complications: blindness, kidney failure, heart disease, stroke, and loss of toes, feet or legs. Cigarette smoking may cause many health problems including cancer, heart disease, stroke, lung diseases, diabetes, and chronic obstructive pulmonary disease. Tobacco use is the single largest cause of preventable death and disease in the United States. Quit For Life is a program offered by UnitedHealthcare, at no additional cost to you. The program offers a variety of tools-like a mobile app and website-with more support, anytime you need it. Please see the following attachments for more information on Understanding diabetes, Living tobacco free, and the Quit for life program. The attachment also includes the Rally Mission of the Month - "Check your blood sugar." Rally is available at no additional cost to members as part of their health plan benefits with UnitedHealthcare.



Don't forget to pay your SERC and SWRC (Southwest) **2022-2023**

regional membership dues as required to participate in HBP. If you need information on dues please contact Jacob Oglesby about SERC dues at joglesby@augustapha.org or the Southwest NAHRO Service Office at swnahro@brazosnet.com.

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> 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.

Health tip: Understanding diabetes

What is diabetes?

A condition in which the pancreas is unable to process sugar effectively, leading to increased levels of glucose in the blood stream. Diabetes is a chronic condition that may be managed by everyday choices.

Type 1 diabetes is due to an autoimmune process that destroys the cells in the pancreas that make insulin. It is always treated with daily administration of insulin. Type 1 diabetes affects about 5-10% of the people with diabetes.

With type **2 diabetes**, your body cannot properly use insulin (a hormone that helps glucose get into the cells of the body). This results in blood glucose levels being higher than normal. Glucose, commonly known as sugar, is a source of energy. Foods that contain carbohydrates, such as fruit, bread, pasta and rice are common sources of glucose. When we eat these foods, they are broken down into simple sugar and then absorbed in our bloodstream. If your body is unable to process excess sugars effectively, your blood glucose levels rise to unhealthy levels. Type 2 diabetes is the most common type of diabetes and may be treated with healthier lifestyle choices, oral medications, non-insulin injections and/or insulin.

Having **pre-diabetes** means your blood glucose (sugar) levels are higher than normal, but not high enough to be diagnosed as diabetes. Pre-diabetes may lead to heart disease, stroke, and type 2 diabetes. Pre-diabetes may often be reversed by making healthier lifestyle choices.

Why is it important to understand pre-diabetes and diabetes¹?



34.2 million Americans
1 in 10 people—have diabetes



1 in 5 do not know they have diabetes



More than **8 in 10** adults don't know they have pre-diabetes



If you have pre-diabetes and lose weight by eating healthier and being more physically active you may **cut your risk** of becoming a type 2 diabetic **in half**.²



People living with diabetes are at higher risk of serious health complications:

- Blindness
- Kidney Failure
- Heart Disease
- Stroke
- Loss of toes, feet or leg

Diabetes signs and symptoms

- Fatigue
- Frequent urination
- Increased thirst and hunger
- Weight loss
- Blurred vision
- Slow healing of wounds or sores

If you have any of these signs and/or symptoms you should speak to your health care provider

Diabetes risk factors

Risk factors you cannot change:

- Age
- Gender
- Race
- Family history of diabetes

Risk factors you may impact:

- Being overweight
- Being physically inactive
- Having high blood pressure
- Having high cholesterol

Managing diabetes and reducing your risk



Eat healthier by including a diet with lots of non-starchy vegetables; whole grain foods, lean cuts of meat, poultry, and non-fat dairy products. Include fatty fish (salmon, trout, sardines) 2-3 times per week.



Get daily exercise by aiming for 30 minutes of moderate physical activity on most days of the week.



Maintain or obtain a healthy weight defined as a body mass index (BMI) measurement between 18.5 - 24.9.



Monitor blood glucose regularly. Most people with diabetes should aim for an A1C of 7 or less.



Take medications as prescribed.



Don't smoke.



Learn ways to lower your stress.



Obtain routine care with your health care provider.

Based on a study by the Diabetes Prevention Program, a moderate weight reduction of 5 percent can help reduce the development of type 2 diabetes by 58 percent.²

¹ Centers for Disease Control and Prevention, A Snapshot Diabetes in the United States, <https://www.cdc.gov/diabetes/images/library/socialmedia/diabetes-infographic.jpg>, accessed June 2021.

