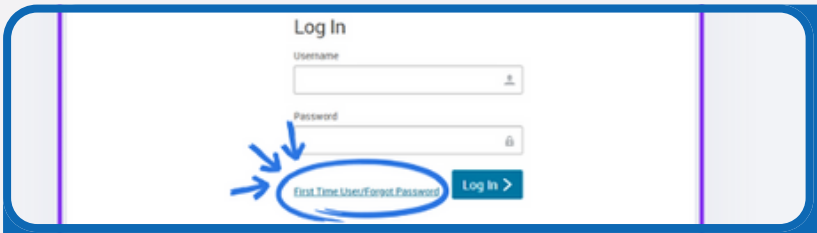
2026 OPEN ENROLLMENT EMPLOYEE INSTRUCTIONS

1

Go to the bswift website

http://vbabenefits.bswift.com

Or, log in through your payroll site's Single Sign On (SSO) option, if applicable.

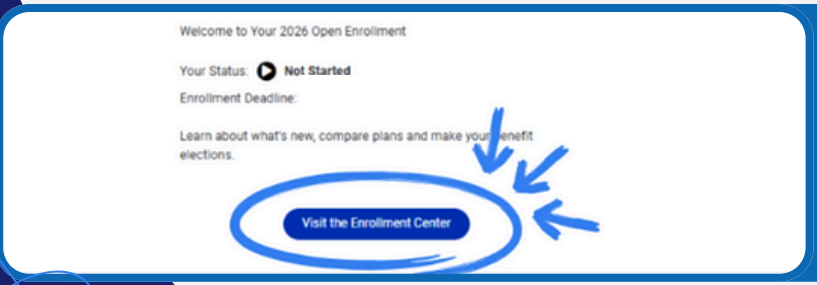


2

Enter your login information

- **First Time User/Forgot Password:** click the link circled above.
- **Multifactor Authentication:** 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.

- **Username:** First 4 letters of your last name and last 4 numbers of your Social Security Number (Example: John Smith = smit1234). If you need assistance, reach out to your HR Administrator or the VBA Benefits team at 800-643-5599.



3

Welcome Page

To enter the Open Enrollment Window, click on the "Visit the Enrollment Center" button.

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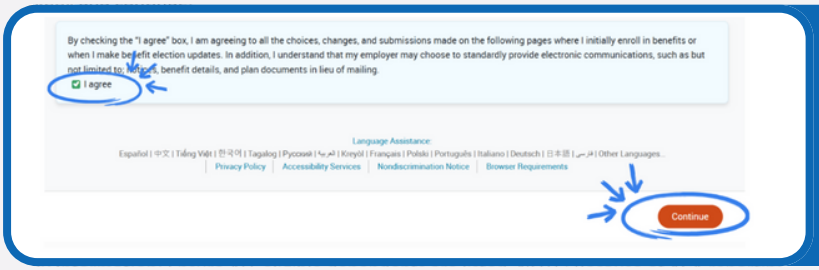
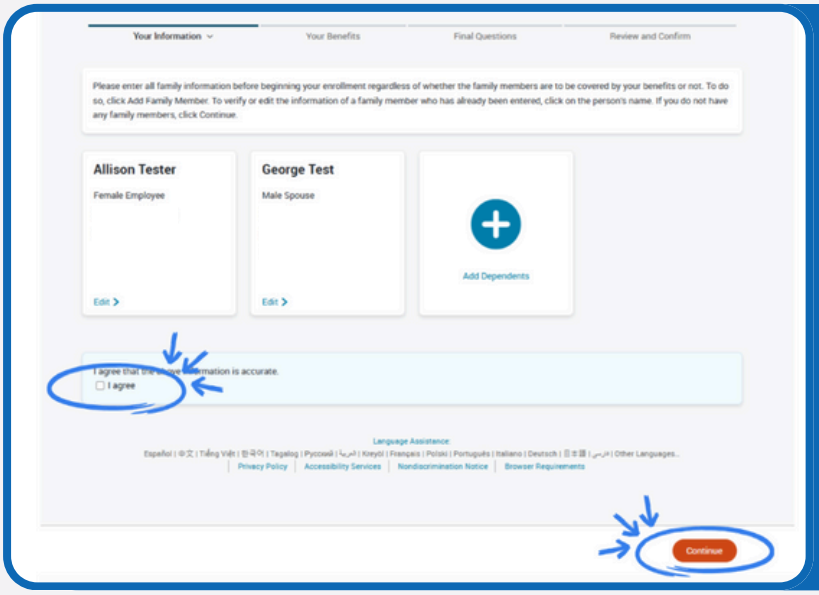
4 Click “Enroll Now”

