

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.

“One Big Beautiful Bill” Information

Since the “One Big Beautiful Bill” Act (the “OB BB”) has been signed into law, the Housing Benefits Plan (“HBP”) thought it would be helpful to briefly discuss its potential impact on the HBP Housing Authorities. The OB BB covers a lot of ground, but this summary focuses on those items that HBP believe to be most relevant to the Housing Authorities. Depending on each Housing Authority’s benefit offerings, some of these provisions will only apply to certain Housing Authorities.

Dependent Care Flexible Spending Account Limits Increased: The Dependent Care Flexible Spending Account (“Dependent Care FSA”) maximum annual exclusion is increased to \$7,500 (\$3,750 for individuals married but filing separately). This increase applies to taxable years beginning after December 31, 2025.

The Dependent Care FSA limit has been capped at \$5,000 (\$2,500 for individuals married but filing separately). This is the first time in nearly 40 years that the Dependent Care FSA limit has increased.

Student Loan Assistance Made Permanent: To the extent provided, Housing Authorities are allowed to use their qualified educational assistance programs to help their employees pay their student loans. These provisions which were initially temporary have been made permanent, effective January 1, 2026. The Housing Authorities can now reimburse certain employee student loans through the employer’s qualified educational assistance program.

Increase in Qualified Educational Assistance Program Limits: This qualified educational assistance limit has been capped at \$5,250 since 1986. Effective January 1, 2026, this cap will be increased via index. This increase is welcome news, given the current cost of education.

New Accounts Available for Dependent Child Expenses: A new account to benefit dependent children has been created called the Trump Account (“Account”). Housing Authorities, parents, and other entities, such as charitable institutions, may make contributions beginning on July 4, 2026. The aggregate amount of contributions that may be made to a beneficiary’s Account in a calendar year is \$5,000. Accounts must be invested in “eligible investments.” Distributions from these Accounts may begin when the account beneficiary turns age 18. Distributions from an Account are to be treated like other traditional IRA distributions (i.e., taxable).

The OB BB provides for a pilot program where the government will provide a seed contribution in the amount of \$1,000 per Account for a child who is born during the 4-year period of January 1, 2025, through December 31, 2028. This seed contribution of \$1,000 will not count against the Account’s maximum \$5,000 aggregate contribution limit.

Housing Authorities may also contribute to these Accounts on behalf of their employees. Housing Authorities may contribute up to \$2,500 to an employee Account, and this amount is excludible from employee gross income. This \$2,500 amount is aggregated against the Account holder’s maximum \$5,000 limit.

Elimination of Qualified Moving Expenses: Effective January 1, 2026, the OB BB eliminates the deduction for moving expenses and the exclusion for employer-provided qualified moving expense reimbursements, except for certain members of the Armed Forces. This means that moving expenses will no longer be deductible by the employee, and any reimbursements from employers will be considered taxable income, subject to both income and employment taxes.

Please let us know if you would like to discuss the OB BB’s impact on your Housing Authority.

Article Written by Tim Kennedy with Hall Benefits Law.



November 2025



November’s Health Focuses

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

National awareness — American diabetes and American smoke-out awareness

UHC’s health tip — Eating with diabetes

UHC Rewards challenges* — Swap a sugary drink for water and enroll in a tobacco cessation program

**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.

Previous newsletters can be found on HBP’s website at:

[Newsletters | HousingBP.com](#)

HBP Short-Term Disability Benefits

Beginning January 1, 2025, Housing Benefits Plan will offer a group short-term disability (STD) plan for participating housing authorities. Please note the attachment for more information. You may reach out to marketing at 800-288-7623, option 5 if you need additional information.

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

November 2025



November National Health Observance

American Diabetes and Great American Smokeout Month



November's health observances are American Diabetes and Great American Smokeout Month. Check out the following UnitedHealthcare educational resources to learn more about these topics:

- [Life with diabetes](#)
- [Managing blood sugar \(glucose\)](#)
- [The realities of vaping](#)
- [Quitting smoking](#)

United at Work Presentation of the Month

Eating with Diabetes



People who have diabetes have different nutritional needs than others. During this presentation, we will review the nutritional recommendations for individuals with diabetes or pre-diabetes and discover eating strategies that may help stabilize blood sugar. We will also identify cooking and snacking tips, as well as considerations when dining out for this population. Available to view in [English](#) and [Spanish](#).

