

# Benefits Bulletin

Judicial Officers & Staff Edition

November 2026

## **NEW Healthcare FSA Open Enrollment**

The new healthcare flexible spending account (FSA) program, administered by Lively, provides active judiciary members and staff the ability to contribute pre-tax dollars each pay to use for out-of-pocket copays, prescriptions, supplies, over-the-counter medications and other eligible expenses for you and your qualified dependents.

Please review the attached FSA overview to determine if this voluntary program is beneficial for you and your family. To decide how much money to contribute, carefully review the list of IRS [eligible FSA expenses](#) and compare them to your past out-of-pocket costs.

Subject to IRS restrictions, contributions are limited to \$3,400 for the 2026 calendar year. Once enrolled, you are unable to change your election amount for the year. Be conservative to reduce the risk of forfeiting contributions as this is a use-or-lose program.

Enrollment for the 2026 plan year is now open in [Workday](#). Look for the task in your inbox and complete the process by **November 30, 2025, only if you wish to participate for the 2026 plan year.**

Human Resources can assist with questions, but will not be able to complete the Workday enrollment task for you.

All enrollments will be sent to Lively in early December following the open enrollment period. Once processed, Lively will contact you directly via work email to provide additional instructions to complete your account profile for your new FSA.

After finalizing your enrollment with Lively, debit cards will be issued and should arrive within 13 business days. All cards are sent in white, unmarked envelopes.

While our plan will not be in place until January, Lively's representatives are available for general

FSA questions as you contemplate enrollment. You can reach their team of experts Monday-Friday from 9:00 AM - 9:00 PM by email at [support@livelyme.com](mailto:support@livelyme.com) or by phone at 1-888-576-4837.

## **Updated Insurance (ID) Cards**

All Judiciary members and staff will be receiving updated ID cards for 2026.

Watch your mail in December for the following three cards:

**Medical Insurance ID Card**—issued by Highmark or UnitedHealthcare (UHC), based on your selected plan.

**Dental Insurance ID Card**—issued by United Concordia Dental.

**Prescription and Vision ID Card**—issued by BeneCard.

With the exception of United Concordia, your ID cards will continue to work and you should not have a claim issue using your current IDs in 2026.

## **Health Insurance Open Enrollment**

The annual medical insurance enrollment period is now open for November. During the month, you will have the ability to:

- Enroll, if eligible and not currently enrolled
- Add dependents
- Change plans when available\*
- Opt out of a plan

**If you are satisfied with your current plan, there is nothing to do.**

All members and staff have the option to enroll in Highmark's PPOBlue plan, which offers a \$10

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office visit co-payment with no deductible for covered services obtained from in-network providers.

*\*Judges and staff in Western PA may also consider the UnitedHealthcare (UHC) ChoicePlus PPO plan also offering no deductible on in-network care and \$10 copayments.*

To change your coverage, you must contact AOPC/HR at [human.resources@pacourts.us](mailto:human.resources@pacourts.us) so a task can be opened in Workday to allow you to make any necessary changes for 2026. **Open enrollment ends on November 30, 2025.**

## Benefit Notices

The following annual benefit-related notices can be found by first logging into Workday and then by clicking [here](#):

- Children's Health Insurance Program (CHIP)
- Continuation Coverage Rights Under COBRA
- Health Insurance Marketplace Notice
- Health Insurance Portability & Accountability (HIPAA) Privacy Notice
- Medicare Notice of Creditable Coverage
- Women's Health and Cancer Rights Act
- UHC Non-Discrimination Accessibility Notice

## 2026 Benefit Documents

The 2026 Drug Exclusion List, Preventive Schedules, Benefit Summaries and SBCs are now available online. You have several options to view and print these documents.

1) Login to Workday and then click [here](#) to view the updated documents.

2) Login to your member account at:

- Highmark—[www.highmarkblueshield.com](http://www.highmarkblueshield.com)
- UHC—[www.myuhc.com](http://www.myuhc.com)
- BeneCard—<https://benecardpbf.com>

If you need a printed copy of any document, contact AOPC/HR.



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## United Concordia Dental (UCD)

To assist members and staff with questions related to the new dental plan beginning on January 1, 2026, UCD has launched a customized website with Judiciary plan details at:

[PA Judiciary Client Corner Dental Benefits | United Concordia](#).

This link is also available in Workday under the [Announcements](#) tab.

Here, you will be able to view the benefit plan summary, search for Elite Plus network dentists, nominate a dentist for the network, watch a plan overview video, and find other dental health information.

Beginning January 1, you will be able to create your personalized *MyDentalBenefits* account.

## Dependent Care FSA Open Enrollment

The dependent care flexible spending account (FSA) program, administered by HealthEquity, allows active judicial members and staff to be reimbursed for qualified dependent care expenses through pre-tax payroll deductions.

To enroll in this plan for 2026, you must contact AOPC/HR at [human.resources@pacourts.us](mailto:human.resources@pacourts.us) so a task can be opened in Workday to allow you to elect the benefit for 2026. **Open enrollment ends on November 30, 2025.**

Subject to IRS restrictions, contributions are limited to \$7,500 for the 2026 calendar year.

## 1095 Tax Forms

In early 2026, your IRS 1095-C form will be available in Workday. Per the IRS, this form is not needed to file your taxes; and is informational only to show that you had healthcare coverage during the prior year.

An announcement will be made in Workday when the forms have been generated and are available for viewing. To access your form when it becomes available, type "My ACA Forms" in the search bar in Workday.