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.



Open Enrollment 2024

Executive directors and HR managers:

HBP's annual open enrollment runs from November 6th through December 4th this year.

Communications were emailed on October 16, 2023. **If your housing authority or employees are <u>not</u> making any changes, you are not required to submit open enrollment documents.**

The Marketing Team is excited to announce they will be hosting a live open enrollment video session on Tuesday, November 14, 2023, at 10 CST. We will be giving a basic overview of the current HBP plans, introducing a new plan available next year, and answering enrollment questions. Register here: https://events.teams.microsoft.com/





Get your Flu Shot

Flu shots are covered at \$0 out-of-pocket, given at the locations listed on the "Get your flu shot" attachment. Take advantage of this wellness benefit and protect yourself from the flu.

Executive directors/HR managers: There are several UHC partners that will come on-site and run the flu shots individually through UHC

insurance during a flu shot clinic. The flu shots will be billed as preventive/covered at 100% for the covered employee. The "Help your employees stay healthy this flu season" attachment provides more information including minimum employees needed, timeframe and who the employer can contact to schedule the clinic.

Savings on Prescription Drugs

With Optum Home Delivery, you can get a 3-month supply of your long-term medications delivered to your home with free standard shipping. Go to myuhc.com to enroll. Once enrolled, mail order is a convenient, time saving, and less expensive way to receive your prescription. Please see attachment for more details.



October 2023



October's Health Focuses

Each month, UHC and their partner Rally — who offers incentives and well being programs — provide information on their selected health focus. The October selections are:

<u>National awareness</u> — women's health and national breast cancer awareness month

<u>UHC's health tip</u> — women's health <u>UHC's employer tip</u>— evaluating and refreshing your well-being program <u>Rally mission</u>—try a new group activity

Information on each is attached.

Please note that attachments may have links that provide more information. If you receive this by email, you may click the links as desired. If the newsletter is printed, you may want to print the additional linked information for your team. Previous newsletters and all (clickable) attachments can be found on HBP's website at:

Newsletters | Housing Benefits Plan (housingbp.com)

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

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.

Employer Support Materials for October

At-a-glance flier of the Month

Evaluating and refreshing your well-being program

The At-a-glance Library of fliers is intended to support the planning, implementation, and evaluation of your workplace health and well-being program. These key resources offer strategies, innovative ideas, and step-by-step guides to create and maintain a thriving well-being program and drive a workplace culture of health.

<u>Click here</u> to view this month's employer At-a-glance flier, Evaluating and refreshing your well-being program. In this flier, employers will learn the importance of evaluating their well-being program and how to evaluate, as well as using that information to refresh their well-being program.





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Member Educational Materials for October

National Health Observance: Women's Health Month and National Breast Cancer Awareness Month

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

- Women's Health
- **Breast Cancer**
- **Breast Cancer Screening and Diagnosis**

Breast cancer screening and diagnosis

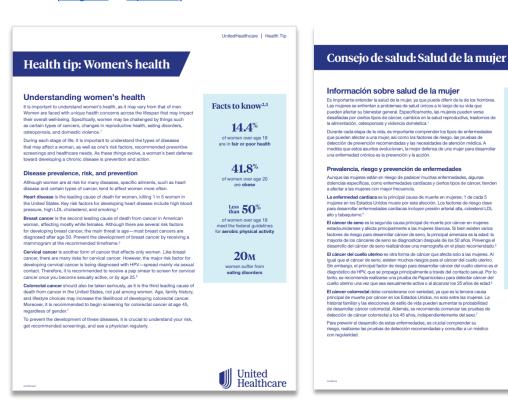
When you see a pink ribbon, do you automatically think of breast cancer? Many organizations have done a great job raising awareness for the most common type of cancer among women. In fact, maybe you know at least one person who has been diagnosed. It can be scary stuff. So, it's important to know the ways we can check our bodies and stay on top of our health. The phrase "better safe than sorry" may ring true when it comes to taking a preventive approach to finding cancer.

