

VIRGINIA BANKERS  
ASSOCIATION  
Benefits Corporation

bswift®

# MORE THAN JUST ENROLLMENT

2026 Minimum Premium & Tier 2 Peer Group Conference



# WHAT WE'LL COVER TODAY

Our partnership with bswift is focused on you and your employees. Our focus will always come back to protecting your data, moving more efficiently with improved technology, and personalizing every experience.

## 01

### Security strength

A NIST-based, independently audited security program that safeguards employee data around the clock.

## 02

### New innovations & enhancements

AI-native tools and product enhancements that serve you and your employees faster with more personalization.

## 03

### 2027 Open Enrollment

Dates and tips you'll need for a successful Open Enrollment.

# Security is the foundation of trust

|               | 2025 |     |     |     |     |     |     |     | 2026 |     |     |     |
|---------------|------|-----|-----|-----|-----|-----|-----|-----|------|-----|-----|-----|
|               | May  | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan  | Feb | Mar | Apr |
| bswift        | 98   | 98  | 97  | 97  | 97  | 97  | 95  | 95  | 96   | 95  | 93  | 94  |
| Alight        | 91   | 91  | 93  | 95  | 96  | 91  | 90  | 91  | 90   | 88  | 91  | 90  |
| Benefitfocus  | 81   | 79  | 78  | 78  | 79  | 77  | 76  | 79  | 78   | 73  | 71  | 74  |
| Businessolver | 85   | 89  | 91  | 83  | 83  | 84  | 86  | 89  | 89   | 80  | 88  | 86  |
| Empyrean      | 84   | 85  | 88  | 85  | 83  | 81  | 81  | 85  | 87   | 83  | 86  | 87  |
| Plansource    | 75   | 75  | 75  | 75  | 75  | 71  | 69  | 72  | 70   | 64  | 63  | 68  |

KE

|   |          |
|---|----------|
| A | 90 – 100 |
| B | 80 – 89  |
| C | 70 – 79  |
| D | 60 – 69  |
| F | -59      |



# Top of the Class- bswift's Bitsight Security Rating

| Rank | Company                                 | Security Rating                                                                                |
|------|-----------------------------------------|------------------------------------------------------------------------------------------------|
| 1    | <b>bswift, LLC</b>                      |  <b>800</b> |
| 2    | Alight Solutions, LLC                   |  780        |
| 3    | Businessolver, Inc.                     |  780        |
| 4    | Benefitfocus, Inc.                      |  770        |
| 5    | Empyrean Benefit Solutions, Inc.        |  760        |
| 6    | PlanSource Benefit Administration, Inc. |  710        |

## KEY

Advanced  740 - 820Intermediate  640 - 730Basic  630 - 250

820 is currently the highest achievable rating.

# What We've Been Working On



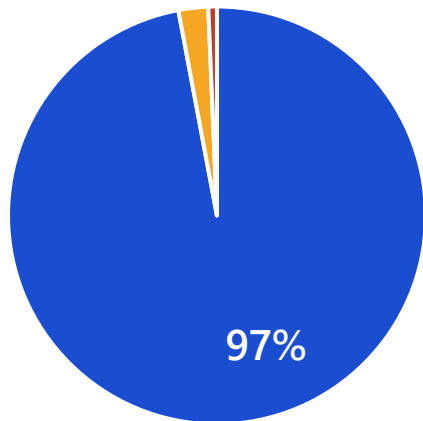
## NEW INNOVATIONS & ENHANCEMENTS

| 2025-2026 Product Activations           |                     |
|-----------------------------------------|---------------------|
| New Mobile App                          | Active              |
| New Digital Experience                  | Active              |
| One Time DV Audit- Center of Excellence | Completed 9/30/2025 |
| Ongoing Dependent Verification          | Active              |
| Analytics Dashboard                     | Active              |
| Emma Chat 3.0                           | Active              |
| COBRA Center of Excellence              | Active 7/1/2026     |
| Emma Voluntary Benefits                 | In Review           |
| Total Rewards                           | In Review           |

