

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.

Notice of New Penalty for Late Payments

Please find attached correspondence from the HBP board of directors on a new penalty imposed for late payments. We appreciate your cooperation; the majority of HBP members consistently pay timely. If you have questions on the new penalty, please contact the Vimly team at HBP@Vimly.com. Please note that since this is a new policy, and we want to ensure everyone sees it, we will be sending this notice to all members twice via email, twice via mail, and twice in the newsletter.

Assistance During a Disaster

Your health, safety and well-being are important to UnitedHealthcare. They're here for what matters — in the everyday moments — and in harder times, like these. If you've been affected by a disaster, they're ready to help support your needs. **Find care:** If you need help seeing a health care provider right now, you have options. You can use the UnitedHealthcare mobile app or our website, myuhc.com, to **find a network provider** or to schedule a **Virtual Visit**. **Need someone to talk to?** Optum is offering a free emotional-support help line to affected individuals. The toll-free number, **866-447-3573**, is available Monday through Friday, 9 a.m. to 9 p.m. ET for 2 weeks. The service is free of charge and open to anyone, including individuals who are not UnitedHealthcare members. Callers may also receive referrals to community resources. Emotional support resources and information are also available online at www.liveandworkwell.com. The **Calm Health** app can help you relax and soothe your anxiety. Your free premium Calm Health membership as a UHC member provides access to hundreds of self-care tools and well-being content.



Open Enrollment 2025

Executive directors and HR managers: HBP's annual open enrollment runs from November 4th through December 2nd this year. Communications will be emailed later this week and into

next week. **If your housing authority or employees are not making any changes, you are not required to submit open enrollment documents.** The Marketing Team is excited to announce they will be hosting a live open enrollment video session giving a basic overview of the current HBP plans and answering enrollment questions. Please watch your email as we will be sending a link to this event soon.

UHC Rewards Update

Congratulations to the 279 HBP members that have participated in the UHC Rewards program so far this year. As of the end of September, these members have earned a combined total of \$21, 802 by completing activities. The UHC Rewards payout structure has been updated to include cervical and breast screenings. You can find the updated payout structure attached.

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.



October 2024



October's Health Focuses

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

National awareness — Women's health & national breast cancer awareness month

UHC's health tip — Women's health

UHC's employer tip — Evaluating & refreshing your well-being

UHC Rewards challenges* — Complete your breast cancer screening

**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

Member Educational Materials for October

National Health Observance: Women’s Health Month and National Breast Cancer Awareness Month

October’s health observance is Women’s Health Month and National Breast Cancer Awareness Month. Looking for educational information related to these topics? If so, check out the following UnitedHealthcare educational resources:

- [Women’s health](#)
- [Heart disease in women](#)
- [Menopause](#)
- [Breast cancer](#)
- [Breast cancer screening and diagnosis](#)

Heart disease in women

Did you know the warning signs of heart attack and stroke can be different in men and women? Women may experience uncommon symptoms that might easily be overlooked or ignored. You may also know that heart disease is the leading cause of death among women in the U.S.¹

What are the signs of heart attack and stroke in women?

Knowing the signs of a heart attack and stroke women could save your life or someone else’s. That’s why it’s so important to be aware and take action to get help if you notice these signals.



Health Tip Flier of the Month: Women’s 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 Women’s Health ([English](#) & [Spanish](#)).

UnitedHealthcare | Health Tip

Health tip: Women’s health

Understanding women’s health
It is important to understand women’s health, as it may vary from that of men. Women are faced with unique health concerns across the lifespan that may impact their overall well-being. Specifically, women may be challenged by things such as certain types of cancers, changes in reproductive health, eating disorders, osteoporosis, and domestic violence.¹ During each stage of life, it is important to understand the types of diseases that may affect a woman, as well as one’s risk factors, recommended preventive screenings and healthcare needs. As these things evolve, a woman’s best defense toward developing a chronic disease is prevention and action.

Disease prevalence, risk, and prevention
Although women are at risk for many diseases, specific ailments, such as heart disease and certain types of cancer, tend to affect women more often.

