

In this edition of the BenefitsConnections Newsletter, you will learn about:

- 2024 Open Enrollment
- When and how to request a Leave of Absence
- Fee waived for BCBSTX fitness program
- PayFlex merger with Millennium Trust
- PayFlex and the FSA Store
- Increasing your retirement plan savings
- Cold, the flu or allergies? How to tell

Have topic ideas for the next BenefitsConnections Newsletter?

Let us know at: benefitsconnections@genlp.com.



2024 Benefits Open Enrollment is Almost Here!

Open Enrollment is your once-a-year opportunity to review the benefit programs that Genesis provides to make sure you have the right coverage for you and your family. This year, it will take place between **October 23 – November 10** and will be a passive enrollment. This means if you don't act during this timeframe, your current elections will rollover to 2024 except for FSA and HSA elections, which require re-enrollment every year.

During these three weeks, you can:

- Make changes to your current elections for 2024, including switching medical plans.
- Add or Drop dependents from coverage for any reason - documentation will be needed when adding new dependents (including a spouse) to the medical, dental and/or vision plan.
- Enroll in a Flexible Spending Account (FSA) or Health Savings Account (HSA) for 2024.
- Enroll or drop the Identity Theft Plan or Legal Shield Plan.

What changes can I expect to see for 2024?

Genesis takes pride in providing employees with an affordable, comprehensive suite of health, welfare and other benefits designed to be competitive and support diverse personal and financial needs. Our goal is to provide a robust collection of benefits and work/life programs – and we're happy to say that there will be very minimal changes for the 2024 plan year!

- All benefits providers will remain the same for 2024.
- Medical premiums will increase by less than 4%. Deductibles, copays, out-of-pocket maximums, and covered services – will remain the same.
- Dental and vision premiums will remain the same for 2024.
- Employees enrolled in the employee-paid Norton LifeLock Identity Theft and Data Protection Plan in 2023 received this coverage for free from June 2023 onward. All other employees hired prior to June 2023, were enrolled in the Norton Defender Preferred plan for free. Employees previously enrolled in Norton LifeLock or any new employees that want to enroll for 2024, will begin paying premiums again in January. If previously enrolled employees hired prior to June 2023 choose to **waive** the Norton Life Lock plan during Open Enrollment, you will be enrolled in the Norton Defender Preferred plan automatically in 2024 at no cost. The Norton Life Lock Identity Theft Plan offers more services than the Norton Defender Preferred plan.
- Basic Life & Basic AD&D coverage will increase for truck drivers from \$150,000 to \$200,000.

Open Enrollment Materials

More detailed information about these changes will be included in your Open Enrollment materials. These materials will be emailed to your Genesis email account and published on the [Human Resources website](#) by **October 16, 2023**. **Enrollment will take place online only through Ceridian Dayforce.**

When and how to request a Leave of Absence

If you are unable to work because of a medical issue or upcoming medical procedure, OR if you are needing time away from work for a qualified reason falling under the Family Medical Leave Act (FMLA), then Prudential Insurance will be your point of contact.

For Disability: Contact with Prudential should be made as soon as practicably possible in the event of a non-occupational emergency and for planned procedures. A disability claim can be made up to 45 days prior to your first day of medical leave. Documentation from your medical provider will be needed to support your disability, so be prepared to provide Prudential with your physician's contact information.

For FMLA: FMLA provides job-protected leave for various qualifying reasons (i.e. personal illness/injury, workers comp injury, birth or adoption of a child, to care for an immediate family member, and/or military exigency). FMLA runs concurrently with your disability claim or can be stand-alone for all other qualifying reasons. Contact Prudential once you know when you will need time off for a qualifying reason. The employee requesting leave must complete their FMLA certifications within 15 calendar days, absent any unusual circumstances. You will be required to provide documentation from your treating physician to support the leave request.

If you need to take a leave of absence, (1) let your supervisor know, and (2) contact Prudential to file a claim.

Prudential: 877-367-7781, use company control # 45697

For questions specific to your situation, contact your Benefits Connections Team.

Blue Cross Blue Shield of Texas Fitness Program Fee Waived for October

New, eligible members can sign up and save when they take advantage of the October waived enrollment opportunity for the BCBSTX Fitness Program. The enrollment fee of \$19 will be waived for new members who sign up from October 1 to October 31, 2023. To qualify for the waived fee, members will be asked to enter a coupon code **OCTOBERWAIVED** at the time of checkout.

