# 2021 USA Benefits Open Enrollment

# **AGENDA**

- Strategy & Value
- 2021 Key Information
- How to Enroll & Make Changes
- Deep Dive Details

# Strategy & Value



#### 2021 US BENEFITS STRATEGY & VALUE

We aim to provide key market leading benefits that help us to attract, engage, and motivate our employees. Simultaneously, we carefully balance our desired employee experience with the cost to both our employees and Genesys.

#### For 2021, our strategy includes:

- Increased emphasis on well-being
  - Mental health
  - Preventative health coaching
- Simplify
  - Sunset High Deductible Health Plan 3 (HDHP 3)
  - Collapsed salary band approach to medical premiums
- Manage costs
  - Small change to medical premiums
  - On average, Genesys pays over 80% of the medical premium expense
  - No change to dental and vision premiums



#### **2021 BENEFITS OFFERINGS**

#### **Shared Cost**

- Medical
  - PPO
  - HDHP 1
  - HDHP 2
  - Kaiser HMO (CA only)
- Dental
  - Basic
  - Buy Up
- Vision
  - Basic
  - Buy Up

#### **Company Paid**

- Employee Assistance Program (EAP)
- Short-Term Disability (STD)
- Long-Term Disability (LTD)
- Basic Life Insurance
- Basic Accidental Death & Dismemberment (AD&D)
- Open Time Off (OTO)

#### Tax Friendly

- Health Savings Account (HSA)<sup>1</sup>
- Flexible Spending Accounts (FSAs)
  - Full-Use Healthcare
  - Limited Use Healthcare <sup>2</sup>
  - Dependent Care
- Commuter Benefits

#### **Employee Paid**

- Pet
- Critical Illness
- Hospital Indemnity
- Accident Indemnity
- Voluntary Life
- Voluntary AD&D
- Legal Services
- Home & Auto

- Only for HDHP members; included both employee pre-tax and employer contributions
- Limited Use Healthcare FSA is for HDHP members only.

# 2021 Key Information



#### **KEY INFORMATION**

- Open Enrollment: November 9<sup>th</sup> November 25<sup>th</sup>
- Opportunity to
  - Add, change, or delete any or all of your benefits for 2021
  - Add or remove eligible dependents
  - Review and update beneficiary information
- Need to know
  - Must choose new medical plan if in HDHP 3
  - Per IRS <u>must</u> re-enroll for HSA and/or FSAs for 2021
  - All other 2020 benefit elections will continue in 2021 (excluding HSA, FSA, & HDHP 3)
  - Make changes at: <a href="https://genesys.benefitsnow.com">https://genesys.benefitsnow.com</a>
- Other key facts
  - Medical, dental, and vision plans have the same provider networks
  - Small changes to medical plan premiums (the maximum is \$9.50 per pay period)
  - Dental & vision premiums remain flat
  - Employees who choose Voluntary Life and AD&D insurance may see increases if move to new age band/ pay rates in 2021

# 2021 PREMIUMS

# Per Pay Period Employee Premiums

Coverage Tier		Med	ical	Dental (no change fro			Vision n 2020) (no change from 2020)	
Coverage Tier	PPO	HDHP 1	HDHP 2	НМО	Standard	Enhanced	Core	Buy Up
Employee Only	\$98.00	\$18.00	\$23.00	\$31.00	\$4.00	\$8.00	\$0.00	\$4.30
Employee + Child(ren)	\$190.50	\$75.00	\$85.00	\$90.00	\$11.00	\$18.50	\$0.50	\$6.98
Employee + Spouse/DP	\$226.50	\$93.00	\$108.00	\$100.50	\$11.50	\$19.50	\$0.50	\$6.84
Employee + Family	\$319.50	\$136.50	\$149.50	\$139.00	\$18.50	\$31.00	\$0.50	\$11.25

# How to Enroll/Make Changes

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#### **HOW TO ENROLL**

BenefitsNow is our enrollment site for 2021 Benefits Open Enrollment and future benefit changes.

#### STEP 1

Log on to BenefitsNow • Enrollment at https://genesys.benefitsnow.com between November 9th - November 25th

#### STEP 2

Review your personal information

- Please review your pre-loaded personal information to ensure accuracy.
- Some information updates beneficiaries, personal email address and mobile phone number, can be made right in the system.
- Other information updates require an email to <a href="https://example.com">HR@genesys.com</a>.
- When you have verified all of the information, click Save and Continue.