The key to early detection and diagnosis is knowing which breast cancer tests and screenings are available, and which one may be best for you. You can think of breast cancer tests in two ways: preventive (before or without any symptoms) and diagnostic (after a sign or symptom occurs)



Health Tip Flier of the Month: Women's Health

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 Women's Health (English & Spanish).





UnitedHealthcare | Conseio de Saluc

14.4%

de las mujeres mayores de 18 años tienen un estado

de salud regular o malo

41.8%

de 20 años son obesas

Menos 50%

de las mujeres mayores de 18 años cumplen con las pautas federales de

actividad física aeróbica

20millones

omos de la alimenta

United

Healthcare

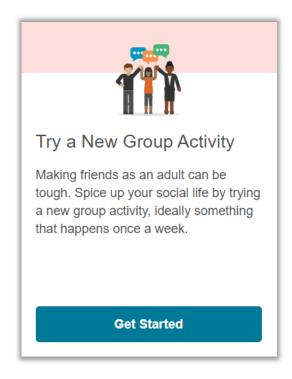
Datos^{2,3}

Member Educational Materials for October

Rally Mission of the Month: Try a new group activity

Rally Missions may help support members in taking small steps to live healthier lives. Consider promoting this month's Rally Mission, Try a new group activity.

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.







Health tip: Women's health

Understanding women's health

It is important to understand women's health, as it may vary from that of men. Women are faced with unique health concerns across the lifespan that may impact their overall well-being. Specifically, women may be challenged by things such as certain types of cancers, changes in reproductive health, eating disorders, osteoporosis, and domestic violence.¹

During each stage of life, it is important to understand the types of diseases that may affect a woman, as well as one's risk factors, recommended preventive screenings and healthcare needs. As these things evolve, a woman's best defense toward developing a chronic disease is prevention and action.

Disease prevalence, risk, and prevention

Although women are at risk for many diseases, specific ailments, such as heart disease and certain types of cancer, tend to affect women more often.

Heart disease is the leading cause of death for women, killing 1 in 5 women in the United States. Key risk factors for developing heart disease include high blood pressure, high LDL cholesterol, and smoking.⁴

Breast cancer is the second leading cause of death from cancer in American woman, affecting mostly white females. Although there are several risk factors for developing breast cancer, the main threat is age—most breast cancers are diagnosed after age 50. Prevent the development of breast cancer by receiving a mammogram at the recommended timeframe.⁵

Cervical cancer is another form of cancer that effects only women. Like breast cancer, there are many risks for cervical cancer. However, the major risk factor for developing cervical cancer is being diagnosed with HPV—spread mainly via sexual contact. Therefore, it is recommended to receive a pap smear to screen for cervical cancer once you become sexually active, or by age 25.6

Colorectal cancer should also be taken seriously, as it is the third leading cause of death from cancer in the United States, not just among women. Age, family history, and lifestyle choices may increase the likelihood of developing colorectal cancer. Moreover, it is recommended to begin screening for colorectal cancer at age 45, regardless of gender.⁷

To prevent the development of these diseases, it is crucial to understand your risk, get recommended screenings, and see a physician regularly.

Facts to know^{2,3}

14.4%

of women over age 18 are in fair or poor health

41.8%

of women over age 20 are **obese**

Less 50%

of women over age 18 meet the federal guidelines for aerobic physical activity

20M

women suffer from eating disorders



Risk reduction⁸

Many diseases are caused by specific risk factors. Reduce your likelihood of developing a chronic disease and improve your quality of life by making healthier choices. Here are some tips that may help reduce your risk:

