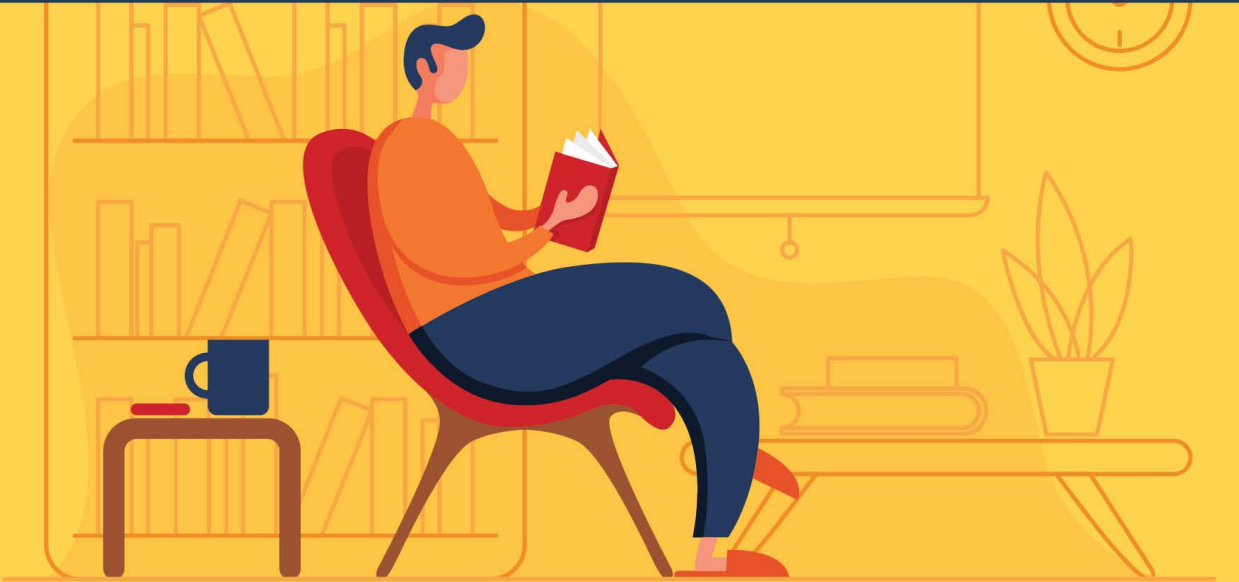




# 2023 US Benefits Open Enrollment

*BENEFITS FOR THE WAY YOU LIVE*



# Agenda



Open Enrollment Overview



Learn More About Your Benefits



Time to Enroll



Questions? We've Got Answers

# Open Enrollment Overview

# Key Information

## Open Enrollment: November 7 – November 18

Make changes to your benefit elections for 2023

Add or remove dependents from your coverage

Review and update beneficiary information

**Passive Enrollment:** Your current benefits will roll over to next year, except the HSA, FSA, and Commuter Benefits.

**New Medical Insurance Cards:** Late December

**Hired in November or December?** You will elect benefits for the current **and** upcoming plan year. Please contact the Benefits team if you have questions while completing your enrollments for 2022 and 2023.

**Benefits Effective:** January 1, 2023

## Important FSA & HSA Information

- Per the IRS, you must re-enroll in the FSA or HSA if you wish to continue participation in 2023.
- If you do not take action, all other 2022 benefit elections will continue in 2023.
- Login to [genesys.benefitsnow.com](https://genesys.benefitsnow.com) to make changes or re-enroll in the FSA/HSA.
- Don't forget to submit your 2022 FSA reimbursement requests by March 31, 2023 to HealthEquity/Wageworks.

# Key Information

- UMR HDHP1: In-network family deductible increased to \$3,000 (to meet IRS individual HDHP limit)
- UMR HDHP1: Out-of-network family deductible increased to \$6,000
- UMR HDHP2: In-network deductible increased to \$3,000/\$6,000 (to meet IRS individual HDHP limit)
- UMR HDHP2: In-network out-of-pocket maximum increased to \$3,500/\$7,000
- Payroll medical, dental and vision deductions have increased

# What We Offer

## Shared Cost

- Medical
  - UMR HDHP1
  - UMR HDHP2
  - UMR PPO
  - Kaiser HMO (CA)
  - HMSA PPO (HI)
- Dental
- Vision

## Company Paid

- Lyra Health EAP
- BrightPlan Financial Planning
- STD
- LTD
- Basic Life
- Basic AD&D
- Open Time Off
- Paid Parental Leave

## Tax Friendly

- 401(k)
- HSA
- FSAs
- Commuter Benefits

## Employee Paid

- Pet Insurance
- Critical Illness
- Hospital Indemnity
- Accident Indemnity
- Voluntary Life
- Voluntary AD&D
- Legal Services
- Home & Auto
- Varsity Tutors

# 2023 Cost for Coverage

## Semi-Monthly Payroll Deductions (24 Payroll Deductions per Year)

Benefit Plan	Employee Only	Employee + Spouse / Domestic Partner	Employee + Child(ren)	Employee + Family
<b>Medical</b>				
UMR HDHP 1	\$21.00	\$109.50	\$88.00	\$160.00
UMR HDHP 2	\$26.50	\$124.00	\$97.50	\$171.50
UMR PPO	\$112.50	\$260.00	\$218.50	\$366.50
Kaiser HMO (CA)	\$41.00	\$132.50	\$119.00	\$183.50
HMSA PPO (HI)	\$24.50	\$114.00	\$90.00	\$158.00
<b>Dental</b>				
Anthem Standard	\$4.00	\$12.00	\$11.50	\$19.50
Anthem Enhanced	\$8.50	\$20.50	\$19.50	\$32.50
<b>Vision</b>				
VSP Core	\$0.00	\$0.50	\$0.50	\$0.50
VSP Buy-Up	\$4.50	\$7.00	\$7.50	\$12.00

# How to Choose a Plan and Save Money

ALEX is your easy-to-use online benefits counselor. ALEX makes it easy to learn more about your benefits and make the best financial decisions for you and your family.

