

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.



January 2023

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 only be mailed to those members who are:

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

For those receiving new ID cards, please watch your mail as they will arrive in a plain white envelope without any UHC identification on it. Please be careful not to discard the ID cards as junk mail. Medical ID cards will contain the name of the employee and all covered dependents.

Dental ID cards. UHC uses digital dental ID cards. A member needs their member number for the dental provider to verify they are a UnitedHealthcare dental member. Medical and dental ID numbers are the same. If you are a medical plan member you can provide that ID card. If you are not, you will need your dental member number. Please make sure you have this in advance of a visit by calling UHC for it or get a digital, temporary, or permanent ID card. Dental ID cards only contain the name of the employee.

Vision ID cards are not mailed and are not necessary. Your vision providers can locate you in the system with the name of your vision plan, VSP or UHC, and your identifying information such as date of birth or your SSN. VSP vision does not provide ID cards, but UHC ID vision cards may be printed from UHC's website at www.myuhc.com.

For information regarding printing ID cards, getting a digital dental ID, or requesting hard copies of the ID cards, please click on this link: www.housingbp.com/wp-content/uploads/2021/06/HBP-Plan-Information-for-Employees.pdf

Please continue using your current ID cards if you do not fall into one of the categories mentioned above.

Vimly/SIMON Billing

There have been questions regarding billing notifications now that HBP has changed vendors. When the invoices are generated, an email notification is sent to all registered SIMON users. You may need to "white list" the domain simon365.com to ensure that emails from SIMON are not blocked. The invoices have a due date of the first of the month. However, the Auto Payment accounts are pulled on the **10th** of the month. If the 10th falls on the weekend or a holiday, it will take place on the next business day. Also, your agency needs to be registered on SIMON so that you have access to the bill. Contact Vimly if you need help with this.

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.

January's Health Tips

January's Health Observance is Preventive Care and Cervical Cancer Awareness.

Preventive care is routine health care that is meant to help you and your family stay healthy. It is important to understand the difference between preventive care and diagnostic care.

Cervical cancer is the fourth most frequent cancer in women, worldwide. Cervical cancer can be cured if diagnosed at an early stage and treated promptly. Comprehensive cervical cancer control includes primary prevention, secondary prevention, and tertiary prevention. Please see attachments for more information regarding preventive care and cervical cancer. The attachment also includes the Rally Mission of the Month –Take a brisk 10 -minute walk. Rally is available at no additional cost to members as part of their health plan benefits with UnitedHealthcare.

Virtual Primary Care

Virtual visits, also known as telehealth, allow you to talk to a health care provider from a computer, tablet or smartphone. You can get treatment options and even prescriptions for medications, if needed. Through myuhc.com or the UnitedHealthcare app, you can choose to connect remotely with a virtual PCP and their team of health care professionals. Getting care at a place that best fits your condition may save you up to \$2,300 compared to an ER visit. Please see the attachments for more information on care options including free virtual visits offered by UHC when using Amwell, Doctor on Demand, Optum Virtual Care, or Teladoc.

Health tip: Understanding preventive care

Preventive care is routine health care that is meant to help you stay healthy. When you schedule regular appointments and screenings, it may help you manage and maintain your health.

Preventive care is generally focused on the following

- Evaluating your health when you are symptom-free
- Receiving checkups and screenings
- Decreasing the risk of developing health issues even if you are in the best shape of your life

Understand the difference between preventive care and diagnostic care

- Preventive care is designed to help you stay healthy, and may be covered by most health plans with \$0 out-of-pocket when you see an in-network provider.
- Costs may be incurred for diagnostic care based on plan coverage. Check your plan documents for additional details.



Preventive Care

Preventive care includes routine well exams, screenings, and immunizations intended to prevent or avoid illness or other health problems.



Diagnostic Care

Diagnostic care includes care or treatment when you have symptoms or risk factors and your doctor wants to diagnose them.



Schedule an appointment with your doctor today

Routine preventive care may help you manage and maintain your health, and is generally covered at 100 percent by most health plans.

When is care considered preventive?

A procedure can be considered preventive care in some situations, but not in others. This is important, because a service has to be considered preventive in order to be exempt from copays, coinsurance or deductibles. If it's not, these charges may apply.

Preventive care example

A woman has an annual wellness exam and receives blood tests to screen for anemia, kidney and liver function, and has a urine analysis done. If the physician orders lab work during a preventive care visit some of the tests may be covered as preventive care, such as a cholesterol screening.

