



What You Need to Know for Open Enrollment 2020

Open Enrollment is now open through **November 25, 2020**.

Your 2020 elections will roll over into 2021 except for HSA and FSA elections, or if you are enrolled in the HDHP 3. For these, you **MUST** make an election or select a new medical plan in the Open Enrollment system for 2021. Reminder: HDHP 3 is no longer an option for 2021.

To make changes, simply log in during the enrollment period. The benefits you select will be effective through the end of 2021, unless you have a qualifying change in employment or family status.

- **How to Enroll:** Log in to [BenefitsNow](#) to review and choose your benefits for 2021.
- **2021 Benefits Guide:** Access your 2021 Benefits Guide online at [MyGenesysBenefits](#).
- **Deadline to enroll:** You must make your benefit changes by November 25, 2020.

If you plan to participate in one or more Flexible Spending Accounts (FSAs), you **MUST** determine and elect your pre-tax contributions for 2021 during Open Enrollment - this will be your only chance to do so. You are also able to roll over up to \$550 into your 2021 FSA.

For HDHP or PPO Plan benefit questions, contact your Genesys Care Coordinators at 1-877-498-3041 Monday – Friday, 8:30 A.M. - 10:00 P.M. EST, or visit [genesyshealthplan.com](#).

For Kaiser Plan benefit questions, call 1-800-464-4000 or visit [kp.org](#).

Need a refresher? Review the Open Enrollment Presentation and Recording below!

- **2021 Open Enrollment Presentation**
- **Open Enrollment Webinar Recording** (Passcode: 5.70FbTs)

FSA reminder:

If you have funds left in your FSA medical accounts or FSA Dependent Care account, make plans to use your funds before **December 31, 2020!** All amounts not used by December 31, 2020 and not submitted to WageWorks/HealthEquity by March 31, 2021 will be forfeited, other than the allowed \$550 rollover amount for just the FSA medical accounts.

Flu shot reminder:

Better to be safe than sorry. The risk of respiratory illness is higher during winter months, so don't delay – get that flu shot today. For HDHP or PPO plans, call your Genesys Care Coordinators at 1-877-498-3041 to help you find a flu clinic. For Kaiser plans, call 1-800-464-4000 or visit <http://www.kp.org/flu>.

WELLNESS CORNER: Stress and the Holidays

What is typically a busy time of year may now feel a little different. Holidays are approaching, and you may be feeling overwhelmed and anxious about current events, or lonely and isolated from your loved ones. Headaches, trouble sleeping, changes in appetite, and difficulty concentrating are all symptoms of stress. Stress can damage your health by promoting disease and premature aging, weakening your immune system, and contributing to long-term disability. Creating an approach to reducing stress can help you improve your quality of life and enjoy the holidays.

Here are some tips to help you manage the stress of the season:

- **Manage post-election stress.** Review our attached flyer for some helpful tips to care for yourself during this time.
- **Stick with a daily routine.** Adding structure to your day can help by providing a sense of control during unpredictable times. By completing even minor tasks such as making the bed, scheduling regular mealtimes or calling loved ones, you'll feel focused and productive.
- **Make time for exercise.** Even a short walk outdoors can improve your mood and lessen anxiety.
- **Eat mindfully.** Balance holiday meals and desserts with plenty of green vegetables, lean protein and healthy fats, and avoid overindulgence with sugar and alcohol.
- **Enjoy the little things.** Watch a comedy, listen to your favorite music, read a book, play a board game, bake cookies - anything that makes you feel happy.
- **Don't obsess about doing it all.** Take this time to rest and recharge, including regular breaks from social media. Find ways to simplify holiday traditions and focus on a few favorite activities.
- **Be kind to one another.** The attached flyer reviews some ideas to sprinkle a few simple acts of kindness into your community.
- **Talk it out.** Seek professional help when you need it. Contact your Optum Employee Assistance Program anytime at 1-866-248-4094.

Managing post-election emotions



Many of us were already feeling a lot of anxiety, stress and uncertainty before the election. But the time following an election comes with its own emotional impact. And that's especially true if the outcome isn't one you hoped for. Here are some ways to care for yourself and others during this time.

Caring for yourself

After the election, you might find yourself struggling with feelings of uncertainty about what is to come. If the results aren't what you had hoped for, you might feel stuck in thoughts of what you could have done differently. These feelings are normal.

This is the time to reach into your toolkit of things that have helped ease feelings of stress or sadness in the past. Remember to keep an eye on the basics that keep your body healthy. That includes things like drinking water, being active and sleeping enough. If you sense yourself getting caught up in a constant stream of news and social media, take a break. Think about what activities could replace some of that time. You could listen to an album you love from start to finish, try out a new recipe or check out a park you've never been to before.

