

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

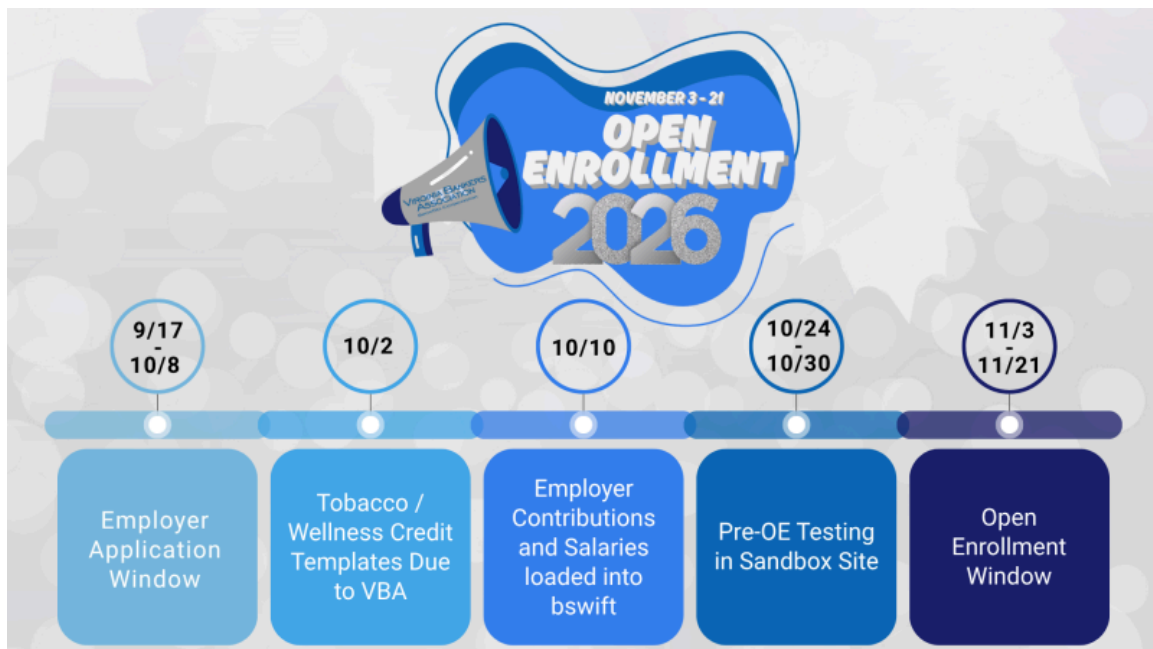


FALL MEETINGS - NEXT WEEK! REGISTER TODAY

We'll be hosting three fall meeting options this year. Two will be in-person, one will be virtual. We encourage you to attend just one of these, as the material will be the same.

Click on the flyer to the right to access registration (required).

Questions? Email benefits@vabankers.org.



DUE OCTOBER 2: TOBACCO SURCHARGE & WELLNESS CREDIT TEMPLATES

Below are the templates needed for employers offering a Tobacco Surcharge and/or a Wellness Credit / Surcharge for their employees in 2026. Please relay your completed template(s) by October 2nd.

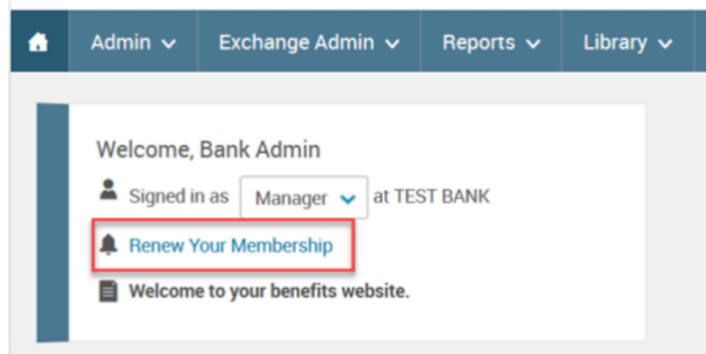
[Tobacco Surcharge Template](#) (if applicable, please download, complete, and email to benefits@vabankers.org)

[Wellness Credit / Surcharge Template](#) (if applicable, please download, complete, and email to benefits@vabankers.org)

Questions? Email benefits@vabankers.org

DUE OCTOBER 8: OPEN ENROLLMENT APPLICATION

The 2026 Open Enrollment Application is now available in bswift. The application will close on Wednesday, October 8th.



