

# THE NELSON TRUST

[WWW.NELSONBENEFITS.ORG](http://WWW.NELSONBENEFITS.ORG)

## **2025 Benefit Plan Year – NOTICE**

*Please keep this Notice with your Summary Plan Description (“SPD”). These documents inform you of your rights and benefits under your Plan. The Summary Plan Description and all notices are available from the Trust Office (see address below) or online at [www.nelsonbenefits.org](http://www.nelsonbenefits.org).*

**The Board of Trustees has made the following benefit change to the Active Participant Plan and Pre-Medicare Retiree Plan effective January 1, 2025.**

### **PHARMACY BENEFIT MANAGER CHANGE**

The Nelson Trust is changing its pharmacy benefit manager from Premera/Express Scripts to MedImpact beginning January 1, 2025. The pharmacy plan’s prescription drug copays are not changing. More information about this change will be sent by the Trust Office in the coming weeks. Members should look for a new ID Card at the end of December. The medical benefits are not changing.

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### **IMPORTANT REMINDERS**

#### **1. ANNUAL BENEFIT PORTAL/ONLINE ENROLLMENT**

Trust administration continues to use a digital, non-paper method for enrolling and communicating Trust coverage. **Annually, all Trust members must confirm that the information on file is accurate and current. This enrollment process takes a few minutes and must be completed by December 15, 2024.** See **Page 2** for steps to complete the process and answers to common member questions.

#### **WORKING SPOUSE REQUIREMENT**

Spouses who work for a company that offers a medical plan will be required to enroll in their company's medical and prescription drug plan at their next open enrollment period. Spouses subject to this provision will be emailed a form for their HR department to complete. See **Page 4** for information about the enrollment requirement.

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## **BENEFITS PORTAL: Online Benefit and Enrollment Platform**

Trust administration uses a digital, non-paper method for enrollment and communication of Trust coverages. All Trust members must complete the annual enrollment process by December 15, 2024. The online process will collect and confirm the following:

- Confirming the best mailing address, phone, and email to reach you
- Confirm that dependents enrolled under the Trust remain eligible
- Collect information regarding spouse employment

The enrollment process can be completed using a computer or smartphone and is designed to take 5 minutes or less. In the future, the Trust Office can provide information regarding new services, new resources, and reminders on important deadlines using emails and texts.

If you start the process and have questions, or if something is not working, call the Trust Office at (800)811-8853. If you cannot access a computer, this Trust Office can also help you enroll in the system for 2025.

Trust members must provide an email address (no-cost options include Gmail and Yahoo).

### **Take the time to register and enroll!**

If you have not yet enrolled online take the time, as the process only takes approximately 5 minutes. For employees with enrolled dependents, it will take a few minutes longer since there are additional questions to verify that the enrolled dependents qualify for 2025 coverage. For dependents who are currently enrolled, no other forms are needed.

### **What are the advantages of utilizing online administration?**

Enrolling and accessing your benefit information is easy and convenient. Instead of filling out and mailing benefit forms, the same information can be provided using your smartphone or computer, allowing communication using emails and texts. Conveniently, you can still contact the Trust office if you need help and want to talk with someone; just call (800)811-8853.

### **Will I have to verify my information again next year?**

Yes, the enrollment and review process will be an annual requirement. Each year, members must confirm and attest whether the enrolled dependent children and spouses are still eligible for continued coverage. However, should you need to update your dependents due to birth, divorce, or adoption, you can do so through the Benefits Portal throughout the year.

### **How do I know my registration worked?**

When you complete the process, you will receive a confirmation email from the Trust Office that the process worked. Additionally, all Trust members will receive a letter to confirm enrollment status.

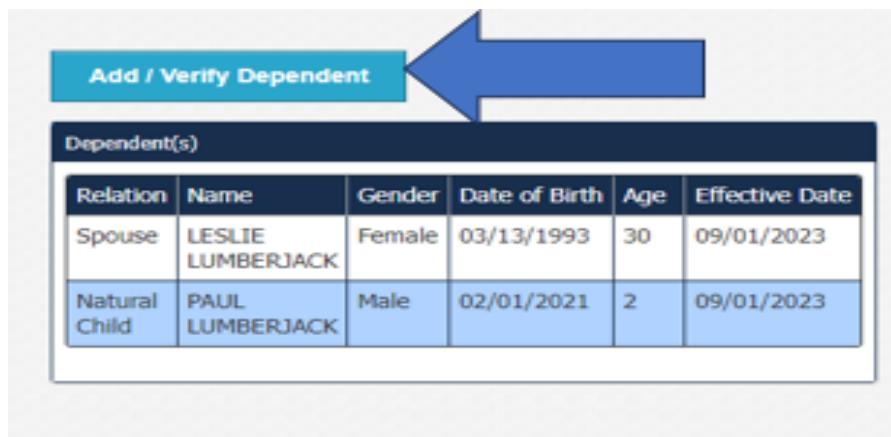
**Failure to complete the annual enrollment by December 15, 2024, will end coverage for dependents starting January 1, 2025.**

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## HOW TO ENROLL IN THE BENEFITS PORTAL

- **Go to [www.ourbenefitoffice.com/nelson/benefits/](http://www.ourbenefitoffice.com/nelson/benefits/)**  
Follow the enrollment steps using your smartphone or computer.
- **Create an Account and register**
- **Proceed to the Dependent Verification (*all members must click this button*)**  
Click the “Add/Verify Dependent” button (even if you do not have dependents)



Dependent(s)					
Relation	Name	Gender	Date of Birth	Age	Effective Date
Spouse	LESLIE LUMBERJACK	Female	03/13/1993	30	09/01/2023
Natural Child	PAUL LUMBERJACK	Male	02/01/2021	2	09/01/2023

- **Complete Part II – Dependent Information**

Update and confirm dependents.

