

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.



April 2024

April's Health Focuses

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

National awareness — Substance abuse & stress awareness

UHC's health tip — Soothing stress

UHC's employer tip — Cultivating mental well-being at work

UHC Rewards challenges* — Go paperless and track sleep

**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. If the newsletter is printed, you may want to print the additional linked information for your team. Previous newsletters can be found on HBP's website at: [Newsletters | HousingBP.com](#)

Comparing Care Choices

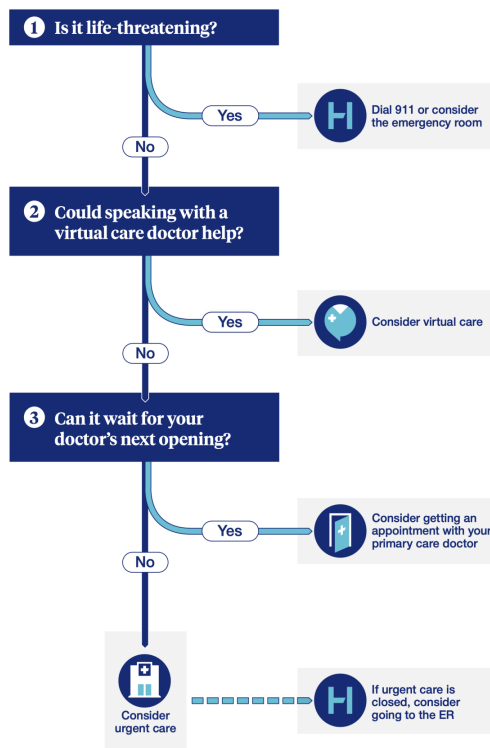
Deciding carefully where to seek care for health-related issues can save you money. If it's not an emergency, virtual visits and urgent care are great options. Virtual visits are available 24/7 and are **FREE (\$0 copay)** to HBP medical members. UHC's designated virtual network providers can prescribe medicine and have a rate of resolving patient's concerns 98% of the time. Find designated virtual network providers [here](#). Those who are unsuccessful solving their non-emergency issue via a virtual visit and cannot see their primary care provider should consider urgent care. The urgent care **copay is \$75**. If you go to the emergency room and are not admitted (meaning you are

seen and sent home instead of being given a room and kept at the hospital for further treatment) you will have a **\$250 copay**. For ER visits you will **also** be billed for your treatment. You will be responsible for treatment charges until you've met your deductible, and then you'll pay 20-30% of the remaining charges. Please see more information attached comparing the average (not HBP-specific) costs for seeking care in these various ways.

**HBP's high deductible health plan (HDHP) benefits differ from those in this article. No one is currently enrolled in that plan. Virtual visits for the HDHP are free, however there is no copay for urgent care and the ER. Instead the member pays for those services in full until their deductible is met.*

Where to go for care?

If it's after hours or your doctor can't see you right away, these questions may help you choose where to go for care.



Upcoming Webinar Trainings

Thurs, Apr 18, 10am (EST) Topic: [Improving Communication Skills for Managers](#) *click to register*

Tues, Apr 23, 10am (EST) Topic: [Improving Communication Skills](#) *click to register*

Thurs, May 23, 10am (EST) Topic: [How to Simplify Your Life](#) *click to register*

Upcoming Conferences

Visit the HBP booth at the following conferences to meet the marketing team and get resources on free perks!

May: KS/OK NAHRO

June: SERC NAHRO, SW NAHRO, & HAVE-STR

August: THA & CCHRCO

September: KHA/TAHRA, GAHRA & LHC

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.



Fast, convenient care for \$0

With a 24/7 Virtual Visit, employees and their covered family members of all ages can see and speak to a doctor anywhere, anytime on a mobile device* or computer.

