

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. 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. UHC will still be your drug coverage and will also be your supplemental insurance. Bonnie Cooper of PBA will contact the housing authority when this applies and walk them through the process. ******Please note**, the employee should enroll in Medicare Part A and Part B **only**. Medicare Primary members **cannot** enroll in a Medicare Advantage plan as it will not work in conjunction with the Medicare Primary program. Once approved and proof of enrollment in Medicare Part B has been received by Vimly, the HBP premium will be significantly reduced. ****The reduced premium **will not** go into effect until Vimly has received a copy of the employee's Medicare card showing Medicare Part B coverage. The Medicare card should be scanned and emailed to Vimly at hbp@vimly.com. Once the employee is 65, this program will also apply to a covered spouse. Please contact marketing at 800-288-7623, option 5 if you have any questions.

2024 Prescription Drug List

Please find attached the new Prescription Drug List for 1/1/2024. Some changes have been made to the drug list. Impacted members (those that have taken at least one of the impacted meds in the past 12 months) should have received a letter 30-60 days prior to the January 1st renewal. You may also visit myuhc.com to find lower-cost medications with greater health care value.



Optum Home Delivery

With Optum Home Delivery (mail-order), you can get a 3-month supply of your long-term medications delivered right to your door. Home delivery provides a 3 month supply for the cost of a 2 month supply and standard shipping is free. You can sign up for home delivery by logging into myuhc.com or using the UnitedHealthcare app., or calling the number on the back of your ID card. Please see attachment for more information.

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 December engagement toolkit focusing on **Stress and Anxiety** is now available. For more information, on this topic and other topics, please access December's toolkit at <https://optumeap.com/newthismonth/en-US>. You may also click on the view toolkit link on the Stress and anxiety 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.



December 2023



HBP wishes all housing authority employees and their families a very Merry Christmas and a Happy New Year!!

December'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 December selections are:

National awareness — Healthier ways for the holidays

UHC's health tip — Financial well-being

UHC's employer tip — Supporting employee financial well-being

Rally mission — Make time to unwind

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 \(housingbp.com\)](#)

Member Educational Materials for December

National Health Observance: Healthier Ways for the Holidays

December's Health Observance is Healthier Ways for the Holidays. Looking for educational information related to this topic? If so, check out the following UnitedHealthcare educational resources:

- [Dietary guidelines: Tips for creating healthy eating patterns](#)
- [Understanding financial well-being](#)
- [Mindful eating](#)
- [Eat healthy for less](#)

Healthy eating

Tips for creating healthy eating patterns

There's growing evidence that there's a close connection between healthy eating patterns and positive health outcomes. In fact, healthy eating is closely tied to specific health outcomes like these:

- Strong evidence shows a connection between healthy eating patterns and a reduced risk for cardiovascular disease.¹
- Moderate evidence shows that healthy eating patterns are associated with a reduced risk of type 2 diabetes, certain types of cancers (such as colorectal and postmenopausal breast cancers) and obesity.

[Download Dietary Guidelines flier \(English\) \(pdf\)](#)

[Download Dietary Guidelines flier \(Spanish\) \(pdf\)](#)



Health Tip Flier of the Month: Financial Well-being

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 Financial Well-being ([English](#) & [Spanish](#)).

UnitedHealthcare | Health Tip

Health tip: Financial well-being

Stress about money and finances may have a significant impact on Americans. Nearly 72% of adults report feeling stressed about money at least some of the time and nearly 25% say they experience extreme stress about money.¹

The American Psychological Association (APA) recognizes financial stress as the leading cause of unhealthy behaviors like smoking, weight gain, and alcohol and drug abuse. Other behaviors linked to financial stress are gambling and overextending credit balances. Each time an individual turns to these temporary stress relievers, the APA concludes that the stress returns and often at even greater intensity.²

Financial well-being defined

There are many definitions for financial well-being, but the definition that seems to capture it best is that financial well-being is a state of being wherein a person can fully meet current and ongoing financial obligations, can feel secure in their financial future and is able to make choices that allow them to enjoy life.³ Other definitions may include feeling in control financially, the capacity to absorb a financial setback, being on track to meet financial goals, or having the flexibility to make choices with your money.

Financial distress

Let's take a look at what financial distress may look like. Here are some questions to ask yourself that may indicate warning signs of financial distress.⁴

- Are you withdrawing loans against your retirement savings?
- Are you having preventable medical issues that could have been avoided, but you didn't go to the doctor because of cost?
- Are you asking for payday advances?
- Are you missing work with unexpected absences?
- Are you spending time dealing with personal finances while at work?

Keep an eye on your credit score

There are many options available to get your credit score. You may check with your bank, your credit card company or other sources such as Credit Karma[®] and annualcreditreport.com. One of the most important things you can do to improve your credit score is pay your bills by the due date. You can set up automatic payments from your bank account to help you pay on time, but be sure you have enough money in your account to avoid overdraft fees.

Understand how your credit score is determined⁵

- Do you pay your bills on time?
- What is your outstanding debt?
- How long is your credit history?
- Have you applied for new credit recently?
- How many and what types of credit accounts do you have?