- **Quit smoking.** Quitting smoking, or never starting, lowers the risk of health problems such as heart disease, types of cancer, and type 2 diabetes.
- Eat healthier. Try to consume a healthier, balanced diet consisting of a variety of fruits, veggies, whole grains, lean protein, and low-fat dairy products. Limit your intake of added sugar, saturated fats, and sodium.
- Get regular physical activity. Aim for moderate intensity physical activity (like brisk walking or jogging) for at least 150 minutes a week, with muscle-strengthening activities at least 2 days per week.
- Avoid excess alcohol consumption. Over time, excessive drinking may lead to high blood pressure, many cancers, heart disease, stroke, and liver disease. If you enjoy drinking, drink in moderation
- **Get screened.** To prevent the development of any chronic diseases, or to catch them early, make preventive screenings a part of your medical routine.
- **Get enough sleep.** Insufficient sleep may lead to poor management of chronic diseases and depression. Adults should get at least 7 hours of sleep daily.
- **Know your family history.** If you have a family history of a chronic disease, you are more likely to develop that disease. Be sure to share your family history with your physician to prevent these conditions or to catch them early.



Sources:

¹ Centers for Disease Control and Prevention. https://www.cdc.gov/healthequity/features/7facts-womens-health/index.html. 2022. Accessed August 2022.

² Sources: 2019-2020 National Health Interview Survey, https://www.cdc.gov/nchs/fastats/womens-health.htm. 2022. Accessed August 2022.

³ Mana Medical Associates. https://www.mana.md/womens-health-and-fitness/#;~:text=More%20than%2038%25%200f%20U.S.,cause%20of%20death%20for%20women. 2022. Accessed August 2022.

⁴ Centers for Disease Control and Prevention. https://www.cdc.gov/heartdisease/women.htm. 2022. Accessed August 2022.

⁵ Centers for Disease Control and Prevention. https://www.cdc.gov/cancer/breast/basic_info/risk_factors.htm, 2021. Accessed August 2022

⁶ National Cancer Institute. https://www.cancer.gov/types/cervical/patient/cervical-screening-pdq. 2022. Accessed August 2022.

⁷ National Cancer Institute. https://www.cancer.gov/types/colorectal/patient/colorectal-screening-pdq, 2022. Centers for Disease Control and Prevention. https://www.cdc.gov/cancer/colorectal/basic_info/screening/tests.htm. 2022. Accessed August 2022.

⁸ Centers for Disease Control and Prevention. https://www.cdc.gov/chronicdisease/about/prevent/index.htm. 2022. Accessed August 2022.

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.

At-A-Glance:

Evaluating and refreshing your well-being program

Why evaluate

- To obtain feedback to improve well-being program efforts
- To demonstrate the value of programming to share with stakeholders
- To measure change in biometrics and behaviors

What to evaluate



When to evaluate

Ongoing	ParticipationSatisfaction following a program or event
Annually	 Health assessment & biometric screening Medical/pharmacy claims Absenteeism & productivity Health care decisions
As needed	Health behavior changesRisk reductionOrganizational health/ culture assessment

How to evaluate

Based on your program goals and objectives, have your outcomes positively impacted those targets?

Did they:

- 1. Promote better health
- 2. Reduce absenteeism and disease burden
- 3. Increase productivity and employee engagement
- 4. Decrease health care costs
- 5. Improve healthcare decision-making
- **6.** Provide employees the resources they need to be healthy



When and why to refresh

- Participation or health & well-being outcomes are declining (e.g., Rally Health Survey completion rate has dropped 15%, percentage of participants with an elevated blood pressure has increased by 10%)
- Low "satisfaction" scores on program evaluation surveys (e.g., percentage of participants that are "very satisfied" with the program has decreased by 20%)

Ask yourself what needs to be refreshed

- Employee needs and interests: Do we need to get feedback from employees?
- Incentives: Do we need to enhance the incentive strategy?
- Leadership support: Do we need more engagement from leadership?
- Communication: Should we enhance the communication strategy?
- Culture: Review the "place, policies and practices" of the organization

