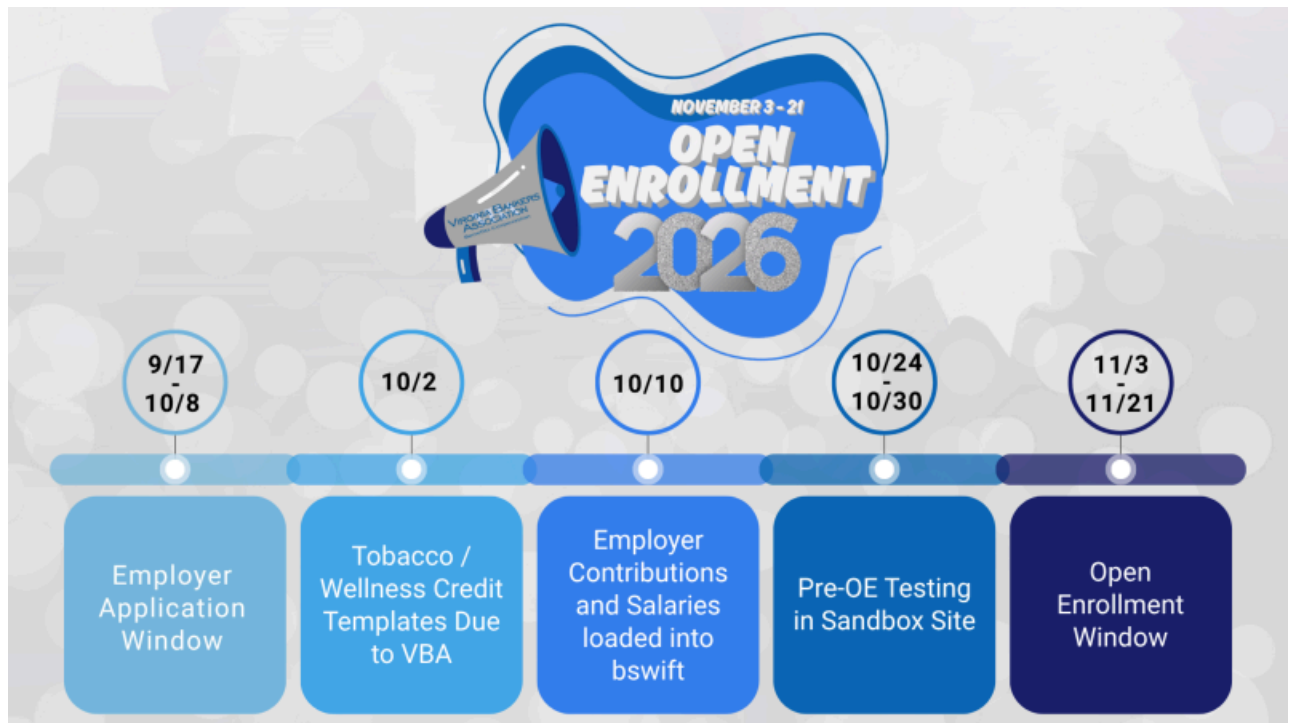
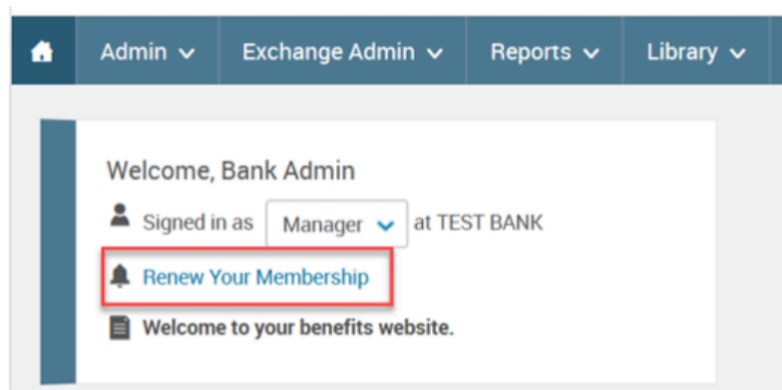


Problem viewing this email? [Click here](#) for our online version.



OPEN ENROLLMENT APPLICATION - NOW OPEN!

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

OPEN ENROLLMENT WEBINAR

We had a great turnout for the OE Webinar this morning!

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

2026 COMPENSATION UPDATE: DUE 10/10

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

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

MEDICAL PLAN NAME CHANGES

The Benefits Corp. is updating the medical plan names to highlight the Anthem network the plan utilizes.

Please review the [updated medical plan names for 2026](#).

Questions? Email benefits@vabankers.org

TOBACCO SURCHARGE & WELLNESS CREDIT TEMPLATES: DUE 10/2

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

2026 MEDICARE SUPPLEMENT RATE

The rate has increased to \$434.36 effective Jan 1, 2026.

Questions? Email benefits@vabankers.org

FALL MEETINGS: SEPTEMBER 30 - OCTOBER 2

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.



OPEN ENROLLMENT RESOURCE SITE: CLICK TO VIEW AND BOOKMARK!



IN OTHER NEWS

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

Q4 2025

Musculoskeletal (MSK) Health
the well-being of the muscles, bones, joints, and connective tissues that support movement.

Click on the icons below to explore campaign options to distribute to your employees.

- Ergonomic Webinar October 3**
Improve posture at work! Share the Ergonomic Assessment and 10/3 Webinar (registration required).
- Wellworks Walking Challenge**
This Company-Wide Appalachian Trail Walking Challenge will take place between 10/1 - 10/31. Complete the **Intake Form** by 9/30.
- Hinge Health**
Virtual Physical Therapy to reduce pain/discomfort or recover from an injury.
- Anthem MSK Health Kit**
Employee communications and tools for creating a fun and effective 4-week program.

Helpful Tips:

- **Keep it simple.** This material is meant to help you to manage your quarterly wellbeing strategy.
- **Pick & choose what works!**
- **Spread it out.** Materials may be distributed to employees on a timeline of your choice.
- **Keep it fun.** Present this program as a positive, helpful experience, not a mandatory requirement. You want everybody to keep a healthy attitude!

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

VBA-WIDE FALL WALKING CHALLENGE: OCTOBER 1 - 31

Last call for employer registration! [CLICK HERE](#) to register by the end of this week.

Employees can start registering for the challenge 9/15.

The [Wellworks for You](#) platform provides turn-key weekly employee communications and incentive reporting. Use these promotional materials to announce the challenge to employees: [Employee Flyer](#) & [Sample Email](#).

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



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).

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

ONE-TIME DEPENDENT VERIFICATION AUDIT

The final deadline for employee appeals is Friday, 9/19. We will be sending final rejection letters to employees with unverified dependents next week, and we will copy Administrators on these emails.

Next week, we will also be sending Administrators a final report containing the status of each employee with audited dependents. Unverified dependents will lose coverage on 9/30/25 and these changes will be reflected on the October bills.

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

OCTOBER 2025 PROPOSED BILLING TIMELINE

As a reminder, the system will be down on Tuesday, September 23rd.

Bills should be ready for download by Monday, 10/6 with a draft date of Wednesday, 10/8.

Questions? Email benefits@vabankers.org.

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