



Use Your Benefits Now For a Healthy Future!

Importance of Preventive Health

According to the CDC, chronic diseases such as heart disease, cancer and diabetes are the leading cause of death and disability in the United States. Many chronic diseases are caused by risk factors such as excessive alcohol use, tobacco use, poor nutrition and lack of physical activity. That's why it's important to establish healthy habits and schedule regular medical checkups before you fall ill. **Remember: Preventive care services such as physical exams, mammograms, vaccinations and flu shots are covered at 100% by the health plan with in-network providers.**

HDHP or PPO Participants: Call your Genesys Health Care Coordinators at 1-877-498-3041 Monday – Friday 8:30 a.m. – 10 p.m. ET for questions about your preventive benefits or for help finding in-network providers. You can access the website at: genesyshealthplan.com.

Kaiser Participants: Find a provider by visiting <https://healthy.kaiserpermanente.org/doctors-locations> or by calling 1-800-464-4000.

Where to Get a Flu Shot

The CDC recommends getting a flu shot every year. As we continue to battle the COVID-19 pandemic, the flu vaccine may be more important than ever to keep your body and immune system healthy. There are many ways to obtain a flu shot. Schedule a visit with your PCP, use [this vaccine finder tool](#) to search for a local clinic, or contact your Care Coordinators for additional assistance. For more information on the differences between Influenza and COVID-19, visit [this link](#).

Kaiser Participants: Find available flu shot clinics online at www.kp.org/flu.

Attention: Employees with Pet Insurance

As we recently communicated, the last payroll deduction for Pet insurance will be at the end of this month. If you wish to continue your policy with Nationwide, you will pay your premium on a direct basis to Nationwide.

It is recommended that you wait until October to initiate the change to direct pay, so all of your payroll deductions are applied. For more information on what to expect with this change, please be on the lookout for additional information from Nationwide.

Roth 401(k) Plan Conversion

A Roth 401(k) offers you a way to save for retirement, where you make contributions with money on which you've already paid taxes (after-tax). Unlike a traditional pretax 401(k), the Roth 401(k) allows you to withdraw your money tax free when you retire.¹ It will also require you to make after-tax contributions now, so your take-home pay may be less than it would be if you made an equal traditional pretax 401(k) contribution, because income taxes must be currently withheld and paid on after-tax Roth 401(k) contributions.

To make the transition easier, Genesys is offering a Roth 401(k) in-plan conversion, which allows you to move money you have saved in an eligible 401(k) plan into a designated Roth account within your 401(k) Plan. Is a Roth 401(k) plan conversion right for you? Here are a few benefits and considerations when reviewing your options.

Automation Benefits:

- Simplifies the process through automation instead of requiring you to call Fidelity every time a conversion is desired.
- Limits your future tax consequences by having funds immediately converted to Roth.

Automation Considerations:

- When you convert money to Roth within your plan, the IRS requires that the plan apply special rules to determine whether a portion of the conversion is taxable.
- You may incur a tax liability upon future conversions as a result of any outstanding loan balance or any other balance remaining in one or more after-tax accounts that contain taxable dollars.

To learn more about Roth and what your 401(k) plan allows, please review the attached FAQs or call 1-800-835-5097 to speak with a Fidelity Representative.

¹A distribution from a Roth 401(k) is tax-free and penalty-free, provided the five-year aging requirement has been satisfied and one of the following conditions is met: age 59½, disability, or death.

BrightPlan – Register Today for Finance Friday Webinars!

- **September 18: How to spend less while still loving life**
- **September 25: The Mighty Roth IRA: How anyone can contribute to one**

Upcoming and past Finance Fridays can be found online at <https://web.brightplan.com/finance-fridays>

Attention VSP Participants:

Members of vision service plans are entitled to receive annual notification of their vision service plans' complaint process and timely access to care. Please review the attached document for these details.

WELLNESS CORNER: Building Healthy Habits for the Family

Creating healthy habits for you and your family can help prevent chronic disease, manage stress and improve coping skills during uncertain times. Here are a few tips to help build healthy habits for you and your family.

