

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.

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 on or before 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

UHC Training Webinars

As part of your medical membership with HBP, you can participate in free webinars offered by UHC. Each medical member HA gets to cast 1 vote for up to 5 webinar topics for 2026. You may vote here by clicking on the following link: <https://www.surveymonkey.com/r/YCGXRNH>
A reminder email including the link will follow next week.

Computer Vision Syndrome

These tips will help protect your eyes if you're one of the 60% of adults who experience digital eye strain, which symptoms include dry eyes, blurred vision, and headaches:

- 20-20-20 rule - Rest your eyes after 20 minutes of screen time by looking at something else for 20 seconds that is 20 feet away.
- Install an anti-glare screen and set monitors as bright as possible; ask your eye doctor about computer glasses
- Close shades when sunlight is bright; surrounding lighting should be dim & balanced (no shadows on screen)

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 2026



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 — [Heart health](#) & [eye/vision health](#) awareness

UHC's health tip — DASH (Dietary Approaches to Stop Hypertension) eating plan

UHC Rewards challenges* — Switch to paperless UHC Rewards communications (\$2.50 value)

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

February toolkit — Fueling your body.

Additional information is attached.

Health tip: Healthy heart



What is heart disease?

Heart and blood vessel diseases make up cardiovascular disease also known as heart disease. Heart disease includes conditions that damage the heart such as:

- Coronary artery disease
- Heart attack
- Congestive heart failure
- Congenital heart disease
- Stroke



How common is heart disease?¹

- Every 36 seconds someone in the U.S. dies of a stroke, heart attack or other cardiovascular disease.
- Eighty percent of all heart disease and strokes could be prevented if people exercised more, ate healthier and stopped using tobacco.
- Heart disease remains the No. 1 cause of death in the U.S. for men and women.
- Cardiovascular disease, listed as the underlying cause of death, accounts for nearly 655,000 deaths in the U.S. each year. That's about 1 of every 4 deaths in the U.S.



Risk factors for heart disease:

- Having high blood pressure is typically defined as having a systolic blood pressure reading between 130 and 139 mmHg or a diastolic reading between 80 and 89 mmHg.
- Having high cholesterol is defined as over 200 mg/dL.
- Having diabetes.
- Being overweight defined as having a body mass index (BMI) measurement over 25.
- Your hereditary background.

By living a healthier lifestyle you may help keep your weight, blood pressure, cholesterol and blood sugar levels in a healthier range and lower your risk for heart disease.

To help keep a healthier heart:

- Exercise regularly by aiming for 30 minutes of moderate physical activity on most days of the week.
- Eat a heart-healthy diet rich in whole grains, fruits and vegetables.
- Limit salt (sodium) in your diet to help lower your blood pressure.
- Limit added sugars in your diet to help lower your blood sugar level which may help manage diabetes.
- Maintain a healthy weight.
- Manage your blood pressure.
- Take control of your cholesterol.
- Limit your alcohol consumption which may raise your blood pressure. Men should have no more than 2 drinks per day, and women no more than 1 drink per day.
- Don't smoke.
- Practice healthier stress management techniques.
- Establish a relationship with a primary care physician, know your health numbers (BMI, blood pressure, cholesterol and glucose) and follow your doctor's advice.



Heart attack warning signs:

- Chest discomfort
- Discomfort in other areas of the upper body
- Shortness of breath
- Cold sweat
- Nausea
- Light headedness

If you, a loved one, friend or someone you witness is experiencing any of these symptoms, call 911 and get help.

Sources:

¹ Centers for Disease Control and Prevention, Heart Disease Facts. <https://www.cdc.gov/heartdisease/facts.htm>. May 2023. Accessed August 2023.

The information provided in this flier is for general informational purposes only and is not intended nor should be construed as medical advice. Individuals should consult an appropriate medical professional to determine what may be right for them.

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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 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:

- 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



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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Health tip: DASH eating plan

DASH stands for Dietary Approaches to Stop Hypertension

A study conducted by researchers at Johns Hopkins University Medical School of more than 400 adults with prehypertension, or stage 1 high blood pressure, found that combining a low-salt diet with the heart-healthy DASH diet substantially lowers systolic blood pressure.¹

The DASH eating plan is in line with dietary recommendations to help prevent osteoporosis, cancer, heart disease, stroke, and diabetes.²

DASH was not intended as a weight loss tool; however, because it has an emphasis on real foods, heavy on fruits and vegetables, balanced with the right amount of protein, DASH may be a weight loss solution.

DASH is a flexible and balanced eating plan that helps create a heart-healthy eating style for life.