#### STEP 3

Choose your benefits for 2021

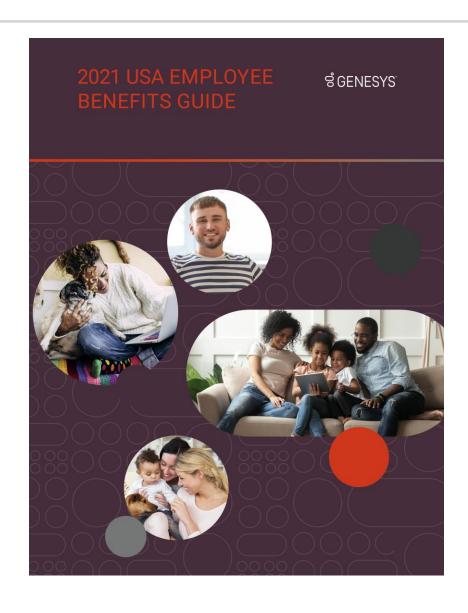
- Your 2020 choices will roll over into 2021 except for HSA, FSAs, or HDHP 3. For these, you MUST make a choice in the Open Enrollment system for 2021. Reminder: HDHP 3 is no longer an option for 2021.
- Use the Take Me Through Each Benefit button or simply select individual benefits by using the View/Change button.
- The default election for all other 2021 benefits is the same benefit plan you have in 2020. When done, click Complete Enrollment.

#### STEP 4

Print Confirmation Statement

- After completing your enrollment, you will be on the Confirmation page. Please print or save as a pdf and retain a copy.
- You can make changes through the end of Open Enrollment (November 25th) by logging back on and completing the enrollment steps again.

# LEARN MORE: WWW.MYGENESYSBENEFITS.COM



Convenient, easy access to the information and resources you need, including:

- Plan Details
- > Enrollment Instructions
- Contact Information
- Resources

# **ENROLLMENT SITE HOME PAGE**



Your Profile ▼ Chat

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Home

Health & Insurance

Life Events

Benefits Summary

#### Your Information

Medical

Dental

#### Highlights For You













Manager Self Service

#### Your Favorites

To add a link here, select the 🛊 while on that page.

# **KEY DATES/INFORMATION**

- Open enrollment dates: November 9 November 25, 2020
- New medical insurance cards mailed (for the HDHP and PPO plans only, and others who made plan election changes): late December
- Benefits effective date: January 1, 2021
- 2020 FSA reimbursement claim submission deadline: March 31, 2021

November and December new hires: need to enroll in benefits for **both** 2020 and 2021; Benefits team will reach out to new hires regarding this process

# Deep Dive Details



# 2021 CHOICES

Offerings	Choices	In Network Providers/Insurance Carriers	
Medical*	<ul><li>PPO</li><li>HDHP 1</li><li>HDHP 2</li><li>HMO**</li></ul>	<ul> <li>HDHP or PPO: United Healthcare Choice Plus Network (genesyshealthplan.com)</li> <li>Kaiser (HMO): <a href="https://healthy.kaiserpermanente.org/doctors-locations">https://healthy.kaiserpermanente.org/doctors-locations</a></li> </ul>	
Dental	<ul><li>Standard</li><li>Enhanced</li></ul>	Anthem Dental	
Vision	<ul><li>Core</li><li>Buy Up</li></ul>	VSP	
Health Savings Account (HSA)	• HSA	HealthEquity	
Flexible Spending Accounts	<ul> <li>Full Use Healthcare</li> <li>Limited Use Healthcare</li> <li>Dependent Care</li> </ul>	HealthEquity (formerly WageWorks)	

<sup>\*</sup>May opt out of medical plan coverage. Effective 1/1/19 – no federal penalty for not maintaining coverage. Some states (CA, DC, MA, NJ, VT) do require you to have appropriate medical coverage.

<sup>\*\*</sup> HMO is for California employees only.

#### 2021 MEDICAL PLANS – HDHP AND PPO PLANS

Among the most important differences between the HDHP Plans are the deductible amounts and how the family deductible works – aggregate vs. embedded family deductible. The Genesys HSA funding is the same for both HDHP plans.