Enter Open Enrollment.



5 Your Information

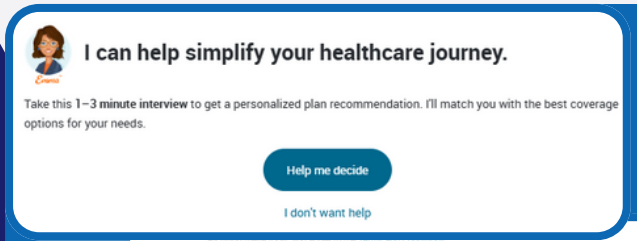
Make sure your personal information is correct. Fields marked with an asterisk (*) are required. Once complete, scroll to the bottom of this page, select the “I agree” checkbox and continue.

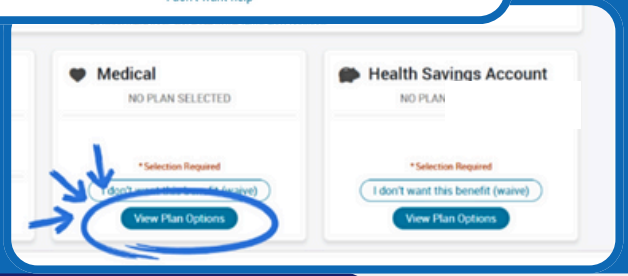


6 Family Information

Ensure <u>all</u> eligible dependents are listed. Because of ACA reporting requirements, you must include even those you do not intend to cover.

- Adding a new dependent to the medical and/or dental plan will require the submission of documentation. **Instructions on how to submit dependent documentation begin with step 14 (pg. 4).**
- Once complete, select the “I agree” checkbox and continue.





7 Company Wide Enrollment

- Next you will see a pop-up for Emma, the “Help me decide” tool. If you provide the requested information, you will receive personalized plan recommendations. It takes about 2 minutes to complete.
- Benefits are grouped by type (i.e., medical, dental, vision, etc.), and each may include more than one plan. To elect plans and select which dependents to cover, click on “View Plan Options”.

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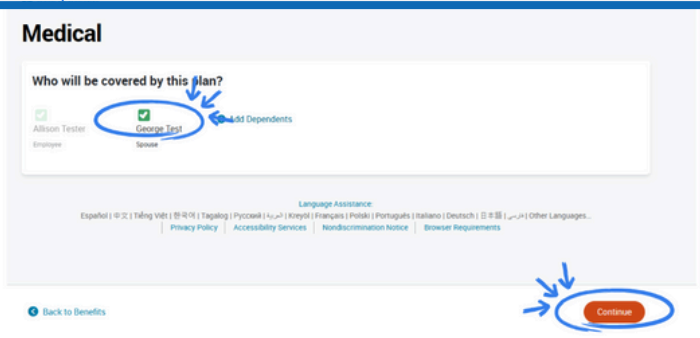
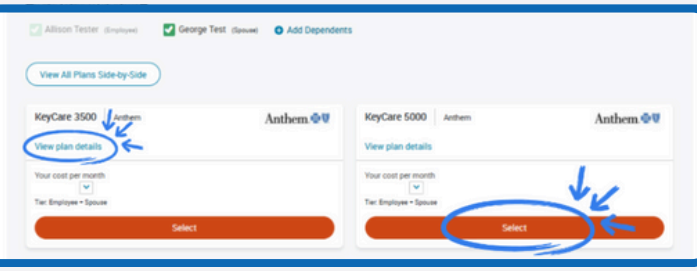


8 Who will be covered?

Any Dependents listed under your Family Information will be listed here. Check/Uncheck to Enroll/Unenroll dependents for the 2026 plan.