Connecting employees with 24/7 care, from virtually anywhere

Doctors can treat a wide range of health conditions, from flu and pinkeye to migraines and more, and can even prescribe medication** as needed. 24/7 Virtual Visits may treat many of the same conditions as in-person urgent care, so it may be a good alternative option for employees and their family members of all ages—particularly in times when their primary care provider isn't available. No appointments are necessary, and 98% of needs are resolved.¹

A way to help employees save money

In many cases, 24/7 Virtual Visits may cost less than in-person urgent care or emergency room (ER) visits.

The cost is \$0.**

Average costs of receiving care at other locations:²

\$185 for an urgent care visit

\$1,700 for an ER visit

* Data rates may apply.

** Certain prescriptions may not be available, and other restrictions may apply.

*** The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change.

Understanding how it all works

Member cost-share is based on the benefit plan as follows:³

| Benefit plan | 24/7 Virtual Visits benefit |
|--|--|
| High deductible health plan | <ul style="list-style-type: none">• \$0—Deductible does not apply*• First dollar coverage |
| Coinsurance and deductible plan | <ul style="list-style-type: none">• \$0—Deductible does not apply*• First dollar coverage |
| Cost-share plan | <ul style="list-style-type: none">• \$0 cost-share (copay)• First dollar coverage |

The 24/7 Virtual Visits provider groups we contract with are aligned with American Medical Association (AMA) and Federation of State Medical Boards (FSMB) guidelines. Contracted provider groups are currently operating in all 50 states and the District of Columbia.



24/7 Virtual Visits

Virtual Care Services are Covered Health Care Services that includes the diagnosis and treatment of less serious medical conditions.

Benefits are available only when services are delivered through a Designated Virtual Network Provider. Designated Virtual Network Providers can be located at myuhc.com[®].

Contact your UnitedHealthcare representative for more information

United Healthcare

Please Note: Not all medical conditions can be treated through virtual care. The Designated Virtual Network Provider will identify any condition for which treatment by in-person Physician contact is needed. Benefits do not include email, or fax and standard telephone calls, or for services that occur within medical facilities (CMS defined originating facilities).

*The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change at any time. Data rates may apply.

¹ Based on internal analytics of UnitedHealthcare Employer and Individual (UNET platform) population for all providers, full year 2020.

² Average allowed amounts charged by UnitedHealthcare Network Providers and not tied to a specific condition or treatment. Actual payments may vary depending upon benefit coverage. The information and estimates provided are for general information and illustrative purpose only. Virtual Visits are not included with UnitedHealthcare's Preventive Plan.

³ Contracted 24/7 Virtual Visits provider groups may vary by state and are subject to changes dependent on state laws and regulations.

The UnitedHealthcare[®] app is available for download for iPhone[®] or Android[®]. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.






24/7 Virtual Visits is a service available with a provider via video, or audio-only where permitted under state law. It is not an insurance product or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

Administrative services provided by United HealthCare Services, Inc. or their affiliates. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.



Compare options, help keep costs down

Getting care at the place that may best fit your condition or situation may save you up to \$2,500 compared to an emergency room (ER) visit.*

| Care options to consider | START HERE | | | | |
|---|---|---|---|---|---|
| |  Primary care provider (PCP) The provider who may know you best |  24/7 Virtual Visits A care provider over the phone or by video |  Convenience care Nurse practitioners and physician assistants at retail pharmacy clinics |  Urgent care Physicians and care teams at walk-in clinics |  Emergency room Physicians and care teams at hospital emergency departments |
| Average cost* | In-person: \$175 Virtual: \$99 or less** | \$54*** | \$100 | \$185 | \$2,700 |
| Allergies | ✓ | ✓ | | | |
| Bladder infection/UTI | ✓ | | | ✓ | |
| Broken bone | | | | ✓ | ✓ |
| Bronchitis | ✓ | ✓ | | ✓ | |
| Chest pain | | | | | ✓ |
| Cough | ✓ | ✓ | ✓ | | |
| COVID-19 symptoms | ✓ | | | ✓ | |
| Earache | ✓ | ✓ | ✓ | | |
| Fever | ✓ | ✓ | | | |
| Flu/common cold | ✓ | ✓ | ✓ | | |
| Migraine/headache | ✓ | ✓ | | | |
| Muscle ache/sprain | ✓ | | | ✓ | |
| Pinkeye | ✓ | ✓ | | | |
| Shortness of breath | | | | | ✓ |
| Sinus infection | ✓ | ✓ | | | |
| Skin rash | ✓ | ✓ | ✓ | | |
| Sore throat | ✓ | ✓ | | | |
| Stomach pain (nausea, vomiting, diarrhea) | ✓ | | | ✓ | |
| Yeast infection | ✓ | ✓ | | | |