Heart disease is the leading cause of death for women, killing 1 in 5 women in the United States. Key risk factors for developing heart disease include high blood pressure, high LDL cholesterol, and smoking.¹

Breast cancer is the second leading cause of death from cancer in American women, affecting mostly white females. Although there are several risk factors for developing breast cancer, the main threat is age—most breast cancers are diagnosed after age 50. Prevent the development of breast cancer by receiving a mammogram at the recommended timeframe.²

Cervical cancer is another form of cancer that affects only women. Like breast cancer, there are many risks for cervical cancer. However, the major risk factor for developing cervical cancer is being diagnosed with HPV—spread mainly via sexual contact. Therefore, it is recommended to receive a pap smear to screen for cervical cancer once you become sexually active, or by age 25.³

Colorectal cancer should also be taken seriously, as it is the third leading cause of death from cancer in the United States, not just among women. Age, family history, and lifestyle choices may increase the likelihood of developing colorectal cancer. Moreover, it is recommended to begin screening for colorectal cancer at age 45, regardless of gender.⁴

To prevent the development of these diseases, it is crucial to understand your risk, get recommended screenings, and see a physician regularly.

Facts to know^{2,3}

- 14.4% of women over age 18 are in fair or poor health
- 41.8% of women over age 20 are obese
- Less than 50% of women over age 18 meet the federal guidelines for aerobic physical activity
- 20M women suffer from eating disorders

UnitedHealthcare

Consejo de salud: Salud de la mujer

Información sobre salud de la mujer
Es importante entender la salud de la mujer, ya que puede diferir de la de los hombres. Las mujeres se enfrentan a problemas de salud únicos a lo largo de su vida que pueden afectar su bienestar general. Específicamente, las mujeres pueden verse desafiadas por ciertos tipos de cáncer, cambios en la salud reproductiva, trastornos de la alimentación, osteoporosis y violencia doméstica.¹ Durante cada etapa de la vida, es importante comprender los tipos de enfermedades que pueden afectar a una mujer, así como los factores de riesgo, las pruebas de detección de prevención recomendadas y las necesidades de atención médica. A medida que estos asuntos evolucionan, la mejor defensa de una mujer para desarrollar una enfermedad crónica es la prevención y la acción.

Prevalencia, riesgo y prevención de enfermedades
Aunque las mujeres están en riesgo de padecer muchas enfermedades, algunas dolencias específicas, como enfermedades cardíacas y ciertos tipos de cáncer, tienden a afectar a las mujeres con mayor frecuencia.

La enfermedad cardíaca es la principal causa de muerte en mujeres; 1 de cada 5 mujeres en los Estados Unidos muere por esta afección. Los factores de riesgo clave para desarrollar enfermedades cardíacas incluyen presión arterial alta, colesterol LDL alto y tabaquismo.²

El cáncer de seno es la segunda causa principal de muerte por cáncer en mujeres estadounidenses y afecta principalmente a las mujeres blancas. Si bien existen varios factores de riesgo para desarrollar cáncer de seno, la principal amenaza es la edad: la mayoría de los cánceres de seno se diagnostican después de los 50 años. Prevenga el desarrollo del cáncer de seno realizando una mamografía en el plazo recomendado.³

El cáncer del cuello uterino es otra forma de cáncer que afecta solo a las mujeres. Al igual que el cáncer de seno, existen muchos riesgos para el cáncer del cuello uterino. Sin embargo, el principal factor de riesgo para desarrollar cáncer del cuello uterino es el diagnóstico de HPV, que se propaga principalmente a través del contacto sexual. Por lo tanto, se recomienda realizar una prueba de Papanicolaou para detectar cáncer del cuello uterino una vez que sea sexualmente activa o al alcanzar los 25 años de edad.⁴

El cáncer colorectal debe considerarse con seriedad, ya que es la tercera causa principal de muerte por cáncer en los Estados Unidos, no solo entre las mujeres. La historia familiar y las elecciones de estilo de vida pueden aumentar la probabilidad de desarrollar cáncer colorectal. Además, se recomienda comenzar las pruebas de detección de cáncer colorectal a los 45 años, independientemente del sexo.⁵

Para prevenir el desarrollo de estas enfermedades, es crucial comprender su riesgo, realizarse las pruebas de detección recomendadas y consultar a un médico con regularidad.