## Ready to get started?

1. Go to [www.myalex.com/genesys/2023](http://www.myalex.com/genesys/2023).
2. Answer a few questions about your health care, financial, and retirement needs. (All kept strictly confidential.)
3. ALEX will recommend what may be the best plan option for you.



Learn More at [genesys.benefitsnow.com](https://genesys.benefitsnow.com)



Convenient, easy access to the information and resources you need, including:

- Plan Details
- Enrollment Instructions
- Contact Information
- Resources

# Your Benefits Portfolio

# 2023 Plan Options

Line of Coverage	Choices	Find an In-Network Provider/Contact Your Carrier
<b>Medical*</b>	<ul style="list-style-type: none"> <li>• UMR PPO</li> <li>• UMR HDHP 1</li> <li>• UMR HDHP 2</li> <li>• Kaiser HMO**</li> <li>• HMSA PPO***</li> </ul>	<ul style="list-style-type: none"> <li>• UMR PPO or HDHPs: <a href="https://genesyshealthplan.com">https://genesyshealthplan.com</a></li> <li>• Kaiser: <a href="https://healthy.kaiserpermanente.org/doctors-locations">https://healthy.kaiserpermanente.org/doctors-locations</a>**</li> <li>• HMSA: <a href="https://hmsa.com">https://hmsa.com</a>***</li> </ul>
<b>Dental</b>	<ul style="list-style-type: none"> <li>• Anthem Standard</li> <li>• Anthem Enhanced</li> <li>• HMSA***</li> </ul>	<ul style="list-style-type: none"> <li>• Standard or Enhanced: <a href="http://www.anthem.com/ca">www.anthem.com/ca</a></li> <li>• HMSA: <a href="https://www.hmsadental.com/find-a-dentist">https://www.hmsadental.com/find-a-dentist</a>***</li> </ul>
<b>Vision</b>	<ul style="list-style-type: none"> <li>• VSP Core</li> <li>• VSP Buy Up</li> <li>• HMSA***</li> </ul>	<ul style="list-style-type: none"> <li>• Core and Buy Up: <a href="http://www.vsp.com">www.vsp.com</a></li> <li>• HMSA: <a href="https://hmsa.com/search/providers/">https://hmsa.com/search/providers/</a>***</li> </ul>
<b>Health Savings Account</b>	<ul style="list-style-type: none"> <li>• HSA</li> </ul>	<ul style="list-style-type: none"> <li>• HealthEquity: <a href="http://www.MyHealthEquity.com">www.MyHealthEquity.com</a></li> </ul>
<b>Flexible Spending Accounts</b>	<ul style="list-style-type: none"> <li>• Health Care FSA</li> <li>• Limited Purpose FSA</li> <li>• Dependent Care FSA</li> <li>• Commuter Benefit</li> </ul>	<ul style="list-style-type: none"> <li>• HealthEquity: <a href="http://www.healthequity.com/wageworks">http://www.healthequity.com/wageworks</a></li> </ul>
<b>Life and AD&amp;D</b>	<ul style="list-style-type: none"> <li>• New York Life/Cigna Basic Life and AD&amp;D</li> <li>• New York Life/Cigna Optional Life and AD&amp;D</li> <li>• HMSA Life and AD&amp;D***</li> </ul>	<ul style="list-style-type: none"> <li>• Basic Life and AD&amp;D: <a href="https://genesys.cignatrustedadvisor.com/">https://genesys.cignatrustedadvisor.com/</a></li> <li>• Optional Life and AD&amp;D: <a href="https://genesys.cignatrustedadvisor.com/">https://genesys.cignatrustedadvisor.com/</a></li> <li>• Hawaii Life and AD&amp;D: <a href="http://www.hmsa.com">www.hmsa.com</a></li> </ul>

\*You may opt out of medical plan coverage. Some states (CA, DC, MA, NJ, VT) require you to have appropriate medical coverage.

\*\*Available to California employees only.

\*\*\*Available to Hawaii employees only.

# 2023 Plan Options (cont.)

Line of Coverage	Contact Your Carrier
Telemedicine	<ul style="list-style-type: none"><li>• PPO or HDHPs: <a href="https://genesyshealthplan.com">https://genesyshealthplan.com</a></li><li>• Kaiser (CA): <a href="https://healthy.kaiserpermanente.org/doctors-locations">https://healthy.kaiserpermanente.org/doctors-locations</a></li><li>• HMSA (Hawaii): <a href="https://hmsa.com">https://hmsa.com</a></li><li>• OC24: <a href="http://www.oc24health.com">www.oc24health.com</a></li></ul>
Lyra Health (EAP)	<ul style="list-style-type: none"><li>• Phone: 1-877-335-0372</li><li>• Web: <a href="http://genesys.lyrahealth.com">genesys.lyrahealth.com</a></li></ul>
Paid Parental Leave	<ul style="list-style-type: none"><li>• Email: <a href="mailto:benefits.team@genesys.com">benefits.team@genesys.com</a></li></ul>
BrightPlan	<ul style="list-style-type: none"><li>• Web: <a href="http://www.BrightPlan.com/enroll">www.BrightPlan.com/enroll</a></li></ul>
Elements Financial Federal Credit Union	<ul style="list-style-type: none"><li>• Phone: 1-800-621-2105</li><li>• Web: <a href="http://www.elements.org">www.elements.org</a></li></ul>
Varsity Tutors	<ul style="list-style-type: none"><li>• Web: <a href="http://www.varsitytutors.com/partners/genesys">www.varsitytutors.com/partners/genesys</a></li></ul>
Pet Insurance	<ul style="list-style-type: none"><li>• Phone: 1-877-738-7874</li><li>• Web: <a href="https://benefits.petinsurance.com/genesys">https://benefits.petinsurance.com/genesys</a></li></ul>
Aflac Benefits	
<ul style="list-style-type: none"><li>• Accident</li><li>• Critical Illness</li><li>• Hospital Indemnity</li></ul>	<ul style="list-style-type: none"><li>• Phone: 1-800-433-3036</li><li>• Web: <a href="http://www.aflacatwork.com">www.aflacatwork.com</a></li></ul>
MetLife Legal Services	<ul style="list-style-type: none"><li>• Phone: 1-800-821-6400</li><li>• Web: <a href="http://www.legalplans.com">www.legalplans.com</a></li></ul>

