

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.

ATTENTION: HBP Premium Discount

As part of its ongoing efforts to manage health care costs, the Housing Benefits Plan (HBP) is happy to offer a premium discount on 2025 HBP coverage costs! The discount will be equal to 2% of each housing authority's total annual premiums and be applied to a single given month.

EXAMPLE: In 2024, ABC Housing Authority (ABC) paid \$12,000 in total premiums. In May of 2025, ABC's premium will be reduced by \$240 (2% of \$12,000).

Each housing authority will be asked to vote on this opportunity (a ballot will be emailed soon). The HBP very much appreciates your participation and is glad for this opportunity to give back to you.

Employee Assistance UHC Website Tools

The January engagement toolkit from UHC/Optum focuses on the **mind-body wellness connection**. For more information, on this topic and other topics, please access January's toolkit at <https://optumeap.com/newthismonth/en-US>. You may also click on the view toolkit link on the mind-body wellness connection attachment.



Wellos—Effective January 1, 2025

Wellos is an engagement-driven health and wellness app designed to help members **begin, restart, and continue their health journey**. Wellos is a wellness product focused on getting members started on this journey through content, tracking, and goal setting to help members make better personal health choices.

- Bite-sized content journeys: Weight, wellness and stress journeys
 - Tracking that teaches nutrition, mindset, activity and body tracking
 - Robust insights: Digestible views of tracked data
 - Personalized digital support: Short challenges to help drive change
- Wellos is available to any HBP member and dependent (18+) covered by UHC at **no-cost**. There are 2 ways you can access Wellos:
- click the **Wellos tile** in **myuhc.com**>Coverage & Benefits>My Coverage & Benefits>Additional Benefits or
 - download the **Wellos app** and input eligibility criteria (first name, last name, DOB, plan number, group number).

For more information, please see the attached Wellos flier.

2024 UHC Rewards Earned

Congratulations to HBP members who earned a total of **\$29,598** in UHC rewards in 2024! Rewards are sent via digital Visa gift cards. Members can participate year after year. Sign up now for a healthy 2025!

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.



January 2025



January's Health Focuses

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

National awareness — Preventive care and cervical cancer

UHC's health tip — Understanding preventive care

UHC's employer tip — Wellness program communication tips

UHC Rewards challenges* — Establish a primary care physician and schedule your cervical cancer screening

**Enroll in UHC Rewards and complete these challenges to earn money.*

Information on each is attached.

Please note that attachments may have links with more information. If the newsletter is printed, you may want to print the additional linked information for your team. Previous newsletters can be found on HBP's website at:

Newsletters | HousingBP.com

Member Educational Materials for January

National Health Observance: Preventive Care and Cervical Cancer Awareness Month

January's health observance is Preventive Care and Cervical Cancer Awareness Month. Looking for educational information related to these topics? If so, check out the following UnitedHealthcare educational resources:

- [Understanding cancer](#)
- [Understanding cervical cancer](#)
- [Preventive care checklist: Common tests & screenings for your age](#)

Cervical cancer

Out of the 5 types of **gynecologic cancers**, cervical cancer is the only one with a screening test that detects abnormal cells and a vaccine that helps prevent you from ever getting it.¹ There are also simple lifestyle habits you can do to help prevent cervical cancer. There's a lot to cover here, but let's start with a break down on what cervical cancer is.

Cervical cancer is cancer that starts in the cells of the cervix (the lower part of a woman's uterus where a baby grows). The cervix is made up of two parts and each part is covered with different types of cells. The spot where these two parts of the cervix come together is called the transformation zone. It's the place where cells are constantly changing, so it's no surprise that most cervical cancers start there. When cells change abnormally, they're called precancerous cells. They either go away with treatment or turn into cancer.²



Health Tip Flier of the Month: Understanding preventive care

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 preventive care ([English](#) & [Spanish](#)).

UnitedHealthcare | Health Tip

Health tip: Understanding preventive care

Preventive care is routine health care that is meant to help you stay healthy. When you schedule regular appointments and screenings, it may help you manage and maintain your health.

Preventive care is generally focused on the following

- Evaluating your health when you are symptom-free
- Receiving checkups and screenings
- Decreasing the risk of developing health issues even if you are in the best shape of your life

Understand the difference between preventive care and diagnostic care

- Preventive care is designed to help you stay healthy and may be covered by most health plans with \$0 out-of-pocket when you see an in-network provider.
- Costs may be incurred for diagnostic care based on plan coverage. Check your plan documents for additional details.

Schedule an appointment with your doctor today
Routine preventive care may help you manage and maintain your health and is generally covered at 100 percent by most health plans.

Preventive Care
Preventive care includes routine well exams, screenings, and immunizations intended to prevent or avoid illness or other health problems.