What your FICO[®] credit score means⁶

You can think of a FICO Score as a summary of your credit report. This number measures how long you have had credit, how much credit you have, how much of your available credit is being used, and if it is being paid on time. FICO scores generally range from 300 to 850, though industry-specific FICO scores have a slightly broader 250 – 900 score. Higher FICO scores demonstrate lower credit risk, and lower FICO scores demonstrate higher credit risk.

UnitedHealthcare

UnitedHealthcare | Consejo de Salud

Consejo de salud: Bienestar financiero

El estrés por el dinero y las finanzas puede tener un impacto significativo en los estadounidenses. Casi el 72% de los adultos informan sentirse estresado por el dinero al menos una parte del tiempo y casi el 25% dice que experimenta un estrés extremo por el dinero.¹

La Asociación Estadounidense de Psicología (APA) reconoce el estrés financiero como la causa principal de insalubres comportamientos como fumar, aumento de peso y abuso de alcohol y drogas. Otros comportamientos relacionados con el estrés financiero son los juegos de azar y la extensión excesiva de los saldos de crédito. Cada vez que una persona recurre a estos analgésicos temporales, la APA concluye que el estrés regresa y, a menudo, con una intensidad aún mayor.²

Bienestar financiero definido

Hay muchas definiciones para el bienestar financiero, pero la definición que parece reflejarlo mejor es que el bienestar financiero es un estado del ser en el que una persona puede cumplir plenamente con las obligaciones financieras actuales y en curso, puede sentirse segura en su futuro financiero y puede tomar decisiones que le permitan disfrutar de la vida.³ Otras definiciones pueden incluir sentirse en control financiero, la capacidad de absorber un revés financiero, estar encaminado para alcanzar las metas financieras o tener la flexibilidad para tomar decisiones con su dinero.

Dificultades financieras

Echemos un vistazo a cómo pueden ser las dificultades financieras. Aquí hay algunas preguntas que debe hacerse y que pueden indicar señales de advertencia de dificultades financieras.⁴

- ¿Está retirando préstamos contra sus ahorros para la jubilación?
- ¿Tiene problemas médicos prevenibles que podrían haberse evitado, pero no fue al médico debido al costo?
- ¿Está pidiendo adelantos de sueldo?
- ¿Está faltando al trabajo con ausencias inesperadas?
- ¿Pasa tiempo lidiando con sus finanzas personales mientras está en el trabajo?

Mantenga un ojo en su calificación crediticia

Hay muchas opciones disponibles para obtener su calificación crediticia. Puede verificar con su banco, su compañía de tarjeta de crédito u otras fuentes como Credit Karma[®] y el sitio web annualcreditreport.com. Una de las cosas más importantes que puede hacer para mejorar su calificación crediticia es pagar sus facturas antes de la fecha de vencimiento. Puede configurar pagos automáticos desde su cuenta bancaria para ayudarlo a pagar a tiempo, pero asegúrese de tener suficiente dinero en su cuenta para evitar cargos por sobregiro.

Entienda cómo se calcula su calificación crediticia⁵

- ¿Paga sus cuentas a tiempo?
- ¿Cuál es su deuda pendiente?
- ¿Cuánto tiempo tiene su historial de crédito?
- ¿Ha solicitado crédito nuevo recientemente?
- ¿Cuántas y qué tipos de cuentas de crédito tiene?

Qué significa su puntaje de crédito FICO[®]

Puede pensar en un puntaje FICO como un resumen de su informe de crédito. Este número mide cuánto tiempo ha tenido crédito, cuánto crédito tiene, cuánto de su crédito disponible está siendo utilizado, y si se está pagando a tiempo. Los puntajes FICO generalmente varían de 300 a 850, aunque son específicos de la industria los puntajes FICO tienen un rango de puntuación ligeramente más amplia de 250 a 900. Los puntajes FICO más altos demuestran un riesgo crediticio más bajo, y los puntajes FICO más bajos demuestran un riesgo crediticio más alto.

UnitedHealthcare



Health tip: Financial well-being

Stress about money and finances may have a significant impact on Americans. Nearly 72% of adults report feeling stressed about money at least some of the time and nearly 25% say they experience extreme stress about money.¹

The American Psychological Association (APA) recognizes financial stress as the leading cause of unhealthy behaviors like smoking, weight gain, and alcohol and drug abuse. Other behaviors linked to financial stress are gambling and overextending credit balances. Each time an individual turns to these temporary stress relievers, the APA concludes that the stress returns and often at even greater intensity.²

Financial well-being defined

There are many definitions for financial well-being, but the definition that seems to capture it best is that financial well-being is a state of being wherein a person can fully meet current and ongoing financial obligations, can feel secure in their financial future and is able to make choices that allow them to enjoy life.³ Other definitions may include feeling in control financially, the capacity to absorb a financial set-back, being on track to meet financial goals, or having the flexibility to make choices with your money.

Financial distress

Let's take a look at what financial distress may look like. Here are some questions to ask yourself that may indicate warning signs of financial distress.⁴

- Are you withdrawing loans against your retirement savings?
- Are you having preventable medical issues that could have been avoided, but you didn't go to the doctor because of cost?
- Are you asking for payday advances?
- Are you missing work with unexpected absences?
- Are you spending time dealing with personal finances while at work?

