

The background of the slide features a soft-focus photograph of a workspace. In the foreground, a spiral-bound notebook with lined pages lies on a brown leather-textured surface, with a black pen resting on it. To the left, a small potted plant with green leaves is visible. The overall lighting is warm and natural. A large, light green rectangular overlay with a dark green diagonal corner cutout is positioned in the center, containing the main text.

2026 OPEN ENROLLMENT FALL MEETINGS

**VIRGINIA BANKERS
ASSOCIATION**
Benefits Corporation



AGENDA

HEALTH PLAN UPDATES

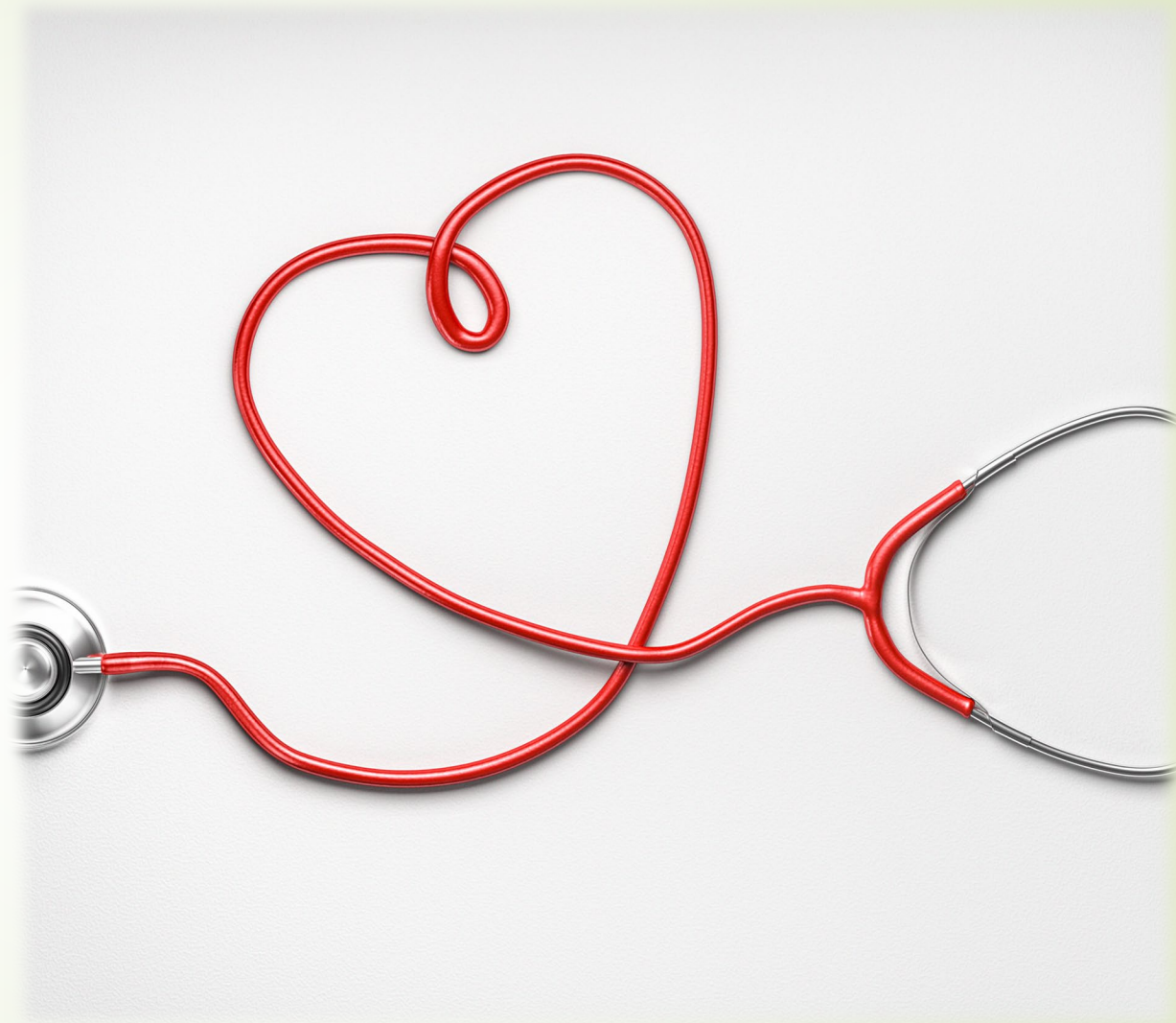
ANCILLARY BENEFITS UPDATES