			2021 Options			
	HDI	HP 1	HDI	HP 2	Pl	20
	IN-NETWORK	OUT- OF-NETWORK*	IN-NETWORK	OUT- OF-NETWORK*	IN-NETWORK	OUT- OF-NETWORK*
Deductible	\$2,000 individual / \$2,800 family	\$2,000 individual / \$4,000 family	\$2,800 individual / \$4,000 family	\$2,800 individual / \$4,000 family	None	None
Type of Family Deductible	Aggr	egate	Embe	edded	Ν	/A
HSA Funds by Genesys	\$750 individual / (funded in 4 quarte	•	\$750 individual / (funded in 4 quarte		N/A	N/A
Out-of-Pocket Maximum	\$4,000 individual \$6,550 family	\$4,000 individual \$8,000 family	\$2,800 individual \$4,000 family	\$4,000 individual \$8,000 family	\$5,000 individual \$10,000 family	\$10,000 individual \$20,000 family
Type of Family Out-of- Pocket Maximum	Embe	edded	Embe	edded	Emb	edded
Preventive Care	\$0 deductible waived	you pay 40% after deductible	\$0 deductible waived	you pay 40% after deductible	you pay 0%	not covered
Most Other Services	you pay 20% after deductible	you pay 40% after deductible	you pay 0% after deductible	you pay 30% after deductible	you pay 30%, unless copay applies	you pay 50%

<sup>\*</sup>The in-network deductible does not apply to the out-of-network deductible.

Aggregate Family Deductible (HDHP 1): The full family deductible must be met before the plan begins to pay a portion of expenses for any covered family members.

Embedded Family Deductible (HDHP 2): If one covered family member has enough expenses during the calendar year to meet the individual deductible, the plan will begin paying a portion of that family member's expenses for the remainder of the year. You do not have to meet the full family deductible before the plan begins to pay.

Embedded Family Out-of-Pocket Maximum (All plans): If one covered family member has enough expenses during the calendar year to meet the individual out-of-pocket maximum, the plan will pay 100% of that family member's expenses for the remainder of the year.

#### CARE COORDINATION & CONSUMERISM – FOR PPO & HDHP

#### **QUANTUM HEALTH**

Personalized, one to one care from expert team of nurses, patient service representatives, and benefits specialists.

#### How they help:

- Verify coverage
- Order replacement cards
- Provide health-education resources
- Advocate for your care
- Help manage chronic conditions
- Find in-network providers

- Contact providers to discuss treatment
- Answer claims, billing, and benefits questions
- Create health-improvement plans
- Help reduce unnecessary, out-of-pocket costs

How to Contact Care Coordinators:

Phone: 877-498-3041
Web: www.genesyshealthplan.com
App: MyQHealth - Care Coordinators



#### **Healthcare Bluebook**

Pricing transparency (web and mobile applications) for PPO and HDHP members for health care that is:

- Offer the best value on medical services and procedures
- Provide the cost ranges in your area of service
- Help you save money by providing you a selection of providers (both in and out of the UMR network)
- Can even reward you for certain procedures

**Kaiser members**: Please contact Kaiser directly for similar services

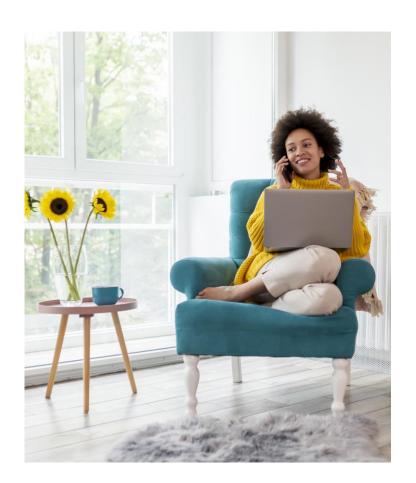
# 2021 MEDICAL PLANS – KAISER HMO PLAN

Provider access available through the Kaiser Permanente Network. Available only to employees in California.

	2021 Options, continu	
	KAISE	R HMO
	IN-NETWORK	OUT- OF-NETWORK***
Deductible	None	N/A
Out-of-Pocket Maximum	\$1,500 individual \$3,000 family	N/A
Copays	\$15 per visit/procedure \$100** ER per visit	N/A
Preventive Care	you pay 0%	N/A
Most Other Services	\$15 copay	N/A



<sup>\*\*\$100</sup> copay waived if admitted to hospital as an inpatient for covered services.



