

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 2023

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 agency did not receive the email, please contact Marketing at the number below and we will forward it to you. **If your housing authority or employees are not 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/event/>

****Important Reminder****

Don't forget to pay your SERC and SWRC (Southwest) regional membership dues as required to participate in HBP. If you need information on dues, please contact Douglas Freeman about SERC dues at dfreeman@augustapha.org or the Southwest NAHRO Service Office at swnahro@brazosnet.com about Southwest dues. Dues for October 2022—September 2023 **must** be paid by November 30, 2023, to participate in HBP in 2024!!



Waiver of Group Health Benefits

For 2024 Open Enrollment, all employees waiving coverage must complete the attached Waiver of Group Health Benefits & Notice of Special Enrollment Rights form. This form is to be kept in the employee's personnel file. You do not submit this form to Vimly. This form can also be found on the Notice/Forms page of HBP's website for use throughout the year as needed.

UHC Website Tools

UHC/Optum has created a monthly engagement toolkit offering resources and content on relevant topics and trends to support the health and well-being of HBP members. The November engagement toolkit focusing on **Kindness and Gratitude** is now available. For more information, on this topic and other topics, please access November's toolkit at <https://optumeap.com/newthismonth/en-US>. You may also click on the view toolkit link on the Kindness and gratitude attachment.

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.



November'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 November selections are:

National awareness — American diabetes awareness month

UHC's health tip — understanding diabetes

UHC's employer tip — keys for an effective incentive strategy

Rally mission — swap a sugary drink for water

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](#)

Member Educational Materials for November

National Health Observance: American Diabetes Awareness Month

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

- [What is Diabetes?](#)
- [Life with Diabetes](#)
- [Managing Blood Sugar \(glucose\)](#)
- [Control Diabetes with Exercise](#)
- [My Diabetes Toolkit](#)

Health Tip Flier of the Month: Understanding Diabetes

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 Diabetes ([English](#) & [Spanish](#)).

UnitedHealthcare | Health Tip

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 diabetes?

- 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.¹

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

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

UnitedHealthcare

UnitedHealthcare | Consejo de Salud

Consejo de salud: Comprender la diabetes

¿Qué es la diabetes?
Una condición en la que el páncreas no puede procesar el azúcar de manera efectiva, lo que lleva a un aumento de los niveles de glucosa en el torrente sanguíneo. La diabetes es una condición crónica que puede controlarse con elecciones cotidianas.

La diabetes tipo 1 se produce debido a un proceso autoinmune que destruye las células del páncreas que producen insulina. Siempre se trata con la administración diaria de insulina. La diabetes tipo 1 afecta aproximadamente a un 5% a 10% de las personas con diabetes.

Con la **diabetes tipo 2**, su cuerpo no puede usar adecuadamente la insulina (una hormona que ayuda a que la glucosa ingrese a las células del cuerpo). Esto hace que los niveles de glucosa en la sangre sean más altos de lo normal. La glucosa, generalmente conocida como azúcar, es una fuente de energía. Los alimentos que contienen carbohidratos, como la fruta, el pan, la pasta y el arroz, son fuentes comunes de glucosa. Cuando los comemos, estos alimentos se transforman en azúcar simple y luego se absorben en nuestro torrente sanguíneo. Si su cuerpo no puede procesar el exceso de azúcar de manera efectiva, la glucosa en la sangre aumenta a niveles no saludables. La diabetes tipo 2 es el tipo más común de diabetes y se puede tratar con elecciones de estilo de vida más saludables, medicamentos orales, inyecciones de insulina o que no sean de insulina.

Tener **prediabetes** significa que sus niveles de glucosa (azúcar) en la sangre son más altos de lo normal, pero no lo suficientemente altos como para que se diagnostique como diabetes. La prediabetes puede provocar enfermedades cardíacas, derrame cerebral y diabetes tipo 2. La prediabetes a menudo se puede revertir al elegir un estilo de vida más saludable.

¿Por qué es importante entender la prediabetes y la diabetes?¹

- 34.2 millones de estadounidenses
1 de cada 10 personas tiene diabetes
- 1 de cada 5 no sabe que tiene diabetes
- Más de 8 de cada 10 adultos no saben que tienen prediabetes
- Si tiene prediabetes y pierde peso al comer de manera más saludable y practicando más actividad física, puede reducir su riesgo de desarrollar diabetes tipo 2 a la mitad.²

Las personas que viven con diabetes corren un mayor riesgo de sufrir complicaciones graves de salud:

- Ceguera
- Insuficiencia renal
- Enfermedades cardíacas
- Derrame cerebral
- Pérdida de dedos de los pies, pies o piernas

UnitedHealthcare

Control diabetes with exercise

When it comes to managing, delaying or preventing diabetes, exercise plays a starring role, sharing the spotlight with your diet. In a world where it may feel like there are many factors you may have no control over, diet and exercise are two areas where you do have control.¹

How does exercise affect blood sugar?