Diagnostic Care
Diagnostic care includes care or treatment when you have symptoms or risk factors and your doctor wants to diagnose them.

When is care considered preventive?
A procedure can be considered preventive care in some situations, but not in others. This is important, because a service must be considered preventive in order to be exempt from copays, coinsurance or deductibles. If it's not, these charges may apply.

Preventive care example
A woman has an annual wellness exam and receives blood tests to screen for anemia, kidney and liver function, and has a urine analysis done. If the physician orders lab work during a preventive care visit some of the tests may be covered as preventive care, such as a cholesterol screening.

UnitedHealthcare

UnitedHealthcare | Consejo de Salud

Consejo de salud: Información sobre el cuidado preventivo

El cuidado preventivo es el cuidado de la salud de rutina que tiene como objetivo ayudarle a mantenerse saludable. La programación de exámenes y citas regulares puede ayudarle a controlar y cuidar su salud.

El cuidado preventivo por lo general se enfoca en lo siguiente

- Evaluar su salud cuando no tenga síntomas
- Recibir chequeos y exámenes de detección
- Disminuir el riesgo de desarrollar problemas de salud incluso si está en la mejor forma de su vida

Conozca la diferencia entre cuidado preventivo y cuidado de diagnóstico

- El cuidado preventivo está diseñado para ayudarle a mantenerse saludable y puede estar cubierto por la mayoría de los planes de salud con un desembolso de \$0 cuando consulta a un proveedor dentro de la red.
- Es posible que se incurra en costos por cuidado de diagnóstico según la cobertura del plan. Revise sus documentos del plan para más detalles.

Recuerde programar una cita con su médico hoy
El cuidado preventivo de rutina puede ayudarle a controlar y mantener su salud, y generalmente está cubierta al 100 por ciento por la mayoría de los planes de salud.

Cuidado Preventivo
El cuidado preventivo incluye exámenes de salud de rutina, exámenes de detección y vacunación destinados a prevenir o evitar enfermedades u otros problemas de salud.

Cuidado de Diagnóstico
El cuidado de diagnóstico incluye cuidado o tratamiento cuando tiene síntomas o factores de riesgo y su médico desea diagnosticarlos.

¿Cuándo se considera cuidado preventivo?
Un procedimiento puede considerarse cuidado preventivo en algunos casos, pero no en otros. Esto es importante, porque un servicio tiene que ser considerado preventivo para estar exento de copagos, seguros o deducibles. Si no es así, se pueden aplicar estos cargos.

Ejemplo de cuidado preventivo
Una mujer se realiza un examen de salud anual y le hacen análisis de sangre para detectar anemia y analizar la función renal o hepática, y también un análisis de orina. Si el médico indica pruebas de laboratorio durante una visita de cuidado preventivo, algunas pruebas, como los análisis de colesterol, pueden tener cobertura como cuidado preventivo.

UnitedHealthcare



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Diagnostic care example

However, other blood chemistry panels like an anemia screening in a non-pregnant woman, a kidney or liver function test and urinalysis, would not be covered as preventive care. The woman would be responsible for any deductible, coinsurance, or copayment that may be applicable based on her benefit plan.

When a service is performed for preventive screening reasons and is appropriately reported, it will be covered under the Preventive Care Services benefit. Check your plan documents and consult with your health care provider prior to having the service performed if you have questions.

Examples of preventive care include

- Routine physical examinations
- Immunizations
- Well baby and well-child care
- Mammography, colonoscopy, sigmoidoscopy
- Cervical screening

Preventive care is important because

- Regular preventive care visits and health screenings may help to identify potential health risks for early diagnosis and treatment.
- Helping prevent disease and detecting health issues at an early stage is essential to living a healthier life.
- Following preventive care guidelines—and your doctor’s advice—may help you to stay healthier. Be sure to discuss specific health questions and concerns with your doctor.



Register on myuhc.com.

Find a provider, get plan coverage details and more.

**United
Healthcare**

Sources:

1. UnitedHealthcare, Preventive Care Tips. <https://www.uhc.com/health-and-wellness/preventive-care/preventive-care-tips>. 2023. Accessed October 2023.
2. Centers for Medicare & Medicaid Services, The Affordable Care Act’s New Rules on Preventive Care. <https://www.cms.gov/CCIIO/Resources/Fact-Sheets-and-FAQs/preventive-care-background>. September 2023. Accessed October 2023.
3. UnitedHealthcare, Preventive Care. <https://www.uhc.com/health-and-wellness/preventive-care>. 2023. Accessed October 2023.

This information 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.

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¿Cuándo se considera cuidado preventivo?