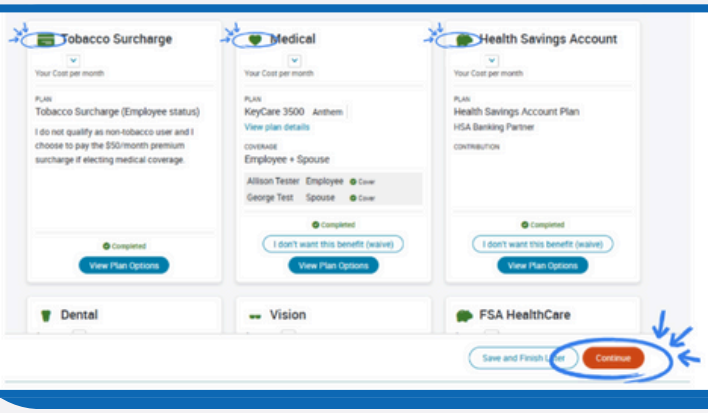
- You may also add dependents from this screen.
- Click Continue when complete.



9 "Select" or "Keep Selection"

Complete for each benefit type.

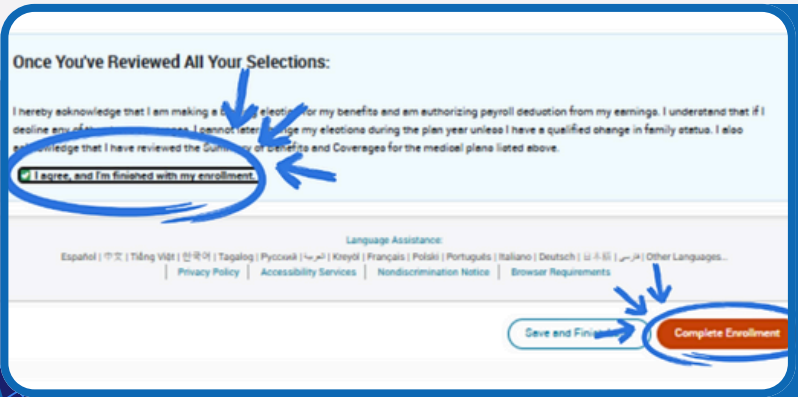
- You may view plan details for each plan.



10 Complete Elections

Once an election is made, it will show "completed" and the benefit icon will turn green. This shows that you have selected a plan for that benefit type.

- Repeat steps 7 - 9 for each plan type.
- When all benefit icons are green, Click Continue.



11 Review and Confirm

Review, edit your elections, and add beneficiaries for Life Insurance (if applicable).

- After making sure all your selections are correct, scroll to the bottom of the page, read the participation statement, and select "I agree".
- Then click "Complete Enrollment".

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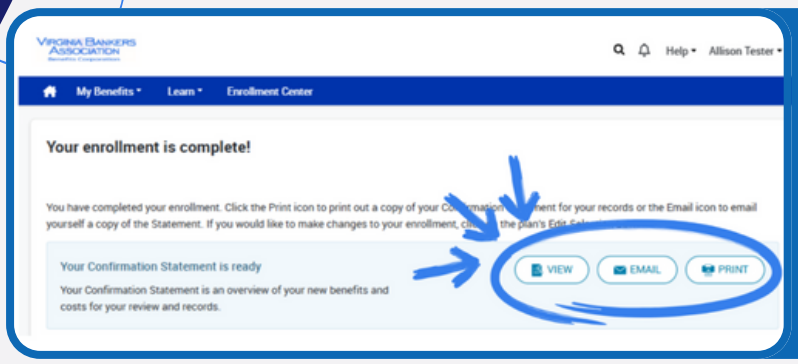
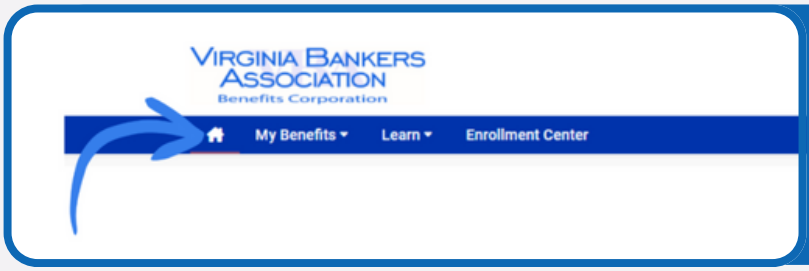


