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.

Housing Benefits Plan
Sponsored by SERC/SWRC
medical•dental•vision•life•long term disability

September 2025

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

CIGNA SUPPLEMENTAL HEALTH PLANS

Did you know that HBP offers supplemental insurance? Through Cigna, HBP offers accident, critical illness, and hospital coverages.

Accident: These benefits are paid on a per day basis unless otherwise noted.

Critical Illness: The diagnosis or event must occur after you get the coverage, however there is no waiting period. You can elect Plan 1 which gives a benefit amount of $10,000 or Plan 2 which would pay $20,000. Your spouse and dependents can be covered at 50% of the amount you choose. There is a 90-day period that must occur between one critical condition to the next, for it to pay out on both. There is also a recurrence benefit for some illnesses, which pays out (most at a reduced rate) as long as it has been 6 months since the initial occurrence of that event.

Hospital: Note that this does not include outpatient ER treatment in which you are not admitted to stay in the hospital. That would fall under the accident coverage.

Employees that work 20+ hrs/week are eligible as are their spouses and children. Ask your HA if they are participating. These are 100% employee-paid coverages so your HA can easily opt-in without the burden of contributory costs. Please see attachments for more information. Contact marketing at HBP@callHSA.com for benefit summaries and monthly premiums.

Upcoming Webinar Trainings

Tues. Sept. 23, 10am (EST) **Topic:** Improving Workplace Relationships

Thurs. Sept. 25, 10am (EST) **Topic:** Understanding Anxiety

Thurs. Oct. 23, 10am (EST) **Topic:** Addressing Performance Concerns

click blue links above to register

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

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".

COME AND VISIT US

September 14-17	GAHRA - Savannah, GA
September 21-24	KHA/TAHRA - Pigeon Forge, TN
October 6-10	LHC - Lafayette, LA

September's Health Focuses

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

- National awareness — Immunization and obesity awareness
- UHC's health tip — Healthier weight
- UHC Rewards challenges* — Get your flu shot and plan your meals for the week

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

Information on each is attached.

Previous newsletters: Newsletters | HousingBP.com

UHC Website Tools

The September toolkit from UHC/Optum focuses on **suicide prevention and recovery.** For more information, access the toolkit at https://optumeap.com/newthismonth/en-US.

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.

September National Health Observance

Immunization Awareness and Obesity Awareness Month

September is Immunization and Obesity Awareness Month. Check out the following UnitedHealthcare educational resources to learn more about these topics:

- What's a vaccine?
- Childhood vaccines
- Nutrition tips for healthy eating
- What is Body Mass Index? (BMI)

United at Work Presentation of the Month

Healthier Weight

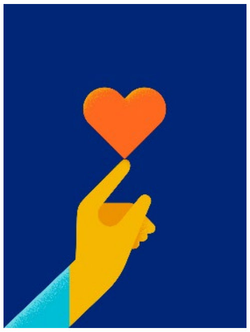
This presentation will highlight the risks of obesity and benefits of having a healthy weight. You will learn ways to evaluate a healthier weight as well as the components of weight loss. Contributing factors to an unhealthy weight such as eating habits, physical activity, stress, sleep and more will also be discussed.
Available to view in English and Spanish.

Health Tip Flier of the Month

Healthier Weight

Check out this month's Health Tip Flier on Healthier Weight. Available in English and Spanish.

Health actions of the month



- Get your flu shot
- Plan your meals for the week

Suicide prevention and recovery

Suicide and addiction affect people everywhere. This month's toolkit offers resources to better understand these challenges and support recovery.

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

Featured articles on:

- Raising awareness for suicide prevention and emotionally supporting loved ones.
- Understanding addiction and recovery.

Conversation starter with ways to help a friend open up.

Interactive exercise to plan and enjoy sober fun.

Quick-hit article 5 facts to know about vaping.

Quick-hit article on how to safely dispose of prescription medication.

Quick insight "You're not alone" from Uptime.

Resource guide "Suicide prevention resources and support"

Podcast from Until It's fixed: "The Sober-Curious Movement."

Member training course "Suicide prevention."

Manager training resources, including "When hope fades: How leaders can save lives."