Datos^{2,3}

- 14.4% de las mujeres mayores de 18 años tienen un estado de salud regular o malo
- 41.8% de las mujeres mayores de 20 años son obesas
- Menos del 50% de las mujeres mayores de 18 años cumplen con las pautas federales de actividad física aeróbica
- 20 MILLONES de mujeres sufren de trastornos de la alimentación

UnitedHealthcare



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Disease prevalence, risk, and prevention

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20M

women suffer from
eating disorders

Risk reduction⁸

Many diseases are caused by specific risk factors. Reduce your likelihood of developing a chronic disease and improve your quality of life by making healthier choices. Here are some tips that may help reduce your risk:

- **Quit smoking.** Quitting smoking, or never starting, lowers the risk of health problems such as heart disease, types of cancer, and type 2 diabetes.
- **Eat healthier.** Try to consume a healthier, balanced diet consisting of a variety of fruits, veggies, whole grains, lean protein, and low-fat dairy products. Limit your intake of added sugar, saturated fats, and sodium.
- **Get regular physical activity.** Aim for moderate intensity physical activity (like brisk walking or jogging) for at least 150 minutes a week, with muscle-strengthening activities at least 2 days per week.
- **Avoid excess alcohol consumption.** Over time, excessive drinking may lead to high blood pressure, many cancers, heart disease, stroke, and liver disease. If you enjoy drinking, drink in moderation.
- **Get screened.** To prevent the development of any chronic diseases, or to catch them early, make preventive screenings a part of your medical routine.
- **Get enough sleep.** Insufficient sleep may lead to poor management of chronic diseases and depression. Adults should get at least 7 hours of sleep daily.
- **Know your family history.** If you have a family history of a chronic disease, you are more likely to develop that disease. Be sure to share your family history with your physician to prevent these conditions or to catch them early.



Sources:

¹ Centers for Disease Control and Prevention. <https://www.cdc.gov/healthequity/features/7facts-womens-health/index.html>. 2022. Accessed August 2022.

² Sources: 2019-2020 National Health Interview Survey, <https://www.cdc.gov/nchs/fastats/womens-health.htm>. 2022. Accessed August 2022.

³ Mana Medical Associates. <https://www.mana.md/womens-health-and-fitness/#:~:text=More%20than%2038%25%20of%20U.S.,cause%20of%20death%20for%20women>. 2022. Accessed August 2022.

⁴ Centers for Disease Control and Prevention. <https://www.cdc.gov/heartdisease/women.htm>. 2022. Accessed August 2022.

⁵ Centers for Disease Control and Prevention. https://www.cdc.gov/cancer/breast/basic_info/risk_factors.htm, 2021. Accessed August 2022.

⁶ National Cancer Institute. <https://www.cancer.gov/types/cervical/patient/cervical-screening-pdq>. 2022. Accessed August 2022.

⁷ National Cancer Institute. <https://www.cancer.gov/types/colorectal/patient/colorectal-screening-pdq>, 2022. Centers for Disease Control and Prevention. https://www.cdc.gov/cancer/colorectal/basic_info/screening/tests.htm. 2022. Accessed August 2022.

⁸ Centers for Disease Control and Prevention. <https://www.cdc.gov/chronicdisease/about/prevent/index.htm>. 2022. Accessed August 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.

Consejo de salud: Salud de la mujer

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Prevalencia, riesgo y prevención de enfermedades

Aunque las mujeres están en riesgo de padecer muchas enfermedades, algunas dolencias específicas, como enfermedades cardíacas y ciertos tipos de cáncer, tienden a afectar a las mujeres con mayor frecuencia.

La enfermedad cardíaca es la principal causa de muerte en mujeres; 1 de cada 5 mujeres en los Estados Unidos muere por esta afección. Los factores de riesgo clave para desarrollar enfermedades cardíacas incluyen presión arterial alta, colesterol LDL alto y tabaquismo.⁴

El cáncer de seno es la segunda causa principal de muerte por cáncer en mujeres estadounidenses y afecta principalmente a las mujeres blancas. Si bien existen varios factores de riesgo para desarrollar cáncer de seno, la principal amenaza es la edad: la mayoría de los cánceres de seno se diagnostican después de los 50 años. Prevenga el desarrollo del cáncer de seno realizándose una mamografía en el plazo recomendado.⁵

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El cáncer colorrectal debe considerarse con seriedad, ya que es la tercera causa principal de muerte por cáncer en los Estados Unidos, no solo entre las mujeres. La historial familiar y las elecciones de estilo de vida pueden aumentar la probabilidad de desarrollar cáncer colorrectal. Además, se recomienda comenzar las pruebas de detección de cáncer colorrectal a los 45 años, independientemente del sexo.⁷

Para prevenir el desarrollo de estas enfermedades, es crucial comprender su riesgo, realizarse las pruebas de detección recomendadas y consultar a un médico con regularidad.

