

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.

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. The Exception will not apply to the **spouse** until the employee turns 65, even if the spouse has already turned 65.

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. Bonnie Cooper of PBA will contact the housing authority when this applies and walk them through the process. Once approved, the HBP premium will be significantly reduced. Once the **Employee** is 65, this will also apply to the **Spouse**. If already 65, or when turning 65, the spouse will also enroll in Part B Medicare in addition to Part A. For all Medicare Primary participants, Medicare pays primary (pays first) and UHC pays secondary (pays second). Please remember to show both your Medicare and United Healthcare ID cards at each medical visit. Remind the provider that Medicare is primary.



Pharmacy Benefit Update Effective September 1, 2024

UnitedHealthcare updates its Prescription Drug List (PDL) to keep pace with current market trends, price changes, and new clinical information. Impacted employees were sent letters 30-60 days prior to the September 1st effective date. The new PDL can be found on the Plan Descriptions page of HBP's website at [Plan Descriptions | Housing Benefit Plan \(housingbp.com\)](#). Members may visit [myuhc.com](#) to find lower-cost medications with greater health care value.

Employee Assistance UHC Website Tools

UHC/Optum has created a monthly engagement toolkit offering resources and content on relevant topics and trends to support the health and well-being of HBP members. The August engagement toolkit focusing on **Youth mental health** is now available. For more information, on this topic and other topics, please access August's toolkit at <https://optumeap.com/newthismonth/en-US>. You may also click on the view toolkit link on the Youth mental health attachment.

Upcoming Webinar Trainings

Thurs, August 22, 10am (EST) Topic: [Planning Your Retirement](#) *click to register*

Find previous webinar recordings at <https://www.housingbp.com/links-2>

*Tip: Some HAs use the library of recordings to host staff trainings. They select a topic for the month and gather in a conference room to watch.

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.



August 2024

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 awareness month

UHC's health tip — Sleep for health

UHC's employer tip — Creating resiliency in the workplace

UHC Rewards challenges* — Complete a health survey

**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](#)

ANNUAL CONFERENCE

Upcoming Conferences

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

August: THA & CCHRCO

September: KHA/TAHRA, GAHRA & LHC

Member Educational Materials for August

National Health Observance: Sleep Awareness Month

August's health observance is Sleep Awareness Month. Looking for educational information related to these topics? If so, check out the following UnitedHealthcare educational resources:

- [Sleep for health](#)
- [Sleep apnea symptoms and treatments](#)

Health Tip Flier of the Month: Sleep for Health

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 Sleep for health ([English](#) & [Spanish](#))

Sleep apnea symptoms and treatments

Most people at some time experience the effects of lack of sleep – that feeling of being groggy, irritable and maybe reaching for a coffee boost. Without enough good, quality sleep, it's harder to function at our best. Sleep apnea is a potentially serious disorder that interrupts our nightly rest. It happens when someone stops breathing repeatedly during the night – depriving the body and brain of oxygen. Did you know a person with sleep apnea may stop breathing hundreds of times in a single night?¹ If left untreated, sleep apnea may increase the risk for serious health problems, like stroke, high blood pressure, heart conditions and diabetes.²

Types of sleep apnea

There are two types of sleep apnea. They may share the same symptoms, but may have different causes. Someone might even have both.^{3,4}

- **Obstructive sleep apnea:** (More common.) This happens when your throat muscles relax, making the airway narrower. A smaller airway makes it more difficult to breathe in enough oxygen.
- **Central sleep apnea:** This happens when your brain might not send the right signals to the muscles that control breathing.



UnitedHealthcare | Health Tip

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
- Reduce your risk for disease
- Improve daytime performance and safety
- 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.

UnitedHealthcare

¹ National Institute of Health. "How Sleep Affects Your Health." <https://www.nhlbi.nih.gov/health/health-topics/topics/sleep>. Accessed August 2023.
² The information provided in this tip is for general informational purposes only and is not intended to be considered as medical advice. Individuals should consult an appropriate medical professional to determine what may be right for them.
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UnitedHealthcare | Consejo de Salud

Consejo de salud: Dormir por salud

¿Cree que está bien dormir solo 5 o 6 horas? Al igual que el 35% de los adultos que duermen menos de las 7 horas o más recomendadas, usted se está perjudicando. El sueño afecta todos los aspectos de su vida diaria, es esencial para su bienestar general.

