

START FRESH WITH THE NEW YEAR

Set yourself up for a healthy, happy 2024

You can step confidently into the new year knowing that your Genesys benefits have you covered. This quarter, we'd like to encourage you to focus on your financial wellbeing with our Genesys retirement plan contributions, BrightPlan and Fidelity financial workshops, and our tax-advantaged accounts (FSAs, HSA, and Commuter). Read on to learn how you can stretch your dollars further and confidently prepare for a successful year.



Tax Season is Coming—Tips to Save Time

- 1. Organize your records.** Gather your documents (W-2s, 1099, receipts, etc.) early to reduce hassle and stress at tax time. We suggest putting together a folder with your 2023 documents for easier organization. Don't forget to keep an eye on your mailbox or inbox for when your W-2 and 1099 documents are delivered.
- 2. Find the right tax forms.** Your local library and post office have most of the forms you need to file your taxes. You can also view, download, and print federal tax forms, instructions, and publications at www.irs.gov/forms-instructions.
- 3. Don't miss the deadline.** Filing and paying taxes on time can save you money by avoiding penalties. If you will not be able to submit your return on time, you may request an extension by filing **Form 4868**—but, you'll need to do this before April 15, 2024.
- 4. Cut down on wait time for refunds.** When you file returns electronically and have your refund deposited directly into your bank account, you increase your chances of getting your refund sooner.

HSA tax tip

HSA distributions and contributions must be reported on your tax return. If you enrolled in the HSA plan in 2023, you will receive Form 1099-SA (in January) and Form 5498-SA (in May) from HealthEquity. You must also file IRS Form 8889 if you made contributions or received distributions.

Don't Forget to Use Your FSA Dollars!

You have up until March 31st to submit your receipts to HealthEquity for reimbursement. Up to \$610 will rollover—anything above that left in your Health Care or Limited Purpose FSAs will be forfeited!

Your funds can be used to stock up on common household health-related items such as first-aid supplies, sunscreen, over-the-counter pain relief, and more.



Change to Employer HSA Contribution Frequency

As a reminder, Genesys employer Health Savings Account (HSA) contributions are now made each paycheck (24/yr.), rather than the beginning of each quarter (4/yr.). Employees must be enrolled in a High Deductible Health Plan by the first day of the applicable pay period in order to receive the employer contribution for that pay period. The per paycheck contributions are as follows:

Coverage Type	Per Paycheck Contribution	Annual Contribution
Employee Only	\$31.25	\$750
Employee + Dependent(s)	\$62.50	\$1,500



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.

- 1 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.
- 2 Tax Savings:** Pay for health care, daycare, and commute expenses tax-free with the Flexible Spending Accounts (FSAs) or Health Savings Account (HSA).
- 3 401(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 on the [Fidelity](#) site.
- 4 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!
- 5 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.
- 6 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.
- 7 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.

Make sure your 401(k) elections are up to date!

It's always a good idea to save up a little extra when you can, and the start of the new year is the perfect time to see what you can set aside. Adjust your contributions anytime at www.401k.com.

Fidelity Financial Workshops

Take charge of your financial literacy and set your future up for success. Fidelity offers workshops that cover a wide variety of topics and experience levels to help you prepare for any financial changes you want to make. They're free to attend and you have unlimited access—so there's no limit to how many you can sign up for.

The workshop calendar is regularly sent out by email directly from Fidelity. Workshops are hosted every day of the week (M – F), so what are you waiting for? You're bound to find a time that fits!

1-on-1 Financial Planning

Fidelity also offers a limited number of 1-on-1 financial planning sessions to give you the attention and answers you need to set yourself up for financial wellbeing. These virtual appointments will be hosted on March 12th and 13th, and are available on a first-come, first-served basis. Register now by clicking [here](#).

BrightPlan Financial Webinars

Brightplan offers comprehensive financial wellness support at no cost to you. Access live webinars, financial articles, an all-in-one financial app, financial planning consultations, step-by-step guides, and more.

Keep your financial know-how up to date with the monthly Brightplan newsletters. These newsletters are a great source of knowledge—learn how to create SMART goals to make your financial goals a reality, understand why portfolio diversification is important, and create an emergency fund that works!

Not signed up for Brightplan's great benefits? [Sign up today!](#)



Brightplan's Comprehensive Financial Wellness Checklist

[Check out the checklist](#) to see where you can improve and utilize Brightplan's great resources to make it happen!

Introducing "Perks at Work", a New Employee Benefit!

