

## Good Health Starts Here

As a part of the Genesys family, your health and well-being are a top priority. When you are at your best—physically, mentally, and financially, you bring the best of who you are to your loved ones and to our company.

We believe that strong financial health plays a key role in your overall well-being. Helping you build lasting wealth and security is an important part of what makes Genesys a truly unique place to work. We invite you to take advantage of the wide array of financial resources to help you build a healthy financial future.

## Boost Your Financially Savvy

### Sign Up for Our Free Financial Webinars

Throughout the year, Elements Financial provides webinars on a variety of financial topics just for Genesys employees—at no cost to you! You can attend the next upcoming event online at [Elements Financial](#).

**February 22 | 12:00-12:45 EST**

#### **Inflation & You**

Get strategies to combat rising prices and learn the basics of inflation.



## Let's Hear from You!

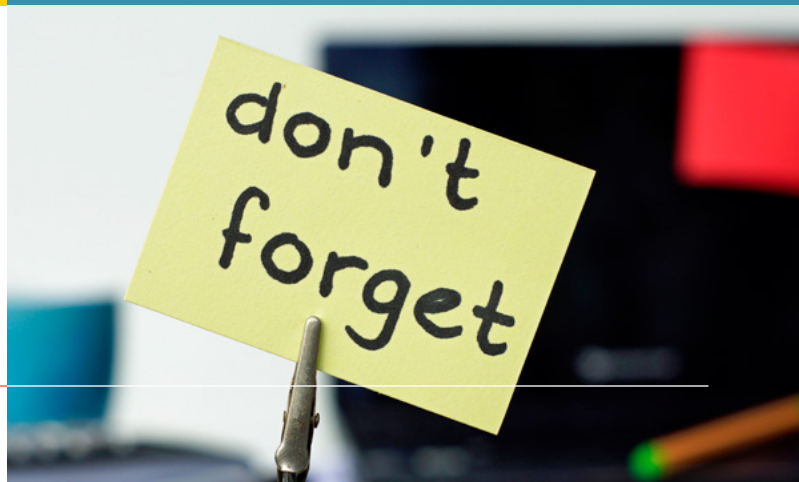
To help us discover the financial topics that are most important to you, please take our brief Financial Wellness Topic survey. We look forward to your feedback!

Just click or scan the QR code to get started.



## Benefits Reminder

The benefit choices you made during Open Enrollment are in effect from January 1-December 31, 2023. Plan changes can only be made during the year if you experience a qualifying life event, such as a marriage or birth of a child. If you have a qualifying life event, please contact [benefits.team@genesys.com](mailto:benefits.team@genesys.com) and submit supporting documentation no later than 31 days following the effective date of the event.



## Take a Peek

This is a great time to review the first paystub of the year to ensure the amount you're paying for your medical, dental, FSA, HSA, Commuter, and other benefits reflects what was on your confirmation statement from open enrollment, as well as review your payroll tax exemptions. You can confirm your deduction amounts on the open enrollment confirmation statement emailed to you in November or on the BenefitsNow website and compare with your paystub on the ADP Payroll website.

**Remember...** you can only make changes to your benefit elections within 31 days of having a qualifying life event (i.e. birth or marriage), and supporting documentation is required before your election changes will take place.

## Don't Forget to Check Your 401(k) Deferral Elections

Genesys added a new 401(k) deferral option for bonuses and commissions separate from regular pay in late 2022. Your current deferral election will remain in place for your pay that excludes bonus and commissions (i.e. base pay, overtime, on-call pay). However, the new contribution election for the Bonuses and Commission option will default to 0%. If you wish to update your deferral elections and set up a 401(k) deferral election for Bonuses and Commissions, you can do so by logging into your 401(k) account at [www.401k.com](http://www.401k.com).

## Get the Most from Your HSA and FSAs

Now that you've enrolled in your HSA and/or FSA accounts, you have the opportunity to save money by using your funds for eligible expenses. Each account can be used to pay for specific expenses, so take the time to learn what yours can help you cover.

	Health Savings Account	Health Care FSA	Limited Purpose FSA	Dependent Care FSA	Commuter/Parking Account
<b>Types of expenses</b>	Medical, dental, and vision expenses	Medical, dental, and vision expenses	Dental and vision expenses. No medical expenses	Daycare expenses	Commuting and parking expenses
<b>Common expenses</b>	Copays, coinsurance, deductibles, orthodontia, and glasses/contact lenses	Copays, coinsurance, deductibles, orthodontia, and glasses/contact lenses	Vision copays, dental coinsurance, dental deductibles, orthodontia, and glasses/contact lenses	Daycare center, after school programs, babysitting, day camp, and elder care	Transit passes, fare cards, ticket books, parking fees, and vanpool expenses
<b>How to pay</b>	Use your HSA debit card to pay for expenses or submit receipts for reimbursement	Use your FSA debit card to pay for expenses or submit receipts for reimbursement	Use your FSA debit card to pay for expenses or submit receipts for reimbursement	Submit receipts for reimbursement	Set up direct payment to the parking provider, pay with your HealthEquity debit card, or submit receipts for reimbursement

## Important FSA Deadlines!

### March 31, 2023

Submit 2022 FSA receipts to HealthEquity. You may roll over up to \$570 of remaining 2022 Health Care FSA or Limited Purpose FSA funds to the 2023 plan year. Any amount above the rollover limit will be forfeited. Dependent Care FSA funds do not roll over.