BSWIFT UPDATES

EMPLOYER RESOURCES

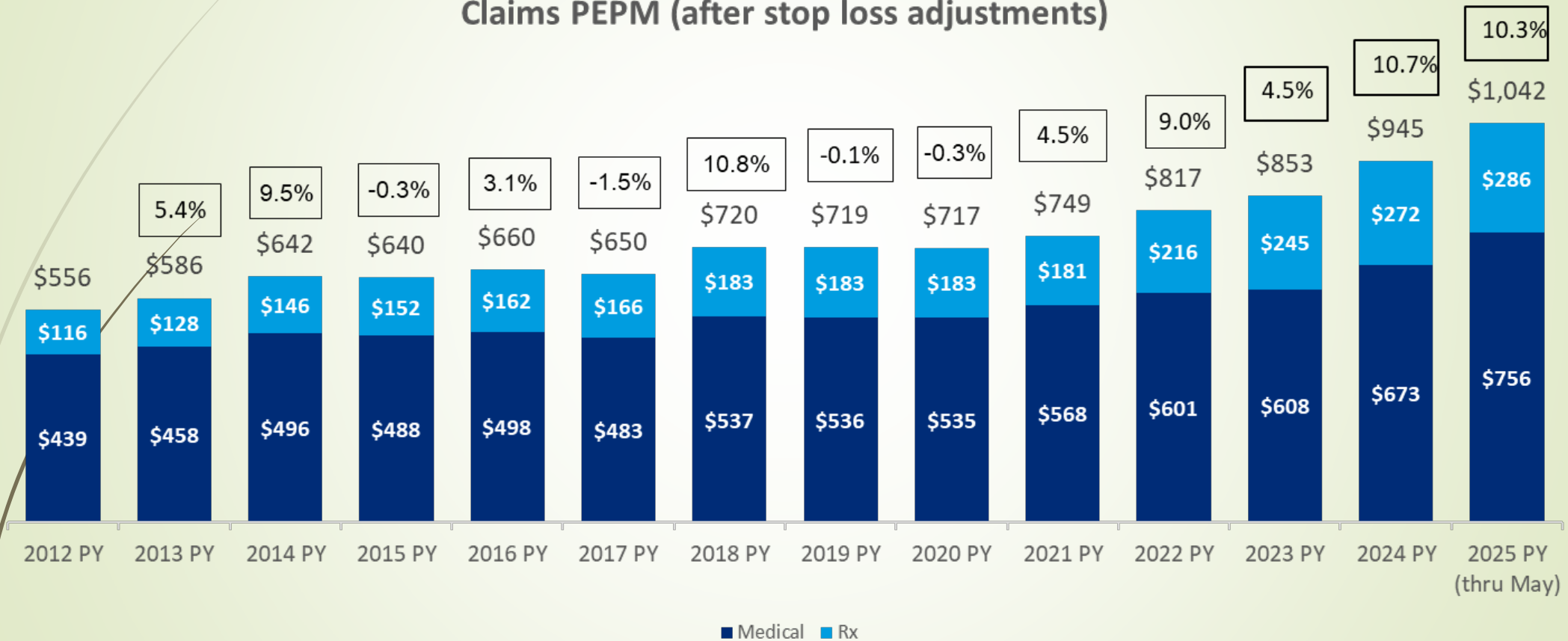
IMPORTANT OE REMINDERS

Medical Updates



Historic Medical & Rx Claims Experience

Claims PEPM (after stop loss adjustments)



2026 Plan Design Changes

Telemedicine Coverage Expanded to 100%

- One Big Beautiful Bill Act (OBBBA) permits telehealth and virtual care services to be provided at no cost to members before meeting their HDHP/HSA plan deductible. This waiver also applies to the copay and HRA plans.
- Covers visits for virtual primary care and behavioral health in-network providers and LiveHealth Online (LHO) (**excludes** LHO Dermatology)