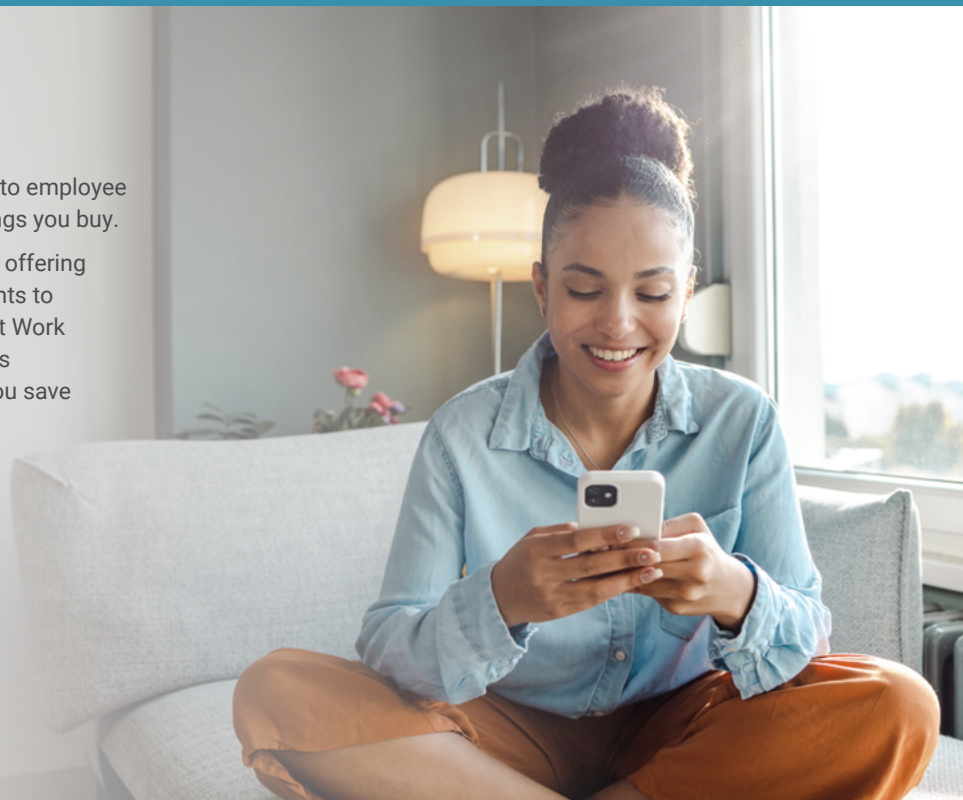
We've partnered with Perks at Work to give you access to employee discounts, so you don't have to pay full price on the things you buy.

You'll see a mixture of global, national and local brands offering discounts ranging from electronics, travel and restaurants to tickets and utilities to help stretch your budget. Perks at Work is the largest employee discount provider globally and is constantly adding new employee discounts that help you save money as our employee.

Plus on top of the discounts, you also have access to **online fitness, nutrition and leadership classes** for you and your family! All for free.

Simply log on to: perksatwork.com/genesys.

Register with your @genesys.com email address to activate your account.



GOOD FOOD THAT'S GOOD FOR YOU



Banana Bread Recipe

Serves: 24 pieces

If you're a health-conscious eater who enjoys banana bread, you'll enjoy this lighter version that keeps the same great flavors with less fat and calories. This modified classic quick bread is great for breakfast or dessert.

Ingredients

Cooking spray

2 cups of all-purpose flour

3 tablespoons of stevia sweetener

2 teaspoons of baking powder

1/2 teaspoon of baking soda

1/2 teaspoon of ground cinnamon

4 medium semi-ripe bananas (mashed with fork)

1 large egg

1/2 cup of 100% orange juice

1/3 cup of extra-light olive oil

1 cup of chopped walnuts (optional)

Directions

1. Preheat your oven to 350 degrees and lightly spray two 9 X 5 X 3-inch loaf pans with cooking spray.
2. In a large bowl, stir together the flour, stevia sweetener, baking powder, baking soda, and cinnamon until well blended.
3. In a medium bowl, stir together the mashed bananas, egg, juice and oil until it's well blended. Then pour the wet mixture into the flour mixture and stir together until everything is moist with no dry flour visible. At this point, stir in the walnuts if you're adding it to your bread.
4. Pour an equal amount of the batter into your pans and smooth the top out.
5. Bake for 40 minutes. You can stick a wooden toothpick in the center of the bread and if it comes out with no batter on it, it's done baking!
6. Take your bread out to cool before eating, and enjoy!

Recipe from: [recipes.heart.org](https://www.recipes.heart.org)

Questions? We're Here for You

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