<sup>\*\*\*</sup>In-Network coverage only.

#### 2021 ANTHEM DENTAL PLANS

#### Two plans available under our Anthem dental benefit:

	Standard Plan	Enhanced Plan
Annual Deductible	\$50 individual \$100 family	None
Annual Benefit Maximum	\$1,500 per person	\$2,250 per person
Preventive & Diagnostic Services*	100%	100%
Basic Services* Example: Fillings	80%	80%
Basic or Major* Example: Crowns	50%	80%
Orthodontia*	50% \$1,500 per person lifetime maximum	50% \$1,750 per person lifetime maximum

<sup>\*</sup>Reasonable and customary limits will be applied for out-of-network coverage.

Visit www.mygenesysbenefits.com for plan details.

Both plans provide benefits for out-of-network services.

However, you may save by using Anthem dental network providers who have agreed to negotiated rates.

## 2021 VSP VISION PLANS

# Two plans available under our VSP vision benefit:

	VSP Core Plan	VSP Buy-Up Plan	Frequency
Eye Exam	\$10 copay	\$10 copay	Every calendar year
Prescription Glasses	\$25 copay	\$10 copay	
Frames	\$150 allowance per person (\$170 for featured frames) + 20% discount over allowance or \$80 allowance at Costco	\$200 allowance per person (\$220 for featured frames) + 20% discount over allowance or \$110 allowance at Costco	Every calendar year
Lenses	Included in Pre Single vision, lined bifor Polycarbonate lenses	Included in Prescription Glasses Single vision, lined bifocal, and line trifocal lenses Polycarbonate lenses for dependent children	
Lens Options		\$0 - \$160 copay, depending on lens type (standard progressive, premium progressive, custom progressive)	
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Contact Lenses (in lieu of glasses)	Up to \$60 copay (exam and fitting) \$130 allowance for contact lenses	Up to \$60 copay (exam and fitting) \$200 allowance for contact lenses	Every calendar year

Visit www.mygenesysbenefits.com for plan details, including out-of-network benefits.

# **HEALTH SAVINGS ACCOUNT (HSA)**

A **Health Savings Account (HSA)** is a tax-free account for employees enrolled in a High Deductible Health Plan (HDHP). Deposit tax-free money into your account via payroll deductions and use it to pay eligible medical, dental and vision expenses. It is **not** a use-it-or-lose it account. If you change health plans or leave Genesys, the account and money goes with you.

- If you elect an HDHP (1 or 2) medical plan, Genesys will contribute to your HSA
  - Genesys contributes 1/4 of the max amount at the beginning of each quarter
    - ▲ For example, \$750/4 = quarterly contribution of \$187.50
    - You must be enrolled on the first day of quarter to receive that quarter's contribution
  - Reminder: there will not be an HDHP 3 plan offered in 2021
- You need to register for your HSA to receive Genesys and your own contributions
  - Visit www.MyHealthEquity.com
- HSA contribution limits:

Who You Cover	Genesys contributes	Employee contributes up to:	2021 Max Combined Contribution*	If 55 + **
Employee Only	\$750*	\$2,850	\$3,600	<b>64 000</b>
Employee +	\$1,500*	\$5,700	\$7,200	\$1,000

<sup>\*</sup> IRS defines the maximum contributions each year

<sup>\*\*</sup> If 55+, you may defer an additional \$1,000 in 2021 in addition to the maximum contribution

# 2021 FLEXIBLE SPENDING ACCOUNTS (FSAs)

	Full Use Healthcare FSA	Limited Use Healthcare FSA	Dependent Care FSA
Which medical plan can I have with this account?	PPO, Kaiser HMO (CA only), or medical coverage through another employer	HDHP Plan 1 or 2	Any
How much can I contribute in 2021?	\$50 - \$2,750 pretax (you may carry over up to \$550 from 2020; any remaining funds over \$550 are forfeited in accordance with IRS rules)	\$50 - \$2,750 pretax (you may carry over up to \$550 from 2020; any remaining funds over \$550 are forfeited in accordance with IRS rules)	\$50 - \$5,000 pretax if single or married filing jointly \$50 - \$2,500 if married filing separately
What expenses can I pay with money from my account?	Qualifying medical, dental, vision and prescription expenses not paid by your medical plan (including deductibles coinsurance and copays)	medical expenses)	Eligible dependent care expenses you incur so you and your spouse (if applicable) can work, including qualified babysitters, nursery school, pre-school, elder care and more.  Eligible dependents include children up to age 13 and elderly parents who live in your home, depend on you for 50% of their support and are incapable of self-care.

