Medical and Pharmacy Carrier Changes: What You Need to Know Q&A Digest

Q1: How do you do a provider search? It is asking me to create an account.

Thank you for your question! You can search providers in our network using the Premera Find a Doctor tool at https://www.premera.com/sites/nordstrom/find-doctor

Q2: Within the BlueCard PPO plans, what differences are there between the basic, advantage and classic plans?

Please review the plan comparison chart on page 3 of the 2026 Nordstrom Benefits Guide. The guide is available on the Nordstrom Benefits Portal and linked on premera.com/nordstrom on the home page.

Q3: Within the BlueCard PPO plans, what differences are there between the basic, advantage and classic plans?

The premiums, deductibles and out-of-pocket maximum amounts are different on each plan. The same types of services will be covered regardless of what plan you choose. The difference will be how much you pay for those services on each plan.

Q4: Are there different enrollment selections and costs for the PPO - Basic Advantage, Classic?

Please review the plan comparison chart on page 3 of the 2026 Nordstrom Benefits Guide. The guide is available on the Nordstrom Benefits Portal and linked on premera.com/nordstrom on the home page.

Q5: What are the fertility/family planning benefits for Nordstrom employees? I don't see anything on the benefits guide

Great news on Fertility Treatment. Starting March 1, all Nordstrom plans will include a $45,000 lifetime maximum for medical treatment, and $15K for Pharmacy. If you've previously exhausted your fertility benefits, these start again fresh on March 1st.

Q6: Do out of network care costs count towards out of pocket max or deductible?

All Nordstrom medical plans cover in-network services only. Out of network services are not covered except for emergency room care, which also means any out-of-network services don't count towards your deductible or out of pocket maximum.

Q7: Behavioral/mental health network - I find many therapists with availability/accepting new patients do not take/process insurance and were not in Aetna network. How does the Blue Cross Primera behavioral health network compare to Aetnas? And if we have a current therapist that is out of network for Blue Cross, is there an avenue to get an exception? Aetna said if you could not find one in network that met your requirements (specialty, geo location) you could apply for an exception.

If you're receiving treatment from an out-of-network provider, you may be eligible for Transition of Care (TOC), allowing you to continue care at the in-network benefit level for a limited time. TOC applies to serious or ongoing conditions like pregnancy, surgery, cancer care, behavioral health, or other complex medical needs. Contact Premera customer service at 844-56-NORDY for more information on TOC and to see if you qualify. To search for in-network mental health providers on the BlueCard PPO and Blue High Performance Network please visit https://www.premera.com/sites/nordstrom/find-doctor

Q8: If the advantage plan is better, why is the deductible: aggregate? (based on my understanding, embedded is better but I could totally be wrong)

This is a great question, and part of the reason is that embedded isn't always the best option for all families. If the embedded deductible works best for your family, please do note that the Basic HDHP embedded deductible amount is $3400 (not $3000). The Aggregate deductible on the Advantage HDHP is $4000, then your entire family has met their pull deductible, and you only pay 20% for services after that. Each individual does not need to contribute to separate deductible on the Advantage Plan, and that can be more attractive to some families. You are offered both options (Basic and Advantage) to allow you to choose what works best for YOUR family.

Q9: Because medications are separate, do costs for medications count towards deductibles/Out of pocket amounts?

They will apply to your applicable cost shares with the medical plan as well.

Q10: What exactly are the fertility benefits for Nordstrom employees? I see that these is a lifetime max of $45K for medical treatment and $15K for Pharmacy, but what is covered?

To see what services are covered until the infertility benefit please refer to the Premera Infertility and Assisted Reproduction Services medical policy 4.02.503 Infertility and Assisted Reproduction Services. If you still have questions, please contact Premera Blue Cross customer service at 844.56.NORDY M-F 5am-8pm PST, or stop by and visit the Premera booth during the Nordstrom Virtual Benefit Fairs on 1/14 and 1/15.

Q11: What if you choose High Performance during open enrollment but move to a new area that is not covered by High performace can you change plans?