Keep an eye on your credit score

There are many options available to get your credit score. You may check with your bank, your credit card company or other sources such as Credit Karma® and [annualcreditreport.com](https://www.annualcreditreport.com). One of the most important things you can do to improve your credit score is pay your bills by the due date. You can set up automatic payments from your bank account to help you pay on time, but be sure you have enough money in your account to avoid overdraft fees.

Understand how your credit score is determined⁵

- Do you pay your bills on time?
- What is your outstanding debt?
- How long is your credit history?
- Have you applied for new credit recently?
- How many and what types of credit accounts do you have?

What your FICO® credit score means⁶

You can think of a FICO Score as a summary of your credit report. This number measures how long you have had credit, how much credit you have, how much of your available credit is being used, and if it is being paid on time. FICO scores generally range from 300 to 850, though industry-specific FICO scores have a slightly broader 250 – 900 score. Higher FICO scores demonstrate lower credit risk, and lower FICO scores demonstrate higher credit risk.

In general, many lenders find scores above 670 as indicating good credit. However, what's considered a "good" FICO score may vary by lender. For example, one lender may offer its lowest interest rates to people with FICO scores above 730, while another lender only offers its lowest interest rates to people with FICO scores above 760.

The higher your FICO scores, the better.

FICO® Credit Score	
Exceptional	800+
Very Good	740 – 799
Good	670 – 739
Fair	580 – 669
Poor	<580

The 5 fundamentals of financial well-being

Budget

Don't have a budget? No worries. Here are 4 steps to help you get started. Once you've got the hang of it, your finances may be easier to manage and you may have a better chance of achieving your short- and long-term financial goals.

Step 1: Figure out your goals.

Step 2: Calculate your income and expenses.

Step 3: See what's left.

Step 4: Monitor your budget.

Financial well-being is more than setting limits and sticking to a goal, it can also be about allowing yourself to benefit from the money that you make. It is okay to enjoy your money and splurge now and then, just remember to save wisely so you can spend happily.

Save for emergencies

- Expect the unexpected and plan for financial emergencies
- A good rule of thumb is to have a minimum of **6 months** of living expenses in your savings account
- Accumulating a "rainy day" fund will be a slow process, but every little bit counts

Seek guidance

A financial planner may help you develop an overall strategy for approaching your financial goals that not only anticipates what you'll need to do to reach them, but that remains flexible enough to accommodate your evolving financial needs. If you are hoping to buy a home, send your children to college or have a secure retirement, it is best to begin saving and planning as soon as possible.

Plan for retirement

- Establish your retirement needs and goals
- Save early and often
- Establish the proper retirement savings accounts
- Stay healthy

Watch your credit score

Your credit is only as good as its score and its accuracy. Make sure you pay your bills on time, focus on paying off the high-interest credit card while at least making the minimum payments on your other cards, and check annually for any inaccuracies or fraud that may be lowering your score.



¹ American Psychological Association, Stress in America™ Paying with Our Health, <https://www.apa.org/news/press/releases/stress/2014/stress-report.pdf>, accessed October 2021.

² American Psychological Association, Stress in America™ Paying with Our Health, <https://www.apa.org/news/press/releases/stress/2014/stress-report.pdf>, accessed October 2021.

³ Consumer Financial Protection Bureau, Financial Well-Being in America, https://files.consumerfinance.gov/f/documents/201709_cfpb_financial-well-being-in-America.pdf, accessed October 2021.

⁴ Purchasing Power, Look out for these 5 Signs of Employee Financial Stress, <https://corp.purchasingpower.com/article/look-out-these-5-signs-employee-financial-stress>, accessed October 2021.

⁵ The Federal Reserve, Credit Reports and Credit Scores, https://www.federalreserve.gov/credireports/pdf/credit_reports_scores_2.pdf, accessed October 2021.

⁶ MyFICO, www.myfico.com; October 2021. FICO is a registered trademark of Fair Isaac Corporation.

Consejo de salud: Bienestar financiero

El estrés por el dinero y las finanzas puede tener un impacto significativo en los estadounidenses. Casi el 72% de los adultos informa sentirse estresado por el dinero al menos una parte del tiempo y casi el 25% dice que experimenta un estrés extremo por el dinero.¹

La Asociación Estadounidense de Psicología (APA) reconoce el estrés financiero como la causa principal de insalubre comportamientos como fumar, aumento de peso y abuso de alcohol y drogas. Otros comportamientos relacionados con el estrés financiero son los juegos de azar y la extensión excesiva de los saldos de crédito. Cada vez que una persona recurre a estos analgésicos temporales, la APA concluye que el estrés regresa y, a menudo, con una intensidad aún mayor.²

Bienestar financiero definido

Hay muchas definiciones para el bienestar financiero, pero la definición que parece reflejarlo mejor es que el bienestar financiero es un estado del ser en el que una persona puede cumplir plenamente con las obligaciones financieras actuales y en curso, puede sentirse segura en su futuro financiero y puede tomar decisiones que le permitan disfrutar de la vida.³ Otras definiciones pueden incluir sentirse en control financiero, la capacidad de absorber un revés financiero, estar encaminado para alcanzar las metas financieras o tener la flexibilidad para tomar decisiones con su dinero.