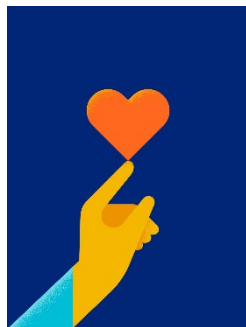
Health Tip Flier of the Month

Eating with Diabetes



Check out this month's health tip flier on Eating with Diabetes. Available to view in [English](#) and [Spanish](#).

Health actions of the month



- Swap a sugary drink for water
- Enroll in a tobacco cessation program

The path to quitting starts here



If you use tobacco and have thought about quitting, **Quit For Life® on Rally Coach™** may be able to help. Get tools and online resources designed to help you quit – and stay quit – at no additional cost.



Get coach support

Connect with a coach who will help create a personalized Quit Plan and guide you at every step



Access anytime, anywhere

Manage triggers with help from coach-led group sessions, trackers, text support, and more, all at your fingertips



View quit recommendations

Get real-life tips and plan your path to quit with recommended daily goals, articles and videos



Stay on track with **24/7** support

Quit For Life®

Get started

Go to [Myuhc.com](https://myuhc.com) > Coverage & Benefits > My Coverage & Benefits > Additional Benefits > View all additional benefits



This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this program is for informational purposes only as part of your health plan. Wellness coaches, nurses and other program representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Please discuss with your doctor how the information provided may be right for you. Your health information is kept confidential in accordance with the law. The program is not an insurance program and may be discontinued at any time.

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Group Short Term Disability Insurance

Protect your income and those who depend on it.

This coverage replaces a portion of your income when you can't work because of a qualifying disability. Even if you're healthy now, it's important to protect yourself and the people who count on your income. This insurance can help you pay the bills when you're unable to work.



This plan offers:

- Competitive group rates
- The convenience of payroll deduction
- Benefits for a qualifying disability that is not work-related

🔗 About This Coverage

See the Important Details section for more information, including requirements, exclusions and definitions.

What Your Benefit Provides

This is the benefit you'd receive if you were to suffer a qualifying disability. Eligible earnings are your weekly insured predisability earnings, as defined by the group policy. Your benefit amount will be reduced by deductible income; see the Important Details section for a list of deductible income sources.

60% of your eligible earnings, up to a maximum benefit of \$3,000 per week. Plan minimum \$15 per week.

Benefit Waiting Period

If you suffer a qualifying disability, your benefit waiting period is the length of time you must be continuously disabled before you can begin receiving your weekly benefit.

14 days for accidental injury
14 days for physical disease, pregnancy or mental disorder

Extended Benefit Waiting Period

This applies if you do not apply for this coverage within 31 days of becoming eligible, were eligible for coverage under a prior plan for more than 31 days but were not insured, or if your insurance ends because you failed to pay your premium and is later reinstated.

60 days for any qualifying disability caused by physical disease, pregnancy or mental disorder occurring during the first 12 months of coverage.

How Long Your Benefits Last

This is the maximum length of time you could be eligible to receive a weekly disability benefit.

180 days

☰ Additional Features

Your coverage comes with some added features:

Return to Work Incentive

Your disability benefit will not be reduced by any work earnings you receive until the combined amount of the benefit and your work earnings exceeds 100% of your predisability earnings.

Help with Returning to Work

If a worksite modification would enable you to return to work, we can help your employer make approved modifications by covering some or all of the cost.

💰 How Much Your Coverage Costs

Because this insurance is offered through Housing Benefits Plan, you'll have access to competitive group rates that may be more affordable than those available through individual insurance. You'll also have the convenience of having your premium deducted directly from your paycheck. How much your premium costs depends on a number of factors, such as your age and benefit amount.

Use this formula to calculate your premium payment:

$$\text{_____} \times 0.60 \times \text{_____} \div 10 = \text{_____}$$

Enter your weekly earnings (cannot be more than \$5,000). Enter your rate from the rate table. This amount is an estimate of how much you'd pay each month.

Your Age (as of January 1)	Rate per \$10 of weekly benefit
<30	\$0.677
30–34	\$0.688
35–39	\$0.586
40–44	\$0.601
45–49	\$0.679
50–54	\$0.735
55–59	\$1.011
60+	\$1.210

Not being able to work also means not being able to earn a paycheck.

As you consider Short Term Disability insurance, think about the expenses you would need to cover if you were to become disabled:

- Mortgage or rent
- Utilities
- Groceries
- Medical bills
- Car insurance
- Childcare costs

To estimate your insurance needs, you'll need to consider your unique circumstances.