No changes? Just click the “**No Dependent Changes**” box.



Relation	Last Name	First Name	M.I.
Natural Child	LUMBERJACK	PAUL	
Spouse	LUMBERJACK	LESLIE	
Natural Child			

**No Dependent Changes**

- **Answer the Working Spouse questions**

If appropriate, an additional form will be emailed to you.

- **Confirm and submit form**

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## WORKING SPOUSE ENROLLMENT REQUIREMENT

Last year the Trustees decided to require spouses to enroll in their own company plans on a primary basis (pays first) with the Trust coverage secondary. The Trust still requires working spouses who work for an employer that offers a group medical plan to enroll in their company plan.

All employees must register and create an account using the Benefits Portal. The enrollment process will include questions for all employees to answer and focused questions on spouses working for a company with a group medical plan available.

### What is the Working Spouse Requirement?

Spouses who work for a company that offers a medical plan will be required to enroll in their company's medical and prescription drug plan at their next open enrollment period starting January 1, 2025. Spouses subject to this provision will be emailed a form for their HR department to complete.

If you have a working spouse and ***have already filled out the Working Spouse Form*** with their employer, you will not need to redo this form but will need to reaffirm during your online enrollment that you still have a working spouse, and they are still on their Employer's insurance.

If you have a working spouse and ***have not filled out the Working Spouse Form*** **OR** have a working spouse with no other insurance, you will need to affirm this during your online enrollment, then fill out the form and have it mailed to you for processing.

### Is this working spouse requirement optional?

**No.** The working spouse enrollment requirement is not optional. Spouses who work must enroll in their company medical and prescription plan starting January 1, 2025, or later if the benefit open enrollment occurs after January 1. Please comply with this requirement to ensure the timely payment of benefit claims for the spouse and family members.

### My spouse's open enrollment occurs later in the year. What happens?

If your spouse's company plan's next open enrollment occurs after January 1, your spouse will be covered by the Trust coverage until they can enroll in their company plan. For example, if the spouse's company plan year renews in April, the Trust coverage is primary for January through March but secondary starting April 1.

### Will my spouse still have Trust medical coverage?

Yes. The Nelson Trust will pay the difference between the amount your spouse's company pays and the amount The Nelson Trust would have paid as primary. In short, your spouse's plan takes the lead, and The Nelson Trust pays second.

### What happens to Trust coverage for children?

Enrolling dependent children under the spouse's plan is not required but might be worth it if the premium cost share to enroll children is reasonable. If the spouse also enrolls the children under their company plan, the primary coverage for the children is determined by which parent's birthday arrives first in the year.

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## How are claims paid with dual coverage?

The Nelson Trust will pay the difference between the amount your spouse's company pays and the amount The Nelson Trust would have paid as primary. In short, your spouse's plan takes the lead, and The Nelson Trust pays second. The three examples below highlight how dual coverage works between Trust and spouse coverage. Because there are so many health plan designs, payments will vary based on:

- Plan Deductible: The Trust's deductible is \$900. A spouse's plan is most likely higher, possibly lower.
- Plan Coinsurance: The Trust's in-network coinsurance is 80%; other plans coinsurance could be different
- Network status: Members are responsible for non-network bills that exceed the Allowed Amount

DUAL COVERAGE	Claim #1	Claim #2	Claim #3
In or Non-Network Provider	Network	Non-Network	Network
Providers billed charge	\$350	\$770	\$2,200
Allowed Amount	\$250	\$500	\$1,500
Spouses Plan (Primary) Pays	\$175	Applied to Deductible	\$1,200
If Nelson Trust were Primary	\$200	\$300	\$1,200
Nelson Trust Pays (Secondary)	\$25	\$300	\$0

Allowed amounts less payments	\$50	\$200	\$300
Charges over Allowed Amount	Provider write-off	\$270	Provider write-off
<b>YOUR RESPONSIBILITY</b>	<b>\$50</b>	<b>\$470<sup>1</sup></b>	<b>\$300</b>

<sup>1</sup> You are also responsible for charges billed by the provider and not covered by either health plan. (\$770 – \$500 = \$270). This example assumes a non-network reimbursement rate of 60% for both plans.

## Does this change impact my spouse's Trust's dental or vision coverage?

No, there are no requirements for the spouse to enroll in their own company dental or vision plan. However, it may be worth having two dental and vision plans. For example, the cost of an expensive dental repair where dental coverage is 50%, being covered by two plans together would likely cover most of the dental charges.

## What happens to the Trust coverage if my spouse is no longer employed?

If your spouse's employment ends, coverage typically continues until the end of the month. At the end of the month, when coverage ends, the employer's plan should offer the option to continue coverage under COBRA or state continuation (applies to small employers). The Nelson Trust will continue as a secondary plan if the former coverage is maintained. If the former coverage is not continued, the Trust will be primary.