La mala calidad y la insuficiencia del sueño tienen consecuencias a corto y largo plazo. A corto plazo, el sueño deficiente puede provocar pérdida de la capacidad de atención, toma de decisiones deficientes, fatiga e irritabilidad. Mientras tanto, las implicaciones a largo plazo, que son más preocupantes, incluyen un mayor riesgo de obesidad, diabetes, presión arterial alta, enfermedades cardíacas y demencia cerebral, así como depresión.¹

Dormir lo suficiente ayuda a:

- Mantener la función cerebral
- Reducir el riesgo de enfermedades
- Mejorar el rendimiento y la seguridad durante el día
- Mejorar la salud emocional

De 7 a 9 horas

Si bien la cantidad de sueño que necesita cambiará a lo largo de su vida y las necesidades de sueño varían de una persona a otra, se recomienda que los adultos duerman de 7 a 9 horas cada noche.

Una lista de "qué-haceres" que pueden ayudarle a conciliar el sueño

Apague para recargar	La luz azul de las pantallas puede alterar su ritmo circadiano y afectar su capacidad para dormir. Apague sus dispositivos móviles al menos 30 minutos antes de irse a la cama.
Mantenga un horario regular de acostarse y levantarse	Intente irse a la cama y levantarse aproximadamente a la misma hora todos los días (sí, incluso los fines de semana).
Haga que su dormitorio sea exclusivamente para dormir	Un colchón cómodo, almohadas y ropa de cama ayudarán a que tenga una buena noche de sueño. Mantenga su habitación oscura, fresca y tranquila (puede considerar usar "ruido blanco" para enmascarar sonidos repentinos).
Diga "no" al café de la tarde	Como estimulante, la cafeína puede perturbar el sueño. Evite la cafeína después del almuerzo. También evite el alcohol antes de acostarse. Aunque el alcohol puede hacer que se sienta somnoliento, puede perturbar el sueño más tarde en la noche.
¿Todavía despierto?	Si no logra conciliar el sueño en unos 20 minutos, levántese y vaya a otra habitación para hacer algo relajante, como leer o escuchar música suave, hasta que sienta sueño.

UnitedHealthcare

¹ Instituto Nacional de Salud. "How Sleep Affects Your Health (Consejo de Salud)." <https://www.nhlbi.nih.gov/health/health-topics/topics/sleep>. Consultado en agosto de 2023.
² La información proporcionada en este folleto es para uso general informativo y no pretende ser una guía diagnóstica o consejo médico. Las personas deben consultar a un profesional médico apropiado para determinar qué puede ser correcto para ellas.
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Reduce your risk for disease



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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.

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Dormir lo suficiente ayuda a:



Mantener la función cerebral



Mejorar el rendimiento y la seguridad durante el día



Reducir el riesgo de enfermedades



Mejorar la salud emocional

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Un proveedor de cuidado de la salud puede ayudar a diagnosticar un trastorno del sueño haciendo preguntas sobre los horarios y hábitos de sueño. Es importante informarle a su proveedor si cree que podría tener un problema de sueño, como sentir somnolencia durante el día, no despertarse sintiéndose renovado o tener dificultades para adaptarse al trabajo por turnos.

¹ Instituto Nacional de Salud, How Sleep Affects Your Health (Cómo el Sueño Afecta su Salud). <https://www.nhlbi.nih.gov/health/sleep-deprivation/health-effects>. Junio de 2022. Consultado en agosto de 2023.

La información proporcionada en este folleto es para su conocimiento general solamente y no pretende ni se debe interpretar como consejo médico. Las personas deben consultar a un profesional médico apropiado para determinar qué puede ser indicado para ellas.

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Employer Support Materials for August

At-a-glance flier of the Month

Creating Resiliency in the Workplace


The At-a-glance Library of fliers is intended to support the planning, implementation, and evaluation of your workplace health and well-being program. These key resources offer strategies, innovative ideas, and step-by-step guides to create and maintain a thriving well-being program and drive a workplace culture of health.


[Click here](#) to view this month's employer At-a-glance flier, Creating Resiliency in the Workplace. In this flier, employers will review the 7 skills and traits that may support resiliency in the workplace. Supporting resiliency may be fruitful for many reasons and may allow for employees to adapt to life's misfortunes and setbacks.