# 2025 Dependent Verification Audit Results

3,919 dependents reviewed during the audit

■ Approved ■ No Action ■ Insufficient



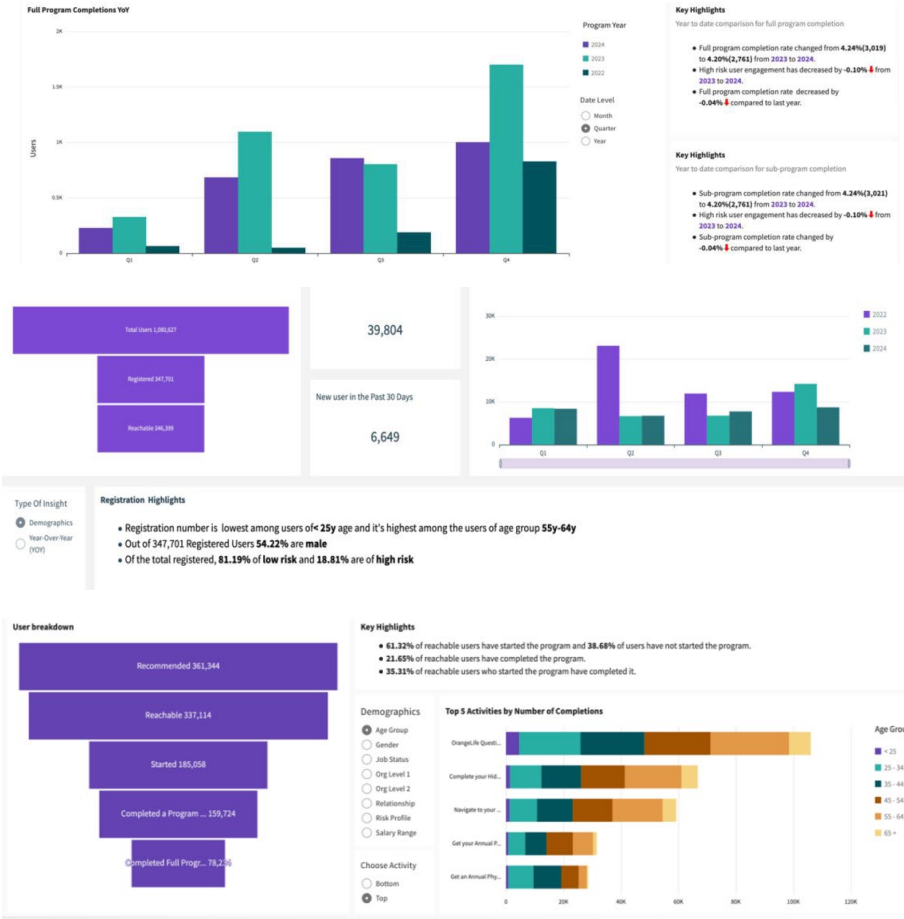
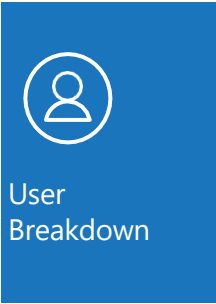
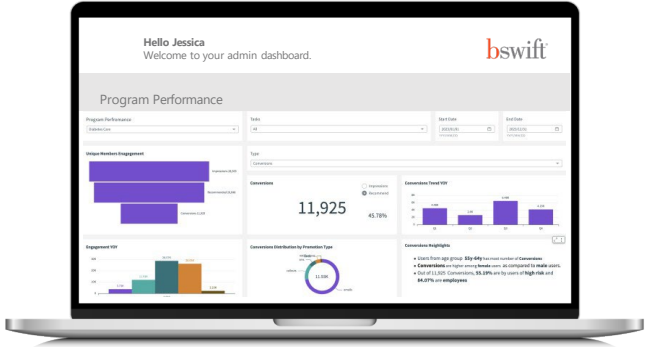
**3,803** Approved · 97%

**90** No Action · 2%

**26** Insufficient · 1%

# Analytics Dashboard

- Detailed engagement summaries
- Aggregated health quality scores
- “Clients like me” benchmarks
- ROI tracker
- Annual Enrollment and EnrollPro Dashboard



## Emma Chat

Powered by Mindful AI®, Emma provides a human-like conversational interface that feels like chatting with a smart and benefits savvy friend who's always available.

