



# Administrator Webinar

THURS, SEPT 18, 2025  
10:30 AM

PRESENTED BY:  
VBA BENEFITS CORP.

# Agenda

**I. 2026 Noteworthy Changes**

**II. Starting Point**

**III. What's Next**

**IV. The Final Step**

**V. Timeline and Interesting Tidbits**

**VI. The Connection Between Adoption Agreements and bswift**



# 2026 Changes

Anthem ID cards

Download our Sydney Health mobile app today.



Set up your account right away and it will be ready to use when you need it.



New Medical Plan

- New lowest cost medical option: **HealthKeepers 5000.**

- Utilizes a different network: HealthKeepers (includes out-of-state providers). Participants need to live or work in Virginia to elect a HealthKeepers plan option.

Prescription Co-pays

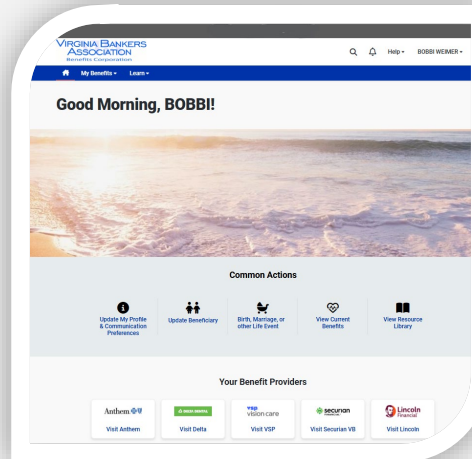
Tier	Current Copays	2026 Copays
Tier 1	\$15	\$20
Tier 2	\$40	\$50
Tier 3	\$75	\$90
Tier 4	20% or \$200	

Telehealth

- Coverage for virtual primary care, behavioral health and LiveHealth Online providers will be covered at **no cost** to members before meeting any deductible.

- Applies to all plans, including copay and HRA plans.

New Employee Experience



# I. Starting Point



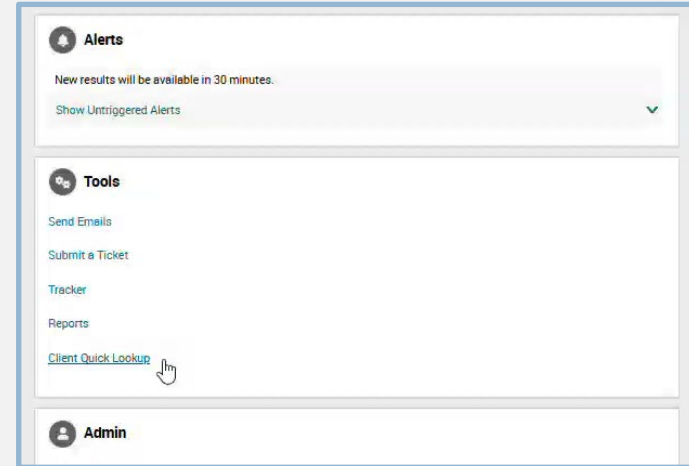
## Employee Report

- a) Home Page >> Tools >> Client Quick Lookup
- b) Pre-Open Enrollment Census Report
- c) Enter current date and export to Excel



