

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 2025

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. 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.

Employee Assistance UHC Website Tools

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



Upcoming Conferences

The Marketing Team will be attending the following conferences as a vendor and would love for you to come by our booth and say "hi".

March 19-20 MO NAHRO-Branson, MO

April 23-24 AR NAHRO- North Little Rock, AR

UHC Training Webinars

The UHC training webinars will continue this year. Each HA will get to cast 1 vote for up to 5 webinar topics for 2025. You may vote here by clicking on the following link: <https://www.surveymonkey.com/r/5T9QPW9>. A reminder email including the link will follow next week.

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.



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 — Digital eye strain

UHC's employer tip — 5 C's to help drive engagement

UHC Rewards challenges* — Schedule your annual wellness exam and eat heart healthy fats

**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 February

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

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

- [Heart disease](#)
- [Heart healthy diet supplements](#)
- [Macular degeneration](#)
- [Computer vision syndrome](#)

Heart disease

Let's talk about caring for your heart

Caring for your heart can be a big step forward for your health. Knowing what heart disease is and how it works may help you on your way. Because it may be possible to prevent heart disease. And it may be in reach for you.

What's at the heart of heart disease?

Let's explore what heart disease actually is. Also known as cardiovascular disease, it can be a very serious condition. The simplest way to say it is that heart disease prevents the heart from pumping blood the way it should. That means blood may have trouble getting to your heart, lungs and other organs.

Here's the good news — there are ways to take charge. With small changes, you may stabilize or perhaps improve some of the causes of heart disease.



Health Tip Flier of the Month: Digital eye strain

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 Digital eye strain ([English](#) & [Spanish](#)).

UnitedHealthcare | Health Tip

Health tip: Digital eye strain

Digital eye strain, also known as Computer Vision Syndrome, describes a group of eye-and vision-related problems that result from prolonged computer, tablet, e-reader, and cell phone use. In most cases, symptoms of DES occur because the visual demands of the task exceed the visual abilities of the individual.¹

Facts to know²

- Up to 65% of adults have experienced digital eye strain symptoms
- The usage of digital devices continuously for two hours is adequate to bring about digital eye strain
- Dry eye is a major risk factor for visual fatigue and other symptoms of digital eye strain
- Continuous staring at the screen leads to a decrease in the blink rate, causing dry eye-related problems

Causes ²	Symptoms ²
<ul style="list-style-type: none">• Poor lighting• Glare on the computer screen• Improper viewing distances• Poor seating posture• Uncorrected vision problems (farsightedness and astigmatism)• A combination of these factors	<ul style="list-style-type: none">• Headache• Blurred vision• Double vision• Burning, itchy, dry, or tired eyes• Loss of focus• Fatigue• Neck pain• Shoulder pain

People who wear eyeglasses or contact lenses may have difficulty when using screens.² For instance, they may:

- Tilt their head at an odd angle because glasses not designed for computer use
- Bend towards the screen to see more clearly
- Use incorrect postures that may cause muscle spasms or pain in the neck or back

UnitedHealthcare | Consejo de Salud

Consejo de salud: Fatiga ocular digital

La fatiga ocular digital, también conocida como Síndrome de Visión por Computadora, describe un grupo de problemas relacionados con los ojos y la visión que resultan del uso prolongado de computadoras, tabletas, lectores electrónicos y teléfonos celulares. En la mayoría de los casos, los síntomas del síndrome de fatiga ocular digital ocurren porque las demandas visuales de la tarea superan las habilidades visuales del individuo.¹

Datos que debe conocer²

- Hasta el 65% de los adultos han experimentado síntomas de fatiga ocular digital
- El uso continuo de dispositivos digitales durante dos horas es suficiente para provocar fatiga ocular digital
- El ojo seco es un factor de riesgo importante para la fatiga visual y otros síntomas de la fatiga ocular digital
- El mirar continuamente la pantalla lleva a una disminución de la frecuencia de parpadeo, causando problemas relacionados con el ojo seco

Causas ²	Síntomas ²
<ul style="list-style-type: none">• Iluminación deficiente• Reflejos en la pantalla de la computadora• Distancias de visualización inapropiadas• Mala postura al sentarse• Problemas de la vista no corregidos (hipermetropía y astigmatismo)• Una combinación de estos factores	<ul style="list-style-type: none">• Dolor de cabeza• Visión borrosa• Visión doble• Ardor, picazón, sequedad o cansancio en los ojos• Pérdida de enfoque• Fatiga• Dolor de cuello• Dolor de hombros

Las personas que usan anteojos o lentes de contacto pueden tener dificultades al usar pantallas.² Por ejemplo, pueden:

- Inclinar la cabeza en un ángulo extraño porque sus anteojos no están diseñados para uso en computadora
- Inclinarsse hacia la pantalla para ver más claramente
- Adoptar posturas incorrectas que pueden causar espasmos musculares o dolor en el cuello o la espalda



Health tip: Digital eye strain

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Facts to know¹

- Up to 65% of adults have experienced digital eye strain symptoms
- The usage of digital devices continuously for two hours is adequate to bring about digital eye strain
- Dry eye is a major risk factor for visual fatigue and other symptoms of digital eye strain
- Continuous staring at the screen leads to a decrease in the blink rate, causing dry eye-related problems

Causes²

- Poor lighting
- Glare on the computer screen
- Improper viewing distances
- Poor seating posture
- Uncorrected vision problems (farsightedness and astigmatism)
- A combination of these factors

Symptoms²

- Headache
- Blurred vision
- Double vision
- Burning, itchy, dry, or tired eyes
- Loss of focus
- Fatigue
- Neck pain
- Shoulder pain



People who wear eyeglasses or contact lenses may have difficulty when using screens.² For instance, they may:

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Prevention and recommendations²

Fortunately, digital eye strain is preventable. Consider these guidelines to help avoid developing the signs and symptoms associated with this condition.