The Fitness Program offers 4 flexible gym options from \$19 to \$99, convenience and access to a nationwide network of participating facilities so members can work out whether traveling, at home or at work. Depending on the fitness package selected, there are several well-known gyms that participate like Planet Fitness, LA Fitness, and LifeTime Fitness. When signing up, there is an interactive map that allows you to search for participating gyms within your desired location.

Other features of the program include:

- Members can select a plan option that best suits their lifestyle based on location and facility access.
- Access to all locations within the purchased plan as well as locations in any of the lower-priced plan options.
- Access to thousands of digital fitness videos and live classes including cardio, bootcamp, barre, yoga and more through an online platform. Digital access is included with Base, Core, Power, and Elite memberships.
- Members can download the Well onTarget Fitness Program app (free of charge) from both the Apple and Android app stores and log in using their BCBSTX credentials.

HOW TO SIGN UP:

- Step 1:** Log into your <http://www.BCBSTX.com> member portal.
- Step 2:** Click on "Wellness" at the top of the page.
- Step 3:** Under Program, click on "Fitness Program – Learn More"
- Step 4:** Click on "Enroll Now"
- Step 5:** Select your fitness package
- Step 6:** Don't forget to enter the coupon code **OCTOBERWAIVED** upon checkout

PayFlex and Millenium Trust are becoming Inspira Financial



Millennium Trust and PayFlex are excited to announce that they are becoming Inspira Financial in early 2024. As Inspira, they will continue to manage the Genesis Health Care Flexible Spending Account and Dependent Care Accounts.

Building a strong financial foundation starts with today — but it's complex and every opportunity counts. That's why the two trusted companies have come together to strengthen and simplify the health care marketplace. As Inspira, they will continue to lead with the great service you've come to expect and a renewed purpose in relentlessly pursuing better outcomes for all.

Why are they rebranding?

The new brand better positions the two companies to shape new and improved solutions that will enable them to deliver an integrated customer experience across their platform.

What should you expect?

You should expect a seamless experience without interruption in service. Payflex will be in touch with you over the next few months with more details and supporting you every step of the way. As the launch gets closer, Payflex will be communicating with members and accountholders about the upcoming change, so they will have the details they need to stay informed and feel empowered.

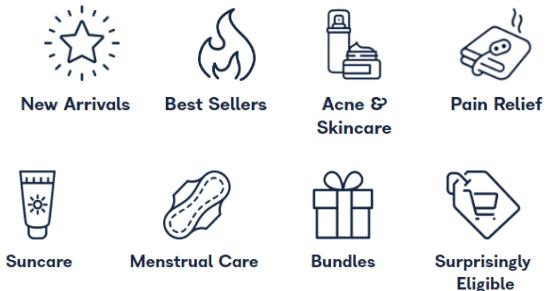
PayFlex has teamed up with FSA Store

PayFlex has teamed up with FSA Store to give Genesis employees more chances to save throughout 2023. Every few months, PayFlex will send an email to all PayFlex Healthcare Flexible Spending Account (HCFSA) members who have an email address on file. Each email will include a link to the FSA Store and their available promotions.

Everything on the FSAsStore.com site is eligible for FSA dollars without the guesswork. It's both the largest online marketplace for guaranteed FSA eligible products and an educational resource that you can understand. It's the company's mission to help millions of flexible spending account holders manage and use their FSAs and save on more than 4,000 health items using tax-free health money.

They have added a link to the FSA Store on payflex.com and on their member website, making it simple for members to plan, save, and pay for eligible expenses.

There are many well-known brands that participate, amongst a wide range of eligible FSA categories.



Upcoming FSA Store employee emails

The first email promotion will deploy to all PayFlex HCFSA members on October 24, 2023. [Click here](#) to review a copy. You can enjoy a "Welcome Savings" of \$25 off a purchase of \$150. Look for additional emails throughout the year. (149588)

Just 1% More Can Make a Big Difference

Increasing your savings by just 1% now could mean a lot in retirement.

Often, it's the little things in life that can make the biggest difference. That's true when it comes to saving for retirement. Putting just 1% more into a tax-advantaged retirement account like a 401(k), 403(b), or an IRA could make a noticeable difference in your retirement lifestyle. Whether you choose to make Roth or traditional contributions, the benefits of saving just a little more now can pay off later.

