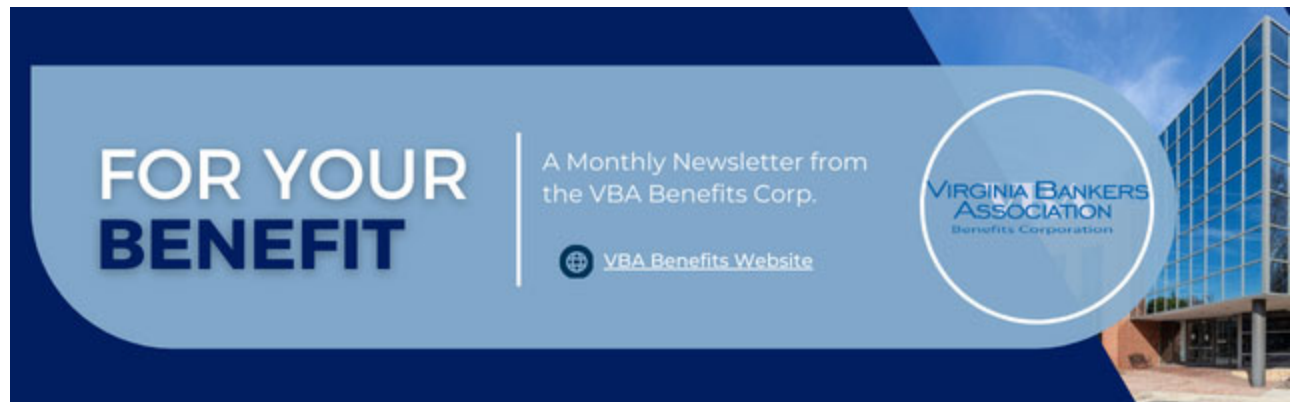


Problem viewing this email? [Click here](#) for our online version.



A group photo of eight people, seven women and one man, dressed in professional business attire. They are posed in two rows, with four people standing in the back and four sitting or kneeling in the front. The setting appears to be an outdoor patio with a brick walkway and some greenery in the background.

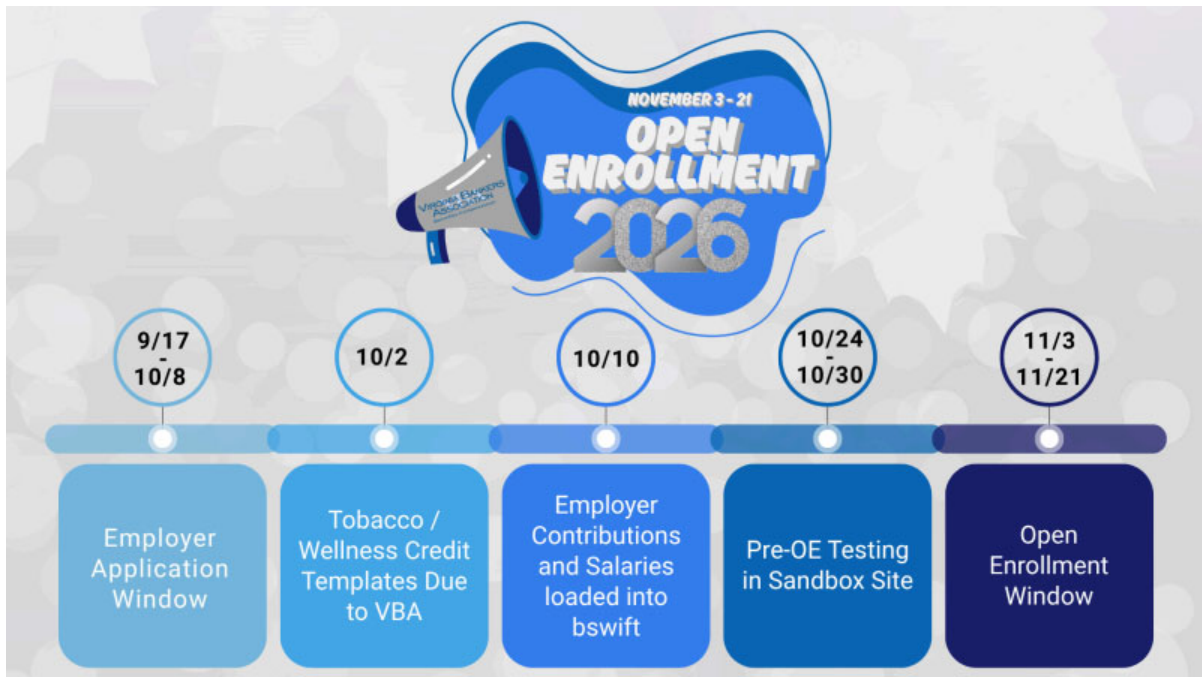
AUGUST 2025 ACTION ITEMS

WHAT DO I NEED TO DO? 

