



# 2021 Employee Benefits - USA

[Play Video](#)

# AGENDA

- Eligibility
- When Does Coverage Begin
- How to Enroll
- Employee Paid Benefits
- Genesys Paid Benefits
- Retirement Plan
- Time Off
- Who to Contact for Questions

# Benefits Eligibility





# ELIGIBILITY

Who is eligible to enroll?

When can I enroll?

- If your PIF form is entered completely by EOD on Monday of week 1, you can enroll on Friday of week 1
- If your PIF form is not entered completely by EOD on Monday of week 1, you will delay your enrollment until at least the following week

You have 31 days from your new hire date to enroll in your benefits

What if something changes at work or at home later?

# When Does Coverage Begin?





## WHEN DOES COVERAGE BEGIN?

- The following plans are effective on your date of hire:
  - Medical
  - Dental
  - Vision
  - Flexible Spending Accounts (FSA)
  - Health Savings Accounts (HSA)
  - Life, AD&D, STD, LTD, Voluntary Life, Voluntary AD&D
- Voluntary Legal begins on the first day of the month following your date of hire
- Payroll deductions for your benefits will begin after you complete your benefits enrollment, typically on the next available pay period. Deductions are made retroactively, so best to get them started as soon as possible

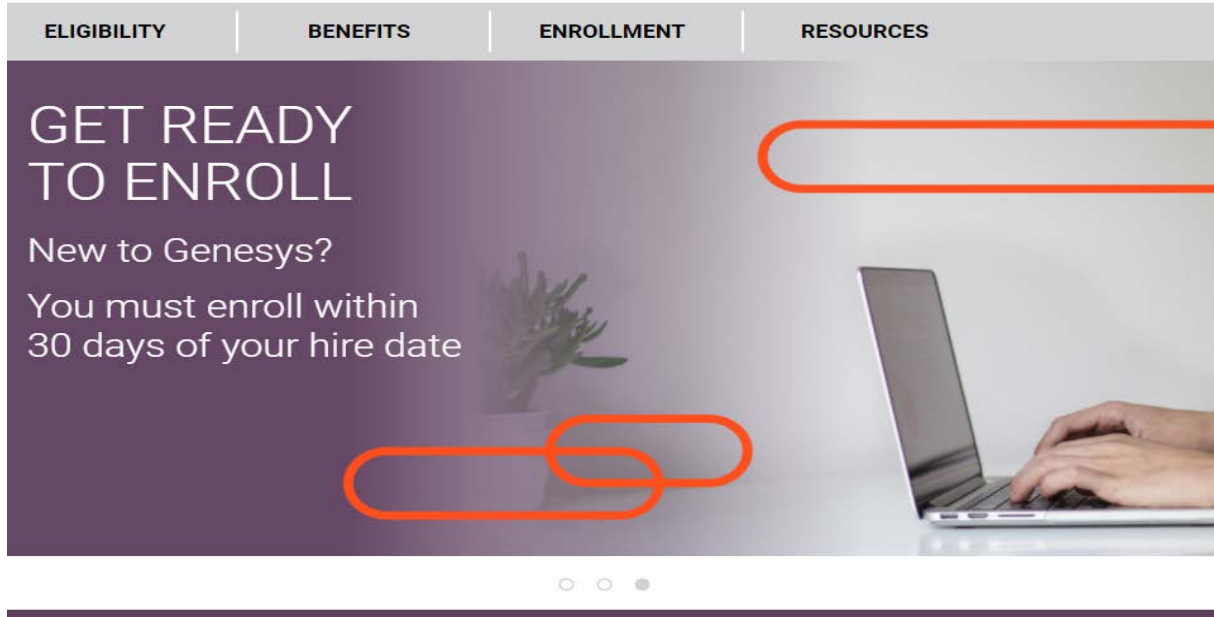
# How To Enroll



# My Genesys Benefits

Go to:  
[www.mygenesysbenefits.com](http://www.mygenesysbenefits.com)

- Learn about your benefits
- Get answers
- Get enrolled



ELIGIBILITY | BENEFITS | ENROLLMENT | RESOURCES

## GET READY TO ENROLL

New to Genesys?  
You must enroll within  
30 days of your hire date

This website is your go-to source for your Genesys benefits. You'll find information to help you understand and use your benefits all year round.