How to refresh

Employee needs	Conduct an employee survey or focus group to			
and interests	assess their interests, needs, communication styles			
	and incentive preferences. Also, be sure to ask for			
	comments or suggestions regarding the current wellness			
	program structure.			
Incentives	Ensure that the incentives offered are meaningful to			
	employees to increase engagement and behavior change.			
Leadership	Educate leaders on the components of the well-being			
support	program, how the well-being program can benefit the			
	organization, and the importance of their support to			
	increase engagement.			
Communication	Enhance the communication strategy by utilizing new			
	communication channels and delivery modes. Try re-			
	branding the wellness program or create a Wellness			
	Champion Network.			
Culture and	Conduct a cultural assessment by suggesting			
environment	"environmental enhancements", such as relaxation rooms,			
	walking meetings, and onsite fitness equipment and			
	classes. You may also suggest implementation of health-			
	promoting policies, such as requiring healthier food options			
	at company meetings.			





Get your flu shot the best way to help prevent the flu

Each of us can help protect all of us. Get a flu shot and show you care.



Take down the flu by getting your annual flu shot right away. Flu shots are:



Covered at \$0 out-of-pocket

They're safely given at over 50,000 locations¹—including network doctors, other health care professionals and the locations listed on the back.



More important this year

They're the best way to prevent the flu, according to the Centers for Disease Control and Prevention (CDC).²



Helping communities and health systems

They helped prevent an estimated 105,000 flu-related hospitalizations in 2019–2020.3

Choose where to get your flu shot

Most plans cover flu shots at 100% at the retail pharmacies and network convenience care clinics listed on the next page. If you're in California, however, certain convenience care clinics may not be covered at 100%. Check your plan details or call the number on your health plan ID card to be sure you're covered at the clinic you choose.



Retail pharmacies: Pharmacists associated with these retail pharmacies can administer flu shots. No appointments are necessary.

Albertsons® Companies including Albertsons Osco, Albertsons Sav-on, Acme Sav-on, Jewel-Osco, Safeway, Shaws Osco and Star Markets

Safeway® including Carrs, Pavilions, Randalls, Tom Thumb and Vons

United Supermarkets® including Albertsons Market, Amigos and Market Street ACME: acmemarkets.com/pharmacy/pharmacy-services/immunizations Albertsons: albertsons.com/pharmacy/pharmacy-services/immunizations

Carrs: carrsqc.com/pharmacy/pharmacy-services/immunizations Haggen: haggen.com/pharmacy/vaccines-and-immunizations.html

Jewel Osco: jewelosco.com/pharmacy/pharmacy-services/immunizations
Pavilions: pavilions.com/pharmacy/pharmacy-services/immunizations
Randalls: randalls.com/pharmacy/pharmacy-services/immunizations
Safeway: safeway.com/pharmacy/pharmacy-services/immunizations
Shaws: shaws.com/pharmacy/pharmacy-services/immunizations

Star Market: starmarket.com/pharmacy/pharmacy-services/immunizations Tom Thumb: tomthumb.com/pharmacy/pharmacy-services/immunizations

Vons: vons.com/pharmacy/pharmacy-services/immunizations United: unitedsupermarkets.com/page/pharmacy#immunizations

	Officed: united supermarkets.com/page/pharmacy#infindinzations	
Costco Pharmacy	costco.com/pharmacy/adult-immunization-program.html	
Harris Teeter®	harristeeter.com/pharmacy-services/#/app/cms	
H-E-B®	heb.com/pharmacy/vaccinations	
Hy-Vee®	hy-vee.com/health/pharmacy/flu-shots	
The Kroger Co. including Baker's, City Market, Copps, Dillons, Fred Meyer, Fry's, Gerbes, Jay C, King Soopers, Kwik Shop, Mariano's, Metro Market, Owen's, Payless, Pick 'n Save, QFC, Ralph's Grocery, Roundy's and Smith's Food & Drug Center	kroger.com/d/flu	
Meijer®	meijer.com/services/pharmacy/vaccines.html	
Rite Aid®	riteaid.com/pharmacy/services/vaccine-central	
Walgreens® including Duane Reade, Jim Meyers, Kerr Drug, May's Drug, Parkway Drug, Super D Drug, The Ryan Pharmacy and USA Drug	walgreens.com/flu	
Walmart Inc. and Sam's Club®	walmart.com/cp/1228302	

Network convenience care clinics: Convenience care clinics are typically located in retail stores and don't require appointments.

