Don’t forget these benefits designed to save you money in 2021

Health Care Flexible Spending Accounts (FSAs): Do you have funds left in your Health Care or Limited Purpose FSA? Be sure to review and use funds by December 31, 2020. A recent rule modification now allows FSA holders to roll over up to **$550 for use in 2021**. Any unused amounts from 2020 that are in excess of $550 will be forfeited.

Dependent Care FSA: If you have funds remaining in your Dependent Care FSA, be sure to make arrangements to use your funds prior to December 31, 2020. Any funds remaining in your account at the end of this year will be forfeited, as funds do not rollover in this account.

Health Savings Account (HSA): As a reminder, you can increase or decrease your paycheck deduction amount at any point during the year for your HSA. Just visit the **BenefitsNow** website to take action.

Employee Assistance Program (EAP): The Optum EAP offers confidential support and referral services to you and your family at no cost. To learn more, call **1-866-248-4094** or visit **www.liveandworkwell.com** (access code: genesystele). Through the EAP, you also have access to Talkspace, an online therapy service that connects users to a dedicated, licensed therapist via private messaging or live video. For enrollment instructions, visit **mygenesysbenefits.com** and access Talkspace online at **www.liveandworkwell.com**.

For participants in the HDHP and PPO Medical plans:

- **New Medical ID Cards:** Even if you didn’t make benefit changes during annual enrollment, be on the lookout to receive a new medical ID card in the mail. **Do not discard your existing ID card until you receive your new one. You may continue to use your existing card at your provider(s), including the pharmacy, until your new one arrives.**
- **Care Coordination:** To help you with your health care journey, contact your Genesys Care Coordinators. This team of care experts is your first point of contact for all benefits questions, including locating in-network providers, answering billing questions and much more. **Call 1-877-498-3041** Monday – Friday, 8:30 A.M. - 10:00 P.M. EST, or visit **genesyshealthplan.com**.
- **Health Care Transparency:** Navigate the best care for you and your family by accessing Healthcare Bluebook, your online and mobile transparency resource.

Visit **genesyshealthplan.com** to learn the true cost and quality of care and evaluate your options. Download the app from the App Store or Google Play.

- **Prescription Benefits:** Save money on your prescriptions with OptumRx. Visit **genesyshealthplan.com** to learn more or download the mobile app from the App Store or Google Play.
- **Tobacco / Nicotine Cessation Program:** Want to quit smoking or using nicotine? Contact your Genesys Care Coordinators at **1-877-498-3041** to enroll in the complimentary Tobacco / Nicotine Cessation program.

For Kaiser HMO plan participants:

- For medical and prescription benefits assistance, call **1-800-464-4000** or visit **kp.org**.

2021 limits for 401(k)

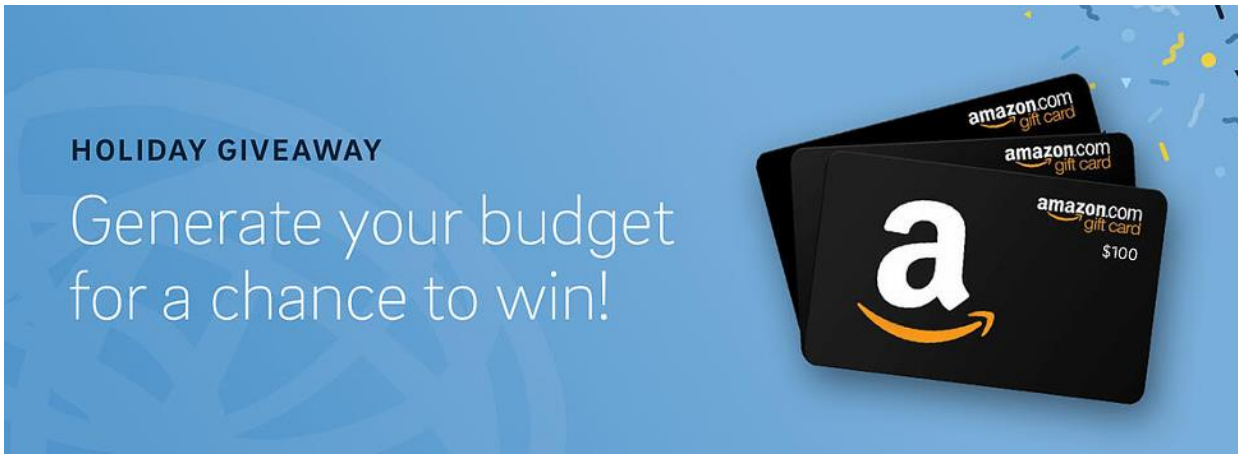
Each year, limits for 401(k) plans are released by the IRS. Review the newly released 2021 limits below:

