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 2026

Small Steps to Healthier Living

- **Move more.** Find activities you enjoy, mix up your workouts, and take movement breaks throughout the day.
- **Eat well.** Build meals around fruits, vegetables, whole grains, and beans. Planning and preparing ingredients ahead of time can make healthy eating easier.
- **Reduce unhealthy habits.** Avoid tobacco, limit alcohol, protect your hearing, and practice mindful eating and good dental care.
- **Prioritize sleep.** Keep a consistent sleep schedule, put screens away before bedtime, and create a cool, dark, relaxing sleep environment.
- **Care for your mental health.** Make time for hobbies, connect with loved ones, spend time outdoors, and try relaxation practices such as meditation.
- **Stay connected with your doctor.** Keep up with recommended screenings and vaccinations, and work with your provider to manage ongoing health conditions.

Small, consistent changes can help make healthier living part of your daily routine. Choose one to focus on this week.

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 & Obesity Awareness

UHC's health tip — Understanding Colds & Flu

UHC Rewards challenges* — Get a flu shot ($10 value)

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

September toolkit — Suicide Prevention & Recovery

Additional information is attached.

Get your Flu Shot

Flu shots are covered at $0 out-of-pocket, given at the locations found by scanning the QR code on the "Get your flu shot" attachment. Take advantage of this wellness benefit and protect yourself from the flu.



Executive directors/HR managers: There are several UHC partners that will come on-site and run the flu shots individually through UHC insurance during a flu shot clinic. The flu shots will be billed as preventive/covered at 100% for the covered employee. The "Help your employees stay healthy this flu season" attachment provides more information including minimum employees needed, timeframe and who the employer can contact to schedule the clinic.

If you use providers not listed for an on-site flu shot clinic (many hospitals offer them, for example), those providers may try to bulk bill and not submit individual claims for each employee. UHC does not accept bulk billing for flu shots.

Upcoming Webinar Trainings

Thurs, Oct 22, 10am (EST) **Topic:** How to Navigate Workplace Change *click to register*

You can find previous webinar recordings at https://www.housingbp.com/links-2

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: Understanding colds and flu

Did you know?

- Common colds are the leading cause for children missing school and adults missing work.[1]
- During an average flu season about 8% of the U.S. population gets sick from flu.[2]
- The flu can be spread to others from 6 feet away.[3]
- The best way to prevent the flu is to get vaccinated annually.[2]

Is it a cold or the flu?

The common cold and the flu are both upper respiratory infections. However, they are caused by different viruses and the symptoms may be more severe with the flu virus verses a cold. Keep in mind that symptoms alone may not be enough to tell the difference between the two.

While a common cold can be caused by more than 200 viruses (rhinovirus is the most common); the seasonal flu is caused by the influenza A or B virus. This is why there is a vaccine available for the flu and not for colds.

Cold relief[4]

There is no cure for the common cold. To help you feel better treat your symptoms while your body fights off the virus. Since the common cold is caused by a virus, antibiotics will not help it get better. A runny nose or cold almost always gets better on its own. To feel better when you have a cold, consider the following:

- Get plenty of rest
- Drink lots of fluids such as water and clear liquids. This will help loosen mucus and help prevent dehydration.
- Know that over the counter (OTC) medications may help with symptoms but do not make your cold go away faster as the virus needs to run its course. You should take all medications as directed. If symptoms do not go away call your health care provider for medical advice. Be sure to talk with your child's health care provider before using a non-prescription OTC medication for your child.

Cold facts[4]

Colds are usually milder than the flu.

People with colds are more likely to have a runny or stuffy nose.

Symptoms usually include sneezing, nasal congestion, sore throat, cough, watery eyes, headache and fatigue.

Symptoms usually last for 7 to 10 days and may last up to 2 weeks.

Colds usually do not result in serious health problems such as pneumonia, infections, or hospitalizations.

Flu facts[5]

The flu is a contagious respiratory illness caused by the influenza virus.

Flu viruses are most common during the fall and winter.

Symptoms of the flu are worse than the common cold and may include fever, chills, sore throat, muscle or body aches, headaches, fatigue, vomiting and diarrhea (more common in children).

Fever, body aches, extreme tiredness, and dry cough are more common with the flu and more intense than when associated with a cold.

The best way to prevent the flu is to get vaccinated annually.

continued

How will I know if I have the flu?[6]

There are tests available to diagnose the flu. The most common test is the “rapid influenza diagnostic test.” This test can provide results in 30 minutes or less. The ability of these tests to detect the flu can vary greatly, and may be better at detecting the flu in children than in adults. Most people with flu symptoms do not require testing because the test results usually do not change how you are treated. Your health care provider may diagnose you with the flu based on your symptoms, and their clinical judgment, or they may choose to use an influenza diagnostic test.

It is possible to have the flu, as well as other respiratory illnesses, and COVID-19 at the same time.

Some of the symptoms of flu and COVID-19 are similar, which may make it hard to tell the difference between the two based on symptoms alone. Diagnostic testing may help your health care provider determine if you have the flu or COVID-19.

When treating the flu:[7]

- Get plenty of rest.
- Drink a lot of fluids like water, broth, sport drinks or electrolyte beverages to prevent becoming dehydrated.
- Use a humidifier to help make breathing easier.
- The use of over the counter medications may relieve some flu symptoms, but will not make you less contagious.
- Know that antiviral medications can reduce the duration of your illness and the complications associated with the flu. These should be started as early as possible, preferably within 48 hours after the onset of the illness.
- Follow up with your health care provider if you experience side effects or worsening symptoms that may require emergency care.