Dificultades financieras

Echemos un vistazo a cómo pueden ser las dificultades financieras. Aquí hay algunas preguntas que debe hacerse y que pueden indicar señales de advertencia de dificultades financieras.⁴

- ¿Está retirando préstamos contra sus ahorros para la jubilación?
- ¿Tiene problemas médicos prevenibles que podrían haberse evitado, pero no fue al médico debido al costo?
- ¿Está pidiendo adelantos de sueldo?
- ¿Está faltando al trabajo con ausencias inesperadas?
- ¿Pasa tiempo lidiando con sus finanzas personales mientras está en el trabajo?

Mantenga un ojo en su calificación crediticia

Hay muchas opciones disponibles para obtener su calificación crediticia. Puede verificar con su banco, su compañía de tarjeta de crédito u otras fuentes como Credit Karma® y el sitio web [annualcreditreport.com](https://www.annualcreditreport.com). Una de las cosas más importantes que puede hacer para mejorar su calificación crediticia es pagar sus facturas antes de la fecha de vencimiento. Puede configurar pagos automáticos desde su cuenta bancaria para ayudarle a pagar a tiempo, pero asegúrese de tener suficiente dinero en su cuenta para evitar cargos por sobregiro.

Entienda cómo se calcula su calificación crediticia⁵

- ¿Paga sus cuentas a tiempo?
- ¿Cuál es su deuda pendiente?
- ¿Cuánto tiempo tiene su historial de crédito?
- ¿Ha solicitado crédito nuevo recientemente?
- ¿Cuántas y qué tipos de cuentas de crédito tiene?

Qué significa su puntaje de crédito FICO®⁶

Puede pensar en un puntaje FICO como un resumen de su informe de crédito. Este número mide cuánto tiempo ha tenido crédito, cuánto crédito tiene, cuánto de su crédito disponible está siendo utilizado, y si se está pagando a tiempo. Los puntajes FICO generalmente varían de 300 a 850, aunque son específicos de la industria los puntajes FICO tienen un rango de puntuación ligeramente más amplia de 250 a 900. Los puntajes FICO más altos demuestran un riesgo crediticio más bajo, y los puntajes FICO más bajos demuestran un riesgo crediticio más alto.

En general, muchos prestamistas consideran que las puntuaciones superiores a 670 indican un buen crédito. Sin embargo, lo que se considera un puntaje FICO "bueno" puede variar según el prestamista. Por ejemplo, un prestamista puede ofrecer sus tasas de interés más bajas a personas con puntajes FICO superiores a 730, mientras que otro prestamista solo ofrece sus tasas de interés más bajas a personas con puntajes FICO superiores a 760.

Cuanto más alto sea su puntaje FICO, mejor.

Puntaje de crédito FICO®	
Excepcional	800+
Muy bueno	740 – 799
Bueno	670 – 739
Regular	580 – 669
Mala	<580

Los 5 fundamentos del bienestar financiero

Presupuesto

¿No tiene un presupuesto? No se preocupe. Aquí hay 4 pasos para ayudarlo a comenzar. Una vez que lo domine, sus finanzas pueden ser más fáciles de administrar y puede tener una mejor oportunidad de lograr sus objetivos financieros a corto y largo plazo.

Paso 1: Determine sus objetivos.

Paso 2: Calcule sus ingresos y gastos.

Paso 3: Mire lo que queda.

Paso 4: Controle su presupuesto.

El bienestar financiero es más que establecer límites y apegarse a una meta, también puede ser permitirle obtener beneficios del dinero que gana. Está bien disfrutar de su dinero y derrocharlo de vez en cuando, solo recuerde ahorrar sabiamente para que pueda gastar felizmente.

Ahorre para emergencias

- Espere lo inesperado y planifique para emergencias financieras
- Una buena regla general es tener un mínimo de **6 meses** de gastos de manutención en su cuenta de ahorros
- Acumular un fondo para “días difíciles” será un proceso lento, pero todo cuenta

Busque orientación

Un planificador financiero puede ayudarlo a desarrollar una estrategia general para alcanzar sus objetivos financieros que no solo anticipe lo que deberá hacer para alcanzarlos, sino que también sea lo suficientemente flexible como para adaptarse a sus necesidades financieras cambiantes. Si usted tiene la esperanza de comprar una casa, enviar a sus hijos a la universidad o tener una jubilación segura, lo mejor es comenzar a ahorrar y planificar lo antes posible.

Plan para la jubilación

- Establezca sus necesidades y objetivos de jubilación
- Ahorre pronto y con frecuencia
- Establezca las cuentas de ahorro para la jubilación adecuadas
- Conserve su salud

Vigile su puntaje de crédito

Su crédito es tan bueno como su puntaje y su precisión. Asegúrese de pagar sus facturas a tiempo, enfóquese en pagar en su totalidad la tarjeta de crédito de alto interés y realice al menos los pagos mínimos de sus otras tarjetas, y verifique anualmente cualquier inexactitud o fraude que pueda estar reduciendo su puntaje.



¹ Asociación Americana de Psicología, Stress in America™ Pagando con Nuestra Salud, <https://www.apa.org/news/press/releases/stress/2014/stress-report.pdf>, consultado en octubre de 2021.

² Asociación Americana de Psicología, Stress in America™ Pagando con Nuestra Salud, <https://www.apa.org/news/press/releases/stress/2014/stress-report.pdf>, consultado en octubre de 2021.