The Little Clinic®	thelittleclinic.com
MinuteClinic®	minuteclinic.com/services/vaccination
RediClinic®	rediclinic.com/riteaid
Walmart Care Clinic®	walmart.com/careclinic

Find a nearby location

uhc.com/flushot



¹ Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

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.

² The Centers for Disease Control and Prevention, cdc.gov/flu/prevent/actions-prevent-flu.htm. Accessed Sept. 5, 2023.

³ The Centers for Disease Control and Prevention, cdc.gov/flu/prevent/flushot.htm. Accessed Sept. 5, 2023.

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Help your employees stay healthy this flu season

Flu shots can help keep employees protected and productive

Each year, a staggering 70 million work days are lost due to the flu. That equals roughly \$10.4 billion in direct costs for hospitalizations and outpatient visits for adults. A flu shot is the best defense against the flu—and getting one can help protect the people around you.

The Centers for Disease Control and Prevention (CDC) generally recommends annual flu shots for everyone 6 months and older.² Encourage your employees to help protect themselves and others by getting a flu shot.

Convenient provider access can make getting flu shots easier

UnitedHealthcare contracts with a variety of national pharmacy chains and retail convenience care clinics to offer members easier access to flu shots.

Members should bring their health plan ID card and tell their provider the flu shot is covered under their benefits. Annual flu shots are covered by most plans at \$0 out-of-pocket when members use one of the following network providers.³ The provider will submit individual claims to UnitedHealthcare for covered member vaccines received at the on-site clinic.



Consider hosting an on-site flu shot clinic or worksite wellness event



On-site flu shot providers



Network doctors or other health care professionals



Network flu shot providers, including select retail pharmacies and convenience care clinics



Worksite flu clinic options	How to schedule a clinic	Minimum number of participants required*	Lead time required
Costco pharmacy	Contact Julie Phan, Costco Pharmacy, at juliephan@costco.com; CC: rxcontracting@costco.com	100	30 days
Albertsons, New Albertsons, Safeway, United Supermarkets pharmacy	Contact Albertsons Safeway Pharmacies Patient Care Services at 1-877-728-6655 or flushots@albertsons.com. Or, contact Albertsons Safeway Pharmacies Managed Care Contracting at 1-630-948-6484 or pharmcontracting@albertsons.com.	25	3 weeks
H-E-B	Contact H-E-B Pharmacy Wellness Services at 1-210-938-7694 or wellnessservices@heb.com	30	3 weeks
The Kroger Co. and Harris Teeter	Call 1-877-904-2415 or email KHB2B@KrogerHealth.com	50	4-6 weeks
Rite Aid pharmacy	On-site workplace clinic scheduled by visiting riteaid.com/pharmacy/services/vaccine-central/workplace-flu-shot-program/shield-your-workforce. If you have specific questions, you can also contact Lori Fraicola at lori.fraicola@riteaid.com.	50	3 weeks
Walgreens pharmacy	Contact your local Walgreens retail pharmacy location or complete an online form at wagsoutreach.com/contact-us	50	4 weeks

Check with vendor to confirm any additional setup fees.



Please note that there may be some instances where a particular location of one of these providers is not participating in the national UnitedHealthcare network. Members should review their benefit plan to determine coverage and confirm network participation of specific locations on myuhc.com. UnitedHealthcare has a national network of retail pharmacies and retail convenience care clinics to provide members with access to the flu vaccination. The list is not inclusive of all providers offering the flu vaccination under the pharmacy or medical benefit. For a list of all pharmacies included under the pharmacy or medical benefit, members can log on to myuhc.com and search the Pharmacy Locator tool.

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Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Health Plan coverage provided by or through a UnitedHealthcare company. Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

^{*}May be able to accommodate smaller clinic sizes.