Datos^{2,3}

14.4%

de las mujeres mayores de 18 años tienen un estado de salud **regular o malo**

41.8%

de las mujeres mayores de 20 años son **obesas**

Menos del 50%

de las mujeres mayores de 18 años cumplen con las pautas federales de **actividad física aeróbica**

20 MILLONES

de mujeres sufren de **trastornos de la alimentación**

La reducción del riesgo⁸

Muchas enfermedades son causadas por factores de riesgo específicos. Reduzca su probabilidad de desarrollar una enfermedad crónica y mejore su calidad de vida tomando decisiones más saludables. Estos son algunos consejos que pueden ayudar a reducir su riesgo:

- **Dejar de fumar.** Dejar de fumar, o nunca comenzar, reduce el riesgo de problemas de salud como enfermedades cardíacas, tipos de cáncer y diabetes tipo 2.
- **Comer saludable.** Trate de consumir una dieta más saludable y equilibrada que incluya variedad de frutas, vegetales, cereales integrales, proteínas magras y productos lácteos con pocas grasas. Limite el consumo de azúcar agregada, grasas saturadas y sodio.
- **Realizar actividad física en forma regular.** Intente realizar actividad física de intensidad moderada (como caminar a paso ligero o trotar) durante al menos 150 minutos a la semana, con actividades de fortalecimiento muscular al menos 2 días a la semana.
- **Evitar el consumo excesivo de alcohol.** Con el tiempo, el consumo excesivo de alcohol puede provocar presión arterial alta, muchos tipos de cáncer, enfermedades cardíacas, derrame cerebral y enfermedad hepática. Si le gusta beber, hágalo con moderación.
- **Realizar exámenes de detección.** Para prevenir el desarrollo de enfermedades crónicas, o para detectarlas a tiempo, haga que las pruebas de detección preventivas formen parte de su rutina médica.
- **Dormir lo suficiente.** La falta de sueño puede conducir a un mal manejo de las enfermedades crónicas y a la depresión. Los adultos deben dormir al menos 7 horas diarias.
- **Conocer su historial familiar.** Si tiene antecedentes familiares de una enfermedad crónica, es más probable que desarrolle esa enfermedad. Asegúrese de compartir su historial familiar con su médico para prevenir estas afecciones o detectarlas a tiempo.



Fuentes:

¹ Centros para el Control y la Prevención de Enfermedades. <https://www.cdc.gov/healthequity/features/7facts-womens-health/index.html>. 2022. Consultado en agosto de 2022.

² Fuentes: Encuesta de salud nacional 2019-2020, <https://www.cdc.gov/nchs/fastats/womens-health.htm>. 2022. Consultado en agosto de 2022.

³ Mana Medical Associates. <https://www.mana.md/womens-health-and-fitness/#:~:text=More%20than%2038%25%20of%20U.S.,cause%20of%20death%20for%20women>. 2022. Consultado en agosto de 2022.

⁴ Centros para el Control y la Prevención de Enfermedades. <https://www.cdc.gov/heartdisease/women.htm>. 2022. Consultado en agosto de 2022.

⁵ Centros para el Control y la Prevención de Enfermedades. https://www.cdc.gov/cancer/breast/basic_info/risk_factors.htm. 2021. Consultado en agosto de 2022.

⁶ Instituto Nacional del Cáncer. <https://www.cancer.gov/types/cervical/patient/cervical-screening-pdq>. 2022. Consultado en agosto de 2022.

⁷ Instituto Nacional del Cáncer. <https://www.cancer.gov/types/colorectal/patient/colorectal-screening-pdq>. 2022. Centros para el Control y la Prevención de Enfermedades. https://www.cdc.gov/cancer/colorectal/basic_info/screening/tests.htm. 2022. Consultado en agosto de 2022.