- **Improve Your Diet.** A balanced diet provides the nutrients your body needs to work efficiently. Keep your kitchen stocked with a variety of healthy foods including vegetables, fruits, lean protein, healthy fats and whole grains. Limit sugary and processed foods containing added saturated fats and sodium. Think outside the box and experiment with new recipes and cuisines, and make family mealtime fun by getting everyone involved.
- **Exercise Regularly.** To build the exercise habit, start small with regular activities that make you feel happy and confident. Involve the family in activity-based games such as basketball and soccer. Make going for a walk, run or bike ride together a scheduled event.
- **Develop Resilience.** Simply put, resilience is confronting difficult situations without being overwhelmed. To develop this ability, start slowly and mindfully. Practice self-compassion and change your perspective by journaling, meditation and yoga. Maintain strong social networks, practice positive thinking and understand what you can control. Foster resilience in children by encouraging problem-solving, positive thinking, communication skills and hobbies.
- **Utilize Resources.** Talkspace and Sanvello are now a part of our EAP with Optum! Download these apps to your smartphone and engage on these digital platforms to learn more.
 - **Sanvello:** On-demand help for stress, anxiety and depression.
 - **Talkspace:** Convenient, safe and secure online therapy – no office visit needed.

For more resources on stress management, contact your Employee Assistance Program (EAP) at 1-866-248-4094 or online at www.liveandworkwell.com code: genesyste

Frequently asked questions pertaining to Roth 401(k) contributions, after-tax contributions and the Roth in-plan conversion feature

Is a Roth 401(k) in-plan conversion right for you? The following frequently asked questions help explain Roth 401(k) and Roth in-plan conversions and what transferring assets to this kind of account may mean for you.

SECTION ONE: ROTH 401(k) AND AFTER-TAX CONTRIBUTIONS

1. What is a Roth 401(k)?

You may designate a percentage of your paycheck to be contributed to your 401(k) retirement plan as Roth 401(k) contributions. Roth 401(k) contributions are considered optional and are made on an **after-tax basis**. Roth 401(k) accounts were designed to combine the benefits of saving in your tax-deferred workplace retirement plan with the advantage of avoiding taxes on your money when you withdraw it at retirement. Think of contributions to your 401(k) as having three separate buckets: pretax, Roth and after-tax.

When you retire or leave your employer, earnings on your Roth contributions can be **withdrawn tax-free** as long as it has been:

- **Five tax years** since your first Roth 401(k) contribution and
- You are at least **59½ years old**.

In the event of death, beneficiaries may be able to receive distributions tax-free if the deceased started making Roth contributions more than five tax years prior to the distribution. In the event of disability, your earnings can be withdrawn tax-free if it has been five tax years from your first Roth 401(k) contribution.

Roth 401(k) contributions fall under the same IRS limits as pretax contributions to your Plan, so each dollar of a Roth contribution reduces the amount that can be contributed pretax (and vice versa).

- In 2020, the total combined IRS contribution limit for Roth 401(k) and/or traditional 401(k) pre-tax contributions is \$19,500.
- If you are age 50 or older in the calendar year, you may make an additional **catch-up contribution** of \$6,500 in 2020, bringing your total pretax and/or Roth 401(k) contribution to \$26,000 for the year.

2. How is a Roth 401(k) different from a traditional pretax 401(k)?

Similar to a traditional pretax 401(k):

- You elect how much of your salary you wish to contribute.
- Your contributions to a Roth 401(k) and traditional pretax 401(k) cannot exceed IRS limits.
- Your contribution is based on your eligible compensation.

Unlike a traditional pretax 401(k), the Roth 401(k) allows you to withdraw your money tax free when you retire.¹ But it will also require you to make after-tax contributions now, so your take-home pay may be less than it would

be if you made an equal traditional pretax 401(k) contribution, because income taxes must be currently withheld and paid on after-tax Roth 401(k) contributions.

3. How is a Roth 401(k) different from a Roth IRA?

A Roth IRA (Individual Retirement Account) is an account that is outside your retirement savings plan. Roth 401(k) contributions exist within your 401(k) retirement savings plan. You may contribute to a Roth IRA only if your adjusted gross income falls below a certain amount. There are no adjusted gross income limits for contributions to a Roth 401(k).

Both a Roth 401(k) and a Roth IRA have annual contribution limits.

- The 2020 contribution limit for a **Roth IRA** is \$6,000 per year or \$7,000 if you are age 50 and older and eligible to make catch-up contributions.
- The combined IRS contribution limit for both **Roth 401(k) and traditional 401(k) pre-tax contributions** if you are under age 50 is \$19,500. If you are over age 50 and eligible to make a \$6,500 catch-up contribution, the limit is \$26,000.
- In a Roth IRA, you do not have to take a **required minimum distribution** during your lifetime. With a Roth 401(k) you will have to take required minimum distributions generally after you have retired and attained age 72. (Note, The change in the MRD age requirement from 70½ to 72 applies only to individuals who turn 70½ on or after January 1, 2020. Please speak with your tax advisor regarding the impact of this change on future MRDs.)

4. If I am already contributing \$6,000 per year to a Roth IRA, am I still allowed to make pretax and Roth 401(k) contributions up to the \$19,500 annual limit for 2020?

