

New Dental Insurance Carrier for 2026

Effective January 1, 2026, the Judiciary's dental insurance provider will be changing from Delta Dental to United Concordia Dental (UCD). This decision was made to ensure we continue to provide high-quality dental coverage with access to a broader network of providers.

Rest assured that there will be no change to the current benefits. Thanks to a larger provider network, your dollar will stretch further resulting in less balance billing.

In preparation for the change, visit **UnitedConcordia.com** and click on Find a Dentist. You can search for providers in your area using the **Elite Plus** network option.

Updated benefit summaries and claim forms will be posted on PA Courts Online Services as soon as they are available.

Your current dental coverage with Delta Dental will remain active through *December* 31, 2025.

Updated Insurance (ID) Cards

All Judiciary members and retirees 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 Dental, your previous ID cards will continue to work and you should not have a claim issue if you use those ID cards in 2026.

Health Insurance Open Enrollment

The Judiciary's annual medical insurance open enrollment is held in November. During the month, judiciary retirees may have the option to change their health insurance plan.

The Judiciary offers all retirees the option to enroll in the Highmark PPOBlue plan.
Retirees in Western PA may also consider the UnitedHealthcare (UHC) PPO or UHC Medicare Advantage plans. If you are satisfied with your current plan, there is nothing you need to do.

For questions about the health plans or to change coverage, please contact AOPC/HR at Human.Resources@pacourts.us or 717-231-3309. Open enrollment ends on November 30, 2025.



Vaccinate to Stay Healthy

Judiciary healthcare plans allow you several convenient and cost-effective options for obtaining vaccinations: 1) Visit a participating pharmacy and use your BeneCard ID to receive vaccines at no cost **OR** 2) Visit your Physician's office and use your Medicare, Highmark or United Healthcare (UHC) ID. You may be responsible for a copayment.

You should always discuss the risks and benefits with your healthcare provider to determine which vaccinations are appropriate for you.

2026 Benefit Documents

The 2026 Drug Exclusion List and Preventive Schedules are not yet ready for distribution. When they become available later this year, you will have several options to view and print these documents.

- 1) Visit and bookmark PA Courts Online Services at https://onlineservices.pacourts.us. Click <u>Human Resources</u> in the left navigation bar. Next, click on <u>Benefit Documents</u>. As AOPC/HR receives the 2026 information, we will add it to 2026 Medical Summaries.
- 2) Login to your member account at:
- Highmark—www.highmarkblueshield.com
- UHC—www.myuhc.com
- UHC-MA—www.retiree.uhc.com
- BeneCard—https://benecardpbf.com

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

SilverSneakers®

Highmark Reverts Back to SilverSneakers

In August of 2025, Highmark moved their senior fitness program from FitOn back to SilverSneakers for members over the age of 65 and enrolled in the PPO or Indemnity plan. If you have used SilverSneakers in the past, your ID number will remain the same.

Visit <u>SilverSneakers.com</u> to find a participating location near you. For more information or help enrolling call 1-888-423-4632.

Prior Authorization Drug Reminder

Just as some medical procedures (e.g. MRIs) require pre-approval, certain prescription drugs also require Prior Authorization before being dispensed due to possible side effects, potential harmful drug interactions or to confirm they are being prescribed in accordance with FDA approved diagnoses. This process helps ensure your health and safety. If your doctor prescribes one of these drugs, you will be notified and BeneCard PBF will request that the doctor forward information outlining your medical condition and the diagnosis for which it has been prescribed. Authorization typically takes 24-48 hours depending on the response time of your doctor. You may visit www.benecardpbf.com for a list of medications requiring Prior Authorization.