- Control lighting and glare
- Establish proper working distances. The computer screen should be 15 to 20 degrees below eye level, or about 4 to 5 inches as measured from the center of the screen and 20 to 28 inches from the eyes
- Keep proper posture while sitting or standing
- Wear glasses that meet the demand of the job (lens design, lens power, lens tints or coatings)
- Follow the 20-20-20 rule. Look into the distance for 20 seconds every 20 minutes at least 20 feet away from the computer or digital device
- Use an adjustable copyholder

Sources:

1. National Library of Medicine. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC9434525/>. October 2022. Accessed February 2024.

2. American Optometric Association. <https://www.aoa.org/healthy-eyes/eye-and-vision-conditions/computer-vision-syndrome?sso=y>. 2024. Accessed February 2024.

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Causas²

- Iluminación deficiente
- Reflejos en la pantalla de la computadora
- Distancias de visualización inapropiadas
- Mala postura al sentarse
- Problemas de la vista no corregidos (hipermetropía y astigmatismo)
- Una combinación de estos factores

Síntomas²

- Dolor de cabeza
- Visión borrosa
- Visión doble
- Ardor, picazón, sequedad o cansancio en los ojos
- Pérdida de enfoque
- Fatiga
- Dolor de cuello
- Dolor de hombros



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Prevención y recomendaciones²

Afortunadamente, la fatiga ocular digital es prevenible. Considere estas pautas para ayudar a evitar desarrollar las signos y síntomas asociados con esta condición.

- Controle la iluminación y el resplandor
- Establezca distancias de trabajo adecuadas. La pantalla de la computadora debe estar de 15 a 20 grados por debajo del nivel de los ojos, o aproximadamente 4 a 5 pulgadas medida desde el centro de la pantalla y de 20 a 28 pulgadas de los ojos
- Mantenga una postura adecuada mientras está sentado o de pie
- Use anteojos que cumplan con las demandas del trabajo (diseño de lentes, potencia de los lentes, tintes o recubrimientos de los lentes)
- Siga la regla 20-20-20. Mire a la distancia durante 20 segundos cada 20 minutos a al menos 20 pies de distancia de la computadora o dispositivo digital
- Use un portacopias ajustable

Fuentes:

1. Biblioteca Nacional de Medicina. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC9434525/>. Octubre de 2022. Consultado en febrero de 2024.

2. Asociación Estadounidense de Optometría. <https://www.aoa.org/healthy-eyes/eye-and-vision-conditions/computer-vision-syndrome?sso=y>. 2024. Consultado en febrero de 2024.

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At-a-glance: The 5 C's to help drive engagement

Strategies to increase employee engagement in well-being programs.

1 Leadership **Commitment** at all levels

A successful well-being program begins with a commitment from top leadership and its continued success depends on ongoing support at all levels of the organization.

Create	Communicate	Participate
Make the healthy choice the easy choice by creating a supportive, health-promoting environment.	Communicate frequently and often through different channels... in other words, "multiple times, multiple ways."	The single most important thing a leader can do is to actively participate.

2 What do they **Crave**?

Be sure to solicit employee input. Questions to ask for employee input:

- Areas of interest?
- Readiness to change?
- Preferred communication channels?
- Types and frequency of communication?
- Preferred incentive?
- Preferred day/time for activities/events?
- Participation barriers?
- Participation motivators?

3 Find the right **"Cash"**... select a meaningful incentive for your employees

- Casual dress day
- Charitable contributions
- HSA/FSA deposits
- Healthy food celebrations
- Gift cards
- Company branded apparel
- Premium reduction
- PTO
- Reserved parking spaces
- Wearable devices

4 Consistent **Communication** is key

- Create a program brand
- Identify communication channels
- Determine frequency of messages
- Determine areas to target
- Develop communication calendar
- Establish a well-being champion network

5 **Culture:** Create a health-promoting, supportive environment

Move	Eat	Feel	Care
Walk-and-talk meetings	Healthier cooking demos	Mindfulness sessions	On-site biometric screenings
Take the stairs campaign	Fruit sampling day	5-Minute stretch breaks	Flex work schedules



Food and mental health

The connection between food and mental health plays a critical role in wellbeing. This month, explore resources to help foster positive relationships with food and support overall health and wellness. In honor of World Cancer Day, find additional resources to support individuals and caregivers navigating cancer.

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

Featured articles on:

- Why no foods are “good” or “bad” and how to embrace an all-foods-fit approach
- Understanding the difference between eating disorders and disordered eating
- How cancer diagnosis, treatment and recovery can affect your mental health and strategies for coping
- Compassionate ways to support a loved one who is diagnosed with cancer

Interactive tools and resources to better understand the signs of eating disorders

Quick-hit guide to understand healthy versus unhealthy relationships with food

Member training course “I’m too busy to eat healthy”

Manager training resources, including “Leaders prioritize families”

[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.

Optum