

# Benefits Bulletin

Judicial Officers & Staff Edition

November 2024

## Health Insurance Open Enrollment

The Judiciary's annual medical insurance open enrollment is held in 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.**

The Judiciary offers all members and staff the option to enroll in Highmark's PPOBlue plan. Highmark PPOBlue offers a \$10 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 2025. **Open enrollment ends on November 30, 2024.**

## Dependent Care Open Enrollment

The dependent care flexible spending account (FSA) program, administered by HealthEquity, allows employees to be reimbursed for qualified dependent care expenses through pre-tax payroll deductions. Enrollment for 2025 is now open and employees must re-enroll each year in order to participate. Simply click on the task in Workday and follow the prompts by **November 30, 2024** if you wish to enroll for 2025.

Contributions are limited to \$5,000 for the 2025 calendar year, subject to IRS restrictions.



## Commonwealth Life Insurance Age Reduction

As a reminder, Act 42 of 2007 requires that employees' group life insurance coverage be reduced by 50% upon reaching age 70. The reduction is mandatory with no exceptions for working employees and judges. Therefore, beginning January 1, 2025, any active employee or judge already having reached age 70 will have their MetLife group life insurance benefit reduced by 50%. Moving forward, the reduction will take place on the active employee's or judge's 70th birthday. MetLife will begin sending additional information and conversion offers to affected employees in the near future. If you have any questions regarding your conversion rights, contact MetLife at 1-855-972-5433.

## IRS Increases Commuter/Transit Limits

The Qualified Commuter Parking and Mass Transit Pass limits for 2025 have **each** increased to \$325 per month. Enrollment and changes to your payroll deductions can happen at any time during the year through HealthEquity. Contact AOPC Payroll at [payroll@pacourts.us](mailto:payroll@pacourts.us) or 717-231-3325 to enroll for the first time.

## Life Events

If you recently experienced a life event such as a marriage, divorce, birth or adoption of a child, change of address, death of a dependent or a change to a custody agreement, please contact AOPC/HR at [human.resources@pacourts.us](mailto:human.resources@pacourts.us) or 717-231-3309 to update your information. Timely notice helps to keep your benefit files updated!



## Struggling to Find a Therapist? Schedule a Virtual Visit!

Did you know you have access to licensed therapists and psychiatrists from the comfort of your own home?

Highmark and United Healthcare both offer virtual visits for behavioral health conditions such as anxiety, depression, addiction and other mental health disorders from the convenience of your mobile device or computer.



### Highmark Members -

Login to your account at [www.myhighmark.com](http://www.myhighmark.com) or in the My Highmark App and select Get Care.



### UnitedHealthcare Members -

Login to your account at [www.myuhc.com](http://www.myuhc.com) or in the UHC App and select Find a Provider.

If you experience any issues accessing virtual care, call the telephone number on the back of your respective health plan ID card.

Virtual visits should NOT be used for emergency care. If you are experiencing a medical emergency, please call 911 or go to your nearest emergency center.

## Benefit Notices

The annual benefit-related notices listed below are found under [Legally Required Notices](#) on Online Services.

- *Children's Health Insurance Program (CHIP)*
- *Health Insurance Marketplace Notice*
- *Health Insurance Portability & Accountability (HIPAA) Privacy Notice*
- *Medicare Notice of Creditable Coverage*
- *Women's Health and Cancer Rights Act.*

## Need More Money for Retirement?



The Deferred Compensation Program through Empower Retirement is a savings tool you can use in addition to your SERS pension to help you reach your retirement goals. The plan is 100% funded by YOU through payroll deduction. Combined with your other retirement benefits or savings that you may have, this voluntary program allows you to save and invest with both pre-tax and post-tax options!

Contribution limits for the program are set annually by the Internal Revenue Service (IRS). For current IRS limits, please review the [Plan Highlights](#) under Deferred Compensation Plan on the SERS website. To get in touch with your local Empower Retirement advisor to enroll or discuss your existing account, click [here](#) for a list of the deferred compensation contacts throughout Pennsylvania.

## 2025 Benefit Documents

The 2025 Drug Exclusion List and Preventive Schedules are now available online. You have several options to view and print these documents.

1) Visit and bookmark AOPC [Online Services](#). Click *Human Resources* in the left navigation bar. Next, click on *Benefits Documents* to view the updated *Medical Summaries*.

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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