Caring for your relationships

As you care for yourself, it's important to share and express emotions with others. Connect with friends and family you feel comfortable with who might feel similarly. Maybe they can serve as accountability buddies. They could remind you to step away from social media or make sure you're doing the things that help you stay healthy. Maybe this is something you can do for someone else.

It can be tougher to navigate conversations with those who feel differently from you. Sometimes you might feel these conversations are not going to be productive. It could be necessary to take a break from them. Or you might have to set boundaries on the types of conversations you'll participate in or be around. This can be important to ensure that your own needs for respect and safety are met.



Be kind. Be healthy.

Did you know November 13 is World Kindness Day? It's a day to focus on showing kindness to others in hopes that this will one day be the norm for everyone, every day. Being kind to others and shining the spotlight on them can brighten their day and yours, too. Here are some ideas to sprinkle in a few simple acts of kindness on this day — and on any day that you choose.

Say something nice. Shower a friend, family member, co-worker — or even a stranger — with a compliment. You can text, email or say it in person. If you use social media, consider using the platform to express kindness instead of criticizing, complaining or being negative, which can easily happen online.

Write a letter. Getting a hand-written note in the mail can really feel nice. Picture that as you capture a kind thought or sentiment in a letter and send via “snail mail” to someone near and dear to you.

Go out of your way for someone else. From something small, like holding open a door for the person behind you, to something bigger, like helping an elderly person pack their groceries or load them into their vehicle, find a way to do something kind for another. Other ideas: Let someone merge into traffic even if you don't have to; offer to let someone in line behind you go first at checkout in a store; compliment a co-worker directly to their boss for a job well done.

Pay it forward when driving through. If you're in line at a drive-thru coffee or food chain, consider buying the order for the person behind you. It's a small gesture than can make a big impact. And may even inspire that person to pass on the same kindness to another.

Volunteer to pay it forward in a bigger way. Aside from buying the cup of coffee for the person behind (who may not need your financial assistance anyhow), consider ways you can get involved in your community to show

kindness to others. (Hint: You can look up local volunteer opportunities on [liveandworkwell.com](https://www.liveandworkwell.com).)

Stay connected in other ways. Saying nice things, calling “just because” or texting to ask, “How are you?” are all kind ways you can show the people around you that you care. And remember that being kind can help you be healthy, too. Your family, friends and team members — AKA your social connections — are an important part of your health. Having strong social ties can help you reduce stress, stay mentally sharp and even lengthen your lifespan. See how acts of kindness can help you feel stronger connections with your community — and start today.

The happy factor

A lot of things factor into your health, including — yep, you guessed it — your happiness. Check out some surprising things that can help boost your mood. (Hint: Sometimes, it's the little things.)

1. **Having furry friends**

No matter your preference, cats, dogs or even lizards, statistics show that having pets can benefit your health — and your happiness. With a furry friend, you may have lower blood pressure, higher quality of life and even less stress, anxiety and depression. (Hint: Consider adoption.)

2. **Saying your “thank you’s”**

People who regularly express and feel gratitude tend to be more optimistic and satisfied in life, have higher self-esteem and sleep better. They also tend to have stronger relationships and communities. And they may even have improved physical health — people who show more gratitude are more likely to exercise more frequently and have fewer doctor’s visits, too.

3. **Laughing out loud**

Watching your favorite funny movie or catching up with a witty friend can be just what the doctor ordered, so to speak. Laughter lowers cortisol, your body’s stress hormone, and promotes brain chemicals called endorphins to lift your mood.

4. **Enjoying a strong community**

Believe it or not, your social connections (friends, family and even your fellow team members) can have a big impact on your life. Strong ties to your community can help reduce stress, stay mentally sharp and even lengthen your lifespan. Consider strengthening **your** community by volunteering. (For ideas on local volunteering options, go to liveandworkwell.com and use your company access code.)

5. **Moving more**

Adding movement gives you endorphins. And those can brighten your outlook on life. But you don’t have to buy a treadmill to realize the happy factor of exercise. You can start with smaller steps, like taking the stairs a few more times or walking your dog an extra block.

Being kind to yourself

Self-esteem is having respect or confidence in yourself and how you interpret your abilities, appearance and/or attributes. It reflects an overall sense of value or worth, and it affects our thoughts, feelings and behaviors. Often, words such as self-worth, self-image and self-respect are used interchangeably with self-esteem. In short, a healthy self-esteem means you accept and value yourself for exactly who you are, even your flaws.