Diagnostic care example

However, other blood chemistry panels like an anemia screening in a non-pregnant woman, a kidney or liver function test and urinalysis, would not be covered as preventive care. The woman would be responsible for any deductible, coinsurance, or copayment that may be applicable based on her benefit plan.

When a service is performed for preventive screening reasons and is appropriately reported, it will be covered under the Preventive Care Services benefit. Check your plan documents and consult with your health care provider prior to having the service performed if you have questions.

Examples of preventive care include

- Routine physical examinations
- Immunizations
- Well baby and well-child care
- Mammography, colonoscopy, sigmoidoscopy
- Cervical screening

Preventive care is important because

- Regular preventive care visits and health screenings may help to identify potential health risks for early diagnosis and treatment.
- Helping prevent disease and detecting health issues at an early stage is essential to living a healthier life.
- Following preventive care guidelines—and your doctor's advice—may help you to stay healthier. Be sure to discuss specific health questions and concerns with your doctor.



Register on myuhc.com.

Find a provider, get plan coverage details and more.



Preventive care for children and adults

Scheduling regular appointments
and screenings may help you
manage and maintain your health



Focusing on regular preventive care can help you—and your family—stay healthier

Preventive care can help you avoid potentially serious health conditions and/or obtain early diagnosis and treatment. Generally, the sooner your doctor can identify and treat a medical condition, the better the outcome.

Under the Affordable Care Act (ACA),* most health plans provide coverage for certain preventive health care services at 100%, without any cost to you. Just obtain your preventive care from a health plan network provider. Diagnostic (non-preventive) services are also covered, but you may have to pay a copayment, coinsurance or deductible.

Preventive care guidelines for children**

Recommended preventive care services for children will vary based on age and may include some of the following:

- Age-appropriate well-child examination.
- Anemia screening.
- Autism and developmental screening for children under age 3.
- Behavioral counseling during well-child examination to prevent sexually transmitted infections.
- Behavioral counseling to prevent skin cancer at each well-child examination.
- Cholesterol screening for children 24 months and older.
- Fluoride application by primary care physician for children under age 6.
- Hearing screening by primary care physician.
- Newborn screenings, including metabolic screening panel, phenylketonuria (PKU), hypothyroid and sickle cell.
- Psychosocial/behavioral assessments during well-child examination.
- Assessments for tobacco, alcohol or drug use.
- Screening for obesity and counseling for children on promoting improvements in weight.
- Screening for sexually transmitted diseases, lead, depression and tuberculosis for certain children at high risk.
- Vaccines and immunizations. For more information, visit [cdc.gov/vaccines](https://www.cdc.gov/vaccines).
- Vision screening by a primary care physician.

Not all children require all of the services identified above.*** Your doctor should give you information about your child's growth, development and general health, and answer any questions you may have.

Help protect and maintain your child's health with regular preventive care visits with a network doctor

Preventive care screening guidelines and counseling services for adults**

A preventive health visit can help you see how healthy you are now and help identify any health issues before they become more serious. You and your doctor can then work together to choose the care that may be right for you. Recommended preventive care services may include the following:

- Abdominal aortic aneurysm screening for adults who are 65–75 years old and have ever smoked.
- Alcohol screening during wellness examinations, with brief counseling interventions for certain people.
- Bacteriuria screening during pregnancy.
- Blood pressure screening at each wellness examination. Certain people may also require ambulatory blood pressure measurements outside of a clinical setting. Check with your doctor.
- Breastfeeding counseling, support and supplies during pregnancy and after birth. Includes a personal-use electric breast pump.
- Breast cancer medications for risk reduction (counseling) for women at high risk of breast cancer, but low risk for adverse effects.
- Cervical cancer screening (Pap smear) for women who are 21–65 years old.
- Chlamydia and gonorrhea infection screening for sexually active women who are 24 and younger, and older women at increased risk.
- Cholesterol screening for adults who are 40–75 years old.
- Colorectal cancer screening for adults who are 45–75 years old. Ask your physician about screening methods and intervals for screening.
- Contraceptive methods that are FDA-approved for women, including education and counseling.
- Depression screening for all adults, in a primary care setting.
- Diabetes screening for adults who are 40–70 years old and overweight or obese, or for those of any age who have a history of gestational diabetes.
- Falls prevention counseling for community-dwelling older adults, during wellness examination.
- Genetic counseling and evaluation for BRCA testing and BRCA lab testing. Lab testing requires prior authorization.
- Gestational diabetes mellitus screening during pregnancy.
- Healthy diet behavioral counseling for people with cardiovascular disease risk factors, in a primary care setting.
- Healthy weight and weight gain during pregnancy behavioral counseling interventions, which adds coverage for nutrition counseling for pregnant women.
- Hepatitis B virus infection screening during pregnancy and for people at high risk.
- Hepatitis C virus infection screening for adults who are 18–79 years old.
- Human immunodeficiency virus (HIV) screening for all adults.
- Human papillomavirus DNA testing for women who are 30 and older.
- Latent tuberculosis infection screening for people at increased risk.
- Lung cancer screening with low-dose CT scan for people who are 50–80 years old with at least a 20 pack year history (with prior authorization).
- Mammography screening.
- Obesity screening and counseling at each wellness examination.
- Osteoporosis screening for women who are 65 and older and younger women at an increased risk.
- Perinatal depression counseling for pregnant or postpartum women at risk.
- Prevention of HIV and pre-exposure prophylaxis (PrEP), with antiretroviral therapy, monitoring and testing.
- Rh incapability screening during pregnancy.
- Screening for anxiety for women, during wellness examination.
- Screening for urinary incontinence for women, during wellness examination.
- Screening for intimate partner violence for women, during wellness examination.
- Sexually transmitted infections behavioral counseling for prevention for adults who are sexually active or otherwise at increased risk, in a primary care setting.
- Skin cancer behavioral counseling for prevention for young adults up to age 24 at each wellness examination.
- Syphilis screening for adults at an increased risk.
- Tobacco cessation, screening and behavioral counseling for adults who smoke, in a primary care setting (refer to pharmacy vendor for pharmacotherapy for tobacco cessation).
- Vaccines and immunizations that are FDA-approved and have explicit ACIP recommendations for routine use. For more information, visit [cdc.gov/vaccines](https://www.cdc.gov/vaccines).
- Wellness examinations.
- Well-woman visits, including routine prenatal visits.

Understanding cervical cancer



Out of the 5 types of [gynecologic cancers](#), cervical cancer is the only one with a screening test that detects abnormal cells and a vaccine that helps prevent you from ever getting it. ¹ There are also simple lifestyle habits you can do to help prevent cervical cancer. There's a lot to cover here, but let's start with a break down on what cervical cancer is.

Cervical cancer is cancer that starts in the cells of the cervix (the lower part of a woman's uterus where a baby grows). The cervix is made up of two parts and each part is covered with different types of cells. The spot where these two parts of the cervix come together is called the transformation zone. It's the place where cells are constantly changing, so it's no surprise that most cervical cancers start there. When cells change abnormally, they're called precancerous cells. They either go away with treatment or turn into cancer. ²

What are the types of cervical cancer?

There are a number of different kinds of cancer that may show up in the cervix. Almost all cervical cancers are either carcinomas or adenocarcinomas. Here's what those are: ³

- **Squamous cell carcinoma:** This starts in the outer part of the cervix where squamous cells call home. (They're the cells that live on the outer part of your skin.) 90% of cases are squamous cell carcinomas.
- **Adenocarcinoma:** This starts in the glandular cells that live in the opening of the cervix. (These cells make mucus and help your menstrual flow.)


Rarely, both of these cancers happen at the same time. But, if they do it's called an adenosquamous carcinoma, or mixed carcinoma.

How is cervical cancer diagnosed?

Early diagnosis may be crucial for a successful treatment. There are two important screening tests that help spot early signs of cervical cancer (like those precancerous cells we mentioned above). You're likely familiar with them.^{4,5}

- **Pap smear:** Like a cotton swab, but for your cervix. Your doctor uses a little brush or cotton swab to gather a sample of cells and mucus from your cervix to be tested for precancerous cells. Keep in mind, this test is different from a pelvic exam, which is used to screen for signs of other reproductive problems, like [ovarian cancer](#). Once you turn 21 (or when your doctor tells you it's time) you might want to consider getting regular Pap smears. And, if your results are normal, you might be able to wait three years before your next one.⁶
- **Human papilloma virus (HPV) test:** This one is important to know about. Most cervical cancers are caused by HPV, which is a sexually transmitted disease. However, the actual test is no different from a Pap smear. Your doctor swabs the cervix to collect cells to be tested for the types of HPV most likely to cause cancer. Did you know having HPV is the strongest risk factor for getting cervical cancer? That's a very good reason you'll want to make sure you're regularly tested — typically between the ages of 30 and 65. If your results are normal, you may be able to wait 5 years before your next test.⁵

Depending on your personal health and risk factors, your doctor may only recommend having one of these tests, or both (known as a co-test). Both tests are an effective way to detect early signs of cervical cancer, so be sure to stay on top of your preventive screenings — no matter which one you get.

