

# THE NELSON TRUST

WWW.NELSONBENEFITS.ORG

October 2025

To: All Active Plan Participants and their Spouses and other Eligible Dependents

From: The Nelson Trust Administrative Office ("Trust Office")

Subject: **Open Enrollment Period Notice - 2026 Benefit and Rate Changes**

**Please read this notice and the attached documents carefully**

**In order to complete open enrollment for 2026 coverage, you need to take the following actions before midnight on December 1, 2025:**

**1. Log in to The Nelson Trust website at:**

<https://www.ourbenefitoffice.com/nelson/benefits/>

Note: You need to register on The Nelson Trust website if you have not already done so.

**2. Navigate to the Online tool and follow the prompts. During this step, you will:**

- Confirm the best mailing address, phone number, and email to reach you.
- Add or remove dependents (spouse and children, if any)
- Confirm that your dependents enrolled under the Trust remain eligible.
- If you are married, provide information regarding your spouse's employment. The Working Spouse Rules are provided later in this notice.

**3. No Changes. If you have no dependent coverage changes for 2026 you still need to complete #2 above and click the "No Dependent Changes" box.**

**4. Assistance is Available.**

- If you start the process and have questions, or if something is not working, call the Trust Office (see contact information at the bottom of this page).
- If you cannot access a computer, the Trust Office can help you enroll for coverage.
- Trust members must provide an email address (no-cost email options include Gmail and Yahoo).

The information provided in this notice and the attachments provide a summary of the Plan, as approved by the Board of Trustees, and/or are required by the Affordable Care Act.

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## **Open Enrollment Notice**

The Open Enrollment period is **now through midnight on December 1, 2025**. During open enrollment you can enroll or cancel coverage for your eligible dependents. Please note the following:

- All enrollment changes made during open enrollment are effective January 1, 2026.
- **You must use the Trust's website to review and make any changes to enroll or cancel coverage for an eligible dependent for 2026.**

### **Who is an eligible dependent child?**

An eligible dependent child includes:

- Your (a) dependent children under 26 years of age.
- Unmarried dependent children up to any age provided: (1) the child is incapable of self-support because of a continuing physical, mental or developmental disability or incapacity; and (2) the onset of the disability or incapacity occurred before the child's 19<sup>th</sup> birthday and is continuous.

For enrollment purposes, the terms "child" and/or "children" includes natural children; stepchildren; adopted children; children placed for adoption; other children dependent upon you for support; and/or children who are alternate recipients under a Qualified Medical Child Support Order.

### **Who is an eligible dependent spouse?**

An eligible spouse is the person you marry under state law. A common-law spouse may be treated as a spouse only if the state in which you reside recognizes common-law marriages and you satisfy the state requirements at the time of enrollment.

### **How do I enroll or disenroll an eligible dependent?**

You must go to the Trust website to review and make enrollment changes effective January 1, 2026. This includes enrolling or disenrolling an eligible dependent. You must complete open enrollment by **midnight on December 1, 2025**.

### **What happens if I miss open enrollment?**

1. You and your current dependent(s) will be automatically covered during 2026.
2. You cannot change the enrollment of your dependents until the next open enrollment period, which will be late in 2026 for coverage starting January 1, 2027.
3. However, you may be able to make an enrollment change during 2026 if you have a qualifying event. Qualifying events include a new dependent (birth, adoption, etc.), divorce, marriage or loss of other health insurance coverage. You should contact the Trust Office for enrollment forms if you have a qualifying event.

## **What are the working spouse rules?**

Spouses who are eligible for coverage under a medical plan at work are required to enroll in their employer's plan no later than at their next open enrollment period starting on or after January 1, 2026. Once enrolled with their employer's plan, spouses subject to this provision should notify the Trust Office. The Trust Office will provide a form for their employer's HR department to complete.

- If you have a working spouse and ***have already filled out the Working Spouse Form*** with their employer, you do not need to redo this form. Please reaffirm during open enrollment that you still have a working spouse, and that they are still on their employer's insurance.
- If you have a working spouse and ***have not filled out the Working Spouse Form***, you need to affirm this online during open enrollment. The Trust Office will provide the form to you for completion.
- If you have a working spouse not eligible for employer insurance, you need to affirm this online during open enrollment.

## **2026 Benefit Changes**

The Board of Trustees has made the following benefit changes to the Active Participant Plan and Pre-Medicare Retiree Plan effective January 1, 2026.

### **Medical Plan (Premera)**

- Adding Massage Therapy and Acupuncture benefits. Both new benefits have a 12-visit limit per person per year and are subject to deductible and coinsurance.
- Additional Virtual Health Specialists are accessible through Premera, whose focus is on primary and urgent care, mental health, and substance and chemical abuse needs.
- Adding Blue 365, Premera's new health and wellness discount program.
- Adding Premera Cancer Support, offering personalized support around oncology-specific care.
- Adding Digital Health Messages, a program that provides text-based updates and notifications sent by Premera to help members stay connected with the health plan (you will need to opt-in to activate this service).

### **Dental Plan (Delta Dental of Oregon)**

- Diagnostic & Preventive Services (typically exams, x-rays, and cleanings) will no longer count against the \$1,500 annual benefit maximum.
- Effective March 1, 2025: Added Fair Health, a higher non-network reimbursement arrangement for non-network dentists (only available to Trust members residing in California).

### **Vision Plan (VSP)**

- Increasing the Frame and Contact allowances from \$120 to \$150.

## **Summary of Benefits and Coverage (SBC)**

This document is included and is a required notice. The SBC provides participants with a summary of the Plan's medical benefits and coverage. If you would like a copy of the Glossary of Terms referenced in the SBC you can:

- Download the glossary from the Plan's website (instructions provided below under Plan Documents).
- Request a copy from the Trust Office at no charge.

For additional copies or if you have questions about the SBC or the Glossary of Terms, please contact the Trust Office.

## **Plan Documents**

You can access Plan documents at the Trust's website:

1. Navigate to: <https://www.ourbenefitoffice.com/nelson/benefits/>
2. Click on the down arrow to the right of the Documents tab, which brings up a Health Care menu
3. Click on the Health Care menu to access Plan documents, including the latest SBCs, Benefit Booklets, Summary of Material Modifications and The Nelson News

## **Questions?**

All questions about open enrollment, or the other information provided with in this notice, should be directed to the Trust Office. Contact information for the Trust Office is provided at the bottom of this page.