² Diabetes Prevention Program Outcome Study, <https://dppos.bsc.gwu.edu/web/dppos/dpp>, accessed June 2021.

The information provided in this flier is for general informational purposes only and is not intended nor should be construed as medical advice. Individuals should consult an appropriate medical professional to determine what may be right for them.

Health tip: Living tobacco free

Did you know tobacco use is the single largest cause of preventable death and disease in the United States? Cigarette smoking may cause many health problems including cancer, heart disease, stroke, lung diseases, diabetes, and chronic obstructive pulmonary disease. Specifically, more than 16 million Americans are living with a disease caused by smoking, in which it is responsible for more than 480,000 deaths per year in the United States alone.¹ No tobacco product is safe. This includes cigarettes, cigars, pipes, hookah, e-cigarettes, and smokeless tobacco products such as chewing tobacco. The nicotine in tobacco products is highly addictive and makes it difficult to quit, but there are many short and long term benefits to quitting.²

When used over a long period, tobacco-related chemicals such as tar and nicotine may increase your risk of many health problems. In addition to nicotine, smokers may inhale anywhere from 4,800 to 7,000 other chemicals, depending on the type of product being used. There is a long list of serious health risks associated with smoking, and knowing these may help motivate you to quit.²

Using tobacco products may put you at a greater risk of³:



Developing certain cancers, including throat, mouth, esophagus, stomach, pancreas, kidney, and lung cancers



Having gum disease and tooth loss



Developing lung problems such as chronic obstructive lung disease, emphysema, chronic bronchitis, and asthma



Damaging cells that line the blood vessels



Developing a stroke or coronary artery disease which can lead to angina and heart attacks

- Increasing triglycerides (a type of fat in your blood)
- Lowering “good” cholesterol (known as HDL)



Developing type 2 diabetes



The benefits of quitting tobacco begin almost immediately⁴

20 minutes – Heart rate and blood pressure drop

24 hours – Nicotine level in the blood drops to zero

Several days – The carbon monoxide level in the blood drops to normal

1 to 12 months – Coughing, sinus congestion and shortness of breath decrease

1 year – The risk for heart attack drops dramatically

5 to 10 years – The risk of mouth, throat and esophageal cancer is half that of a smoker's

15 years – The risk of developing coronary heart disease is that of a non-smoker's

Get ready to quit:

- **Talk to your primary care provider about medication or other resources to help you quit such as:**
 - Nicotine Replacement Therapies (NRTs)
 - Prescription Medications
 - Smoking Cessation Programs
- **Pick a quit date and a method**—successful quitting is a matter of planning and commitment.
- **Choose your method for quitting—there are three ways to quit smoking:**
 - “Cold turkey” – Stop smoking, using smokeless tobacco or vaping at once on your Quit Day.
 - Cut down the number of cigarettes you smoke, chew or times you vape each day until you stop completely.
 - Smoke only part of each cigarette, reducing the amount until you stop smoking completely.
- **Find support**—tell family members and friends of your plan to quit smoking or access one of the many organizations that can help you quit smoking. (Visit smokefree.gov for support and resources.)
- **Recognize your progress**—no matter how many days it’s been since you quit, each day is a victory. Make sure to reward yourself.
- **Find alternative to smoking**—Try toothpicks, cinnamon sticks, sugarless gum, sugar-free lollipops or celery as an alternative. Go to a movie, work out or go to the gym, visit non-smoking friends, take a walk, enjoy a cup of tea or coffee, or try a new hobby that involves using your hands.

Remember if you slip up, don’t give up. Use past attempts as a learning experience and review what worked well and what didn’t. Recommit yourself, re-evaluate your quit plan/method and reconnect with your support systems.



¹ Centers for Disease Control and Prevention, https://www.cdc.gov/tobacco/data_statistics/fact_sheets/fast_facts/index.htm#beginning, accessed October 2021.

² Tobacco Free Life, <https://tobaccofreelife.org/tobacco/tobacco-products/>, accessed October 2021.

³ Centers for Disease Control and Prevention, https://www.cdc.gov/tobacco/basic_information/health_effects/index.htm, accessed October 2021.

⁴ Centers for Disease Control and Prevention, https://www.cdc.gov/tobacco/quit_smoking/how_to_quit/benefits/index.htm, accessed October 2021.

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Quit tobacco for good.

