

FOR YOUR BENEFIT

A Monthly Newsletter from
the VBA Benefits Corp.



VBA Benefits Website

VIRGINIA BANKERS
ASSOCIATION
Benefits Corporation

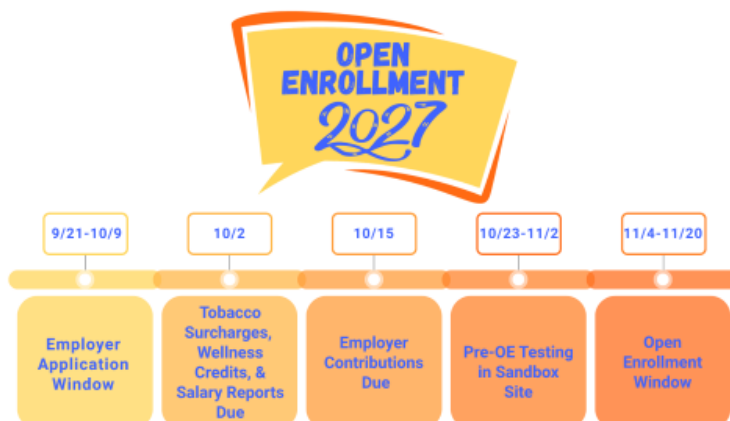
August 2026 ACTION ITEMS

WHAT DO I NEED TO DO? 🔍

- [Mark your calendars for key Open Enrollment dates](#)
- [Register for upcoming Open Enrollment Events](#)
- [Review the October Walking Challenge](#)
- [Review the Q3 Well-being Toolkit](#)

BENEFIT BOOST

COMING SOON: OPEN ENROLLMENT



IMPORTANT DATES

- **Mon, August 10th:** August bswift invoice ready for download with a draft date scheduled for 8/12.
- **Thu, September 17th:** [2027 Open Enrollment Webinar](#).
- **Mon, September 14th:** [Deadline to complete the employer registration intake form for the October Walking Challenge](#)
- **Mon, September 28th:** [In-Person Fall Meeting](#)
- **Thu, October 1st:** [Virtual Fall Meeting](#)

HR: HEART OF THE WORKPLACE

Share your news in the next **newsletter**. Whether you're celebrating a new baby, a professional achievement, or a personal adventure, we want to celebrate with you! Share your story in the next FYB Newsletter!

[Submit Content](#)

The monthly For Your Benefit newsletter will be temporarily replaced with a weekly Open Enrollment newsletter, starting Thursday, September 3rd. Make sure you are reviewing the weekly newsletters as they will contain important information and deadlines related to the 2027 Open Enrollment.

OE RESOURCE SITE: CLICK TO VIEW & BOOKMARK!



Visit the [Open Enrollment Resource Site](#) to access key tools and resources. The site will be updated through the end of the year.

SUGGESTION BOX

Whether you have a process improvement in mind, a new initiative to propose, or a simple thought you'd like us to consider, this tool makes it easy to share your perspective.

We encourage you to take a moment to explore the Virtual Suggestion Box and let us know what's on your mind.

[Submit Content](#)

OPEN ENROLLMENT: UPCOMING EVENTS

Register for the VBA Benefits Corp. Open Enrollment Webinar and a Fall Meeting! [Click here](#) for more information and to access registration.

WELLNESS SPOTLIGHT

WALKING CHALLENGE: VENTURE THROUGH VIRGINIA PART 2: OCTOBER 1st - 31st



Venture Through Virginia: Part 2 – Eastern Virginia runs through the month of **October**, taking participants on a virtual route from Richmond to the Virginia Beach Boardwalk.

Employees can track progress through the Wellworks For You app by syncing their fitness devices. Participants are encouraged to aim for 8,000 steps per day and will compete against coworkers within their own organization. Walking challenges are a fun way to increase employee engagement and support overall physical and mental wellbeing.

Interested in participating? Complete the [Registration Intake Form](#) by September 14th. Registered employers will receive promotional materials for employees, and the Wellworks portal can be customized to include an incentive program.

ABS FOR AUGUST CHALLENGE: AUGUST 3rd - 30th

It's not too late to join the challenge and encourage employees to complete abdominal workouts. [Click here](#) for more information.

2026 Q3: LOVE YOUR HEART

The Well-Being theme for Q3 2026 is "Love Your Heart".

- Review the [Q3 Administrator's Toolkit](#) for turnkey well-being initiatives.
- Share the [Q3 Employee Stall Talk](#) electronically or in print.
- Share the Wellworks For You [August](#) and [September](#) Employee Newsletters.
- Encourage employees to [register](#) for the 8/19 "Heart to Heart: A Conversation About Women's Health" Webinar.

Visit our [Well-being site](#) to view more tools and resources.



COMPLIANCE CORNER

ACA Affordability Percentage Threshold for 2027

The ACA affordability percentage threshold for plan years beginning January 1, 2027, is set at 10.22%. This percentage reflects an inflation-adjusted increase from the 2026 threshold of 9.96%.

The threshold is the percentage of household income that an employee is expected to contribute for self-only coverage under an employer-sponsored health plan. Applicable Large Employers (50+ FTEs) must ensure that their health coverage meets this affordability standard to avoid penalties under the Affordable Care Act (ACA).

RECAP: ENROLLMENT RULES & NEW COBRA PROCESS WEBINAR

Thank you to those that joined our bswift Enrollment Rules & New COBRA Process Webinar on July 9th! We truly hope you found the information helpful and worth your time!

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

Please review the links above and don't hesitate to reach out if you have any questions.

RECAP: LOVE YOUR FUTURE WEBINAR

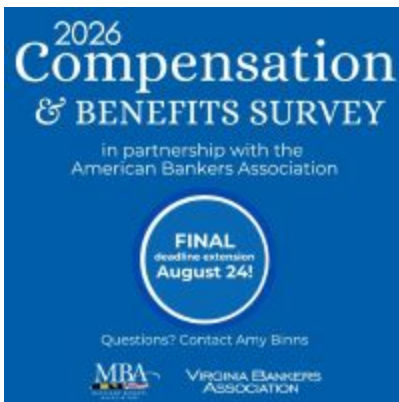
VBA Benefits Corp and our 401(k) Plan investment advisor, Creative Planning (formerly SageView Advisory Group), presented a very informative webinar called “Love Your Future.”

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!

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

DEADLINE EXTENDED: COMPENSATION & BENEFITS SURVEY

The deadline for the [2026 Compensation & Benefits Survey](#) has been extended to August 24th!



Your participation is crucial to ensuring the data is accurate, relevant, and representative of the community banking industry.



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