Yes, that is a qualifed event.

Q12: Is there coverage when I travel internationally?

There is for emergency or urgent care, not routine care. You will likely need to pay out of pocket first, then submit for reimbursment.

Q13: With the transition to Premera BCBS will Nordstrom employees have access to the Global Solutions for travel abroad?

Hi! Great question. YES! You will have access to emergncy care while travelling internationaly. More information is available on our Nordstrom website. Here is a direct link: https://www.premera.com/sites/nordstrom/care-while-traveling

Q14/15: How do you secure out of network exceptions?

If you're receiving treatment from an out-of-network provider, you may be eligible for Transition of Care (TOC), allowing you to continue care at the in-network benefit level for a limited time. TOC applies to serious or ongoing conditions like pregnancy, surgery, cancer care, behavioral health, or other complex medical needs. Contact Premera customer service at 844-56-NORDY for more information on TOC and to see if you qualify. In situations where there isn't adequate in-network access or there is a unique clinical reason you need to see an out-of-network provider you can contact Premera customer service at 844.56.NORDY to apply for a benefit level exception to pay the out of network provider at the in-network benefit level for a limited time.

Q16: Is this call being recorded to listen to again later?

Yes! This call is being recorded and you can access the recorded session later today.

Q17: I am having a baby, due 2/11. How do I ensure smooth transition of care and not postpone any post-partum needs or needs for my son after birth?

Via the Premera transition of care model, they can assist. Please call Premera at 844-566-6739 (844-56-NORDY) for more information on the process.

Q18: Is the flat fee copay for urgent care available w/o having to install an invasive app on our personal device?

If you are referring to the Urgent Virtual Care, there is a desktop version available without needing an app.

Q19: If you are in the middle of a CPAP plan where your half way paid in the program to own the machine what happens when you switch to the CPAP that is 1/2 paid on a montly plan via the DME

Premera team can assist. 844-566-6739 (844-56-NORDY)

Q20/21: Is the HPN plan recently new? Is it likely for this plan to be expanded to more doctors in the future?

Thank you for the question! I would be happy to assist. The Blue High Performance Network Plan is new for Nordstrom employees for the plan year starting 3/1/26. The network is growing. For instance, the network expanded from 65 to 65+ metropolitan markets Nationally. Please use the Check BlueHPN tool to see if the Blue High Performance Plan is a good fit for you and your family https://www.premera.com/sites/nordstrom/checkbluehpn. You can use the Check BlueHPN tool on https://www.premera.com/sites/nordstrom/checkbluehpn to see if the Blue High Performance Network plan is right for you and your family.

Q22: Is there a full list of network providers in my state so I can see if my primary and other dr.s I am currently seeing are covered?

premera.com/nordstrom to search for providers

Q23: Can someone please answer this question? What exactly are the fertility benefits for Nordstrom employees? I see that these is a lifetime max of $45K for medical treatment and $15K for Pharmacy, but what is covered?

live answered

Q24: I have Kaiser Permanente, can I switch my regular medicine without waiting to be seen by a dr?

This is a Premera presentation, please visit the Kaiser booth at the Virtual Benefits Fair. https://nordstrom.vfairs.com/

Q25: How to access Virtual primary care? How would you find doctors?

https://www.premera.com/sites/nordstrom I recommend you download the Premera app as well for 3/1 and you can access that way as well.

Q26: What if I enroll with my husband as a dependent who currently does not have employer sponsored healthcare, but 2 months in he obtains healthcare through his employer, is it possible to change my plan to have only me insured?

Yes, that is a qualifed life event to drop him from your insurance, but please do so within 30 days of his new coverage effective date.

Q27: How much is a prescription?

https://www.premera.com/documents/070773.pdf Varies by medical plan. See the guide for more info.

Q28: Some medication which I have, I had to get additional approval by my doctor calling insurance. Would I have to do it again?

Those prior approvals are being transferred to Navitus so you "should" not have to do that again.