- **24/7 Access Across Platforms**
- **Generative AI-Powered Conversations**
- **Adapts to Employee Needs**
- **Employee-Focused Responses**
- **Effortless Benefit Navigation**
- **Human Support Connection**
- **Data-Driven Insights**

# Emma Chat: Supercharging Benefits Support



### EMMA BY THE NUMBERS



#### ACTIVE ENGAGEMENT

610K  
Messages  
were  
exchanged.<sup>1</sup>

142K  
Total number of  
unique  
chat sessions.<sup>1</sup>



#### UNINTERRUPTED SERVICE

37%  
of chats occurred  
outside regular service  
hours.<sup>1</sup>

228K  
Total number of  
messages  
sent and received  
outside service center  
hours, 7am to 7pm.<sup>1</sup>



#### EFFICIENT PROBLEM-SOLVING

69%  
of issues  
resolved  
autonomously.<sup>1</sup>

59K  
Minutes of user hold  
time  
saved.<sup>1</sup>

<sup>1</sup>Data sourced from bswift's internal records, 2024

# AI is moving fast. *So are we.*

## The Evolution of Emma Intelligence

**NOW**

### **Understands context**

Draws on SBCs, benefit guides and claims data to deliver precise, contextual answers.

**NEXT**

### **Guides next steps**

Syncs to systems you already use—powering timely, personalized guidance across HR chatbots, Teams, and mobile.

**LATER**

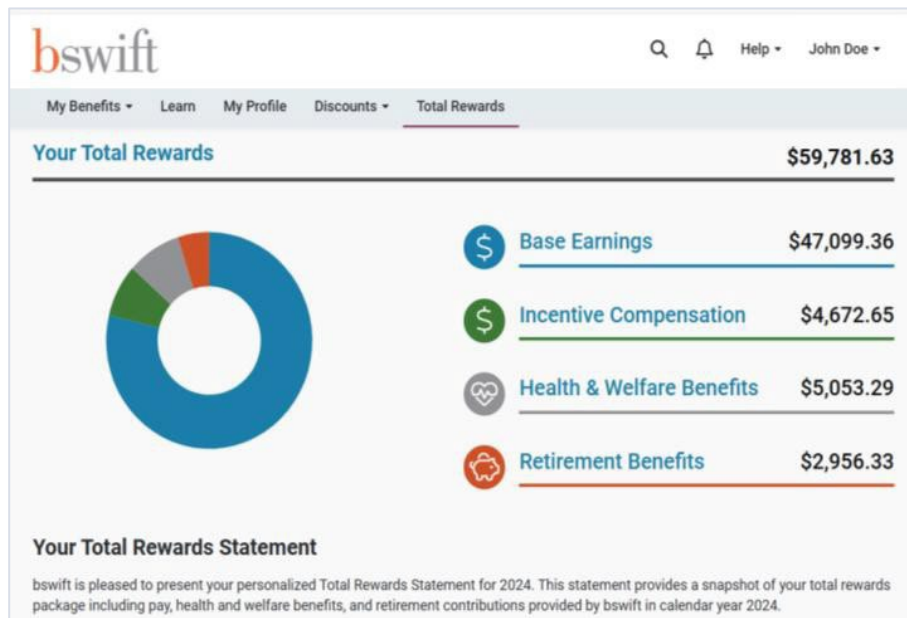
### **Acts proactively**

Helps resolve issues, configure plans, and manage workflows across every layer of the benefits experience.



# Total Rewards

## Making Total Rewards Accessible and Actionable



### See Your Value at a Glance

Make total rewards easy to understand with charts and a values dashboard

### Discover Hidden Benefits

Highlight underutilized perks — helping employees realize the true investment you are making in them

### Interactive and Empowering

Explore benefits in detail and make smarter decisions

### Secure and Personalized

Each employee sees a private, customized view of their total rewards

# Total Rewards

## Total Rewards Statement

This is a breakdown of your Total Rewards Statement. Navigate to each category to reveal more details.

[Hide Sensitive Data](#) [Download and Print Statement](#)



## Our Investment in You

This statement has been personally created for: **Brian Murphy**

**Your work makes a meaningful impact - and we're committed to investing in you in meaningful ways.** This Total Rewards Statement provides a comprehensive look at the full value of everything you receive as part of your employment - not just base pay, but the broad range of programs designed to support your health, financial wellbeing, professional growth, and day-to-day experience. Throughout the year, you have access to benefits like healthcare coverage, retirement contributions, paid time away, development opportunities, wellbeing resources, and a variety of programs that help you balance life and work.