# Medical Plans – UMR HDHP & PPO

Plan Features	UMR HDHP 1		UMR HDHP 2		UMR PPO	
	IN-NETWORK	OUT- OF-NETWORK*	IN-NETWORK	OUT- OF-NETWORK*	IN-NETWORK	OUT- OF-NETWORK*
Deductible	\$2,000 individual \$3,000 family	\$3,000 individual \$6,000 family	\$3,000 individual \$6,000 family	\$4,000 individual \$8,000 family	\$500 individual \$1,000 family	\$500 individual \$1,000 family
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	
Type of Family Deductible	Aggregate		Embedded		Embedded	
Out-of-Pocket Maximum	\$4,000 individual \$6,550 family	\$8,000 individual \$13,000 family	\$3,500 individual \$7,000 family	\$8,000 individual \$16,000 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	Not covered	\$0 deductible waived	Not covered	You pay 0%	Not covered
Most Other Services	You pay 20% after deductible	You pay 40% after deductible	You pay 10% 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.

# Care Coordination – UMR PPO & HDHP

## Genesys Care Coordinators

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

# Telehealth Services

## OC24Health

Members enrolled in one of the UMR medical plans have access to telehealth services any time, day or night

- Register online at [www.OC24health.com](http://www.OC24health.com) to have access to the network of providers
- Access to U.S. board-certified doctors through secure video visits 24/7/365
- Can be accessed via web or mobile app for many non-emergency illnesses
- OC24Health medical providers can diagnose, treat and prescribe medication for non-emergency conditions
- Whenever you need care, medical providers are available within minutes

Schedule appointments online at [www.OC24health.com](http://www.OC24health.com) or via phone at 1-855-617-2116

# Medical Plan – Kaiser HMO (CA)

Plan Features	HMO
	In-Network Only
<b>Annual Deductible</b> Individual/Family	None
<b>Annual Out-of-Pocket Maximum</b> Individual/Family	\$1,500 / \$3,000
	<b>You pay:</b>
<b>Preventive Care Visit</b>	Covered in full
<b>Primary Care/Specialist Visit</b>	\$20 copay
<b>Urgent Care</b>	\$20 copay
<b>Emergency Room</b> (copay waived if admitted)	\$100 copay
<b>Prescription Drug Retail</b>	
<b>Tier 1</b> (Generic)	\$15 copay (up to a 100-day supply)
<b>Tier 2</b> (Preferred Brand)	\$30 copay (up to a 100-day supply)
<b>Tier 3</b> (Non-Preferred Brand)	Not covered
<b>Tier 4</b> (Specialty)	\$30 copay (up to a 30-day supply)



# Medical Plan – HMSA PPO (HI)

Plan Features	HMSA PPO	
	In-Network	Out-of-Network
<b>Annual Deductible</b> Individual/Family	None	\$100 / \$300
<b>Annual Out-of-Pocket Maximum</b> Individual/Family	\$2,500 / \$7,500	
<b>Prescription Annual Out-of-Pocket Maximum</b> Individual/Family	\$3,600 / \$4,200	
	<b>You pay:</b>	
<b>Preventive Care Visit</b>	Covered in full	30%
<b>Primary Care/Specialist Visit</b>	\$12 copay	30%
<b>Urgent Care</b>	\$12 copay	30%
<b>Emergency Room</b>	20%	20%
<b>Prescription Drug Retail (up to 30-day supply)</b>		
<b>Tier 1 (Generic)</b>	\$7 copay	\$7 copay + 20%*
<b>Tier 2 (Preferred Brand)</b>	\$30 copay	\$30 copay + 20%*
<b>Tier 3 (Non-Preferred Brand)</b>	\$30 copay + \$45 copay (tier 3 cost share)	\$20 copay + 20%*
<b>Tier 4 (Preferred Specialty)</b>	\$100 copay	Not covered
<b>Tier 5 (Non-Preferred Specialty)</b>	\$200 copay	
<b>Prescription Drug Mail Order (84-90-day supply)</b>		
<b>Tier 1 (Generic)</b>	\$11 copay	Not covered
<b>Tier 2 (Preferred Brand)</b>	\$65 copay	
<b>Tier 3 (Non-Preferred Brand)</b>	\$65 copay + \$135 copay (tier 3 cost share)	

\*Deductible does not apply

# Mental Health

## Lyra Health – Comprehensive Care (EAP)

Whether you feel stressed, anxious, or depressed, support from Lyra Health’s therapists and coaches can get you back on your feet at no additional cost to you. You’ll receive:

- Access personalized matches and recommendations for top coaches and therapists just for you
- Up to 12 sessions each per calendar year for you, your partner and your dependents
- Meet with a therapist or coach via live video, phone, or in-person

Schedule appointments online at [genesys.lyrahealth.com](https://genesys.lyrahealth.com) or via phone at 1-877-335-0372.