Q29: If we buy contact lenses from Costco Pharmacy or Costco Online will it be covered?

Our vision coverage is through VSP, I recommend visiting the VSP booth in the vendor hall. VSP has representatives in their vendor booth chat until 5pm PT today, and between 10am-5pm PT tomorrow 1/15/26 to answer any questions you have regarding vision coverage.

Q30: I'm not able to access the formulary until March 1st?

Once we receive eligibilty, you will have access to our member portal and mobile app to access the formulary. We will have our microsite up soon and this will allow you early access to the formulary.

Q31: A bit silly but looking up my provider on the Premera website and I see a grey checkmark next to the 'In "High Performance Network" Network.' Does this mean they are covered under the High Performance Network? Want to ensure the checkmark does not need to be green/blue to indicate in-network

Hi Richard! Yes, if you're able to locate your provider in our provider directory that means they are in-network. Please make sure the address in the directory matches the address where you are seeing your provider. Providers can work at multiple locations and may not be in-network at all locations. If you can't locate your provider in our directory that typically means they are out of network. If you want to confirm please call Premera customer service at 844.56.NORDY for assistance and we would be happy to help!

Q32: My wife currently has specialty drug that is currently being covered by Aetna and was originally submitted with a CoPay Savings "program" from Gilead. This was accepted by Aetna. How do I make sure that "Copay program" is carried over to Navitus

Navitus will be proactively reaching out to any members currently utilizing specialty medications. Most specialty medications have copay assistance from the manufacturers. Our Lumicera Access team will be able to assist with signing up for this assistance

Q33: Do we have to move the prescriptions or will that be moved for us?

If referring about Mail Order, those will transfer automatically but you will need to create a profile on the Navitus portal to add your payment details. https://navitus.com/portal-login/

Q34: Just last week I learned Nordstrom has PrudentRx assistance feature that can help when the employees portion of prescription cost is excessive. Is PrudentRx still part of the Nordstorm benefit plan to cover prescription costs come March 1 or is that going away?

Navitus has a copay assistance program that Nordstrom will be implementing 3/1/2026. You will receive a letter from our access team to making you aware that there is copay assistance available to you and next steps to ensure you are enrolled.

Q35: Is Amazon Pharmacy eligible?

They are not.

Q36: Sorry if you already mentioned, are prescriptions subject to deductible or are separate?

Depends on the medical plan type you choose. If a High Deductible Plan, you pay deductible first with the exception for select Preventive Drugs which are deductible free.

Q37: My doctors office was bough by amazon and therefore uses amazon delivery for prescriptions. Will this still be covered or will it only be Costco that's covered?

For mail order, it will be Costco (via Navitus) only.

Q38: With the move to Premera Blue Cross and Navitus, will our plan coverGLP-1 medications, and will prior authorization be required?

Diabetic GLP-1 medications are covered with a diagnosis code of type 2 diabetes. Weight Loss GLP-1s are excluded from the benefit

Q39: Can we check now if our current prescriptions are covered and what the cost will be?

Once we receive eligibilty you will have access to our member portal and mobile app which will allow you to search our formulary. By end of day today, we will have a microsite available to you to be able to get an early look at the formulary

Q40: What company does Navitus use for specialty pharmacy? CVS specialty?

Lumicera Specialty pharmacy will be your new pharmacy for specialty medications

Q41: So, we can use the Navitus app now to see costs and differences in plans without having our medical cards? If not, how can we see those now? I called customer service last week and they couldn't see any of our plan information.

Once we receive elgibility you will be able to access our member portal and mobile app. We will have a microsite available by the end of the day that will give you an early look at the formulary. Customer care can only provide general questions until we receive eligibilty.

Q42: Will we have SSO for these websites? If we want to check our meds now, do we create an account?

The Navitus site is https://navitus.com/portal-login/

Q43: In regards to specialty medications, are those going to have to be mail order side of things?

Specialty medications will be required to fill at Lumicera Specialty Pharmacy, which will be mailed to you. For non-specialty medications, these can be filled through the new mail order provider, Costco Mail Order.