Yes. You may make pretax and Roth 401(k) contributions up to the annual limit (\$19,500 for 2020, or \$26,000 if you are catch-up eligible), even if you have already contributed the annual maximum amount to a Roth IRA.

5. How are Roth 401(k) contributions different from regular after-tax 401(k) contributions?

Regular after-tax contributions are similar to Roth contributions in that both are made **after taxes have been paid** on your income. However, there are two key differences:

- Earnings on regular after-tax contributions **are taxable** when distributed.
- Regular after-tax contributions are not limited to \$19,500. Instead, they are included in the larger \$57,000 Annual Additions limit for 2020, which is the total amount that can be contributed to a 401(k), including employee and employer contributions, excluding the age-50 catch-up contribution.

The table below summarizes the different types of 401(k) contributions and the tax implications of each.

	Pre-Tax Contributions	Roth Contributions	After-Tax Contributions	Employer Contributions
Are contributions taxed when made?	No	Yes	Yes	No
Are contributions taxed when distributed?	Yes	No ¹	No**	Yes
Are earnings taxed when distributed?	Yes	No ¹	Yes**	Yes
What are the IRS Annual limits?	\$19,500 for 2020 <i>for employee pretax and Roth contributions</i>		\$57,000 for 2020, <i>including employee pretax, Roth, after-tax AND employer contributions</i>	

What is the Catch-up contribution for age 50 and older?	An additional \$6,500 for 2020.
	<i>A catch-up contribution may be made on a pretax or Roth basis and is in addition to the combined pretax and Roth \$19,500 Annual Limit, as well as the \$57,000 Annual Additions limit, which applies to the total contributions made to your 401(k) across pretax, Roth, after-tax and employer contributions.</i>

***A partial distribution from a qualified plan must include a proportional share of the pretax and after-tax amounts in the account. Therefore, while the portion of your distribution associated with your after-tax contribution is not taxable, the portion of your distribution associated with any pretax contributions or earnings on pretax or after-tax contributions is taxable.*

6. How can I maximize my contributions using a combination of pre-tax, Roth, after-tax and (if age 50 or older and eligible) catch-up contributions?

	Age 49 or younger	Age 50 or older
1. Contribute the maximum amount on a pretax and/or Roth basis	\$19,500	\$19,500
2. Contribute the maximum amount on an after-tax basis, up to the Annual Additions limit of \$57,000	\$37,500*	\$37,500*
3. Take advantage of the additional catch-up contribution if age 50 or older	N/A	\$6,500
TOTAL 401(k) Contribution	\$57,000	\$63,500

*Your after-tax contribution amount may be reduced by the amount of employer contributions to your Plan account, if applicable.

SECTION TWO: ROTH 401(k) IN-PLAN CONVERSION

1. What is a Roth 401(k) in-plan conversion?

A Roth 401(k) in-plan conversion allows you to move money you have saved in an eligible 401(k) plan into a designated Roth account within your 401(k) Plan. The following are two types of in-plan conversions, provided certain conditions are met and conversions are allowed by your plan:

- A Roth in-plan conversion involves taking an available, rollover-eligible distribution from your 401(k) plan and directly rolling it over to a Roth account within the same plan. Examples of eligible assets may include your own contributions, contributions from your employer or assets rolled in from a former employer.
- An Expanded in-plan conversion allows for eligible vested plan balances to be rolled over to a designated Roth account within your workplace savings plan, even if those amounts are not currently available for withdrawal.

2. Will the converted assets in the Roth 401(k) account be eligible for withdrawal?

This depends upon your individual situation. If you convert money that was already immediately available for a withdrawal, this money will still be available to you immediately. However, if you convert money that was not available for a withdrawal, those assets will remain unavailable for a withdrawal, just as before the conversion. Refer to **Section One, Question 1** for withdrawal eligibility requirements.

Even if you are eligible for a withdrawal, please note that certain criteria must be met to receive tax-free Roth withdrawals.

3. How do I convert my money to a Roth account within my plan?

Because the conversion of non-Roth money to a Roth account within your plan is a complex decision, all transactions are conducted through our highly trained telephone representatives. If you wish to request a transaction or simply speak with a representative about your options, please call your Plan's toll-free number to speak with a Fidelity Representative. The representative will review your account with you and provide you with available options for completing a Roth in-plan conversion. You must call Fidelity to request a Roth in-plan conversion each time you want to convert eligible contributions.

Does Fidelity charge a fee to convert to a Roth 401(k)?

No. Fidelity does not charge a fee to convert eligible contributions to a Roth 401(k) account.

