

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.



April 2025

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

Tier 1 Provider

Tier 1 providers refer to healthcare providers that are part of the insurance plan's network and typically offer the highest level of coverage and lower out-of-pocket costs for policyholders. For UnitedHealthcare, Tier 1 providers are in-network providers that UHC has negotiated rates with. Using these providers often results in lower deductibles, co-pays, and coinsurance for members, compared to out-of-network or Tier 2 and Tier 3 providers, where the costs may be higher. As a member of UHC, you can save money by choosing Tier 1 providers for your healthcare needs. These providers are often primary care doctors, specialists, hospitals and other healthcare facilities that UHC works closely with to provide cost-effective services. More information on this topic is attached.

Upcoming Webinar Trainings

Tues, Apr. 22, 10am (EST) Topic: [Maintaining Well-being Through Times of Uncertainty](#) *click to register*

Thurs, Apr. 24, 10am (EST) Topic: [Losing Weight Healthfully](#) *click to register*

Tues, May 20, 10am (EST) Topic: [Preventing Burnout](#) *click to register*

Find previous webinar recordings at <https://www.housingbp.com/links-2>

*Tip: Some HAs use the library of recordings to host staff trainings. They select a topic for the month and gather in a conference room to watch.

Upcoming Conferences

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

April 22-24 AR NAHRO - North Little Rock, AR

April 22-24 KS/OK NAHRO - Shawnee, OK

June 10-13 SW NAHRO - Rogers, AR

June 22-24 SERC - Atlanta, GA

July 26-31 FAHRO - Orlando, FL

August 19-21 THA - Round Rock, TX

**COME
AND
VISIT US**

Employee Assistance

UHC Website Tools

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



April's Health Focuses

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

National awareness — Alcohol, substance abuse & stress awareness month

UHC's health tip — Soothing Stress

UHC's employer tip — Breathing for better health

UHC Rewards challenges* — Avoid alcohol near bedtime and take brisk 10-minute outdoor walks

**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](#)

Pharmacy Benefit Update Effective May 1, 2025

UnitedHealthcare updates its Prescription Drug List (PDL) to keep pace with current market trends, price changes, and new clinical information. Impacted employees were sent letters 30-60 days prior to the May 1st effective date. The new PDL can be found on the Plan Descriptions page of HBP's website at [Plan Descriptions | 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.

Health & Wellness Resource Update

April 2025



April National Health Observance

Alcohol and Substance Abuse & Stress Awareness Month



April's health observances are Alcohol and Substance Abuse Awareness and Stress Awareness Month. Check out the following UnitedHealthcare educational resources to learn more about these topics:

- [Alcohol use disorder](#)
- [Substance use disorder](#)
- [Substance use help line](#)
- [Living with stress](#)

United at Work Presentation of the Month

Breathing for Better Health



Something as simple as conscious breathing may lead to many health benefits, calming the mind and reducing stress. During this presentation, you will define diaphragmatic breathing and discuss benefits of breathing techniques and its impact on health. We will also review breathing strategies, as well as good breathing practices. Available to view in [English](#) and [Spanish](#).

Health Tip Flier of the Month

Soothing Stress



Check out this month's Health Tip Flier on Soothing Stress. Available in [English](#) and [Spanish](#).

Managing stress, anxiety and panic

April 7 is World Health Day. This month, discover proven, practical and fun ways to relieve stress, ease your mind and nurture calm.

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

Featured articles on:

- What stress is and practical ways to manage it
- Creative and fun ways to ease your mind
- The history of World Health Day and tips for honoring its mission
- How to recognize and address a panic attack
- Tips to ease daily stress

"How-to" activities for easing your mind:

- "Inhale and sigh" breathing technique
- "Coloring your way to calm" worksheet

Member training course "Understanding anxiety."

Manager training resources, including "How leaders can reduce stress and burnout while promoting resiliency in employees."