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

The coverage you didn't know you needed.

Cigna Supplemental Health insurance plans help you stay in control, no matter what life throws at you.

Life is full of suprises. But by signing up for Cigna's Accidental Injury, Critical Illness and Hospital Care insurance, you can supplement your health plan. It can provide you and your family with the coverage and additional financial protection you may need for expenses associated with an unplanned covered accident, illness or hospitalization. And it can help you recover physically, emotionally and financially — so you can regain control, and remain in control.

HERE'S HOW IT WORKS

- **Cash benefit paid directly to you.**[1] No copays, deductibles, coinsurance, or network requirements.
- **Use the money however you want.** Pay for costs, such as medical copays and deductibles, travel to see a specialist, child care, help around the house, alternative treatments and more. It's up to you.
- **Cost-effective coverage.** By signing up through your employer, you get coverage at a low group rate. Coverage is guaranteed-issue, regardless of medical history.
- **Get it and forget it.** Your premium can be easily deducted from your paycheck.
- **Take it with you.** You may be able to take your coverage with you if you leave your employer – benefits won't change if you port your coverage.[2]

PERSONALIZED RECOVERY SUPPORT YOU CAN COUNT ON.

In addition to extra financial protection, Cigna Accidental Injury, Critical Illness and Hospital Care insurance delivers:

- **Assistance to help you recover physically.**[3] Tools and resources to find the right care at the right cost — plus discounts on recovery services.
- **Additional services to help you recover emotionally.**[3] Free expert legal and financial counseling, including money coaching.

Distributed by: Operating subsidiaries of Cigna Corporation. Insurance benefits are underwritten by Cigna Health and Life Insurance Company, Life Insurance Company of North America or New York Life Group Insurance Company of NY formerly known as Cigna Life Insurance Company of New York.

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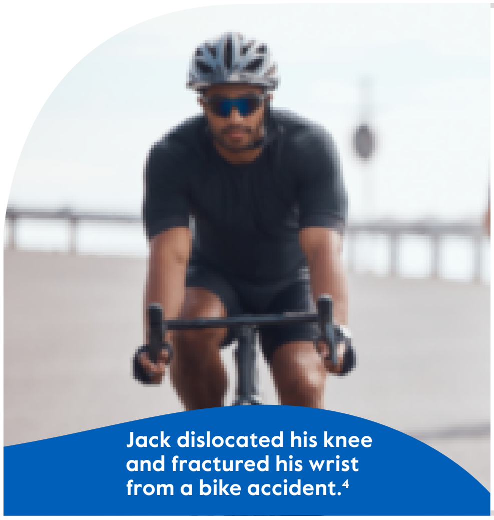
SEE THE VALUE

Even with medical coverage, you may still have out-of-pocket medical costs, such as copays and coinsurance, as well as indirect living expenses.



Jack dislocated his knee and fractured his wrist from a bike accident.[4]

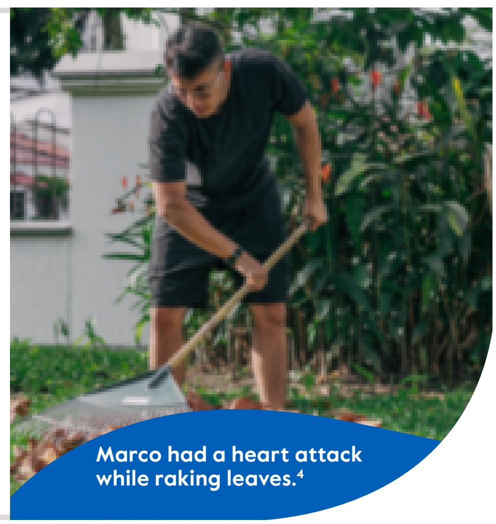
Accidental Injury	Plan 1	Plan 2
• Doctor office visit/Urgent Care	$50	$100
• Diagnostic exam (X-ray)	$50	$75
• Dislocated knee	$3,000	$4,000
• Fractured wrist	$800	$1,600
• Follow-up appointment	$50	$100
• Five physical therapy sessions	$125	$250
Accidental Injury benefit paid:	**$4,075**	**$6,125**