Our goal is to give you a clear, transparent picture of how these rewards come together to support you and your family today while helping you plan confidently for the future. We hope this statement helps you fully understand and appreciate the breadth of your total rewards and the investment we make in your success. If you are not taking advantage of these benefits today, we encourage you to take the first step to great health and wellbeing - check them out! Sincerely,

The Benefits Team

## About this statement

While every effort has been made to ensure the accuracy of the information reported in this statement, our organization reserves the right to correct any errors. The availability and amount of benefits you may receive depend on the terms of the plan documents as they apply to you and your dependents or beneficiaries.

Several necessary assumptions were made in the preparation of this statement, including but not limited to assumptions about salary and continued employment. These assumptions and the information included in this statement are not guarantees. Our organization reserves the right to change or discontinue any of the benefit plans or programs described in this statement at any time. Participation in these benefit plans and programs does not guarantee employment.

The actual benefits you receive depend on your actual compensation, service, and benefit elections. The benefit plans and programs are not conditions of employment, nor do they imply, create, or constitute an employment contract. Your entitlement to these benefits is governed by the terms of the applicable plans.

## Compensation

| Category                 | Value        |
|--------------------------|--------------|
| Base Pay                 | \$125,000.00 |
| Annual Incentive Bonus ⓘ | \$25,000.00  |
| Spot Bonus               | \$1,500.00   |

## Health & Welfare Benefits

| Name                       | Coverage              | Employee Cost | Employer Cost |
|----------------------------|-----------------------|---------------|---------------|
| Medical PPO Plan           | Employee + Child(ren) | \$1,200.00    | \$6,600.00    |
| Dental Low Plan            | Employee Only         | \$150.00      | \$240.00      |
| Vision Plan                | Employee Only         | \$96.00       | \$150.00      |
| Basic Life                 | 1 x Pay               | –             | \$655.00      |
| Supplemental Employee Life | 3 x Pay               | \$730.00      | –             |
| HSA Account                | Employee + Child(ren) | \$3,400.00    | \$1,00.00     |



### Flexible time away to recharge

Flexible time away supports rest, balance, and personal well-being. Taking time to recharge helps you stay productive and engaged at work.

[View information](#)



### Support for you and your family with backup childcare

Backup childcare resources are available to help when regular care is unavailable. This support is designed to reduce stress and provide peace of mind.

[View details](#)



### Investing in your education

We invest in education to support your professional growth and skill development. Learning opportunities may include tuition assistance, training, or development programs.

[Learn more](#)

# COBRA: Center of Excellence

Select  
**Benefits** to  
view their  
COBRA  
enrollment  
details

Impersonate User

User Legacy Profile

User Dashboard

COBRA

Benefits

Payment Overview

Documents

QE Review

Life Events

Notes

Employee File

Personalized Forms

Assign Users to Audit Queue

Dependent Verification Status

Tracker

Tracker Create Ticket

Family Information

Assign Roles

Clone User

Benefit Coverages

Active Benefits

COBRA Benefits

Your benefits as of 7/8/2026

View your benefits as of another date: 7/8/2026

View Active/Pending

☐ Active Only (Include Waives & Expired Enrollments)

☐ Active Only (No Waives)

☒ Pending, if exists, otherwise Active

PRINT

(+) Expand All (-) Collapse All

Medical

Employee cost per month \$855.78

HealthKeepers 3500 (HK3500)

Coverage: Employee

Coverage Effective Date: 3/1/2026 - 12/31/9999

Cost Effective Date: 3/1/2026

Who will be covered on this plan:

| Name                | Relationship | Coverage | Effective Date        |
|---------------------|--------------|----------|-----------------------|
| Susan C Herman      | Employee     | Covered  | 3/1/2026 - 12/31/9999 |
| Richard W Herman Jr | Spouse       | Waived   | 1/1/2015 - 12/31/9999 |

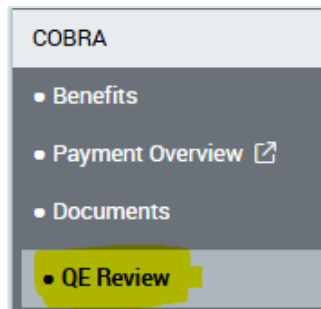
Additional Information

Cost Details Per Month

|                       |          |
|-----------------------|----------|
| Total Premium         | \$855.78 |
| Employer Contribution | \$0.00   |
| Employee Cost         | \$855.78 |

