

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.



December 2024

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

Second Notice of New Penalty for Late Payments

Please find attached correspondence from the HBP board of directors on a new penalty imposed for late payments. We appreciate your cooperation; the majority of HBP members consistently pay timely. If you have questions on the new penalty, please contact the Vimly team at HBP@Vimly.com. Please note that since we wanted to ensure everyone saw this new policy, this is a repeat of the notice sent previously to all members via email, via mail, and in the October 2024 newsletter.

Employee Assistance 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 **Prep and reset for the new year** 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 Prep and reset for the new year attachment.

2025 ID Cards for Medical Plan Members

If you did not make changes to your medical coverage during open enrollment, you will not be receiving new medical ID cards. If you need to print a temporary card or request a replacement go to www.myuhc.com. You will need to register. It will ask for your alt ID, but you can bypass that and register with your SSN and DOB. 1. Once logged in, click on "Account Settings" and then "Temporary Card." 2. On the Request ID Card page, you can print a temporary card or request an ID card be mailed to you. If a mailed ID card is requested, UHC will send two more ID cards. Only one request for additional ID cards can be made in a 24-hour period. 3. Or from a supported smartphone, you can view, fax or email your health plan ID card. 4. Or call customer service at 866-633-2446 to request additional ID cards. 5. You can also get a digital card by downloading the UHC app and when viewing your medical ID card you will be able to click on the "Add to Apple wallet." Medical members who changed plans or dependents during open enrollment will receive new ID cards for 2025. The cards will be mailed to the member's home address on file at UHC. If a member's address has changed, please update the address in the SIMON portal. Dental ID cards are no longer mailed, but you can get a digital one at your myuhc.com account.

2025 Prescription Drug List Update

Please find attached the new Prescription Drug List (PDL) for January 1, 2025. 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 also receive this letter. You may search the entire PDL list [here](#).



**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 — who offers incentives and well-being programs — provides information on their selected health focus. The December selections are:

National awareness — Self-care for the Holidays

UHC's health tip — Financial well-being

UHC's employer tip — A Manager's role in building a culture of health

UHC Rewards challenges* — Redeem your rewards

**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](#)

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 December

National Health Observance: Self-care for the Holidays

December’s health observance is Self-care for the Holidays. Looking for educational information related to these topics? If so, check out the following UnitedHealthcare educational resources:

- [Mindful eating](#)
- [Understanding financial well-being](#)
- [Benefits of practicing gratitude](#)
- [Crisis and emergency care hotlines](#)

Benefits of practicing gratitude

Did you know that people who regularly show and feel gratitude tend to be more optimistic and satisfied in life, have higher self-esteem and sleep better? They also tend to have stronger relationships and communities. And they may even have improved physical health. Why? Because people who show more gratitude are more likely to have fewer trips to the doctor and exercise more often.

What does gratitude mean?

By actively focusing on the positive things in your life, you can reduce negative thoughts and feelings. When you show and feel gratitude, it helps you think of the goodness in your life, and the sources of this goodness. This can help you keep perspective and bounce back more quickly after stressful and difficult times.

Gratitude also can bring “pay it forward” benefits to others. It helps you — and those you share your gratitude with — get a boost of positive reinforcement, so they may feel more inspired to express thanks as well.



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.¹

Financial issues may take a huge toll on your mental and physical health. Money worries may adversely impact one's sleep, self-esteem, and energy levels. It may leave you feeling angry, ashamed and fuel tension and arguments with those closest to you. It may exacerbate pain and mood swings and even increase your risk of depression and anxiety.¹

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.¹ 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:

- 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 determined¹

- 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?
- Do you have any collection actions against you?