4. Do I pay taxes on after-tax contributions that I convert to a Roth 401(k)?

The answer is two-fold:

- You do not have to pay taxes on the **base contribution**, which was deducted from your pay check **after** taxes were withheld.
- You do have to pay taxes on any **earnings that accrued** between when the base contribution was made and when you convert the contribution and associated earnings to the Roth 401(k).

5. Do I pay taxes on pretax contributions that I convert to a Roth 401(k)?

Yes. You have to pay taxes on both the base contribution and any associated earnings if you convert pretax contributions to a Roth 401(k) account.

6. When am I responsible for paying applicable taxes incurred as a result of a Roth in-plan conversion?

You must pay all applicable taxes incurred as result of a Roth in-plan conversion for the income tax year in which you made the conversion. Taxes incurred as a result of an in-plan conversion are not withheld from your payroll or converted contributions and you are responsible for the tax liability.

7. Will I receive a tax form if I move money to a Roth account?

Yes. You will receive an IRS Form 1099-R at the end of the calendar year which will include consolidated tax information on all of your applicable conversions for the year.

8. What are the benefits of a Roth in-plan conversion?

The following benefits may help you decide if a Roth in-plan conversion is right for you:

- Roth provides you with additional savings flexibility within your plan. It allows you to diversify your retirement assets between pretax and after-tax accounts.
- You can grow tax-free earnings on your retirement savings, provided you meet appropriate qualification rules (a distribution from a Roth 401(k) plan is tax-free and penalty-free, provided the five-year aging requirement has been satisfied and one of the following conditions is met: age 59½, disability, or death).[†]
- Roth can also potentially reduce future income taxes and keep more of what you earn on your investments in your workplace savings plan.

9. What should I consider before making my decision to convert?

Please review the following questions to consider before completing a Roth in-plan conversion in 401(k) Plan. The decision to convert needs to be made carefully and should include a consultation with your tax advisor:

- Do you expect to pay higher taxes in the future? If you think that you will be in a higher tax bracket after you retire, or if you plan to leave a substantial amount of your retirement assets to your heirs, you may want to consider a Roth in-plan conversion. This is because you may pay lower taxes now than if you wait until retirement to begin taking taxable withdrawals.

- Do you have a long investment time frame? The relative benefits of a Roth in-plan conversion will increase the longer your money remains in the Roth account. Generally, a Roth in-plan conversion may not make sense if your time horizon is less than five years, as amounts withdrawn may be subject to a 10% penalty.[†]
- Do I have to pay the taxes on the applicable Roth in-plan conversion money? Yes, you will be responsible for taxes owed on the conversion, and you will need to provide for the payment of taxes outside of the plan.

10. Am I required to convert to a Roth 401(k)?

No. The decision to convert non-Roth money to a Roth account within your plan is completely optional, and you should carefully consider your decision before moving forward. You can also convert a portion of your 401(k) contributions – for instance, just after-tax contributions – and your pretax contributions may remain in a separate pretax bucket.

11. Should I convert eligible contributions to a Roth account within my 401(k) Plan?

When making the decision, you should consider all factors, including how to pay the taxes on the conversion. The decision to convert is an individual one, and we recommend you consult with a tax advisor. To learn more about Roth and what your 401(k) plan allows, please call your plan's toll free number to speak with a Fidelity Representative.

Investing involves risk, including risk of loss.

¹ A distribution from a Roth 401(k) is tax-free and penalty-free, provided the five-year aging requirement has been satisfied and one of the following conditions is met: age 59½, disability, or death.

[†] A distribution from a qualified retirement plan (other than an IRA) made to you after you separate from service with your employer may be penalty-free if the separation occurred in or after the year you reached age 55. Note that while penalty-free, earnings on Roth contributions are taxable if you are under 59 ½ at the time of distribution.

Fidelity does not provide legal or tax advice. The information herein is general in nature and should not be considered legal or tax advice. Consult an attorney or tax professional regarding your specific situation.

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IMPORTANT NOTICE

To All California-Based Subscribers and Enrollees

Members of vision service plans are entitled to receive annual notification of their vision service plans' complaint process and timely access to care. As a result, the enclosed notice contains information regarding VSP's complaint system, access to care and the methods by which VSP members can communicate their comments to VSP.

At VSP, we're dedicated to continually providing exceptional service to our members. By listening to the needs of our customers—whether they have complaints or compliments—VSP can deliver the kind of personalized care and service we'd expect for ourselves.