- Must re-enroll each year if you want to contribute to your FSA
- You may only change annual contributions if you have a Qualifying Life Event, such as marriage, divorce, addition or loss of a dependent, or change in employment (must enroll within 31 days of Qualifying Life Event)
  - Qualifying Life Event documentation must be submitted to the Benefits team

#### **2021 GENESYS PAID BENEFITS**

#### You are automatically enrolled in these benefits at no cost to you:

- Basic Life and Accidental Death & Dismemberment (AD&D) Insurance
  - Basic life at 2x your annual salary
  - AD&D at 2x your annual salary
  - Please review your beneficiary information & update as needed
- Optum Employee Assistance Program (EAP)
  - Confidential information, support and referrals to you and your family members
  - 8 face-to-face counseling sessions available per issue, per year
  - Issues include but are not limited to legal advice, financial advice, wellness, career

#### Disability Benefits

- STD: 100% for the first 8 weeks of an illness or injury, then 70% for the next 18 weeks
- LTD: after 26 weeks, 66 2/3% of your annual salary to a \$15,000/monthly maximum benefit



# **2021 VOLUNTARY BENEFITS**

#### Critical Illness – through Aflac

- Lump-sum cash payment in case of serious illness
- Pays for expenses not covered by your medical plan
- Not available if you are age 70 or older

#### Hospital Indemnity (enhanced) – through Aflac

 Lump-sum cash payment in case of admittance to hospital or required surgery

#### Accident Indemnity (new) – through Aflac

 Lump-sum cash payment in the event of death or injury due to an accident

#### Voluntary Life – through Cigna

Additional coverage beyond what is provided by Genesys

#### Voluntary AD&D – through Cigna

 Additional coverage beyond what is provided by Genesys

#### Legal Services – through LifePlan

 Legal advice and services from a large network of attorneys

#### Home and Auto Insurance – through MetLife

Discounted rates

#### Commuter Benefits – through HealthEquity

- Defer pre-tax dollars & use to pay for the cost of commuting (mass transit or parking)
- Sign up at in OE portal
- 2021 IRS limits apply

#### Pet Insurance – through Nationwide

- To enroll, you may call 877-738-7874, or visit <a href="https://benefits.petinsurance.com/genesys">https://benefits.petinsurance.com/genesys</a>
  - You will pay directly to Nationwide; payroll deduction not available



## **CONTACT INFORMATION**

## Open Enrollment

#### **Benefits Questions**

Genesys HR Benefits Team Benefits.team@genesys.com

# Online System Enrollment Questions & Plan Information

Your BenefitsNow Resource Center (844) 868-6230

**2021 US Benefits Enrollment Guide** 

<u> https://mygenesysbenefits.com/resources.html</u>

Quantum Genesys Care Coordinators genesyshealthplan.com 1-877-498-3041

Vendor	Website	Contact Information
Medical (HDHP or PPO plans) Quantum Care Coordinators (UnitedHealthcare Choice Plus® network)	genesyshealthplan.com	1-877-498-3041
Prescription Drug OptumRx	genesyshealthplan.com	1-877-498-3041
Medical (Kaiser Network) Kaiser Permanente	kp.org	1-800-464-4000
<b>Dental</b> Anthem	www.anthem.com/ca	1-877-567-1804
<b>Vision</b> VSP	www.vsp.com	1-800-877-7195
Health Savings Accounts (HSA) Flexible Spending Accounts (FSA) Health Equity	Healthequity.com/WageWorks	1-877-924-3967
Employee Assistance Program Optum	www.liveandworkwell.com (access code: genesystele)	1-866-248-4094
<b>Life, AD&amp;D</b> Cigna	www.genesys.cignatrustedadvisor.com HR@genesys.com	1-800-828-3485
STD, LTD Cigna	www.genesys.cignatrustedadvisor.com HR@genesys.com	1-800-36-CIGNA
Critical Illness Hospital Indemnity Accident Aflac	https://mygenesysbenefits.com/	1-800-433-3036
<b>Legal Plan</b> LifePlan	https://lifeplan.legalzoom.com/lifeplan/#/login	1-888-556-0888
Home & Auto Program MetLife	www.metlife.com/mybenefits	1-800-438-6388
<b>401(k)</b> Fidelity Investments	www.401k.com	1-800-835-5097
Pet Insurance Nationwide	https://benefits.petinsurance.com/genesys	1-877-738-7874

