



Stay Informed:

In this edition of the BenefitsConnections Newsletter, you will learn about:

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2023 Benefits Open Enrollment is Almost Here!

Open Enrollment is your once-a-year opportunity to review the benefit programs that Genesis provides to make sure you have the right coverage for you and your family. This year, it will take place **between October 24 – November 11** and will be a passive enrollment. This means if you don't act during this timeframe, your current elections will rollover to 2023 – except for FSA and HSA elections, which require re-enrollment every year. During these three weeks, you can:

- Make changes to your current elections for 2023, 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 2023.

What changes can I expect to see for 2023?

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 provide a robust collection of benefits and work/life programs – and we're happy to say that there will be very minimal changes for the 2023 plan year!

- All benefits providers will remain the same for 2023.
- Medical premiums will increase by 2% and dental premiums will increase by 2.8%. Your premium increases are related to our members' claim experience and the cost of rising health care.
- The health plan benefits – deductibles, copays, out-of-pocket maximums, and covered services – will remain unchanged.
- Vision will move to VSP's "Choice Plan" which will increase the annual frame/contact allowance from \$200 to \$210 in 2023. Your vision premiums will remain the same. Remember, VSP does not provide ID cards so you will not receive a new vision card for 2023.

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 by **October 17, 2022**. Scan the QR code to the right with your phone's camera for direct access to the HR website and be on the lookout for future Open Enrollment announcements. **Enrollment will take place online through Ceridian Dayforce.**

Genesis HR Website:



Confused About Where to Go for Care?

If you aren't having an emergency, deciding where to go for medical care can be confusing. Your BCBSTX plan covers several types of providers but knowing the difference could save you time and money. When you use in-network providers *and* the most cost-effective type of provider, which is typically also the most convenient, you will save even more while getting the best care.

Type of Providers:

- **Doctor's Office** – Generally the best place to go for non-emergency care as there is an established doctor/patient relationship and knowledge of medical history. Subject to office hours.
- **Retail Health Clinic** – Based in a retail store and usually offers lower out-of-pocket cost than urgent care. Examples are CVS's MinuteClinic or Village Medical at Walgreens. Subject to retail store hours.
- **Urgent Care Center** – Often used when your doctor's office is closed, and you don't consider the issue a life-threatening emergency. Hours generally include evenings, weekends, and holidays. Not all Urgent Care Centers are in-network – **text URGENTX to 33633 to find urgent care centers near you**. Save this info in your phone.
- **Hospital ER** – Best place to visit for Emergency Care as they are open 24 hours a day, 7 days a week. You may receive bills for multiple services such as a doctor's bill and a facility bill. Even if the hospital is in-network, you may receive care from an out-of-network provider there – and these providers could "balance bill" you for the portion of costs the plan doesn't cover.
- **Freestanding ER** – Open 24 hours a day, 7 days a week. These facilities, while conveniently located, are often out-of-network and will charge a facility fee in addition to billing you for each doctor you see. They are not affiliated with a hospital and cannot provide trauma care. These facilities are notorious for balance billing. Only use in life-threatening situations.

Use the chart from BCBSTX below to help you figure out when to use each type of care:

	 Doctor's Office	 Retail Health Clinic	 Urgent Care Center	 Hospital ER	 Freestanding ER
Who usually provides care	Primary Care Doctor	Physician Assistant or Nurse Practitioner	Internal Medicine, Family Practice and Pediatric	ER Doctors, Internal Medicine, Specialists	ER Doctors
Sprains, strains	■	■	■	<ul style="list-style-type: none"> • Any life-threatening or disabling conditions • Sudden or unexplained loss of consciousness • Major injuries • Chest pain; numbness in the face, arm or leg; difficulty speaking • Severe shortness of breath • High fever with stiff neck, mental confusion or difficulty breathing • Coughing up or vomiting blood • Cut or wound that won't stop bleeding • Possible broken bones 	<ul style="list-style-type: none"> • Most major injuries except for trauma¹ • May also provide imaging and lab services but do not offer trauma or cardiac services requiring catheterization¹ • Do not always accept ambulances
Animal bites	■	■	■		
X-rays			■		
Stitches			■		
Mild asthma	■	■	■		
Minor headaches	■	■	■		
Back pain	■	■	■		
Nausea, vomiting, diarrhea	■	■	■		
Minor allergic reactions	■	■	■		
Coughs, sore throat	■	■	■		
Bumps, cuts, scrapes	■	■	■		
Rashes, minor burns	■	■	■		
Minor fevers, colds	■	■	■		
Ear or sinus pain	■	■	■		
Burning with urination	■	■	■		
Eye swelling, irritation, redness or pain	■	■	■		
Vaccinations	■	■	■		



Our vendors offer a wide variety of programs to ensure you're getting the most from your benefit plans – **are you taking advantage of all they have to offer?** Get to know your benefits better and check out these programs:

BCBSTX Well onTarget

Well onTarget is a program that's designed to give you the support you need to make healthy choices. With Well onTarget, you have access to a convenient, secure website with personalized tools and resources. You can also earn Blue Points for participating in different healthy activities, which you can redeem for a wide variety of rewards – including electronics, fitness gear, wearables, and camping equipment.

The heart of the Well onTarget program is the [member portal](#), which links you to a suite of innovative programs including:

- **Digital Self-Management Programs** – Online interactive and educational programs that let you work at your own pace to reach your health goals.
- **Health and Wellness Content** – A health library that teaches and empowers through user friendly articles.
- **Tools and Trackers** – Interactive tools to help keep you on course while making wellness fun.
- **Coaching Programs** – Credentialed health experts who will guide you through programs that help you achieve your health goals such as decreasing weight, improving dietary habits, or quitting tobacco.
- **Fitness Program** – Members can select a plan option that best suits their lifestyle and gain access to multiple fitness locations – varies with membership type. All memberships have access to thousands of digital fitness videos and live classes including cardio, boot camp, barre, yoga and more through an online platform.