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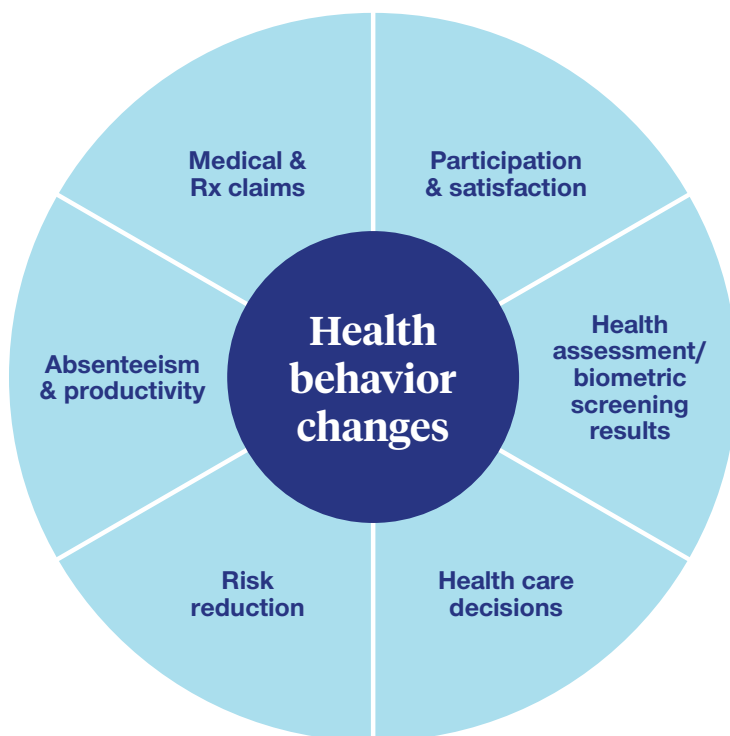
La información proporcionada en este folleto solo tiene fines informativos generales y no pretende ser un consejo médico ni debe interpretarse como tal. Las personas deben consultar con un profesional de cuidado de la salud adecuado para determinar qué opciones pueden ser apropiadas para ellas.

At-A-Glance: Evaluating and refreshing your well-being program

Why evaluate

- To obtain feedback to improve well-being program efforts
- To demonstrate the value of programming to share with stakeholders
- To measure change in biometrics and behaviors

What to evaluate



When to evaluate

Ongoing	<ul style="list-style-type: none"> • Participation • Satisfaction following a program or event
Annually	<ul style="list-style-type: none"> • Health assessment & biometric screening • Medical/pharmacy claims • Absenteeism & productivity • Health care decisions
As needed	<ul style="list-style-type: none"> • Health behavior changes • Risk reduction • Organizational health/culture assessment

How to evaluate

Based on your program goals and objectives, have your outcomes positively impacted those targets?

Did they:

1. Promote better health
2. Reduce absenteeism and disease burden
3. Increase productivity and employee engagement
4. Decrease health care costs
5. Improve healthcare decision-making
6. Provide employees the resources they need to be healthy

When and why to refresh

- Participation or health & well-being outcomes are declining (e.g., Rally Health Survey completion rate has dropped 15%, percentage of participants with an elevated blood pressure has increased by 10%)
- Low “satisfaction” scores on program evaluation surveys (e.g., percentage of participants that are “very satisfied” with the program has decreased by 20%)

Ask yourself what needs to be refreshed

- **Employee needs and interests:** Do we need to get feedback from employees?
- **Incentives:** Do we need to enhance the incentive strategy?
- **Leadership support:** Do we need more engagement from leadership?
- **Communication:** Should we enhance the communication strategy?
- **Culture:** Review the “place, policies and practices” of the organization

How to refresh

Employee needs and interests	Conduct an employee survey or focus group to assess their interests, needs, communication styles and incentive preferences. Also, be sure to ask for comments or suggestions regarding the current wellness program structure.
Incentives	Ensure that the incentives offered are meaningful to employees to increase engagement and behavior change.
Leadership support	Educate leaders on the components of the well-being program, how the well-being program can benefit the organization, and the importance of their support to increase engagement.
Communication	Enhance the communication strategy by utilizing new communication channels and delivery modes. Try re-branding the wellness program or create a Wellness Champion Network.
Culture and environment	Conduct a cultural assessment by suggesting “environmental enhancements”, such as relaxation rooms, walking meetings, and onsite fitness equipment and classes. You may also suggest implementation of health-promoting policies, such as requiring healthier food options at company meetings.

UHC Rewards activity of the month

Complete your breast cancer screening

Through UnitedHealthcare Rewards, **incentives are available for covered employees and spouses for completing a variety of activities**, including completing your breast cancer screening.