- Mark your calendars for Open Enrollment dates
- Complete the Intake Forms for the Hydration Mini-Challenge and Appalachian Trail Walking Challenge
- Share the updated HIPAA Notice of Privacy Practices with covered individuals by 8/31
- Register for Upcoming Events

VIRGINIA BANKERS ASSOCIATION Benefits Corporation

COMING SOON: OPEN ENROLLMENT



The monthly For Your Benefit newsletter will be temporarily replaced with a weekly Open Enrollment newsletter from September - December. The Open Enrollment Newsletter will contain important information and deadlines related to 2026 Open Enrollment.

UPCOMING EVENTS

A flyer titled "UPCOMING EVENTS" with a blue cloud-like shape at the top containing a megaphone icon and the text "NOVEMBER 3 - 21 OPEN ENROLLMENT 2026". Below the title, there are four boxes, each containing a date and a description of an event with a "REGISTER HERE" link.

Date	Event
THURS 18 SEPT	OE ADMIN WEBINAR REGISTER HERE
TUES 30 SEPT	CENTRAL VIRGINIA FALL MEETING REGISTER HERE
WED 1 OCT	SOUTHWEST VIRGINIA FALL MEETING REGISTER HERE
THURS 2 OCT	VIRTUAL FALL MEETING REGISTER HERE

Register for the VBA Benefits Corp. Open Enrollment Webinar and a Fall Meeting! Click on the flyer to the left to access registration.

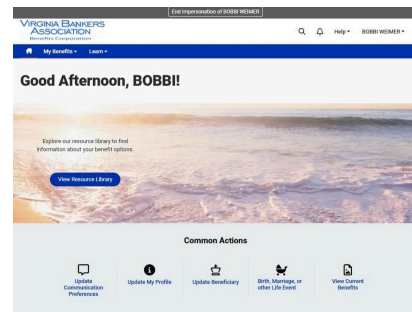
Register for the September 10th webinar: Connection between Adoption Agreements & bswift, where we'll discuss how your Adoption Agreement selections are reflected in bswift. This event is free to attend; however, [registration is required](#).

Questions? Contact the [Benefits Team](#).



UPDATED BSWIFT EMPLOYEE EXPERIENCE - COMING SOON!

The Benefits team is working hard to create a new website experience for your employees. The revamped site should be in place before Open Enrollment, and we will give you a preview of the pages as soon as they are ready.



NEW HR ADMIN LETTER

Please review our new [VBA Benefits Corp. Welcome Letter](#) for new HR Administrators. This letter includes a description of the Benefits Corp. Value Proposition and Health & Welfare benefit services provided. We created this letter to distribute to all new HR Administrators to introduce them to the VBA Benefits Corp as well as explain the resources available to them as members of the VBA.



HYDRATION MINI-CHALLENGE: AUGUST 18 - 29

The VBA is excited to host a hydration mini challenge August 18 - 29. This challenge will focus on employees increasing their daily water intake and logging it using the *Wellworks for You* app.

The flyer to the right can be used to promote the challenge. Feel free to get creative with fruit infused water stations or some other way to make this challenge fun! As a reminder, all employees covered by the VBA Benefit Corp's medical plan have access to the *Wellworks for You* platform.

If you would like to promote this challenge to your employees please complete the HR Administrator [VBA Hydration Mini Challenge Intake Form](#) by August 11th.

Please reach out to benefits@vabankers.org with any questions.



APPALACHIAN TRAIL WALKING CHALLENGE: OCTOBER 1 - 31

As a reminder, all employers offering medical coverage through the VBA Benefits Corp. have a *Wellworks For You* portal set up with turnkey programs available.

Click on flyer to the right for more information. To learn more about the *Wellworks For You* platform or the Appalachian Trail Walking Challenge, visit the [Well-being Resource Site](#).