Q44: Are the pharmacy prices/copay/out of pocket the same regardless of if it fulfilled by CVS/walgreens/costco/etc?

Correct. There is not a preferred pharmacy set up. This means that no matter what retail pharmacy you utilize, you will pay the same copay at each pharmacy.

Q45: Can I get 90 days medication supplies or only 30 days?

If your provider writes your a 90 day prescription, you can use the Coscto mail order service.

Q46: Is Amazon Pharmacy still available?

They are not.

Q47: Will we have an HSA coverage available to us going forward or is that no longer a benefit?

The HSA is still available to you.

Q48: For the specialty pharmacy, when should we be expecting letters?

It has not yet been determined when Navitus will be receiving the specialty file from the current vendor. Our expectation is that we should be recieving this file in February

Q49: Regarding https://www.blue365deals.com/, some deals have limited availability (20 days for gym memberships). Does this mean we wont have access because the plan doesnt start until March?

You can take advantage of Blue365 deals at www.blue365deals.com starting March 1st (once your plan is active and you've received your Premera ID card).

Q50: Are we able to see now if a specialty medication is covered so we can plan with our doctors if we need to change medications?

Our microsite should be up by the end of the day. We will add the link to our booth as soon as it has been completed. But once we receive eligibilty, you will have the ability to utilize our member portal and monile app.

Q51: Are mammograms and X-rays covered and to what degree which each plan?

Great question, they are covered and for xrays they are applied towards your deductible and coinsurance. For mammograms for preventative, we will waive the deductible and pay at 100% of the allowed amount.

Q52: Which option is the HSA coverage?

Thank you for the question! Both the Basic and Advantage HDHP plans are qualified high deductible health plans where you can have a Health Savings Account.

Q53: What does a GLP-1 benefit look like? I have type 2 diabetes and there's some debate over which ones are covered.

Diabetic GLP-1s with the diagnosis code of type 2 diabetes are covered under the Navitus benefit

Q54: When will the communication go out regarding the transition of a specialty med? There are 2 of us in our family that need specialty meds and they are needed in a timely manner. How can I be proactive in ensuring that we can get our meds on time?

It is still undetermined as to when the current specialty vendor will be providing Navitus with the specialty file for us to begin our outreach. My assumption is that we will be receiving this file in February

Q55: Will HTR covered by the insurance?

We need more information to be able to answer this question as we are unsure what the HTR acronym stands for. Please contact Premera Blue Cross customer service at 844.56.NORDY M-F 5am-8pm PST, or stop by and visit the Premera booth during the Nordstrom Virtual Benefit Fairs on 1/14 and 1/15.

Q56: Is there a plan that qualifies for an HSA account?

Yes, the Basic HDHP and Advantage HDHP medical plans are both IRS-qualified high deductible health plans that are HSA account eligible.

Q57/58: Can we get 90 day medication from CVS or do I have to move to Costco? Everything is currently set up with CVS. I go personally to pick it up.

If you have CVS mail order, that will transfer to Coscto automatically, but you will need to create your profile at Navitus to add your payment details. https://navitus.com/portal-login/

Q59: What are the copays for therapist/psychiatrist costs?

Please see the guide as it varies by medical plan type.
https://www.premera.com/documents/070773.pdf

Q60: GLP-1s (specifically Tirzepatide) have been proven to improve and reduce issues with sleep apnea and end need for CPAP therapy. Will Premera/Navitus support GLP-1s for sleep apnea diagnosis?

No. Only diabetic GLP1-s with a diagnosis of type 2 diabetes will be covered

Q61: Dental insurance remains Cigna, right?

Correct, and remains with them.

Q62: Are Navitus Specialty medication pharmacy also able to accept other discount plans to assist with the $125 copay? Currently my copay is covered by a program with Xoliar and the pharmacy applies the promo/discount. Therefore when I reorder my copay is currently $0.00 with the Xoliar program discount added.

