

United Concordia Dental (UCD)



Effective January 1, 2026, the Pennsylvania Judiciary will be transitioning all enrolled members, staff, and retirees to United Concordia Dental (UCD) for dental benefits.

Will I get a new ID card?

Yes, in late December, you will receive a new dental ID card for you and your family to use for dental services occurring January 1, 2026, or later. Rest assured, however, your dentist will also be able to confirm your dental benefits after January 1 without an ID card, simply by using your name and date of birth.

How do I get additional ID cards?

After January 1, 2026, you will be able to view your own ID card on the UCD website or the "United Concordia Dental Mobile" app. This dental ID card will now be separate from the current combined BeneCard/NVA ID card, which will also be re-issued for January 1, to remove the old dental carrier. Details to follow in the November Benefits Bulletin.

How can I find out if my dentist is in network with UCD?

The Judiciary is utilizing the broad Elite Plus network. This network offers over 147,000 unique dental providers and gives 98% of judiciary members access to two general dentists within 10 miles of their home. Visit [United Concordia Dental](https://www.unitedconcordia.com/) (<https://www.unitedconcordia.com/>) to view the network; or simply ask your dental office if your dentist is participating in the Elite Plus network.

Will there be any dental benefit changes?

No. Benefits will remain at the current level. Your annual dental maximum is \$3,000 per member and the orthodontic maximum remains at \$2,500 per member per lifetime. The benefit summary will be posted in late December via [PA Courts Online Services](https://onlineservices.pacourts.us) (<https://onlineservices.pacourts.us>).

What if I have already exhausted the orthodontic maximum, will I be able to get additional orthodontic coverage?

No, files will be sent directly from Delta Dental to UCD to identify those who have already received the maximum lifetime orthodontic benefit.

I have already started orthodontic treatment but haven't received the lifetime maximum. Will I receive the remaining benefit payments from UCD?

Yes. Your full *remaining* orthodontic benefit will be paid by UCD. For new orthodontic treatment plans, payments are made in parts – half of which is paid when you first start treatment with remaining payments made quarterly throughout the length of your plan. For those in treatment, upon receipt of your in-progress treatment plan, UCD will pay your remaining benefit either in quarterly payments throughout the length of the plan, or if your treatment is nearing the end, you may receive the remaining balance in a lump sum.