³ Oficina para la Protección Financiera del Consumidor, Bienestar financiero en Estados Unidos, https://files.consumerfinance.gov/f/documents/201709_cfpb_financial-well-being-in-America.pdf, consultado en octubre de 2021.

⁴ Poder Adquisitivo, esté atento a estos 5 signos de estrés financiero de los empleados, <https://corp.purchasingpower.com/article/look-out-these-5-signs-employee-financial-stress>, consultado en octubre de 2021.

⁵ La Reserva Federal, informes crediticios y puntajes crediticios, https://www.federalreserve.gov/credireports/pdf/credit_reports_scores_2.pdf, consultado en octubre de 2021.

⁶ MyFICO, www.myfico.com; octubre 2021. FICO es una marca registrada de Fair Isaac Corporation.

At-a-glance: Supporting employee financial well-being



Financial well-being is defined as having control over day-to-day and month-to-month finances, having the capability to absorb a financial shock, being on track to meet financial goals, and having the financial freedom to make choices that allow one to enjoy life.¹

Why focus on financial well-being?

The impact of financial stress

86% of employees say finances are a top source of stress² and 45% of employees with financial stress say it's a distraction at work.³

Studies indicate that financial stress may have a significant impact on employees' job satisfaction, productivity, and performance at work. Implementing an effective financial well-being program may be a win-win for both the employees and the employer. When employees are better able to manage their finances, such as reducing debt or saving for retirement, the employer gets a more engaged and productive workforce. Some of the ways that an employee's financial state can have an impact on the employer are:

- Higher/increasing health care costs
- Employees delaying retirement for financial reasons
- High turnover
- Lower productivity / distracted employees
- Lower participation in company-sponsored retirement savings

Keys to implementing an effective financial well-being program

1. Assess for financial stress in your population

Before implementing a financial well-being program, it's important to understand the needs of your employees. This can be accomplished through surveys, focus groups and reviewing benefits data. Below is a list of "benefits indicators" that may reveal the need to implement a financial well-being program:

- Low participation in consumer-driven health plans
- Low percentage of employees contributing to retirement plans
- The average retirement contribution is low and/or employees are withdrawing loans against retirement savings
- Participation in life insurance and disability benefits is low
- High levels of stress reported by employees in the health assessment

In addition to the above indicators, some common examples of financial stress include health care costs, retirement preparedness, budgeting/money management, unexpected expenses, high cost of living and debt/bankruptcy.

2. Identify key areas of interest

After assessing for financial stress in your population, you may begin identifying topics of interest. There are several ways to identify topics of interest, including:

- Identifying the age range of your population for generational financial planning interests
- Reviewing your population's participation in the company's financial benefits, use of sick leave, and EAP services
- Survey employees for interest in financial well-being programs and topics of interest

3. Offer a holistic program

Because you will have employees who are in different stages of their lives and careers, you'll want to provide an assortment of financial well-being topics and resources within your program. For example, you'll want to consider offering some of the following:

- Retirement planning
- Access to EAP
- Medical cost planning
- Tuition assistance
- Credit restoration
- Gym membership discounts
- One on one financial planning
- Emergency loan programs
- Discounted tickets/family activities
- Fraud protection
- Budgeting advice
- Flexible spending or Health Savings Accounts
- In addition, employers can support their employee's financial well-being by:
 - Matching employees 401K contributions
 - Contributing to HSA accounts
 - Offering zero cost financial counseling services
 - Incorporating financial well-being activities as part of the greater wellness offerings

4. Evaluate the success of the program

Evaluating the success of your financial well-being program is a vital component to offering a robust and beneficial program. Several key metrics to consider when measuring the outcomes of your program include:

- Results from participant satisfaction surveys
- Increased engagement in offerings such as 401K contributions, life insurance and/or disability
- A reduction in absenteeism and/or overall financial stress

A successful health & well-being program takes a holistic approach and acknowledges that health & well-being goes beyond physical and mental health and includes financial health. UnitedHealthcare offers solutions, tools and resources that can support the financial well-being of your employees. For additional resources, please work with your UnitedHealthcare team.

¹ National Fund for Workforce Solutions. www.nationalfund.org. 2023. Accessed April 2023.

² MetLife. 19th Annual US Employee Benefit Trends Study. <https://www.metlife.com/employee-benefit-trends/2021-ebts-healthcare/>. 2021. Accessed May 2023.

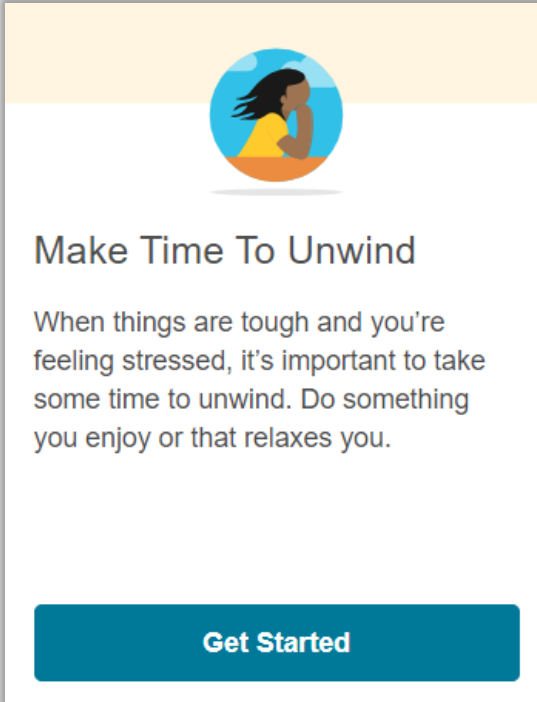
³ PwC. Employee Financial Wellness Survey. <https://www.pwc.com/us/en/services/consulting/business-transformation/library/touchstone-survey.html>. 2021. Accessed May 2023.