Our muscles store blood sugar (glucose) like little gas tanks. When we exercise, our muscles use a lot of this energy, taking sugar from the bloodstream — which may, in turn, lower blood sugar levels. Exercise may also help our bodies use insulin more efficiently.² The American Diabetes Association recommends that adults get at least 30 minutes of heart-pumping activity five days per week.³ (Children should have at least 60 minutes — or more — each day.)⁴



Health tip: Understanding diabetes

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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.

Consejo de salud: Comprender la diabetes

¿Qué es la diabetes?

Una condición en la que el páncreas no puede procesar el azúcar de manera efectiva, lo que lleva a un aumento de los niveles de glucosa en el torrente sanguíneo. La diabetes es una condición crónica que puede controlarse con elecciones cotidianas.

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¿Por qué es importante entender la prediabetes y la diabetes?¹



34,2 millones de estadounidenses
1 de cada 10 personas tiene diabetes



1 de cada 5 no sabe que tiene diabetes



Más de **8 de cada 10** adultos no saben que tienen prediabetes



Si tiene prediabetes y pierde peso al comer de manera más saludable y practicando más actividad física, puede **reducir su riesgo** de desarrollar diabetes tipo 2 **a la mitad.**²



Las personas que viven con diabetes corren un mayor riesgo de sufrir complicaciones graves de salud:

- Ceguera
- Insuficiencia renal
- Enfermedades cardíacas
- Derrame cerebral
- Pérdida de dedos de los pies, pies o piernas

Signos y síntomas de la diabetes

- Fatiga
- Micción frecuente
- Aumento de la sed y el hambre
- Pérdida de peso
- Visión borrosa
- Curación lenta de heridas o llagas

Si tiene alguno de estos signos o síntomas, debe comunicarse con su proveedor de cuidado de la salud.

Factores de riesgo de la diabetes

Factores de riesgo que no puede cambiar:

- La edad
- El sexo
- La raza
- Los antecedentes familiares de diabetes

Factores de riesgo que puede afectar:

- El sobrepeso
- La inactividad física
- La presión arterial alta
- El colesterol alto

Controlar la diabetes y reducir los riesgos para usted



Coma más sano incluidos, entre otros, una dieta con muchas verduras sin almidón; alimentos integrales, cortes magros de carne, aves y productos lácteos sin grasa. Incluya pescado graso (salmón, trucha, sardinas) de 2 a 3 veces por semana.



Haga ejercicio todos los días con el objetivo de realizar 30 minutos de actividad física moderada la mayoría de los días de la semana.



Mantenga o alcance un peso saludable definido como una medición del índice de masa corporal (IMC) entre 18.5 y 24.9.



Controle la glucosa en la sangre con regularidad. La mayoría de las personas con diabetes deben apuntar a un A1C de 7 o menos.



Tome los medicamentos según lo prescrito.



No fume.



Aprenda métodos para reducir su estrés.



Obtenga cuidado de rutina con su proveedor de cuidado de la salud.

Según un estudio realizado por el Programa de Prevención de la Diabetes, una reducción de peso moderada del 5 por ciento puede ayudar a reducir el desarrollo de diabetes tipo 2 en un 58 por ciento.²

1 Centros para el Control y la Prevención de Enfermedades, A Snapshot Diabetes in the United States, <https://www.cdc.gov/diabetes/images/library/socialmedia/diabetes-infographic.jpg>, consultado en junio de 2021.

2 Estudio de resultados del Programa de Prevención de la Diabetes, <https://dpos.bsc.gwu.edu/web/dpos/dpp>, consultado en junio de 2021.

La información proporcionada en este folleto solo tiene fines informativos generales y no pretende ser un consejo médico ni debe interpretarse como tal. Las personas deben consultar a un profesional de cuidado de la salud apropiado para determinar qué puede ser adecuado para ellas.

At-A-Glance:**Keys for an effective incentive strategy****Identify clinical/health goals and objectives**

- Review population data to determine health needs, gaps and opportunities
- Set goals for participation expectations (e.g., 10% increase in health survey completion)

**Prioritize opportunities and identify activities and outcomes**

- Identify high-priority opportunities (e.g., low participation in preventive exams)
- Select the activities and behaviors that best align with the opportunities (e.g., get an annual exam, complete an age/gender appropriate cancer screening, etc.)
- Consider weighting activities according to their impact potential (e.g., more “value” for completing a preventive wellness exam vs. completing an online health survey)

**Identify potential barriers to success**

- Project what obstacles (history, time, knowledge, etc.) might limit success of incentive strategy
- Start by offering simple fundamental health actions (e.g., health survey) moving towards an approach that encourages health ownership such as incenting for cancer screenings, biometric targets, etc.