BCBSTX Blue365

Blue365 is a free health and wellness discount program offered to you as a member of the Blue Cross Blue Shield system. They offer year-round discounts on gym memberships, fitness gear, healthy eating options and more. Access Blue365 from the Wellness tab of the [BCBSTX website](#).

Fidelity Webinars

Fidelity offers a complimentary Financial Education Workshop Series where you can learn about a variety of topics – whether you're just starting to save, looking for help balancing financial goals, or wondering what to expect as you near retirement.

Events are offered daily and are easy to attend from any computer. Virtual education presenters are available to chat and answer your questions live. To view upcoming workshops or register for an event, log on [Fidelity NetBenefits](#). (2304)

Genesis BenefitHub

Genesis BenefitHub is a secure third-party online marketplace that negotiates deals to help employees stretch their hard-earned dollars. This platform is a free, optional benefit for all Genesis employees which offers exclusive discounts on hundreds of items and services – including clothing, mobile phones, travel/hotel stays, restaurants, electronics, automotive deals and more.

Get started by logging onto the [BenefitHub](#) site and create your account with Referral Code MYXW6D.

Are You Up to Date on Your Immunizations?

Sometimes it's the littlest things that provide us with the greatest protection, like immunizations. With Polio back in the US for the first time since 1979, it is even more important to ensure you and your family members are caught up on the vaccines you need.

Why are Vaccines Important?

- Vaccines have significantly reduced or eliminated many infectious diseases that killed or were harmful to infants, children, and adults. Viruses and bacteria that cause diseases still exist, and vaccinations help reduce your chance of getting certain diseases.
- Vaccines can lower your chance of getting certain diseases by working with your body's natural defenses to help you develop immunity to diseases.

What Vaccines are Recommended by the CDC?

- The CDC recommends all adults get a flu vaccine in early fall every year before the flu season begins. Adults also need a Td or Tdap booster every 10 years (or each pregnancy) for tetanus, diphtheria, and pertussis.

Routine Vaccination Schedule Guidelines for Infants and Children*										
Vaccine	BIRTH	1 MO.	2 MOS.	4 MOS.	6 MOS.	12 MOS.	15 MOS.	18 MOS.	1½-3 YRS.	4-6 YRS.
Hepatitis B (HepB)	★	★				★				
Rotavirus (RV)			★	★	★					
Diphtheria, Tetanus and Pertussis (DTaP)			★	★	★		★†			★
Haemophilus Influenzae Type B (Hib)			★	★	★	★				
Pneumococcal Conjugate (PCV)			★	★	★	★				
Inactivated Polio Vaccine (IPV)			★	★		★				★
Influenza (Flu)					Recommended yearly starting at age six months with two doses given the first year					
Measles, Mumps and Rubella (MMR)						★				★
Varicella (Chicken pox)						★				★
Hepatitis A (HepA)						First dose: 12-23 months Second dose: 6-18 months later				

★ One dose ■ Range of recommended dates

† The fourth dose of DTaP may be given as early as 12 months, if at least six months have passed since the third dose.

* Based on Centers for Disease Control and Prevention recommendations. Check your health benefit materials about coverage for routine immunizations. You may still have to pay any copayment, coinsurance and/or deductible. This is proposed timing for children without any known symptoms who are at low risk. The schedule should not be used in place of the medical care and advice of your child's doctor.

Cancer Awareness Month

Don't forget to schedule your annual preventive screenings before year-end. All preventive screenings are covered under your health plan at no cost to you. Regular screenings are a simple way of reducing your chances of developing a more complex health condition.

September	October	November
Childhood Cancer Leukemia/Lymphoma Ovarian Cancer Prostate Cancer Thyroid Cancer	Breast Cancer Liver Cancer	Pancreatic Cancer Lung Cancer Stomach Cancer Carcinoid Cancer Caregivers Month

The Connections Between Oral Health and Overall Health

Your dental health is part of a bigger picture: whole-body wellness. Unhealthy teeth and gums are often found in combination with heart disease and other life-threatening conditions, and many health issues can also affect your oral health.

Chronic conditions and their effects on the mouth:

- **Diabetes.** People with diabetes are more likely to have gum disease (swollen, red, infected gums) and tooth loss. Researchers think this occurs because diabetes reduces the body's overall resistance to infection.
- **Cancer.** During your dental exam, ask your dentist to conduct an oral cancer screening to help detect lumps or other changes in your throat, neck, jaw, skin or thyroid.
- **Heart disease.** If you have moderate to advanced gum disease, you're more likely to have cardiovascular disease, including heart disease and stroke, than someone with healthy gums. Gum disease increases the amount of inflammation affecting your body, which can increase the burden on your heart.
- **Kidney disease.** Chronic bad breath, an unpleasant taste in the mouth, and dry mouth are often signs of kidney issues. When the kidneys don't function properly, the by products of incomplete protein breakdown are released, causing an unpleasant taste or mouth odor.
- **Anxiety.** Did you know that anxiety can affect your oral health? Stress affects the immune system, reducing your body's defense against the bacteria that can lead to gum infection.

What you and your dentist can do:

The best thing you can do to prevent serious dental issues is to treat them while they're still small. For that reason, visiting your dentist for regular exams twice a year is essential for managing your oral health. Brush and floss twice a day to fight cavities, plaque buildup and inflammation. Let your dentist know about updates to your health, to include sharing a list of the medication(s) you currently take.

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

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 loss or gain of outside coverage for a spouse or dependent.

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