# QUESTIONS?

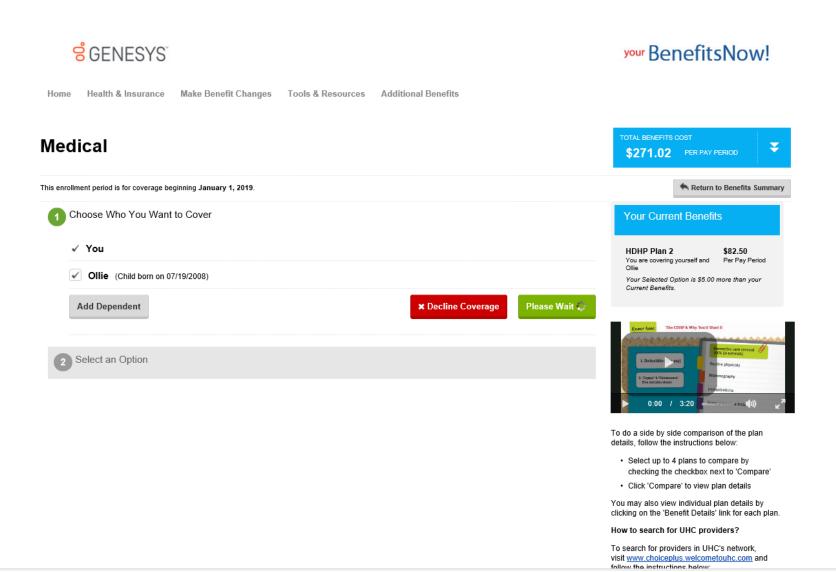


What questions do you have?

