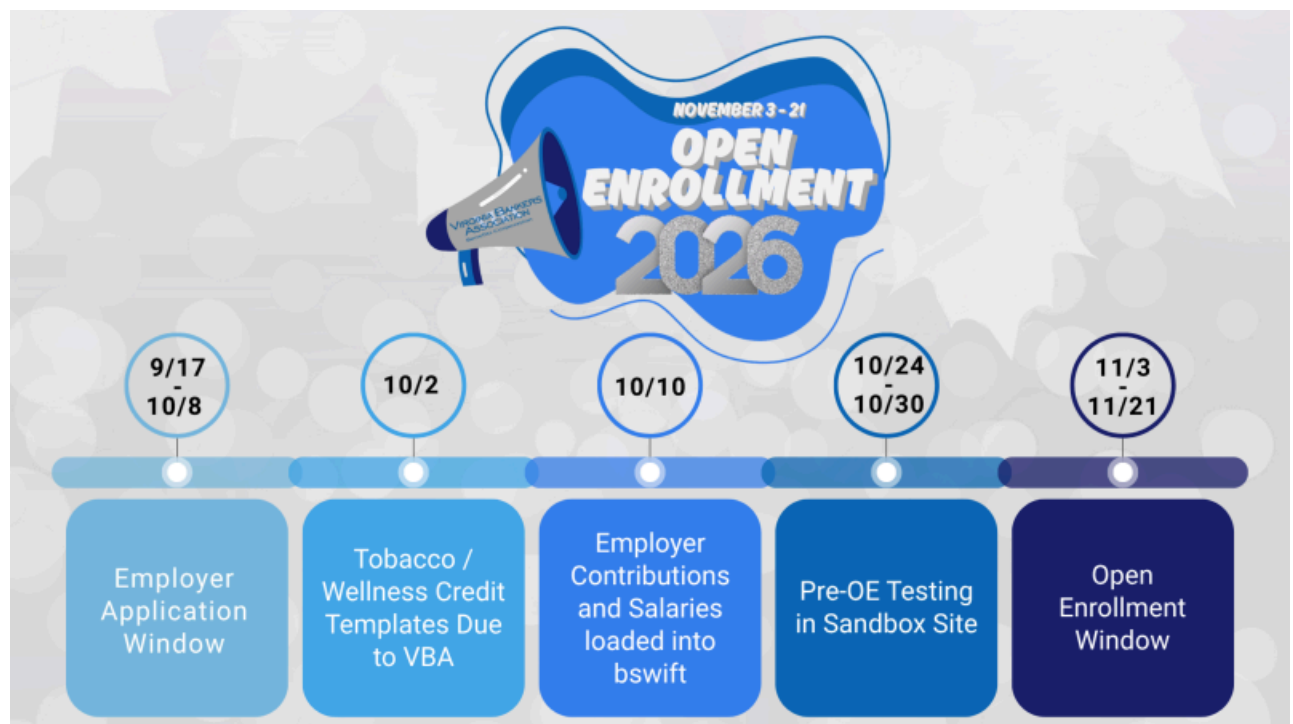


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THE VBA WILL BE CLOSED

Thursday, November 27 and Friday, November 28.

OPEN ENROLLMENT CLOSSES TOMORROW: NOVEMBER 21!

The VBA group-wide Open Enrollment window closes tomorrow, November 21, 2025. Although the Open Enrollment access for employees will be open until midnight on the 21st, the Benefits Corp. team won't be available to answer questions or assist with logins past 4:30 PM.

Please encourage any employees that have not completed enrollment to log in and make their elections as soon as possible. Any employees that don't walk through enrollment will be updated based on what you have selected in your Adoption Agreement Section 6 (b).

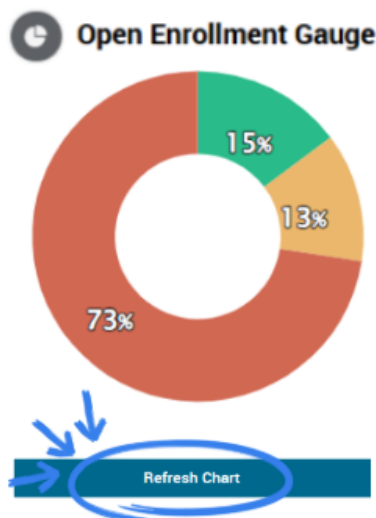
See important timeframes to remember below:

- **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

ALL ELIGIBLE EMPLOYEES 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

POST OPEN ENROLLMENT AUDITING

The Benefits Corp. staff will be performing post Open Enrollment audits starting next week, **November 24**. Please wait until you receive confirmation that all audits are complete, prior to generating payroll reports for 2026. In the first week of December, we will provide a list of recommended reports and audits for your team to complete.

Also, please remember that the bswift site will be down on Monday, November 24th for billing.

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

OPEN ENROLLMENT RESOURCE SITE: CLICK TO VIEW AND BOOKMARK!



IN OTHER NEWS

NOOM IS AVAILABLE TO COVERED DEPENDENTS AGE 18+



Due to high demand and its overwhelming success, VBA Benefits Corp has expanded the Noom program to include dependents age 18 and over who are enrolled in VBA's medical plan. This update is effective immediately, and just in time for the holidays!

Employees and spouses enrolled in the medical plan have had access to Noom since January 1, 2025. Earlier this week, Noom sent an email to employees who have dependents over age 18 enrolled in our medical coverage, informing them of this update. Please note: Noom's guidelines only allow access for individuals 18 and older. For more information about Noom, please visit the [Well-being Resource site](#).

Please reach out with any questions: 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



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

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 did not receive this email last week, 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

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

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