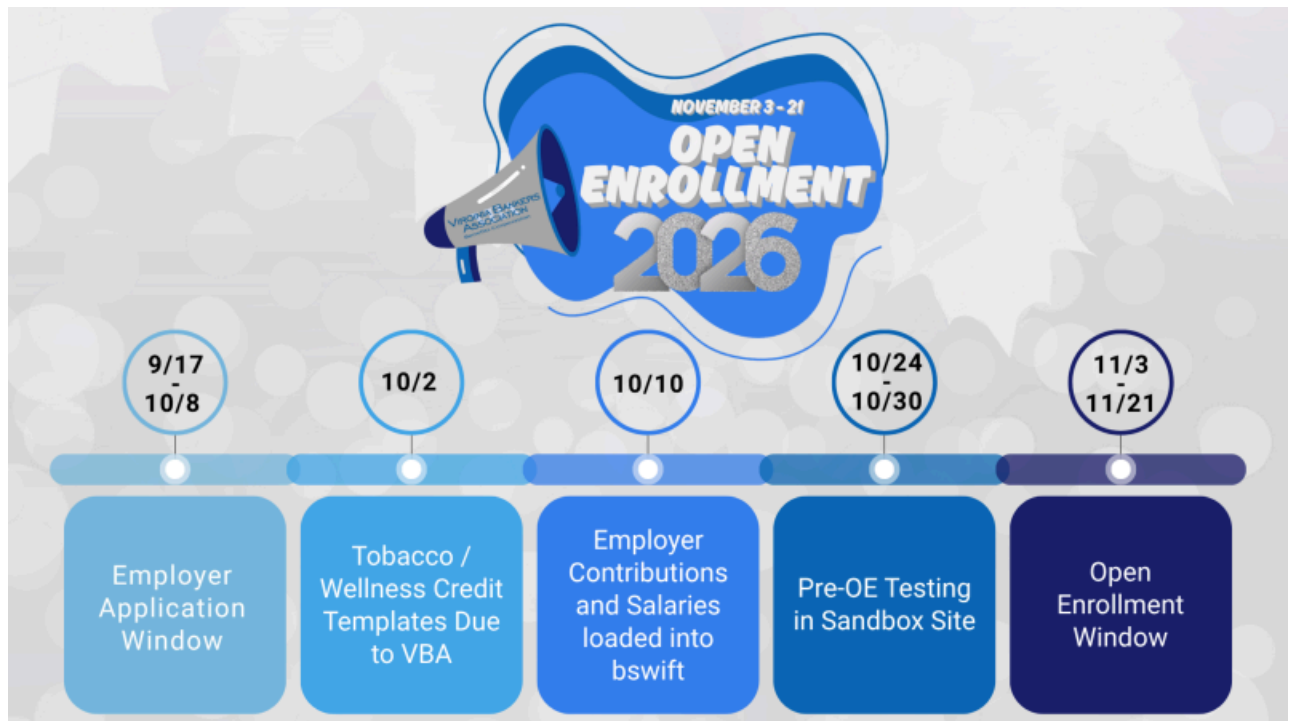


Problem viewing this email? [Click here](#) for our online version.



We're pleased to bring you the first addition of the 2026 Open Enrollment Newsletter. We are busy preparing your rate information and reviewing the plan designs. Be on the lookout soon for this information.



TOBACCO SURCHARGE & WELLNESS CREDIT TEMPLATES: DUE 10/2

Below are the templates needed for employers offering a Tobacco Surcharge and/or a Wellness Credit / Surcharge for their employees in 2026. Please relay your completed template(s) by October 2nd.

[Tobacco Surcharge Template](#) (if applicable, please download, complete, and email to benefits@vabankers.org)

[Wellness Credit / Surcharge Template](#) (if applicable, please download, complete, and email to benefits@vabankers.org)

Questions? Email benefits@vabankers.org

UPCOMING EVENTS

Register for the VBA Benefits Corp. Open Enrollment Webinar and a Fall Meeting! Click on the flyer to the right to access registration (required).

Open Enrollment Admin Webinar: September 18th at 10am.

This webinar will be recorded and made available in the September 18 OE Newsletter along with the PowerPoint presentation.

Fall meetings: We'll be hosting three fall meeting options this year. Two will be in-person, one will be virtual. We encourage you to attend just one of these, as the material will be the same.

Questions? Email benefits@vabankers.org.



UPCOMING EVENTS

THURS 18 SEPT	OE ADMIN WEBINAR REGISTER HERE
TUES 30 SEPT	CENTRAL VIRGINIA FALL MEETING REGISTER HERE
WED 1 OCT	SOUTHWEST VIRGINIA FALL MEETING REGISTER HERE
THURS 2 OCT	VIRTUAL FALL MEETING REGISTER HERE

IN OTHER NEWS

VBA-WIDE FALL WALKING CHALLENGE: OCTOBER 1 - 31

Join the VBA-wide fall walking challenge October 1st – 31st as we hike the Appalachian Trail!

Participating employers will compete against one another based on average steps (to account for differences in employer size). This challenge has been requested for several years, and we are thrilled to offer it again and see which employer will rise to the top!

We encourage you to offer an incentive, even if it's a gift card or extra PTO time, to keep employees motivated for the four-week period. The [Wellworks for You](#) platform makes this easy with turn-key weekly employee communications and incentive reporting.

[CLICK HERE](#) to complete the **employer** registration form by 9/10 to participate. Once you complete the **employer** registration form you will receive additional communication materials. Use these promotional materials to announce the challenge to employees:

- [Flyer](#) with details on how to download *Wellworks for You* app
- Sample [email](#) with links for device synching and troubleshooting

Employees can start registering for the challenge on 9/15.

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



Appalachian Trail
TEAM WALKING CHALLENGE

COMING SOON
October 1, 2025 -
October 31, 2025

VIRGINIA BANKERS
ASSOCIATION
Benefits Corporation

401(k) PLAN CHANGES - OCTOBER 1 DEADLINE

While everyone is thinking about Open Enrollment for 2026, our 401(k) Plan sponsors should also be thinking about any changes they want to make to their 401(k) Plans. Any design changes (contributions, vesting, distributions, etc.) that need to be in place by December 31 must be documented and sent to Voya by **October 1, 2025**.

Please contact benefits@vabankers.org if you are planning on making any changes to your plan that you have not communicated to us yet.

HAVE YOU REVIEWED YOUR SUMMARY PLAN DESCRIPTION (SPD)?

You should have recently received a copy of the updated Summary Plan Description (SPD) describing your benefits offered through the VBA Group Flex Plan (e-mailed from benefits@vabankers.org). The SPD reflects selections made within the Adoption Agreement.

Please review the SPD and let us know if you have any questions or changes. If there are no changes, you should distribute the SPD to all current Flex Plan participants. You should also provide the SPD to new enrollees within 90 days of their becoming eligible for the Flex Plan. These can be distributed electronically via e-mail.

The Flex Plan SPD is updated every five years (unless you make substantive changes to your benefits) and refers to the certificates of insurance or booklets provided by each carrier annually. The SPD also includes notices and disclosures required by the Department of Labor and the Employee Retirement Income Security Act of 1974 (ERISA).

Questions? Email benefits@vabankers.org.

OCTOBER 2025 PROPOSED BILLING TIMELINE

Bills should be ready for download by Monday, 10/6 with a draft date of Wednesday, 10/8.

Questions? Email benefits@vabankers.org.

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