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POST OPEN ENROLLMENT AUDITS & REPORT SUGGESTIONS

The VBA Benefits Corporation is advising that all administrators audit 2026 enrollment data for all employees.

Report Suggestions:

- **Benefit Elections (EE Only No Codes)** with a fixed effective date of 1/1/2026. Use this report to ensure Part-time employees have the correct plan offerings (e.g. no life or disability plans for employees under 30 hrs./week) as well as review all 2026 elections made by your employees.
- **Cost by Benefit/Class Tier** with a fixed effective date of 1/1/2026 to review plan rates and employer contributions.
- If applicable, review medical opt out credits and/or wellness credits/tobacco surcharge amounts.

Issues identified by December 22 will be corrected in time for January invoice. Corrections identified after December 22 will not be reflected on the January invoice but will be applied for February.

Once you have audited employee data, you are free to generate reports for 2026 payroll processing.

Questions? Email benefits@vabankers.org.

KEY DATES FOR YEAR-END AND BEYOND

Now - December 31, 2025

- **New Hires:** Please enter all new hires into bswift (even those that are not eligible for benefits due to ACA reporting reasons). New Hires with coverages that have a 2025 effective date will need a Special Enrollment created in order to elect 2026 coverages. **Please contact the [Benefits Corp. team](#) for assistance in setting up these enrollments.**
- **Dependent Verification** will be required if an employee enrolled a dependent in medical and/or dental coverage for the first time. Please share the [Dependent Verification Employee Instructions](#) and [Documentation Options & Requirements](#) with your employees on your intranet, and review the [Dependent Verification Process - Administrator Guide](#).

December 12, 2025 - January 5, 2026

- **Blackout Period:** During this time, no carrier files will be sent enrollment data from bswift. All elections will be sent manually by the Benefits Corp. Team on a weekly basis.

January 1, 2026

- Happy New Year! See below for details about the Virtual Well-being Summit on Thursday, February 5, 2026.

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

IMPORTANT! PARTICIPANTS WITH FLEX SPENDING ACCOUNTS



Employees with balances remaining in their 2025 FSA accounts will be receiving email notifications from Flexible Benefit Administrators advising them of their balance and how any unused funds will be treated depending on whether you allow for rollover funds or grace period.

Employers Who Allow Rollover Funds: If you have a participant that did not elect an FSA for 2026 AND they have remaining 2025 FSA funds, these funds will be forfeited by the participant if not used by year end (2025 claims can be submitted through March 31, 2026). Participants can check their balances on the FBA mobile app or on the [web portal](#). As administrator, you also have access to pull participant summary reports from your FBA portal if you want to see which of your employees have balances in their FSA accounts.

Employees making contributions into a Health Savings Account for 2026 should only have funds in a Limited Purpose FSA (dental & visions expenses only). Please audit participants that have elected a high deductible health plan and want to contribute to a regular Flexible Spending Account to ensure they are not also making contributions to a Health Savings Account either with or outside of the employer.

Please encourage your employees to use their remaining 2025 before the end of the year.

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

ANTHEM DIGITAL ID CARDS

As a reminder, Anthem is moving to a digital-first platform starting January 1, and there will not be a mass production of ID cards for 2026. If an employee needs a physical ID card, they should download and print it from the Sydney app or contact Anthem customer service at 833-831-0085 to request one be mailed.

OPEN ENROLLMENT RESOURCE SITE: CLICK ON THE IMAGE BELOW



IN OTHER NEWS

2026 GROUP FLEX PLAN SCHEDULE A & REVISED ADOPTION AGREEMENTS

Be on the lookout for the 2026 Schedule As which reflect the healthcare and dental plan options you are offering to employees next year. The Schedule As are part of your Flex Plan Adoption Agreement and need

to be signed and returned to the Benefits Corp. at benefits@vabankers.org by December 31, 2025.

Additionally, if your bank made changes that required an update to your Adoption Agreement for 2026, we are working on amending the agreement and we will send to you for signature. Those also need to be returned to us by the end of the year.

VIRTUAL WELLBEING SUMMIT: FEBRUARY 5, 2026

Save the date! The VBA Benefits Corp. is hosting a virtual Well-being Summit on Thursday, February 5, 2026, from 1-3pm.

This is a great opportunity for HR Administrators to learn about wellness trends, build multi-year wellness strategies, and leverage point solutions to drive measurable outcomes.

Click on the flyer to the right to register by 1/30/2026.

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



VRTUAL EMPLOYEE HEALTH FAIR: FEBRUARY 9 - 12, 2026



Save the dates! The VBA Benefits Corp. is excited to partner with Health Fairs Direct to offer your employees a Virtual Health Fair from Monday, February 9 through Thursday, February 12, 2026.

The platform offers live webinars to help employees achieve work/life balance, physical and mental wellbeing, and healthy eating practices. Employee registration will be required - more details coming soon.

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

NOOM - STAY BALANCED THIS SEASON AND BEYOND

As a reminder, VBA Benefits Corp has expanded the Noom program to include dependents age 18 and over who are enrolled in VBA's medical plan. Click on the logo to the right to view Noom's holiday flyer and FAQ. For more information about Noom, please visit the [Well-being Resource site](#).



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

WELL-BEING POINT SOLUTIONS - SUMMARY FLYERS

View a one-page, high-level overview of the various well-being point solutions we offer to members enrolled in a VBA medical plan.

Visit the [Well-being Resource site](#) to view the [Administrator's](#) Flyer and share the [Employee's Flyer](#) on your intranet.

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



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