Remember, benefits are an important part of your total compensation at Genesys. It's up to you to get the most from the coverage

### VIDEO QUICK LINKS



YOUR COMPANY  
BENEFITS



OPEN TIME OFF



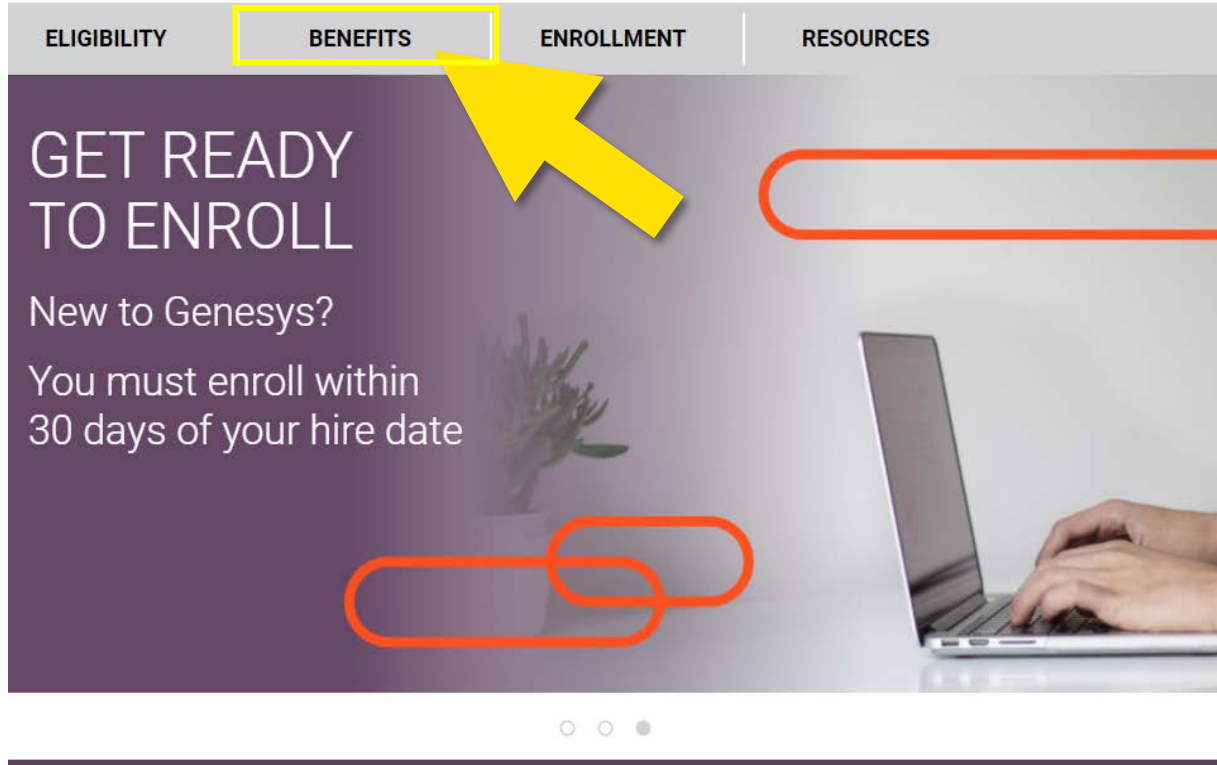
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YOUR 2020 & 2021 *BENEFITS RESOURCE*



# My Genesys Benefits



YOUR 2020 & 2021 **BENEFITS RESOURCE**

ELIGIBILITY

BENEFITS

ENROLLMENT

RESOURCES

## Benefits

Use this section to learn about each of your individual benefits. You may also want to review the [2021 Benefits Guide](#).

If you have questions, see *Contact Your Plan* on the [Resources](#) page for more information about who to contact.

[Click here](#) for information about your 2020 benefits.