What your FICO[®] credit score means¹
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 | 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 estresados por el dinero, al menos una parte del tiempo.¹

Los problemas económicos podrían causar estragos en su salud mental y física. Las preocupaciones económicas pueden perjudicar al sueño, la autoestima y los niveles de energía. Pueden hacer que uno sienta enojo, vergüenza y alimentar la tensión y las discusiones con las personas más cercanas. Puede exacerbar el dolor y los cambios de humor e incluso aumentar el riesgo de depresión y ansiedad.¹

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.¹ Otras definiciones pueden incluir sentirse en control financiero, la capacidad de absorber un nivel financiero, estar encaminado para alcanzar las metas financieras o tener la flexibilidad para tomar decisiones con su dinero.

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 ayudarle a pagar a tiempo, pero asegúrese de tener suficiente dinero en su cuenta para evitar cargos por sobregiro.

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.

- ¿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?
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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 Help Guide, Coping with Financial Stress. <https://www.helpguide.org/articles/stress/coping-with-financial-stress.htm>. June 2023. Accessed October 2023.

² First Wealth, What is Financial Wellbeing? <https://www.firstwealth.co.uk/article/what-is-financial-wellbeing>. May 2021. Accessed October 2023.

³ SoFi, Are you bad with money? Here's how to get better. <https://www.sofi.com/learn/content/am-i-bad-with-money/>. September 2023. Accessed October 2023.

⁴ MyFico, What's my Fico scores? <https://www.myfico.com/credit-education/whats-in-your-credit-score>. 2023. Accessed October 2023. FICO is a registered trademark of Fair Isaac Corporation.

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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 | Más de 800 |
| Muy bueno | 740 – 799 |
| Bueno | 670 – 739 |
| Regular | 580 – 669 |
| Malo | <580 |

Los 5 fundamentos del bienestar financiero

Presupueste

¿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 ayudarle 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.

Planifique 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 Help Guide, Coping with Financial Stress. <https://www.helpguide.org/articles/stress/coping-with-financial-stress.htm>. Junio de 2023. Consultado en octubre de 2023.

² First Wealth, What is Financial Wellbeing? <https://www.firstwealth.co.uk/article/what-is-financial-wellbeing>. Mayo de 2021. Consultado en octubre de 2023.

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⁴ MyFico, What's my Fico scores? <https://www.myfico.com/credit-education/whats-in-your-credit-score>. 2023. Consultado en octubre de 2023. FICO es una marca registrada de Fair Isaac Corporation.

At-a-glance: A manager's role in building a culture of health

Management support is critical to the success of health & well-being programs. Management style and perception of management support may be strong influencers on employee program participation. Developing a broad base of managerial support is therefore an important health & well-being engagement strategy.

Why does employee health & well-being matter to managers?

Employees are the most important asset in an organization. Investing in your employees' health & well-being can make a significant difference in job satisfaction and productivity, as well as in the overall profitability of the organization. Participation in health & well-being programs is associated with:¹

- Higher energy and engagement
- Less stress
- Better communication
- Lower health risks
- Improved mental health
- Enjoyable work environment

So, how can you promote a culture of health among the employees in your organization?

Health & well-being program engagement is about more than just showing up at a health screening or other incentivized activity. Engaging employees in health & well-being activities at work involves creating and maintaining a sincere interest in living a healthier life; both at home and at work. Workplace health & well-being programs are only as effective as the proportion of employees who are truly engaged in the program.

What can managers do to help build a culture of health among employees?

A manager is in a unique position to utilize programs, resources, and policies within the organization to create an environment that supports employee health & well-being. Because of this unique position, a manager may act as a cultivator for employee health & well-being.

Managerial actions for creating a supportive health & well-being-focused environment include the following:



Supporting communication



Fostering a culture of health



Leading by example



Supporting communication

Managers can help ensure that their employees receive important messages related to the health & well-being program. Helping to communicate program updates, events, services, and policies to employees builds program awareness and encourages participation. Consider the following methods of supporting health & well-being program communications:

- Forward health & well-being-related communications from HR or well-being committee to your team.
- Include health & well-being topics and program announcements as an ongoing agenda item in your team meetings.
- Remind employees throughout the year of health & well-being programs and incentives that are available.
- Include health & well-being as a part of new-hire orientation.
- Place a well-being-branded pocket folder near your office or workstation. Remember to regularly refresh communication collateral to keep content relevant.
- Encourage your employees to participate in health & well-being programs and worksite events.
- Regularly meet with designated Well-Being Champions for program/event updates.
- Encourage employees to share their success stories with those who administer the health & well-being program.