UnitedHealthcare | Wellness

At-a-glance: Creating resiliency in the workplace


Benefits of being resilient in the workplace
Building a resilient organization requires having resilient employees. Supporting resiliency may be fruitful for many reasons and may allow for employees to adapt to life's misfortunes and setbacks. Having resiliency may help employees: see past problems, find enjoyment in life and better handle stress.¹

 **Resiliency**
The capacity to withstand or recover quickly from difficulties

 **Understanding the keys to resilience**
The seven "keys" are the skills and traits that can support resiliency in the workplace and beyond. These keys are not learned all at once, nor do they function independently of one another. As one capacity develops, the others tend to follow.

Flexibility—the ability to let go of rigid expectations (i.e. allowing flexible schedules, work expectations)
Adaptability—the ability to adjust to change
Self-esteem—having a healthy, positive sense of self
Self-efficacy—having faith in oneself (i.e. to learn, adapt)
Emotional regulation—the ability to experience or witness emotions with some degree of detachment (i.e. remaining calm in a tense conversation or situation)
Positive coping strategies—being inclined to favor thoughts and actions that support positive outcomes
Mindfulness—the ability to be fully present and more intimately aware of ourselves and our surroundings
Non-judgmental mind—the ability to resist automatic judgements, to be curious and accepting of our differences
Strong relationships—being connected to others in ways that are mutually supportive and dependable

continued

 United Healthcare



UHC Rewards activities of the month

Complete a health survey

Through UnitedHealthcare Rewards, **incentives are available for covered employees and spouses for completing a variety of activities**, including completing the health survey.

Health Survey

This simple survey lets you learn how your health journey is going and may offer ways to help improve your well-being. You'll be asked a series of questions, and then get results from those questions that include recommendations that may help you set and reach your health goals. You'll receive your reward after completing the survey. To complete the health survey follow these steps below:

- Sign in or register on the **UnitedHealthcare® app**.
- Select **UHC Rewards**
- View your available activities and select **Take a health survey**



Get started

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



Youth mental health

Life brings many challenges. This month, we focus on how to help the young people in your life build resilience, manage major transitions and cope with traumatic life events.

In this month's engagement toolkit, you'll find:

Featured article on helping children cope with traumatic life events

Featured article with steps to make transitions easier for youth

Tips for caregivers on healthy ways to help youth navigate digital spaces

Tips for teens getting ready to live on their own

Interactive worksheet offering ways to celebrate and promote youth mental health

Quick guide on what social anxiety is

Link for members to easily access their benefits portal

Member training course "Parenting in an Ever-Changing World"

Manager training resources, including "Leaders Supporting Employees with Children"

[View toolkit](#)

What to expect each month:



Latest topics — Connect with up-to-date content that focuses on a new topic every month.



More resources — Get access to additional resources and self-help tools.



Content Library — Ongoing access to your favorite content.



Support for everyone — Share toolkits with those you think might find the information meaningful.



Updates to your prescription benefits

Effective September 1, 2024

Access 3-Tier PDL update summary

Dear Valued Customer:

We are pleased to announce our **Access 3-Tier Prescription Drug List (PDL)** pharmacy benefit updates for September 1, 2024. Our PDL Management Committee carefully reviews and evaluates prescription medications to place them in tiers corresponding to their overall health care value. By managing pharmacy benefits responsibly, we are able to provide integrated pharmacy benefit solutions for our customers and affordable medications for our members.

We will notify affected members through a targeted letter by August 1, 2024, but you may want to share this summary with your enrollees. If you have questions regarding the PDL and benefit plan updates listed below, please contact your broker or UnitedHealthcare representative.

		
Tier 1 Lowest-cost medications	Tier 2 Mid-range cost	Tier 3 Highest-cost

Prescription drugs with new benefit coverage

The following drugs were previously not covered under most benefit plans and are now eligible for coverage.

Therapeutic use	Medication name	Tier placement
Diabetes	Alogliptin (Nesina authorized generic)	Tier 2
Diabetes	Alogliptin/Metformin (Kazano authorized generic)	Tier 2
Diabetes	Alogliptin/Pioglitazone (Oseni authorized generic)	Tier 2
Diabetes	glipizide 2.5 mg tablet	Tier 1
Glaucoma	Iyuzeh ophthalmic solution	Tier 3
Vitamins	multiple vitamin/fluoride chewable tablet (Neos Therapeutics)	Tier 1

Prescription drugs excluded from benefit coverage^{1,2}

We evaluate prescription drugs based on their total value, including how a drug works and how much it costs. When several drugs work in the same way, we may choose to exclude the higher-cost option. Effective September 1, 2024, the drugs listed below may be excluded from coverage or you may need to get a prior authorization. Sign into your online account to check which drugs your plan covers and if there are any actions you need to take.

