



Open Enrollment 2020

Open Enrollment is scheduled for **November 9th** through **November 25th, 2020**.

This year is a lot different than most, and COVID-19's health and financial toll might mean you're paying more attention to your benefits than usual. Open Enrollment is a great time to reassess your needs, find ways to maximize your benefits usage and save money where you can.

During Open Enrollment, if you currently contribute to a Health Savings Account (HSA) or Flexible Spending Account (FSA), those elections will not be carried over — you must re-enroll to participate again in 2021. We encourage you to plan to spend any remaining funds in your Flexible Spending Accounts before the end of the year, as only \$550 of your remaining unused dollars will rollover into the 2021 plan year. For more information on qualified medical expenses and your FSA, visit <https://www.healthcare.gov/have-job-based-coverage/flexible-spending-accounts/>.

Additionally, if you currently are enrolled in the HDHP 3 plan and wish to continue medical/Rx coverage with Genesys in 2021, you **MUST** elect a new medical/Rx plan, otherwise you will not have medical/Rx coverage in 2021 through Genesys. All other 2020 elections will remain in effect for 2021, unless you make a change during Open Enrollment.

IMPORTANT: All employees who enroll in either an HDHP or the PPO plan will receive a new Medical ID card, even if you do not update your elections. Please be on the lookout to receive this card in December.

Planning for Your Future

Each year during Open Enrollment, you have the option to sign up for voluntary benefits that provide lump-sum payments in the event of severe injury or illness. These benefits can provide supplemental financial assistance for you and your loved ones in a time of need.

- **Optional Life and AD&D Insurance:** Provides financial protection in the event of accidental death and dismemberment.
- **Critical Illness Insurance:** Provides a lump-sum cash benefit upon initial diagnosis of a covered illness.
- **Hospital Indemnity Insurance:** Provides a cash benefit if you are admitted to the hospital.
- **NEW! Accident Insurance:** Provides you with cash benefits based on various accidental injuries you may sustain and treatment required.

Be on the lookout for more information on voluntary benefits during Open Enrollment.

World Mental Health Day

According to the World Health Organization, about 450 million people live with mental disorders which are among the leading causes of ill-health and disability worldwide. As World Mental Health Day recently passed we were reminded to pay attention to our mental health and the mental health of those around us.

People suffering from stress, anxiety or depression not only suffer from lower quality of life, they also are at higher risk for developing health problems such as diabetes or heart disease. Common warning signs of depression in yourself and those around you:

- Continual sadness or anxiety
- Loss of interest in activities
- Fatigue
- Sleep problems
- Feelings of hopelessness
- Difficulty making decisions

Utilize these resources for convenient support:

Talkspace	Calm – Kaiser Participants
Access Talkspace for an alternative to in-person therapy. Follow the attached instructions for registering your account and get started online at www.liveandworkwell.com .	Utilize the Calm app for assistance with meditation and mindfulness to help lower stress, reduce anxiety, and improve sleep quality. Download Calm at kp.org/selfcareapps .

Save the Date – Upcoming Webinars

BrightPlan October Webinars:

Friday, October 29: [10 things to do now when you're 10 years away from retirement](#)

Quantum Virtual Health Fair – All employees enrolled in or considering the HDHP/PPO Plan:

Now live! Visit <https://www.genesyshealthplan.com/dashboard/vhf-member> to find out how the MyQHealth Care Coordinators simplify your healthcare experience. Select **VIRTUAL HEALTH FAIR** from the bottom navigation bar when visiting the link above.

Summary Annual Reports

401(k)

Below is a link to the Summary Annual Report ("SAR") for the Genesys Retirement Savings Plan (the "Plan"). The purpose of this SAR is to provide a basic summary of the Plan's financial information, plan expenses, value of plan assets and employer and employee contribution amounts. Please note that you may access a current copy of the SAR online at any time by visiting <https://mygenesysbenefits.com/>. You also have the right to request a paper copy of the SAR, free of charge, by contacting the Genesys Benefits team at Benefits.team@genesys.com.

[401\(k\) Summary Annual Report](#)

Benefits

Attached is the Summary Annual Report ("SAR") for the Genesys Telecommunications Laboratories, Inc Health & Welfare Plan. The purpose of this SAR is to provide a basic summary of the contracted vendors, the 5500 and employee contribution amounts. To obtain a copy of the full annual report, or any part thereof, contact the Genesys Benefits team at Benefits.team@genesys.com.

WELLNESS CORNER: Benefits of Stretching

In these times, you may find yourself working from home, sitting more often and not engaging in physical activity. As a result, you may be experiencing increased muscle tension, balance issues, back pain and even muscular weakness. Stretching is an important component of overall physical health and can quickly improve these issues. Read on to learn more about the positive benefits of taking the time to stretch it out.

1. **Invigorate your afternoons.** Stretching is a great mid-day pickup as it helps to increase circulation, balance and improve your mood.
2. **Relieve muscle tension.** Sitting for work during the day can contribute to tight or sore muscles. Taking time to stretch throughout the day can relieve back pain, muscle tension and improve posture.
3. **Prep yourself for a workout.** When you take time to stretch before your workout, you are less likely to suffer injury. Stretching increases range of motion, flexibility and warms muscles, which helps to avoid injury.
4. **Reduce stress.** Studies show that stretching exercises such as yoga help reduce stress, calm anxiety and improves mood.

Take advantage of the benefits of stretching by holding your stretch for 30 seconds, focus on major muscle groups and take it slow to avoid injury. Click [here](#) for more tips on the benefits of stretching and visit [this website](#) to learn how to get started with a yoga practice.