Fostering a culture of health

A culture of health makes it easier for employees to succeed in improving their well-being. Managers may help influence and create a culture of health through several avenues:²

1. **Schedule flexibility** – Allowing employees to have flexibility over when and where they work
2. **Adequate staffing** – Avoiding long hours and high pressure that may negatively impact an employee's physical and mental health
3. **Work-life balance** – fostering a workplace that encourages time for family and leisure activities
4. **Social climate** – using health and well-being programs to create a sense of community and connection



Leading by example

Regardless of how many programs and policies an organization may implement around health & well-being, employees look to their leaders for cues on how to model their behavior. Consider establishing and following these well-being practices:

Leading by example:

- Participating in worksite health & well-being events and offerings
- Leading Walk-and-Talk meetings, as well as physical activity and stress management breaks
- Ensuring healthy snacks are available at staff meetings and company events
- Sharing with your team how the health & well-being program has positively impacted you (if applicable and if comfortable doing so)

Encouraging employees to:

- Use lunch time to step away from their desk
- Take frequent stretch, walk, and stress management / meditation breaks
- Engage in Walk-and-Talk meetings
- Obtain the recommended 7 – 9 hours of sleep per night
- Use PTO to recharge
- Stay home when sick

Discouraging employees from:

- Using work email during non-work hours
- Skipping lunch breaks or not taking breaks from sitting at their desk

Moreover, building a culture of health and well-being is important for both a manager and the employees. By communicating effectively, leading by example and fostering a culture of health in the workplace, managers play a crucial role in the success of a well-being program.

¹ Kaiser Permanente. <https://healthy.kaiserpermanente.org/health-wellness/healtharticle/why-workplace-wellness-important>. 2023. Accessed June 2023.

² Harvard Business Review. <https://hbr.org/2021/10/7-strategies-to-improve-your-employees-health-and-well-being>. October 2021. Accessed June 2023.

UHC Rewards Activity of the Month

Redeem your rewards

Through UnitedHealthcare Rewards, **incentives are available for covered employees and spouses for completing a variety of activities.**

Now it is time to redeem* your dollars from UnitedHealthcare Rewards:

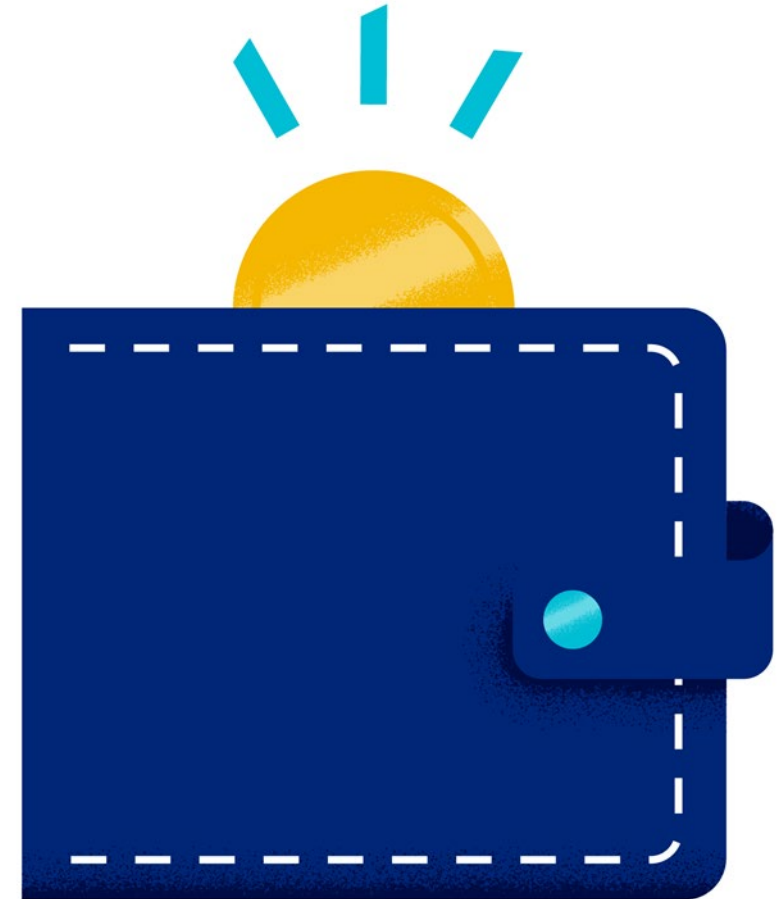
1. Open **UHC Rewards** in the **UnitedHealthcare® app** and select **Redeem rewards**
2. Choose how you'd like to redeem your rewards
3. Follow the prompts to redeem your rewards