✓ Indicates the care option to consider for the common conditions listed

Learn more

Visit uhc.com/quickcare

United
Healthcare®



*2022: Average allowed amounts charged by UnitedHealthcare Network Providers and not tied to a specific condition or treatment. Actual payments may vary depending upon benefit coverage. (Estimated \$2,500 difference between the average emergency room visit, \$2,700 and the average urgent care visit \$185.) The information and estimates provided are for general informational and illustrative purposes only and are not intended to be nor should be construed as medical advice or a substitute for your doctor's care. You should consult with an appropriate health care professional to determine what may be right for you. In an emergency, call 911 or go to the nearest emergency room.

**Virtual primary care services are available with a provider via video, chat, email, or audio-only where permitted under state law. Virtual primary care services are only available if the provider is licensed in the state that the member is located at the time of the appointment. Virtual primary care is not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Certain prescriptions may not be available, and other restrictions may apply.

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24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

Members of HMO plans in California should initially consult with their PCP in non-emergent situations to better understand which care options are best suited for their situation.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

Member Educational Materials for April

National Health Observance: Alcohol and substance abuse awareness & Stress awareness

April's health observances are Alcohol and substance abuse awareness & Stress awareness. Looking for educational information related to these topics? If so, check out the following UnitedHealthcare educational resources:

- [Alcohol use disorder](#)
- [Substance use disorder](#)
- [Substance use helpline](#)
- [Living with stress](#)

Health Tip Flier of the Month: Soothing stress

UnitedHealthcare Health Tip Fliers may be a visual and engaging way of providing member-level education. Check out this month's Health Tip Flier on Soothing stress ([English](#) & [Spanish](#)).

UnitedHealthcare | Health Tip

Health tip: Soothing Stress

The current stress level experienced by Americans is 20% higher than the global average.¹ While there is no magic pill to reduce or eliminate stress, there are several ways we can learn to manage the stress in our lives.

Stress may affect health in multiple negative ways²

Chronic stress can:

- Increase your risk for a variety of physical health problems including digestive issues, headaches, muscle tension, heart disease, heart attack, high blood pressure, stroke, and weight gain.
- Increase your risk for a variety of mental health problems including anxiety, depression, sleep problems, memory and concentration impairment.
- Cause a disease either due to changes in your body or behaviors such as smoking, consuming alcohol, or any other poor habit that people use to cope with stress.
- Suppress the body's immune system, making it more difficult to recover from illnesses.

The 3 stages of stress

Dr. Hans Selye broke the stress response into three stages, which he called the General Adaptation Syndrome.³

- 1 **Alarm Stage** - also known as "fight or flight", this stage occurs when you are frightened or under threat. Your heart rate speeds up and the body releases stress hormones such as adrenaline and cortisol. If prolonged it can take a toll on your body.
- 2 **Resistance Stage** - occurs after the initial extreme reaction. Your body tries to adapt to the continued stress. If the stress passes, you can start to rebuild your defenses. If it becomes long-term, you move to the third stage.
- 3 **Exhaustion Stage** - is the "burnout" or overload phase. Continued pounding by stress depletes your body's reserves, which puts you at risk for disease. Facing multiple long-term stressors piles extra strain on your system and may quickly lead to exhaustion.

