

BENEFITS BULLETIN

Judicial Officers & Staff Edition
October 2026

Action Required for Active Orthodontic Treatment Claims



When the Judiciary moved from Delta Dental to United Concordia Dental (UCD) effective January 1, 2026, orthodontic balances were transferred for all members. This transfer ensured that any judiciary member, staff or family member in active orthodontic treatment, who hadn't used their full $2500 lifetime limit, could have their remaining balance covered through UCD upon receipt of a treatment plan.

If you or a family member has not received the $2500 lifetime orthodontic limit and are still in treatment, your dental provider should submit a copy of the treatment plan to UCD as soon as possible. United Concordia Dental has a **one-year timely filing limit** for claims. To ensure all eligible orthodontic treatment-in-progress claims are processed and paid correctly, **it is crucial that any questions or necessary claim submissions related to treatment initiated before January 1, 2026, are resolved by the end of 2026.**

Our dedicated UCD dental account executive, Kevin Reagan, can assist you with questions about:

- The status of your orthodontic treatment
- Whether your full orthodontic benefit has paid
- Any other inquiries related to your orthodontic coverage

Please contact Kevin directly at **717-571-7597** or kevin.reagan@ucci.com for personalized support of your orthodontic benefit.

Open Enrollment for Hartford Voluntary Life & Disability Insurance

If you do not wish to change or enroll in the voluntary life and/or disability insurance plans, **no action is required and there is no need to open the Workday task in your mailbox.** Your current coverage will continue without interruption, and the task will close automatically at the end of October.

If you are currently enrolled in the voluntary life insurance plan administered by The Hartford, you may now choose to **increase or decrease your coverage for 2027 in Workday.** Simply click on the task to get started and follow the prompts to manage your insurance plan. **All changes must be submitted by October 31, 2026.**

Coverage Options

1. **Increase coverage by $10,000 with no medical questions** if your insurance amount is below $250,000 or three times your annual salary, whichever is less. You may also increase your spouse's coverage if it is less than $50,000. Spousal coverage cannot exceed 50% of your coverage amount. Increases will take effect **January 1, 2027**, with new deductions beginning with your December pay.
2. **New enrollments, increases of more than $10,000, or increases above the maximums noted above** require an application for The Hartford's consideration. You will receive a Workday notification to submit Evidence of

Insurability (EOI). The Hartford will contact you directly with an EOI application and detailed instructions, which will be sent to your personal email address as shown in Workday. Please complete the application as soon as possible and return it directly to The Hartford for review. If approved, changes will take effect **the first of the month following 60 days from the approval date.**

Disability Insurance

Disability insurance is another supplemental insurance plan available for purchase. It provides **income protection if you become disabled and are unable to work** and pays a monthly benefit of up to 40% of your salary. All new Hartford disability enrollments are subject to medical underwriting.

Important Reminder

The Hartford insurance plans are **separate from the judiciary-provided group life insurance** administered by MetLife.

Retirement & Medicare – What You Need to Know



Planning to retire in 2026? Begin the process early to ensure your pay, pension, and healthcare transition smoothly without delays.

Key Steps & Timeline

- **Start 6+ Weeks Prior:** Submit your resignation letter and contact AOPC/HR at least six weeks before retiring. ***If you plan to retire in 2026 and have not already received a retirement packet, please call AOPC/HR immediately.***
- **Resignation Letter Format:** State that you are resigning *"at the close of business on"* your last day of active Judicial service to avoid confusion.
- **Contact SERS:** Call 1-800-633-5461 to discuss your pension and deferred compensation withdrawal options.
- **Update Workday:** Ensure your personal email address is current in Workday before leaving so you continue receiving pertinent information.

Healthcare & Medicare

- **Retiree Coverage:** If eligible for a SERS pension and retiree healthcare, AOPC/HR will send enrollment details and cost-share info.
- **Under Age 65:** You retain active employee coverage, subject to the retiree cost share.
- **Age 65+ (or Medicare-Eligible):** Medicare becomes primary on the 1st of the month in which you retire and is not retroactive.
- You do not need Medicare while actively working.
- Upon retirement, AOPC/HR provides forms to enroll in Medicare Part B without penalty.
- Part A is generally premium-free; Part B has a monthly premium (deducted from Social Security or billed quarterly).

Where Should I Get Vaccinated?

You have two convenient options for vaccinating:

- At Your Doctor's Office: Present your Highmark or UHC ID card and pay your office visit copay.
- At a Pharmacy: Show your BeneCard ID at a participating pharmacy to receive standard vaccines at no cost to you.

Tip: Talk with your healthcare provider about which vaccines are right for you.

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Benefits Dashboard (Workday)

Do not forget to spend your 2026 FSA money! In November's Bulletin, we will review the spending deadlines for the 2026 healthcare FSA and the enrollment process for 2027.