



Know Where to Go: Understanding Your Options When You Need Care

Read on for guidelines to help you make the best choice if you need to make a quick decision about your health care. You should always seek the level of care you think you need.

- **Emergency Room:** The ER is designed to treat patients with severe or life-threatening symptoms and injuries. Due to the 24/7/365 availability of these facilities, the costs associated with treatment are usually high.
- **Primary Care Physician:** Your primary care physician should be your first call in non-emergency situations. Your physician knows your medical history and is well-equipped to help assess your symptoms and create a unique plan to help make you well. If necessary, your physician can refer you to a specialist.
- **Urgent Care:** If you need care immediately or after regular office hours, urgent care clinics can provide treatments for a variety of ailments. Most urgent care clinics supply estimated wait times online to help you plan your visit more efficiently. Be sure to check that your local urgent care is in-network.
- **Walk-In Clinics:** A walk-in clinic may help you receive fast and affordable care if you are dealing with a minor medical issue or sickness. These clinics are typically staffed by nurse practitioners or physician assistants and are located in convenient retail locations.

To confirm your benefits or find an in-network provider, visit genesyshealthplan.com or call a Genesys Care Coordinator at **1-877-498-3041**. For Kaiser plan participants, call Kaiser Member Services at **1-800-464-4000** or visit kp.org for in-network providers. For HMSA PPO (Hawaii residents only) medical plan participants, visit <http://www.hmsa.com/search/providers> or call 1-800-776-4672 for a list of network providers.

COVID-19 cases are rising. Three important ways to slow the spread:

- Wear a mask.
- Stay at least 6 feet from others that don't live with you.
- Avoid crowds.

To learn more about reducing your risk, click [here](#).
Click [here](#) for facts about the COVID-19 vaccine.

Changes to Flexible Spending Accounts

Genesys will be extending your opportunity to make certain midyear changes to your Health Care or Dependent Care FSA without experiencing a qualifying life event. This means that you may now update your contributions at any time through 12/31/2021. It is our hope this change allows you and your family the flexibility to determine how to spend your Health Care or Dependent Care FSA dollars during this time.

Other FSA changes:

- Carryover of unused funds from a Health Care or Dependent Care FSA from plan year 2020 into plan year 2021, and from plan year 2021 to plan year 2022.
 - Any funds not claimed for a 2020 reimbursement will roll over; however, they will only be available for use on 2021 claims after this deadline.
- An increase to the maximum age for reimbursable Dependent Care FSA expenses from age 12 to 13 when the dependent aged out during the pandemic.
- Modifications to Health Care or Dependent Care FSA election amounts prospectively.

BrightPlan – Register today for a Finance Friday webinar to learn more!

Register for an upcoming webinar or catch up on previous webisodes online at: <https://web.brightplan.com/finance-fridays>. Learn more online about BrightPlan at www.brightplan.com/onegenesys.

Upcoming Webinars:

- **February 19: Get Started with BrightPlan**
- **February 26: Becoming a 401(k) Millionaire**
- **March 5: How to Perform an Investment Check-Up**
- **March 10: Advanced Trust & Estate Planning**
- **March 19: Get Started with BrightPlan**
- **March 26: How to Set Up Your Emergency Fund**

BrightPlan's partner Plancorp also offers an additional on-demand recording of their live webinar series: **5 Money Moves to Make**.

WELLNESS CORNER: Heart Healthy Tips for February

February is American Heart Month and according to the American Heart Association, heart disease is the leading cause of death for both men and women in the United States. High blood pressure, high cholesterol, smoking, diabetes and obesity are key risk factors. By living a healthy lifestyle, you can take action to lower your risk. Here are steps you can take to keep you heart-healthy.

- **Create healthy habits.** We all know this simple message - but commit to starting your heart-healthy habits now! Studies show that maintaining a healthy weight, engaging in regular physical activity and eating diets rich in fruits, grains, vegetables and lean protein can keep your heart working as hard as you do.
- **Know your numbers.** Keeping your blood pressure and cholesterol in check is important to limit your risk of heart disease. Ask your primary care physician to check your numbers or learn to track your own optimal levels to help guide your lifestyle choices. Do you know how to measure your blood pressure correctly? Find out with this short quiz! <http://bit.ly/30klZi>
- **Stop smoking and reduce your alcohol consumption.** Avoiding tobacco completely and drinking alcohol in moderation are two of the most important steps you can take to reduce your risk for heart disease. For help becoming tobacco free, contact your Genesys Care Coordinators at **1-877-498-3041** for complimentary tobacco cessation coaching.