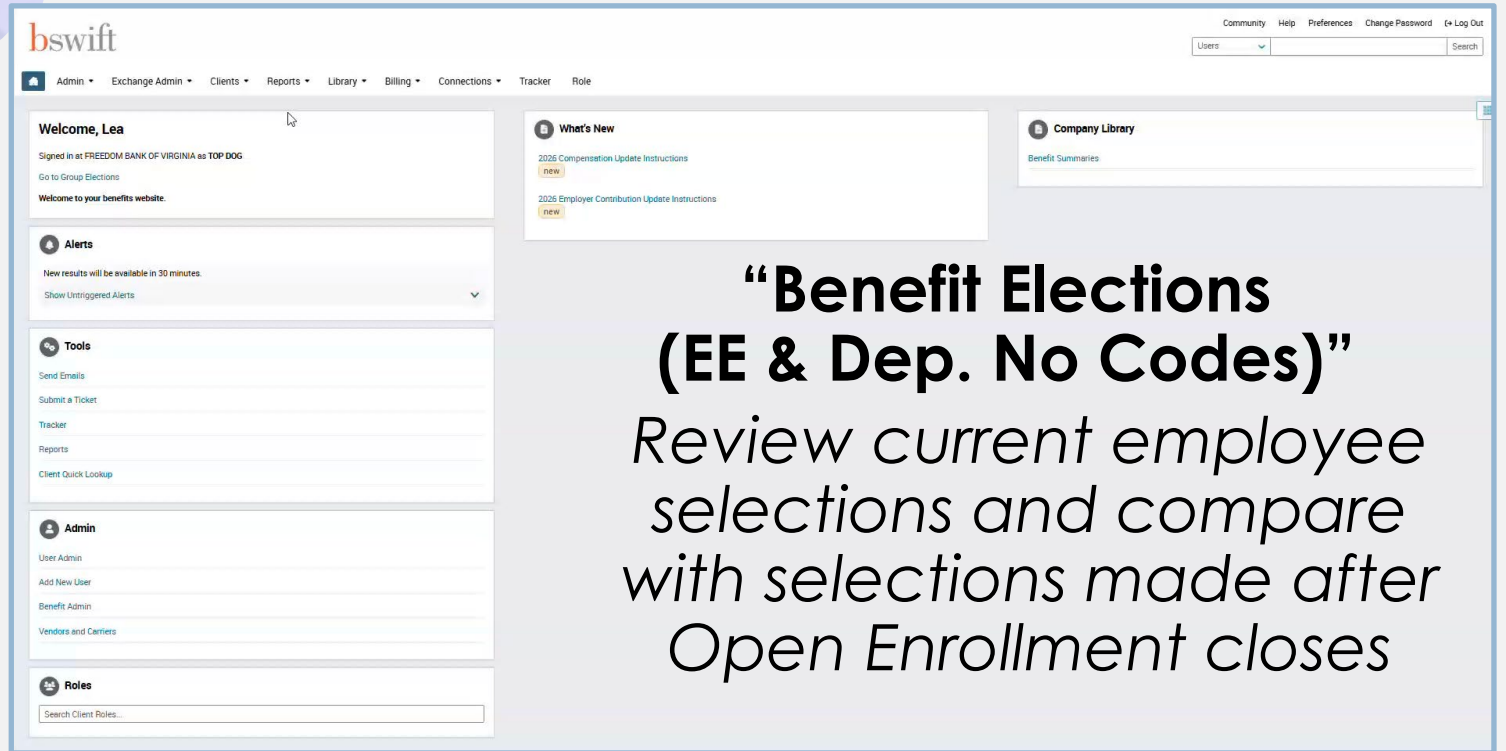
## Review

- a) Benefit Class
- b) Home Address
- c) Email address
- d) Cell Phone



Benefit Class Name
Work Email
Cell Phone
Home Address 1
Home Address 2
City
State
Zip

