

Problem viewing this email? View this email [in your browser](#).

## FOR YOUR BENEFIT

A Monthly Newsletter from  
the VBA Benefits Corp.



[VBA Benefits Website](#)

VIRGINIA BANKERS  
ASSOCIATION  
Benefits Corporation



## FEBRUARY 2026 ACTION ITEMS

WHAT DO I NEED TO DO?

- Register for the 2/25 Learn Your Benefits Webinar
- Expect an email on 2/6 containing ACA information
- Review the 2026 HIPAA Privacy Notice and requirements and the Annual Disclosure Requirements Grid
- Register for the 2/26 Life + LTC Participant Webinar

VIRGINIA BANKERS  
ASSOCIATION  
Benefits Corporation

## THE VBA WILL BE CLOSED

Monday, February 16 in observance of Presidents' Day.

## TRAINING OPPORTUNITIES

### LEARN YOUR BENEFITS WEBINAR - FEBRUARY 25



We're excited to invite you to our upcoming Learn Your Benefits Webinar on Wednesday, February 25 from 1-2pm. Whether you're new to the site or looking for a quick refresh, this session is designed to help you make the most of the platform.

We will review the updated site layout, highlighting the new and improved theme and its features. We will also discuss your access to free, ongoing support and explore additional uses for the platform to help your employees access and understand their

benefits.

This is a great opportunity to become more confident with using the platform and implement the new site theme. [Click here](#) to explore the demo site.

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

### Registration is Required:

[Register Here](#)



## NATIONAL WEAR RED DAY: TOMORROW, FEBRUARY 6

**GO RED** in support of women's cardiovascular health by wearing red, sharing information, and donating to support research and education. [Click here](#) for more information.

[Send us your Go Red Pictures!](#)



## SHARE YOUR NEWS IN THE NEXT FYB NEWSLETTER



**Whether you're celebrating a new baby, a professional achievement, or a personal adventure** - this space is designed to share your news with fellow bank administrators.

Let's celebrate the achievements, joys, and life moments that make our community stronger. Click on the image to the right to share your story (and photos) in the next FYB newsletter!

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



## ACA 2025 REPORTING & FORMS



**Keep your eye out for an important email** from us by the end of the day tomorrow containing more detailed information and specific deadlines.

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

# HIPAA NOTICE OF PRIVACY PRACTICES - HEALTH AND DENTAL PLAN SPONSORS

Our HIPAA Notice of Privacy Practices have been updated to comply with new rules regarding Substance Use Disorder (SUD) records. The text at the bottom of page 4 of the Notice explains stricter, consent-driven protections for SUD records, limits their use in legal proceedings, and enhances patient rights.



## 2026 HIPAA PRIVACY NOTICE

**No later than February 16**, each employer must:

- Notify individuals covered by the VBA Medical and Dental Trust of the updated Notice;
- Post the Notice on any website that provides information about your benefits and remove the 2025 version of the Notice from the website.

**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.

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

## ANNUAL DISCLOSURE REQUIREMENTS GRID



Available now, the [Annual Disclosure Requirements Grid](#) outlines compliance notices and the responsible entity for distribution and acceptable delivery method.

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

## BENEFIT BOOST

### LIFE + LTC COVERAGE

Thank you to everyone who joined us on January 14<sup>th</sup> for the introductory webinar for our new Life + Long-Term Care (LTC) voluntary employee benefit. We appreciate your time and interest in learning about this exciting new benefit.



#### Webinar Resources:

- [1/14/26 Presentation Slides](#)
- [Recording](#)

#### Key Upcoming Dates:

- Benefit Effective Date: May 1, 2026

- [Participant Webinar](#): February 26, 2026 @11am (registration required)
- Open Enrollment: March 2 – March 13, 2026 (This initial enrollment period is the only opportunity for guaranteed issue coverage—no medical underwriting required.)

### Next Steps:

- For Members with Health & Welfare Benefits through VBA: We will automatically provide census data (based on data from 1/31/26) to Trustmark so your employees can receive program information. If you prefer not to offer this voluntary benefit, please contact us, and we will exclude your employees from communications.
- VBA Benefits Corp and Trustmark are currently preparing participant communication materials and sample employee emails. We will provide these to you as soon as they are available.

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

## WELLNESS SPOTLIGHT

## REMINDER - VIRTUAL EMPLOYEE *LIVE WELL, WORK WELL* WEEK: STARTS MONDAY!

As a reminder, the virtual employee well-being fair starts on **Monday**. [Click here](#) for employee communications including a flyer and short video. HR Administrators are asked to send employee communications.

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



## NEW EMPLOYEE COMMUNICATION RESOURCE - *STALL TALKS*

Check out our newest communication resource for **employees** to learn about point solutions and access well-being information. The flyer can be printed in various sizes and displayed in restrooms for convenient access. Alternatively, you may share the flyer digitally or post it to your intranet.

Click on the flyer to the left to view.

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



## 2026 Q1 WELL-BEING TOOLKIT - NEW YEAR, NEW YOU

As a reminder, the theme for Q1, 2026 is "New Year, New You"!

Click on the Administrator's Toolkit to the right to view. It contains links to turnkey well-being initiatives.

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



## RETIREMENT

### ANNUAL 401(k) PLAN CONFERENCE - APRIL 14

**401(k) Plan Sponsors:** Please save the date for our annual SBA 401(k) Plan Conference on Tuesday, April 14 in the VBA office in Richmond, with a virtual option also. Note that this date is a little earlier than usual.

More information coming soon!

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

## IN OTHER NEWS...



# BANK COMMITMENT FORMS DUE MARCH 31 FOR THE VBA INTERNSHIP PROGRAM



**The Backstory:** This past summer, 10 banks participated in the VBA Internship Program, hosting 40 students from different colleges and universities. Nearly 50 students who have completed our program since 2017 are currently working in the Virginia banking industry!

**What's Included:** Our program is a turnkey experience for banks that don't currently have a formal internship program, and it provides resources to add enrichment and further exposure to the programs many banks already have in place. In addition to program templates and suggestions for engagement, the program includes both in-person and virtual training and networking opportunities for the interns.

Questions? [Monica McDearmon](#) can help.

## Your Next Steps:

Learn more about the program

Complete a Bank Commitment Form by March 31

Add your own **text** to tell a story or spread the word! You can add hyperlinks, *styling*, and even Personalization Codes!



Virginia Bankers Association Benefits Corporation  
4490 Cox Road  
Glen Allen, VA 23060  
(800) 643-5599

[Privacy Policy](#) | [Manage Email Preferences](#)