## Quick Links

- Review coverage details
- Download benefits guide

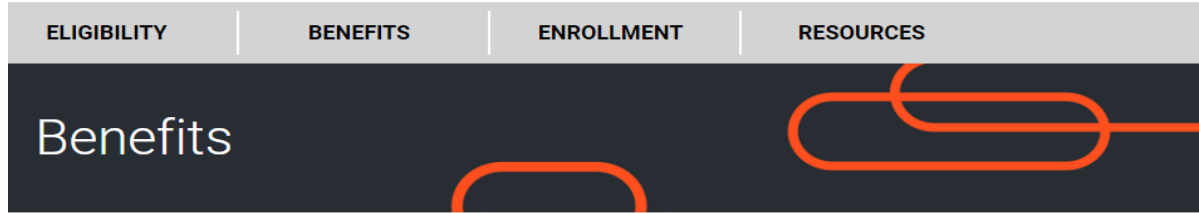
## QUICK LINKS

- Medical Coverage
- Prescription Drug Plan
- Health Savings Accounts and Flexible Spending Accounts
- Genesys Care Coordinators
- Vision Coverage
- Dental Coverage
- Commuter Benefits
- Life Insurance & Accidental Death & Dismemberment
- Disability Insurance
- Employee Assistance Program
- Accident Insurance

# My Genesys Benefits



YOUR 2020 & 2021 **BENEFITS RESOURCE**



## Quick Links

### ➤ Medical Coverage

- Compare plans
- Review employee premiums

Use this section to learn about each of your individual benefits. You may also want to review the [2021 Benefits Guide](#).

If you have questions, see *Contact Your Plan* on the [Resources](#) page for more information about who to contact.

[Click here](#) for information about your 2020 benefits.

## QUICK LINKS

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# My Genesys Benefits

ELIGIBILITY

BENEFITS

ENROLLMENT

RESOURCES

## Medical Coverage

### Quick Links

#### ➤ Medical Coverage

- Compare plans
- Review employee premiums

We realize that, for many employees, medical coverage is the most important benefit we offer. To ensure you have a good range of options, we will continue to offer three medical plans for 2021. In addition to these three medical plans, employees in California will continue to have the Kaiser HMO as a fourth option.

Genesys offers the following medical coverage options to eligible U.S. employees:

- **High Deductible Health Plan (HDHP) 1**
- **High Deductible Health Plan (HDHP) 2**
- **Preferred Provider Organization (PPO) Plan**
- **Kaiser HMO Plan (available in CA only)**

All medical options include prescription drug benefits. You do not need to make a separate prescription drug election. A brief summary of each plan is provided below.

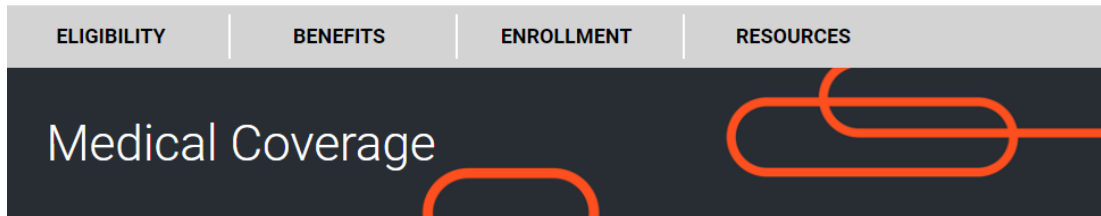
### What is an HDHP?

Two of your medical plan options are High Deductible Health Plans, or HDHPs. An HDHP provides you with more control over how you spend your health care dollars, as well as the

### QUICK LINKS

- **Medical Coverage**
- **Prescription Drug Plan**
- **Health Savings Accounts and Flexible Spending Accounts**
- **Genesys Care Coordinators**
- **Vision Coverage**
- **Dental Coverage**
- **Commuter Benefits**
- **Life Insurance & Accidental Death & Dismemberment**
- **Disability Insurance**
- **Employee Assistance Program**
- **Accident Insurance**

# My Genesys Benefits



## Quick Links

### ➤ Medical Coverage

#### ➤ In This Section

- Premiums, plans, and more

We realize that, for many employees, medical coverage is the most important benefit we offer. To ensure you have a good range of options, we will continue to offer three medical plans for 2021. In addition to these three medical plans, employees in California will continue to have the Kaiser HMO as a fourth option.