# Alcohol Recovery Program

## Lyra Renew

Provides members with confidential access to Lyra's integrated alcohol and mental health recovery program that provides cost-effective, high-quality care to improve their relationship with alcohol

- Full-spectrum care model to effectively support moderate-to high-risk drinking behavior
- Streamlined addiction care from the privacy of your home
- Opportunity to incorporate medication-assisted treatment (MAT) in care plans if eligible and clinically appropriate
- A coordinated, dedicated provider team supports members to stay on track and avoid relapse
- Treatment facility searches and vetting are available if higher levels of care, such as residential treatment, are needed

Schedule appointments online at [genesys.lyrahealth.com](https://genesys.lyrahealth.com) or via phone at 1-877-335-0372



# Anthem Dental Plans

Plan Features	Anthem Dental Standard	Anthem Dental Enhanced
	In-Network*	In-Network*
	You pay:	You pay:
<b>Annual Deductible</b> (waived for Preventive Services)	\$50 individual / \$100 family	None
<b>Annual Benefit Maximum</b>	\$1,750	\$2,500
<b>Diagnostic &amp; Preventive Services</b> (e.g., x-rays, cleanings, exams)	Covered in full	Covered in full
<b>Basic &amp; Restorative Services</b> (e.g., fillings, extractions, root canals)	20% after deductible	20%
<b>Major Services</b> (e.g., dentures, crowns, bridges)	50% after deductible	20%
<b>Orthodontia</b> (adults and children)	50% after deductible	50%
<b>Orthodontia Lifetime Maximum</b>	\$1,500 per person	\$1,750 per person

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

Visit  
[www.mygenesysbenefits.com](http://www.mygenesysbenefits.com)  
 for plan details.

# HMSA Dental Plan (Hawaii)\*

Plan Features	HMSA Dental PPO
	In-Network**
	You pay:
Annual Benefit Maximum	\$1,500
Rollover Amount	Up to \$500 (max accumulation \$1,250)
Diagnostic & Preventive Services (e.g., x-rays, cleanings, exams)	Covered in full
Basic & Restorative Services (e.g., fillings, sealants, root canals)	30%
Major Services after 12-month waiting period (e.g., dentures, crowns, bridges, implants)	50%
Orthodontia	Not covered

\*Automatically enrolled in the HMSA dental plan when enrolled in the HMSA medical plan

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

Visit <https://www.hmsadental.com/find-a-dentist> to search for an in-network provider.

Certain medical conditions are eligible for additional dental services and support. Find out more about covered conditions at [www.hmsa.com/oralhealth](http://www.hmsa.com/oralhealth)

# VSP Vision Plans

	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
<b>Frames</b>	\$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	
<b>Lenses</b>	Copay included in Prescription Glasses. Includes single vision, lined bifocal, and lined trifocal lenses plus polycarbonate lenses for dependent children.		
<b>Lens Options</b>	\$0 - \$160 copay Standard progressive, premium progressive, custom progressive		
<b>Contact Lenses (in lieu of glasses)</b>	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.

# HMSA Vision Plan (Hawaii)\*

Plan Features	HMSA Vision	
	Adult	Child
<b>Exam</b> (once per calendar year)	\$10 copay	\$10 copay
<b>Eyeglasses</b> <b>Lenses</b> (once per calendar year) <b>Frames</b> (once per 24 months)	\$10 copay \$15 copay	\$10 copay \$15 copay
<b>Contact Lenses</b> (in lieu of lenses and frames) (once per calendar year) <b>Contact Lens Fitting</b> (once per calendar year)	\$25 copay (up to \$130 allowance) Charges over \$45 plan payment	50% of eligible charge

\*Automatically enrolled in the HMSA vision plan when enrolled in the HMSA medical plan

Visit <https://hmsa.com/search/providers> to find an in-network provider near you.

# Health Savings Account (HSA)

- If you enroll in one of the HDHP medical plans, Genesys will contribute to your HSA, if you are eligible.\*
- Register for your HSA to receive Genesys and your own contributions. (Note: You must elect the amount you wish to contribute to your HSA each year. Your 2022 contribution level will not roll over to 2023.)
  - Visit [www.MyHealthEquity.com](http://www.MyHealthEquity.com)
- HSA contribution limits:

Coverage Type	2023 Maximum Contribution Limit	2023 Genesys HSA Contribution	2023 Maximum Employee Contribution
Individual Coverage	\$3,850	\$750	\$3,100
Family Coverage	\$7,750	\$1,500	\$6,250
Age 55+ Catch-up Contribution	Additional \$1,000		

*\*Per IRS regulations, if you are enrolled in Medicare or TriCare, you are not eligible to make HSA contributions. For a complete list of HSA rules, refer to [IRS Publication 969](#).*



# Flexible Spending Accounts (FSAs)

	Health Care FSA	Limited Purpose FSA	Dependent Care FSA
<b>Eligibility</b>	Eligible employees who are not enrolled in the HDHP	HSA participants only	All eligible employees
<b>Annual Contribution Limit</b>	\$3,050	\$3,050	\$5,000 (\$2,500 if married and filing separately)
<b>Eligible Expenses</b>	Health care plan deductibles, copays, coinsurance, and prescriptions, including dental and vision hardware and expenses	Dental and vision expenses only	Daycare for children age 12 and under, disabled children, and dependent adults
<b>Availability of Funds</b>	The full annual amount you elect is available on your plan effective date	The full annual amount you elect is available on your plan effective date	You can be reimbursed up to the amount available in your account
<b>Payment or Reimbursement Options</b>	Debit card or reimbursement	Debit card or reimbursement	Reimbursement
<b>Rollover Options</b>	Yes, you may rollover up to \$610 of unused funds when you re-enroll	Yes, you may rollover up to \$610 of unused funds when you re-enroll	Unused funds do not rollover
<b>Deadline for Services</b>	Services must be incurred by 12/31/2023	Services must be incurred by 12/31/2023	Services must be incurred by 12/31/2023
<b>Deadline for Submission for Reimbursement</b>	Reimbursement must be submitted by 3/31/2024	Reimbursement must be submitted by 3/31/2024	Reimbursement must be submitted by 3/31/2024



- Must re-enroll each year
- You may only change annual contributions if you have a Qualifying Life Event

# Commuter Benefit

Save money on your work-related commute and parking expenses. The Commuter Benefit allows you to make pre-tax contributions to a transit or parking account.

