

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.



February 2024

Please share this with all of your HBP employees, retirees, and COBRA members. Also share with the ED, HR, and Finance.

Forms 1095-B & 1095-C

The IRS requires the 1095 reporting be done at the actual Employer level. The obligation to report, if any, would fall on the housing authorities, which are the actual employers. However, UHC will take care of the 1095-B reporting. If the authority is under 50 full-time employees, no other reporting is required. However, with 50 or more full-time employees, the authority would have to issue the 1095-C regarding its offer of coverage. The deadline for electronic filing of 1095s is March 31.

1095-Bs needed for personal income tax purposes

All Form 1095-Bs will be available on myuhc.com by January 31. If members prefer a printed copy mailed to them, they can call the number on the back of their cards to request the form via regular mail.

NOTE: The responsible individual (employee, retiree, etc.) is the only one who has the functionality to retrieve Form 1095-B upon login. Members covered under the responsible individuals plan who are registered on myuhc.com do not have the ability to retrieve Form 1095-B. Myuhc.com works with Windows OS version 6.1 and Internet Explorer. Instructions are listed below:

1. Log into myuhc.com.
2. Click Look up My Benefits located at the right side of the page.
3. From Benefits & Coverage, click Coverage Documents located on the left side of the page.
4. Click 1095 Form. The form displays. Follow the instructions to print. Members do not have to wait for either form to file their tax return.

February's Health Focuses

Each month, UHC — who offers incentives and well-being programs — provides information on their selected health focus. The February selections are:

National awareness — National heart month & eye and vision health

UHC's health tip — Eating Mediterranean

UHC's employer tip — Creating a culture of health & well-being

UHC Rewards Tip — Biometric screening and daily exercise

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 \(housingbp.com\)](#)

UHC Training Webinars



The UHC training webinars are being continued this year. Thanks to your survey responses, the most popular topics will be scheduled and communicated to each HA. Webinars are recorded and can be watched at a later date from the HBP website.

Come learn from a Real Appeal Coach!

Real Appeal® is an online lifestyle and weight management program. It's available to you at no additional cost as part of your health insurance. And this year, Real Appeal offers even more coaching, more focus on building new habits, and more inspiration. Join this Coach Corner event to learn more about the program experience and hear from a Real Appeal Coach!

Making a lifestyle change to lose weight can seem intimidating. In this event you'll learn tips about how to overcome common challenges and stay on track with your goals. Whether you're interested in joining Real Appeal or already a member, this event is open for all.

When: Thursday, February 15, 2:30pm CST (12:30pm PST, 3:30pm EST)

Register to Attend: Click on the link below. Once registered, you will be prompted to add the event to your calendar.

[Registration Link](#)

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.

Member Educational Materials for February

National Health Observance: National Heart Month & Eye and Vision Health Month

February's health observances are National Heart Month and Eye & Vision Health. Looking for educational information related to these topics? If so, check out the following UnitedHealthcare educational resources:

- [Heart Disease](#)
- [DASH eating plan tips](#)
- [Heart Healthy Diet Supplements](#)
- [Eye Health](#)
- [Computer Vision Syndrome](#)

Health Tip Flier of the Month: Eating Mediterranean

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 Eating Mediterranean ([English](#) & [Spanish](#)).

UnitedHealthcare | Health Tip

Health tip: Eating Mediterranean



The Mediterranean Diet is modeled after the eating styles of adults living in certain regions bordering the Mediterranean Sea, where rates of chronic disease are among the lowest in the world.¹ In fact, research shows that the presence of heart disease seems to be lower among people living in Italy, Greece, and other countries around the Mediterranean, compared to those living in the United States. These studies suggest that diet may play a role.²

The traditional Mediterranean diet is characterized by a high intake of olive oil, fruit, nuts, vegetables, and whole grains; a moderate intake of fish and poultry; a low intake of dairy products, red meat, processed meats, and sweets; and wine in moderation, consumed with meals.

More than a diet and more of a lifestyle, the Mediterranean Diet focuses on

- Plenty of exercise
- Mostly plant-based meals
- Limiting red meat consumption, instead focusing on increasing fish intake
- Moderate healthy fats, particularly olive oil and nuts/seeds
- Use of herbs and spices instead of salt to flavor food
- Serving fresh fruit for dessert
- Drinking wine in moderation

Practical tips to make your diet more "Mediterranean."