Member Educational Materials for December

Rally Mission of the Month: Make time to unwind

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

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.



Make Time To Unwind

When things are tough and you're feeling stressed, it's important to take some time to unwind. Do something you enjoy or that relaxes you.

Get Started



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

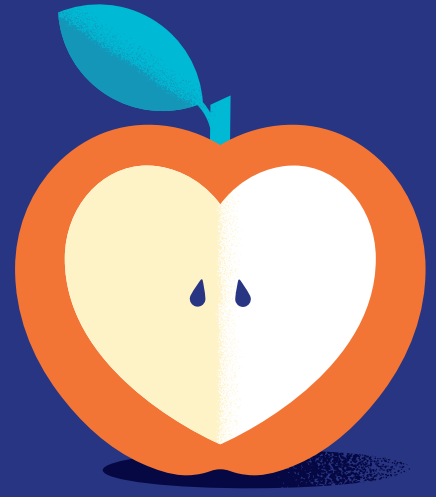
United Healthcare

Rally member flier





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. Compete 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 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.

B2C EI211145713.0 1/22 © 2022 United HealthCare Services, Inc. All Rights Reserved. 21-1140965-1



Updates to your prescription benefits

Effective January 1, 2024

Access 3-Tier PDL update summary

Dear Valued Customer:

We are pleased to announce our **Access 3-Tier Prescription Drug List (PDL)** pharmacy benefit updates for January 1, 2024. Our PDL Management Committee carefully reviews and evaluates prescription medications to place them in tiers corresponding to their overall health care value. By managing pharmacy benefits responsibly, we are able to provide integrated pharmacy benefit solutions for our customers and affordable medications for our members.

We will notify affected members through a targeted letter by December 1, 2023, but you may want to share this summary with your enrollees. If you have questions regarding the PDL and benefit plan updates listed below, please contact your broker or UnitedHealthcare representative.

Tier 1 Lowest-cost medications	Tier 2 Mid-range cost	Tier 3 Highest-cost

Prescription drugs with new benefit coverage

The following drugs were previously not covered under most benefit plans and are now eligible for coverage.

Therapeutic use	Medication name	Tier placement
ADHD	amphetamine/dextroamphetamine extended-release (generic Adderall XR)	Tier 1
ADHD	methylphenidate hydrochloride extended-release (generic Concerta)	Tier 1
Asthma	Fluticasone propionate HFA inhaler (Flovent HFA authorized brand alternative)	Tier 3
Asthma	QVAR RediHaler	Tier 1

Therapeutic use	Medication name	Tier placement
Asthma/COPD	fluticasone/salmeterol Diskus [Wixela Inhub (generic Advair Diskus)]	Tier 1
Asthma/COPD	Fluticasone/salmeterol HFA (Advair HFA authorized brand alternative)	Tier 3
Asthma/COPD	Fluticasone/Vilanterol Ellipta (Breo Ellipta authorized brand alternative)	Tier 3
Cancer	bexarotene capsules (generic Targretin)	Tier 1
Cancer	bexarotene gel (generic Targretin)	Tier 1
Cholesterol/lipid lowering	Ezetimibe/Atorvastatin	Tier 3
Diabetes	Insulin Lispro Junior KwikPen (unbranded Humalog Junior KwikPen)	Tier 2
Diabetes	Insulin Lispro KwikPen (unbranded Humalog KwikPen)	Tier 2
Diabetes	Insulin Lispro Protamine/Insulin Lispro KwikPen Mix 75/25 (unbranded Humalog Mix 75/25 KwikPen)	Tier 2
Diabetes	Insulin Lispro vial (unbranded Humalog)	Tier 1
Inflammatory bowel disease	mesalamine delayed-release (generic Delzicol)	Tier 1
Inflammatory bowel disease	mesalamine delayed-release (generic Lialda)	Tier 1
Mental health	asenapine maleate sublingual tablet (generic Saphris)	Tier 1
Neutropenia	Udenyca	Tier 2
Oral steroid	Cortisone	Tier 3
Overactive bladder	Oxybutynin 5 mg/5 ml oral solution	Tier 3

Prescription drugs moving to a lower tier

The following drugs are moving to a lower tier, making them a lower cost.

Therapeutic use	Medication name	Tier placement
Neutropenia	Neulasta	Tier 3 to Tier 2

Prescription drugs moving to a higher tier

The following medications are moving to a higher tier. Medications may move from a lower tier to a higher tier when they are more costly and have available lower-cost options.

