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## IF YOU ONLY READ ONE SECTION, MAKE IT THIS ONE!

### 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. The Benefits Corp. team sent out an employer email earlier this week with a list of employees that still need to complete a dependent verification, and a guide for Administrators on the [Dependent Verification Process](#).

### 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! [Register for the 2/5/26 Virtual Well-being Summit](#) by 1/30/26. See additional information in the article below.

Please reach out with any questions: [benefits@vabankers.org](mailto:benefits@vabankers.org)

## 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 invoices.** Corrections identified after December 22 will not be reflected on the January invoices 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](mailto: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](mailto:benefits@vabankers.org)

## OPEN ENROLLMENT RESOURCE SITE: CLICK ON THE IMAGE BELOW



## IN OTHER NEWS

### 2026 Annual Disclosure Requirements Chart

We have updated the [Annual Disclosure Requirements Grid](#) for health and welfare plans. The chart summarizes the various notices and disclosures, who provides the notices, and when the notices must be disclosed.

Please reach out with any questions: [benefits@vabankers.org](mailto:benefits@vabankers.org)

### 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](mailto:benefits@vabankers.org)



## WELLWORKS FOR YOU



The Wellworks for You platform has been updated to allow individual employers to choose their own challenges and administer them on their own timing.

A variety of challenges are available for both teams and individuals. Feel free to reach out to the [VBA Benefits Corp](#) or [Jen Allen](#) at Wellworks with questions. We can't wait to see what challenges get launched in 2026 with this new functionality!

- View the [Challenge Admin Access Guide](#)
- View the [Gamification Guide](#)

Please reach out with any questions: [benefits@vabankers.org](mailto:benefits@vabankers.org)

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