## Eligible expenses:

- Transit passes
- Fare cards
- Ticket books
- Vanpool expenses
- Daily or monthly parking costs

## Maximum contribution:

- Transit: \$300/month
- Parking: \$300/month

Register and log in to your account at [www.healthequity.com/wageworks](http://www.healthequity.com/wageworks).

# 401(k) Retirement Plan

The Genesys Company 401(k) Plan offers a company contribution as well as a variety of investment options.

## Enroll

- Enroll, designate beneficiaries, and allocate your asset distribution at any time at [www.401k.com](http://www.401k.com).
- New hires can enroll **after** receiving their first Genesys paycheck.

## 401(k) Contributions

- Employees can now designate separate deferral elections for regular pay (includes OT and on-call pay), bonuses and commissions; enter your deferral elections at [www.401k.com](http://www.401k.com)
- Genesys will match employee contributions \$.50 on the \$1.00 up to \$4,000 annually
- Personal contributions:
  - Pre-tax – up to 60% (\$22,500 max)
  - Post-tax – up to 35% (\$39,500 max)
  - Age 50+ – an additional \$7,500
- Company contributions are vested after one year.

# Genesys Paid Benefits

## Basic Life and Accidental Death & Dismemberment (AD&D) Insurance

- Basic life at 2x your annual salary to a maximum of \$1,500,000
- AD&D at 2x your annual salary to a maximum of \$1,500,000
- Please review your beneficiary information & update as needed

## Lyra Health Program

- Access personalized matches and recommendations for top coaches and therapists just for you
- Meet with a coach via live video or live messaging or meet with a therapist via live video, phone, or in-person
- Up to 12 sessions per calendar year for you, your partner, and your dependents

## Disability Benefits

- STD: 100% for the first 8 weeks of an illness or injury, then 70% for the next 18 weeks upon approved leave
- LTD: after 26 weeks, 66 2/3% of your annual salary to a \$15,000/monthly maximum benefit upon approved leave

# Voluntary Benefits

## Critical Illness

Receive a lump-sum payment if you experience a serious illness.

## Hospital

Receive a lump-sum payment if you are admitted to the hospital or require surgery.

## Accident

Receive a lump-sum payment in the event of a serious injury.

## Voluntary Life

Receive additional life insurance.

## Voluntary AD&D

Receive additional AD&D insurance.

## Legal Services

Receive coverage to consult with an attorney.

## Home & Auto

Receive discounted rates on home and auto policies.

## Pet

Receive coverage and reduced rates for your pet.

# Physical Well-Being

## The Rally Program

- Complete healthy behaviors and be rewarded!
- The Rally program is a user-friendly digital experience (available to employees enrolled in a Genesys medical plan) that supports your engagement throughout your health journey
- You can learn how to make more informed health care decisions, create a personalized action plan and complete specific health actions
- Employees who are enrolled in one of the Genesys medical plans can earn up to \$200 in wellness incentives per calendar year by completing activities in the program
- If you cover a spouse or domestic partner through a Genesys medical plan, your spouse or domestic partner is also eligible to earn up to \$200 in wellness incentives
- Wellness incentives can be used to purchase gift cards at some of your favorite retailers
- Learn how to earn and access rewards by accessing <https://health.werally.com/client/genesys/register/>

# Financial Wellness

## BrightPlan Financial

- We believe that financial wellness is an important part of your total well-being
- This free financial benefit supports you with tools to manage your financial life and invest in your future
- BrightPlan financial wellness counselors help you master your money with:
  - A sophisticated financial planning application to bring all of your finances together
  - Advice on existing investments (401(k), etc.)
  - Meetings with a Financial Advisor
  - An automated Smart Budget and Spending Analysis
  - Financial education tailored to your Genesys benefits
- Set up your account by visiting [www.Brightplan.com/onegenesys](http://www.Brightplan.com/onegenesys) or download the BrightPlan app, using the activation code: onegenesys

# Financial Wellness

## Elements Financial Federal Credit Union

- At-work financial resource that offers lower rates, fewer fees, financial health checkups, educational workshops, and much more
- This free financial benefit provides financial educational webinars on various topics
- Benefits of partnering with Elements Financial FCU:
  - Non-profit, member owned, so dividends are returned to members
  - One-on-one financial counseling on credit, budgeting and account reviews
  - Higher deposit rates and lower borrowing rates
  - Access to shared branching network
    - 78,000+ ATMs globally with no surcharge fees
    - 5,000+ shared branches nationwide, so can conduct most financial transactions at other credit union locations
    - Part of the CO-OP ATM and shared branching network, so located in many popular retailers such as Target, Walgreens, Costco and Circle K stores
  - Wealth management services to help members reach their savings and retirement goals
  - Visit <https://www.elements.org/genesys/events/> to learn more



# Tutoring Benefits

## Varsity Tutors

- Offers tutoring services for employees and their dependents
- Receive a complimentary academic-needs consultation
- Offers 20% discount for private tutoring, live classes and small group classes to help your child succeed in school
- Services includes college, graduate and medical school tutoring assistance
- Access these benefits by visiting [www.varsitytutors.com/partners/genesys](http://www.varsitytutors.com/partners/genesys)

# Time to Enroll

# How to Enroll

## 1 Log on to BenefitsNow

Enroll or make changes by logging into [genesys.benefitsnow.com](https://genesys.benefitsnow.com) between November 7 and 18.

## 2 Review your personal information

- Dependent changes only can be updated in [BenefitsNow](#).
- All other information updates, such as name, address, and phone number changes, are made in Oracle. Email [HR@genesys.com](mailto:HR@genesys.com) if you have issues making changes.
- When you have verified all information, click **Save** and **Continue**.