HR Administrators must complete the [Appalachian Trail Walking Challenge Intake Form](#) by 8/29 to add an incentive to your Wellworks For You site. If you are not including an incentive on the site, the deadline to complete the intake form is 9/15. Employee sign-ups start 9/15.

Questions? Contact the [Benefits Team](#).



2025 Q3 WELL-BEING TOOLKIT: PREVENTIVE CARE

As a reminder, the **VBA Benefits Corp.** is focusing on **Preventive Care** for the third quarter of 2025.

Click on the Administrator's Toolkit to the right!

Resource distribution dates are not assigned, allowing employers to set their own timelines as discussed at the Well-being Summit.

Questions? The [Benefits Team](#) can help.



COMPLIANCE CORNER

HIPAA NOTICE OF PRIVACY PRACTICES - UPDATED NOTICE

Attention Medical and Dental Plan Sponsors: Please share the updated HIPAA Notice of Privacy Practices with individuals covered by the VBA Medical and Dental Trust by **August 31, 2025**. Click on the document to the left to access it. HIPAA requires that this Notice be updated at least once every three years, and this version updates the Notice issued in 2022.

On an ongoing basis, each employer must:

- Provide a copy of the Notice to any person who asks for it; and
- Provide the Notice to new enrollees at the time of enrollment.

No later than August 31, 2025, each employer must:

- Notify individuals covered by the VBA Medical and Dental Trust.
- Post the Notice anywhere you provide benefits information and remove the 2022 version of the Notice.

Contact the [Benefits Team](#) if you have any questions.



**Your Information.
Your Rights.
Our Responsibilities.**

This notice describes how medical information about you may be used and disclosed and how you can get access to this information. Please review it carefully.

Your Rights

When it comes to your health information, you have certain rights. This section explains your rights and some of our responsibilities to help you.

Get a copy of your health and claims records

- You can ask to see or get a copy of your health and claims records and other health information we have about you. Ask us how to do this.
- We will provide a copy or a summary of your health and claims records, usually within 30 days of your request. We may charge a reasonable, cost-based fee.

Ask us to correct health and claims records

- You can ask us to correct your health and claims records if you think they are incorrect or incomplete. Ask us how to do this.
- We may say "no" to your request, but we'll tell you why in writing within 60 days.

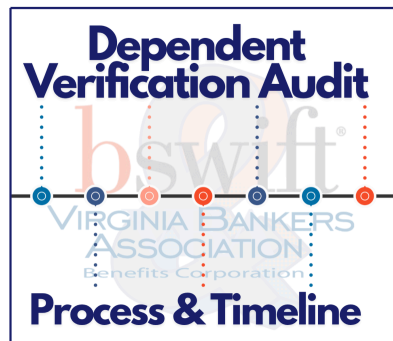
Request confidential communications

- You can ask us to contact you in a specific way (for example, home or office phone) or to send mail to a different address.
- We will consider all reasonable requests, and must say "yes" if you tell us you would be in danger if we do not.

continued on next page

Notice of Privacy Practices • Page 1

DEPENDENT VERIFICATION AUDIT



The Dependent Verification Audit is underway! Audited employees must submit their required documentation via the [Dependent Verification Website](#) or the bswift app between 8/1 - 9/12. Ineligible dependents will lose coverage on 9/30/2025.

Click on the document to the left for more information about the audit. There is a link to the project process, timeline, and communications on page 1.

Please reach out to the bswift DV team with any employee questions at 877-940-5665.

One Big Beautiful (OBBB) Act - Impact to Employee Benefits

On July 4, 2025, the *One Big Beautiful Bill (OBBB) Act* was signed into law, introducing several impactful reforms to employee benefit plans. Below is a summary of key provisions that directly impact benefits provided by VBA:

- **Permanent Extension of Telehealth Relief** – OBBB Act permanently reinstates the pandemic-era provision allowing Health Savings Account (HSA) - qualified high deductible health plans (HDHPs) to cover telemedicine and other remote care services before the deductible is met without jeopardizing the participant's HSA eligibility. *Note in 2025, telemedicine services under the VBA Health Plan will continue to be subject to standard copays and coinsurance. However, VBA is actively exploring options to offer full coverage for telemedicine services starting in 2026, aligning with the new federal flexibility.*
- **Direct Primary Care and HSA Compatibility** – Beginning in 2026, direct primary care arrangements that offer fixed-fee access to primary care will be compatible with HSA eligibility (as long as the monthly fee does not exceed \$150 for individuals or \$300 for families). Additionally, these fees will be treated as medical expenses and can be reimbursable through an HSA.
- **Increased Dependent Care Flexible Spending Account (FSA) Contribution Limits** – For the first time in decades, the Dependent Care FSA contribution limit will increase from \$5,000 to \$7,500 effective January 2026. *VBA will reach out later this year to determine whether employers wish to adopt the increased limit. Please note that higher contributions may disproportionately benefit highly compensated employees, potentially triggering nondiscrimination testing concerns.*

Our ERISA attorneys, Williams Mullen put together the following white paper on OBBB Act impact to employee benefits and executive compensation: [The One Big Beautiful Bill Act Affecting Employee Benefits and Executive Compensation | Williams Mullen](#)

Questions? Reach out to the [Benefits Team](#).

ACA Affordability Percentage Threshold for 2026



The ACA affordability percentage threshold for plan years beginning January 1, 2026, is set at 9.96% of the employee's household income. This percentage reflects an increase from the 2025 standard of 9.02% and is adjusted annually for inflation. Applicable Large Employers (50+ FTEs) must ensure that their health coverage meets this affordability standard to avoid penalties under the Affordable Care Act (ACA).

Contact the [Benefits Team](#) if you have any questions.



SOCIAL SECURITY PRESENTATION

VBA Benefits Corp and our 401(k) Plan investment advisor, SageView Advisory Group, presented a very informative webinar called "Social Security Deep Dive."

The presentation is not specific to any particular retirement plan. Feel free to share the [recording](#) and the [slides](#) with your employees and encourage them to watch with their spouses as well!



HEALTH & WELFARE

A graphic for the Virginia Bankers Association Benefits Corporation. It features a photo of a group of people at the top. Below the photo is a list of upcoming training events. On the left side of the list, there is a vertical banner that says 'FREE! UPCOMING TRAINING'.

DATE	EVENT	FORMAT	TIME	REGISTER HERE
JULY 15	bswift Reports & Excel Manipulation	Virtual	10:00 AM - 11:30 AM	Register here (required)
SEP 10	Connection between Adoption Agreements & bswift	Virtual	10:00 AM - 11:30 AM	Register here (required)

Questions? benefits@vabankers.org

bswift Reports & Excel Manipulation was held on July 15. Those that were unable to join may access the [webinar recording](#).

Connection between Adoption Agreements & bswift will take place on September 10 at 10am. Understand how your Adoption Agreement selections are reflected in bswift. [Registration is required](#) for this free event.

Contact the [Benefits Corp. Team](#) to see if the trainings are suitable for you or someone else on your team.

AUGUST 19 POOL PEER GROUP CONFERENCE



Join us for our annual **Pool Bank Peer Group Conference** on **Tuesday, August 19th** at the VBA office from 10am - 3pm. [Registration is required](#) for this free event.

Topics include a 2026 renewal preview, an update on our 2025 initiatives, as well as opportunities to connect with your peers and our partners.



Norton LifeLock Enhancements & Communication Resources

Exciting Enhancements Coming to Your Norton LifeLock Benefits

We're pleased to share that Norton LifeLock will be introducing two enhancements to its identity theft and cybersecurity benefit program later this year:

Norton Genie – Coming Summer 2025: Harnessing the power of AI, Norton Genie helps stop scammers in their tracks—protecting participants from threats across text messages, phone calls, emails, and websites. View the [Digital Protection Flyer](#) for more information.

Financial Wellness Tools – Coming Fall 2025: New tools like a spending tracker and real-time financial insights will empower participants to better understand their spending habits and manage income more effectively. View the [Financial Wellness Flyer](#) for more information.

New Communication Materials to help you promote and navigate these enhancements. Explore these resources and more on the [VBA Health & Welfare site](#).

For questions, please contact [Benefits Corp.](#)

DON'T FORGET!

Your August bswift invoice will be ready for download on Friday, 8/8 with a draft date scheduled for 8/12.

FOLLOW US AT



[Manage Email Preferences](#)

4490 Cox Road Glen Allen, VA 23060
804-643-8060