# COBRA: Center of Excellence

Select **QE Review** to view their COBRA timeline and details



Primary COBRA Qualifying Event

07/01/2025 - Termination

|                                |                                        |                             |                            |
|--------------------------------|----------------------------------------|-----------------------------|----------------------------|
| Name<br>(Employee)<br>(Spouse) | COBRA Qualifying Event<br>Termination  | COBRA QE Date<br>06/30/2025 | COBRA QE Status<br>Covered |
| Election Date<br>N/A           | Election Expiration Date<br>08/29/2025 | COBRA End Reason<br>N/A     | COBRA End Save Date<br>N/A |

COBRA QE Timeline

COBRA QE Date  
06/30/2025

QE Saved Date

Vendor Received Date

Election Notice Mail Date

COBRA Election Date

First Payment Received Date

COBRA End Saved Date

Eligible Benefit Plan Types

Dental

|                                           |                                |                              |
|-------------------------------------------|--------------------------------|------------------------------|
| Last Pre-COBRA Covered Date<br>06/30/2025 | COBRA Begin Date<br>07/01/2025 | COBRA End Date<br>12/31/2026 |
|-------------------------------------------|--------------------------------|------------------------------|

Medical - Waived Plan - Not Available for COBRA Initial Enrollment (Except Hybrid User)

|                                           |                                |                              |
|-------------------------------------------|--------------------------------|------------------------------|
| Last Pre-COBRA Covered Date<br>06/30/2025 | COBRA Begin Date<br>07/01/2025 | COBRA End Date<br>12/31/2026 |
|-------------------------------------------|--------------------------------|------------------------------|

Vision - Waived Plan - Not Available for COBRA Initial Enrollment (Except Hybrid User)

|                                           |                                |                              |
|-------------------------------------------|--------------------------------|------------------------------|
| Last Pre-COBRA Covered Date<br>06/30/2025 | COBRA Begin Date<br>07/01/2025 | COBRA End Date<br>12/31/2026 |
|-------------------------------------------|--------------------------------|------------------------------|

**QE Review**  
shows

Timeline  
QE Date  
Plan Details  
COBRA Dates  
COBRA Status

# COBRA: Center of Excellence



[Need Help Logging In?](#)

Welcome to the VBA Benefits enrollment system. If you are logging into the site for the [first time](#) or forgot your password:

Click First Time User/Forgot Password link located to the right, above the Log In button.

**Username:** First 4 letters of your last name and last 4 numbers of your Social Security Number.  
Example: John Smith = smit1234

You will then be prompted to complete Multifactor Authentication to verify your identity with an email address or phone number. Once the identification code is entered, you will be able to create a new password and be redirected to the Log In Screen.

The bswift system utilizes Multifactor Authentication (MFA) to verify identity and protect sensitive information on your account. With MFA in place, protected information cannot be accessed if your username and password are stolen.

**COBRA Login Information!**

If you were previously employed by any of the employers listed below, and are enrolling in COBRA, please select your employer's name to be taken to your specific login page.

- BANK OF BOTETOURT
- BANK OF CLARKE
- BANK OF THE JAMES
- BENCHMARK COMMUNITY BANK
- CHESAPEAKE BANK
- FARMERS AND MERCHANTS BANK
- FIRST NATIONAL BANK
- HIGHLANDS COMMUNITY BANK
- LOCUS
- MAINSTREET BANK
- NEW HORIZON BANK
- PIONEER BANK
- THE BANK OF SOUTHSIDE VA

If your previous employer is not listed above, please use the login at the top of this page to enroll in COBRA.

