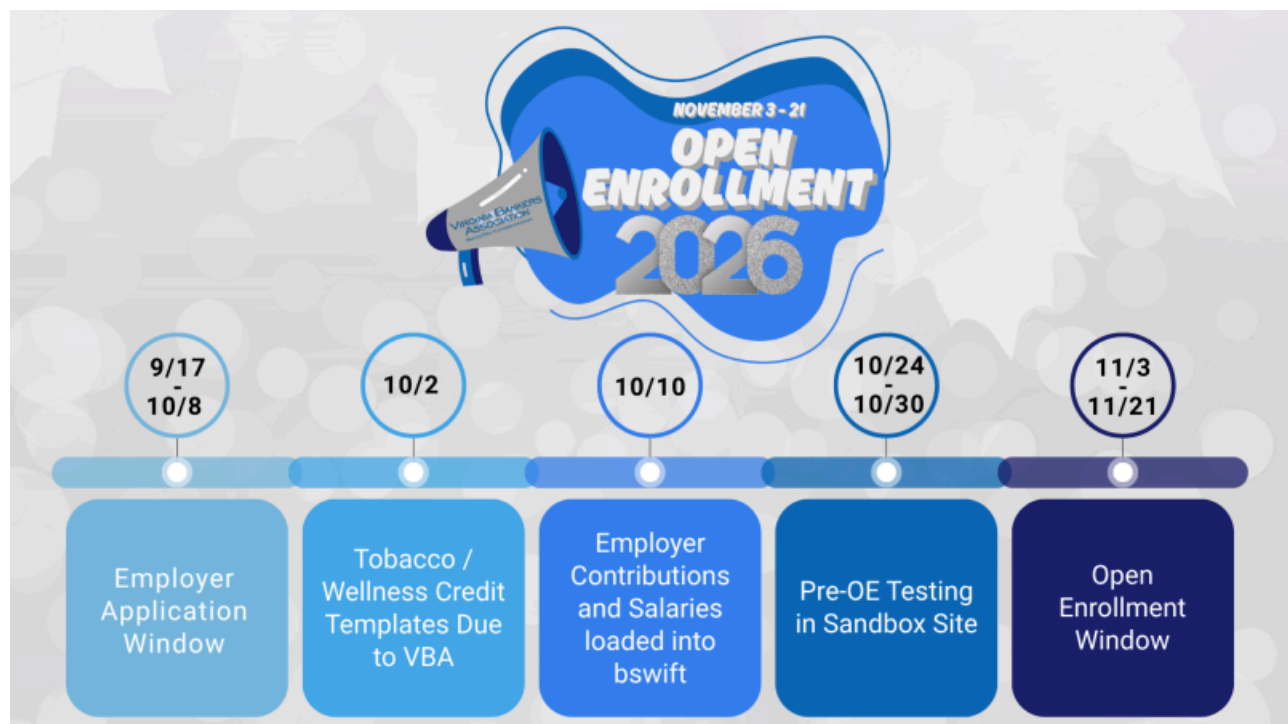
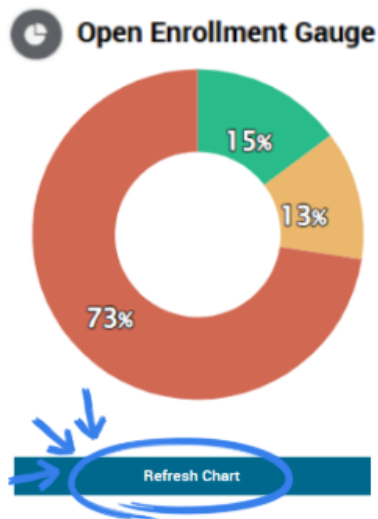


Problem viewing this email? [Click here](#) for our online version.



**ALL ELIGIBLE MPLOYEES MUST COMPLETE OPEN ENROLLMENT**



As a reminder, **ALL** eligible employees must complete their **Open Enrollment** during the employer-specified enrollment window regardless of their intent to make election changes for 2026 (no later than November 21).

**Reminder:** Each administrator home page should have an Open Enrollment progress gauge that represents the entire employee population and categorizes employees that have not started, started, and completed making elections for 2026.

**Refresh:** Be sure the chart is up to date by clicking the blue button, "Refresh Chart." Alternatively, run an "Open Enrollment-Not Complete" report in the report center to download or print results.