Yes! Our Lumicera Access team will asssit you with copay assistance from the manufacturer to apply to the specialty medicaiton if available

Q63: Hi, it's Maria. Will Zepbound or Wegovy be covered?

For diabetes only.

Q64/65: Does Premera partner with any lab benefit managers?

Hello! You can search for in-network labs by using our Find a Doctor tool on https://www.premera.com/sites/nordstrom/find-doctor

Q66: How do both medical and pharmacy services work with the VA, if we see providers at VA healthcare facilities or receive prescriptions through them (e.g. Seattle VA Medical Center)?

If you are covered by VA health insurance, you can combine your VA coverage and your Premera plan to minimize your out-of-pocket costs and maximize your healthcare benefits. You can learn more about how the VA works with other health plans at https://www.va.gov/resources/va-health-care-and-other-insurance/. If you still have questions, please contact Premera customer service at 844.56.NORDY M-F 5am-8pm PST.

Q67/68: Can we start now to pick our coverages?

Yes, Open Enrollment is live now. Go to mynordstrom.com > click on Nordstrom Benefits Portal

Q69: Does the plan include acupuncture, chiropractic, and massage therapy?

Yes, all Nordstrom medical plans include coverage for acupuncture, chiropractic, and massage therapy. If you need more details or have specific coverage questions please contact Premera customer service at 844.56.NORDY M-F 5am-8pm PST.

Q70: You may have already said this; i missed the first few minutes - but the plan mentions aggregate/embedded - can you go over what that means?

Aggregate Deductible/Out-of-Pocket: This is a deductible/out-of-pocket that may be met by a single enrolled member or more than one enrolled member in combination. Certain benefits are not provided for any family member until the family enrollment deductible has been reached. Once the family amount is reached, the deductible is met for all enrolled family members. Same for the out-of-pocket.

Embedded Deductible/Out-of-Pocket: Each enrolled family member on the plan carries their own deductible, which must be satisfied before certain benefits apply to coinsurance, regardless of whether the family deductible (as applicable) has yet been met. Once the family deductible is reached, the deductible is considered met for all enrolled family members. Same for out-of-pocket. Unlike the aggregate deductible, an individual with an embedded deductible/out-of-pocket cannot help meet the family deductible beyond the value of their own individual deductible amount.

Q71/72: Is HSA available for everyone?

The HSA is available on the Basic HDHP and Advantage HDHP plans as these are IRS-qualified high deductible health plans.

Q73: Is there a list of specialty medications that are generally approved? How can I know if my specialty medication currently approved will transfer over?

There will be a transition period that will allow you 90 days to fill your current medications without interruption to allow you time to work with your provider on any prior authorizations needed. Our formulary will contain the list of medications and their coverages. We also have our clinical engagement center that will proactively reach out to you to assist in the transitioning of these very important medications

Q74: Is there a more detailed breakdown of $/% contributions for more specific services, for example physical therapy?

Great question, is there a specific plan that you are looking at?

Q75: For blood/lab work, is there a preferred vendor?

Depends where you live.

Q76: Are any of the plans considered PPO or HMO?

EPO powered by the BlueCared PPO. It is not an HMO

Q77: Under the current Aetna classic we have a HSA account is that different or is their a diferent HSA equivilant under the classic plan

The Basic HDHP or the Advantage HDHP are similar plans and would still allow to be used with the Health Savings Account.

Q78: How do I know if my specialty medication is net work with Navitus?

All medications will be listed on our formualry with their coverage types. All specialty medications will need to be filled at our Lumicera Specialty pharmacy.

Q79: So, no HSA on the Blue card PPO? What if you currently have an HSA?

HSA balance is yours for life even if you pick a non-HDHP plan.

Q80: Does Navitus offer auto shipping?

Your Mail Order provider will be Costco and they will be able to auto ship your medication

Q81: Where is the link to search the navitus prescription prices?

That site is not live yet. After 3/1 you can go to https://navitus.com/portal-login/

Q82: I have a special needs child that requires daily therapy. Is there a cap on office visits per year or are we able to do a single case agreement to meet her care needs?