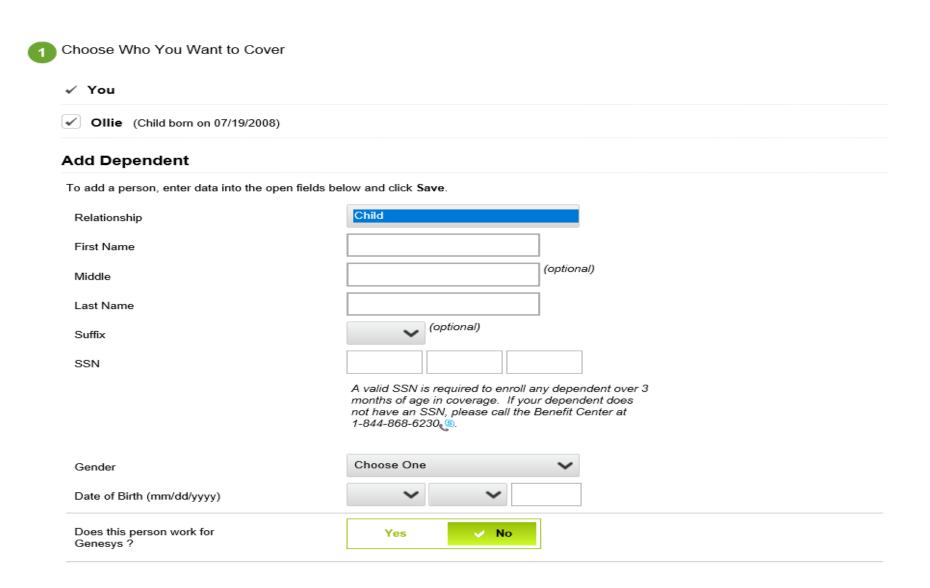
# Appendix

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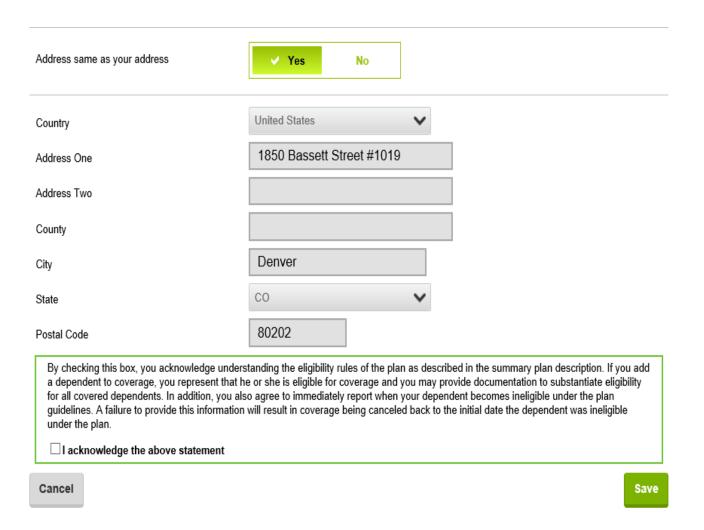
# BENEFITSNOW - EXAMPLE MEDICAL ENROLLMENT ADDING DEPENDENT(S)



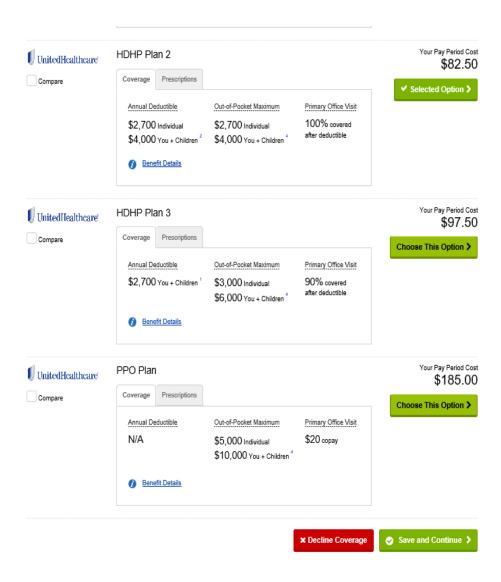
## BENEFITSNOW - EXAMPLE ADDING A DEPENDENT TO MEDICAL COVERAGE



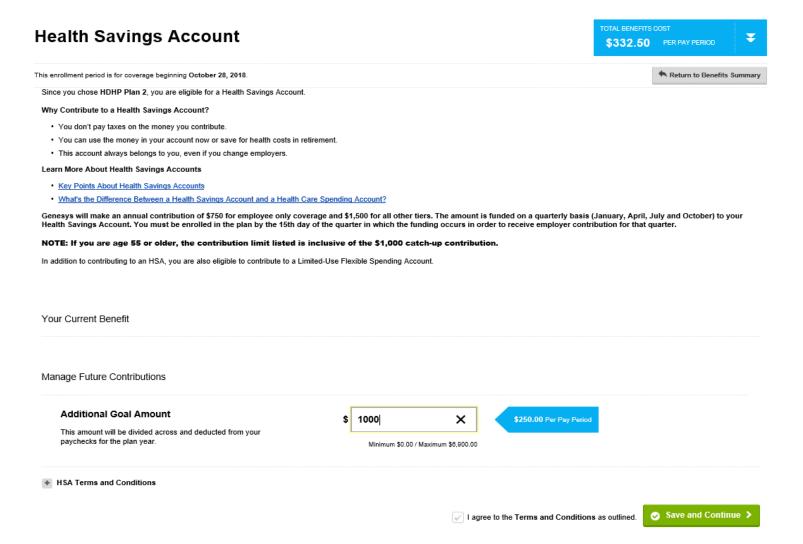
# BENEFITSNOW - EXAMPLE ADDING A DEPENDENT TO MEDICAL COVERAGE (CON'T)



