

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.



January 2026

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

Medicare Primary Corner

If your Housing Authority has fewer than 20 employees and has an **Employee** who is turning 65 years old, the Medicare Exception applies. Each **Employee** in the medical plan that reaches the age of 65 **must** enroll in Medicare Part B in addition to Part A. Medicare will become the primary coverage. UHC will still be your drug coverage and will also be your supplemental insurance. Bonnie Cooper of PBA will contact the housing authority when this applies and walk them through the process. ******Please note**, the employee should enroll in Medicare Part A and Part B **only**. Medicare Primary members **cannot** enroll in a Medicare Advantage plan as it will not work in conjunction with the Medicare Primary program. Once approved and proof of enrollment in Medicare Part B has been received by Vimly, the HBP premium will be significantly reduced. ****The reduced premium **will not** go into effect until Vimly has received a copy of the employee's Medicare card showing Medicare Part B coverage. The Medicare card should be scanned and emailed to Vimly at hbp@vimly.com. Once the employee is 65, this program will also apply to a covered spouse. Please contact marketing at 800-288-7623, option 5 if you have any questions.

Preventive Health Checklist



Why not add completing a [health checklist](#) to your 2026 goals? Think of it as routine maintenance for your body. The checklist is based upon your age and gender, and suggests common preventive care screenings. Preventive care services are covered by your plan at a \$0 cost share, however some of the things on the checklist are diagnostic and

thus would have a cost.

To help manage costs, be sure to use [in-network providers](#) (choice plus network). When searching the provider directory, look for the blue Tier 1 symbol to notate Tier 1 specialists. (You can filter by "Tiered Benefits/Tier 1.") Our plan allows for reduced copays to specialists with the Tier 1 designation.



Tier 1 Provider



Premium Care Phys



Accepting All Patients



In-Network Provider

2025 UHC Rewards Earned

Congratulations to the 450+ HBP members who earned a total of **\$38,000+** in UHC rewards in 2025! Rewards are sent via digital Visa gift cards. Members and covered spouses can participate year after year. [Sign up now](#) (UHC Rewards → Activate UHC Rewards) for a healthy 2026 and to earn the \$20 activation reward! Rewards amounts per activity is attached.



January's Health Focuses

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

National awareness — Preventive care, [cervical health](#) and winter-time safety

UHC's health tip — Cold weather & wintertime safety

UHC Rewards challenges* — Schedule your annual wellness exam (\$25 UHC Rewards value) and cervical cancer screening (\$50 UHC Rewards value)

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

Additional information is attached.

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

[Newsletters | HousingBP.com](#)

UHC Website Tools

The January toolkit from UHC/Optum focuses on **mind-body connection**. 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.

UnitedHealthcare Rewards

Payout structure



One-time activities



Tracker-based

Action	Description	Dollars earned
Activate UHC Rewards new	First time users may earn for activating UHC Rewards. Rewardable only once.	\$20
Complete health survey	Learn how your health journey is going and offers to help improve your well-being	\$15
Get a biometric screening	Complete annual bloodwork and measurements	\$50
Go paperless	Switch to paperless communications	\$2.50
Flu shot	Get an annual flu shot	\$10
Annual checkup*	Complete an annual checkup to support health and prevent illness	\$25
24/7 Virtual Visit*	Talk to a provider by video for common urgent care needs	\$10
Get a cervical screening*	Regular screening tests can help find changes in the cervix that can be treated before they become cancer	\$50
Get a breast screening*	A mammogram can usually find breast changes that could be cancer years before symptoms develop	\$50
Get a colorectal cancer screening* new	Getting routine screenings may increase the chance of detecting some cancers early. [Some screenings can be completed with an at-home fecal test.]	\$50
Get a cost estimate	A cost estimate informs member of the expected cost for an upcoming visit or service	\$20
Connect a tracker	Automatically track activities	\$25
Daily activity – goal 1	Track 15 active minutes or 5k steps per day	\$0.25
Daily activity – goal 2	Track 30 active minutes or 10k steps per day	\$0.50
Fitness challenge – weekly goal	Complete the daily activity goals 5 out of 7 days (Sunday to Saturday)	\$2.50
Sleep tracking	Track sleep for 14 days	\$5
Sleep challenge – weekly goal	Track 7 hours of sleep for 5 out 7 nights (Sunday to Saturday)	\$2.50
Maximum annual incentive		\$300