Grievance Process

If a VSP member has a complaint/grievance regarding VSP and/or a VSP network provider, you may immediately call VSP Member Services at **800.877.7195**, Monday through Friday, 5:00 a.m. to 8:00 p.m.; Saturday, 7:00 a.m. to 8:00 p.m.; and Sunday, 7:00 a.m. to 7:00 p.m. (Pacific Time). If a complaint is called in and not satisfactorily resolved within five (5) calendar days, you will receive a written acknowledgment letter and a written resolution letter within thirty (30) calendar days after receipt.

For written complaints, you may log on to **vsp.com** and complete the Member Grievance/Complaint Form and send it to: VSP Complaints and Grievances, P.O. Box 2350, Sacramento, CA 95741. VSP will respond by mail to acknowledge receipt and/or provide the status of the complaint within five (5) business days. VSP will resolve your complaint within thirty (30) calendar days from the date of receipt and keep a copy of your complaint and the response on file for seven (7) years.

If the thirty (30) calendar day standard appeal process seriously threatens a member's health or ability to function, you can request an expedited, 24-hour, review of the complaint.

In accordance with State and Federal regulations, VSP will not discriminate against a member on the basis of filing a complaint or grievance.

Language assistance services are available. Call **800.877.7195** if you need assistance reading this letter, would like this letter written in your language, or need your cultural and/or linguistic needs met.



Timely Access to Care

As a VSP member, you have the right to receive care and services in a timely manner.

Appointment Type	Timeframe
Routine Eye Exam	Within 15 business days
Non-Urgent Medical	Within 10 business days
Urgent Care	If call is received during office hours, and the doctor determines the need of the member to be urgent, member should be seen within 48 hours

Telephone Wait Times

- If you call your plan's customer service phone number, someone should answer the phone within 10 minutes during normal business hours.

Exceptions

- The purpose of the timely access law is to make sure you get the care you need. Sometimes you need appointment even sooner than the law requires. In this case, your doctor can request that the appointment be sooner.
- Sometimes waiting longer for care is not a problem. Your provider may give you a longer wait time if it would not be harmful to your health. It must be noted in your records that a longer wait time will not be harmful to your health.
- If you cannot get a timely appointment in your area because there are not enough providers, your health plan must help you get an appointment with an appropriate provider.

Language Interpreter Services

Covered Persons have the right to receive language interpreter services. When scheduling an appointment, they can tell the provider's office that they need an interpreter at the time of their visit.



Notice from the Department of Managed Health Care

The California Department of Managed Health Care (DMHC) is responsible for regulating health care service plans. If you have a grievance against your health plan, you should first telephone your health plan toll-free at **800.877.7195** and use your health plan's grievance process before contacting the department.

Utilizing this grievance procedure does not prohibit any potential legal rights or remedies that may be available to you. If you need help with a grievance involving an emergency, a grievance that has not been satisfactorily resolved by your health plan or a grievance that has remained unresolved for more than thirty (30) days, you may call the Department for assistance. You may also be eligible for an Independent Medical Review (IMR). If you are eligible for IMR, the IMR process will provide an impartial review of medical decisions made by a health plan related to the medical necessity of proposed service or treatment, coverage decisions for treatments that are experimental or investigational in nature and payment disputes for emergency or investigational in nature and payment disputes for emergency or urgent medical services. The department also has a toll-free telephone number (**1-888-466-2219**) and a TDD line (**1-877-688-9891**) for the hearing and speech impaired.

The department's Internet Web site <http://www.dmhc.ca.gov> has complaint forms, IMR application forms and instructions online.



Language Assistance

English

ATTENTION: If you speak another language, language assistance services, free of charge, are available to you. Call 1-800-877-7195 (TTY: 1-800-428-4833).

Español (Spanish)

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-877-7195 (TTY: 1-800-428-4833).

繁體中 (Chinese)

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電1-800-877-7195 (TTY: 1-800-428-4833)。

Tiếng Việt (Vietnamese)

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-877-7195 (TTY: 1-800-428-4833)

Tagalog (Tagalog–Filipino)

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-877-7195 (TTY:1-800-428-4833)

한국어 (Korean)

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1- 800-877-7195 (TTY:1-800-428-4833) 번으로 전화해 주십시오.

Русский (Russian)

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-877-7195 (телетайп: 1-800-428-4833).

(Arabic)

ملاحظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-877-7195 (رقم هاتف الصم والبكم: 1-800-428-4833).

Kreyòl Ayisyen (French Creole)

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-877-7195 (TTY: 1-800-428-4833).

Français (French)

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-877-7195 (ATS : 1-800-428-4833).

Deutsch (German)

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-877-7195 (TTY: 1-800-428- 4833).

Polski (Polish)

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-877-7195 (TTY: 1-800-428-4833).

Português (Portuguese)