- Employee pre-tax + Roth contributions: $19,500 (no change from 2020)
- Employee pre-tax + Roth contributions + Catch-up contributions for age 50+: $26,000 (no change from 2020)
- After-tax limit: $34,500 (assumes max of employer match of $4,000 is received; $1,000 increase from 2020 limit)

Remember: Updates to your Fidelity 401(k) can be made online at **www.401k.com**. **Have you experienced a life event such as the birth of a child, getting married or divorced in 2020?** In the event something happens to you, make sure your loved ones are set for the future. Now is a great time to log in, make sure you're ready for 2021 and to confirm your beneficiaries have been designated and are up to date.

BrightPlan – Register today for the December Finance Webinars

- **December 9: Early retirement income planning: 5 things to consider**
- **December 18: Ask Advisors Anything: Financial Planning for a New Year**



BrightPlan – Holiday Giveaway!

If you haven't heard already, **BrightPlan** is our Genesys financial wellness benefit. This holiday season BrightPlan is helping Genesys employees spend smarter and is giving away a $100 Amazon gift card to one Genesys employee.

We encourage all Genesys employees to participate. To enter this giveaway:

1. Download the BrightPlan app and use our company activation code: **onegenesys** to enroll
2. Generate your BrightPlan Smart Budget™
3. It's that easy!

Already unlocked your Smart Budget and downloaded the BrightPlan app? Great work! Sign in to BrightPlan to check your budget and you'll automatically be entered into the giveaway*.

*Giveaway terms and conditions: The BrightPlan giveaway is open to all active US employees at Genesys. Entrants must 1. Download the BrightPlan app and generate their BrightPlan Smart Budget™ by December 31 in order to qualify or 2. If an entrant has already downloaded the BrightPlan app and generated their BrightPlan Smart Budget™ as of November 9, 2020 he/she will be entered to win by logging in to check their Smart Budget during the giveaway period (November 9, 2020-December 31, 2020).

Giveaway entry period: The giveaway is open now and ends on December 31, 2020 at 11:59 pm ET ("Entry Period"). To be eligible for the giveaway, the entrant ("You") must have the BrightPlan app downloaded and generated a BrightPlan Smart Budget™ or if you already downloaded the BrightPlan app and had a BrightPlan Smart Budget™ generated, you must login to BrightPlan a minimum of one time to check your budget within the specified Entry Period. Gifts may be subject to taxation. Please consult your tax advisor.

Download on the App Store
Get it on the Google Play

Are you considering hosting or attending a holiday gathering?

This holiday season consider how your holiday plans can be modified to reduce the spread of COVID-19 to keep your family, friends, and communities healthy and safe. Avoid stress by managing expectations and being prepared. For health tips on holiday celebrations and small gatherings, visit: **https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/holidays.html.**

WELLNESS CORNER: Stress and the Holidays

Here are a few tips to help you set goals and find balance in 2021.

- **Create positive routines.** By creating a positive daily routine, you can establish healthy habits and improve quality of sleep and de-stress. It can also help you cope with unpredictable changes and stressful triggers by creating structure and building resilience. This includes time to relax and have fun.
- **Set intentions.** Intentions are principles that shape your thoughts and often manifest as a specific goal or action. Intentions can be a powerful reminder of perspective and can help keep you on track to achieving goals. Start with manageable steps, which can help you create your vision for the new year.
- **Cultivate new interests.** Is there a new interest you'd like to explore? Hobbies are a great way to enhance your life by reducing stress and increasing cognitive ability and work-life balance. The benefits of engaging in a hobby include improved self-confidence, higher levels of happiness and even improved work performance as hobbies are proven to increase creative thinking. For some ideas, visit 13 Hobbies That Are Both Cheap and Fun.