*Before members can redeem rewards, they must earn a minimum of \$5. If their rewards will be deposited into a health incentive account (HIA), the minimum amount is \$1.



Get started

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



Prep and reset for the new year

This month, explore resources to celebrate your achievements from the past year, set optimistic intentions, and manage expectations and boundaries to enhance mental health and wellbeing in the year ahead.

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

Featured article on nurturing a positive mindset.

Featured article on managing expectations for holidays and special occasions.

Quick-hit tips for setting healthy boundaries.

Fun tips for do-it-yourself gift ideas.

Worksheet for reflecting on the past year and setting intentions for the new year.

Link for members to download and access the Calm app to help manage stress.

Member training course "Self-care: Small changes for positive results."

Manager training resources, including "Review-Rest-Renew for 2025."

[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 – Get ongoing access to your favorite content.



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

Optum



Updates to your prescription benefits

Effective January 1, 2025

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, 2025. 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, 2024, 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 |
|-------------------------|---|----------------|
| Diabetes | Sitagliptin (Zituvio authorized generic) ¹ | Tier 3 |
| Diabetes | Zituvio ¹ | Tier 3 |
| Inflammatory conditions | Amjevita for Nuvaila ¹ | Tier 2 |
| Inflammatory conditions | Bimzelx ¹ | Tier 3 |
| Pain | tramadol 25 mg tablet | Tier 1 |

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 |
|-------------------------|-----------------------|------------------|
| Inflammatory conditions | Cosentyx ¹ | Tier 3 to Tier 2 |
| Inflammatory conditions | Entyvio ¹ | Tier 3 to Tier 2 |
| Inflammatory conditions | Omvoh ¹ | Tier 3 to Tier 2 |
| Inflammatory conditions | Sotyktu ¹ | 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) |
|---------------------------|-----------------------|------------------|--|
| Anemia | Epogen ² | Tier 2 to Tier 3 | Retacrit |
| Anemia | Procrit ² | Tier 2 to Tier 3 | Retacrit |
| Blood disorders | Mulpleta ¹ | Tier 2 to Tier 3 | Discuss alternative treatment options with your provider |
| Bowel preparations | MoviPrep | Tier 2 to Tier 3 | polyethylene glycol powder (generic Glycolax), PEG (generic Golytely) |
| Elevated phosphate levels | Velphoro ¹ | Tier 2 to Tier 3 | calcium acetate (generic PhosLo), sevelamer carbonate tablet (generic Renvela) |