## 3 Choose your benefits for 2023

- Your 2022 choices will roll over into 2023 with the exception of the HSA and FSA. **For the HSA and FSA, you MUST make a choice via [genesys.benefitsnow.com](https://genesys.benefitsnow.com).**
- The default election for all other 2023 benefits is what you are currently enrolled in.
- Use the **Take Me Through Each Benefit** button or simply select individual benefits by using the **View/Change** button. When done, click Complete Enrollment.

## 4 Print Confirmation Statement

- After completing your enrollment, you will be taken to the Confirmation page. Please print or save as a pdf and retain a copy.
- You can make changes through the end of Open Enrollment (November 19) by logging back on and completing the enrollment steps again.

# Enrollment Site Home Page


**Enroll:** <https://genesys.benefitsnow.com>





Health & Insurance Life Events



## Recommended

< **Annual Enrollment**  
Enroll Now 

**Benefit Summary**  
View Your Coverage 

**Have You Chosen Your Beneficiary Yet**  
Choose Now 

>



## To-Do's (1) [View all](#)

[Prefer to get text messages?](#)

## Quick Links

# Adding Dependent(s)

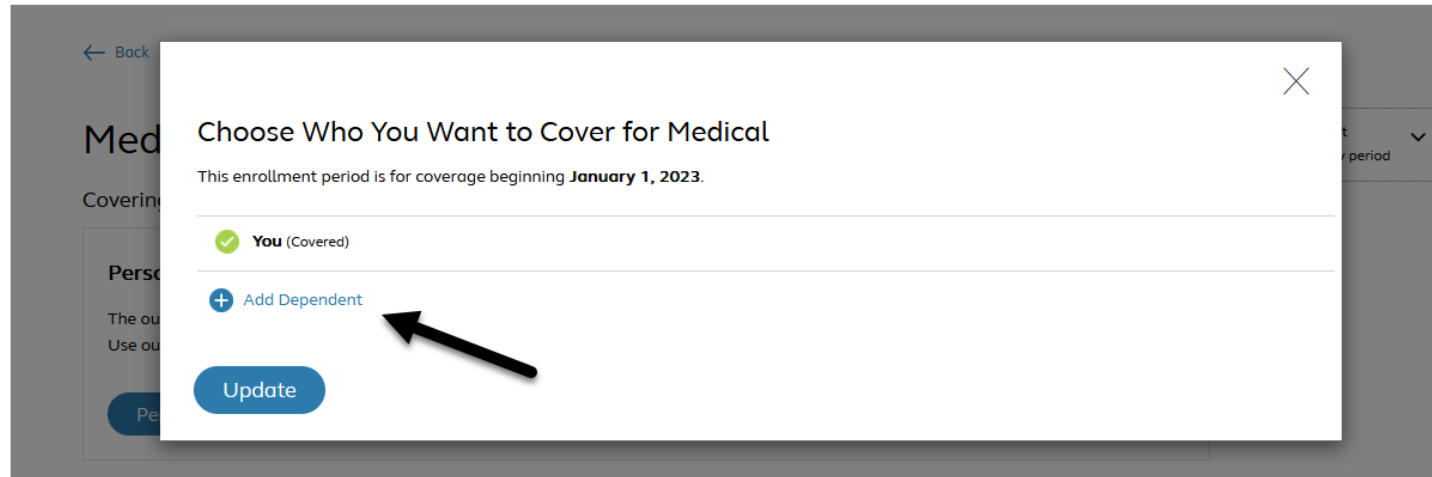
## Medical Beginning January 1, 2023

Covering: [Employee Only \(You\)](#)

### Personalize your health care expense estimate

The out-of-pocket costs below are based on national averages. Your actual out-of-pocket costs will vary based on the services you receive. Use our estimator tool to see if plan suggestions change based on your personal estimate.

[Personalize your estimate](#)



← Back

### Choose Who You Want to Cover for Medical

This enrollment period is for coverage beginning **January 1, 2023**.

- You (Covered)
- [+ Add Dependent](#)

[Update](#)

Med

Covering

Per

The ou

Use ou

Pe

period

# Adding Dependent(s) (cont.)

## 1 Choose Who You Want to Cover

**You**

**Ollie** (Child born on 07/19/2008)

### Add Dependent

To add a person, enter data into the open fields below and click **Save**.

Relationship

Child

First Name

Middle

 (optional)

Last Name

Suffix

 (optional)

SSN

*A valid SSN is required to enroll any dependent over 3 months of age in coverage. If your dependent does not have an SSN, please call the Benefit Center at 1-844-868-6230.*

Gender

Choose One

Date of Birth (mm/dd/yyyy)

Does this person work for Genesys ?

Yes

No

# Adding Dependent(s) (cont.)

Address same as your address

Yes

No

Country

United States

Address One

1850 Bassett Street #1019

Address Two

County

City

Denver

State

CO

Postal Code

80202

By checking this box, you acknowledge understanding the eligibility rules of the plan as described in the summary plan description. If you add a dependent to coverage, you represent that he or she is eligible for coverage and you may provide documentation to substantiate eligibility for all covered dependents. In addition, you also agree to immediately report when your dependent becomes ineligible under the plan guidelines. A failure to provide this information will result in coverage being canceled back to the initial date the dependent was ineligible under the plan.

