



2027 Employer Contribution Update Instructions

Due 10/15/2026

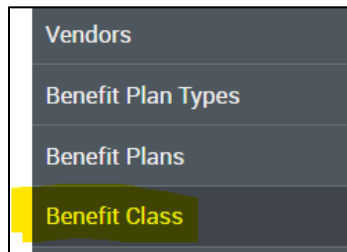
Add your employer contribution amount(s) for 2027 benefit plans, one plan at a time.
Employer contribution changes made for 2026 do not automatically roll over to 2027.

Step 1: Navigate to Benefit Class

- A. On your bswift homepage, click on the “Admin” drop-down and select “Benefit Admin”.



- B. Select “Benefit Class” from the left-hand menu.

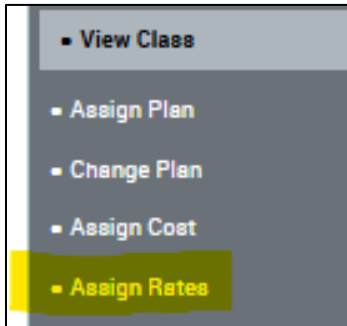


- C. Select the Benefit Class (e.g., Full-time 30+ Hours) for which you want to update the employer’s contribution.



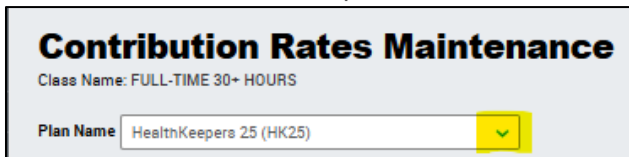
Step 2: Navigate to Assign Rates – PLEASE NOTE: THIS PROCESS IS DIFFERENT FROM PREVIOUS YEARS' INSTRUCTIONS.

- A. Select “Assign Rates” from the left-hand menu.



Step 3: Choose Plan

- A. From the “Plan Name” drop-down box, select the plan you want to update.

A screenshot of a web form titled 'Contribution Rates Maintenance'. Below the title, it says 'Class Name: FULL-TIME 30+ HOURS'. There is a 'Plan Name' label followed by a dropdown menu. The dropdown menu is open, showing 'HealthKeepers 25 (HK25)' as the selected option. The dropdown arrow is highlighted in yellow.

- B. Make sure the dropdown for “Displaying rates effective” displays **01/01/2027**.

IMPORTANT: If you do not change the effective date to 01/01/2027, you may overwrite your current 2026 plan costs.

A screenshot of the same 'Contribution Rates Maintenance' form. In addition to the 'Plan Name' dropdown, there is a 'Displaying rates effective' label followed by a date dropdown menu. The date dropdown is open, showing '01/01/2027' as the selected date. The date dropdown arrow is highlighted in yellow. Below the form, there are links for 'Add new rates >>' and 'Copy Rates to Benefit Classes >>'. At the bottom, there is a note: '* Fields are required'.