Critical Illness

Consider possible expenses that may occur as a result of a heart attack diagnosis:

- Deductible, coinsurance and copays
- Transportation
- Room and board
- Daycare
- Alternative treatments

Critical Illness benefit paid:	**$10,000**



Marco had a heart attack while raking leaves.[4]

Susan was in a car accident that required hospitalization.[4]

Hospital[5] Care	Plan 1	Plan 2
• Hospital admission	$1,000	$2,000
• Hospital stay (3 days)	$300	$600
• Hospital ICU stay (1 day)	$200	$400
• Hospital ICU Admission	$1,200	$2,400
Hospital Care benefit paid:	**$2,700**	**$5,400**

EASY WAYS TO FILE A CLAIM

Choose the option that's easiest for you.

Phone: Call **800.754.3207** to speak with one of our dedicated customer service representatives

Online: Visit **SuppHealthClaims.com**

Fax: Send documents to **1.866.304.3001**

Email: Send scanned documents to **SuppHealthClaims@Cigna.com**

Mail: Send documents to:
Cigna Supplemental Health Solutions
P.O. Box 188028
Chattanooga, TN 37422

WHAT'S NOT COVERED

The following is general information about the exclusions and limitations that may apply to the benefits described. This is not a complete list of policy terms and conditions. Your actual policy may vary by plan design and location. See your plan documents for more information, including state-mandated benefits.

Depending on your plan, benefits may not be paid for an illness or injury that existed prior to the effective date of coverage. Age-based reduction of benefits and benefit waiting periods may also apply.

Accidental Injury:

Benefits are only payable for covered injuries diagnosed and treated by a health care provider and resulting directly from a covered accident. Under most plans, treatment must begin within 90 days of the accident.

- **Physician office visit:** Limited to one benefit per accident. Excludes routine health examinations or immunizations, visits for behavioral or nervous disorders, or visits by a surgeon while confined to a hospital. Office visits include urgent care.
- **Diagnostic exam:** Limited to one benefit per accident..
- **Dislocation/fracture:** If there is more than one type of fracture or dislocation, only one benefit will be paid for each injury, whichever is greater.
- **Follow-up physician visit:** Limited to 10visits per accident. Physician recommendation is required. All treatments must be completed within 365 days of the accident. Follow up Physician Office visit can include providers that are appropriately licensed professionals, including but not limited to those practicing chiropractic care, speech therapy, occupational therapy, vocational therapy, respiratory therapy, and mental health treatment associated with Covered Accidents.
- **Physical therapy:** Limited to 10 visits per accident. Physician recommendation is required. All treatments must be completed within 365 days of the accident.

Benefits may not be paid for any loss that is the result of: Intentionally self-inflicted injury, suicide or any attempt thereat while sane or insane; Commission or attempt to commit a felony or an assault; Declared or undeclared war or act of war; Active duty service in the military, naval or air force of any country or international organization; Voluntary ingestion of any narcotic, drug, poison, gas or fumes, unless taken as prescribed by a physician; Operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant; Bungee jumping; parachuting; skydiving; parasailing; hang-gliding; Flight in, boarding or alighting from an aircraft or any craft designed to fly above the Earth's surface (except as a fare-paying passenger on a regularly scheduled commercial airline); Services or treatment rendered by a health care professional who is: providing homeopathic, aroma-therapeutic or herbal therapeutic services; or Sickness, disease, bodily or mental infirmity, bacterial or viral infection or medical or surgical treatment thereof (except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food).

Critical Illness:

Benefits are only payable for a covered critical illness diagnosed by a physician. The benefit amounts payable per condition or per lifetime may be limited depending on plan design. A "heart attack" requires confirmation by diagnostic testing. Examples include EKG or elevation of biochemical/cardiac enzyme markers.

Benefits may not be paid for any loss that is the result of: Intentionally self-inflicted injury, suicide or any attempt thereat while sane or insane; Commission or attempt to commit a felony or an assault; Declared or undeclared war or act of war; Active duty service in the military, naval or air force of any country or international organization (Reserve or National Guard active duty training extending beyond 31 days); Voluntary ingestion of any narcotic, drug, poison, gas or fumes, unless taken as prescribed by a physician; Operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant; or A diagnosis not in accordance with generally accepted medical principles prevailing in the United States at the time of the diagnosis.

