

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.

Medicare Primary Corner

If your Housing Authority has fewer than 20 employees and has an Employee who is turning 65 years old, the Medicare Exception applies. The Exception will not apply to the spouse until the employee turns 65, even if the spouse has already turned 65.

Each **Employee** in the medical plan that reaches the age of 65 **must** enroll in Medicare Part B in addition to Part A. Medicare will become the primary coverage. Bonnie Cooper of PBA will contact the housing authority when this applies and walk them through the process. Once approved, the HBP premium will be significantly reduced. Once the **Employee** is 65, this will also apply to the **Spouse**. If already 65, or when turning 65, the spouse will also enroll in Part B Medicare in addition to Part A. For all Medicare Primary participants, Medicare pays primary (pays first) and UHC pays secondary (pays second). Please remember to show both your Medicare and United Healthcare ID cards at each medical visit. Remind the provider that Medicare is primary.

****Know Before You Go****

Even though it is the members' responsibility to know their benefits, providers will normally run insurance prior to a procedure. However, there have been some instances recently where this has not happened. Always ask your provider to run your insurance benefits **prior** to a procedure to determine what insurance covers and what the member's portion is. Also ask the provider to request prior authorization if needed. This should help avoid an unpleasant surprise after the fact.

Please Review your Bill

Please review your bill to verify that employee coverage is correct. For those with automatic bank draft payments, please go to the SIMON platform and review your bill regularly. When employee coverage ends, please notify Vimly.com as soon as possible to avoid having to pay for additional months. Employee terminations should be submitted 31 days prior to, but no later than 10 days following the date of termination. Texas housing authorities, because of Texas Senate Bill 51, must submit the termination during the month the employee terminated to avoid additional payments. For example, if the termination is sent in the month after the employee terminates the housing authority must pay for that month also.

Upcoming Webinar Trainings

Thurs, Oct. 19, 10am (EST) Topic: Small Changes for Positive Results

Tues, Oct. 24, 10am (EST) Topic: Mental Health Fundamentals for Managers

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

*Tip: Some HAs use the library of recordings to host staff trainings. They select a topic for the month and gather in a conference room to watch.

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.



August 2023

August's Health Tips

August is National Immunization Awareness Month. What's the difference between vaccine and immunization? Please see attachments for the answer to this question and additional information. The Rally Mission of the Month is Keep a journal. Rally is available at no additional cost to members as part of their medical benefits with UHC.

Live Enrollment Briefing by Marketing

We would like to thank those that participated in the live enrollment briefing held on July 19, 2023.

Upcoming Conferences

The Marketing Team will be attending the following conferences as a vendor Please come by our booth and say "hi".

August 15-18 MAHRO Biloxi, MS

August 21-23 AAHRA Miramar Beach, FL

August 22-24 THA Houston, TX

August 22-24 FAHRO Orlando, FL

August 27-30 CCHRCO Myrtle Beach, SC

September 16-19 KHA (KY)/TAHRA Gatlinburg, TN

September 17-19 GAHRA Savannah, GA

September 18-22 LHC Shreveport, LA

Important Information for Members

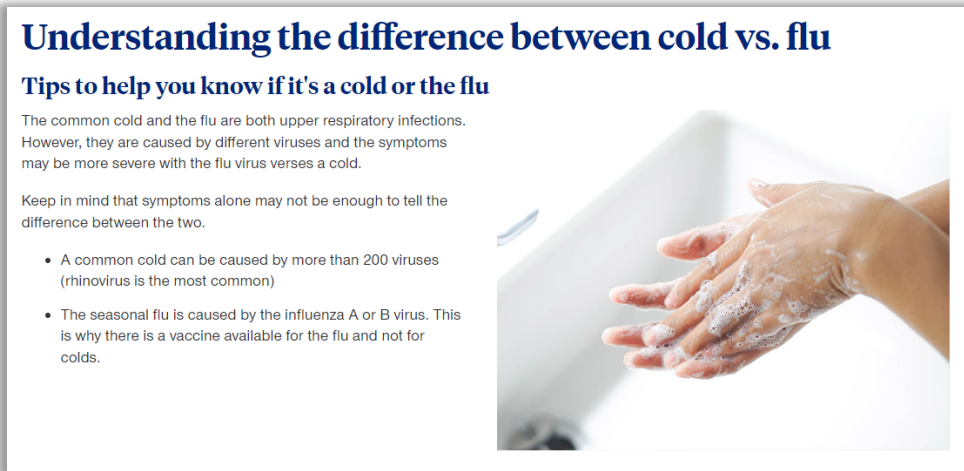
Do you have questions regarding medical, dental, or vision ID cards, locating in-network providers, virtual visits? The answer to these, and many other questions, can be found on the attachment **HBP Plan Information for Employees.**