The power of positive thinking

Whether we see the glass as half empty or half full is an indication of how we perceive things in life. Research suggests negative thinking not only affects health, but also our stress level. Individuals with an optimistic attitude:⁴

- May be better able to cope with stress
- Have a better immune system
- Are less likely to get depressed
- Catch few infectious diseases
- Have better health habits
- Often live a longer, healthier life⁵

United Healthcare

UnitedHealthcare | Consejo de salud

Consejo de salud: Alivio del Estrés

El nivel actual de estrés experimentado por los estadounidenses es un 20% más alto que el promedio global.¹ Aunque no existe una píldora mágica para reducir o eliminar el estrés, hay varias maneras de aprender a controlar el estrés en nuestras vidas.

El estrés puede afectar la salud de muchas maneras negativas²

El estrés crónico puede:

- Aumentar el riesgo de sufrir diversos problemas de salud física, como problemas digestivos, dolores de cabeza, tensión muscular, enfermedad cardíaca, ataque cardíaco, presión arterial alta, derrame cerebral y aumento de peso.
- Aumentar el riesgo de sufrir diversos problemas de salud mental, como ansiedad, depresión, problemas para dormir, y trastornos de la memoria y la concentración.
- Causar una enfermedad, ya sea debido a cambios en su cuerpo o a comportamientos como fumar, consumir alcohol o cualquier otro mal hábito que la gente tiene para afrontar el estrés.
- Suprimir el sistema inmunitario del cuerpo, lo que hace más difícil recuperarse de las enfermedades.

Las 3 etapas del estrés

El Dr. Hans Selye dividió la respuesta al estrés en tres etapas, que denominó Síndrome General de Adaptación.³

- 1 **Etapas de Alarma** - también conocida como "lucha o huida", esta etapa se produce cuando uno se siente asustado o amenazado. La frecuencia cardíaca se acelera y el cuerpo libera hormonas del estrés como adrenalina y cortisol. Si se prolonga, puede pasarse factura al cuerpo.
- 2 **Etapas de Resistencia** - se produce después de la reacción inicial extrema. El cuerpo trata de adaptarse al estrés continuo. Si el estrés pasa, usted puede empezar a reconstruir sus defensas. Si se toma prolongado, pasa a la tercera etapa.
- 3 **Etapas de Agotamiento** - es la fase de "desgaste" o sobrecarga. El azote continuo del estrés destruye las reservas del cuerpo, lo que aumenta el riesgo de enfermedad. Enfrentarse a muchas situaciones de estrés a largo plazo aumenta la presión sobre su sistema y puede conducir rápidamente al agotamiento.

El poder del pensamiento positivo

Ver el vaso medio lleno o medio vacío indica cómo percibimos las cosas en la vida. Las investigaciones sugieren que el pensamiento negativo no solo afecta la salud, sino también nuestro nivel de estrés. Las personas que tienen una actitud optimista:⁴

- Pueden afrontar mejor el estrés
- Tienen un mejor sistema inmunitario
- Tienen menos probabilidades de deprimirse
- Contraen menos enfermedades infecciosas
- Tienen mejores hábitos de salud
- A menudo viven una vida más larga y saludable⁵

United Healthcare



At-a-glance: Cultivating mental well-being in the workplace

In recent years, mental health in the workplace has become a top priority for employers, as well as financial security and social connectedness. Since the pandemic, workplace well-being programs have evolved from focusing on topics such as physical inactivity, nutrition, weight, and tobacco use, to being more inclusive of topics in mental, emotional, and behavioral health and well-being.

Historically, mental health has often taken a back seat in workplace well-being programs. While **50%** of all Americans will be diagnosed with a mental illness or disorder at some point in their lifetime, only **1 in 3** adults seek help.¹ Additionally, employees are **40%** more likely to be disengaged when struggling with a mental health challenge.² These staggering numbers demonstrate the dire need to expand well-being program offerings to include mental health as an area of focus.