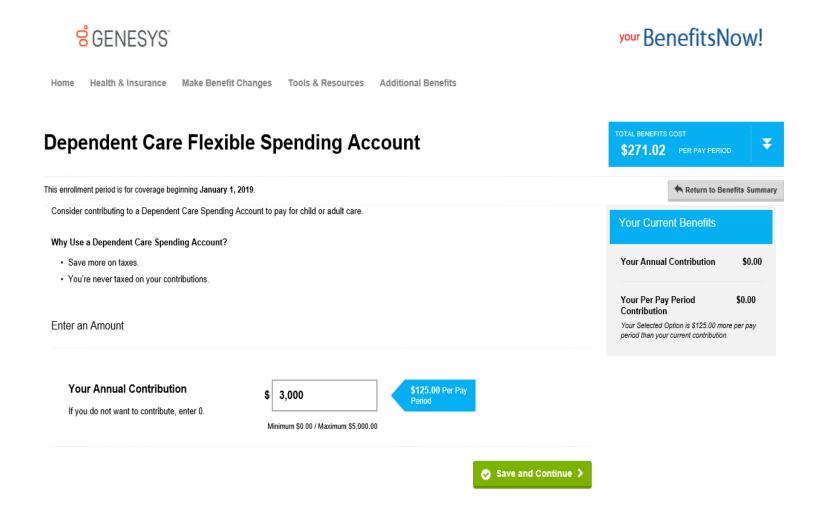
## BENEFITSNOW - EXAMPLE MEDICAL ENROLLMENT OPTIONS



## BENEFITSNOW - EXAMPLE HEALTH SAVINGS ACCOUNT ELECTION



## BENEFITSNOW EXAMPLE DEPENDENT CARE FSA ELECTION



# BENEFITSNOW PLANS THAT REQUIRE A BENEFICIARY

You are automatically You are automatically Your Pay Period Costs Your Pay Period Costs **Basic Life Insurance** View / Change > enrolled in Basic Life \$0.00 \$0.00 enrolled in Basic Life at no 2X Annual Salary \$200,000 cost 2X Annual Salary \$200,000 You are automatically You are automatically Your Pay Period Costs Your Pay Period Costs **Basic Accidental Death** View / Change > \$0.00 \$0.00 enrolled in Basic AD&D enrolled in Basic AD&D at and Dismemberment 2X Annual Salary \$200,000 no cost 2X Annual Salary \$200,000 **Business Travel Accident Business Travel Accident** Your Pay Period Costs Your Pay Period Costs **Business Travel** View / Change > You are automatically enrolled in \$0.00 You are automatically enrolled in Accident Business Travel Accident Business Travel Accident Insurance. Insurance.

# BENEFITSNOW ADD BENEFICIARY - BASIC LIFE INSURANCE



your Benefits Now!

Home Health & Insurance Make Benefit Changes Tools & Resources Additional Benefits

#### **Basic Life Insurance**

This enrollment period is for coverage beginning January 1, 2019.

Please remember to designate beneficiaries for this benefit.

Your company provides you with 2X Annual Salary (\$200,000) at a cost of \$0.00.

Your Beneficiaries

Current Beneficiary Benefit Percent

Primary

Ollie Lawrence (Child born on 07/19/2008)

Contingent1

'A contingent beneficiary receives your insurance benefit if your primary beneficiary is not alive at the time the benefit is paid.



# Edit

100%



Period

# BENEFITSNOW ADD BENEFICIARY - BASIC LIFE INSURANCE (CONTINUED)

#### **Add Beneficiary**

To add a person, enter data into the open fields below and click **Save**.

Relationship

Cancel

#### Choose One

Spouse

Domestic Partner

Child

Child of Domestic Partner

Estate

Trust

Charity

Other



# BENEFITSNOW ADD BENEFICIARY - BASIC LIFE INSURANCE (CONTINUED)

	Child
Relationship	Child
First Name	
Middle	(optional)
Last Name	
Suffix	(optional)
SSN	
	A valid SSN is required to enroll any dependent over 3 months of age in coverage. If your dependent does not have an SSN, please call the Benefit Center at 1-844-868-6230.
Gender	Choose One
Date of Birth (mm/dd/yyyy)	~
Does this person work for Genesys ?	Yes ✓ No
Address same as your address	✓ Yes No
Country	United States
Address One	1850 Bassett Street #1019
Address Two	
County	
City	Denver
J.,	
dependent to coverage, y covered dependents. In a	a acknowledge understanding the eligibility rules of the plan as described in the summary plan description. If you add a vou represent that he or she is eligible for coverage and you may provide documentation to substantiate eligibility for all addition, you also agree to immediately report when your dependent becomes ineligible under the plan guidelines. A rmation will result in coverage being canceled back to the initial date the dependent was ineligible under the plan.  bove statement



# **KEY DATES/INFORMATION**

- **Open enrollment dates:** November 9 November 25, 2020
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# QUESTIONS?



What questions do you have?