Genesys offers the following medical coverage options to employees:

- High Deductible Health Plan (HDHP)
- High Deductible Health Plan (HDHP)
- Preferred Provider Organization (PPO) Plan
- Kaiser HMO Plan (available in CA only)

All medical options include prescription drug benefits. You do not have a prescription drug election. A brief summary of each plan is provided below.

### What is an HDHP?

Two of your medical plan options are High Deductible Health Plans, or HDHPs. An HDHP provides you with more control over how you spend your health care dollars, as well as the

### IN THIS SECTION

- Medical and Prescription Drug Options
- UHC Plans
- Kaiser HMO
- Employee Premiums
- Coverage for Domestic Partners
- Transition Assistance

### QUICK LINKS

- Medical Coverage
- Prescription Drug Plan
- Health Savings Accounts and Flexible Spending Accounts
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1. Visit <https://genesys.benefitsnow.com>
2. Click “Are you a new user?” and create a username and password
3. Select “Enroll Now”
4. Verify your information and continue
5. Click “Take me through each benefit”
6. Complete Enrollment



# 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

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


# Employee Paid Benefits








# Medical Plans




**High  
Deductible  
Plan 1**

*with HSA*



**High  
Deductible  
Plan 2**

*with HSA*



**Preferred  
Provider  
Organization  
Plan  
(PPO)**



**Health  
Maintenance  
Organization  
(HMO)**

*CA employees only*

*\* Plan details including deductibles, co-insurance, out of pocket maximums & premiums can be found on [www.mygenesysbenefits.com](http://www.mygenesysbenefits.com)*

# 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.

The

2021 Options						
	HDHP 1		HDHP 2		PPO	
	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	Aggregate		Embedded		N/A	
HSA Funds by Genesys	\$750 individual / \$1,500 family (funded in 4 quarterly installments)		\$750 individual / \$1,500 family (funded in 4 quarterly installments)		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	Embedded		Embedded		Embedded	
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%

\*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

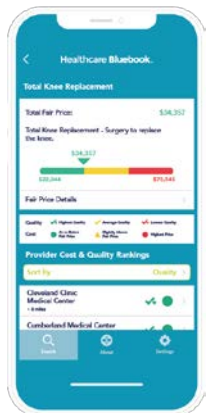
How to Contact Care Coordinators:

Phone: 877-498-3041

Web:

[www.genesyshealthplan.com](http://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

# MEDICAL PLANS – KAISER HMO PLAN

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

2021 Options, continued		
	KAISER 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

- \*\* Out-of-pocket maximum includes copays except for prescription drug copays.
- \*\* \$100 copay waived if admitted to hospital as an inpatient for covered services.
- \*\*\* In-Network coverage only.



# 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

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

Visit [www.mygenesysbenefits.com](http://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.

# VSP VISION PLANS

Two plans available under our VSP vision benefit:

	VSP Core Plan	VSP Buy-Up Plan	Frequency
<b>Eye Exam</b>	\$10 copay	\$10 copay	Every calendar year
<b>Prescription Glasses</b>	\$25 copay	\$10 copay	Every calendar year
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	
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)		
<b>Contact Lenses</b> (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](http://www.mygenesysbenefits.com) for plan details, including out-of-network benefits.

# SPENDING ACCOUNTS



- **Health Savings Account (HSA)**
- **Flexible Spending Account – Limited Purpose**
- **Flexible Spending Account (FSA) – Health Care**
- **Flexible Spending Account (FSA) – Dependent Care**

# 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 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
- You need to register for your HSA to receive Genesys and your own contributions
  - Visit [www.MyHealthEquity.com](http://www.MyHealthEquity.com)
- HSA contribution limits (new hires need to take into consideration what you contributed with a previous employer so that you do not go over the IRS annual limit:

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

\* IRS defines the maximum contributions each year

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



# 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)	Qualifying dental and vision expenses only <i>(you can use your HSA for other qualifying medical expenses)</i>	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.