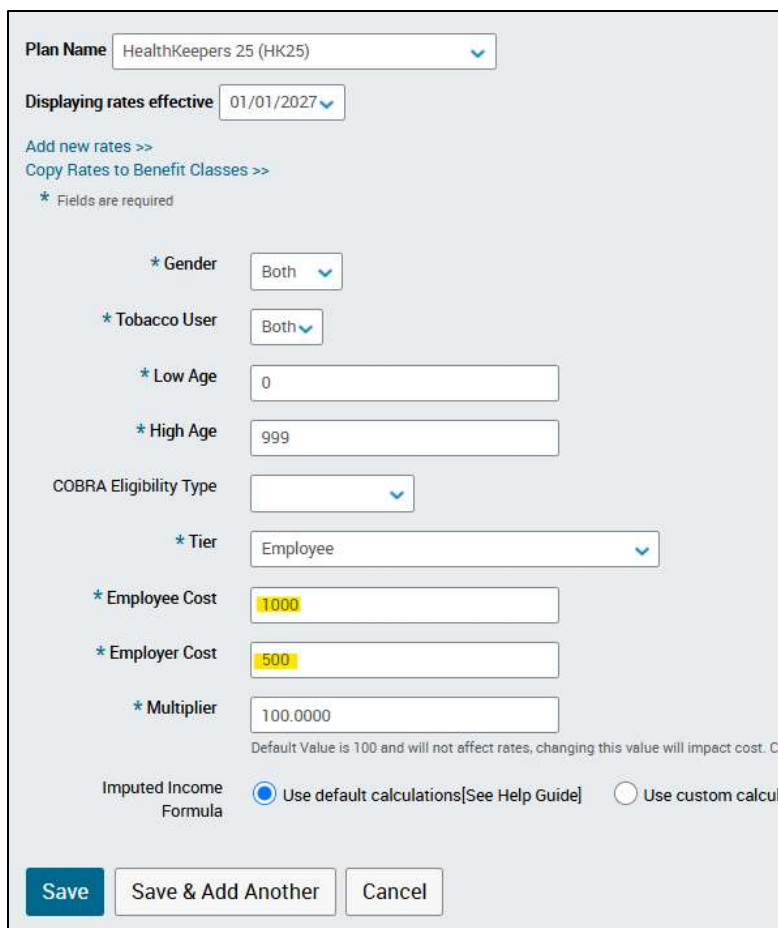
Step 3: Update Employer Contribution

- A. Scroll down and select the “B” under the Gender column that corresponds with the **Tier** you want to update:



	Gender	Tobacco User	Low Age	High Age	COBRA Eligibility Type	Tier	Employee
☐	B	B	0	999		Employee	

- B. **Only** update the “Employee Cost” and “Employer Cost” fields in the window below. Do not include punctuation or symbols. **Together, these amounts should equal the Total Cost of the Premium that was sent to you on your 2027 Rate Sheet.**



Plan Name: HealthKeepers 25 (HK25)

Displaying rates effective: 01/01/2027

[Add new rates >>](#)
[Copy Rates to Benefit Classes >>](#)

* Fields are required

* Gender: Both

* Tobacco User: Both

* Low Age: 0

* High Age: 999

COBRA Eligibility Type:

* Tier: Employee

* Employee Cost: 1000

* Employer Cost: 500

* Multiplier: 100.0000
Default Value is 100 and will not affect rates, changing this value will impact cost. C

Imputed Income Formula: ☒ Use default calculations[See Help Guide] ☐ Use custom calcul

Save Save & Add Another Cancel

- C. Select “**Save**”.
- D. There may be a pop-up window that appears after you save this contribution “Changing rate structure means you have to step through your defined contributions again.” If this window appears, just select “OK”.
- E. **Repeat Steps 3A-3C for all tiers for that particular plan.**

Step 4: Update Costs for Plan

- A. Once you have updated the employer contributions for all tiers within that plan, select the **checkbox** next to “**Gender**” to ensure all tiers are selected.
- B. Under “**Rates**” enter **1/1/2027** as the “Effective Date”.
- C. Select “**Update Costs for Users**”.

☒	Gender	Tobacco User
☒	B	B
☒	B	B
☒	B	B
☒	B	B

Delete

Rates

Effective Date

[Update Costs for Users >>](#)

[Update Costs for COBRA Enrolled Users >>](#)

- D. Choose “**OK**” in the pop-up box, indicating that the Update Request is Pending.

Step 5: Repeat Steps 2-4 for all plans that require an Employer Contribution

Step 6: Medical Opt Out Credit – PLEASE NOTE: THIS PROCESS IS DIFFERENT FROM THE STEPS ABOVE.

- A. Navigate to the **Benefit Class** that will receive a credit (ex: Full-Time). See step 1 for instructions.
- B. Choose “**Assign Cost**” in left-hand menu.
- C. Select the Plan Name “**Medical Opt Out**” and ensure the Displaying Tier Costs Effective field says 1/1/2027.
- D. On the chart at the bottom, choose the **Tier** where you want to apply the credit (ex: Employee) by clicking on the Tier name in blue.
- E. The following screen will appear:

Contribution Maintenance

Class Name: FULL-TIME 30+ HOURS

Plan Name: Medical Opt Out (MWP)

Displaying tier costs effective: 01/01/2027

[Add new tier costs >>](#)
[Copy tier costs to Benefit Classes >>](#)

* Fields are required

* Tier: Employee

* Employee Cost:

* Employer Cost:

* Multiplier:
Default Value is 100 and will not affect rates, changing this value will impact cost. Cost = EE + ER * (Multiplier / 100)

Imputed Income Formula: ☒ Use default calculations[See Help Guide] ☐ Use custom calculations

Save Save & Add Another Cancel

	Tier	Employee Cost	Employer Cost
☐	Employee	\$0.00	\$0.00
☐	Employee + Spouse	\$0.00	\$0.00
☐	Employee + Child(ren)	\$0.00	\$0.00
☐	Employee + Family	\$0.00	\$0.00

- F. Enter the amount of the credit as a **negative** in the Employee Cost field.
- G. Select “**Save**”.
- H. Repeat **steps D-G** for each Tier that will have a credit.