

Nelson News

A Newsletter for Active & Non-Medicare
Retiree Participants of The Nelson Trust

The Nelson Trust 2024 Annual Enrollment Monday, October 23 – Wednesday, November 22, 2023

Each year, we present the benefits and programs available to you as a Trust member. This is a great time to review your 2024 coverage, verify eligible dependents, and learn about upcoming changes.

What's New for 2024?

- We're pleased to introduce our new Benefits Portal, an online benefit and enrollment platform.
- You **MUST** register and create an account to have benefits coverage in the new year. Visit: www.ourbenefitoffice.com/nelson/benefits/.
- Trust members will have access to a new prescription discount program. Find out more on [page 2](#).
- Medical plan deductibles and out-of-pocket maximums have changed. See [page 3](#) for details.

NEW

Benefits Portal: Your online benefit and enrollment platform

Our benefits are going digital! Gone are the days of paper enrollment forms, postage stamps, and trips to the post office. Instead, you can use your smartphone or computer anytime to enroll and access plan information on the new Benefits Portal. It's simple and convenient. The Benefits Portal also lets us communicate with you using emails, texts, and printed materials when necessary.

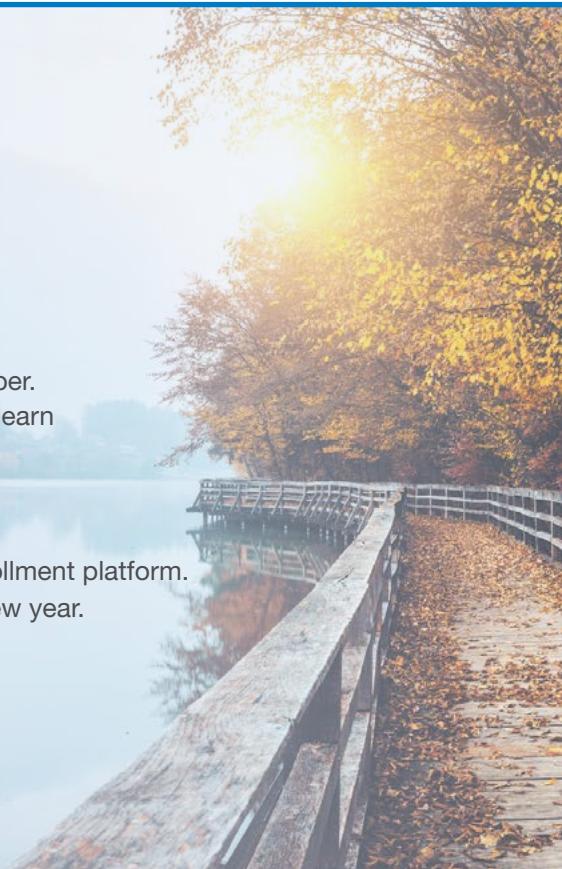
To get started, follow the steps below to create an account. You should have received a letter from the Trust Office with detailed instructions. It's a straightforward process that ensures we keep you well-informed.

1. Go to www.ourbenefitoffice.com/nelson/benefits/.
2. Click "Create an Account."
3. Verify dependent eligibility and update your information.
4. Answer the Working Spouse questions.
5. Make your benefit elections.
6. Confirm and submit form.

You can easily set up your account from your computer or mobile device in less than 5 minutes. This step is required to ensure your coverage continues in 2024.

To avoid any disruption, create your account at www.ourbenefitoffice.com/nelson/benefits/ before November 22, 2023.

Have questions or need help enrolling? Call the Trust Office at 800-811-8853.



**IMPORTANT:
TAKE ACTION!
DON'T MISS OUT**

If you do not register by November 22, you and your dependents **will not have coverage** in 2024.



Working Spouse Requirement

We're working hard to keep benefit plans as generous as possible by managing Trust costs carefully. One provision we will no longer continue is providing Trust coverage on a primary basis for spouses who declined to enroll in their own company medical plan.

When a working spouse declines their company plan and enrolls exclusively in The Nelson Trust, the spouse's employer saves money but at the expense of The Nelson Trust and its members.