Lowest Cost Medical Option – HealthKeepers 5000

- Same plan design as KeyCare 5000 but must live or work in Virginia to participate
- Rate differential is approximately 3% decrement from the PPO 5000 plan
- Current overall plan enrollment:

KeyCare 20	KeyCare 25	HealthKeepers 25	KeyCare HRA 2000	KeyCare 2000	KeyCare 3500	HealthKeepers 3500	KeyCare 5000
495	353	158	276	204	1,482	308	1,402

Updated Medical Plan Names for 2026

► The Benefits Corp is updating the medical plan names to highlight the Anthem network the plan utilizes and to be more consistent with how Anthem refers to networks on their website.

► Each medical plan name will start with the network name (KeyCare or HealthKeepers) followed by the copay or deductible amount.

► You will notice for 2026 that there are several medical plans with the same benefits (deductible, coinsurance, etc.) with the only differentiator being the network.

2025 PLAN NAME	2026 PLAN NAME
PPO 20	KeyCare 20
PPO 25	KeyCare 25
HMO 25	HealthKeepers 25
PPO HRA	KeyCare HRA 2000
PPO \$2000 (HSA)	KeyCare 2000
PPO \$3500 (HSA)	KeyCare 3500
HMO \$3500 (HSA)	HealthKeepers 3500
PPO \$5000 (HSA)	KeyCare 5000
NEW PLAN FOR 2026	HealthKeepers 5000

Comparing KeyCare & HealthKeepers Networks

Access Anthem website at
<https://www.bcbs.com/>

Under "Members" select "Find a
Doctor"

Select "In the United States..."

Select "Choose a Plan" and
enter the following network
prefix codes:

- "BVA" for KeyCare Network
- "XHY" for HealthKeepers Network



National Doctor and Hospital Finder

English Menu



Dashboard

LOCATION [Henrico, VA](#)

PLAN [Prefix: XHY](#)

Hello,
What are you searching for today?

Anthem Digital ID Cards

Anthem is moving to a digital-first platform starting January 1, 2026

Only employees enrolling in the VBA's medical plan, for the first time, will receive a physical ID card in the mail.

All other employees will need to enroll in the Sydney Health app or go to the [anthem.com](https://www.anthem.com) website to access their digital ID card for 2026.

- This includes employees making a change to their medical plan for 2026

▶ Anthem Mental Health Resources

- ▶ Details available through Sydney App
- ▶ In-network specialty provider groups
- ▶ Marketing Communication available on website

WHAT KIND OF SUPPORT ARE YOU SEEKING?

General Behavioral Health & Medication Management



Headway offers an easy-to-use on-line scheduling platform, new-patient appointments are generally available within 5 days.



Psychiatric care, couples and family therapy, age 5+



Rula offers virtual therapy for a variety of needs through their easy-to-use online scheduling platform.



Severe anxiety, depression, trauma and substance abuse, age 13+



Aspire 365 providers are available 24/7 with clinical support, including in-office, in-home and virtual visits along with access to community group sessions.



SCAN HERE FOR
SYDNEY APP



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Point Solutions & Resources

Anthem.

- Total Health Complete with Family Advocates
- Cancer Care Engagement



NOOM



2026 ACA EMPLOYER REQUIREMENTS

Affordable Coverage: Employee contribution for lowest cost health plan cannot be more than certain percentage of taxable income

- 9.12% in 2023
- 8.39% in 2024
- 9.02% in 2025
- 9.96% in 2026

Sufficiently Valuable Coverage: Plan must meet 60% actuarial value threshold.

