

What to Expect Next for 2026 Benefits

Dear Colleagues,

As we prepare for 2026, here's what to expect regarding your medical, prescription, and dental coverage:

ID Cards

- **Medical (UHC):** New ID cards will arrive mid-December. PPO, HSA Plus, and HSA Essential cards list up to four dependents; all others enrolled remain covered. HMO cards will include your selected Primary Care Provider (PCP). For the HMO, if you did not choose a PCP, UHC will assign one. You may update your PCP after receiving your card by calling 855-828-7715.
- **Prescription (CVS Caremark):** The UHC ID card is used for both medical and prescription coverage.
- **Dental:** Delta Dental PPO members will receive new cards in mid-December. Guardian Dental HMO members do not need new ID cards.
- If you do not receive your UHC ID card by the end of December, contact UHC at 833-314-1787 for PPO and HSA plans and 855-828-7715 for the HMO plan.

Additional Information

- You can create an **online account** with UHC by following [these steps](#).
- Contact your providers and pharmacies to update their records with your new coverage info for claims starting January 1, 2026.
- We recognize that for community members going through ongoing treatments, an insurance change can create uncertainty. Therefore, we have set up processes to support you and minimize disruption to your care. For those participants whose in-network provider with BCBSIL will be **out-of-network with UHC**, transition of care allows new UHC members to temporarily continue seeing an out-of-network provider at in-network rates for certain medical conditions while they transition to an in-network provider. Faculty and staff may contact the UHC NU-dedicated 800 number at 833-314-1787 for PPO and HSA plans and 855-828-7715 for the HMO plan to request your treatment be covered as in-network through the transition of care process or to ask any questions.
- For those who require **prior authorizations** they may carry over temporarily from 2025. Contact UHC or CVS Caremark after January 1, 2026 to verify and understand next steps for ongoing authorization.
- Mid-December letters from CVS Caremark will outline any required actions, such as prior authorization, specialty pharmacy use, or program enrollment.
- Familiarize yourself with the [prescription drug plan](#) and its programs, including: CVS Specialty Pharmacy, PrudentRx, CVS Retail 90.
- **Review your January paycheck** to confirm your new payroll deductions.

Enhanced UHC Customer Support

The enhanced UHC support model remains available to faculty and staff through early 2026. You may contact UHC directly in three different ways:

1. For general questions about medical coverage, contact UHC at **833-314-1787 for PPO and HSA** plans, and **855-828-7715 for the HMO** plan.
2. For questions about complex medical needs or ongoing treatment, you can [schedule a one-on-one meeting](#) with UHC to discuss how your treatment will be covered and transition of care questions. You may also email these questions to UHC directly at northwestern@uhc.com.
3. If your provider is not in-network, see the nomination tool on the UHC benefits [website](#) to request UHC invite them to join the network.

If you are unable to obtain information from UHC via the dedicated phone line, a 1:1 consultation, and from the UHC email address (after at least 2 business days), you can email benefits@northwestern.edu for additional support.

For any questions, please contact askHR at 847-491-4700 or askHR@northwestern.edu.

Thank you for your attention as we transition into the new plan year.

Sincerely,

Benefits

Office of Human Resources

Northwestern University