# Helpful Reports

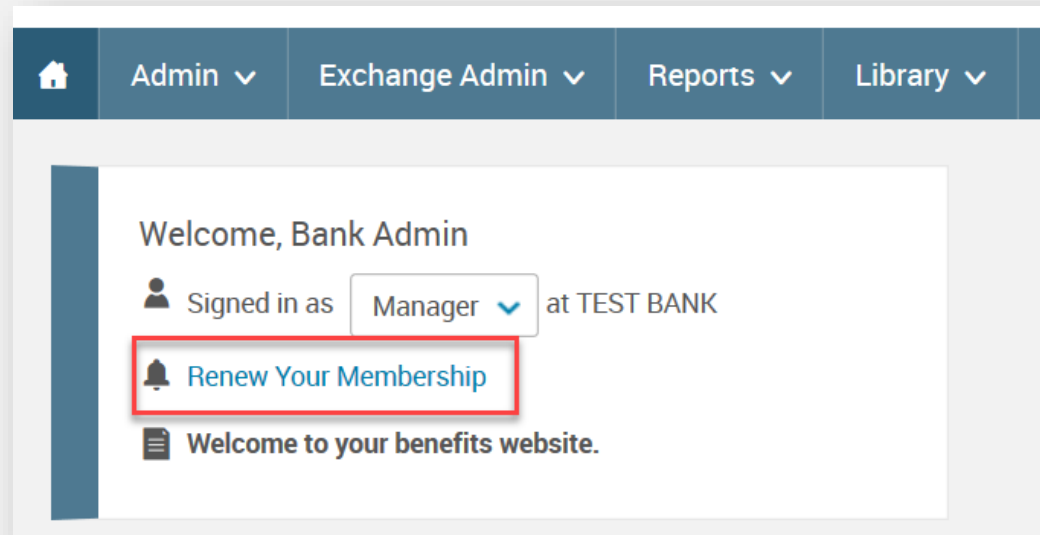


The screenshot displays the bswift web application interface. At the top, there is a navigation bar with the bswift logo and a search bar. Below this, a secondary navigation bar contains links for Admin, Exchange Admin, Clients, Reports, Library, Billing, Connections, Tracker, and Role. The main content area is divided into several sections: a 'Welcome, Lea' section with login information for FREEDOM BANK OF VIRGINIA as TOP DOG; an 'Alerts' section indicating new results will be available in 30 minutes; a 'Tools' section with links for Send Emails, Submit a Ticket, Tracker, Reports, and Client Quick Lookup; an 'Admin' section with links for User Admin, Add New User, Benefit Admin, and Vendors and Carriers; and a 'Roles' section with a search bar for Client Roles. On the right side, there is a 'What's New' section with links for 2025 Compensation Update Instructions and 2025 Employer Contribution Update Instructions, and a 'Company Library' section with a link for Benefit Summaries.

**“Benefit Elections (EE & Dep. No Codes)”**  
*Review current employee selections and compare with selections made after Open Enrollment closes*

**“Employees in OE- Not Yet Complete”**  
*To review all employees’ completion status during Open Enrollment*

# Employer Application



**OPEN WED, SEPT 17<sup>TH</sup>**  
**CLOSES WED, OCT 8<sup>TH</sup>**

**ALL Employers must  
complete their application  
by Oct 8<sup>th</sup>**

## Employer Information Section

### Employer Status

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

### FSA Offerings

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

### Enrollment Begin Date

This date must be November 3<sup>rd</sup> or later.

### Enrollment End Date

This date can't be later than November 21<sup>st</sup>.



# Your Employees Section

- If you need to add a new employee, do not add on this page. Complete their new hire enrollment outside of the employer application
- Click **Submit Renewal** at the bottom of the page and you will be directed to the next section of the application.





# Group Elections Section

The plans selected last year will automatically be pre-selected for you so **please review selections carefully** and make any necessary updates

Note: if any plans were added to your group after the application last year, they will not be pre-selected so you will need to add

If you need to make any changes after the application is submitted, email the Benefits team at [benefits@vabankers.org](mailto:benefits@vabankers.org)

# Final Step in Application

Employer Information

Your Employees

Group Elections

Company Name:

Thank you for your application!

Open Enrollment: November 03 – November 21

You may now proceed to the Salary upload of the OE process! Be sure to be on the look out for instructions and helpful reminders! 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

## II. What comes next?

### Compensation Update Imports

- Must be uploaded to bswift by 10/10/25
- Compensation as of 9/30/25
- Round to the nearest dollar
- Instructions for uploading compensation are available on your homepage
- Only need to upload **one** worksheet, for both hourly and salary employees

### Employer Contributions

- Add to Medical and Dental plans (if applicable)
- Must be completed in bswift by 10/10/25
- Instructions for entering contributions are available on your homepage
- Make sure the total premium matches your rate sheet once all contributions have been entered

# TEST

- Testing period: **10/24-10/30**
- Test in Sandbox environment, not your main bswift environment
- We will provide a test plan with common scenarios but please test any other scenarios that might be common for your population (including part-time employees)



# Open Enrollment Timeline



# Interesting Tidbits

- **ALL** employees must step through enrollment even if they aren't making any changes
- The OE Gauge will be available on your bswift Home Page for an at-a-glance view of your enrollment stats
  - Make sure to click **Refresh** under the Gauge to get the most up-to-date data
- Or you can go to Client Quick Lookup on your bswift Home Page and run the "Employees in OE-Not Yet Complete" report
- Once your OE period ends, it's important to ensure there are no employees enrolled in plans that are no longer being offered in 2026