Prescription drugs excluded from benefit coverage^{3,4}

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, 2025, 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 | Cabtreo ⁵ | OTC Differin gel plus clindamycin 1.2%/benzoyl peroxide 5% (generic Duac) or adapalene 0.1%/benzoyl peroxide 2.5% (generic Epiduo) plus clindamycin 1% gel (generic Clindagel) |
| Blood disorders | Promacta tablet ¹ | Alvaiz ¹ |
| Cushing's disease | Korlym (brand only) ¹ | mifepristone (generic Korlym) ¹ |
| Dry eye disease | Vevye ophthalmic solution ^{1,5} | Restasis single dose vial ¹ , Xiidra ¹ |
| Elevated phosphate levels | sevelamer hydrochloride tablet (generic Renagel) | sevelamer carbonate tablet (generic Renvela) |

| Therapeutic use | Medication name | Alternative treatment option(s) |
|--------------------------------|--|--|
| Growth hormone | Nutropin AQ NuSpin ¹ | Norditropin Flexpro ¹ , Omnitrope ¹ |
| Infections | Tetracycline tablet ⁵ | tetracycline capsule (generic Achromycin V) |
| Inflammatory conditions | Adalimumab-adbm (unbranded Cyltezo) ¹ | Adalimumab-adaz (unbranded Hyrimoz) ¹ , Amjevita for Nuvaila ¹ , Humira ¹ |
| Inflammatory conditions | Amjevita 20 mg/0.2 mL, 40 mg/0.4 mL, 80 mg/0.8 mL (manufactured by Amgen) ¹ | Adalimumab-adaz (unbranded Hyrimoz) ¹ , Amjevita for Nuvaila ¹ , Humira ¹ |
| Inflammatory conditions | Eohilia oral suspension ^{1,5} | budesonide nebulized solution (generic Pulmicort Respules) |
| Inflammatory conditions | Hadlima ¹ | Adalimumab-adaz (unbranded Hyrimoz) ¹ , Amjevita for Nuvaila ¹ , Humira ¹ |
| Inflammatory conditions | Zymfentra ^{1,5} | adalimumab [Adalimumab-adaz (unbranded Hyrimoz) ¹ , Amjevita for Nuvaila ¹ , Humira ¹], Cimzia ¹ , Entyvio ¹ , Infliximab IV (medical benefit) ¹ , Omvoh ¹ , Rinvoq ¹ , Simponi ¹ , Stelara ¹ , Skyrizi ¹ , Xeljanz ¹ |
| Oral steroid | Agamree oral suspension ^{1,5} | prednisone |
| Pain and inflammation | Coxanto ⁵ | ibuprofen, naproxen, oxaprozin tablet, Over-the-counter NSAIDs |
| Pain and inflammation | Oxaprozin (Coxanto authorized generic) ⁵ | ibuprofen, naproxen, oxaprozin tablet, Over-the-counter NSAIDs |
| Vitamin | Davimet/Fluoride ⁵ | generic pediatric multivitamins with fluoride |

¹ Step therapy or prior authorization may be required prior to coverage.

² Medication is typically excluded from coverage.

³ Exclusion includes brand, generic and authorized generic products unless otherwise noted.

⁴ For benefits that do not exclude, step therapy or prior authorization may be required.

⁵ 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, 2025.

QL Revised Quantity Limits

Quantity 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 Quantity Limits program.

| Therapeutic use | Medication name | New quantity limit |
|------------------|-----------------------------|----------------------|
| Neuropathic pain | Gralise 450 mg ⁶ | 62 Tablets per month |
| Neuropathic pain | Gralise 600 mg ⁶ | 62 Tablets per month |

MN Revised Medical Necessity

The following medications have revised Medical Necessity requirements for coverage.

| Therapeutic use | Medication name |
|-------------------------|-----------------|
| Inflammatory conditions | Cosentyx |
| Inflammatory conditions | Taltz |

MN New Medical Necessity

Medical Necessity is a type of Prior Authorization that evaluates the clinical appropriateness of a medication, such as condition being treated, type of medication, frequency of use, and duration of therapy. The following medications will now require Medical Necessity for coverage.

| Therapeutic use | Medication name |
|-----------------|-----------------|
| Blood disorders | Mulpleta |
| Blood disorders | Promacta packet |