Therapeutic use	Medication name	Tier placement	Alternative treatment option(s)
Asthma/COPD	Fluticasone propionate/salmeterol Respiclick (Airduo Respiclick authorized brand alternative)	Tier 1 to Tier 2	Arnuity Ellipta, QVAR RediHaler
Cancer	Brukinsa ¹	Tier 2 to Tier 3	Discuss alternative treatment options with your provider

Therapeutic use	Medication name	Tier placement	Alternative treatment option(s)
Diabetes	Humalog vial	Tier 1 to Tier 3	Insulin Lispro vial (unbranded Humalog)
High blood pressure	Edarbi	Tier 2 to Tier 3	candesartan (generic Atacand), irbesartan (generic Avapro), losartan (generic Cozaar), olmesartan (generic Benicar), telmisartan (generic Micardis), valsartan (generic Diovan)
High blood pressure	Edarbyclor	Tier 2 to Tier 3	candesartan HCT (generic Atacand HCT), irbesartan HCT (generic Avalide), losartan HCT (generic Hyzaar), olmesartan HCT (Benicar HCT), valsartan HCT (generic Diovan HCT)

Prescription drugs excluded from benefit coverage^{2,3}

We evaluate prescription drugs based on their total value, including how a drug works and how much it costs. When several drugs work in the same way, we may choose to exclude the higher-cost option. Effective January 1, 2024, the drugs listed below may be excluded from coverage or you may need to get a prior authorization. Sign into your online account to check which drugs your plan covers and if there are any actions you need to take.

Therapeutic use	Medication name	Alternative treatment option(s)
Acne	Finacea gel (brand only)	azelaic acid gel (generic Finacea)
ADHD	Adderall XR (brand only)	amphetamine/dextroamphetamine extended-release 24 hr (generic Adderall XR)
ADHD	Concerta (brand only)	methylphenidate extended-release osmotic release (generic Concerta)
ADHD	Vyvanse (brand only)	lisdexamfetamine dimesylate (generic Vyvanse)
Asthma	Flovent Diskus	Arnuity Ellipta, QVAR RediHaler
Asthma	Flovent HFA	Arnuity Ellipta, QVAR RediHaler
Asthma	Pulmicort Flexhaler	Arnuity Ellipta, QVAR RediHaler
Asthma/COPD	Advair Diskus (brand only)	fluticasone propionate/salmeterol (generic Advair Diskus)
Cancer	Targretin capsule (brand only)	bexarotene capsule (generic Targretin)
Cancer	Targretin gel (brand only)	bexarotene gel (generic Targretin)
Chest pain	BiDil (brand only)	isosorbide dinitrate/hydralazine (generic BiDil)
Diabetes	Humalog Tempo Pen ⁴	Humalog KwikPen, Insulin Lispro KwikPen (unbranded Humalog), Lyumjev KwikPen
Diabetes	Kombiglyze XR (brand only)	saxagliptin/metformin extended-release (generic Kombiglyze XR)
Diabetes	Lyumjev Tempo Pen ⁴	Humalog KwikPen, Insulin Lispro KwikPen (unbranded Humalog), Lyumjev KwikPen
Diabetes	Onglyza (brand only)	saxagliptin (generic Onglyza)
Diabetes	Rezvoglar KwikPen ⁴	Lantus, Toujeo

Therapeutic use	Medication name	Alternative treatment option(s)
HIV	Prezista (brand only)	darunavir (generic Prezista)
Infections	Ciprodex (brand only)	ciprofloxacin/dexamethasone otic suspension (generic Ciprodex)
Infections	Otovel	ciprofloxacin/dexamethasone otic (generic Ciprodex), ofloxacin 0.3% solution (generic Floxin, Ocuflox)
Inflammatory bowel disease	Lialda (brand only)	mesalamine delayed-release (generic Delzicol), mesalamine delayed-release (generic Lialda), Apriso
Inflammatory bowel disease	Uceris rectal foam (brand only)	budesonide rectal foam (generic Uceris)
Inflammatory conditions	Abrilada ^{1,4}	Adalimumab-adaz (unbranded Hyrimoz) ¹ , Amjevita ¹ , Cyltezo ¹ , Hadlima ¹ , Humira ¹
Inflammatory conditions	Adalimumab-fkjp ^{1,4}	Adalimumab-adaz (unbranded Hyrimoz) ¹ , Amjevita ¹ , Cyltezo ¹ , Hadlima ¹ , Humira ¹
Inflammatory conditions	Hulio ^{1,4}	Adalimumab-adaz (unbranded Hyrimoz) ¹ , Amjevita ¹ , Cyltezo ¹ , Hadlima ¹ , Humira ¹
Inflammatory conditions	Hyrimoz ^{1,4}	Adalimumab-adaz (unbranded Hyrimoz) ¹ , Amjevita ¹ , Cyltezo ¹ , Hadlima ¹ , Humira ¹
Inflammatory conditions	Idacio ^{1,4}	Adalimumab-adaz (unbranded Hyrimoz) ¹ , Amjevita ¹ , Cyltezo ¹ , Hadlima ¹ , Humira ¹
Inflammatory conditions	Yuflyma ^{1,4}	Adalimumab-adaz (unbranded Hyrimoz) ¹ , Amjevita ¹ , Cyltezo ¹ , Hadlima ¹ , Humira ¹
Inflammatory conditions	Yusimry ^{1,4}	Adalimumab-adaz (unbranded Hyrimoz) ¹ , Amjevita ¹ , Cyltezo ¹ , Hadlima ¹ , Humira ¹
Mental health	Aplenzin	bupropion extended-release (generic Wellbutrin XL)
Mental health	Latuda (brand only)	lurasidone (generic Latuda)
Mental health	Saphris (brand only)	asenapine maleate sublingual tablet (generic Saphris)
Multiple sclerosis	Aubagio (brand only) ¹	teriflunomide (generic Aubagio) ¹
Narcolepsy	Xyrem brand ¹	armodafinil (generic Nuvigil), modafinil (generic Provigil), Sodium Oxybate [Xyrem authorized generic (Hikma)] ¹ , Sunosi ¹ , Wakix ¹ , Xywav ¹
Neutropenia	Ziextenzo	Neulasta, Udenyca
Testosterone replacement	Xyosted	testosterone cypionate (generic Depo-Testosterone), testosterone enanthate (generic Delatestryl), testosterone 1.62% gel pump (generic Androgel), Testim
Ulcers, heartburn & reflux	Konvomep ⁴	lansoprazole orally disintegrating tablet (generic Prevacid Solu-tab), Nexium Suspension, OTC - Nexium, Prevacid, Prilosec, Zegerid