- Increase your day-to-day activity such as taking the stairs, standing/walking during phone calls, and planning physical outings.
- Substitute beans for meat, snack on nuts instead of chips, and try having Greek yogurt with nuts or fruit for dessert.
- Swap butter and refined seed oils for olive oil in cooking, use hummus, tahini, nut butter or mashed avocado on a sandwich/wrap, instead of mayonnaise or cheese.
- Make meat your side and vegetables your main course such as adding meat into a stir fry, use canned and water-packed tuna or salmon for a quick and easy way to increase fish intake.
- Enjoy a 5 oz. glass of red wine with dinner, if you don't drink, there is no need to start, having a glass of Concord grape juice provides you with the similar health benefits.

¹May Clinic. Mediterranean diet for heart health. <https://www.mayoclinic.org/healthy-lifestyle/nutrition-and-healthy-eating/in-depth/mediterranean-diet/art-20347811>. Last 2023. Accessed August 2023.
²Cholesterol. Mediterranean Diet. <https://www.heart.org/en/healthy-living/healthy-diet/2023-mediterranean-diet>. November 2023. Accessed August 2023.
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UnitedHealthcare | Consejo de Salud

Consejo de salud: Seguir una dieta mediterránea



La dieta mediterránea sigue el modelo de los estilos de alimentación de los adultos que viven en determinadas regiones a orillas del mar Mediterráneo, donde las tasas de enfermedades crónicas se encuentran entre las más bajas del mundo.¹ De hecho, las investigaciones demuestran que la presencia de enfermedades cardíacas parece ser menor entre los habitantes de Italia, Grecia y otros países del Mediterráneo, en comparación con los habitantes de los Estados Unidos. Estos estudios sugieren que la dieta podría desempeñar un papel.²

La dieta mediterránea tradicional se caracteriza por una alta ingesta de aceite de oliva, frutas, frutos secos, verduras y granos integrales; una ingesta moderada de pescado y aves de corral; una ingesta baja de productos lácteos, carnes rojas, carnes procesadas y dulces; y un consumo moderado de vino durante las comidas.


Más que una dieta, la dieta mediterránea es un estilo de vida que se centra en

- Mucho ejercicio
- Comidas en su mayoría vegetales
- Consumo limitado de carnes rojas y mayor consumo de pescado
- Consumo moderado de grasas saludables, especialmente aceite de oliva y frutos secos/semitas
- Uso de hierbas y especias en lugar de sal para condimentar la comida
- Consumo de frutas frescas como postre
- Consumo moderado de vino

Consejos prácticos para hacer su dieta más "mediterránea":

- Aumente su actividad diaria, como ir por las escaleras, pararse o caminar durante las llamadas telefónicas y planificar salidas físicas.
- Sustituya la carne por frijoles, coma frutos secos como colación en lugar de papas fritas, y pruebe a tomar yogur griego con frutos secos o fruta para el postre.
- Cambie la mantequilla y los aceites de semillas refinados por aceite de oliva en la cocina, use hummus, tahini, mantequilla de nuez o puré de aguacate en un sandwich/wrap, en lugar de mayonesa o queso.
- Trate que la carne sea un acompañante y que las verduras sean su plato principal, puede agregar carne sofrita o usar atún o salmón enlatado en agua como una manera rápida y fácil de aumentar la ingesta de pescado.
- Disfrute de una copa de vino tinto de 5 oz en la cena, si no bebe, no hay necesidad de empinar, tomar un vaso de jugo de uva Concord le brinda beneficios de salud similares.

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Esta información es para fines generales de información y no debe considerarse un consejo médico. Se debe obtener asesoramiento individualizado de un profesional de la salud antes de cualquier decisión que pueda ser educativa para usted. © 2023 UnitedHealthcare Services, Inc. Todos los derechos reservados. UH230233-01 1/23 © 2023 UnitedHealthcare Services, Inc. Todos los derechos reservados.



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Practical tips to make your diet more “Mediterranean.”

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² Cleveland Clinic, Mediterranean Diet. <https://my.clevelandclinic.org/health/articles/16037-mediterranean-diet>. November 2022. Accessed August 2023.

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Esta información es para su conocimiento general solamente y no pretende ser un consejo médico ni se debe interpretar 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: Creating a culture of health and well-being



Creating a culture of health and well-being is a key component of a successful worksite well-being program. Below are some important steps to building and cultivating a health-promoting, supportive culture.