- 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



# 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 <https://benefits.petinsurance.com/genesys>
    - You will pay directly to Nationwide; payroll deduction not available

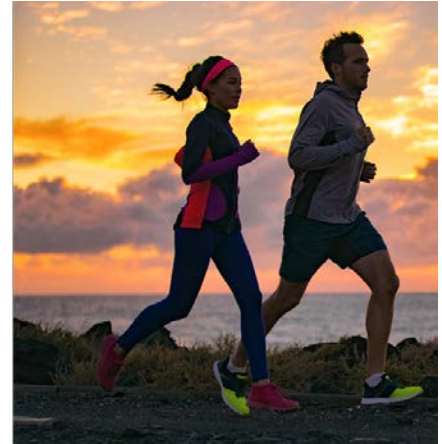
# Genesys Paid Benefits



# 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 enter your beneficiary information, even if you are not electing voluntary life and/or ADD insurance**
- **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



# Retirement Plan





# RETIREMENT PLAN

- Genesys 401k Plan is with Fidelity
- Enroll after your first paycheck on Fidelity website [www.401k.com](http://www.401k.com)
- Genesys match contribution is \$4,000 annually
  - Match is made @ each paycheck, at 50% of employee contribution
  - Matching contributions vest after 1 year
- 2021 IRS limits:
  - Pre-tax and Roth contributions are limited to \$19,500
    - The maximum employee contribution is 60% of eligible earnings (pretax and Roth) and 35% of earnings on a post-tax basis
  - Additional after-tax contributions are limited to \$34,500
  - Employees 50 or older are allowed an additional catch-up of \$6,500
  - **In your first year of employment with Genesys, new hires need to subtract the amount you contributed with your previous employer from the current year IRS limits so you do not exceed the annual IRS limits when you set up your contribution**

# Time Off





# TIME OFF

## Open Time Off

- All regular employees are eligible for Open Time Off
- No vacation accrual
- When you need time away from work, discuss it with your manager, agree to the dates and take the time off
- All employees are required to report OTO in Oracle

## Sick Time Off

- No annual allocation
- After 3 consecutive days of illness, company may request a doctor's note
- After 5 consecutive days of illness, an employee is eligible for short term disability benefits





# HOW TO REQUEST TIME OFF

Login to Oracle Human Capital Management (HCM) in your Genesys Applications. You can request time off for personal time, sick, jury duty, bereavement, and any unpaid time.



Schedule Absence

[Save and Close](#) [Submit](#) [Cancel](#)

\* Type

- Bereavement-US
- Jury Duty-US
- Make a Difference - Company Event-US
- Make a Difference - Individual-US
- Open Time Off-US
- Sick-US
- Unpaid Time Off-US

Your request will be sent to your Manager for approval and automatically submits to Payroll.



## GENESYS HOLIDAYS - USA

Genesys USA will observe the following 11 holidays:

January 1<sup>st</sup> - New Year's Day

January 18<sup>th</sup> - Martin Luther King Jr. Day

February 15<sup>th</sup> - President's Day

May 31<sup>st</sup> - Memorial Day

July 5<sup>th</sup> - Fourth of July

September 6<sup>th</sup> - Labor Day

November 25<sup>th</sup> - Thanksgiving Day

November 26<sup>th</sup> - Day after Thanksgiving

December 24<sup>th</sup> - Christmas Eve

December 27<sup>th</sup> - Christmas Day

December 31<sup>st</sup> – New Year's Day 2022

# WHO TO CONTACT FOR QUESTIONS?

## **Benefits Website:**

[www.mygenesysbenefits.com](http://www.mygenesysbenefits.com)

## **Quantum Care Coordinators:**

[genesyshealthplan.com](http://genesyshealthplan.com)

877-498-3041

## **HR Helpdesk:**

[HR@genesys.com](mailto:HR@genesys.com)

## **Benefits Team:**

[Benefits.Team@genesys.com](mailto:Benefits.Team@genesys.com)



# VENDOR CONTACT INFORMATION

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

Welcome to...