¹ Step Therapy or Prior Authorization may be required prior to coverage.

² Exclusion includes brand, generic and authorized generic products unless otherwise noted.

³ For benefits that do not exclude, Step Therapy or Prior Authorization may be required.

⁴ Newly released medication which was excluded from coverage at the time of launch and will continue to be excluded from our pharmacy benefit.

Access 3-Tier PDL clinical programs update summary

Some prescription drugs may have programs or limits that apply. Below are the changes that will be effective January 1, 2024.

ST Step Therapy⁵

The medications below have a new or revised Step Therapy program. You must try one or more other medications before the medications below may be covered.

Therapeutic use	Medication name	Step 1 Medication
Cancer	Mekinist plus Tafinlar	Where both combinations have similar indications members new to therapy must try: Zelboraf plus Cotellic

SL Supply Limits

Supply Limits establish the maximum quantity of a drug that is covered per copay or in a specified time frame. The drugs below will now be part of the Supply Limits program.

Therapeutic use	Medication name	New Supply Limit
Blood disorders	Promacta 12.5 mg	62 packets/month
Blood disorders	Promacta 25 mg	186 packets/month

⁵ Applies to new utilizers only. Current utilizers on these medications will have continuation of therapy.

Nondiscrimination notice and access to communication services

UnitedHealthcare® and its subsidiaries do not discriminate on the basis of race, color, national origin, age, disability or sex in their health programs or activities.

If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator.

Online: UHC_Civil_Rights@uhc.com

Mail: Civil Rights Coordinator
UnitedHealthcare Civil Rights Grievance
P.O. Box 30608
Salt Lake City, UT 84130

You must send the complaint within 60 days of your experience. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again. If you need help with your complaint, please call the toll-free phone number listed on your member ID card, TTY **711**, Monday through Friday, 8 a.m. to 8 p.m., or at the times listed in your health plan documents.

You can also file a complaint with the U.S. Dept. of Health and Human Services.

Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>

Phone: Toll free **1-800-368-1019**, **1-800-537-7697** (TDD)

Mail: U.S. Dept. of Health and Human Services
200 Independence Avenue SW
Room 509F, HHH Building
Washington, D.C. 20201

We provide free services to help you communicate with us, including letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the toll-free phone number listed on your member ID card, TTY **711**, Monday through Friday, 8 a.m. to 8 p.m., or at the times listed in your health plan documents.



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

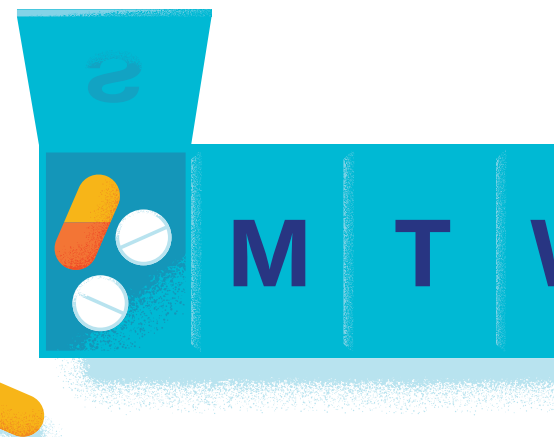
Make 1 payment upfront or split it up into 3 equal monthly payments with the Easy Payment Plan.

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.

Insurance 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.

UnitedHealthcare and the dimensional U logo are trademarks of UnitedHealth Group Incorporated. All other trademarks are the property of their respective owners.

B2C 08/22 © 2022 United HealthCare Services, Inc. All Rights Reserved. WF7872817



Stress and anxiety

Simplifying your life and resetting expectations can help ease stress and anxiety. This month, we look at stress-relieving ways to streamline your to-dos, think more positively and calm your mind.

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

Featured article on strategies for thinking more positively

Worksheet for reviewing and prioritizing commitments

Video "How to Give Yourself a Break"

Member training course "How to Simplify Your Life"

Manager training resources, including the podcast "Simplify your leadership life and de-stress your workplace"

[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.