Therapeutic use	Medication name	Alternative treatment option(s)
Diabetes	Bexagliflozin (Brenzavvy authorized generic) ³	Jardiance
Infections	Nitrofurantoin 50 mg/5 mL oral suspension ³	nitrofurantoin 25 mg/5 mL oral suspension
Inflammatory conditions	Amjevita 10 mg/0.2 mL, 20 mg/0.4 mL, 40 mg/0.8 mL ⁴	Adalimumab-adaz (unbranded Hyrimoz) ⁴ , Adalimumab-adbm (unbranded Cyltezo) ⁴ , Amjevita 100 mg/mL ⁴ , Hadlima ⁴ , Humira ⁴
Inflammatory conditions	Bimzelx ^{3,4}	Adalimumab-adaz (unbranded Hyrimoz) ⁴ , Adalimumab-adbm (unbranded Cyltezo) ⁴ , Amjevita 100 mg/mL ⁴ , Cimzia ⁴ , Cosentyx ⁴ , Enbrel ⁴ , Hadlima ⁴ , Humira ⁴ , Otezla ⁴ , Skyrizi ⁴ , Stelara ⁴ , Tremfya ⁴
Inflammatory conditions	Cyltezo ⁴	Adalimumab-adaz (unbranded Hyrimoz) ⁴ , Adalimumab-adbm (unbranded Cyltezo) ⁴ , Amjevita 100 mg/mL ⁴ , Hadlima ⁴ , Humira ⁴
Inflammatory conditions	Velsipity ^{3,4}	Adalimumab-adaz (unbranded Hyrimoz) ⁴ , Adalimumab-adbm (unbranded Cyltezo) ⁴ , Amjevita 100 mg/mL ⁴ , Hadlima ⁴ , Humira ⁴ , Rinvoq ⁴ , Simponi ⁴ , Stelara ⁴ , Xeljanz ⁴ , Zeposia ⁴
Low potassium levels	Pokonza ³	potassium chloride capsules, packets, tablets (generic Klor-con, generic Micro-K)

¹ Exclusion includes brand, generic and authorized generic products unless otherwise noted.

² For benefits that do not exclude, step therapy or prior authorization may be required.

³ Newly released medication which was excluded from coverage at the time of launch and will continue to be excluded from our pharmacy benefit.

⁴ Step therapy or prior authorization may be required prior to coverage.

Access 3-Tier PDL clinical programs update summary

Some prescription drugs may have programs or limits that apply. Below are the changes that will be effective September 1, 2024.

MN Medical Necessity

Medical Necessity is a type of Prior Authorization that evaluates the clinical appropriateness of a medication, such as condition being treated, type of medication, frequency of use, and duration of therapy. The following medications will now require Medical Necessity for coverage.

Therapeutic use	Medication name
Skin conditions	Rhofade

QL Quantity Limits

Quantity Limits establish the maximum quantity of a drug that is covered per copay or in a specified time frame. The drugs below will now be part of the Quantity Limits program.

Therapeutic use	Medication name	New quantity limit
Pain and inflammation	Lofena 25 mg ⁵	124 tablets per month
Pain and inflammation	Zipsor 25 mg	124 capsules per month

⁵ Typically excluded from coverage.

Nondiscrimination notice and access to communication services

UnitedHealthcare® and its subsidiaries do not discriminate on the basis of race, color, national origin, age, disability or sex in their health programs or activities.

If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator.

Online: UHC_Civil_Rights@uhc.com
Mail: Civil Rights Coordinator
UnitedHealthcare Civil Rights Grievance
P.O. Box 30608
Salt Lake City, UT 84130

You must send the complaint within 60 days of your experience. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again. If you need help with your complaint, please call the toll-free phone number listed on your member ID card, TTY **711**, Monday through Friday, 8 a.m. to 8 p.m., or at the times listed in your health plan documents.

You can also file a complaint with the U.S. Dept. of Health and Human Services.

Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
Complaint forms are available at <https://www.hhs.gov/ocr/complaints/index.html>
Phone: Toll free **1-800-368-1019, 1-800-537-7697** (TDD)
Mail: U.S. Dept. of Health and Human Services
200 Independence Avenue SW
Room 509F, HHH Building
Washington, D.C. 20201

We provide free services to help you communicate with us, including letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the toll-free phone number listed on your member ID card, TTY **711**, Monday through Friday, 8 a.m. to 8 p.m., or at the times listed in your health plan documents.

