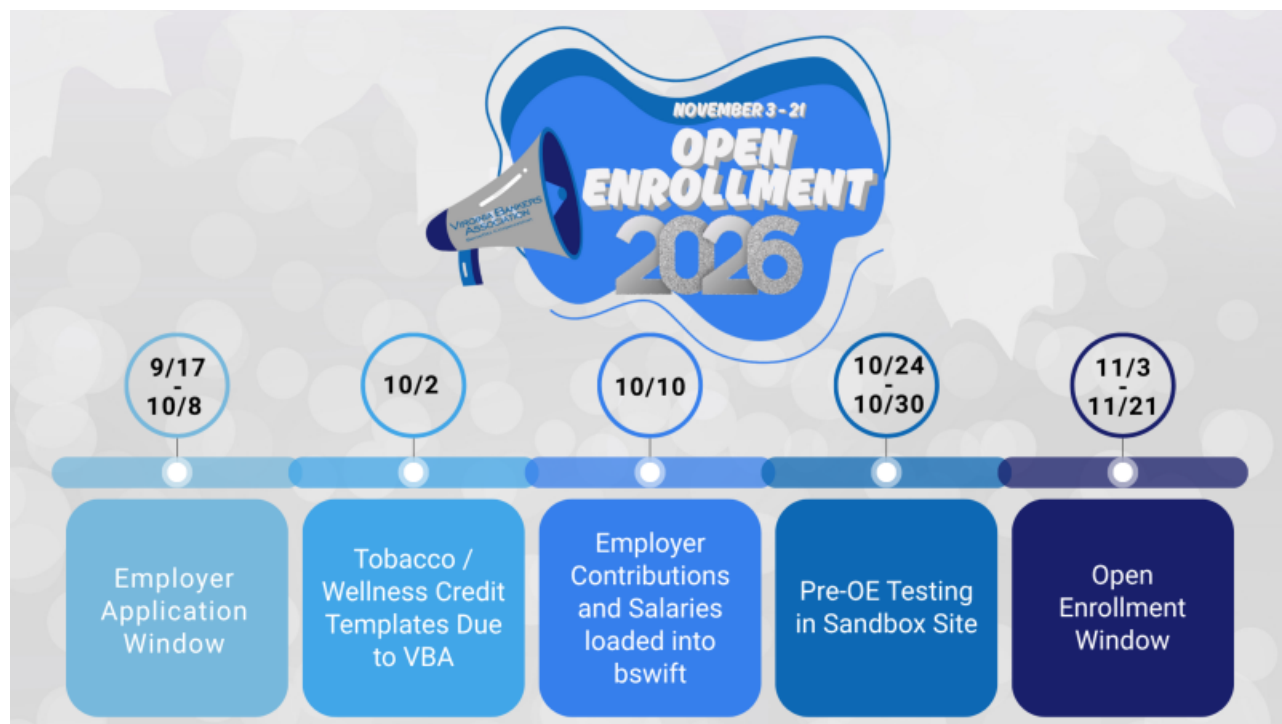


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THE VBA WILL BE CLOSED

Tuesday, November 11th, in observance of Veterans Day.

OPEN ENROLLMENT TIPS & REMINDERS

The VBA Benefits Corp.'s group-wide Open Enrollment window is November 3-21, 2025. On the application, each employer has already chosen the dates they want to offer to their employees. If you have any questions regarding your OE window dates, please reach out to the Benefits team at benefits@vabankers.org.

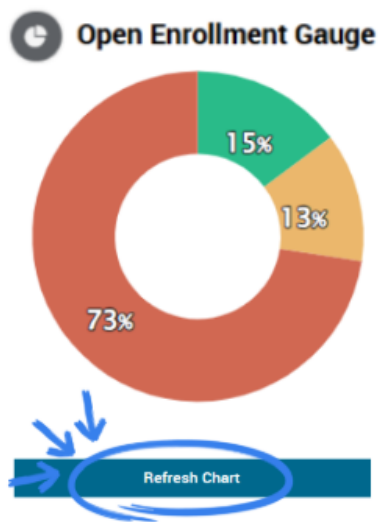
Tips for Success:

- **DO NOT make changes** to your employer contributions, rates, or employee salaries.
- **New Hires:**

- Please enter all new hires into bswift (even those that are not eligible for benefits for ACA reasons).
- **New Hires from now - November 21** that have coverages with a 2025 effective date will need to complete both New Hire and Open Enrollment. Reach out the [Benefits Mailbox](#) to assist with enrollment if needed.
- **New Hires from November 22 - December 31** that have coverages with a 2025 effective date will need a Special Enrollment window created in order to make their 2026 elections. Reach out to the [Benefits Mailbox](#) for enrollment assistance.
- **Blackout Period: December 12, 2025 - January 5, 2026.** 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.
- **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

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



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.

OPEN ENROLLMENT RESOURCE SITE: CLICK TO VIEW AND BOOKMARK!



IN OTHER NEWS

APPALACHIAN TRAIL CHALLENGE COMPLETE

Congratulations to the 13 employers that participated in the fall walking challenge! The top five employers are:

Rank	Employer	Average Steps
1	Virginia Title Center	259,315
2	VBA Home Office	252,433
3	Bank of Marion	244,011
4	Bank of Botetourt	232,914
5	MainStreet Bank	213,087



This challenge was a great way to promote physical activity. If you missed the opportunity to participate in this challenge reach out to the VBA Benefits Corp and we can get you set up with another challenge!

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

WELLWORKS FOR YOU: REGISTRATION FOR 2026



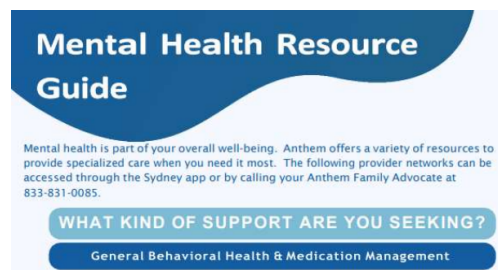
Please complete the [Implementation Intake Form](#) by **November 10, 2025** if you plan to use the Wellworks for You platform in 2026. Wellworks will reach out to walk through your plans and how to best utilize the platform. As a reminder, the platform can be used to track challenges, PCP forms, learning modules and much more.

Please reach out with any questions: 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



BSWIFT MOBILE APP QR CODE



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1-800-643-5599

