



## Stay informed and engaged about your Benefits!

This newsletter will help you make the most of your health and retirement benefits by sharing the latest news and tools available to you.

## Get the Latest on COVID-19

Find the latest COVID-19 information and guidance from the CDC, federal and local governments, including where to receive your vaccination. Learn about Genesis's COVID-19 protocols and what it means to you, and read our latest Company announcement. Visit [COVID-19 Resources](#) on the HR website.

## 2022 Benefits Open Enrollment is Almost Here!

Open Enrollment is your once-a-year opportunity to review the benefit programs Genesis provides to make sure you have the right coverage for you and your family. This year it will take place October 25 – November 12 and will be a passive enrollment. Meaning, if you don't take action your current elections will rollover to 2022 with the exception of the FSA and HSA which require re-enrollment every year. During those three weeks you can:

- Make changes to your current elections for 2022 including switching medical plans.
- Add or drop dependents from coverage for any reason.
- Enroll in a Flexible Spending Account (FSA) or Health Savings Account (HSA) for 2022.

### What changes can I expect to see for 2022?

Genesis takes pride in providing employees with an affordable, comprehensive suite of health, welfare and other benefits designed to be competitive and support diverse personal and financial needs. Our goal is to continue to provide a robust collection of benefits and worklife programs while, at the same time, manage costs. Therefore, we are making several changes to our health plans, which are highlighted below:

- Your medical premiums will increase by 3% (no changes to dental and vision rates).
- The BCBSTX dental plan will offer a PPO network with more in-network providers.
- Prescription coverage will be managed by CVS/Caremark and will continue to be a part of your BCBSTX medical plan.
- Voluntary life insurance rates will improve slightly.
- Alkali Change Only: Short-term and long-term disability will now be managed by Prudential.
- We will offer an employee-paid, voluntary Identity Theft Program through NortonLifeLock.

More detailed information about these changes will be included in your Open Enrollment materials. These materials will be emailed to your Genesis email account and published on the Human Resources website (<https://hr.genesisenergy.com/>) by **October 18, 2021**. Please be on the lookout for future announcements.



### OPEN ENROLLMENT DATES:

Monday  
**October 25, 2021** –  
Friday  
**November 12, 2021**

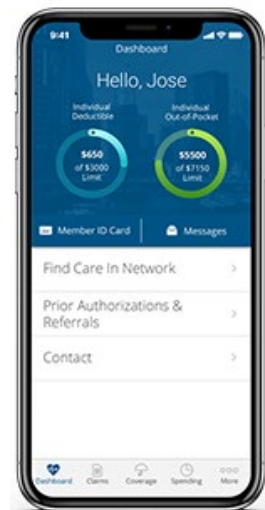
## BCBSTX Implements Multi-Factor Authentication for Blue Access for Members<sup>SM</sup> (BAM<sup>SM</sup>)

Using a username and password login is the traditional but not most secure way to log in to an account. With hackers finding new ways to steal health and financial information, the need for a more secure way to protect members' account information is more important than ever.

Blue Cross and Blue Shield of Texas (BCBSTX) is implementing the use of multi-factor authentication for accessing member information through Blue Access for Members (BAM), when logging in on a desktop computer or by mobile device.

In the coming weeks, members will begin seeing the two-step authentication method when logging into BAM. After they enter their username and password, they will then be sent a one-time passcode to their email or mobile number. That passcode must be entered to access their account.

Multi-factor authentication for BAM is part of a larger effort to build new levels of security into BCBS digital assets. It will also be implemented over the coming months for the mobile app.



**Download the BCBSTX App!**

## Get the Most from Your Health Plan Benefits

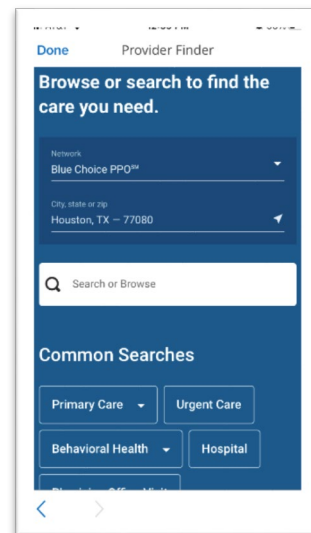
Get the most from your health plan benefits by using in-network providers when possible. Use Provider Finder<sup>®</sup> from Blue Cross and Blue Shield of Texas (BCBSTX) when you need to find a doctor, hospital or other facility. This may help lower your out-of-pocket costs.