[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



Updates to your prescription benefits

Effective upon renewal

Access PDL benefit summary

Dear Valued Customer:

We are pleased to announce our **Access Prescription Drug List (PDL)** pharmacy benefit updates. 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. If you have questions regarding the PDL and benefit plan updates listed below, please contact your broker or a UnitedHealthcare representative.

Below is a list of PDL updates effective upon your renewal.

Medication name	Current benefit coverage	New benefit coverage
Adalimumab-adbm (unbranded Cyltezo)	2	Excluded ²
Agamree oral suspension	EAL ¹	Excluded ²
Amjevita 10 mg/0.2 mL, 20 mg/0.4 mL, 40 mg/0.8 mL	2	Excluded ²
Amjevita 20mg/0.2 mL, 40mg/0.4 mL, 80 mg/0.8 mL (manufactured by Amgen)	2	Excluded ²
Bexagliflozin (authorized generic Brenzavvy)	EAL ¹	Excluded ²
Cabtreo	EAL ¹	Excluded ²
Coxanto	EAL ¹	Excluded ²
Cyltezo	2	Excluded ²
Daliresp (brand only)	3/4	Excluded ²
Davimet/Fluoride	EAL ¹	Excluded ²
Durezol (brand only)	3/4	Excluded ²
Eohilia oral suspension	EAL ¹	Excluded ²
Floriva Plus	3	3/4

Medication name	Current benefit coverage	New benefit coverage
Hadlima	2	Excluded ²
Kazano	2	3/4
Keveyis (brand only)	3/4	Excluded ²
Kiprofen	EAL ¹	Excluded ²
Korlym (brand only)	3/4	Excluded ²
Marinol 2.5 mg (brand only)	3/4	Excluded ²
Marinol 5 mg, 10 mg (brand only)	EAL ¹	Excluded ²
MoviPrep	2	3/4
Mulpleta	2	3/4
Multi-Vit-Flor	3	3/4
Nesina	2	3/4
Nitrofurantoin 50 mg/5 mL oral suspension	EAL ¹	Excluded ²
Nutropin AQ NuSpin	2	Excluded ²
ondansetron 16 mg orally disintegrating tablet	EAL ¹	Excluded ²
Opsynvi	EAL ¹	Excluded ²
Ormalvi (brand only)	EAL ¹	Excluded ²
Oseni	2	3/4
Oxaprozin (Coxanto authorized generic)	EAL ¹	Excluded ²
Pokonza	EAL ¹	Excluded ²
Poly-Vi-Flor	3	3/4
Promacta tablet	3/4	Excluded ²
sevelamer hydrochloride tablet (generic Renagel)	1	Excluded ²
Sovuna	EAL ¹	Excluded ²
Sprycel (brand only)	3/4	Excluded ²
Tetracycline tablet	EAL ¹	Excluded ²
Tolectin 600 mg	EAL ¹	Excluded ²
tolmetin 400 mg (generic Tolectin)	1	Excluded ²
Velphoro	2	3/4
Velsipity	EAL ¹	Excluded ²
Vevye ophthalmic solution	EAL ¹	Excluded ²
Victoza (brand only)	3/4	Excluded ²
Zymfentra	EAL ¹	Excluded ²

¹ The Exclude at Launch Program (EAL) enables us to immediately exclude upon launch a high-cost medication from benefit coverage, eliminating unnecessary costs for you and allowing appropriate clinical programs to be implemented which minimizes any disruption for your employees. For clients that do not participate in the Exclude at Launch Program, these medications will be placed on the highest tier.

² This medication is excluded for the majority of benefit plans. For customers not participating in exclusions, this medication may be covered in the highest tier.

Access PDL clinical programs benefit summary

Some prescription drugs may have programs or limits that apply. Below are the changes that will be effective upon renewal.