- VBA's underwriting consultants have verified 2026 plans meet requirement

Pharmacy Updates



2026 Prescription Changes

- Increase in copays by \$5/\$10/\$15 for tier 1 through tier 3 medications; last indexed in 2016

	Current Copays	2026 Copays
Tier 1	\$15	\$20
Tier 2	\$40	\$50
Tier 3	\$75	\$90
Tier 4 – no change	20% or \$200	

- Biosimilar First Program effective January 1, 2026; mandatory for all Humira and Stelara scripts (currently 26 members)

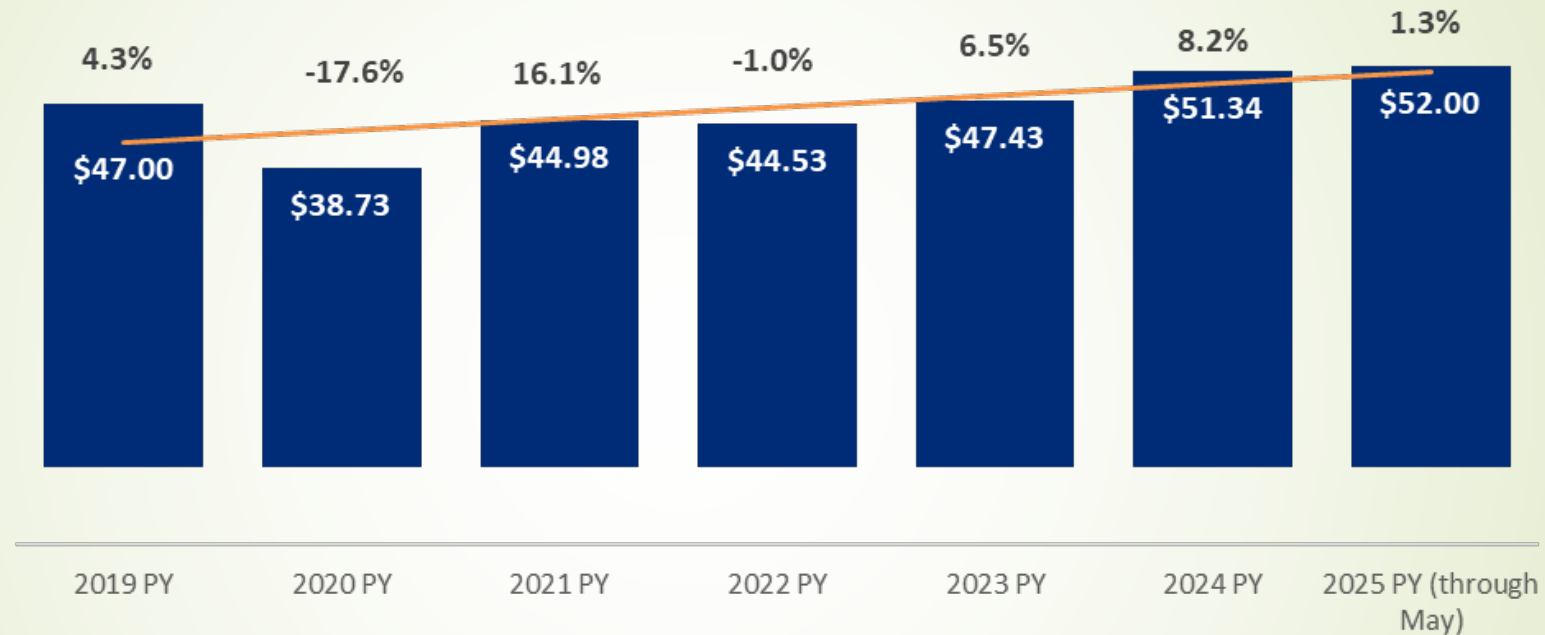
- Biologic product that has no “clinically meaningful” difference from another FDA-approved biologic (the “reference drug”)
 - Same route of administration, strength and dosage form, potential side effects
- Closely regulated – equivalent in safety, purity, and potency
- Go through a rigorous FDA approval process
- Can achieve **interchangeable** designation, meaning the product can be substituted for the reference drug without health care professional intervention
- Biosimilars may cost less than their reference drug