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

## OPEN ENROLLMENT TIPS & REMINDERS

- **DO NOT make changes** to your employer contributions, rates, or employee salaries. Contact the [Benefits team](#) if there is an error that needs to be corrected.
- **New Hires:**
  - Please enter all new hires into bswift (even those that are not eligible for benefits for ACA reasons).
  - **New Hires from now - December 31:** Please enter the new hire into the system and, upon completion, reach out the [Benefits Mailbox](#) to let us know so we can ensure the correct enrollment windows.
- **Evidence of Insurability (EOI) will be required in the following situations:**
  - Increases in Supplemental or Spouse Life coverage.
  - First time enrollment in Supplemental or Spouse Life coverage.
  - Electing a STD Contributory Plan for the first time (previously an STD Contributory Opt Out).
  - Increase in income replacement for Long Term Disability (60% to 70%) - **No EOI alert will appear, but the plan will show as pending on the employee confirmation page.**
  - Shortened elimination period for Long Term Disability (180 days to 90/60 days; 90 to 60 days), if the employer offers multiple benefit options. In some situations, your employee may not see this new election as pending on their confirmation page. However, the Benefits Corp. team will complete a post Open Enrollment audit to capture those that require an EOI notice and have Lincoln Financial Group distribute as necessary.
- **Dependent Verification may be required** if an employee is enrolling a dependent in medical and/or dental coverage for the first time. The employee will see prompting in their enrollment, regarding verification, if the dependent has not previously been approved. **Dependent Verification Employee Instructions** and **Documentation Requirements** are included in the [2026 Open Enrollment Instructions for Employees](#). Please feel free to share this with your employees on your intranet.

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

## OPEN ENROLLMENT INSTRUCTIONS FOR EMPLOYEES

[Open Enrollment Instructions for Employees](#) have been posted to the [Open Enrollment Resources Site](#) and to the bswift Resource Library. Steps 14-18 contain instructions on how to complete the Dependent Verification for employees adding new dependents to the medical and/or dental plans.

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



## BSWIFT EMPLOYEE LOGIN REMINDER

Log In

Username

Password

[First Time User/Forgot Password](#) [Log In >](#)

**Due to the multi-factor authentication (MFA) security** the bswift system uses for logging in, neither HR administrators nor the Benefits Corp. Team are able to reset employee passwords. Please instruct your employees accessing bswift from a web browser to click **First Time User/Forgot Password** if they are accessing bswift for the first time or if they need to reset their password.

**bswift employee log in troubleshoot instructions:** If an employee is unable to log in, please check that their login is enabled, with the correct effective and end dates. Confirm their username and ensure their email, date of birth, and cell phone are correct. Ask the employee to use the "First Time User/Forgot Password" link on the login page. If none of these steps work, reach out to us at [benefits@vabankers.org](mailto:benefits@vabankers.org).

## OPEN ENROLLMENT RESOURCE SITE: CLICK TO VIEW AND BOOKMARK!



## IN OTHER NEWS

### 2024 HEALTH & WELFARE SUMMARY ANNUAL REPORT (SAR)

The **Health & Welfare Summary Annual Reports (SARs)** for the 2024 plan year will be emailed from [VBA Benefits Corp.](#) directly to administrators. If you offer any health & welfare benefits through the VBA and you or someone at your organization do not receive this email by the end of the day Friday, please navigate to the [Health & Welfare Compliance](#) section of the VBA Benefits Corp. website and click the dropdown list for Health and Wellness Plan Disclosure Requirements. There you will find both SAR documents and distribution instructions.

**The 2024 SARs should be distributed to participants by December 15, 2025.**

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

### 2026 COST OF LIVING ADJUSTMENTS FOR RETIREMENT PLANS

[This guide](#) outlines key IRS annual cost of living adjustments affecting dollar limitations for qualified retirement plans and other retirement-related items effective January 1, 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!

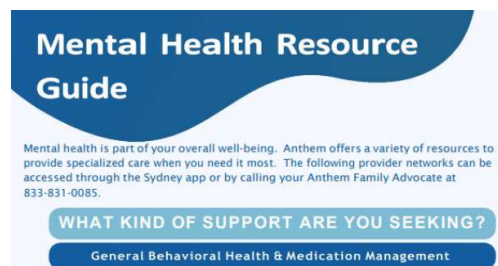
- View the [Challenge Admin Access Guide](#)
- View the [Gamification Guide](#)

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

## MENTAL HEALTH RESOURCES BROCHURE

Please review our new [Mental Health Resource Guide](#) from Anthem and share it with your employees!

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



## BSWIFT MOBILE APP QR CODE



FOLLOW US AT



[Manage Email Preferences](#)

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