Hospital Care Indemnity:

- **Hospital admission:** Benefits are payable once per day, limited to one day per admission and one benefit every 90 days. Covered person must be admitted as an inpatient to the hospital. Excludes treatment in an emergency room or provided on an outpatient basis, or for re-admission for the same covered injury or illness (including chronic conditions).
- **Hospital intensive care unit (ICU) stay and hospital stay:** Benefits are payable once per day, limited to 30days and one benefit every 90 days. Stays within 90 days for the same/related injury or illness are considered one stay. Covered person must be admitted as an inpatient and confined to the hospital. If eligible for both benefits, only one benefit will be paid per day, whichever is greater.

Benefits may not be paid for any loss that is the result of: Intentionally self-inflicted injury, suicide or any attempt thereat while sane or insane; Commission or attempt to commit a felony or an assault; Declared or undeclared war or act of war; Active duty service in the military, naval or air force of any country or international organization (Reserve or National Guard active duty training extending beyond 31 days); Voluntary ingestion of any narcotic, drug, poison, gas or fumes, unless taken as prescribed by a physician; Operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant; Services deemed by the insurer as not being medically necessary; Elective or cosmetic surgery; Dental surgery, unless due to accidental injury; or Services or treatment rendered by a person employed or retained by the covered person, providing homeopathic, aromatherapeutic or herbal therapeutic services, living in covered person's household, or who is a parent, sibling, spouse or child of the covered person.

1. Benefits may be paid directly to anyone you designate, such as a hospital, upon assignment.
2. Under most plans, coverage is portable and ends at age 100. Review your plan documents for details.
3. **These programs are NOT insurance and do not provide reimbursement for financial losses.** Some restrictions may apply. Programs are provided through third-party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description, and are subject to change. Program availability may vary by plan type and location, and are not available where prohibited by law.
4. These are examples used for illustrative purposes only. Actual costs would vary. Actual coverage and benefit amounts will vary by policy design. Age-based reduction of benefits and benefit waiting periods may apply. Coverage is subject to all terms and conditions as specified in the group policy.
5. The term Hospital does not include a clinic or facility for: (1) rehabilitation, convalescent, custodial, educational, hospice, or skilled nursing care; (2) the aged, drug addiction or alcoholism; or (3) a facility primarily or solely providing psychiatric services to mentally ill patients. The term Hospital also does not include a unit of a Hospital for rehabilitation, convalescent, custodial, educational, hospice, or skilled nursing care. Please refer to your plan documents as the actual definition of "Hospital" may vary by policy.

THESE POLICIES PAY LIMITED BENEFITS ONLY. THEY ARE NOT COMPREHENSIVE HEALTH INSURANCE COVERAGE AND DO NOT COVER ALL MEDICAL EXPENSES. THIS COVERAGE DOES NOT SATISFY THE "MINIMUM ESSENTIAL COVERAGE" OR INDIVIDUAL MANDATE REQUIREMENTS OF THE AFFORDABLE CARE ACT (ACA). THIS COVERAGE IS NOT MEDICAID OR MEDICARE SUPPLEMENT INSURANCE.

Product availability may vary by location and plan type and is subject to change. All group insurance policies and group benefit plans may contain exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or discontinued. Benefit waiting periods may apply. For costs and complete details of coverage, contact your Cigna Healthcare representative.

Accidental Injury, Critical Illness, and Hospital Care plans or insurance policies are distributed exclusively by or through operating subsidiaries of Cigna Corporation, are administered by Cigna Health and Life Insurance Company, and are insured by either (i) Cigna Health and Life Insurance Company (Bloomfield, CT); (ii) Life Insurance Company of North America ("LINA") (Philadelphia, PA); or (iii) New York Life Group Insurance Company of NY ("NYLGICNY") (New York, NY), formerly known as Cigna Life Insurance Company of New York. The Cigna Healthcare name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. LINA and NYLGICNY are not affiliates of Cigna.