Member Educational Materials for August

National Health Observance: National Immunization Awareness Month

August's Health Observance is National Immunization Awareness Month. Looking for educational information related to this topic? If so, check out the following UnitedHealthcare educational resources:

- [What's a vaccine?](#)
- [Child immunizations](#)
- [Flu shots: frequently asked questions](#)
- [Cold vs. flu](#)



Understanding the difference between cold vs. flu

Tips to help you know if it's a cold or the flu

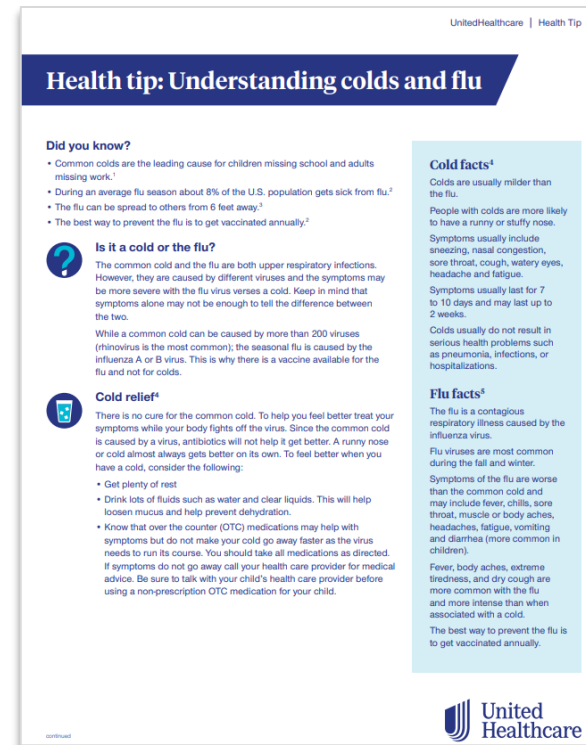
The common cold and the flu are both upper respiratory infections. However, they are caused by different viruses and the symptoms may be more severe with the flu virus versus a cold.

Keep in mind that symptoms alone may not be enough to tell the difference between the two.

- A common cold can be caused by more than 200 viruses (rhinovirus is the most common)
- The seasonal flu is caused by the influenza A or B virus. This is why there is a vaccine available for the flu and not for colds.

Health Tip Flier of the Month: Understanding Colds & Flu

UnitedHealthcare Health Tip Fliers may be a visual and engaging way of providing member-level education. Check out this month's Health Tip Flier on [Understanding Colds & Flu \(English & Spanish\)](#).



UnitedHealthcare | Health Tip

Health tip: Understanding colds and flu

Did you know?

- Common colds are the leading cause for children missing school and adults missing work.¹
- During an average flu season about 8% of the U.S. population gets sick from flu.²
- The flu can be spread to others from 6 feet away.³
- The best way to prevent the flu is to get vaccinated annually.²

Is it a cold or the flu?

The common cold and the flu are both upper respiratory infections. However, they are caused by different viruses and the symptoms may be more severe with the flu virus versus a cold. Keep in mind that symptoms alone may not be enough to tell the difference between the two.

While a common cold can be caused by more than 200 viruses (rhinovirus is the most common), the seasonal flu is caused by the influenza A or B virus. This is why there is a vaccine available for the flu and not for colds.