12 Your enrollment is complete!

Select an option to view, email, or print your benefit confirmation statement.

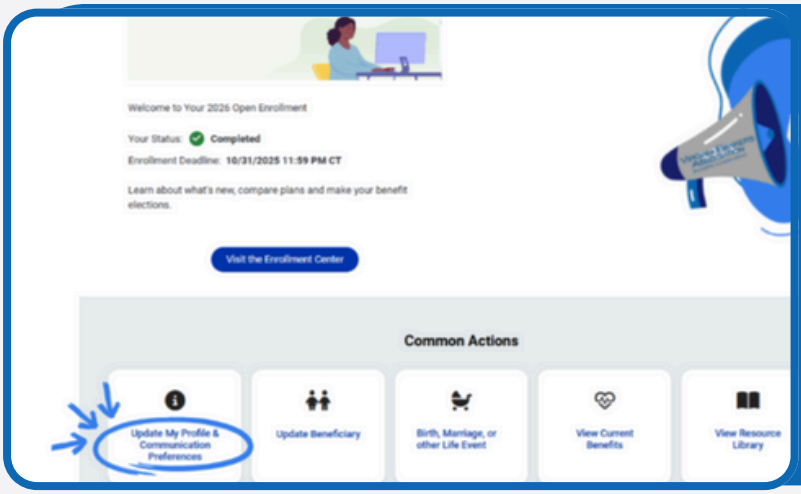
- Email will be sent to the preferred email address on file. To update this, navigate to "Update My Personal & Communication Preferences" and select "View Communication Preferences".



13 Return to the Home Page:

Select the house icon from the top menu to return to the homepage.
You may resubmit your elections up until the end of the Open Enrollment period.

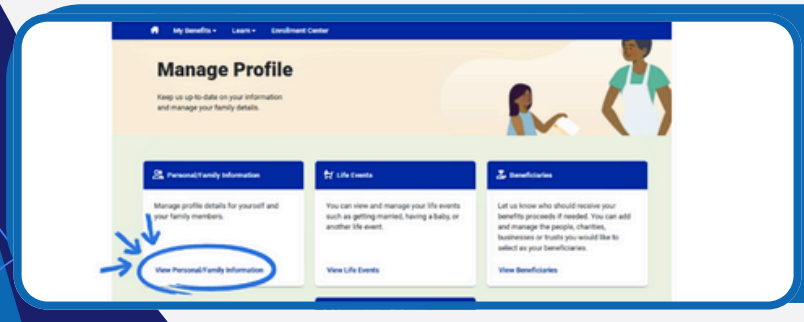
If you did not add new dependents to the medical and/or dental plan, you are done!
If you added new dependents to the medical and/or dental plan, please complete steps 14 - 18 below.



14 Dependent Verification

If you enrolled a new dependent in the medical and/or dental plan, you must submit documentation to verify their eligibility.

- Click here to view dependent documentation options/requirements.
- After returning to the Home page, click on **"Update My Profile & Communication Preferences".**



15 "View Personal / Family Information"

Click on this option within the Personal/Family Information box.