**Log In**

Username

Password

[First Time User/Forgot Password](#) [Log In >](#)

Same Site and Login as when they were Active employees

**Please note**

Terminated employees' logins have been reactivated on the bswift website

# COBRA: Center of Excellence

**Common Actions**

- Update My Profile & Communication Preferences
- Update Beneficiary
- Birth, Marriage, or other Life Event
- View Current Benefits
- View Resource Library
- Employee File

**Your Info at a Glance**

Total Benefit Cost  
**\$52.73**

[View Benefit Summary](#)

**Your Billing Information**

**\$105.46**  
Payment Due: Aug 01, 2026 [Pay now](#)

Last payment received  
Last payment amount  
Recurring payments

[Manage Billing and Payments](#)

Participant's Portal

**Certifi**  
GAIL SEWARD

[Pay Now](#) [Manage Accounts](#)

**Invoice Type**

COBRA Monthly Invoice - Total Amount Due: \$105.46

**Account History**

| Transaction Identifier | Due Date | Coverage Month | Amount   | Transaction Type | Transaction Date | Mailed Date | Actions             |
|------------------------|----------|----------------|----------|------------------|------------------|-------------|---------------------|
| 5218357                | 8/1/2026 | 8/2026         | \$105.46 | Invoice          | 7/8/2026         |             | <a href="#">PDF</a> |
| 5218296                | 8/1/2026 | 7/2026         | \$52.73  | Invoice          | 7/7/2026         |             | <a href="#">PDF</a> |

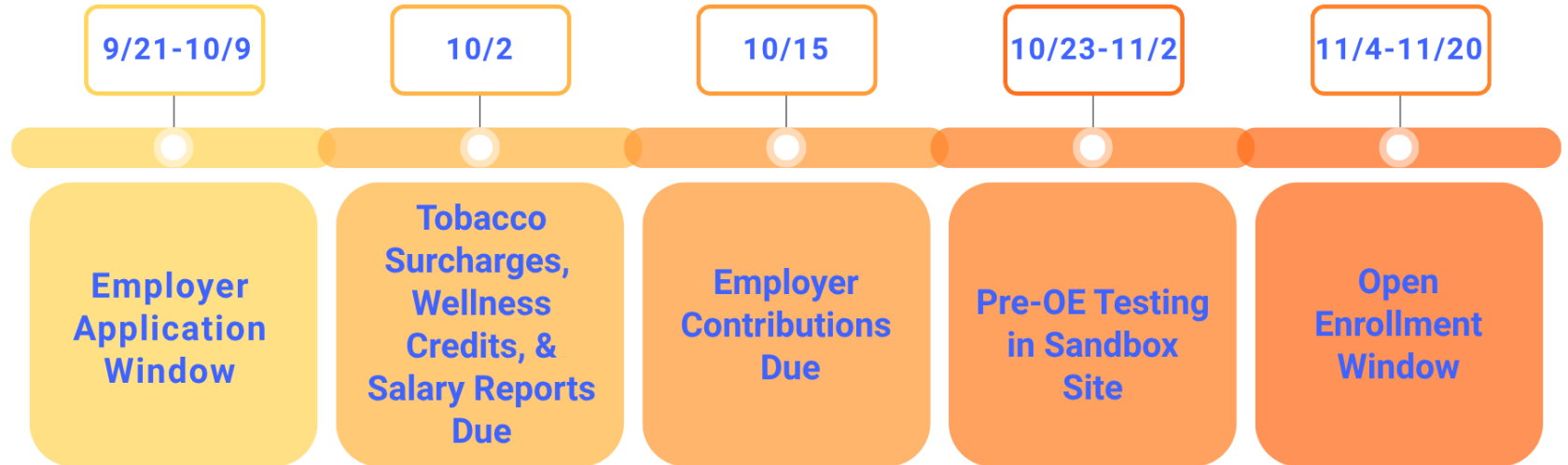
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Certifi — Billing & Payments



# OPEN ENROLLMENT

# OPEN ENROLLMENT 2027



**Thursday, Sept 17<sup>th</sup>**

OE Administrator Webinar  
10 am – 11 am

**Tuesday, Sept 28<sup>th</sup>**

Fall Meeting- VBA Office  
10 am – Noon

*Both Fall  
meetings cover  
identical material*



**Thursday, Oct 1<sup>st</sup>**

Fall Meeting- Virtual  
2 pm – 3 pm

**OPEN  
ENROLLMENT  
2027**

# Resources

## Dependent Verification Process

- [Administrator's Guide](#)
- [Employee Instructions](#)
- [Documentation – Options & Requirements](#)

## [April 8, 2026 New Admin Bootcamp Webinar](#)

*for HR Admins new to the  
VBABC within the last 2 years*

## Upcoming Events

[2027 OE Webinar & Fall Meetings](#)

[July 9, 2026 bswift Enrollment Rules  
& New COBRA Webinar](#)

# Thank you for your time & attention!

