



Summer is here!

In this edition of the BenefitsConnections newsletter learn about:

- 7 principals of investing in a volatile market
- How to get your free at-home COVID test
- HCA Healthcare and BCBSTX negotiations
- FSA vendor name change
- Mental health for the LGBTQI community
- Healthy smile, healthy you

7 Principals of Investing in a Volatile Market

In volatile markets, it's common to feel uneasy about your investments. This is only natural. But rest assured, market volatility is completely normal and is to be expected. In fact, whether you invest in a single-fund solution, manage your own investments, or choose to have them managed by a professional investment manager, the current market conditions may actually work to your advantage.

1. Clarify your investment strategy.

Living with market volatility is a lot easier when you have a firm investment strategy in place. To create your strategy, you'll need to understand several key factors, including:

- Your time horizon
- Your goals
- Your tolerance for risk

Your time horizon is determined by counting the number of years left until you plan to retire. Your primary goal is to accumulate enough savings to create the income you need in retirement. Your tolerance for risk reflects your broader financial situation — your savings, your income, your debt — and how you feel about it all. Looking at the whole picture will help clarify whether your strategy should be aggressive, conservative, or somewhere in between.

2. Match investments to your comfort level.

As a legendary mutual fund manager once put it, "The key to stock investing isn't the brain. It's the stomach." Never is this statement more true than in a volatile marketplace. Even if your time horizon is long enough to warrant an aggressive growth portfolio, you need to make sure you're comfortable

with the short-term ups and downs you'll encounter. If watching your plan balance fluctuate is too nerve-racking for you, think about a portfolio that feels right and set realistic expectations.

3. Diversify, diversify, diversify.

One way to help protect yourself from market downturns is to own various types of investments. First, consider spreading your investments across the three asset classes — stocks, bonds, and short-term investments. Then, to help offset risk even more, diversify the investments within each asset class. Keep in mind, however, that diversification doesn't ensure a profit or guarantee against loss.

4. Invest for the long term.

To help calm the jitters caused by short-term fluctuations, it's best to focus on long-term trends and your long-term goals. Volatility isn't necessarily a bad thing. And historically, time has reduced the risk of holding a diversified stock portfolio.

5. Don't try to time the market.

No one can consistently predict the market, not even the experts. Yet many investors think they can guess what will

happen, based on hunches or rumors. Unless you know precisely when to buy or sell, you can, and probably will, miss the market. This can really cost you. Most of the market's gains occur in just a few strong, but unpredictable, trading days here and there. To benefit from the market's long-term performance, you need to be in the market on those days. This means you have to invest for the long run and stick with it throughout the market's ups and downs.

6. Do well "on average."

By investing regularly over months, years, and decades, you can actually benefit from a volatile market. Through a time-proven investment technique called dollar cost averaging, you simply put a set amount in each of your plan investments every pay period, regardless of how the market's doing. Over the years, your money buys more units of each investment option when prices are low, and fewer when prices are high. As a result, the average price per share of your investments may be lower than if you invested all your money at once. More importantly, you avoid the temptation of trying to time the market.

7. Consider a hands-off approach.

If you choose not to develop and maintain a long-term investment strategy yourself, consider a "hands-off" approach. This kind of approach typically uses a managed account or a single-fund solution. A managed account service enables you to delegate the management of your workplace savings plan to professional investment managers. The single-fund solution offers two types of asset allocation funds to choose from: target date funds (based on an anticipated retirement date) and target allocation funds (based on a risk tolerance and time horizon). With target date funds, the asset mix of stocks/bonds automatically becomes more conservative as the target retirement date approaches. Choose the fund that represents your

anticipated year of retirement. With target allocation funds, the asset mix varies from conservative to aggressive. Simply select the target allocation fund that you feel best meets your risk tolerance, time horizon, and investment goals. (144322)

Article provided by Fidelity (2022).

LEARN MORE! LIVE WEBINAR: NAVIGATING MARKET VOLATILITY

When: June 15, 2022

Time: 1:00 – 2:00 p.m. (CDT)

Hosted by: Fidelity (Class ID: MOSTWW161357)

Level: Beginner

What you will learn:

With the market's recent downturns, you may be concerned about the retirement savings you've worked so hard to build potentially being in jeopardy. Learn about investment risk, moving to cash, and contributing to your retirement savings plan during uncertain times.