Includes plenty of:		Limits:
• Vegetables	• Fat free or low fat milk products	• Sodium
• Fruits	• Fish, poultry and lean meats	• Saturated fats
• Whole grains	• Beans, nuts and legumes	• Added sugars

DASH doesn't require any special foods or supplements. It simply calls for a certain number of daily servings from various food groups. The number of servings depends on the number of calories you choose to eat every day. Your caloric needs depend on your age, gender and activity level. You can choose the "regular" DASH plan, which limits your daily sodium intake to around 2300mg or you can choose the lower sodium version, which limits your daily sodium intake to around 1500mg. The less salt you eat, the more you may be able to help lower your blood pressure.³

Daily calorie recommendations for women:

Age (years)	Calories needed per activity level		
	Sedentary	Moderately active	Active
19-30	2,000	2,000-2,200	2,400
31-50	1,800	2,000	2,200
51 +	1,600	1,800	2,000-2,200

Daily calorie recommendations for men:

Age (years)	Calories needed per activity level		
	Sedentary	Moderately active	Active
19-30	2,400	2,600-2,800	3,000
31-50	2,200	2,400-2,600	2,800-3,000
51 +	2,000	2,200-2,400	2,400-2,800



To figure out your caloric needs, you need to consider your age and physical activity level. If you want to maintain your current weight, you should eat only as many calories as you burn by being physically active. If you need to lose weight, you should eat fewer calories than you burn or increase your activity level to burn more calories than you eat.

After figuring out your daily calorie needs, use this table to find the closest calorie level to yours and estimate the number of servings from each food group that you should have. For example, if your daily calorie needs is 2000 calories per day, on the DASH Eating Plan your goal would be 6-8 servings of grains per day, 4-5 servings each of fruits and vegetables per day, 2-3 servings of fat free or low fat dairy products per day, and so on.⁴

Food groups	1,600 calories	2,000 calories	2,600 calories	Serving sizes	Examples	Why it's important
Grains	6	6-8	10-11	• 1 slice bread • 1 oz dry cereal • ½ cup cooked rice, pasta or cereal	Whole wheat bread and pasta, pita bread, oatmeal and brown rice	Major source of energy and fiber
Vegetables	3-4	4-5	5-6	• 1 cup raw leafy vegetable • ½ cup cut-up raw or cooked vegetable • ½ cup vegetable juice	Broccoli, carrots, green beans, kale, spinach, sweet potatoes, tomatoes	Rich sources of potassium, magnesium, and fiber
Fruits	4	4-5	5-6	• 1 medium fruit • ¼ cup dried fruit • ½ cup fresh, frozen, or canned fruit • ½ cup fruit juice	Apples, apricots, bananas, dates, grapes, oranges, grapefruit, grapefruit juice, mangoes, melons, peaches, pineapples, raisins, strawberries, tangerines	Important sources of potassium, magnesium, and fiber
Fat-free or low-fat dairy	2-3	2-3	3	• 1 cup milk or yogurt • 1½ oz cheese	Fat-free milk or buttermilk; fat-free, low-fat, or reduced-fat cheese; fat-free/low-fat regular or frozen yogurt	Major sources of calcium and protein
Lean meats, poultry, fish	3-4 or less	6 or less	6 or less	• 1 oz cooked meats, poultry, or fish • 1 egg	Select lean meat; trim away visible fats; broil, roast, or poach; remove skin from poultry	Rich sources of protein and magnesium
Nuts, seeds, legumes	3 per week	4-5 per week	1 per day	• ½ cup or 1½ oz nuts • 2 Tbsp peanut butter • 2 Tbsp or ½ oz seeds • ½ cup cooked dried beans or peas (legumes)	Almonds, mixed nuts, peanuts, walnuts, sunflower seeds, peanut butter, kidney beans, lentils, split peas	Rich sources of energy, magnesium, protein, and fiber
Fats and oils	2	2-3	3	• 1 tsp soft margarine • 1 tsp vegetable oil • 1 Tbsp mayonnaise • 2 Tbsp salad dressing	Soft margarine, vegetable oil (canola, corn, olive, safflower), low-fat mayonnaise, light salad dressing	The DASH study had 27% of calories as fat, including fat in or added to foods
Sweets and added sugars	3 or less per week	5 or less per week	≤ 2 per day	• 1 Tbsp sugar • 1 Tbsp jelly or jam • ½ cup sorbet, gelatin dessert • 1 cup lemonade	Fruit-flavored gelatin, fruit punch, hard candy, jelly, maple syrup and sorbet	Select sweets low in fat content

Servings per day unless noted otherwise.



Following the DASH eating plan is one part of living a heart-healthy lifestyle. Combining the DASH plan with other lifestyle changes, such as physical activity, may help you improve your blood pressure, cholesterol and weight. Other lifestyle changes that may improve your overall health include:

- If you smoke, quit
- Limit alcohol intake
- Get plenty of sleep
- Practice self-care and stress management



Sources:

1 Johns Hopkins News Release November 2017. <https://www.hopkinsmedicine.org/news/media/releases/>, accessed June 2021.

2 The DASH diet Eating Plan. <http://dashdiet.org/default.asp>, accessed June 2021.

3 Mayo Clinic. <https://www.mayoclinic.org/healthy-lifestyle/nutrition-and-healthy-eating/in-depth/dash-diet/art-20048456>, accessed June 2021.

4 NIH DASH Eating Plan. <https://www.nhlbi.nih.gov/health-topics/dash-eating-plan>, accessed June 2021.

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