I acknowledge the above statement

Cancel

Save

# Medical Options

## HDHP Plan 1

Health Savings Account Available

\$1,500.00

Annual Employer Contribution

Plan Cost

\$109.50  
Per Pay Period

Overall Annual Cost Estimate



Annual Paycheck Cost \$2,628.00

Est. Out of Pocket Cost \$2,834.00

\$5,462.00

Deductible

\$3,000 You + Spouse<sup>1</sup>

Primary Office Visit  
80% covered after deductible

Out-of-Pocket Max  
\$4,000 Individual

\$6,550 You + Spouse<sup>4</sup>

Keep This Plan

## HDHP Plan 2

Health Savings Account Available

\$1,500.00

Annual Employer Contribution

Plan Cost

\$124.00  
Per Pay Period

Overall Annual Cost Estimate



Annual Paycheck Cost \$2,976.00

Est. Out of Pocket Cost \$5,159.00

\$8,135.00

Deductible

\$3,000 Individual

\$6,000 You + Spouse<sup>2</sup>

Primary Office Visit  
90% covered after deductible

Out-of-Pocket Max  
\$3,500 Individual

\$7,000 You + Spouse<sup>4</sup>

Choose This Plan

## PPO Plan

Plan Cost

\$260.00  
Per Pay Period

Overall Annual Cost Estimate



Annual Paycheck Cost \$6,240.00

Est. Out of Pocket Cost \$356.00

\$6,596.00

Deductible

\$1,000 You + Spouse<sup>1</sup>

Primary Office Visit  
\$20 copay

Out-of-Pocket Max  
\$5,000 Individual

\$10,000 You + Spouse<sup>4</sup>

Choose This Plan



# HSA Election

## Health Savings Account

This enrollment period is for coverage beginning **January 1, 2022**.  
Your current HSA contribution is **\$0.00**.

Since you chose **HDHP Plan 2**, you are eligible for a Health Savings Account.

### Why Contribute to a Health Savings Account?

- You don't pay taxes on the money you contribute.
- You can use the money in your account now or save for health costs in retirement.
- This account always belongs to you, even if you change employers.

### Learn More About Health Savings Accounts

- [Key Points About Health Savings Accounts](#)
- [What's the Difference Between a Health Savings Account and a Health Care Spending Account?](#)

Genesys will make an annual contribution of **\$750** for employee only coverage and **\$1,500** for all other tiers. The amount is funded on a quarterly basis (January, April, July and October) on the first business day of the applicable quarter to your Health Savings Account. You must be enrolled in a High Deductible Health Plan by the 1<sup>st</sup> day of the quarter (January 1, April 1, July 1 and October 1) in which the funding occurs in order to receive the employer contribution for that quarter.

**NOTE: If you are age 55 or older, the contribution limit listed is inclusive of the \$1,000 catch-up contribution.**

In addition to contributing to an HSA, you are also eligible to contribute to a Limited-Use Flexible Spending Account.

Total Benefits Cost  
**\$160.05** per pay period

[Return to Benefits Summary](#)

### Your Current Benefits

Employer Contribution **\$1,500.00**  
Your Annual Contribution **\$4,000.00**

Total Health Savings Account **\$5,500.00**

Your Per Pay Period Contribution **\$166.67**

*Your Selected Option is \$166.67 less per pay period than your current contribution.*

## Health Savings Account Contributions

### Employer Contribution

**\$1,500.00**

Genesys Annual Contribution

### Your Annual Contribution

This amount will be divided across and deducted from your paychecks for the plan year.

\$

Minimum \$0.00 / Maximum \$6,800.00



Consider our estimated annual care cost:  
**\$2,702**

Contribute before-tax dollars to pay for your expenses and save on taxes.

### Total Annual Contribution

**\$1,500.00**

(Your Contribution + Employer Contribution)

[+ HSA Terms and Conditions](#)

I acknowledge that I have read and agree to the entirety of the HSA terms and conditions outlined on this page.

[Save and Continue](#)

GENESYS™

# Dependent Care FSA Election



your **BenefitsNow!**

[Home](#) [Health & Insurance](#) [Make Benefit Changes](#) [Tools & Resources](#) [Additional Benefits](#)

## Dependent Care Flexible Spending Account

TOTAL BENEFITS COST  
**\$271.02** PER PAY PERIOD

[Return to Benefits Summary](#)

This enrollment period is for coverage beginning **January 1, 2019**.

Consider contributing to a Dependent Care Spending Account to pay for child or adult care.

### Why Use a Dependent Care Spending Account?

- Save more on taxes.
- You're never taxed on your contributions.

Enter an Amount

Your Current Benefits	
Your Annual Contribution	\$0.00
Your Per Pay Period Contribution	\$0.00
<i>Your Selected Option is \$125.00 more per pay period than your current contribution.</i>	

### Your Annual Contribution

If you do not want to contribute, enter 0.

\$   
Minimum \$0.00 / Maximum \$5,000.00

\$125.00 Per Pay Period

[Save and Continue >](#)



# Updating Beneficiaries

## Basic Life Insurance

**You are automatically enrolled in Basic Life**  
2X Annual Salary \$200,000

Your Pay Period Costs  
**\$0.00**

**You are automatically enrolled in Basic Life at no cost**  
2X Annual Salary \$200,000

Your Pay Period Costs  
**\$0.00**

[View / Change >](#)

## Basic Accidental Death and Dismemberment

**You are automatically enrolled in Basic AD&D**  
2X Annual Salary \$200,000

Your Pay Period Costs  
**\$0.00**

**You are automatically enrolled in Basic AD&D at no cost**  
2X Annual Salary \$200,000

Your Pay Period Costs  
**\$0.00**

[View / Change >](#)

## Business Travel Accident

**Business Travel Accident**  
You are automatically enrolled in Business Travel Accident Insurance.

Your Pay Period Costs  
**\$0.00**

**Business Travel Accident**  
You are automatically enrolled in Business Travel Accident Insurance.

Your Pay Period Costs  
**\$0.00**

[View / Change >](#)

# Updating Beneficiaries (cont.)



your **BenefitsNow!**

[Home](#) [Health & Insurance](#) [Make Benefit Changes](#) [Tools & Resources](#) [Additional Benefits](#)

## Basic Life Insurance

TOTAL BENEFITS COST

**\$271.02** PER PAY PERIOD



This enrollment period is for coverage beginning **January 1, 2019**.

