

Genesys | January 2022 Newsletter

A Fresh Start for a New Year

Here at Genesys, we are committed to supporting you and your family in living healthy, active lives and being financially prepared to take on life’s challenges. As we say farewell to 2021 and look forward to 2022, this is the perfect time to think about the benefits and resources available to help you live a happy, healthy life. Welcome to the new year!

New Healthcare and Dental ID Cards

If you are enrolled in a Genesys medical or dental plan in 2022, you should have received your new ID cards in the mail in late December. Cards were mailed directly to your home address that was on file in Oracle.

Address changes can be made in Oracle (About Me > Personal Information > Edit). Once updated in Oracle, address changes will be sent to the benefits enrollment system and insurance providers in subsequent weekly file feeds.

If you have not received your ID card, you can call your provider at the numbers below to request one. In most cases you can print a temporary ID card from the provider’s website (also listed below) once you have called customer service and have your member ID number. If you don’t know which plan you elected, you can find your plan information on the [BenefitsNow](#) website.

Medical & Dental Contact Information

Medical		Dental
UHC HDHP & PPO	Kaiser HMO	Anthem
1-877-498-3041	1-800-464-4000	1-877-567-1804
genesyshealthplan.com	www.kp.org	www.anthem.com/ca

Check Your Deductions

If you made changes to your medical or dental coverage for 2022, please review your January 14 paystub to ensure the correct amount is being deducted from your paycheck.

You will also need to ensure that your deductions are accurate on your first paystub of the year if you are enrolled in a Health Care FSA, Dependent Care FSA, HSA, or the Commuter benefit.

You can confirm your deduction amounts by accessing your information on the [BenefitsNow](#) website. You should also view and compare your paystub on the [ADP Payroll](#) website.

Commuter Benefits Reminder

The 2022 monthly maximum for commuter transit and parking expenses is \$280 per month each. That’s free money for work-related commute expenses!

Enroll any time at www.healthequity.com/wageworks.

401(k) Plan

Have you reviewed/updated your beneficiaries for your 401(k) plan on the Fidelity website recently? If you got married or divorced last year, you may want to update your beneficiary (Profile > Beneficiaries > Edit). Please visit www.401k.com to enter your updated beneficiary information (you will need name, SSN, date of birth, gender, and address). You can also contact Fidelity at 1-800-835-5097.

Beneficiaries

More than one-fourth of our employees do not have a beneficiary listed for their 401(k) plan in the Fidelity system. Are you one of them?

- The IRS maximum pre-tax and Roth contribution limits for the 401(k) plan increased to \$20,500 for 2022. The limit for the “Over Age 50 Catch-up Contribution” remains at \$6,500 for a total contribution limit of \$27,000 in 2022.
- The maximum after-tax contribution limit increased to \$36,500 for 2022. This amount assumes that employees are maxing out their pre-tax or Roth and annual employer match contributions.
- Remember, you may do the following **any time** online at www.401k.com:
 - Elect to participate in the 401(k) plan
 - Make adjustments to your contribution amount (pre-tax, Roth or after-tax)
 - Select or make changes to your investment elections

Qualifying Events

If you have a “Qualifying Event,” which allows you to make changes to your healthcare or flexible spending plans, you must update the [BenefitsNow](#) website within **31 days** of the event. Otherwise, you will need to wait until the next Open Enrollment period to make the change. Documentation supporting the change must be submitted to the Benefits team within 31 days in order for your change to be approved in the [BenefitsNow](#) system.

Qualifying Event Examples

- Birth
- Marriage
- Death
- Change in employment status for you, your spouse or domestic partner
- Change in status of your dependent(s)

What’s New? FICA Payroll Tax Rates

The FICA payroll tax rates change each year, here’s a recap of what’s new in 2022.

- The Social Security withholding rate is now 6.2% with a taxable wage limit of \$147,000 for each employee per calendar year.
- The maximum withholding for Social Security is \$9,114.00.
- For Medicare, the tax rate is 1.45% on the first \$200,000 of wages plus an additional 0.9% tax on all wages in excess of \$200,000.

Financial Webinars and Workshops

BrightPlan

Genesys offers a regular schedule of BrightPlan financial webinars to help you learn about and make smart financial decisions. Below is a sample of the interesting webinars available to you. For a full list of this quarter's topics and times, download the [BrightPlan Webinar Schedule](#).

January 21	Get Started with BrightPlan
January 28	Investing Basics: How to Focus on Things You can Control
February 4	Tax Planning Basics: Income Tax Preparation Made Easy
February 11	Couples and Money: Strengthening Your Relationship with Money

Fidelity

Don't wait to get your personal finances in order. Genesys has teamed up with Fidelity to offer a variety of financial planning workshops. Below is a brief summary of the helpful workshops available to you. For the full first quarter schedule, visit the [Fidelity Live Web Workshop Schedule](#).

January 18	Make the Most of Your Retirement Savings
January 18	Maximize Social Security in Your Retirement Strategy
January 19	Preserving Your Savings for Future Generations
February 11	Identify and Prioritize Your Savings Goals

10 New Year's Resolutions You'll Want to Keep

With simple changes, you can take your health from good to great.

1. **Be present.** Turn off or pause your phone, computer, or TV while interacting with friends or family.
2. **Listen to music.** Make playlists for working, cleaning, dancing, or even lulling yourself to sleep.
3. **Reconnect with a loved one.** Have you lost touch with a special person? Call, write a letter, or send a text. You could brighten their day and yours.
4. **Cook your meals.** Include the family in selecting, preparing, and enjoying healthy, home-cooked dishes.
5. **Drink more water.** Dehydration can lead to overeating, sleepiness, and a variety of health challenges. Even one more glass a day can make a difference.
6. **Get a library card.** Enjoy access to free books, magazines, movies, and more at your local library.
7. **Make coffee at home.** Save money while perfecting your favorite drink.
8. **Brush and floss more.** Let's face it. The amount you're brushing and flossing now is probably not enough.
9. **Move your body.** Sitting for long periods can take a toll on your mind and body. Moving and stretching throughout the day can keep you limber and fit.
10. **Be grateful.** Gratitude makes you happier. It's as simple as that.

Good Food That's Good for You

White Chicken Chili

With cooler temperatures comes cozy, comfort food on the menu. This delicious recipe can be made in 15 minutes on a busy weeknight, giving you a filling dinner with enough left over for the next day's lunch.

Directions

1. Add chicken stock, shredded chicken, beans, salsa, and cumin to a large stockpot, and stir to combine.
2. Heat over medium-high heat until boiling.
3. Cover and reduce heat to medium-low and simmer for at least 5 minutes.
4. Taste and season with salt and pepper.
5. Serve hot with desired toppings.

Ingredients

(4 servings)

- 6 cups chicken stock
- 4 cups shredded chicken (approximately 2 boneless chicken breasts)
- 2 (15 oz.) cans white beans, Drained
- 2 cups salsa verde
- 2 teaspoons ground cumin
- Salt and pepper

Optional toppings:

Diced avocado, chopping fresh cilantro, shredded cheese, chopped green onions, sour cream, crumbled tortilla chips

2022 US Holiday Schedule

Mark your calendar for the holidays. Genesys now has its [2022 holiday schedule](#) up for US employees.

Questions? We're Here for You

Benefits	Payroll
Benefits.team@genesys.com	Payroll.North_America@genesys.com

Genesys Benefits Team, North America Region