There are no limits for specialist or non-specialist office visits. Depending on the type of therapy, visit limits may apply. Please contact Premera customer service at 844.56.NORDY M-F 5am-8pm PST for additional details.

Q83: Will over the counter medication is covered? Also any supplements are covered?

Unfortunatley not. blue365deals.com may have discounts

Q84: Does parental coverage count for HSA coverage?

If you on your parents plan, no.

Q85: If my wife is on a different plan from a different company can i use my nordstrom HSA to pay for her medical bills?

Live answered (Alight Smart Choice)

Q86/87: How many visits per person do we have for massage therapy if you do join basic HDHP or Advantage HDHP?

60 visits per plan year combined with physical therapy, occupational therapy, and speech therapy.

Q88: Is there any paperwork that show the differences between plans ?

Yes, here: https://www.premera.com/documents/070773.pdf

Q89: Knowing the drug coverage cost is somewhat critical to making a plan selection. I'm getting the sense that the Navitus coverage/cost is not as comprehensive as we had through Aetna. Hoping I don't have to go up to Canada to get my prescriptions at a reasonable cost. I certainly hope the Formulary will be posted/available ASAP. Thank you.

Hello! You can certainly call our Customer Care line, otherwise if you would like to stop by the Navitus booth after the presentation I can check coverages of medications and give general benefit answers! Thanks for asking!

Q90: Are compound pharmacies considered specialty pharmacies? are compound medications generally covered?

live answered

Q91/92: Are GLP-1 (for diabetes) considered as specialty meds? Or what tier are those? Are prescription discount program able to be used for these?

Diabetic GLP1's are not condsidered specialty medications. These drugs would be listed as a tier 2 on the formulary. There are copay assistance programs from the manufacturer on thes drugs that can be utilized

Q93: Hello from New York, just found out from my Dr Blue Cross is not working with Mount Sinai as of Jan 1st. Is there an update

https://www.anthem.com/update/mountsinai

Q94: Hello from New York, just found out from my Dr Blue Cross is not working with Mount Sinai as of Jan 1st. Is there an update

Negotiations are still ongoing and we are hopeful an agreement will be reached. The link above contains the most up to date information on negotiations.

Q95: Where can I get a DETAILED 2026 Benefits Guide?

https://www.premera.com/documents/070773.pdf

Q96: You may have already said this; i missed the first few minutes - but the plan mentions aggregate/embedded - can you go over what that means?

Aggregate Deductible/Out-of-Pocket
This is a deductible/out-of-pocket that may be met by a single enrolled member or more than one enrolled member in combination. Certain benefits are not provided for any family member until the family enrollment deductible has been reached. Once the family enrollment amount is reached, the deductible is met for all enrolled family members. Same for the out-of-pocket.

Embedded Deductible/Out-of-Pocket
Each enrolled family member on the plan carries their own deductible, which must be

satisfied before certain benefits apply to coinsurance, regardless of whether the family deductible (as applicable) has yet been met. Once the family deductible is reached, the deductible is considered met for all enrolled family members. Same for out-of-pocket. Unlike the aggregate deductible, an individual with an embedded deductible/out-of-pocket cannot help meet the family deductible beyond the value of their own individual deductible amount.

Q97: Will my HSA amount rollover with new coverage elections?

Yes

Q98: Is 20% cost on Primary care visit after deductible is met?

Yes, the 20% coinsurance for a primary care visit on the Advantage HDHP and Classic EPO plans applies after the deductible is met.

Q99: Can you talk about Chiropractic benefits?

Chiropractic benefits are covered on all Nordstrom plans. Please contact Premera customer service at 844.56. NORDY for benefit details or visit the Premera booth in the Virtual Benefit Fair. Thank you!

Q100: How do we access the record calls from today.

Hi Shantel, these recordings will be posted to the presentation stage section of the Virtual Benefits Fair, and will be available through February 15. Additionally, there will be a reply of this presentation with live Q and A tomorrow 1/15 at 11am PT.