At the conclusion of this workshop, you should be able to:

- Understand what is happening in the market
- Feel more confident about your investment strategy
- Know how Fidelity can help

REGISTER BY:

1. Clicking [here](#) or log into your Fidelity Account at www.401k.com
2. Under General Resources, click on 'Join a Workshop'
3. Select your course

Free at-home COVID test

With allergy season in full swing, it's easy to mistake allergy symptoms for COVID-19 but it's important to be sure with regular testing. Testing is easy and convenient by obtaining a free, at-home COVID test through the U.S. government and your Blue Cross and Blue Shield of TX (BCBSTX) medical plan.

U.S. Government

Receive 8 test kits per residential household.

- Go online to www.covid.gov/tests
- Click on "Order Free At-Home Tests"
- Enter your personal information
- Click on "Check Out Now"

Test kits will arrive in 7 – 12 business days from ordering.

BCBSTX Medical Plan

Receive up to 8 tests every thirty (30) consecutive days.

- Visit any participating **in-network** pharmacy.
- Go to the pharmacy counter and present your BCBSTX ID card to place your order.
- The pharmacists will process the test kits as a claim through the medical/Rx plan.

HCA Southwest Healthcare and BCBSTX Negotiations

Negotiations are underway between BCBSTX and HCA Healthcare in Central, South and West Texas. These contract renewals are necessary to keep certain HCA hospitals and surgery centers in-network with BCBSTX. If an agreement cannot be reached by July 1, certain HCA Healthcare hospitals and surgery centers will no longer be in-network. For more information, speak with your HCA physician or visit bcbstx.com/hcacs for continuity-of-care details and the outcome of the negotiation.

Payflex was acquired by Millennium Trust Company

Payflex announced that it was recently acquired by Millennium Trust Company. Payflex will continue to offer a comprehensive suite of product offerings like the Flexible Spending Account, COBRA and Direct Billing. If you are using any of these products, you should experience no disruption to service, including the use of your FSA or HSA debit cards. The Payflex Call Center remains at your service through the same toll-free number you use today and you can continue to access your account online at www.payflex.com or through the Payflex Mobile app.

Your Mental Health Matters

June is Pride Month, a celebration of progress for the Lesbian, Gay, Bisexual, Transgender, Queer, Intersexed (LGBTQI) community and allies. However, many individuals continue to face challenges that can impact their daily lives and mental health. Our Employee Assistance Program (EAP) provider, SupportLinc, offers confidential, in-the-moment guidance by phone and a variety of resources online to help you boost your emotional wellbeing.

There is strong evidence that members of the LGBTQI community are at a higher risk for experiencing mental health concerns, in particular depression and anxiety. Many in the LGBTQI community face discrimination, prejudice, civil and human rights violations, and harassment, which can lead to new or worsened symptoms, particularly for those with intersecting racial or socioeconomic identities.

Difficulties Accessing Appropriate Care

The LGBTQI community encompasses a wide range of individuals with separate and overlapping challenges regarding their mental health. Other identity factors, including race and economic status, can affect their ability to access care or the quality of care they receive.

The approach to sexual orientation and gender identity in mental health care often groups together anyone in the LGBTQI community, disregarding the unique challenges and experiences of each subcommunity. Additionally, a lack of cultural competency from potential providers can lead to a fear of disclosing sexual orientation and/or gender identity due to potential discrimination or provider bias. Confronting these barriers with an LGBTQI-inclusive mental health provider can lead to better outcomes.

Two ways to find mental health counseling:

1. EAP – SupportLinc

Up to five telephonic or face-to-face counseling sessions at no cost and no medical insurance necessary. Can be used by any member of your household.

Call (888) 881-LINC (5462).

2. Genesis BCBSTX medical plan:

- Find an in-network BCBSTX therapist or psychiatrist by contacting BCBSTX at (800) 521-2227 or go online to www.bcbstx.com.
- Or use MD Live for virtual mental health visits. Access MDLive through the BCBSTX app.
- Can be used by any covered dependent.

How To Find the Right Mental Health Professional?

There are important considerations when seeking LGBTQI-competent care. Here are a few steps to find a professional.

Step 1: Think About What You're Looking For

The following are important things to consider as you begin to seek a mental health care provider:

- It may be easier to find a provider that has a baseline competency in LGBTQI issues, rather than one who specializes in LGBTQI care.
- If you are transgender and are seeking a mental health professional to write a letter of support for gender affirming medical care or for legal documentation change, you should seek a provider who understands the insurance or legal requirements of support letters.