What is it?

While the meaning of “culture of health and well-being” may differ from company to company, creating a culture of health and well-being may be beneficial to both the employer and employees. This type of culture may combat burnout and increase employee satisfaction, while acting as a key component of a successful worksite well-being program.

Why create it?

The primary benefits of building a culture of health and well-being are closely linked to flexibility in the workplace. Here are just a few “must-haves” for accepting a new role in 2022:¹

- 55% of employees desire a flexible work schedule, including working remotely
- 52% of employees would like the organization that they work for to have a health and wellness program
- 51% of employees say that their employer needs to recognize the importance of life outside of work

Additionally, fostering a culture of health and well-being in the workplace may support greater engagement, retention, trust and satisfaction among employees.

How to create it

Leadership commitment and involvement (at all levels)

“Leaders” need to act as role models to create and reinforce the culture. This can be accomplished when leaders consistently do the following:

- Assist with the creation of a supportive, health-promoting environment

- Communicate about the well-being initiative and why it is important to them, the employees and the organization
- Actively participate in the well-being program
- Educate and motivate **all** levels of leadership on the positive role they can play to support wellness initiatives

Company practices, policies and embedded with well-being

To be effective, a culture of health and well-being needs to be integrated into the day-to-day operations of the organization. Implement policies and practices that promote and support employee well-being. Sample “supportive” policies include:

- A “Healthy Meeting Policy” to ensure healthier foods and beverages are available at meetings and company events
- Flexible work schedule
- Offer reimbursement for offsite fitness facilities
- Provide signage to encourage physical activity (e.g., “Take the Stairs”)

A workplace environment that supports healthy decisions

It is important to have a workplace environment that supports healthy decisions... make the healthy choice the valued and easier choice. Environmental supports include:

- Ensure employees have access to affordable, healthy foods
- Encourage employees to be more physically active by offering movement breaks throughout the day or map out nearby walking routes
- Create areas for employees to relax and de-stress
- Sponsor or organize social events throughout the year

Sources:

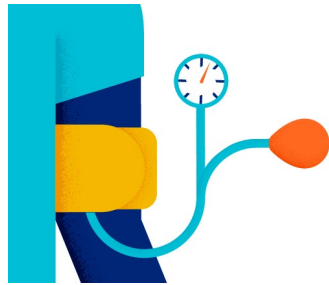
¹ MetLife. <https://www.metlife.com/retirement-and-income-solutions/insights/20th-annual-us-employee-benefits-trends-study-2022/>. March 2022. Accessed May 2023.

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UHC Rewards activities of the month

Biometric screening and daily exercise

Through UnitedHealthcare Rewards, **incentives are available for covered employees and spouses for completing a variety of activities**, including getting a biometric screening and achieving daily exercise goals. See below for more information about these two incented activities. To learn more, check out the 3-minute [UnitedHealthcare Rewards recorded overview](#).



Get a biometric screening

This wellness screening measures blood pressure, body mass index (BMI), glucose and cholesterol levels, and more. Members have three options to complete the screening

1. Use a provider results form
2. Go to a lab for a screening
3. Use an at-home testing kit



Daily exercise

Upon connecting a tracker, members can earn incentives each day they meet daily exercise goals. Two daily incentives are available as follows:

- Daily goal 1: Track 15 active minutes or 5k steps per day
Daily goal 2: Track 30 active minutes or 10k steps per day



Get started

Download the UnitedHealthcare® app and activate UHC Rewards to start earning.





Healthier habits, healthier lifestyle

Take small steps for lasting change with Real Appeal®, an online weight management support program.



Get healthier, at no additional cost to you

Real Appeal on Rally Coach™ is a proven weight management program designed to help you get healthier and stay healthier. It's available to you and eligible family members at no additional cost as part of your benefits.

Take small steps toward healthier habits

Set achievable nutrition, exercise and weight management goals that keep you motivated to create lasting change. Track your progress from your daily dashboard, too.

Support and community along the way

Feel supported with personalized messages, online group sessions led by coaches and a caring community of members.

Join today at enroll.realappeal.com or scan this code




Get a Success Kit delivered right to your door.

Make the most of tools and resources like weight and food scales, a portion plate and more. Your Success Kit is delivered after you attend your first live group session.

United
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Real Appeal is a voluntary weight loss program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Results, if any, may vary. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

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