Q101: How do we access the record calls from today.

These recordings will be posted to the presentation stage section of the Virtual Benefits Fair, and will be available through February 15.

Correct. You must be in a High Deductible Plan

Q102: It looks like the BHP Network operates on a copay system and deductible does not apply for prescriptions. Is this correct?

Correct. The deductible doesn’t apply to prescriptions on the Blue High Performance Plan.

Q103: If Dr isn't listed on the Dr. tool, is there someone to contact to see if they are? Their nurse is covered but I don't see the Dr.

Premera can assist 844-566-6739

Q104: Where do I go to compare drug prices from different pharmacies on the navitus website?

That can be found in the member portal after 3/1/2026 when the benefits go live. Thanks for asking!

Q105/106: Who can I contact directly if I have more questions about benefits after this call?

Hi Katheryn, you can start with the Nordstrom Benefits Center at 1-844-487-5595.

Q107: Health Care Savings Account which I think is different than a HSA

Health Saving Account is HSA. Flexible Spending Account is FSA for the non high-deductible plan or dayare FSA.

Q108: What if you choose a plan and then change your mind and want to pick something else?

You are locked in for the plan year.

Q109: Is there a written transcript of this meeting?

Hi Lisa, I'm going to have to connect with our fair vendor to find out. Can you shoot me an email at lauren.shaw@nordstrom.com so I can follow up with you directly?

Q110: When can we see the plan details to compare plan structrure?

https://www.premera.com/documents/070773.pdf

Q111: To confirm... if you are currently receiving mailorder meds from CVS..... will these automatically be transferred to costco mailorder

As long as you have an active prescription with refills available, Costco will transition those prescriptions from your current mail order vendor automatically.

Q112: If I switch to a PPO plan I will not be receiving contributions to my HSA anymore correct?

If on the non high-deductible plan, HSA contributions will cease. You must be on an HDHP plan.

Q113: So can someone tell us specifically how much a medication will cost for both plans prior to 3/1?

https://www.premera.com/documents/070773.pdf

Q114: Just to be clear, am I able to use any pharmacy with any of the new plans?

Correct! Any plans will have the same Pharmacy Network.

Q115: Where can we find the cost of each plan? I'm wondering how much will be taken out of each check.

https://www.premera.com/documents/070773.pdf

Q116: Can we start having new prescriptions filled at costco

On March 1st after later.

Q117: Is there a copay for atorvastatin 40mg?

There is no copay on the atorvastatin 40mg. Atorvastatin is considered an ACA (affordable care act) medication listed on a the Navitus preventive list.

Q118: Can we opt out of HSA on basic HDHP plans?

You do not have to personnaly contribute to the HSA account. Since Nordstrom funds it, you are getting free funds.

Q119: How do we know if our prescriptions are Costco Pharmacy or Specialty Pharmacy?

Specialty medications treat complex, chronic diseases like cancer, multiple sclerosis, rheumatoid arthritis, HIV, and hepatitis, often requiring special handling (like injections/infusions) or monitoring. Only specialty medications can be filled at Lumicera Specialty pharmacy. All non-specialty medications can be filled at Costco Mail Order.

Q120: I currently don't pay for any medications at CVS, will that be the same with Navitus?

This depends on the medications you are currently taking and where they are listed on the formulary. You can contact Navitus Customer Care to get additional information about drug coverage. The toll free number for Nordstrom members is: 833-440-5183

Q121: Could you please clarify whether the following plans cover dietitian (nutritionist) services and physical therapy?

- **Basic HDHP Plan**
- **Advantage HDHP Plan**
- **Blue High Performance Network**

If these services are covered, I would appreciate details on whether they require a referral, are subject to deductible and coinsurance, or have any visit limits.

Hello, for support with detailed questions, I recommend visiting the Premera booth in the vendor hall to chat with a Premera representative, or you can call Premera at 844.56.NORDY to reach Premera by phone.