Use our online calculator at www.standard.com/disability/needs.

Important Details

Here's where you'll find the details about the plan.

Eligibility Requirements

A minimum number of eligible employees must apply and qualify for the proposed plan before the coverage can become effective. If this requirement is not met, this plan will not become effective. To be eligible for coverage, you must be a regular employee of Housing Benefits Plan, actively working at least 20 hours per week, and a citizen or resident of the United States or Canada.

Temporary and seasonal employees, full-time members of the armed forces, leased employees, and independent contractors are not eligible.

Employee Coverage Effective Date

To become insured, you must:

- Meet the eligibility requirements listed above
- Serve an eligibility waiting period*
- Apply for coverage and agree to pay premiums
- Be actively at work (able to perform all normal duties of your job) on the day before the scheduled effective date of insurance

If you are not actively at work on the day before the scheduled effective date of insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee.

Please contact your human resources representative or plan administrator for more information regarding the requirements that must be satisfied for your insurance to become effective.

*Defined as first of the month that follows or coincides with 90 consecutive days as a member

Definition of Disability

You will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder:

- You are unable to perform with reasonable continuity the material duties of your own occupation, and
- You suffer a loss of at least 20% in your predisability earnings when working in your own occupation.

You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.

Exclusions

Subject to state variations, you are not covered for a disability caused or contributed to by any of the following:

- Your committing or attempting to commit an assault or felony, or your active participation in a violent disorder or riot
- An intentionally self-inflicted injury, while sane or insane
- War or any act of war (declared or undeclared, and any substantial armed conflict between organized forces of a military nature)
- The loss of your professional or occupational license or certification
- An activity arising out of or in the course of any employment for wage or profit

Limitations

Short Term Disability benefits are not payable for any period when you are:

- Not under the ongoing care of a physician in the appropriate specialty, as determined by The Standard
- Not participating in good faith in a plan, program or course of medical treatment or vocational training or education approved by The Standard, unless your disability prevents you from participating
- Confined for any reason in a penal or correctional institution
- Able to work and earn at least 20% of your predisability earnings in your own occupation but you elect not to
- Receiving sick-leave pay, annual or personal leave pay, severance pay or other salary continuation (including donated amounts) from your employer
- Eligible to receive benefits for your disability under a workers' compensation law or similar law

When Your Benefits End

Your Short Term Disability benefits end automatically on the date any of the following occur:

- You are no longer disabled
- Your maximum benefit period ends
- Long term disability benefits become payable to you under a Long Term Disability plan
- Benefits become payable under any other disability insurance plan under which you become insured through employment during a period of temporary recovery
- You fail to provide proof of continued disability and entitlement to benefits
- You pass away

Deductible Income

Your benefits will be reduced if you have deductible income, which is income you receive or are eligible to receive while receiving Short Term Disability benefits. Deductible income includes:

- Amounts under unemployment compensation law
- Amounts because of your disability from any other group insurance
- Any retirement or disability benefits received from your employer's retirement plan which are not attributable to your contributions
- Amounts under any state disability income benefit law or similar law
- Earnings from work activity while you are disabled, plus the earnings you could receive if you work as much as your disability allows
- Earnings or compensation included in your predisability earnings which you receive or are eligible to receive while Short Term Disability benefits are payable
- Amounts due from or on behalf of a third party because of your disability, whether by judgment, settlement or other method
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above

When Your Insurance Ends

Your insurance ends automatically when any of the following occur:

- The date the last period ends for which a premium was paid
- The date your employment terminates
- The date the group policy (or your employer's coverage under the group policy) terminates
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)
- The date Housing Benefits Plan ends participation in the group policy

Group Insurance Certificate

If coverage becomes effective and you become insured, you may receive a group insurance certificate containing a detailed description of the insurance coverage, including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. The information present in this summary does not modify the group policy, certificate or the insurance coverage in any way.

This benefit summary is only for use by the Policyholder as a tool to present possible plan designs to potential employers joining the trust and may not be distributed to any employee who is employed by either the Policyholder or any Employer with the Policyholder.

About Standard Insurance Company

For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group employee benefits. To learn more about products from The Standard, visit us at www.standard.com.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

GP399-STD, GP899-STD, GP309-STD, GP209-STD, GP399/ASSOC, GP399-STD/TRUST

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