Why self-esteem matters

Self-esteem impacts every area of our lives, including our mental and emotional health and how we operate at work and in relationships. Your level of self-esteem also varies throughout different stages of life. If high school was a particularly difficult period of your life, your self-image may have been lower than it is now. Perhaps getting older is causing lower self-esteem than how you once viewed yourself. Our self-perception is often linked with how others have treated us in the past. We might make past or current judgments about ourselves based on those experiences.

Being kind to yourself

If you are looking to better your self-image, here are several practical steps to follow to help improve your self-esteem and take inventory of your thoughts:

1. **Triggers**— Identify what or who triggers negative thinking. A difficult co-worker? Looking at your bank account? Interactions with certain family members? You can't avoid every trigger, but you can plan how you will respond to it.
2. **Self-talk**— Next, listen to your thinking, or "self-talk." What do you tell yourself? Is it based on fact or emotion? Is it irrational or irrational? Assuming the worst in every situation will take a toll on your self-esteem.
3. **Accuracy**— Are your thoughts true? If not, challenge them. Often times our thoughts are influenced more by perception than reality. Here are some examples:
 - Black-and-white thinking — "If I don't get this promotion, I might as well quit; jobs never work out for me."
 - Jumping to conclusions — "He hasn't contacted me because he doesn't like me."
 - Downplaying the positive — "She only asked me to go out because all her other friends were busy."
 - Overgeneralizing — "I never get things right. I'm always so stupid."
4. **Positivity**— Replace negative thoughts with positive ones. Encourage yourself by focusing on the positive. Avoid thinking of "should-have" and "could-have" scenarios. When mistakes are made, you can learn to forgive yourself. Give yourself credit for good things and even small wins.

Taking care of yourself

Learning to change how you interpret life takes energy. Taking time every day to care for yourself will help you feel healthy, and when you feel good you are more likely to be positive about yourself and your abilities. Listen to your body, get plenty of sleep, eat healthy and exercise regularly. Take time for activities and people you enjoy most. A simple way to enjoy life and stay positive is to help someone else.

Rearranging your thoughts and learning to take care of your body takes time and practice. The more you challenge your negative thoughts and habits, the more confident you will feel in yourself and your actions. When you are positive about yourself, you will have a positive impact on the world around you.

Connecting with your doctor, if need be

Along the spectrum of self-esteem, some people have a high sense of self-worth. Others find they have very low self-esteem, possibly facing symptoms of depression or anxiety. Feeling inadequate, unlovable and/or unworthy may accompany a lower self-image. If you find yourself on the low end of the self-image spectrum, it is important to remember you are not alone. This could be a symptom of depression, and your doctor or mental health professional can help.

At times, it might feel important to reach out and have these conversations. You might want to express why you feel a certain way and why it matters to you. Keep in mind that conversations work best when both sides want to listen and better understand one another. Try to be realistic in your expectations. You might not win a dramatic change in someone's opinion with a single conversation. But you can share your own experience and open a door to future dialogue. This can be a way to continue advocating for what you believe in.

Caring for your community

When your candidate, party or cause loses an election, it can be disappointing. It can even impact your sense of belonging and sense of safety.

In these moments, take some time to think about what makes you feel inspired. What people, organizations and efforts give you hope for the future? No matter who won the election, these efforts are likely to continue. And there are still many opportunities for you to have an impact.

You could volunteer, donate, organize or get involved in mutual aid. You might want to focus on your immediate neighborhood, city or state. This can be a way to do direct, tangible good today. Or you could focus on larger efforts that lay the groundwork for change you hope to see in the future. If you feel frustrated by things you wish you had done differently this time around, like making sure your ballot is counted or pitching in for your candidate, channel that into what you can do today. Think about how you can prepare for the next election. If you're feeling helpless or overwhelmed, getting engaged can provide a valuable sense of control, meaning and impact.

If you're dealing with stress or anxiety related to the election, our public crisis line can help.

Optum Public Crisis Line: Our toll-free emotional support help line at **(866) 342-6892** is free of charge and available to anyone, so you can share it with family and friends. Caring professionals will connect people to resources. It will be open 24 hours a day, seven days a week.

This program should not be used for emergency or urgent care needs. In an emergency, call 911 if you are in the United States or the local emergency services phone number if you are outside the United States, or go to the nearest accident and emergency department. This program is not a substitute for a doctor's or professional's care. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against Optum or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and all its components, in particular services to family members below the age of 16, may not be available in all locations and are subject to change without prior notice. Experience and/or educational levels of Employee Assistance Program resources may vary based on contract requirements or country regulatory requirements. Coverage exclusions and limitations may apply.

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