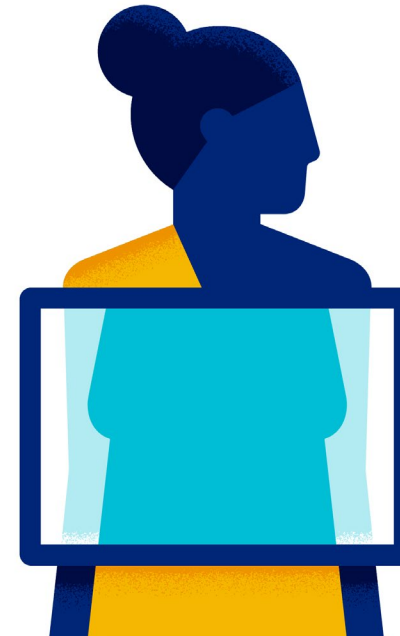
Screenings may increase the chance of detecting some cancers early when they may be easier to treat. Be sure to talk with your doctor to understand the best screening options for you.

After receiving your results, please allow up to 4 weeks to get your rewards.



Get started

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





IMPORTANT NOTICE!!!

NEW PENALTY TO BE IMPOSED ON HOUSING AUTHORITIES

Effective January 1, 2025, any housing authority that fails to pay monthly premiums due for Housing Benefits Plan coverage on a timely basis will be subject to a new penalty (the “*Late Payment Penalty*”) and may be terminated from participation in the Housing Benefits Plan (“Plan”).

The details of this new *Late Payment Penalty* are as follows:

- **Purpose of Penalty.** Housing authorities will be subject to the *Late Payment Penalty* if they have not paid their monthly premium by the first of the month following the due date.
- **Amount of Penalty.** The *Late Payment Penalty* amount is 10% of the premium amount due and is applied each month.
- **Termination of Participation.** If a housing authority has failed to pay premiums two months following the due date, that housing authority will be terminated from participating in the Plan.
- **Example of Penalty.** Assume Housing Authority ABC (“ABC”) owes a monthly premium of \$5,000 to participate in the Housing Benefits Plan.
 - ABC’s August premium (\$5,000) is due on August 1.
 - If ABC has not paid the August premium by September 1, a *Late Payment Penalty* will be imposed, and ABC will owe the following:
 - \$5,000 August premium
 - \$500 *Late Payment Penalty* on August premium (10% of \$5,000)
 - \$5,000 September Premium
 - **TOTAL DUE AS OF SEPTEMBER 2: \$10,500**
 - If ABC has not paid the August or September premium by October 1, a *Late Payment Penalty* will be imposed, and ABC will owe the following:
 - \$5,000 August premium
 - \$500 *Late Payment Penalty* on August premium (10% of \$5,000)
 - \$500 second *Late Payment Penalty* on August premium (10% of \$5,000)
 - \$5,000 September premium
 - \$500 *Late Payment Penalty* on September premium (10% of \$5,000)
 - \$5,000 October premium
 - **TOTAL DUE AS OF OCTOBER 2: \$16,500**
 - **TERMINATED:** ABC terminated from Housing Benefits Plan for failing to pay August premium within two months of due date.

Please contact the Vimly team (hbp@vimly.com) with any questions.



When life feels challenging, get caring and confidential help

Your Employee Assistance Program (EAP) offers access to personalized support, resources and no-cost referrals. It's confidential 1-on-1 help from a master's-level specialist.

No-cost, 24/7 access to support in the moments that matter

EAP helps you and your family with a range of issues, including:

- Identifying resources for managing stress, anxiety and depression
- Offering specialized help in improving relationships at home or work
- Providing guidance on legal and financial concerns
- Finding ways to help you cope with occupational stress and burnout
- Connecting you with care for addressing substance use issues



Scan to save EAP
contact information
to your phone.

**Call EAP 24/7 at
1-888-887-4114**

Press or say 1 for members,
then press or say 1 for seeking
in-the-moment support with a
well-being specialist

- 3 free counseling sessions
per incident, per year
- Confidential and private;
services will not be shared
with your employer

**United
Healthcare®**

There for what matters™

The material provided through this program is for informational purposes only. EAP staff cannot diagnose problems or suggest treatment. EAP is not a substitute for your doctor's care. Employees are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. EAP is not an insurance program and may be discontinued at any time. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.

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



Mind. Body. You.

Make the connection with Calm Health.



The Calm Health app provides programs and tools to help support your mental health and well-being – all at your own pace. As a UnitedHealthcare member, Calm Health is included in your health plan and available at no additional cost.