Preventive measures may reduce your risk of developing the flu[8]

- Protect yourself and others by staying away from people who are sick and by staying home from work and social activities if you are ill.
- Wash your hands. Hand washing is the most protective way to keep germs away. When washing your hands be sure to lather well with soap including the backs of your hands, under your nails and between your fingers. Scrub for at least 20 seconds, rinse well and dry.
- Live a healthier lifestyle by eating healthier, exercising, getting adequate sleep and managing your stress levels.
- Get the annual flu vaccine. The flu vaccine may reduce flu illnesses, doctor visits, and missed work and school due to the flu, as well as prevent flu-related hospitalizations.

Sources:

1. Centers for Disease Control and Prevention, Common Cold, https://www.cdc.gov/dotw/common-cold/, accessed September 2022..
2. Centers for Disease Control and Prevention, About Flu, https://www.cdc.gov/flu/about/keyfacts.html, accessed September 2022.
3. Centers for Disease Control and Prevention, How Flu Spreads, https://www.cdc.gov/flu/about/disease/spread.htm, accessed September 2022.
4. Centers for Disease Control and Prevention, Common Colds: Protect Yourself and Others, https://www.cdc.gov/features/rhinoviruses/, accessed September 2022.
5. Centers for Disease Control and Prevention, Flu Symptoms & Complications, https://www.cdc.gov/flu/symptoms/symptoms.htm?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fflu%2Fconsumer%2Fsymptoms.htm, accessed September 2022.
6. Centers for Disease Control and Prevention, Diagnosing Flu, https://www.cdc.gov/flu/symptoms/testing.htm; accessed September 2022.
7. Centers for Disease Control and Prevention, Flu Treatment, https://www.cdc.gov/flu/treatment/index.html, accessed September 2022.
8. Centers for Disease Control and Prevention, Healthy Habits to Help Prevent Flu, https://www.cdc.gov/flu/prevent/actions-prevent-flu.htm, accessed September 2022.

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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Get your flu shot — the best way to help prevent the flu



Each of us can help protect all of us. Get a flu shot and show you care.

Take down the flu by getting your annual flu shot right away. Flu shots are:

Covered at $0 out-of-pocket[1]

They're safely given at over 50,000 locations – including network doctors, other health care professionals, certain retail pharmacies and convenience care clinics.

Important every year

Getting your annual shot may reduce the risk of having to go to the doctor with flu by 40% to 60%.[2]

Scan the code to find flu shot locations

To check your plan's coverage and choose a location near you, scan the code with your smartphone or visit **uhc.com/flushot** and enter your ZIP code

[1] Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

[2] The Centers for Disease Control and Prevention, cdc.gov/flu/prevent/keyfacts.htm. Accessed July 25, 2024.

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United Healthcare®

There for what matters™

Help your employees stay healthy this flu season

Flu shots can help keep employees protected and productive

Each year, a staggering 70 million workdays are lost due to the flu. That equals roughly $10.4 billion in direct costs for hospitalizations and outpatient visits for adults.[1] A flu shot is the best defense against the flu – and getting one can help protect the people around you.

The Centers for Disease Control and Prevention (CDC) generally recommends annual flu shots for everyone 6 months and older.[2] Encourage your employees to help protect themselves and others by getting a flu shot.



Consider hosting an on-site flu shot clinic or worksite wellness event

Convenient provider access can make getting flu shots easier

UnitedHealthcare contracts with a variety of national pharmacy chains and retail convenience care clinics to offer members easier access to flu shots.

Members should bring their health plan ID cards and tell their providers the flu shot is covered under their benefits, if covered by your plan. Annual flu shots are covered by most plans at $0 out-of-pocket when members use one of the following network providers. The provider will submit individual claims to UnitedHealthcare for covered member vaccines received at the on-site clinic.

On-site flu shot providers

Network doctors or other health care professionals

Network flu shot providers, including select retail pharmacies and convenience care clinics

continued

UnitedHealthcare®

Worksite flu clinic options	How to schedule a clinic	Minimum number of participants required*	Lead time required
Albertsons, New Albertsons, Safeway, United Supermarkets	Contact Albertsons Safeway Pharmacies Patient Care Services at 1-877-728-6655 or flushots@albertsons.com. Or contact Albertsons Safeway Pharmacies Managed Care Contracting at 1-630-948-6484 or pharmcontracting@albertsons.com.	25	3 weeks
H-E-B	Contact H-E-B Pharmacy Wellness Services at 1-210-938-7694 or wellnessservices@heb.com	30	3 weeks
The Kroger Co. and Harris Teeter	Call 1-800-922-7538 or email KHB2B@KrogerHealth.com	N/A	4–6 weeks
Walgreens	Contact your local Walgreens retail pharmacy location, or complete an online form at wagsoutreach.com/contact-us	100	4 weeks

Check with the vendor to confirm any setup fees and lead time for event setup.



*May be able to accommodate smaller clinic sizes.

[1] WebMD. Colds and Flu at Work. webmd.com/cold-and-flu/fact-sheet-flu-work. Reviewed April 2025. Accessed July 2025.

[2] Centers for Disease Control and Prevention. Key Facts About Seasonal Flu Vaccine. https://www.cdc.gov/flu/vaccines/keyfacts.html. Sept. 2024. Accessed July 2025.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

Please note that there may be some instances where a particular location of one of these providers is not participating in the national UnitedHealthcare network. Members should review their benefit plan to determine coverage and confirm network participation of specific locations on myuhc.com®. UnitedHealthcare has a national network of retail pharmacies and retail convenience care clinics to provide members with access to the flu vaccination. The list is not inclusive of all providers offering the flu vaccination under the pharmacy or medical benefit. For a list of all pharmacies included under the pharmacy or medical benefit, members can log on to myuhc.com and search the Pharmacy Locator tool.

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Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

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