

NELSON NEWS

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

The Nelson Trust 2026 Annual Open Enrollment

Saturday, November 1, 2025 - Monday, December 1, 2025

Each year, The Nelson Trust presents the benefits and programs available to you as a Trust member. This is a great time to learn about upcoming changes, confirm eligible dependents, and update spouse information. *¿Necesita este boletín en español? Llame al (800) 811-8853.*



Enrollment Checklist

You will be automatically enrolled for 2026 coverage unless you have family status changes (e.g., marriage, divorce, newborn/adopted child). To report any status changes, please take the following actions before midnight on December 1, 2025:

- Log in at ourbenefitoffice.com/nelson/benefits.**
- 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 on the next page.

Most members can complete enrollment in minutes. Need help? Call the Trust Office at **(800) 811-8853**.



Note: You may view Trust benefit plan documents and booklets posted under Resources on the site.

What's New for 2026?

The Nelson Trust is enhancing the health plans with improved coverage and additional services to help you focus on your health and stretch your healthcare dollars.

Medical Plan (Premera)

The medical plan will now feature:

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

Dental Plan (Delta Dental of Oregon)

Did you know there's a strong relationship between good oral health and positive, overall health? Going to the dentist is good for more than just your smile!

To help extend your dental benefits, regular, preventive dental visits and diagnostic services (typically exams, x-rays, and cleanings) will no longer count against the annual benefit maximum, freeing up the annual maximum so you may use it for other covered services.



Vision Plan (VSP)

Try this on for size: Frame and Contact Lens allowances are increasing from \$120 to \$150.

THE NELSON TRUST

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Working Spouse Requirement

If your spouse has a medical plan through their employer, they must enroll in their employer's plan: it must be primary, and The Nelson Trust plan will pay secondary.

During Annual Open Enrollment:

- » 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 this annual open enrollment period.

These quick steps help the Trust keep benefits strong for everyone!

IMPORTANT: ACTION NEEDED

If your working spouse is enrolled in The Nelson Trust, the Trust requires a form to be completed by your spouse's employer.

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

