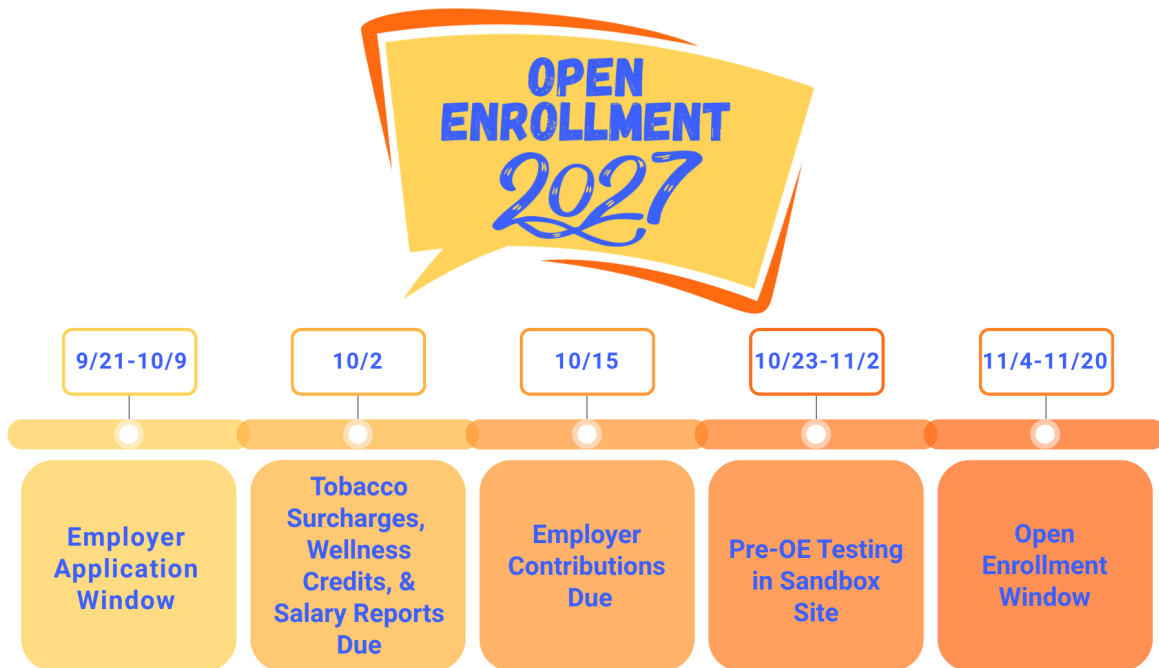


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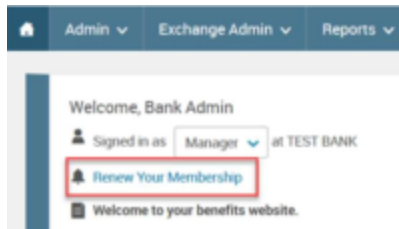
FINAL REMINDER - DUE OCTOBER 2nd: TOBACCO SURCHARGES, WELLNESS CREDITS & SALARY REPORTS

Required for all employers: [Salary Report](#): New for 2027 OE, we are asking each employer to upload their Salary Report to a secure SharePoint link. The Benefits Team will then import your salaries into bswift on your behalf!

Required for employers offering a Tobacco Surcharge and/or a Wellness Credit in 2027. If applicable, please download, complete, and email your completed template(s) to benefits@vabankers.org by October 2nd.

- [Tobacco Surcharge Template](#)
- [Wellness Credit Template](#)

DUE OCTOBER 9th: OPEN ENROLLMENT APPLICATION



The 2027 Open Enrollment Application will close on Friday, October 9th, and we **require** all employers to submit an application.

For any items that require you to contact the VBA, please do so BEFORE October 9th. For application instructions, please refer to the [presentation slides](#) from our OE Administrator Webinar.

DUE OCTOBER 15th: EMPLOYER CONTRIBUTIONS

Your Employer Contribution amounts must be entered into bswift by October 15th. Instructions for entering these contributions can be found here:

- [2027 Employer Contribution Instructions](#)

We have also created a [Contribution Model](#) to assist you as you evaluate your employer contributions for 2027 and this is available on our OE Resource Site. This model is designed to help you evaluate both the employee impact and the overall cost implications of various contribution strategies.