8 in 10
employees
say they are
at risk of burnout³

Strategies and resources to cultivate mental well-being

Whether you are seeking to enhance your current well-being program, or in the initial planning phase, there are several actions that you may take to cultivate mental well-being in the workplace. The three major focus areas include destigmatizing mental health, expanding access to behavioral care, and focusing on holistic health.



Destigmatizing mental health

To cultivate mental well-being in the workplace, you must start from the root of the matter by destigmatizing mental health. Examples of how to destigmatize mental health in the workplace include:

- Start with leadership – identify an executive champion to be an advocate for the anti-stigma efforts
- Promote anti-stigma campaigns
- Allow flexible work schedules to seek care during work hours
- Sharing personal stories of employees who have a mental health success story
- Engage in open dialogue regarding mental health (prevalence, education, support, resources)
- Offer ongoing mental health education and training
- Train management to recognize the signs of mental illness and how to best support employees



Expand Access to Behavioral Care

Next, work with your Health Engagement Team to build a benefits strategy that provides access to a full continuum of solutions, such as:

- Traditional in-person counseling
- Virtual counseling
- Onsite counselors or health coaches at the worksite
- Online resources (Psych Hub, Self-Care by Able To, Live & Work Well)
- No or low-cost counseling (EAP, Talk Space)

Focus on Holistic Health

While physical health is crucial to one's health status, holistic health should be the core of a well-being program, as it recognizes the importance of mental health on one's overall well-being. You may focus on holistic health by implementing mindful worksite strategies, as well as managing burnout and supporting employee emotional resilience.



Mindful worksite strategies include:

- Offering onsite mindfulness and meditation classes before or after work, or during the lunch hour
- Encouraging breaks from technology
- Designating a “quiet room” to allow space for employees to relax and re-energize
- Securing leadership participation and support in mindfulness-based programs
- Providing paid time off for volunteer work



Manage burnout and support employee emotional resilience by:

- Providing flexible work schedules to encourage work/life balance
- Encouraging employees to take their PTO
- Actively mitigate an overwhelming workload
- Offering skills training opportunities to learn skills to increase resiliency
- Offering social activities such as picnics, happy hours, or volunteer opportunities for employees to gather to laugh, relax and chat during or after work hours

A successful health & well-being program takes a holistic approach and acknowledges that health & well-being goes beyond physical health and includes mental wellbeing. UnitedHealthcare offers solutions, tools and resources that can support the mental well-being of your employees. For additional resources, please work with your UnitedHealthcare team.

Sources:

¹ Centers for Disease Control and Prevention. Mental Health. www.cdc.gov/mentalhealth. June 2021. Accessed April 2023.

² Willis Towers Watson. Worsening Emotional and Social Wellbeing Takes a Toll on Productivity. <https://www.wtwco.com/en-us/insights/2021/02/worsening-emotional-and-social-wellbeing-takes-toll-on-productivity>. February 2021. Accessed April 2023.

³ Mercer. Rise of the Relatable Organization, 2022 Global Talent Trends Study. www.mercer.com. April 2022. Accessed April 2023.

UHC Rewards activities of the month

Go paperless and track sleep challenge

Through UnitedHealthcare Rewards, **incentives are available for covered employees and spouses for completing a variety of activities**, including going paperless and completing a sleep tracking challenge. See below for more information about these incented activities. To learn more, check out the 3-minute [UnitedHealthcare Rewards recorded overview](#).



Go paperless

Sign up to get your required communications online and get rewarded – it's easy to switch right now.

Your plan documents will then be at your fingertips at myuhc.com, where you can download or print them at any time. You'll receive an email whenever a new document is added. If you ever change your mind, you can switch back to paper statements. After completing this reward activity, it may take a few moments for your preferences and reward earnings to update.



Track sleep challenge

Tracking your sleep will give you a picture of your sleep habits which may help you decide if improvements are needed. You don't have to track consecutive nights, and there are no minimum hours required. Simply track 14 nights of sleep.



Get started

Download the UnitedHealthcare® app and activate UHC Rewards to start earning.