Brand Drug (Manufacturer)	Approved Biosimilars	Biosimilars in Pipeline (Estimated Approval)
Prolia/Xgeva (Amgen)	6	9 (3/2025+)
Soliris (Alexion)	2	0
NovoLog (Novo Nordisk)	1	6 (2025+)
Humalog (Eli Lilly)	0	4 (TBD)
Tysabri	1	0
Simponi/Simponi Aria (Janssen)	0	2 (4Q 2025)
Xolair (Novartis)	1	3 (2025+)
Orencia	0	1 (2026)
Perjeta	0	2 (4Q 2025)
Entyvio IV/SC (Takeda)	0	2 (2026+)

Ancillary Benefits Update



Dental Claims PEPM



- Delta Dental increasing administrative fee from \$4.00 to \$4.15 PEPM
- Projection includes 4.5% annual trend factor (same trend factor used for 2025) and 0% margin
- **No increase** in rates for 2026, 8th year of no rate increase

Additional Ancillary Benefits

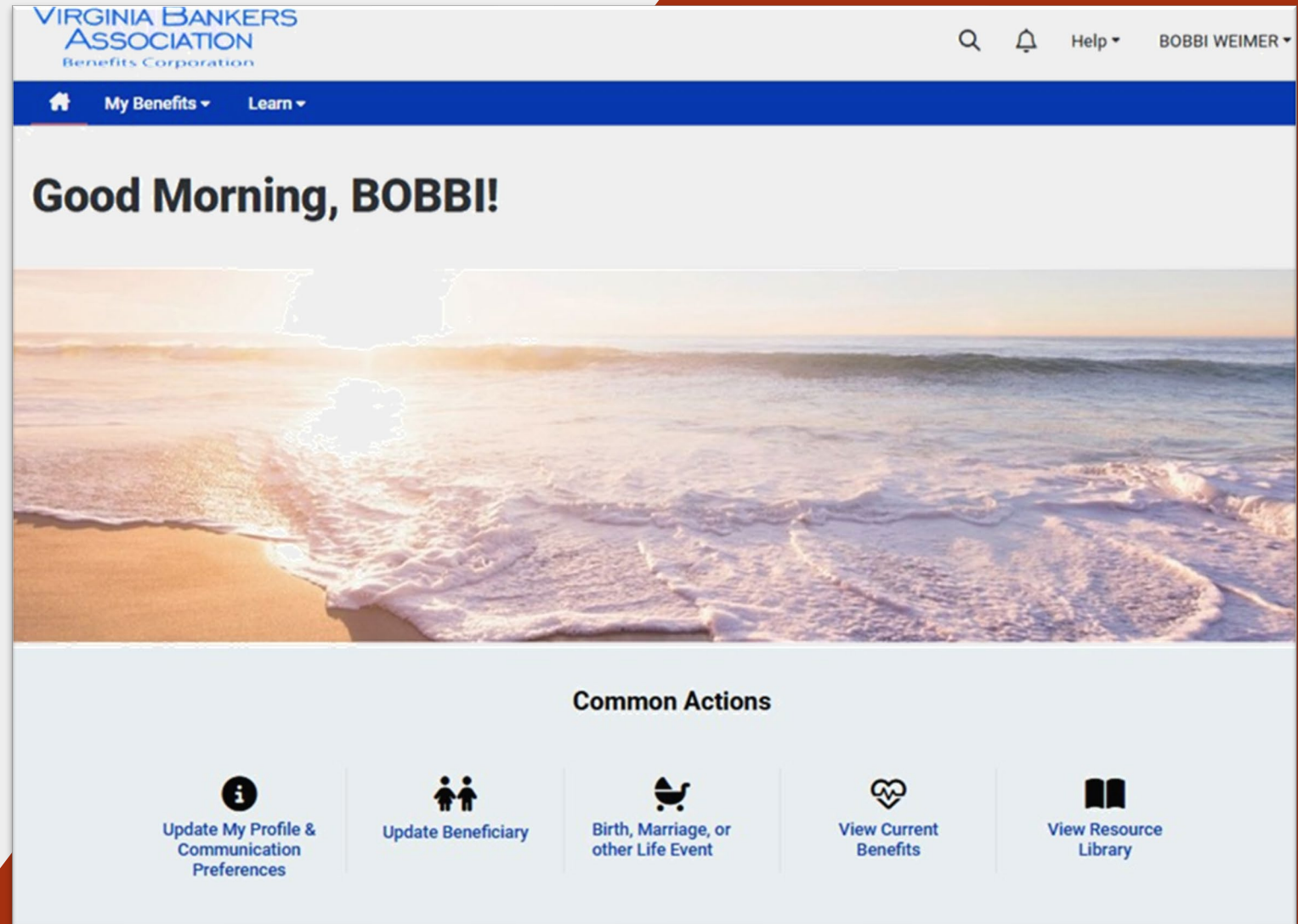
Line of Coverage	Premium Change
Vision	No Change
Life Insurance & AD&D	No Change
Disability & FMLA	Renewal resulted in no changes; 5-year rate guarantee
HSA	No Change
FSA	No change to fees; Dependent care maximum increased to \$7,500 due to OBBBA
Securian Voluntary Benefits	No Change
Legal Services	No Change
Nationwide Pet Insurance	Individually underwritten
Norton LifeLock	No Change
Total Pet Plan	No Change