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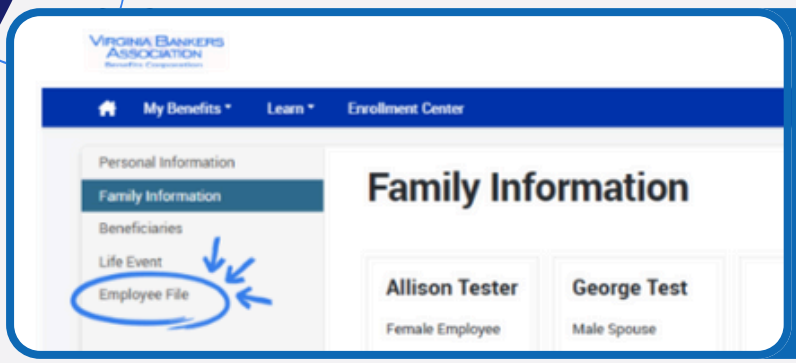
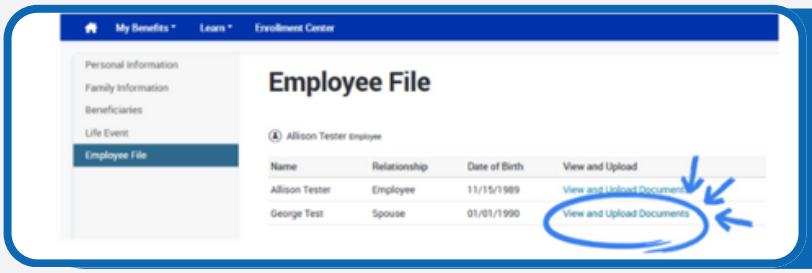


"Employee File"

Select from the lefthand menu.

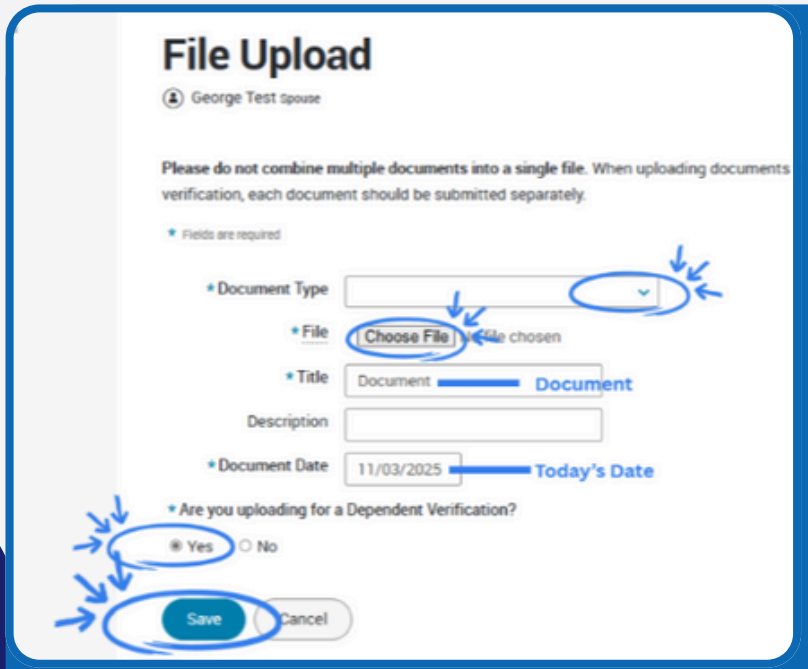
17



"View and Upload Documents"

Click on this option (next to the dependent you are adding to medical and/or dental coverage).

18



File Upload

Review the dependent documentation options/requirements.

- Click the drop-down menu to select the document type.
- Click "Choose File" and upload your document. You may either take a picture and upload it to the bswift mobile app, or load it via your computer.
- Enter "Document" for the Title.
- Leave the Description blank.
- Enter today's date for the Document Date.
- **Select "Yes" under "Are you uploading for a Dependent Verification".**
- When complete, click Save.

- After the document is uploaded it will either be **accepted or require further review.**
- Reviews can take up to five business days, and a decision will be communicated thereafter. The medical and/or dental plan enrollment will pend until the document is reviewed and approved.
- Navigate back to the Employee File to view the status of your dependent verification.

Questions? Reach out to your HR Administrator or the VBA Benefits team at 800-643-5599