**Determine incentive and budget**

- Identify a “meaningful” incentive by getting input from your employees (consider gathering incentive preferences from an employee interest survey etc.)
- Determine total budget for incentives including administration, fulfillment and communication costs each year

**Define incentive rules**

- Determine eligibility requirements, activity start and end dates, amounts to award and reward type (e.g., gift cards, premium reductions, Health Savings Account contributions, etc.)
- Keep it simple—An effective incentive strategy is simple in design, simple to communicate and simple to understand
- Work with your legal counsel to ensure strategy is compliant with existing rules and regulations

**Launch with strong communication plan**


- Design an effective launch plan
- Do not “launch and leave it”... communicate early and often throughout the year

Member Educational Materials for November

Rally Mission of the Month: Swap a sugary drink for water

Rally Missions may help support members in taking small steps to live healthier lives. Consider promoting this month's Rally Mission, **Swap a sugary drink for water**.

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.



Swap a Sugary Drink For Water

One 12-ounce can of a sugary drink has around 150 calories. Swapping it for water can help with weight loss and keeping your blood sugar in check.

[Learn More](#)



Your journey to a healthier lifestyle begins here

Welcome to Rally

Rally® is designed to help you take charge of your health by putting your benefits and resources in one place. Hitting your goals can be fun with personalized recommendations, as well as missions and challenges that may help make getting healthier more enjoyable. Plus, you can earn rewards along the way.

- 1. Register and create your Rally profile**
If you're a first-time user, create a username that's fun and memorable—but not your real name—and choose an avatar. If you're already a member, simply sign in.
- 2. Take the Health Survey**
The Health Survey is designed to help you assess your overall health. You may use the results to help set your health goals.
- 3. Get personalized recommendations**
Based on your Health Survey results, you'll receive personalized recommendations to help you live a healthier lifestyle—including well-being programs, everyday activities called missions and more.
- 4. Choose healthy activities to hit your goals**
Take your pick of a wide variety of missions designed to help improve your fitness, diet and mood. Complete in challenges against friends or other members—or go for a personal best.
- 5. Get rewarded for healthy actions**
Take healthy actions to achieve your goals and earn Rally Coins, which are redeemable for a variety of rewards.
- 6. Dive into communities**
Interact with other members in a positive, friendly environment to get tips, motivation and support on everything from diet and fitness, to sleep, back pain and even relationships.

[Visit myuhc.com > Health & Wellness > Rewards > Rally](#)

United Healthcare

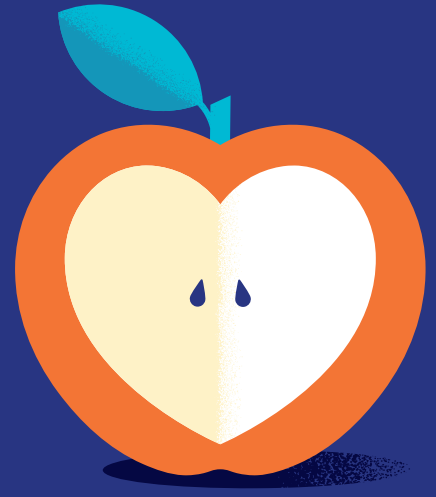
Rally Health provides health and wellness information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for health care services, medical or appropriate health care professional. Participation in the health survey is voluntary. Your information will be kept confidential in accordance with privacy laws and applicable regulations or contractual obligations.
Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthCare Services, Inc. or their affiliates.
MSP: 00111407100 1/20 © 2023 UnitedHealthcare Insurance Co. All Rights Reserved. 2111400001

Rally member flier





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Visit myuhc.com® > Health Resources > Rally

United
Healthcare

RALLY®

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

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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Kindness and gratitude

November 13 is World Kindness Day. Research shows being kind boosts your mental and emotional health. It also shows kindness can be contagious. This month, learn tips and tools for spreading kindness.

In this month's engagement toolkit, you'll find:

Featured blog on 7 easy ways to make someone's day

Meditation for practicing gratitude

Podcast and accompanying guide on "Journaling for Self-Compassion"

Calendar with tips for daily acts of kindness

Printable flyer for promoting World Kindness Day

Member training "Building a Culture of Kindness: Strategies for promoting positive mental health and strong relationships"

Manager training resources, including the podcast "Supporting Employees with a Kindness in Leadership Workplace Culture"

[View toolkit](#)

What to expect each month:



Latest topics – Connect with up-to-date content that focuses on a new topic every month.



More resources – Get access to additional resources and self-help tools.



Content Library – Ongoing access to your favorite content.



Support for everyone – Share toolkits with those you think might find the information meaningful.



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