# Adoption Agreements & bswift

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	(1) Based on actual dates	(2) Based on calendar month
Group Health Coverage	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Group Dental Coverage		<input checked="" type="checkbox"/>
Group Vision Coverage	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Group Term Life and AD&D	<input type="checkbox"/>	<input checked="" type="checkbox"/>
LTD Coverage	<input checked="" type="checkbox"/>	
STD Coverage	<input type="checkbox"/>	<input type="checkbox"/>
Supplemental Life Coverage	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Supplemental AD&D Coverage	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Health Care Spending Account	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Dependent Care Spending Account	<input type="checkbox"/>	<input type="checkbox"/>
Supplemental Health Benefits	<input type="checkbox"/>	<input checked="" type="checkbox"/>

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	(1) No waiting period	(2) The Employee must have completed a period from one (1) day up to ninety (90) days of employment as an Eligible Employee	(3) The Employee must have completed one (1) or two (2) months employment as an Eligible Employee
Group Health Coverage	<input checked="" type="checkbox"/>	<input type="checkbox"/> _____ days	<input type="checkbox"/> _____ month(s)
Group Dental Coverage	<input checked="" type="checkbox"/>	<input type="checkbox"/> _____ days	<input type="checkbox"/> _____ month(s)
Group Vision Coverage	<input checked="" type="checkbox"/>	<input type="checkbox"/> _____ days	<input type="checkbox"/> _____ month(s)
Group Term Life and AD&D	<input checked="" type="checkbox"/>	<input type="checkbox"/> _____ days	<input type="checkbox"/> _____ month(s)
LTD Coverage		The Employee must have completed 90 days of employment	
STD Coverage	<input type="checkbox"/>	<input type="checkbox"/> _____ days [Enter any period of days*]	<input type="checkbox"/> _____ month(s) [Enter any period of months*]
Health Care Spending Account	<input checked="" type="checkbox"/>	<input type="checkbox"/> _____ days [Enter any period of days*]	<input type="checkbox"/> _____ month(s) [Enter any period of months*]
Dependent Care Spending Account	<input type="checkbox"/>	<input type="checkbox"/> _____ days [Enter any period of days*]	<input type="checkbox"/> _____ month(s) [Enter any period of months*]
Supplemental Health Benefits	<input checked="" type="checkbox"/>	<input type="checkbox"/> _____ days	<input type="checkbox"/> _____ month(s)

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## 6. Benefit Elections.

Upon an Eligible Employee becoming a Participant, affected Participants are required to make an election with respect to selected benefits, if a Participant fails to make an initial Election:

☒ (1) No Included Benefit(s) Without Election. The Participant shall be considered to have made no election and instead chosen to forego Included Benefit(s) under the Plan and to receive the taxable cash benefit.

☐ (2) Standard Benefits Deemed Elected. The Participant shall be deemed to have selected the following standard benefits:

\_\_\_\_\_ and shall be deemed to have made a Pre-Tax Election with respect to the cost of each.



# Weekly Newsletters: Every Thursday through year end



## 2026 Open Enrollment Resource Site



### NEW THIS YEAR

### ADMINISTRATOR RESOURCES

### OPEN ENROLLMENT COMMUNICATIONS

### OPEN ENROLLMENT NEWSLETTERS

OE 2026 Weekly Newsletter - September 4

OE 2026 Weekly Newsletter - September 11

# Coming up soon...

## FALL MEETINGS: SEPTEMBER 30 - OCTOBER 2

We'll be hosting three fall meeting options this year. Two will be in-person, one will be virtual. We encourage you to attend just one of these, as the material will be the same.

Questions? Email [benefits@vabankers.org](mailto:benefits@vabankers.org).



### UPCOMING EVENTS

THURS <b>18</b> SEPT	OE ADMIN WEBINAR <a href="#">REGISTER HERE</a>
TUES <b>30</b> SEPT	CENTRAL VIRGINIA FALL MEETING <a href="#">REGISTER HERE</a>
WED <b>1</b> OCT	SOUTHWEST VIRGINIA FALL MEETING <a href="#">REGISTER HERE</a>
THURS <b>2</b> OCT	VIRTUAL FALL MEETING <a href="#">REGISTER HERE</a>