Cold relief⁴

There is no cure for the common cold. To help you feel better treat your symptoms while your body fights off the virus. Since the common cold is caused by a virus, antibiotics will not help it get better. A runny nose or cold almost always gets better on its own. To feel better when you have a cold, consider the following:

- Get plenty of rest
- Drink lots of fluids such as water and clear liquids. This will help loosen mucus and help prevent dehydration.
- Know that over the counter (OTC) medications may help with symptoms but do not make your cold go away faster as the virus needs to run its course. You should take all medications as directed. If symptoms do not go away call your health care provider for medical advice. Be sure to talk with your child's health care provider before using a non-prescription OTC medication for your child.

Cold facts⁴

Colds are usually milder than the flu.

People with colds are more likely to have a runny or stuffy nose. Symptoms usually include sneezing, nasal congestion, sore throat, cough, watery eyes, headache and fatigue.

Symptoms usually last for 7 to 10 days and may last up to 2 weeks.

Colds usually do not result in serious health problems such as pneumonia, infections, or hospitalizations.

Flu facts⁵

The flu is a contagious respiratory illness caused by the influenza virus.

Flu viruses are most common during the fall and winter.

Symptoms of the flu are worse than the common cold and may include fever, chills, sore throat, muscle or body aches, headaches, fatigue, vomiting and diarrhea (more common in children).

Fever, body aches, extreme tiredness, and dry cough are more common with the flu and more intense than when associated with a cold.

The best way to prevent the flu is to get vaccinated annually.

UnitedHealthcare



UnitedHealthcare | Consejo de Salud

Consejo de salud: Cómo comprender los resfriados y la gripe

¿Sabía que...?

- Los resfriados son la principal causa de que los niños falten a la escuela y los adultos falten al trabajo.¹
- Durante una temporada de gripe promedio, alrededor del 8% de la población de los EE. UU. se enferma de gripe.²
- La gripe puede propagarse a otras personas desde una distancia de 6 pies.³
- La mejor manera de prevenir la gripe es vacunarse todos los años.²

¿Se trata de un resfriado o de una gripe?

Tanto el resfriado como la gripe son infecciones de las vías respiratorias superiores. Sin embargo, son causadas por virus diferentes y los síntomas pueden ser más graves con el virus de la gripe que con el virus del resfriado. Recuerde que los síntomas por sí solos pueden no ser suficientes para distinguir estas infecciones. Mientras que un resfriado puede ser causado por más de 200 virus (el rinovirus es el más común), la gripe estacional es causada por el virus de la influenza de tipo A o B. Esta es la razón por la que hay una vacuna disponible para la gripe y no para el resfriado.

Alivio del resfriado⁴

No existe una cura para el resfriado. Para sentirse mejor, aborde los síntomas mientras su cuerpo combate el virus. Dado que el resfriado es causado por un virus, los antibióticos no le ayudarán a mejorarse. Un resfriado o un goteo nasal casi siempre mejorarán por sí solos. Para sentirse mejor cuando tenga un resfriado, tenga en cuenta lo siguiente:

- Descanse mucho.
- Beba bastante líquido, como agua y líquidos transparentes. Esto ayudará a aflojar la mucosidad y a prevenir la deshidratación.
- Tenga en cuenta que los medicamentos de venta sin receta (over the counter, OTC) pueden ayudar a aliviar los síntomas, pero no harán que el resfriado desaparezca más rápido, ya que el virus necesita cumplir su ciclo. Debe tomar todos los medicamentos según lo indicado. Si los síntomas no desaparecen, llame a su proveedor de cuidado de la salud para recibir asesoramiento médico. Asegúrese de hablar con el proveedor de cuidado de la salud de su hijo antes de usar un medicamento de venta sin receta para su hijo.

Datos sobre el resfriado⁴

Los resfriados generalmente son más leves que la gripe. Las personas con resfriado tienen más probabilidades de tener congestión o goteo nasal. Los síntomas generalmente incluyen estornudos, congestión nasal, dolor de garganta, tos, lagrimeo, dolor de cabeza y fatiga. Los síntomas suelen durar entre 7 y 10 días, y pueden extenderse hasta por 2 semanas.

