

THURS, SEPT 17, 2026



2027 Open Enrollment Administrator Webinar

Prepare early. Enroll with confidence.

AGENDA



1

**2027
Changes**

2

**Where to
Start**

3

**Timeline
& Tips**

4

**Available
Resources**

2027 Changes



- | | |
|---|--|
| 01 2027 Compensation Updates
Process Change | Employers will upload the Compensation Report to a secure SharePoint folder by Oct. 2 nd ; the Benefits Team will import salaries into bswift. Click here for instructions. |
| 02 Employee Life gets one-time
OE Guaranteed Issue | Employees may elect up to \$500,000 or 5× salary without EOI across Basic + Supplemental Life plans. |
| 03 Wellness Benefit in Securian
Supplemental Health Plans
removed | The benefit will be removed for 2027. Remind employees to submit any remaining 2026 wellness claims before year-end. |
| 04 Total Rewards Statements
Available in January | Look for an additional question on the Application regarding this new feature! |

TOTAL REWARDS STATEMENTS

Each Employer will decide if they want these digital statements to appear on their bswift Employee's user site by completing a question on the 2027 Open Enrollment application.






Help ▾

Sue Smith ▾



My Benefits ▾

Learn ▾

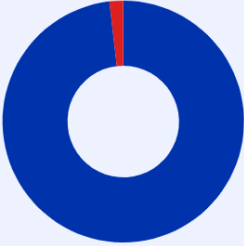
Profile ▾

Good Afternoon, Sue!

Total Rewards Transaction

The cornerstone of our rewards philosophy is continuous learning, high performance orientation and value creation. Explore the Total Rewards available you and your family.

View Statement



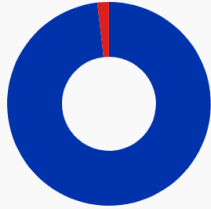
Your Total Rewards

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

 Hide Data
  Download and Print Statement

Your Total Rewards

\$254,680



\$

Compensation

\$250,000



Health & Welfare Benefits

\$4,680

Your Total Rewards Statement

This statement has been personally created for: Sue Smith

Presented by: Bankers Benefit Solutions

04

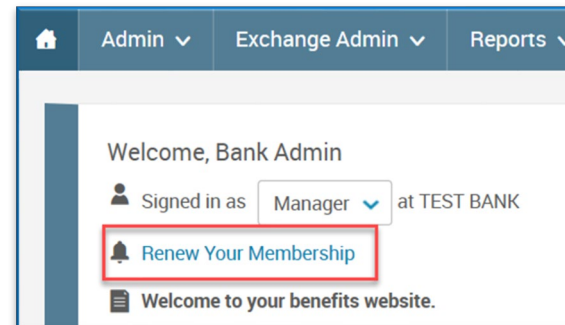
WHERE TO START

Review Census Report

Home Page >> Tools >> Client Quick Lookup “Pre-Open Enrollment Census Report”
Enter current date and export to Excel
Review Benefit Class, Home Address, Email Address and Cell Phone

Complete Application

Opens Mon, Sept 21st
Closes Fri, Oct 9th
All Employers must complete application even if you don’t plan on making any changes



PAGE 1 OF APPLICATION

Employer Information



Employer Status

Don't make any changes to this status! If it doesn't look correct, contact us but don't move forward with your application.



FSA Offerings

If you want to make changes to your FSA offerings, please contact us once you complete your application.



Enrollment Begin Date

This date must be November 4th or later



Enrollment End Date

This date can't be later than November 20th

PAGE 2 OF APPLICATION

Your Employees



If you need to add a new employee, don't add them on this page.
Complete their new hire enrollment outside of this application process.

Click Submit Renewal at the bottom of the page



PAGE 3 OF APPLICATION

Group Elections



The plans you selected last year will be automatically pre-selected for you. **PLEASE** review your selections carefully for 2027 and make any necessary updates.

Note: if any plans were added to your group offerings after the application closed last year, those plans will not be pre-selected this year.

If you need to make any changes after the application is submitted, email the Benefits team at benefits@vabankers.org

PAGE 4 OF APPLICATION

Submit



Employer Information

Your Employees

Group Elections

Company Name:

This date represents the entire VBA group, not the OE dates you selected on page 1 of your application.

Thank you for your application!

Open Enrollment: November 04 — November 20

Please choose "No, do not send an email notification" from the options below. Your enrollment window will be personalized for you so no email is needed.

Please note that once you select "Start Enrollment" below you will no longer be able to make any other plan offering changes.

Would you like to send an email to employees when you start enrollment?

☐ Yes, send an email notification

☒ No, do not send an email notification

- Select "No, do not send an email notification"
- Select "Start Enrollment"

Start Enrollment

1 Group Elections

Plan Offerings

2 Start Enrollment

OPEN ENROLLMENT 2027



TIMELINE



1st	DUE FRI, OCT 2	Tobacco Surcharge Template sent to VBA	Wellness Credit Template sent to VBA	<u>Salary Report</u> <u>sent to VBA</u>
2nd	DUE FRI, OCT 9	Application Submitted		
3rd	DUE THURS, OCT 15	Employer Contributions entered into bswift		

Next Up...Testing & Validation

Fri, Oct 23rd

thru

Mon, Nov 2nd

WHY

We want to make this an easy and enjoyable experience for your employees, and we can't do that without your help.

HOW

We will provide you with some common testing scenarios to walk through.

WHERE

Your specific Sandbox testing environment

In most cases: vbabenefits.bswiftsandbox.com

WHEN

You can start testing on Fri, Oct 23rd but please complete by Mon, Nov 2nd.

Tips to Ensure a Smooth Open Enrollment Season

ER Contributions & Credits

- Add to Medical and Dental (if applicable)
- Enter Opt Out Credits (if applicable)
- Nothing rolls over from previous year
- Check total premium against rate sheets once all contributions have been entered

Requirements

- ALL employers must complete application!
- ALL employees must step through enrollment! *(See your Adoption Agreement to determine what happens if someone doesn't walk through)*
- Test & Validate...and report questions or concerns to us ASAP!

What to watch

- The calendar
- Your OE gauge
 - Will be on your bswift Home Page once your OE window has opened.
 - Click “Refresh” under the gauge to get the most up-to-date data on your employees' enrollment.
- Weekly Open Enrollment Newsletters

Questions or concerns?

benefits@vabankers.org

RESOURCES TO REMEMBER



Fall Meetings:

Both Fall Meeting options will cover identical material. Attend the session that best fits your schedule:

- [VBA Office, 9/28, 10am – 12pm](#)
- [Virtual, 10/1, 2pm - 3pm](#)

OE Weekly Newsletters