PA New Prior Authorization

Prior Authorization – Notification requires additional clinical information to verify members benefit coverage.

| Therapeutic use | Medication name |
|---------------------|-----------------|
| Cancer | Rozlytrek |
| Endocrine disorders | Demser |

ST Removed Step Therapy

The following medications have removed Step Therapy requirements for coverage.

| Therapeutic use | Medication name |
|-------------------------|-----------------|
| Inflammatory conditions | Cosentyx |

ST New Step Therapy

The below medications are part of the Step Therapy program and have revised requirements. You must try one or more other medications before the medication below may be covered.

| Therapeutic use | Medication name | Step 1 medication |
|---------------------------|---------------------|--|
| Allergies | Xhance ⁶ | Chronic Rhinosinusitis with Nasal Polyps requires both Prescription fluticasone nasal spray (generic Flonase) and Prescription mometasone nasal spray (generic Nasonex) OR Chronic Rhinosinusitis without Nasal Polyps requires three of the following: budesonide nasal spray (Rhinocort Allergy Spray), fluticasone nasal spray (generic Flonase, Flonase Allergy or Flonase Sensimist), flunisolide nasal spray (generic Nasalide), mometasone nasal spray (generic Nasonex or Nasonex 24H Allergy), triamcinolone nasal spray (Nasacort Allergy 24HR) or Zetonna |
| Elevated phosphate levels | Velphoro | One of the following: calcium acetate (eg. PhosLo) or sevelamer carbonate (generic Renvela) |

N Revised Notification

The following medications have revised Prior Authorization - Notification requirements for coverage.

| Therapeutic use | Medication name |
|-------------------------|-----------------|
| Inflammatory conditions | Cosentyx |
| Inflammatory conditions | Taltz |

⁶ Medication is typically excluded from coverage.

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 <https://www.hhs.gov/ocr/complaints/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.





IMPORTANT NOTICE!!!

NEW PENALTY TO BE IMPOSED ON HOUSING AUTHORITIES

Effective January 1, 2025, any housing authority that fails to pay monthly premiums due for Housing Benefits Plan coverage on a timely basis will be subject to a new penalty (the “*Late Payment Penalty*”) and may be terminated from participation in the Housing Benefits Plan (“Plan”).

The details of this new *Late Payment Penalty* are as follows:

- **Purpose of Penalty.** Housing authorities will be subject to the *Late Payment Penalty* if they have not paid their monthly premium by the first of the month following the due date.
- **Amount of Penalty.** The *Late Payment Penalty* amount is 10% of the premium amount due and is applied each month.
- **Termination of Participation.** If a housing authority has failed to pay premiums two months following the due date, that housing authority will be terminated from participating in the Plan.
- **Example of Penalty.** Assume Housing Authority ABC (“ABC”) owes a monthly premium of \$5,000 to participate in the Housing Benefits Plan.
 - ABC’s August premium (\$5,000) is due on August 1.
 - If ABC has not paid the August premium by September 1, a *Late Payment Penalty* will be imposed, and ABC will owe the following:
 - \$5,000 August premium
 - \$500 *Late Payment Penalty* on August premium (10% of \$5,000)
 - \$5,000 September Premium
 - **TOTAL DUE AS OF SEPTEMBER 2: \$10,500**
 - If ABC has not paid the August or September premium by October 1, a *Late Payment Penalty* will be imposed, and ABC will owe the following:
 - \$5,000 August premium
 - \$500 *Late Payment Penalty* on August premium (10% of \$5,000)
 - \$500 second *Late Payment Penalty* on August premium (10% of \$5,000)
 - \$5,000 September premium
 - \$500 *Late Payment Penalty* on September premium (10% of \$5,000)
 - \$5,000 October premium
 - **TOTAL DUE AS OF OCTOBER 2: \$16,500**
 - **TERMINATED:** ABC terminated from Housing Benefits Plan for failing to pay August premium within two months of due date.

Please contact the Vimly team (hbp@vimly.com) with any questions.