Also, the Benefits Team will be available in the coming weeks to review your 2027 Employer Contribution Strategy and answer any questions you may have. If you are interested in setting up a call with one of our team members to review your specific strategy, please [click here](#) to schedule a 45-minute call. For those who schedule a call with our team, we ask that you have your current contribution strategy and your 2027 rates readily available before the call.

DUE OCTOBER 15th: NEW 2027 HSA PLAN INFORMATION

New this year, we are asking each employer to complete this [HSA Plan Information form](#). This will allow us to ensure that each bswift enrollment site is set up accurately. It will also help us as we consider setting up an HSA file feed from bswift in the future. Please complete and return this form to us by October 15th.

EMPLOYER ACTION REQUIRED BY OCTOBER 15th: 2027 MEDICARE PART D CREDITABLE COVERAGE LETTER

You must customize and distribute the [Creditable Coverage Notice](#) to employees by October 15th. Electronic distribution is acceptable.

The Creditable Coverage Letter is a document containing information about the VBA Benefits Corp.'s prescription drug benefit and Medicare Part D. This will apply to employees and covered dependents who are 65 or older, employees with a disabled dependent and/or those who are thinking about retirement.

Please note for 2027, all of the VBA Benefits Corp.'s plans are creditable.

HEALTHEQUITY - INTRODUCING DIGITAL & VIRTUAL CARD ACCESS

Beginning November 5, 2026, eligible HealthEquity members will have access to new Digital Card and Virtual Card capabilities.

- The **Digital Card** is a digital version of an existing HealthEquity Visa® card that uses the same card number as the physical card, allowing members to make eligible purchases even when their physical card is not available.
- The **Virtual Card** provides a unique card number that can be used while members are waiting for a new or replacement physical card.

Members can securely view card details through the HealthEquity Member Portal and add their card to a digital wallet where supported. Physical cards will continue to be available and function as they do today.

SUPPLEMENTAL HEALTH BENEFITS - WELLNESS BENEFIT EXCLUSION

Effective January 1, 2027, Securian will no longer offer the wellness benefit under its Supplemental Health coverage. Covered employees that completed an eligible wellness activity in 2024–2026 but have not yet submitted their claim can still do so. Please encourage your employees to submit any outstanding claims and take advantage of benefits they may be eligible to receive.

FALL MEETINGS WRAPPED UP TODAY!

We extend a huge thank you to those who were able to join us this week at our in-person Fall Meeting or our virtual version this afternoon! We shared a lot of information and had great questions and discussions at each event.

- [Presentation Recording](#)
- [Presentation Slides](#)

OPEN ENROLLMENT RESOURCE SITE



Be sure to bookmark the [Open Enrollment Resource Site](#) and visit it regularly for helpful tools, resources, and important updates throughout Open Enrollment!

If you missed it, the Sept 17th Open Enrollment Webinar recording and presentation have been posted as well as the recording & presentation from today's Fall meeting.

WELLNESS SPOTLIGHT



2026 Q4 WELL-BEING TOOLKIT: PRIORITIZING PREVENTIVE SCREENINGS

The Well-Being theme for Q4 2026 is "Prioritizing Preventive Screenings".

- Review the [Q4 Administrator's Toolkit](#) for turnkey well-being initiatives.
- Share the [Q4 Employee Stall Talk](#) electronically or in print.
- Share the [October Wellworks For You Employee Newsletter](#).

OCTOBER WALKING CHALLENGE STARTS TODAY! VENTURE THROUGH VA - PART 2



[Venture Through Virginia: Part 2 – Eastern Virginia](#) begins today and runs throughout October!

Encourage employees to join the challenge and virtually make their way from Richmond to the Virginia Beach Boardwalk while staying active along the way.

WELLWORKS: REGISTRATION FOR 2027

If you are planning to use the Wellworks for You Platform in 2027 please complete this following form by **November 9, 2026**:

- [Wellworks Implementation Intake Form 2027](#)

Wellworks will reach out to walk through your plans and how to best utilize the platform. As a reminder, the platform can be used to track challenges, PCP forms, learning modules completed and much more.



BSWIFT MOBILE APP QR CODE





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