Por lo general, los resfriados no provocan problemas de salud graves como neumonía, infecciones u hospitalizaciones.

Datos sobre la gripe⁵

La gripe es una enfermedad respiratoria contagiosa provocada por el virus de la influenza. Los virus de la gripe son más comunes durante el otoño y el invierno. Los síntomas de la gripe son peores que los del resfriado y pueden incluir fiebre, escalofríos, dolor de garganta, dolores musculares o corporales, dolor de cabeza, fatiga, vómitos y diarrea (más común en niños). La fiebre, los dolores corporales, el cansancio extremo y la tos seca son más comunes con la gripe y más intensos que cuando se asocian con un resfriado. La mejor manera de prevenir la gripe es vacunarse todos los años.

UnitedHealthcare

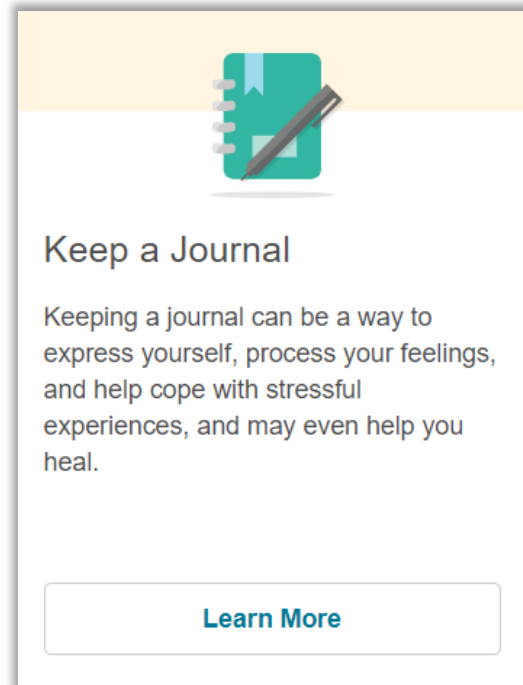


Member Educational Materials for August

Rally Mission of the Month: Keep a journal

Rally Missions may help support members in taking small steps to live healthier lives. Consider promoting this month's Rally Mission, **Keep a journal**.

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



The flyer features a green notebook icon with a pencil. The text reads: "Keep a Journal", "Keeping a journal can be a way to express yourself, process your feelings, and help cope with stressful experiences, and may even help you heal.", and a "Learn More" button.



The flier has a dark blue header with the UnitedHealthcare logo and an apple icon. The main text says "Your journey to a healthier lifestyle begins here". Below is a "Welcome to Rally" section with six numbered steps: 1. Register and create your Rally profile, 2. Take the Health Survey, 3. Get personalized recommendations, 4. Choose healthy activities to hit your goals, 5. Get rewarded for healthy actions, and 6. Dive into communities. At the bottom, it says "Visit myuhc.com > Health & Wellness > Rewards > Rally" and includes the UnitedHealthcare logo. A large orange circle on the right contains the text "Rally member flier".



HBP PLAN INFORMATION FOR EMPLOYEES - *SELECT WHAT PERTAINS TO YOUR COVERAGE!*

Register on myuhc.com and get full access to information and tools designed to help you manage your health plan.

To register:

1. Enter the number on your health plan ID card.
— Don't have your ID card? Use your Social Security number and ZIP code.
2. Choose a username and password.
3. Enter an email address.
4. Enter a phone number or choose security questions.

For your security, we'll send a confirmation email and a letter via the U.S. mail to the name and address on file.

For help call: [1-866-414-1959](tel:1-866-414-1959) / TTY 711 for general information
[1-877-844-4999](tel:1-877-844-4999) / TTY 711 for technical issues all day, every day

MEDICAL/PHARMACY AND DENTAL ID CARDS

Always have the provider call the number on the back of your medical ID cards to verify eligibility and benefits

Medical/pharmacy ID cards contain the name of the employee and each dependent. Two medical/pharmacy ID cards are mailed to the home of each employee.