### December 31, 2023

Utilize services for the Health Care, Limited Purpose FSA, and/or Dependent Care FSA.

### March 31, 2024

Submit 2023 FSA receipts to HealthEquity. You may roll over up to \$610 of your 2023 Health Care FSA or Limited Purpose FSA funds to the following year. Any amount above the rollover limit will be forfeited. Dependent Care FSA funds do not roll over.

## 7 Money-Saving Benefits to Use Now

Managing your health care and your finances can seem a little daunting. Genesys offers programs and resources to help you get more for your money.

**Financial Planning:** Learn how to improve your finances now and into the future by speaking with a certified advisor who can help you make savvy financial decisions. Visit [BrightPlan](#) to get started.

**Tax Savings:** Pay for health care, daycare, and commute expenses tax-free with the Flexible Spending Accounts (FSAs) or Health Savings Account (HSA).

**Free Preventive Care:** Preventive medical and dental screenings keep you healthy throughout the year, monitor risks, and catch problems early. In-network screenings are covered 100% by your medical and dental plans.

**Mail Order Rx Program:** Save time and money when you fill your maintenance medications by mail. You'll pay less for a 90-day supply of your prescriptions, and they'll be mailed right to your home.

**Wellness Program:** Take charge of your health and earn money with the [Rally wellness program](#). Genesys medical plan enrollees and spouses/domestic partners can earn up to \$200 in wellness incentives by completing activities!

**Mental Health Support:** Schedule an appointment with a coach or therapist to meet your emotional and mental health needs at no cost to you. Get started with [Lyra Health](#) or call 1-877-335-0372.

**401(k) Match:** Boost your retirement savings by taking advantage of the free Company 401(k) match. You can change your 401(k) contribution and beneficiary designation any time throughout the year at [Fidelity](#).



## 401(k): Saving for a Secure Future

While retirement may seem a long way off, the time to invest is now. Whether you're just beginning in your career, growing your family, or emptying the nest, taking advantage of the Genesys retirement plan will help set you up for a bright future.

You have a vested interest in your account growing, so it's important to educate yourself on how to take full advantage of it. Get the most out of your 401(k) by meeting or exceeding the amount Genesys contributes to your account—fifty cents for every dollar you contribute, up to \$4,000 annually. You can make changes to your 401(k) contributions any time throughout the year.

### 2023 401(k) Contribution Limits

Contribution Type	Annual Contribution Limit
Pre-tax	60% of your pre-tax earnings (up to \$22,500)
After-tax	35% of your post-tax earnings (up to an additional \$39,500)
Age 50+ Catch-up	Up to \$7,500

You can find a wealth of information about your 401(k) at [www.401k.com](http://www.401k.com). You'll learn how your plan works, what options are available, and how to manage your retirement account for the best results.

### Reminder

To update your deferral elections and set up a 401(k) deferral election for Bonuses and Commissions, log into your account at [www.401k.com](http://www.401k.com).







# GOOD FOOD THAT'S GOOD FOR YOU

## Cod and Asparagus Bake

With just a few simple ingredients, you can pull this healthy meal out of your oven in minutes.

### Directions

1. Preheat oven to 375°. Place cod and asparagus in a 15x10x1-in. baking pan brushed with oil. Add tomatoes, cut sides down. Brush fish with lemon juice; sprinkle with lemon zest. Sprinkle fish and vegetables with Romano cheese. Bake until fish just begins to flake easily with a fork, about 12 minutes.
2. Remove pan from oven; preheat broiler. Broil cod mixture 3-4 in. from heat until vegetables are lightly browned, 2-3 minutes.

Recipe by [Taste of Home](#).

### Ingredients

- 4 cod fillets (4 ounces each)
- 1 pound fresh asparagus, trimmed
- 1 pint cherry tomatoes, halved
- 2 tablespoons lemon juice
- 1½ teaspoons lemon zest
- ¼ cup grated Romano cheese

## 2023 US Holiday Schedule

Mark your calendar for the holidays. Genesys now has its [2023 holiday schedule](#) up for US employees.

## Questions? We're Here for You

Benefits

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

Payroll

[Payroll.NorthAmerica@genesys.com](mailto:Payroll.NorthAmerica@genesys.com)