Bswift Update





New Employee Experience



DEPENDENT VERIFICATION AUDIT

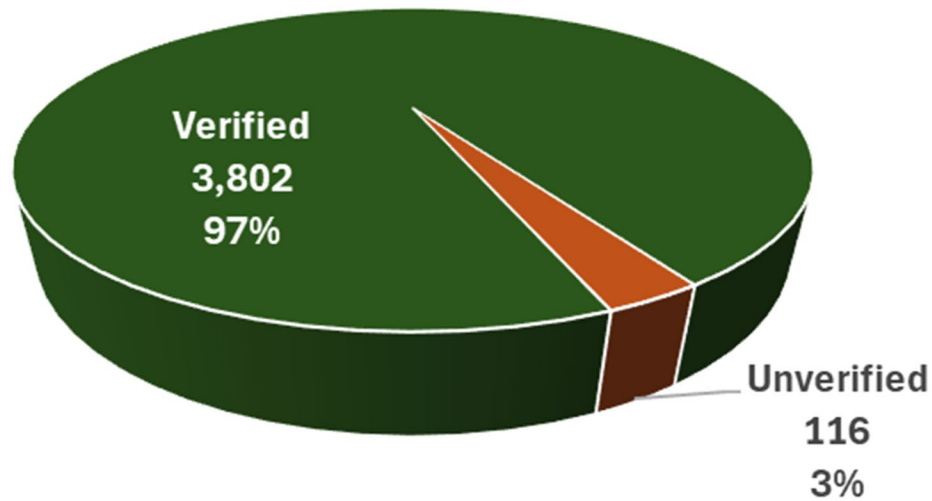
Population audited

2,145 Employees

2,533 Children

1,386 Spouses

Dependent Status 3,918 Dependents Total



Dependent Child Definition- Court Orders

Legal Court Order(s) for both:

- **Legal Guardianship**
- **Legal Custody:**
 - Child must be a Tax Dependent:
 - Child lives with employee
 - Employee provides financial support



Employer Resources



**Basic Platform included in 2026 Medical Renewal for Medical Subscribers.

Wellness Platform Includes:

Challenges (2 VBA wide challenges offered in 2025 – new walking challenge starts 10/1; additional challenges available for self administration within employee population)

Mobile app available

Activity synchs with wearable devices

Incentive tracking and administration

Physician form results tracking

Administrative access & reporting

Education and engagement center

Ability to offer to non-medical subscribers and spouses for additional fee of \$1.65 PEPM/PSPM

Appalachian Trail

TEAM WALKING CHALLENGE

COMING SOON

October 1, 2025 -
October 31, 2025

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FOR VBA OFFICE USE ONLY: 001_AP_12345

PREVENTIVE SCREENING FORM

Take this form with you to your scheduled doctor's visit to be completed and signed by the attending physician. It is the participant's responsibility to submit the **Preventive Screening Form** as part of the wellness program to be returned to Wellworks **For You** as outlined below, by **[DATE]**

PATIENT CONTACT INFORMATION

COMPANY NAME: _____
 FIRST NAME: _____ LAST NAME: _____
 DATE OF BIRTH: _____ ☐ MALE ☐ FEMALE
 PHONE: _____ EMAIL: _____

VBA Benefit Resource Flipbook

- Employer reference guide for all VBA offered wellbeing resources for physical, financial, mental, and social wellbeing.
- Please note: this resource cannot be customized by employer at this time.
- Click [here](#) for access.