¹ WebMD. Colds and Flu at Work. webmd.com/cold-and-flu/fact-sheet-flu-work. May 2023. Accessed Sep. 8, 2023.

² Centers for Disease Control and Prevention. Key Facts About Seasonal Flu Vaccine. cdc.gov/flu/prevent/keyfacts.htm. Aug. 2023. Accessed Sept. 8, 2023.

³ Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

Let Optum Home Delivery bring your medications to you

With Optum® Home Delivery, you can get a 3-month supply of your long-term medications. Plus, they are mailed to you with free standard shipping.

Want more reasons?



Skip the trips

Your medications can be delivered to your door. You don't even have to leave home or wait in the pharmacy line.



Save some money

You may pay less than what you do at in-store pharmacies. And, standard shipping is free.



Stay on track

With a 3-month supply, you may be less likely to miss a dose. You can even sign up for automatic refills.



Pay your way

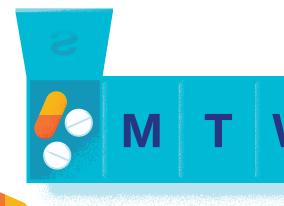
Make 1 payment upfront or split it up into 3 equal monthly payments with the Easy Payment Plan.

We're here when you need us

Use the website and app any time to track orders, request refills, price medications and more. Pharmacists and customer support team are also ready 24/7.

Ready for home delivery? Here are the ways to sign up.

- myuhc.com® or with the UnitedHealthcare® app.
- Or, ask your doctor to send an electronic prescription to Optum Rx.
- Or, call the number on your member ID card.



Get the lowest price

Members who use home delivery save \$10-12* on average per order when they use the drug pricing tool and fill with home delivery.

Go online or use the UnitedHealthcare app to see what you can save.

*2020 Optum Rx drug pricing tool cost analysis.



Frequently asked questions

Is Optum Home Delivery in my plan's network?

Yes, it's part of your plan's pharmacy network.

Once I've enrolled in home delivery, how long will it take to get my medication(s)?

Medications should arrive 2-5 business days after the pharmacy receives completed new and refill orders.

Do I need to set up a home delivery account?

Yes. Before we can ship your first order, you need to set up your UnitedHealthcare account and provide your payment method (credit card, debit card or bank account). Using your account, you can go online or use the app any time to place and track orders, check prices, and more.

What is a long-term medication?

Long-term medications are those you take on a regular basis. They may also be called "maintenance medications." These may be taken for high blood pressure, cholesterol and depression, just to name a few.

Can I use home delivery for any medication?

Many drugs are available through home delivery. See which of your prescriptions can be filled through home delivery by going online or using the app.

What is electronic prescription?

It's a way for your provider to send electronic prescriptions to Optum Rx. It is much faster than mailing and faxing prescriptions. Controlled substances can only be ordered by ePrescribe. Some exceptions apply.

Can I set up medication reminders?

Yes. Go online or use the app to check your profile and turn on email and phone notifications and reminders.

How does the automatic refill program work?

Go online or use the app to see and enroll eligible medications. Then, Optum Home Delivery will send your refills when it's time. They will notify you before they ship and they'll use your approved payment method on file. It's that easy.

How does the Easy Payment Plan work?

Call the number on the back of your member ID card to place your medication order and ask for the Easy Payment Plan. We'll split the cost for that order into 3 equal monthly payments that will be charged automatically to the payment method on file. When you make the first payment, we'll ship the entire supply. Then, we'll remind you before the other payments are due.

Don't wait.

Sign up for home delivery today.

Log in to myuhc.com or use the UnitedHealthcare® app.

Or, call the number on the back of your ID card.

Confused about health care terms? Visit justplainclear.com.

nsurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Insurance Company, UnitedHealthcare Services, Inc. or their affiliates. Health Plan coverage provided by or through a UnitedHealthcare company. Optum Rx is an affiliate of UnitedHealthcare Insurance Company.

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