If your doctor catches something suspicious, you'll likely have a diagnostic test done for a more conclusive diagnosis. That could be a [colposcopy or biopsy](#) ⁶.

What are the signs and symptoms of cervical cancer?

Early cervical cancers and precancers typically don't cause any symptoms (which is why those screenings are so important). You may not notice symptoms until the cancer grows into nearby tissue. When this happens, you might notice things like:^{7,8}

- Abnormal vaginal bleeding (like bleeding after sex, heavier than normal periods or bleeding after menopause)

- Heavy vaginal discharge that may be watery and bloody, and have a foul odor
- Pain during sex
- Pelvic pain

If the cancer is more advanced, you may have swollen legs, problems going to the bathroom or bloody urine. Some of these symptoms may be uncomfortable to bring up to your doctor, but it's important to see your provider right away if you notice any of these signs. Remember, they've probably seen and heard it all. It's ok to be open about explaining what's going on with your body.

Am I at risk for cervical cancer?

Even though there are known risk factors for cervical cancer, women who have them may still have a low chance of ever developing it. And, women without any risk factors at all rarely get cervical cancer. So, that's positive. That said, here's a list of risk factors:⁹

- **HPV infection:** Did you know there are more than 150 related HPV viruses? More than one might think. Some low-risk types of HPV may simply cause warts (papillomas), while other high-risk types may cause cancers. The HPV test is a good way to check for infection and catch it early.
- **Sexual history:** It's not always easy to talk about, but your sex life does play a role in your risk for cervical cancer. Things like: becoming sexually active younger than 18, having many partners (or a partner who has many sexual partners themselves, or HPV). Being open with your doctor about this topic may help them better understand how best to take care of your health.
- **Smoking:** **Tobacco use** doubles your chance of getting cervical cancer. Plus, smoking limits your immune system's ability to fight HPV infections.
- **Weakened immune system:** Speaking of, your immune system is important for killing cancer cells. So, if yours is weakened, your chances of a precancer developing into cancer may be higher.
- **Family history:** If your mom or sister was diagnosed, your chances go up.

Can I prevent cervical cancer?

The best way to prevent cervical cancer is to get your regular Pap smear and/or HPV test. Other things you can do is practice safe sex and limit the number of sexual partners you have. And also, be sure to stay away from tobacco or **try to quit**.

Because most cervical cancers are linked to HPV, getting the [HPV vaccine](#) ¹⁰ may help to prevent it. Talk to your doctor about whether this vaccine is right for you.

How is cervical cancer treated?

The best treatment may depend on [how advanced your cancer is](#). It'll also depend on plans you may have for having a baby. After talking with your doctor and care team, you'll decide on the plan that's best for you. Here's how each type of treatment works: ^{11, 12}

- **Surgery:** This is often how early cervical cancer is treated. Small cancers may be removed while leaving the cervix intact, while others may be treated with surgery to remove the cervix, and possibly the uterus.
- **Radiation:** This kills cancer cells and is often used with low doses of chemotherapy to treat cervical cancer that has locally spread. Radiation may also be used after surgery if there's a good chance the cancer will come back.
- **Chemotherapy:** Chemotherapy medicines also kill cancer cells. Like radiation, chemotherapy is used to fight cervical cancer that has spread to nearby tissue. For advanced cancers, chemotherapy is often used by itself.
- **Targeted therapy:** This approach targets a cancer's weaknesses and blocks them so medicine can head in there to kill it.
- **Immunotherapy:** This approach works a little like a vaccine — but for cervical cancer. It may help your body recognize and fight off cancer cells.

Surgery is the most common treatment for early cervical cancers. But, it's a big decision. Be sure to do your research, ask your provider questions and think about your plans for having kids if that is part of your future plans.

Who should I see if I'm concerned about cervical cancer?