UHC uses digital **dental ID cards**. You may obtain them on the myuhc.com website or the UnitedHealthcare app. If preferred you may request a hard copy of the dental ID card online or by calling customer service at 1-800-651-5465. Directions for printing a paper copy from UHC's website are given below. 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.

ID cards can only be printed from UHC's website after you have been entered into the system. If you follow any of the steps below and you are not found, then you have not yet been entered into the system.

To print your ID card prior to your effective date

1. Go to <https://www.myuhc.com/member/prewelcome.do?>
2. Under Common Questions on the right-hand side of the web page click on "What if I don't have my ID card?"
3. You can proceed on-line by entering your SSN and zip code.
4. Or you can call for help at 1-877-844-4999, 8 a.m.-10 p.m. ET, Monday to Friday.

If your ID card has not arrived and it is on or after your effective date you may want to print a temporary ID card.

Google Chrome seems to work much better for registering than Internet Explorer.

1. Members would need to register on myuhc.com. It will ask for your alt ID, but you can bypass that and register with your social security number and date of birth.
2. Once in myuhc.com, you can print your ID cards, medical/drug and/or dental.
3. Members that don't use the internet may call customer service at 866-633-2446, for your ID card information.

Need additional medical or dental ID cards

1. To print a temporary card or request a replacement go to www.myuhc.com. You will need to register. It will ask for your alt ID, but you can bypass that and register with your social security number and date of birth.
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 one 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.

VISION ID CARDS

UHC Vision

The UHC group # is 0731474 – You may never need this number, but you have it if needed.

To print an ID card, go to www.myuhcvision.com. Click on Register Now on the left side of the page. You will not have a Subscriber ID. Enter the last 4 digits of your SSN. Complete the rest of the page. Once you have established your user name, password, and pin, you may use the website to print an ID card. If you need help with this process please call UHC at 1-800-638-3120.

When making a vision visit without an ID card, provide your vision provider the vision plan name (UHC), your date of birth, and the last 4 digits of your SSN. The information will be used to look up your plan benefits.

VSP Vision

The VSP group # is 12163315 – You may never need this number, but you have it if needed.

Vision ID cards are not available. When you go for a visit, provide the name of your plan and the necessary social security number(s), employee and/or dependent. The provider will contact the plan to determine your benefits.

LOCATING IN-NETWORK PROVIDERS

To locate in-network Medical Providers

1. Go to www.welcometouhc.com to look for in-network providers.
2. Use the down arrow on “What do you want to do,” to choose “find a network doctor or hospital”
3. The next page asks for the plan name. Select Choice Plus.
4. On the next page, change the location if it does not display the location you want. Then you can type a specific name in the search box or search by one of the category choices.

To locate in-network Dental Providers

1. To locate in-network dental providers go to www.welcometouhc.com/openaccess.
2. On the left-hand side of this page under “What would you like to do” select Find a Network Dentist.
3. The network is National Options PPO30.
4. Choose to search by location, dentist name, or practice name.
5. Complete the necessary information and hit search.

To locate in-network UHC Vision Providers

Go to <https://www.myuhcvision.com/MWP/Landing> or call 800-839-3242.

To locate in-network VSP Vision Providers

Contact VSP Vision at 800-877-7195 or go to www.vsp.com and select VSP Signature for the network.

To Nominate Medical or Dental Providers for the UHC Network

To nominate a medical provider, send the request to HBP Marketing at hbp@callhsa.com.

To nominate a dental provider, use the “Nominate Dentist Form” on the Contact page of HBP’s website. Follow the directions on the form for completing and submitting it.

OTHER IMPORTANT INFORMATION

Virtual Visits

Virtual Visits offer 24/7 access to a doctor from a mobile device or computer to treat non-emergency medical conditions, at no additional cost to members when using one of the 4 in-network providers: AmWell, Teladoc, Doctors on Demand, or Optum Virtual Care. To get started with a Virtual Visit, go to www.uhc.com/virtualvisits and choose from provider sites where you can register for a Virtual Visit.