"Saving for retirement may seem like a steep mountain to climb, but the climb doesn't have to be as steep as it looks," says Ann Dowd, Vice President at Fidelity. "Small steps now can turn into big strides later."

While 1% is a small percentage of your annual earnings today, after 20 or 30 years it can make a big difference in your account balance when you retire. That's because the longer you give your money a chance to grow, the better. And it works no matter how old you are—or how far off retirement is.

Let's look at some examples.

Increase your contribution by 1% and by retirement you could...



This information is intended to be educational and is not tailored to the investment needs of any specific investor.

*Approximation based on a 1% increase in contribution rate. Continued employment from current age to retirement age, 67. We assume you are exactly your current age (in whole number of years) and will retire on your birthday at your retirement age. Number of years of savings equals retirement age minus current age. Nominal investment growth rate is assumed to be 5.5%. Hypothetical nominal salary growth rate is assumed to be 4% (2.5% inflation + 1.5% real salary growth rate). All accumulated retirement savings amounts are shown in future (nominal) dollars. This assumes no loans or withdrawals are taken throughout the current age to retirement age. Individual results may vary based on your own plan account, income taxes and when you plan to withdraw from your savings. **Investing involves risk, including the risk of loss.**

Consider small steps

As you can see in our examples—and probably in your own too—small weekly amounts like \$12, \$14, and \$16 can make a noticeable difference in your savings. So how do you find the money? We won't suggest you skip buying something if you really need it, but there are probably places in your spending that may be easy to cut. Even bringing your lunch or using coupons could save you \$16 or more. And the beauty of 401(k) contributions is that they come right out of your paycheck, so you may not even miss the spending money.

If a one-time bump-up isn't ideal now, consider aiming to increase contributions each year. With the Genesis plan, you can set up annual, automatic increases to your 401(k). Log in to your account at www.401k.com to initiate this feature.

Consider saving 15%

Retirement experts recommend saving 15% of income toward retirement annually—which includes any Company matching contributions or profit sharing. This % target can help ensure you can maintain your lifestyle in retirement.

Not saving that much? Don't fret. Few people can get there overnight. Think of planning for retirement as a journey. The key is to save as much as you can now and try to increase savings over time. If possible, save at least enough to get the Company's 401(k) match.


"Starting early, saving regularly, and increasing the amount you save as your income increases will help you to achieve the retirement you envision," says Dowd.

Challenge yourself to save a little more. Whether it's a 1%, 3%, or even 5% increase, the extra money saved today could make a big difference in helping achieve the retirement you envision. Think about it this way: Do you want to be worrying about money in retirement?


Cold, Flu or Allergies? How to Tell

When was the last time you woke up feeling stuffy and sore all over, but weren't sure if you had a cold, flu or were suffering from seasonal allergies? Well, you're not alone. It seems that we often confuse what we have because so many of the symptoms overlap.

While the three may have symptoms in common, the flu tends to come on much more quickly and severely, so don't forget to get your flu shot! The Genesis health plan covers flu shots at no cost to you, but make sure you go to a location that files the claim directly with BCBSTX. Many pharmacies and retail clinics will provide the flu shot, as well as the documentation for you to file the claim yourself to receive reimbursement later. If you want to avoid that process and skip paying out of pocket up front, make sure to see your PCP.



BlueCross BlueShield of Texas



Is It a Cold, Flu, or Allergies?

SYMPTOMS	COMMON COLD <i>Duration: 3-14 Days</i>	FLU <i>Duration: 3-14 Days</i>	SEASONAL ALLERGIES <i>Duration: Days to Months</i>
Stuffy or Runny Nose	Yes	Sometimes	Yes
Fever	Sometimes	Often	No
Sore Throat	Often	Sometimes	Yes
Headache	Sometimes	Often	Yes
Diarrhea, Vomiting	No	Sometimes	No
Chest Discomfort, Cough	Yes	Often	Sometimes
Sneezing	Often	Sometimes	Yes

BenefitsConnections Team

Have a question? Contact us at:

Phone: (877) 241-9624

Email: benefitsconnections@genlp.com

[HR Website](#)

hr.genesisenergy.com

Have a Qualifying Life Event?

You have **31 days** to act!

During the year, you may change your benefit enrollment only if you have a qualifying life event – such as a marriage or divorce, birth or adoption of a child, death of a spouse or dependent, or loss or gain of outside coverage for a spouse or dependent.

For more information and instructions on how to Declare a Life Event [watch here](#).