

# Nelson News

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

## The Nelson Trust 2025 Annual Enrollment

**Friday, November 15, 2024 - Sunday, December 15, 2024**

Each year, The Nelson Trust presents the benefits and programs available to you as a Trust member. This is a great time to review your 2025 coverage, learn about upcoming changes, and verify eligible dependents.

Si desea este boletín en español, comuníquese con la Oficina de Fideicomisos al **(800) 811-8853**.

### Enrollment Checklist

**You must complete Annual Enrollment, or your dependents will lose coverage and cannot be added back to the plan in 2025.**

**All Trust members must complete the Annual Enrollment process each year. Since most of you are registered on the Benefit Portal, this process only takes a few minutes.**

**Cover Dependents?**

You must complete the Annual Enrollment to keep eligible dependents on Trust coverage. If you do not, your dependents will lose coverage for 2025.

**Not registered?**

See [page 2](#) for step-by-step instructions on registering and creating an account on the Benefit Portal: [www.ourbenefitoffice.com/nelson/benefits](http://www.ourbenefitoffice.com/nelson/benefits).

**Working Spouse?**

If you have a working spouse, complete, update, or confirm no changes on the Working Spouse form. See [page 2](#) for instructions.

**Enrollment Deadline: December 15, 2024**

Why wait? Please take a few moments now and get it done. Those of you with smartphones can complete the process in a few minutes. Tablets and computers also work.



**NEW**

### What's New for 2025?



#### **New Pharmacy Benefit Manager**

Starting January 1, 2025, The Nelson Trust is switching its pharmacy benefit manager from Premera/Express Scripts to MedImpact. Prescription drug benefits won't change for most of you. Look for your new ID card in December.



## REMINDER

# Benefits Portal: Your One-Stop Enrollment Platform

Easily access plan information and enroll in benefits through the Trust's online benefits portal using your computer or smartphone. This secure, convenient tool allows us to stay connected with you through emails and texts.

## Steps to Access Your Account

1. Go to [www.ourbenefitoffice.com/nelson/benefits/](http://www.ourbenefitoffice.com/nelson/benefits/). If you have not yet set up your account, click "Create an Account."
2. Verify dependent eligibility and update your information.
3. Answer the Working Spouse questions.
4. Confirm and submit the form.

This process only takes a few minutes. Be sure to complete your enrollment by **December 15, 2024**, to avoid having dependents lose coverage. If you have questions or need help enrolling, call the Trust Office at **(800) 811-8853**.

**Note:** You may view Trust benefit plan documents and booklets posted under the Resources > Health Care section of the benefits portal.



## DON'T MISS OUT! TAKE ACTION NOW!

If you **do not** register by December 15, your dependents will not have coverage in 2025.



## Working Spouse Requirement

The Trust works hard to maintain benefit plans at their current level, and this is done by managing Trust costs carefully. As we shared last year, the Trust no longer provides primary coverage for spouses who have access to a medical plan through their own employer, but choose not to enroll in that plan.

## Here's How It Works

- **If your spouse's employer offers a medical plan**, your spouse **must enroll** in their employer's plan. Their employer's plan will be their primary coverage. If you choose to also enroll your spouse on The Nelson Trust medical plan, the Trust's plan will be secondary. This is called dual coverage.
- **If your spouse does not have access to a medical plan through their employer**, you will need to submit a **Working Spouse Verification Form** during Annual Enrollment. This form must be completed and returned by **November 30, 2024**, for your spouse to stay covered under The Nelson Trust plan.



## 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.

## Your Next Steps

If you have a working spouse and have already filled out the Working Spouse Form with their current employer, you:	If you have a working spouse and have not filled out the Working Spouse Form OR you have a working spouse with no other insurance, you:
<ol style="list-style-type: none"><li>1. Do not need to redo this form.</li><li>2. Must reaffirm during your online enrollment that you still have a working spouse, and they are still on their employer's insurance.</li></ol>	<ol style="list-style-type: none"><li>1. Need to affirm this during your online enrollment.</li><li>2. Fill out the form and have it mailed to you for processing.</li></ol>

## Dual Coverage

If your spouse is covered by both their employer's plan and The Nelson Trust, **your spouse's plan pays first**. The Nelson Trust will then pay the difference between what your spouse's plan covered and what the Trust would have covered if it were the primary plan. In short your spouse's plan takes the lead, and The Nelson Trust pays second.

## Get to Know Our New Pharmacy Provider: MedImpact

Starting January 1, 2025, **MedImpact** will be your new pharmacy benefit manager, offering excellent customer service and continued broad network of pharmacies. The prescription drug benefit level will remain the same. Here's how you can get ready for the transition:

- Refill Prescriptions Before the New Year:** To avoid any disruption, we recommend refilling your prescriptions before December 31, 2024. This will help ensure you have enough medication on hand while the new system goes into effect.
- New ID Cards:** You'll receive new pharmacy ID cards in late December. Be sure to show the pharmacy your new card the first time you fill a prescription in 2025. Digital ID cards are also available.
- Broad Network:** MedImpact may have a slightly different network of pharmacies. You will be provided tools to confirm that your preferred pharmacy is still in-network.
- Drug List Updates:** MedImpact's drug list may place some medications in different tiers that increases or decreases your copay. To avoid surprises at the pharmacy, check the updated drug list once available, and talk to your doctor about alternative medications if needed. You may also receive a letter from MedImpact.
- New Mail Delivery Service Option:** MedImpact offers mail-order service for ongoing prescriptions, but you will need to take steps to set this up.

**The Trust will send out detailed information in the coming weeks.**

### HELPFUL RESOURCE

#### Your Healthcare Is in Your Hands with the Premera App



With the Premera app, your medical coverage is always at your fingertips. Download the Premera mobile app at [www.premera.com/visitor/go-mobile](http://www.premera.com/visitor/go-mobile) today. Here's 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.
- **Check 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 progress toward meeting your deductible and out-of-pocket maximum.

#### How to Use Your Benefits Portal & Premera Mobile App

Benefits Portal	Premera App
Enroll in benefits, review plan details, and manage administrative tasks for <b>all benefits</b> under The Nelson Trust.	Find doctors, access your ID card, check medical claims, and track healthcare spending. <b>Exclusively for medical coverage.</b>

# THE NELSON TRUST

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## Free Preventive Care Benefits You Can Use Now

At The Nelson Trust, your health is our top priority. Preventive care services are not only essential for staying healthy, but they're also covered **at no cost** when you use in-network providers. Here are 5 ways you can take advantage of this valuable benefit today:

### ▪ **Immunizations**

Protect yourself from severe illness with vaccinations for flu, pneumonia, and COVID-19.

### ▪ **Annual Wellness Exams**

Schedule a check-up for yourself, your spouse, or your kids. These visits help catch potential health issues before they become serious.

### ▪ **Pediatric Screenings**

Ensure your children are on track with screenings for vision, hearing, autism, and developmental milestones. Early detection makes all the difference!

### ▪ **Screenings for Adults**

Stay ahead of your health with screenings for diabetes, high blood pressure, cholesterol, cancer, depression, and obesity. Prevention is key to living your healthiest life!

### ▪ **Cancer Detection**

Don't wait! Screenings like mammograms (women 40+) and colorectal exams (adults 50+) can help detect cancer early when it's most treatable.

For more details, visit the U.S. Department of Health & Human Services at <https://www.hhs.gov/>.



### 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.