Quit For Life® is just like having a coach right at your fingertips, anytime you need support.



Enjoy life without tobacco.

Spend more time with family and friends. Enjoy daily activities without running out of breath. Quit For Life is here to help you reach your goals—at no additional cost to you.

Join the millions of tobacco users who've quit with help from Quit For Life. The program offers a variety of tools—like a mobile app and website—with more support, anytime you need it.

3.5M
tobacco users quit
since 1985

Get the tips, tools and personal support you may need to quit your way.



Online support.

Get access to a website with an Action Plan and quit guide to help you beat urges, manage withdrawal symptoms and switch up your habits to avoid tobacco.



Quit For Life mobile app.

Get 24/7 urge management support plus on-the-go access to your program. Download through the Apple® iTunes® App Store® or Google Play™.



Quit smoking medication.

You may be eligible for medications to help quit, if you qualify.*



Live Tobacco-Free course.

Participate in an online quit tobacco course at your own pace as part of your program. You can gain knowledge and skills to help prepare you to quit and stay on track—for good.



Support from a Quit Coach®.

Talk with a coach, who can help you create a personalized Action Plan, offer quit tips that really work, help you take advantage of complimentary* quit aids and more.



Text2Quit® and messages.

Get help when you may need it, including daily tips, encouragement and reminders.

Enroll today.

Go to myuhc.com® > Health Resources > Quit For Life.

**United
Healthcare®**

*Benefits are subject to change. Please review your benefit documents or call the number on your UnitedHealthcare health plan ID card.

Apple, iTunes and App Store are registered trademarks of Apple, Inc. Google Play is a trademark of Google LLC. Text2Quit is a registered trademark of Voxiva, Inc.

Quit For Life® 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. Quit For Life 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 may be 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.

UnitedHealthcare Insurance Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

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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Employer Educational Materials for November

Rally Mission of the Month: Check your blood sugar

Rally Missions may help support members in taking small steps to live healthier lives. Consider promoting this month's Rally Mission, check your blood sugar.

Rally is available at no additional cost to members as part of health plan benefits with UnitedHealthcare. Use the Rally Member Flier linked below to help promote Rally to members.



Get support to eat healthier, sleep better and move more

Rally® can offer small steps for a healthier lifestyle—and help you earn rewards along the way.

- Take the Health Survey**
Use your results to help set health goals.
- Get personalized recommendations**
Build healthier habits with well-being programs, activities and more.
- Earn rewards**
Take healthy actions, achieve goals and earn Rally Coins.

Visit myuhc.com > Health Resources > Rally

United Healthcare | RALLY

Rally Health® provides health and wellness 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. Rewards are earned through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Insurance Company or its affiliates. BDC 02/11/2022 14:02:14Z. © 2022 UnitedHealthcare Insurance Company. All Rights Reserved. 2111438860





Waiver of Group Health Benefits & Notice of Special Enrollment Rights

Employer Name: _____

Employee Name: _____
(Last) (First) (MI)

For the plan year effective ____/____/____ I am waiving coverage for:
(MM/DD/YY)

- ☐ Myself
- ☐ Spouse/Domestic Partner
- ☐ Dependent (s) – Please list names: _____

I am waiving coverage due to:

- ☐ My preference not to have coverage
- ☐ Other coverage

Special Enrollment Notice and Certification – Please review and sign below if you wish to waive coverage

By signing below, I certify that I have been given an opportunity to apply for coverage for myself and my eligible dependents, if any. I am declining enrollment as indicated above. I understand that if I am declining enrollment for myself or my eligible dependents (including my spouse) because of other health insurance or group health plan coverage, I may be able to enroll myself and my eligible dependents in this plan if I lose, or my eligible dependents lose, eligibility for that other coverage (or if the employer stops contributing towards my or my eligible dependents' other coverage).

I understand that I must request enrollment no more than 30 days after the date the other health plan coverage ends (or after the employer stops contributing toward the other coverage). If I do not do so, I will not be able to enroll until my employer's next annual open enrollment period.

In addition, I understand that if I have a newly eligible dependent as a result of marriage, birth, adoption, or placement for adoption, I may be able to enroll myself and my eligible dependent(s). However, I must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

I understand that to request special enrollment or obtain more information, I should contact my group administrator.

Signature of Employee

Date of Signature

Please Return to your Executive Director