If you think you have some of the symptoms listed above, visit your primary provider (the doctor or provider you might see for your yearly physical, and regular Pap smear and HPV test). Bring a list of your symptoms, medicines you're taking, and jot down anything else your doctor might ask about. (Maybe also include some notes about your sexual history — it'll likely come up.) Depending on how the conversation goes, your doctor may order some tests to find out whether or not your symptoms are being caused by cervical cancer. Plus, they may recommend you schedule an appointment with your gynecologist. ¹³

[Find a doctor](#)

Member Educational Materials for January

Rally Mission of the Month: Take a brisk 10-minute walk

Rally Missions may help support members in taking small steps to live healthier lives. Consider promoting this month’s Rally Mission, take a brisk 10-minute walk.

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



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 the Rally Health Rewards Program or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.
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Compare care options to help keep costs down

Getting care at the place that may best fit your condition or situation may save you up to \$2,300 compared to an emergency room (ER) visit.* If you have a life-threatening condition, call 911 or go to the ER. For everything else, it may be best to contact your primary care provider (PCP) first. If seeing your PCP isn't possible, it's important to know your other care options, especially before heading to the ER.

START HERE

Care options to consider

**PCP**

Care from the doctor who may know you best

**24/7 Virtual Visits**

See a doctor whenever, wherever

**Convenience care**

Basic conditions that aren't generally life-threatening

**Urgent care**

Serious conditions that aren't generally life-threatening

**Emergency room**

Life- and limb-threatening emergencies

Average cost***\$165****Less than \$49******\$100****\$185****\$2,500****Hours**

Varies by location

24/7

Varies by location

Varies by location—
may be open nights/
weekends

24/7

How to connect

Contact your PCP

myuhc.com/virtualvisitsmyuhc.com[®]myuhc.commyuhc.com

✓ indicates the recommended place for care for the following common conditions:

Broken bone				✓	✓
Chest pain					✓
Cough	✓	✓	✓		
Fever	✓	✓	✓		
Muscle strain	✓		✓		
Pinkeye	✓	✓	✓		
Shortness of breath					✓
Sinus problems	✓	✓	✓		
Sore throat	✓	✓	✓		
Sprain	✓		✓	✓	
Urinary tract infection	✓	✓	✓		



Need to find a network provider or PCP? Visiting an out-of-network provider could end up costing you more for care. To find a PCP, urgent care centers and emergency rooms in your network, go to myuhc.com.

Not sure where to go for care? Call the number on your health plan ID card.

continued

**United
Healthcare**



Visit with a doctor 24/7 — whenever, wherever

With 24/7 Virtual Visits, you can connect to a doctor by phone or video¹ through **myuhc.com**[®] or the UnitedHealthcare[®] app.



A convenient and faster way to get care

Doctors can treat a wide range of health conditions—including many of the same conditions as an emergency room (ER) or urgent care—and may even prescribe medications,² if needed. **With a UnitedHealthcare plan, your cost for a 24/7 Virtual Visit is usually \$0.³**

Consider 24/7 Virtual Visits for these common conditions:

- Allergies
- Bronchitis
- Eye infections
- Flu
- Headaches/migraines
- Rashes
- Sore throats
- Stomachaches
- and more

\$0^{cost}

An estimated 25% of ER visits could be treated with a 24/7 Virtual Visit — bringing a potential \$2,000⁴ cost down to \$0.

Get started

Sign in at myuhc.com/virtualvisits | Call 1-855-615-8335
Download the UnitedHealthcare app

United Healthcare

¹ Data rates may apply.

² Certain prescriptions may not be available, and other restrictions may apply.

³ The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change at any time.

⁴ Average allowed amounts charged by UnitedHealthcare Network Providers are not tied to a specific condition or treatment. Actual payments may vary depending upon benefit coverage. Estimated Urgent Care savings are based on the difference between average Urgent Care visit cost of \$180 and Virtual Visit cost of \$0; \$2,000.00 difference between the average Emergency Room visit and the average urgent care visit. The information and estimates provided are for general informational and illustrative purposes only and is not intended to be nor should be construed as medical advice or a substitute for your doctor's care. You should consult with an appropriate health care professional to determine what may be right for you. In an emergency, call 911 or go to the nearest emergency room.

The UnitedHealthcare[®] app is available for download for iPhone[®] or Android[®]. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

24/7 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. 24/7 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.

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