All employers must complete the application by October 8th. For any items that require you to contact the VBA, please be sure to do so BEFORE October 8th. For application instructions, please refer to the [presentation slides](#) from our [Open Enrollment Administrator Webinar](#).

Questions? Email benefits@vabankers.org

DUE OCTOBER 10: 2026 COMPENSATION UPDATE

Your employee's current compensation (as of 9/30/25) must be in bswift by Friday, October 10. This process can be completed as soon as your application is submitted. The 2026 Compensation Update Instructions are located on your bswift administrator home page, under the "What's New" section. After completing the imports please make sure that all records were completed successfully with no errors.

Questions? Email benefits@vabankers.org

DUE OCTOBER 15: 2026 Medicare Part D Creditable Coverage Letter

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 2026, all of the VBA Benefits Corp.'s plans are creditable.

Action Item: Customize and distribute the [Creditable Coverage Notice](#) to employees by October 15, 2025. Electronic distribution is acceptable.

Questions? Email benefits@vabankers.org

CONTRIBUTION MODELING

If you're changing your employer contributions for the upcoming plan year, please consider using the contribution model matrixes the VBA provides to analyze employee impact and overall cost impact for various contribution scenarios.

- [4-Tier Contribution Modeling Matrix](#)
- [5-Tier Contribution Modeling Matrix](#)

Find additional tools and resources on the [2026 Open Enrollment Resources site](#).

Questions? Email benefits@vabankers.org

OPEN ENROLLMENT WEBINAR

If you missed it, please view the [recording](#) and [presentation slides](#).

Here is a summary of what we covered:

- 2026 Changes:
 - New lowest cost medical plan option: [HealthKeepers](#) 5000
 - Encourage employees to download the [Sydney Health app](#) to receive a digital ID card
- The 2026 Benefits application process in bswift
- The OE timeline and key dates to remember
- How your Adoption Agreements selections are reflected in bswift (from rescheduled 9/10 Webinar)

Questions? Email benefits@vabankers.org

OPEN ENROLLMENT RESOURCE SITE: CLICK TO VIEW AND BOOKMARK!



IN OTHER NEWS

EMPLOYEE ERGONOMIC WEBINAR: OCTOBER 3 at 10AM

In connection with our focus on MSK for Q4 Wellness, please join us on Friday, October 3rd for ergonomic education and support (hosted by The Rising Workplace). [Click here](#) to view the flyer and share it with your employees!



[Click here](#) to register (required for all attendees).

[Take the Ergonomic Self-Assessment](#) (takes about 10-minutes to complete).

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

2025 Q4 WELL-BEING TOOLKIT: MUSCULOSKELETAL (MSK) HEALTH

The VBA Benefits Corp. is focusing on MSK Health for the fourth quarter of 2025. This quarter features an Ergonomic Webinar (10/3), Walking Challenge (10/1-10/31), online tools, and downloadable materials to support employee communications.



Click on the flyer to the left! Please note it is for administrators only.

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

WELLWORKS: REGISTRATION FOR 2026

If you are planning to use the Wellworks for You Platform in 2026 please complete [THIS FORM](#) by November 10, 2025.

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.

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

MENTAL HEALTH RESOURCES BROCHURE

We're excited to share our new brochure about behavioral health resources from Anthem!

Click on the brochure to the right and share it with your employees!

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



FOLLOW US AT



[Manage Email Preferences](#)

4490 Cox Road Glen Allen, VA 23060
1-800-643-5599

