

CS Trust Bulletin

December 2025



Capital Blue Cross 2026 Annual Mailer

Capital Blue Cross recently sent its annual printed member newsletter. Participants are encouraged to review the mailer (link below) for information on various topics, including several NCQA, state, and federally mandated yearly notices, as well as instructions on how to set up a secure account, locate in-network providers, and access preventive care services.

[CBC-1465_2026All-in-One_Mailer.pdf](#)

Enhanced Medical Specialty Management for CBC Medical Plans

Starting January 1, 2026, CBC will implement enhancements to its medical drug management program for medical drugs covered through CBC medical plans. Medical drugs typically must be administered by a healthcare provider; examples include chemotherapy drugs, hemophilia infusion treatments, and infusions to treat autoimmune conditions.

Medical drug management program updates will include features such as:

- Enhanced prior authorization process for drugs covered through Capital medical plans, including high-cost medical drug therapies, to help ensure the safe, appropriate use and dosage of complex drugs.
- Improved site of service coordination to guide members to the lowest-cost, clinically appropriate site for injectable drugs – Includes a team solely dedicated to helping members with site of service management.
- Expertise from key healthcare opinion leaders, with a focus on strong partnerships with providers and opportunities for providers to consult with specialty-matched physicians when needed.

This new program will help address the rising cost of medical specialty drugs while staying focused on positive health outcomes and helping members get the right care at the right time and place.

Reminder - Capital Blue Cross Wellness Sessions Scheduled

All participating school employers must complete one virtual or on-site wellness planning session annually with Capital Blue Cross.

If your school employer has not yet participated in a session, please share the information below. By joining, the employer will satisfy the 2025/2026 requirement.

Sessions and Registration Links:

- [PA Trust Wellness Credit Touch Point- Session #4 Friday, January 9th, 10 am-10:15 am](#)
- [PA Trust Wellness Credit Touch Point- Session #5 Monday, February 9th, 3:30 pm-3:45 pm](#)



2026 Annual Limits for High-Deductible Health Plans (HDHP) and Out-of-Pocket (OOP) Maximum & New Identification Cards

The following table includes the final 2026 annual limits and OOP maximum. The 2026 OOP Maximum Limits, originally released in June, have been updated to the amounts listed below.

As a result of the new limits, Geisinger and Capital Blue Cross will issue new medical identification cards effective January 1, 2026. Members should provide the updated card to their healthcare providers.

| HSA/HDHP Limits | 2025 | 2026 | Change |
|---|----------|----------|--------|
| Annual HSA contribution limit - Individual | \$4,300 | \$4,400 | \$100 |
| Annual HSA contribution limit - Family | \$8,550 | \$8,750 | \$200 |
| Minimum deductible for HDHP - Individual | \$1,650 | \$1,700 | \$50 |
| Minimum deductible for HDHP - Family | \$3,300 | \$3,400 | \$100 |
| Maximum out-of-pocket for HDHP - Individual | \$8,300 | \$8,500 | \$200 |
| Maximum out-of-pocket for HDHP - Family | \$16,600 | \$17,000 | \$400 |

| OOP Maximum Limits (Non-HDHP) | 2025 | 2026 | Change |
|--|----------|----------|---------|
| Maximum out-of-pocket for non-grandfathered – Individual | \$9,200 | \$10,600 | \$1,400 |
| Maximum out-of-pocket for non-grandfathered – Family | \$18,400 | \$21,200 | \$2,800 |



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