Real Appeal

Real Appeal is a weight loss program with lasting results, at no additional cost to members. To learn more visit www.realappeal.com

Complete and Return Forms

Please complete and return forms about claims as quickly as possible. Some claims automatically trigger forms to be sent to members. If the claim could be the result of an accident, an accident form will be sent to verify if coordination of benefits is required. A claim for a dependent 18 years or older may trigger a form about employment and other insurance. The first claim for each adult dependent each year may trigger a form as annual verification that other insurance is not involved is required. If a form is not returned, additional follow-up letters/forms will be automatically sent. It is critical that the forms be completed and returned as the claims cannot be processed and paid until these forms are returned.

Contact Your Employer message

When your information needs updating you may receive a message from UHC to contact your employer. This means to contact Vimly. When you receive this message please contact Vimly at hbp@vimly.com to get the needed changes made.

Prescription Drug List

The Prescription Drug List (PDL) is posted on the Plan Description page of HBP's website. It lists commonly prescribed drugs and identifies their tier levels which indicates the amount you pay. It is not intended to be a complete list of medications, and not all medications listed may be covered under your plan. Where differences are noted between this list and your benefit plan documents, the benefit plan documents will rule. Since the PDL may change, we encourage you to visit UHC's website at <https://uhc.welcometouhc.com/>. Click on benefits, go to pharmacy benefits, and midway down the pharmacy benefits page are links for all PDLs. HBP is covered under the "Access 3-tier PDL". This website is the best source for up-to-date information about the medications, possible lower-cost options, and cost comparisons. You can get information on lower cost options by using the pricing tool at www.myuhc.com or by calling customer service at 866-633-2446.

Dental Network

You may use in or out of network providers and the same benefits are paid. However, using in-network providers allows discounts in the program that saves you money. Even if you exhaust your annual benefits before the end of the year, the plan discounts still apply to additional dental charges.

Claim forms

Should you pay for a service that should be covered, please submit the appropriate claim form. The following claim forms are posted on the Notices/Forms page of HBP's website.

Medical Claim Form

UHC Vision Claim Form

Pharmacy Claim Form

International Claim Form

Dental Claim Form

VSP Vision Claim Form

EOBs

It's a good ideal to wait for your Explanation of Benefits (EOB) before paying a bill. The EOB shows the amount discounted, the amount paid and the amount you should pay.

Medicare Exception

For all housing authorities with less than 20 employees (total of full and part time) the Medicare Exception applies. Each employee in the medical plan who reaches the age of 65 must enroll in Medicare Part B in addition to Part A. Medicare will become the primary coverage and the HBP premium will be significantly reduced for this participant. Once the employee has reached age 65, this will also apply to the spouse if/when the spouse is 65. Members will be contacted when this applies and walked through the steps of this process.

Life and Disability Benefits

Life and disability benefits are handled by The Standard. For long term disability (LTD) and short-term disability (STD) claims call 800-368-1135. For Life/AD&D claims call 800-628-2600. Information about conversion and portability of life policies is found on HBP's website. A death claim packet with instructions is also on the website.

COBRA

When an employee is leaving employment the housing authority submits the termination of coverage on the SIMON platform or by completing the employee enrollment/change form and emailing it to hbp@vimly.com. Once the termination is processed, a Cobra letter will be mailed to the employee's address on file. An individual is given 60 days from date of the COBRA notification letter to elect COBRA and 45 days from the date of election to make the premium payment. Cobra coverage is retroactive to the date of termination. During the COVID national emergency period these deadlines have been extended. Please check to see how any extensions may affect you. If Cobra is elected, the premium is sent monthly to Vimly. If the employee opts for COBRA coverage after termination from HBP, the applicable medical and dental ID numbers will remain the same. The employee would use the same ID cards; new ones will not be issued. If the employee attempts to use an ID card before Cobra is in place the employee would be showing as terminated when a claim is submitted for processing. The claim will be denied. Once Cobra is in place the claim can be resubmitted. Providers may request payment upfront at the time of service if an individual is not showing active in the system if/when the provider attempts to confirm eligibility for the participant.

HBP's website – www.housingbp.com HBP's website provides more information and helpful links.