[Return to Benefits Summary](#)

Please remember to designate beneficiaries for this benefit.

**Your company provides you with 2X Annual Salary (\$200,000) at a cost of \$0.00.**

### Your Current Benefits

**You are automatically enrolled in Basic Life**

**\$0.00**  
Per Pay  
Period

Your Beneficiaries

[Edit](#)

Current Beneficiary	Benefit Percent
<b>Primary</b>	
Ollie Lawrence (Child born on 07/19/2008)	100%
<b>Contingent<sup>1</sup></b>	

<sup>1</sup>A contingent beneficiary receives your insurance benefit if your primary beneficiary is not alive at the time the benefit is paid.

[Save and Continue >](#)



# Updating Beneficiaries (cont.)

## Add Beneficiary

---

To add a person, enter data into the open fields below and click **Save**.

Relationship

Cancel

Choose One

- Spouse
- Domestic Partner
- Child
- Child of Domestic Partner
- Estate
- Trust
- Charity
- Other

Save and Continue >

# Updating Beneficiaries (cont.)

## Add Beneficiary

To add a person, enter data into the open fields below and click **Save**.

Relationship	<input type="text" value="Child"/>
First Name	<input type="text"/>
Middle	<input type="text"/> (optional)
Last Name	<input type="text"/>
Suffix	<input type="text"/> (optional)
SSN	<input type="text"/> <input type="text"/> <input type="text"/>

*A valid SSN is required to enroll any dependent over 3 months of age in coverage. If your dependent does not have an SSN, please call the Benefit Center at 1-844-868-6230.*

Gender	<input type="text" value="Choose One"/>
Date of Birth (mm/dd/yyyy)	<input type="text"/> <input type="text"/> <input type="text"/>

Does this person work for Genesys ?	<input type="radio"/> Yes <input checked="" type="radio"/> No
-------------------------------------	---

Address same as your address	<input checked="" type="radio"/> Yes <input type="radio"/> No
------------------------------	---

Country	<input type="text" value="United States"/>
Address One	<input type="text" value="1850 Bassett Street #1019"/>
Address Two	<input type="text"/>
County	<input type="text"/>
City	<input type="text" value="Denver"/>

By checking this box, you acknowledge understanding the eligibility rules of the plan as described in the summary plan description. If you add a dependent to coverage, you represent that he or she is eligible for coverage and you may provide documentation to substantiate eligibility for all covered dependents. In addition, you also agree to immediately report when your dependent becomes ineligible under the plan guidelines. A failure to provide this information will result in coverage being canceled back to the initial date the dependent was ineligible under the plan.

I acknowledge the above statement

Cancel

Save

Save and Continue >

# Contact Information – Open Enrollment

## Benefits Questions

Genesys HR Benefits Team

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

## Online System Enrollment Questions & Plan Information

Your [BenefitsNow](#) Resource Center

1-844-487-5599

## 2023 US Benefits Enrollment Guide

<https://mygenesysbenefits.com/resources.html>

## Quantum Genesys Care Coordinators

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

1-877-498-3041

# Contact Information - Carriers

Coverage	Carrier/Vendor	Phone	Website/Email
Enrollment	Alight	1-844-487-5599	<a href="https://genesys.benefitsnow.com">https://genesys.benefitsnow.com</a>
Medical	UMR/Quantum Health	1-877-498-3041	<a href="http://www.genesyshealthplan.com">www.genesyshealthplan.com</a>
	Kaiser	1-800-464-4000	<a href="http://www.kp.org">www.kp.org</a>
	<u>HMSA</u> (includes Medical, Dental, Vision & Life/AD&D)	1-800-776-4672	<a href="http://www.hmsa.com">www.hmsa.com</a>
Prescription Drug	OptumRx	1-877-498-3041	<a href="http://www.optumrx.com">www.optumrx.com</a>
Health Savings Account (HSA)	HealthEquity	1-877-924-3967	<a href="http://www.myhealthequity.com">http://www.myhealthequity.com</a>
Dental	Anthem	1-877-567-1804	<a href="http://www.anthem.com/ca">www.anthem.com/ca</a>
Vision	VSP	1-800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
Mental Health Care	Lyra Health	1-877-335-0372	<a href="http://genesys.lyrahealth.com">genesys.lyrahealth.com</a>
Flexible Spending Account (FSA)	HealthEquity	1-877-924-3967	<a href="http://www.healthequity.com/wageworks">www.healthequity.com/wageworks</a>
Commuter Benefit	HealthEquity	1-877-924-3967	<a href="http://www.healthequity.com/wageworks">www.healthequity.com/wageworks</a>
Life and AD&D	Cigna	1-800-828-3485	<a href="https://genesys.cignatrustedadvisor.com/benefits.team@genesys.com">https://genesys.cignatrustedadvisor.com/benefits.team@genesys.com</a>
Disability	Cigna	1-800-36-CIGNA	<a href="https://genesys.cignatrustedadvisor.com/benefits.team@genesys.com">https://genesys.cignatrustedadvisor.com/benefits.team@genesys.com</a>
401(k)	Fidelity Investments	1-800-835-5097	<a href="http://www.401k.com">www.401k.com</a>
Legal Services	MetLife	1-800-821-6400	<a href="http://www.legalplans.com">www.legalplans.com</a>
Home & Auto Insurance	MetLife	1-800-438-6388	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>
Pet Insurance	Nationwide	1-877-738-7874	<a href="https://benefits.petinsurance.com/genesys">https://benefits.petinsurance.com/genesys</a>
Voluntary Insurance Products	Aflac	1-800-433-3036	<a href="http://www.aflacatwork.com">www.aflacatwork.com</a>



Questions?

Contact the Benefits team at  
[benefits.team@genesys.com](mailto:benefits.team@genesys.com)

Thank You!