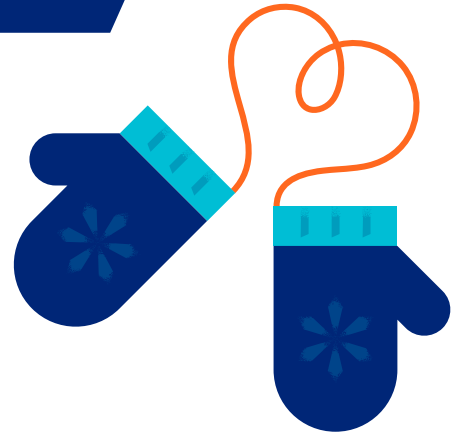


*claims-based

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Health tip: Cold weather & wintertime safety

Understanding how cold weather affects your health and daily life is essential for staying safe during the winter months. Winter storms often bring hazardous conditions like extreme cold, freezing rain, sleet, heavy snow, ice and high winds that may disrupt transportation, cause power outages and limit access to essential services. Understanding how winter weather impacts your life – and knowing how to prepare – can help you protect yourself and your loved ones.¹



Staying Safe Indoors

- Weatherproof your home: Insulate, caulk and weatherstrip doors and windows, install smoke and carbon monoxide detectors.
- Heat your home safely: Use inspected fireplaces/heaters; avoid extension cords; keep portable space heaters away from flammable items.
- Protect the water supply: Prevent frozen pipes by leaving all water taps slightly open so they drip continuously, allow heated air to reach pipes by opening cabinet doors beneath kitchen and bathroom sinks, and using bottled or boiled snow water if needed.⁴

Staying Safe Outdoors

- Dress warmly in layers and stay dry. Be sure to also wear a hat, scarf, mittens and water-resistant coats and boots.
- Stay off the ice; many injuries related to cold weather occur because of falls on ice-covered surfaces. Keep steps and walkways as free of ice as possible by using rock salt or sand.
- Avoid overexertion: if you have heart disease or high blood pressure, follow your doctor's advice about shoveling snow or performing other hard work in the cold.^{4,5}

Key facts

1,024

Number of deaths in 2023 in the U.S. due to excessive cold/hypothermia.²

Vulnerable groups

include infants, children, older adults, low-income households.³

Winter storms

may disrupt transportation, power, heat, and communication.¹

Travel Safety

- Monitor weather advisories by listening to radio or television reports issued by the National Weather Service.
- Avoid traveling in low visibility conditions or on ice-covered roads, overpasses and bridges.
- If you must travel prepare your vehicle by having it inspected by a mechanic prior to travel and carry an emergency supply kit that contains jumper cables, blankets, snacks, water, etc.
- Drive slowly, take a mobile phone with you and inform someone of your travel plans.^{4,6}



Sources:

1. Red Cross. <https://www.redcross.org/get-help/how-to-prepare-for-emergencies/types-of-emergencies/winter-storm.h.html>. 2025. Accessed November 2025.
2. CDC. <https://www.cdc.gov/mmwr/volumes/74/wr/mm7406a6.htm>. 2025. Accessed November 2025.
3. NCHH. <https://nchh.org/information-and-evidence/learn-about-healthy-housing/emergencies/extreme-cold/adverse-health-effects-and-susceptible-populations/>. 2022. Accessed November 2025.
4. CDC. <https://www.cdc.gov/winter-weather/safety/stay-safe-during-after-a-winter-storm-safety.html>. 2024. Accessed November 2025.
5. Ready. <https://www.ready.gov/winter-weather>. 2025. Accessed November 2025.
6. Ready. <https://www.ready.gov/car>. 2025. Accessed November 2025.