**Knowing how your plan works can help you save.** Providers, including doctors, hospitals, clinics and urgent care facilities, who contract independently with the PPO network have agreed to accept our negotiated rates as payment in full. When you receive care from a network provider, you will usually pay less out-of-pocket than at an out-of-network provider.

**If you receive care from a provider that is outside of the PPO network, you may have to pay more for your care or even the full cost if it is not a covered service.** Providers outside of the network may “balance bill” you, which means they may charge you more than what your health plan pays and up to the provider’s billed charge. Examples of out-of-network providers you may encounter include emergency room and hospital-based physicians. It is possible that a hospital is in the network, but a doctor or other treating provider may be out-of-network. When possible, ask in advance if all providers that will be providing services are in the network for your plan.

**Before you go for care – whenever possible – make sure the doctor or hospital is part of the PPO network.** There are several ways to find a PPO network provider:

- Register or log in to Blue Access for Members, a secure member website at [bcbstx.com](http://bcbstx.com). Click the “Doctors & Hospitals” tab to conduct a personalized search based on your health plan and network.
- Use Provider Finder from your phone or tablet by downloading the free mobile app. Just text\* **BCBSTXAPP** to **33633**.
- Call the Customer Service number on the back of your member ID card for help.
- Before seeing any new provider, always call to confirm they are still in your network.





## Be a Wise Health Care Consumer: Reduce Your Prescription Drug Costs

If you take prescription medication, you can cut costs up to 90 percent by becoming an informed consumer and using the same buying techniques that you use when shopping for other goods and services. As more individuals comparison shop for drugs, more retailers will compete to win their business, which will drive prices lower. These strategies can help you become a savvy prescription drug consumer.

**Price comparisons.** Drug prices are not uniform; you can save a considerable amount of money by shopping around.

**Drug substitution.** When your doctor prescribes a drug, ask if a cheaper alternative is available.

**Bulk buying.** As you may know from your everyday shopping, it's cheaper to buy in bulk. The same is true for drugs. Buying larger quantities at a time, such as a three-month supply, instead of one, generally reduces the per-dose cost of drugs. This is especially true for generics purchased by mail.

**Mail-order Pharmacies.** Mail-order and Internet pharmacies offer the best deals on prescription drugs, especially for patients with chronic conditions.

**Over-the-counter drugs (OTC).** Ask your doctor if an OTC drug will work just as well as a prescription drug. Today there are hundreds of OTC drugs that were previously only available by prescription.

**Generic medications.** Generic medications work as well as brand-name drugs and can cost 20% to 80% less. This applies for both prescriptions and OTC drugs.

**Pharmaceutical company assistance programs/state drug assistance.** Many drug companies and states offer

drug assistance programs for the elderly, low-income and/or people with disabilities.

**Medicare drug plans.** Seniors can combine smart shopping techniques with the Medicare drug plan. All the information you need is available at [www.Medicare.gov](http://www.Medicare.gov).

**Samples.** Drug companies give thousands of samples to doctors every year. Your doctor may be able to provide you with weeks' worth of the medication at no charge.

**Stay on your meds.** If you take medication regularly, don't skip doses or go off your meds to save money. Sticking to your medication schedule will help you avoid health complications that will cost more money in the future.

**Discount prescription cards.** Look into a discount card, either through a drugstore chain or a national plan. They can provide additional discounts on your prescriptions for a small monthly or annual fee.



Log on to your BCBSTX account to compare prescription costs, search for lower cost alternatives, order mail-order drugs, locate a pharmacy, and more. (149462)

**GoodRx** You can use GoodRx to compare prices and find coupons that can lower your out-of-pocket costs. The price on the GoodRx coupon may be lower than your health insurance co-pay, but the coupon cannot lower your co-pay. Visit <http://www.goodrx.com> or download the app for savings on the go. Keep in mind, if you forgo using your medical insurance because the GoodRx price is less than your copay or cost-share, that amount will not apply towards your medical deductible or out-of-pocket maximum.