Benefit Resource Guide

2025

**VIRGINIA BANKERS
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Benefits Corporation

Welcome to your employee benefits education site!

Below you will find the videos and resources you need to fully understand benefits offered by the Virginia Bankers Association.

Thank you!



Benefits Topics

2025 OPEN
ENROLLMENT

BSWIFT SITE

MEDICAL & RX
INFORMATION

HEALTH PLAN
ENHANCEMENT

HEALTH SAVINGS
ACCOUNT (HSA)

Once summaries are posted on the Open Enrollment website, be sure to save the appropriate versions and upload them to your Learn Your Benefits site.

All videos have been updated to reflect the 2026 plan year.

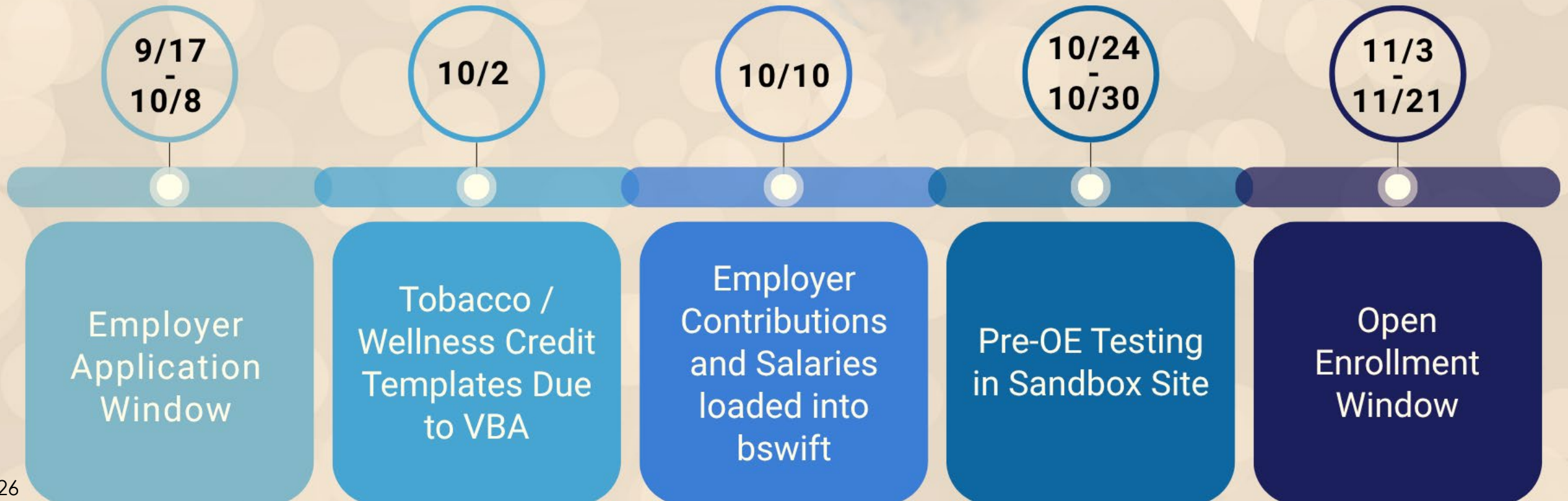
Questions? Email support@learnyourbenefits.com or the Benefits Corp. mailbox.

LEARN YOUR BENEFITS



 When testing, Sandbox refreshes every Friday morning

 Sept 18th HR Admin OE webinar recording
available on OE Resource site



OPEN ENROLLMENT RESOURCES

Weekly OE Newsletters – every Thursday until EOY

Customizable OE Benefit Guide template

Customizable OE PowerPoint presentation template

Contribution Strategy template

Customizable LearnYour Benefits video education website



www.vabankers.org

Employee Benefits Page