PA New Notification

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

Therapeutic use	Medication name
Cancer	Rozlytrek
Endocrine disorders	Demser

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

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 ³	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)

QL New 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
Duchenne muscular dystrophy	Emflaza 6 mg ³	31 tablets per month
Duchenne muscular dystrophy	Emflaza 18 mg ³	31 tablets per month
Duchenne muscular dystrophy	Emflaza 22.75 mg/mL ³	2 bottles per month
Duchenne muscular dystrophy	Emflaza 30 mg ³	31 tablets per month
Duchenne muscular dystrophy	Emflaza 36 mg ³	31 tablets per month
Pain and inflammation	Lofena 25 mg ³	124 tablets per month
Pain and inflammation	Zipsor 25 mg	124 tablets per month

N Revised Notification

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

Therapeutic use	Medication name
Inflammatory conditions	Cosentyx
Inflammatory conditions	Taltz

MN Revised Medical Necessity

The following medications have revised Medical Necessity requirements for coverage.

Therapeutic use	Medication name
Inflammatory conditions	Cosentyx
Inflammatory conditions	Taltz

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 ³	62 Tablets per month
Neuropathic pain	Gralise 600 mg ³	62 Tablets per month

³ 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, 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.



UHC provides an online directory where you can search for Tier1 providers based on your location, type of care needed, and other preferences. Here's how you can do it:

1. Go to the UHC website: Visit the official UnitedHealthcare website at www.uhc.com.

- Find a Provider: Look for the “Find a Doctor” or “Find a Provider” tool on the homepage or under the “Find a Provider” section.
- Enter Your Information: You'll be prompted to enter details such as your location (ZIP code), the type of care you need (e.g., primary care, specialists), and whether you want to search for Tier 1 providers. Make sure to select **Choice Plus** for the network or plan type you're enrolled in.
- Filter for Tier 1: Once you enter the necessary information, use the filters to choose Tier 1 providers (this can usually be done under “Network” or “Provider Type”).
- Review Results: The directory will show a list of doctors, hospitals, and other healthcare providers that are in Tier 1 of your plan.

2. UHC Mobile App

You can also use the UnitedHealthcare mobile app to find Tier 1 providers. After logging into the app, follow similar steps to those on the website to search for doctors or facilities that are in your network.

3. Call UHC Member Services

If you have trouble navigating the online tools or would prefer assistance, you can call UHC Member Services at the number on your insurance card. The representative can help you find Tier 1 providers in your area and answer any questions about your plan.



Choose smart. Look for the Tier 1 blue dot.



Choosing a care provider can impact the quality and cost of care you receive. At UnitedHealthcare, we've made it easier for you to find doctors who are right for you and your family.

Find quality, cost-efficient care

Studies show that people who actively engage in their health care decisions have fewer hospitalizations, fewer emergency visits, higher utilization of preventive care and overall lower medical costs.

You can take an active part in your health by seeking out and choosing a Tier 1 provider when you need care.*

**TIER
1**


Look for the Tier 1 blue dot when searching for a provider on myuhc.com® or the UnitedHealthcare® app. You may be surprised by how much you can save.

*Not all Tier 1 Providers have been assessed for quality and cost efficiency.
continued

Pay less by using Tier 1 providers


Your UnitedHealthcare Tiered Benefit plan is designed so you pay less when you see Tier 1 doctors and specialists.


Tier 1 Provider






Smith, John, MD >

Family Practice

 In-network

 5.0 mi • 123 Street, Suite 101

 2 miles 

 (000) 000-0000

Learn more

To identify a Tier 1 provider during open enrollment, go to welcometouhc.com/tieredbenefits > **Benefits** > **Find a Doctor or Facility**

**United
Healthcare®**
There for what matters™

Please note that you won't see blue dots for some types of Network service providers, including: Ambulance services, Chiropractic manipulation, Diabetes services, ER, Home health, Hospice, Hearing aids, Lab/x-ray/MRI/DME, Mental health/substance-abuse services, Nursing facility, Ostomy supplies, Pharmaceutical products outpatient, Prosthetics, Rehab services, Skilled therapeutic treatment, TMJ, Urgent care and Virtual visit. These services are covered at highest benefit level.

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UnitedHealthcare members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

The provider directory is utilizing the network seen on your Member ID card.

Tier 1 providers may be subject to change; visit myuhc.com® for the most current information or call the number on your health plan ID card.

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