## 5 Steps to Help You Stay on Track Toward Your Retirement Goals



It can be easy to veer off track on your way to retirement, so give your 401(k) an annual checkup to keep it moving in the right direction. Here's how you can give your retirement savings a check-up.

1. **Make the most of your employer matching contributions** - Spread your maximum employee contribution (\$19,500) across the entire year. When you max out on your employee contributions before year-end, matching contributions also stop which means you miss out on potential employer match.
2. **See if you are on track** – If you haven't thought about your retirement savings lately, your first step is to check your balance.
3. **Update your profile and beneficiaries** – Check your profile and make sure your information is up to date and security features are enabled. Beneficiary designations should be reviewed periodically, especially after life events like marriage, divorce or death of a loved one.
4. **Increase your savings rate** – If you aren't already contributing enough to get your full company match, consider increasing your savings by 1% of your paycheck each year. Over the course of your career, you should aim to save an average of 15% of your pay (including any employer contribution).
5. **Check where you are invested** – If you haven't looked at the funds in your 401(k) in a while, you may want to confirm that your investment choices still align to your long-term goals.
6. **It is okay to ask for directions** – Every question is a good question, no matter how basic you may think it is. Contact Fidelity and they will be able to help you in person, by phone at 1-800-835-5097 or online at [www.401k.com](http://www.401k.com).

## Employee Discounts

As a Genesis employee you can take advantage of some great discounts! To find out more about these discounts you can click on the links below. Get started now by logging in at:

<https://genlp.benefithub.com>

Click "Create an Account"

Enter Referral Code **MYXW6D**

Complete Account Registration

Questions? Call 1-866-664-4621 or email [customercare@benefithub.com](mailto:customercare@benefithub.com)

Enjoy discounts, rewards and perks on thousands of the brands you love in a variety of categories:

- Travel
- Auto
- Electronics
- Apparel
- Local Deals
- Education
- Entertainment
- Restaurants
- Health and Wellness
- Beauty and Spa
- Tickets
- Sports & Outdoors



## Positive Emotional Health



We all understand the importance of maintaining good physical health; however, do you understand the role that good emotional health plays in our physical health and overall wellbeing?

Your emotional health influences how you think, feel and behave in daily life. It also affects your ability to cope with stress, overcome challenges, build relationships and recover from life's setbacks and hardships. Positive emotional health isn't just the absence of depression, anxiety, or other mental health concerns; it is about the presence of positive characteristics.

Just like any one of us can suffer from a physical health concern, any one of us can suffer from an emotional health concern as well. And just like there are steps you can take to boost your physical health, there are steps you can take to elevate your mood, become more resilient and enjoy life more.

### Tips to Boost Your Emotional Health

**Connect with Others** – Don't underestimate the importance of live interaction. Get out from behind your monitors and phone screens and connect socially with positive people.

**Keep Moving** – Physical activity releases endorphins, powerful chemicals that lift your mood. You don't have to join a gym if that's not your thing; modest amounts of any physical activity will do.

**Manage your Stress** – While not all stressors can be avoided, stress management strategies like deep breathing, mindfulness and yoga can help you bring things back into balance.

**Eat Mood-Busting Foods** – An unhealthy diet can take a toll on your mood. Swap the caffeine and sugary snacks in favor of leafy greens, fresh fruits and nuts to support your emotional health.

**Get Your Rest** – Your brain needs time to unwind at the end of a busy day. Stick to a regular sleep schedule and make sure your bedroom is a dark, cool and quiet to allow for some deep sleep.

**Define Your Purpose** – Whether it's to feel needed by others or doing activities to feel good about yourself, it's important to challenge yourself to do meaningful behaviors every day.

**DON'T FORGET!** Your **Employee Assistance Program (EAP)**, SupportLinc, offers **FREE** counseling sessions (up to six visits) with a licensed professional and many more resources online at [www.supportlinc.com](http://www.supportlinc.com), username: Genesis

## Your Benefit Resources

### BenefitsConnections Team

Have a question? Contact us at:

**Phone:** (877) 241-9624

**Email:** [benefitsconnections@genlp.com](mailto:benefitsconnections@genlp.com)

### HR Website

[hr.genesisenergy.com](http://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

For more information and instructions on how to Declare a Life Event [watch here](#).