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VBA OFFICE HOLIDAY SCHEDULE

Closing Wednesday, December 24 and Thursday, December 25

Closing at Noon on Wednesday, December 31

Closing Thursday, January 1

This will be the last Open Enrollment newsletter for 2025. We will resume the monthly "For Your Benefit" newsletter in January.



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. Please make sure to filter your report to only include your eligible benefit classes.
- 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

ACA 2025 1095 FORM PRICING

ACA is right around the corner! The Benefits Corp. team will provide employer audit deadlines in January, but in the meantime, we wanted to share bswift's pricing to file the 1095 forms.

- Increase from \$300 to \$315 per FEIN for Federal 2025 electronic filing.
- 2025 State electronic filing fee is \$315 per FEIN for employers with employees in RI, NJ, D.C., or CA.
- \$0.10 (ten cents) per employee, per electronic 1095 ACA form, for 2025 filing.



Questions? Email 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.

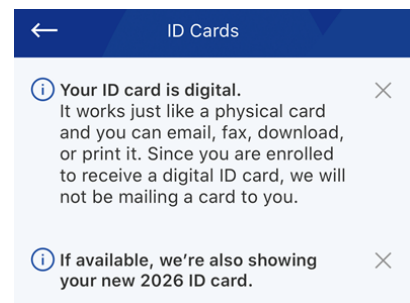
Please encourage your employees to use their remaining 2025 before the end of the year.

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 is unsure whether they will receive a physical ID card or a digital only ID card, please instruct them to log onto their Sydney app to review their preferences. They may see a message similar to this one.



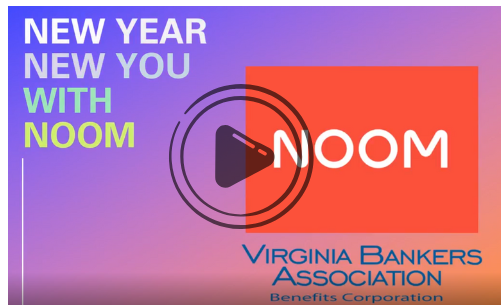
IN OTHER NEWS

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.

NOOM: YEAR 2! EMPLOYEE COMMUNICATIONS



January is often a time when many people refocus on healthy habits, including improved nutrition and regular exercise. As a reminder, Noom is included as a value-added benefit for members enrolled in a VBA Benefits Corp. sponsored medical plan (employees and enrolled dependents age 18+).

Noom saw tremendous engagement and positive outcomes throughout 2025. As we begin 2026, we encourage you to re-share this benefit, so employees are aware of the support and tools available to them at no cost.

To make communication easy, we've prepared several turnkey resources you can share with employees:

- [Program Overview Video with Member Testimonials](#)
- [Informational Flyer / FAQ Document](#)

Please feel free to distribute these materials as you promote wellness initiatives in the new year.

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

VIRTUAL WELLBEING SUMMIT: 2/5/2026

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

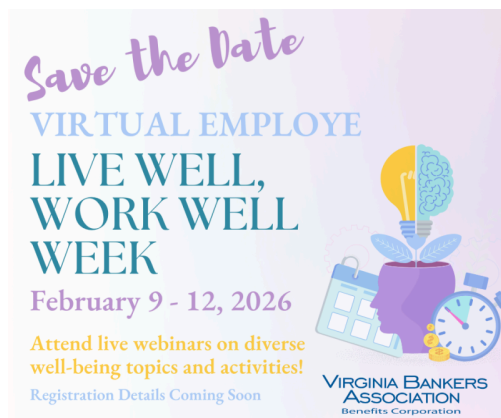
This is a great opportunity for HR Administrators to learn about wellness trends, build multi-year wellness strategies, and leverage point solutions to drive measurable outcomes.

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

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



VIRTUAL EMPLOYEE "LIVE WELL, WORK WELL" WEEK: 2/9 - 2/12, 2026



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

The platform will offer 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

PREVIEW: Q1 2026 WELL-BEING ADMIN TOOLKIT

The theme for Q1, 2026 is "New Year, New You"! Click on the toolkit to the right to learn about initiatives launching in the first quarter of the new year.



Q1 2026

**New Year,
New You**

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