Starting January 1, 2024, if your spouse's employer offers a group medical plan, the spouse must enroll in their plan, which will be their primary coverage. The Nelson Trust will become the secondary payor. This requirement **does not** apply to dependent children.

How Working Spouse Claims Are 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. Below are examples of how dual coverage works – actual plan payments vary depending on several factors, such as plan design and whether deductibles have been met.

Medical Cost and Service Type	What the Spouse's Company Plan Pays as Primary	What The Nelson Trust Would Have Paid If Primary	What The Nelson Trust Pays as Secondary Coverage ¹
\$250 for Specialist Visit	\$175	\$200	\$25
\$500 for Medical Device	Applied to deductible	\$400	\$400
\$1,500 for PET Scan	\$1,200	\$1,200	\$0

¹The difference between the spouse's company plan payment and what The Nelson Trust would have paid if The Nelson Trust plan were primary.



IMPORTANT: ACTION NEEDED

If your spouse is enrolled in The Nelson Trust medical plan, we will require a form to be completed by your spouse's employer.

This form will be emailed later to employees with working spouses.



NEW

Save Money on Prescriptions with "Right Price"

We're excited to introduce access to Premera's Right Price discount card program as part of your Nelson Trust coverage. With the Right Price Discount Card Program, you may be able to realize savings on prescription drugs.

Here's what you can expect:

- **Easy to Use:** Show your card to participating pharmacies to see if your prescription qualifies for additional savings. No complicated forms or waiting for reimbursement.
- **Nationwide Network:** You can access the Right Price savings at thousands of pharmacies nationwide.
- **Budget-Friendly Healthcare:** Prescriptions filled under the Right Price program are the same or less than prescription discount prices.

Premera Medical Plan Changes

To reduce the impact of rising medical costs, we are adjusting our medical plan deductibles and out-of-pocket maximums for 2024.

Plan Features	Premera Blue Cross			
	2023		2024	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible Individual/Family	\$800 / \$1,600		\$900 / \$1,800	
Annual Out-of-Pocket Maximum Individual/Family	\$2,000 / \$4,000	\$2,500 / \$5,000	\$3,600 / \$7,200	\$4,500 / \$9,000

Your Healthcare Is in Your Hands

With the Premera app, your medical coverage is always at your fingertips. Download the Premera mobile app at www.premera.com/visitor/go-mobile today. Look at what you can do on the app:

- **Find Care:** Easily locate in-network doctors, hospitals, urgent care centers, and more.
- **Access Your ID Card:** Say goodbye to physical cards! Use your digital ID card when accessing care with your physician or pharmacist.
- **Check Claims:** Stay informed about your claims. Access detailed information, including claim receipt and processing dates, to help you manage your healthcare expenses effectively.
- **Track Your Spending:** Keep tabs on your healthcare spending. You can monitor your progress toward meeting your deductible and out-of-pocket maximum.

What's the Difference? Your New Benefits Portal vs. the Premera Mobile App

Features	Benefits Portal	Premera App
Purpose	Enroll in benefits, access plan details, and handle administrative tasks for all benefits under The Nelson Trust.	Find doctors, access ID cards, check medical and Rx claims, and view spending information.
Scope	Covers all benefits under The Nelson Trust, not just medical.	Exclusively for your medical and prescription coverage.

THE NELSON TRUST

[company address]

Looking Forward to Good Health

Your health matters to us; we're committed to helping you stay healthy.

Make the most of in-network preventive care services, including vaccines and boosters for flu, pneumonia, and COVID-19 services and treatment.

The Nelson Trust covers most preventive services at no cost.

- With flu season approaching, it's wise to reduce your risk of catching contagious illnesses. See the U.S. Department of Health & Human Services website at <https://www.hhs.gov/> for more details.
- With the official end of the COVID-19 public health emergency, medical plans, including The Nelson Trust, no longer cover the cost of at-home COVID tests. However, you may order free tests through the U.S. Postal Service at www.covid.gov/tests.



DID YOU KNOW?

Research shows that getting an annual flu vaccine not only reduces your risk of illness but also lowers the chances of flu-related hospitalization. It's a smart and simple step toward a healthier winter season.

