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

August 2026

Types of Health Insurance Costs

- Premium — Your monthly premium is what you pay to keep your insurance plan active.
- Deductible — Your deductible is the amount you pay for your care before your insurance plan starts to pick up the tab. Like car insurance, it's an amount you agree to contribute before insurance kicks in. Typically, the higher the deductible, the lower the premium, and vice versa.
- Coinsurance — Your coinsurance is a percentage you pay for some services after meeting your deductible. If your coinsurance is 80/20, you would pay 20% of the remaining costs and UHC would pay 80%.
- Copayments — Your copayment, or copay, is a fixed amount you pay for a covered service. It's common to have separate copay rates for different types of care (e.g., primary care physician copay vs. specialist copay). You also pay a copay for prescriptions.
- Out-Of-Pocket Maximum—Your out-of-pocket maximum is the most you have to pay for covered services within a plan year including your deductible, copays, and coinsurance. It doesn't include your monthly premium payments or anything you've spent on non-covered services.

August's Health Focuses

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

National awareness — Sleep Health & Health Plan Literacy

UHC's health tip — Sleep for Health

UHC Rewards challenges* — Connect a Tracker for sleep or steps ($25 value)

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

August toolkit — Youth Health

Additional information is attached.

HBP & Medicare's Small Employer Exception

If your housing authority has fewer than 20 employees and has an employee who is turning 65 years old, Medicare's Small Employer 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 Parts A and B **only**. When you are enrolled in Medicare as your primary insurance, and keep HBP as your supplemental insurance, you will not be allowed to participate in the Medicare Advantage plans and Medicare Part D (drugs), because you already have those coverages through HBP.

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.

Upcoming Webinar Trainings

Tues, Sept 22, 10am (EST) **Topic:** Menopause and Mental Health *click to register*

Thurs, Sept 24, 10am (EST) **Topic:** Maintaining Balance in Life *click to register*

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 tip: Sleep for health

Think you do just fine getting 5 or 6 hours of sleep? Like the nearly **35%** of adults getting less than the recommended 7+ hours, you are short-changing yourself. Sleep affects every aspect of your waking life—it is essential to your overall well-being.

Poor quality and insufficient sleep has short-term and long-term consequences. In the short-term, poor sleep may result in loss of attention span, poor decision-making, fatigue and irritability, while long-term implications, which are more compelling, include an increased risk for obesity, diabetes, high blood pressure, heart disease and stroke, and depression.[1]

Getting adequate sleep helps:

- Maintain brain function
- Improve daytime performance and safety
- Reduce your risk for disease
- Improve your emotional health

7-9 hours

While the amount of sleep you need will change over the course of your life, and sleep needs vary from person to person, it is recommended that adults get 7 to 9 hours of sleep each night.

A list of "to-do's" that may help you snooze

Power down to recharge	Blue light from screens can disrupt your circadian rhythm and affect your ability to sleep. Turn off your mobile devices at least 30 minutes before you head to bed.
Keep a regular pattern of bedtime and waking	Try going to bed and waking up around the same time every day (yes, even on the weekends).
Make your bedroom all about sleep	A comfortable mattress, pillow and bedding will help you get a good night's sleep. Keep your room dark, cool and quiet (you may consider using "white noise" to mask startling sounds).
Say "no" to that late-day "cup of joe"	Because it is a stimulant, caffeine may disrupt sleep. Avoid caffeine after lunch. Also, avoid alcohol before bed. Even though alcohol might make you feel sleepy, it can disrupt sleep later in the night.
Still awake?	If you don't fall asleep within 20 minutes or so, get up and go into another room and do something relaxing, such as reading or listening to soft music until you feel tired.

A health care provider may help diagnose a sleep disorder by asking questions about sleep schedules and habits. It's important to let your provider know if you think you might have a sleep problem such as feeling sleepy during the day, not waking up feeling refreshed or you are having trouble adapting to shift work.

[1] National Institute of Health, How Sleep Affects Your Health. https://www.nhlbi.nih.gov/health/sleep-deprivation/health-effects. June 2022. 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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United Healthcare

Youth health



Supporting kids through childhood and the teen years involves a lot as they grow and find their way in the world around them. This month's toolkit offers practical guidance to support their physical and emotional well-being through the ups, downs and changes that naturally come with life.

Scan QR code or visit optumwellbeing.com to explore this month's toolkit.

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