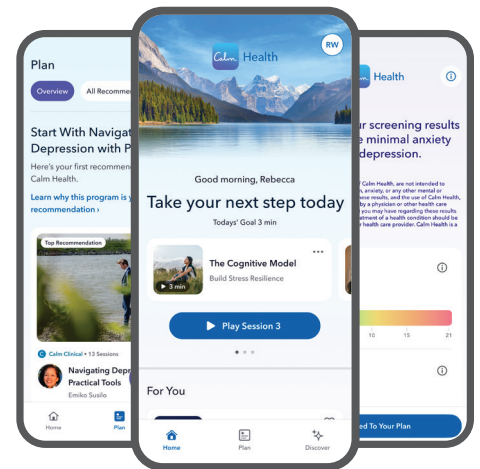
Resources to help support your mental health

To help tailor your Calm Health experience, you'll begin with a short mental health screening. Then, Calm Health will suggest certain programs for you to consider based on where you are in your well-being journey.

Tap into tools and support

The Calm Health app brings you a library of support – including mindfulness content and programs created by psychologists – for a variety of health experiences and life stages. This information is designed to help you:

- **Learn techniques to improve well-being** – Find tools, music and sounds to help you meditate, improve focus, move mindfully and feel calm
- **Work toward goals** – Join self-guided self-care programs, and track your progress along the way
- **Support your mind and body** – Access mental health information and support to help you strengthen the mind-body connection



Scan this code to get started

You'll first need to sign in to your account on myuhc.com® or the UnitedHealthcare® app. If you don't have an account, select Register to create one.



Get in on UHC Rewards

Good news—your health plan comes with a way to earn up to \$300. UnitedHealthcare Rewards is included in your health plan at no additional cost.



There's so much good to get

With UHC Rewards, a variety of actions—including things you may already be doing, like tracking your steps or sleep—lead to rewards. The activities you go for are up to you, and the same goes for ways to spend your earnings.

Here are just a few of the ways you can earn:

Connect a tracker	\$25
Take a health survey	\$15
Get an annual checkup	\$25
Get a biometric screening	\$50

Visit UHC Rewards for the full list of rewardable activities that are available to you—and look for new ways of earning rewards to be added throughout the year.

Earn up to **\$300**

There are 2 ways to get started



On the UnitedHealthcare® app

- Scan this code to download the app
- Sign in or register
- Select **UHC Rewards**
- Activate UHC Rewards and start earning
- Though not required, connect a tracker and get access to even more reward activities

On myuhc.com®

- Sign in or register
- Select **UHC Rewards**
- Activate UHC Rewards
- Choose reward activities that inspire you—and start earning



Your health

Get in on an experience that's designed to help inspire healthier habits

Your goals

Personalize how you earn by choosing the activities that are right for you

Your rewards

Earn up to \$300 for completing rewardable activities

Questions?

Call customer service at **1-866-230-2505**

United Healthcare

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

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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.

UHC Rewards payout structure

	Action	Description	Dollars earned
One-time activities	Complete health survey	Learn how your health journey is going and offers to help improve your well being	\$15
	Get a biometric screening*	Complete annual bloodwork and measurements	\$50
	Go paperless	Switch to paperless communications	\$2.50
	Flu shot*	Get an annual flu shot	\$10
	Annual checkup*	Complete an annual checkup to support health and prevent illness	\$25
	24/7 Virtual Visit*	Talk to a provider by video for common urgent care needs	\$10
	Get a cervical screening*	Regular screening tests can help find changes in the cervix that can be treated before they become cancer	\$50
	Get a breast screening*	A mammogram can usually find breast changes that could be cancer years before symptoms develop	\$50
	Get a cost estimate	A cost estimate informs you of the expected cost for an upcoming visit or service	\$20
Tracker base	Connect a tracker	Automatically track activities	\$25
	Daily activity – goal 1	Track 15 active minutes or 5K steps per day	\$0.25
	Daily activity – goal 2	Track 30 active minutes or 10K steps per day	\$0.50
	Fitness challenge – weekly goal	Complete the daily activity goals 5 out of 7 days (Sunday to Saturday)	\$2.50
	Sleep tracking	Track sleep for 14 days	\$5
	Sleep challenge – weekly goal	Track 7 hours of sleep for 5 out 7 nights (Sunday to Saturday)	\$2.50
Maximum annual incentive			\$300