Un procedimiento puede considerarse cuidado preventivo en algunos casos, pero no en otros. Esto es importante, porque un servicio tiene que ser considerado preventivo para estar exento de copagos, coseguros o deducibles. Si no es así, se pueden aplicar estos cargos.

Ejemplo de cuidado preventivo

Una mujer se realiza un examen de salud anual y le hacen análisis de sangre para detectar anemia y analizar la función renal o hepática, y también un análisis de orina. Si el médico indica pruebas de laboratorio durante una visita de cuidado preventivo, algunas pruebas, como los análisis de colesterol, pueden tener cobertura como cuidado preventivo.

Ejemplo de cuidado de diagnóstico

Sin embargo, otros perfiles bioquímicos sanguíneos, como las pruebas de detección de anemia en mujeres no embarazadas, las pruebas de la función renal o hepática y los análisis de orina, no tendrán cobertura como cuidado preventivo. La mujer deberá pagar los deducibles, copagos o coseguros que apliquen según las disposiciones de su plan de beneficios.

Cuando un servicio se realiza por motivos de detección preventiva y se informa adecuadamente, estará cubierto por el beneficio de Servicios para el Cuidado Preventivo. Revise sus documentos del plan y consulte con su proveedor de cuidado de la salud antes de realizar el servicio si tiene preguntas.

Los ejemplos de cuidado preventivo incluyen

- Exámenes físicos de rutina
- Vacunas
- Cuidado de la salud de bebés y niños
- Mamografía, colonoscopia, sigmoidoscopia
- Pruebas de detección de cáncer del cuello uterino

El cuidado preventivo es importante porque

- Las visitas regulares de cuidado preventivo y las evaluaciones de salud pueden identificar posibles riesgos de salud que llevan a un diagnóstico y tratamiento tempranos.
- Ayudar a prevenir enfermedades y detectar problemas de salud en una etapa temprana es esencial para vivir una vida más saludable.
- Seguir las pautas de cuidado preventivo, y los consejos de su médico, puede ayudarle a mantenerse más saludable. Asegúrese de hablar con su médico si tiene preguntas e inquietudes de salud específicas.



Regístrese en myuhc.com.

Busque un proveedor, obtenga los detalles de la cobertura del plan y más.

At-a-glance: Wellness program communication tips



Use a blend of digital & traditional channels

- Email
- Wellness champions
- Intranet
- Managerial updates
- Team meetings
- Printed handouts
- Posters
- Bulletin boards
- Digital monitors
- Social media



Identify and use “Overarching Messages” that resonate with your employees throughout the year

“Small steps have big impact!”

“The Wellness Program is for everyone!”

“You choose your path and which programs you want to enroll in.”



Ensure that Wellness Program messaging is integrated within all levels of your organization

- Executive leadership
- Human Resources/ Benefits
- Middle management
- Wellness champions
- Employees



Leverage “Peer-Level” communications throughout the year to inspire your employees

- Success stories
- “Healthy selfies”
- Wellness champions
- Social media



When communicating behavior components, focus on the short-term benefits of the program...

- More energy
- Lifted mood
- Feeling better
- Connection with others
- Better sleep
- Socialization
- Better focus
- Increased creativity
- Team building
- Improved productivity



Consider branding your wellness program with its own logo, tagline, and accompanying mission/vision statement.

Mind-body wellness connection

This month, explore resources designed to support your mind-body connection, empowering you to build healthy self-care habits and discover the joy in daily life.

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

Featured article on the crucial connection between mental and physical wellness

Interactive guide to create a plan and challenge yourself to achieve better sleep

Interactive guide to build a routine that enhances your mental wellbeing

Worksheet for reviewing the relationship between your gut and mental health

Quick-hit tips on finding the “glimmers” of joy in life and taking steps to reset

Video on how to practice yoga in a chair

Member training course “Move to improve mental health”

Manager training resources, including “Collaboration fosters a healthy work 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 – Enjoy ongoing access to your favorite content



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



A wellness program built for personalization

Get support to help you make sustainable changes at your own pace

Your Wellos journey starts now



Tracking to help you learn

Personalized suggestions based on your real-life data



Coaching that comes to you

Online coaches and behavior change lessons by your side as you build sustainable habits



Personalized support

Challenges designed to help keep you excited about the changes you're making

Enroll today

Join Wellos at no cost to you!



Download the app or go to wellos.com/member to get started today!

Wellos is a voluntary digital wellness program for fully insured business. A buy-up option, which includes 11 live coaching, is available for purchase for certain groups (buy up option not available in NM and pending approval in CA, HI and MT). The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult with an appropriate health care professional to determine what may be right for you. Insurance coverage provided through UnitedHealthcare Insurance Company or its affiliates.

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