Step 2: Gather Referrals

Many websites that provide mental health professional directory searches, including insurance company websites, have filters that allow you to show only mental health providers who have a specialty or competency in working with LGBTQI patients. By contacting your carrier's information number, you may also receive assistance with finding providers in your area that accept your insurance and list LGBTQI competency in their profile.

Step 3: Make the Call

You may find it difficult to make an initial call to a mental health provider. If you find you're reluctant to call, ask a friend or family member to call for you. When making the initial call, feel free to ask the provider if they have previous experience with or if they are comfortable working with LGBTQI patients.

Step 4: Ask Questions

Providers expect and welcome questions from their patients or clients, since this helps them better understand what is important in their treatment. In your first visit with a mental

health provider, be forthright about the fact that you are looking for an LGBTQI competent provider. To avoid selecting the wrong practitioner, consider asking the following questions:

- My identity is _____. What experience do you have working with people with that identity?
- What experience do you have with the LGBTQI community?
- Do you have any specific training or certifications that relate to working with LGBTQI clients?

Step 5: Build a Relationship

It may take several calls to find the right provider for you. If the provider does not have the knowledge or experience that you are looking for, you can move on to the next provider and keep searching. Remember, you are seeking a person that is going to help you improve your mental health. By stating your needs and asking the right questions, you can find someone who can mindfully address your identity throughout the duration of your treatment.

Article provided by SupportLinc, issued June 2022.

Healthy smile, healthy you: The importance of oral health

Regular dentist visits can do more than keep your smile attractive – they can also tell dentist a lot about your overall health, including whether you may be at risk for chronic disease.

Gum disease and health complications

According to the Academy of General Dentistry, gum (peridontal) disease and health complications such as stroke and heart disease may be related. Pregnant women with gum disease also show higher incidences of pre-term, low birth weight babies.



At least 90% of all systemic diseases (those involving many organs or the whole body) have oral manifestations including swollen gums, mouth ulcers, dry mouth and excessive gum problems. Such diseases include diabetes, leukemia, oral cancer, heart disease and kidney disease. With regular exams your dentist may be the first health care provider to diagnose a health problem in its early stages.

Other issues caused by poor oral hygiene

- **Oral and facial pain.** Infection of the gums that support the teeth can lead to tooth loss, as well as oral and facial pain. Gum disease affects more than 80% of people in their lifetime, according to the American Dental Hygienists' Association.
- **Problems with heart and other major organs.** Mouth infections can affect major organs. For example, gums infected with gingivitis can cause bacteria to enter the bloodstream. The heart and heart valves then become inflamed by bacterial endocarditis, a condition that affects people with heart disease or anyone with damaged heart tissue.
- **Digestive problems.** Similarly, bacteria cause by poor oral health can interrupt your digestive system by entering the bloodstream and lead to intestinal failure, irritable bowel syndrome or other digestive disorders.

What can you do

Seeing a dentist regularly helps to keep your mouth in top shape and allows your dentist to watch for developments that may point to other health issues. A dental exam can also detect poor nutrition and hygiene, growth and development problems and improper jaw alignment. Provide your dentist with a complete history and inform him or her of any recent health developments, even those that seem unrelated to your oral health.

At home, you can practice good oral hygiene:

- **Brush twice a day** for at least two minutes, using a fluoride toothpaste.
- **Floss daily** to remove plaque from places your toothbrush can't reach.
- **Eat a healthy diet** to provide the nutrients necessary (vitamin A and C, in particular) to prevent gum disease.
- **Avoid cigarettes, vaping and smokeless tobacco** which are known to contribute to gum disease and oral cancer.
- **Visit the dentist regularly** for cleaning and exams.

Article provided by Delta Dental, issued November 2021.

Your Benefit Resources

BenefitsConnections Team

Have a question? Contact us at:

Phone: (877) 241-9624

Email: benefitsconnections@genlp.com

HR Website

hr.genesisenergy.com

- Plan documents for core benefits
- Retirement resources, information, and links
- Information and videos on how to enroll or make changes to benefits
- Find frequently used forms and FAQs

Did you have a Qualifying Life Event?

You have **31 days** to act!

During the year, you may change your benefit enrollment only if you have a qualifying life event – such as a marriage or divorce, birth or adoption of a child, death of a spouse or dependent, or if a spouse or dependent loses or gains outside coverage.



Step by Step Video Guide: How to Complete a Life Event Enrollment in Ceridian Dayforce

Scan the QR code with your smartphone Camera app or [visit this link to view the video.](#)

