



**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.

A new year brings new changes to your benefit plans. Be sure to read this newsletter for important information about your medical ID cards and how to access your prescription drug coverage through CVS Caremark.

**Special Year-End Edition**

**Getting to Know **

Beginning January 1, CVS Caremark will become your pharmacy benefit manager (PBM). PBMs are responsible for managing your prescription drug program. They act as the “middleman” between the drug manufacturer and pharmacy to help negotiate drug costs, process claims and manage mail order prescriptions. While your prescription drug program is managed by CVS Caremark, it’s completely integrated with your Blue Cross and Blue Shield of Texas (BCBSTX) medical plan.

**Important things to know:**

- CVS Caremark is your PBM. CVS Pharmacy is the retail store. Both are owned by CVS Health, but CVS Caremark and CVS Pharmacy are not mutually exclusive for purposes of getting your medications. (2466)
- If you are filling your prescriptions at a retail pharmacy, you **are not required** to use a CVS Pharmacy. CVS Caremark’s retail pharmacy network includes many large national retailers like CVS Pharmacy, Walgreens, Albertson’s, Kroger, Walmart, and many smaller, local pharmacies.
- Your BCBSTX medical ID card will also act as your prescription ID card. **Everyone enrolled in the medical plan for 2022 will be getting a new BCBSTX ID card;** provide this card to the pharmacy starting January 1, 2022.

**Your New Year’s Checklist**

- ✓ Locate your new medical/Rx ID card from BCBSTX arriving by **January 1**.
- ✓ Register **today** online at [www.bcbstx.com](http://www.bcbstx.com) and/or download the BCBSTX mobile app.
- ✓ Register **today** online at [www.Caremark.com](http://www.Caremark.com) and/or download the Caremark mobile app.
- ✓ Confirm your mailing address and phone number are correct in Ceridian Dayforce for 2021 tax forms.
- ✓ Confirm your 401(k) and Life insurance beneficiaries are up-to-date.
- ✓ Adjust your 401(k) contribution to account for the new maximum IRS limit; \$20,500.

- If you were previously getting your 90-day maintenance medications by mail and have refills remaining as of January 1, 2022, CVS will automatically transfer those to Caremark’s home delivery. You can check the order status, set up payment and manage refills at [Caremark.com](http://Caremark.com) or by downloading the [Caremark mobile app](#).
- If you have a specialty medication(s) – a medication that can only be filled by specialty pharmacy and by mail – then you must use CVS Specialty. If your local retail pharmacy carries your specialty drug, you may continue to pick-up locally if that retail pharmacy is in-network.

## Ways to Access Your Benefits

### BLUE CROSS BLUE SHIELD OF TEXAS

#### MEDICAL

- Register or log in to Blue Access for Members at [bcbstx.com](http://bcbstx.com).
  - You will need your member number from your ID card to register.
- **Download the BCBSTX App**
  - Use the app to search for providers, track your deductible, and access virtual telemedicine 24/7 through MDLive.
- Sign-up for BCBSTX’s **Well onTarget** where you can earn points by completing specific wellness activities and achieving goals online which can then be used to purchase rewards from their online shopping mall.
- Access **Blue 365** – an exclusive member discount program. It’s an online destination with discounts on health-focused related products, health and fitness clubs, weight-loss programs and more.
- **Member Services Phone:** 800-521-2227

#### DENTAL

- The dental plan now offers an in-network, preferred provider option. When you use a contracted, in-network BCBSTX dental provider, you will not be balanced billed for diagnostic and preventive services including dental cleanings, x-rays, and fluoride treatments for children under age 19.
- To find an in-network provider, use the DentaBlue [provider search tool](#) or contact your dentist.

### NORTONLIFELOCK

#### IDENTITY THEFT PLAN

- If you enrolled in the plan for 2022, you would have received an email to your work or personal email address on or around December 16 to register.
- If you did not receive this email, use this link: [Norton.com/EBsetup](http://Norton.com/EBsetup) to create an account.
- If you are already a Norton member and elected to enroll in the Genesis benefit plan, you must merge your existing account by contacting member services.
- **Member Services Phone:** 800-607-9174, available daily 9 a.m. – 7 p.m. EST

### CVS CAREMARK

#### PRESCRIPTION COVERAGE

- Register online at [Caremark.com](http://Caremark.com)
- Download the CVS Caremark App
- **Member Services Phone:** 844-910-3890
- **Specialty Drug Only:** 800-237-2767/ [CVSSpecialty.com](http://CVSSpecialty.com)

### FIDELITY

#### 401(K) AND HEALTH SAVINGS ACCOUNT (HSA)

- To access your 401(k) or HSA, log into [www.401k.com](http://www.401k.com).
- On this site, you can make changes to your 401k employee deferral.
- If you wish to make changes to your HSA contribution, you must do so in Ceridian Dayforce.
- **Confirm your beneficiaries are up to date for both your 401(k) and HSA.**



## IRS announces new benefit plan limits for 2022

### Defined Contribution Plan - 401(k)

	2022	2021	Change
Maximum employee deferral (age 49 or younger)	\$20,500	\$19,500	+\$1,000
Employee catch-up contribution (age 50 or older by year-end)	\$6,500	\$6,500	no change
Maximum employee deferral plus catch-up	\$27,000	\$26,000	+\$1,000
Maximum 415(c) contribution limit, employee + employer contributions (age 49 or younger)	\$61,000	\$58,000	+\$3,000
Maximum 415(c) contribution limit, employee + employer (age 50 or older), excludes employee catch-up contribution	\$67,500	\$64,500	+\$3,000
Employee qualified earnings limit 401(a)(17)	\$305,000	\$290,000	+\$15,000

### Health Savings Account (HSA)

	2022	2021	Change
HSA contribution limit			
<i>Employee-only (excluding \$500 employer contribution)</i>	\$3,150	\$3,100	+\$50
<i>Family (excluding \$1,000 employer contribution)</i>	\$6,300	\$6,200	+\$100
HSA catch-up contribution (age 55 or older)	\$1,000	\$1,000	no change

### Flexible Spending Accounts (FSA)

	2022	2021	Change
Health Care FSA	\$2,850	\$2,750	+\$100
Limited Purpose FSA	\$3,150	\$3,100	+\$50
Dependent Care FSA (married filing jointly)	\$5,000	\$5,000	no change

### Social Security (FICA) Payroll Tax

	2022	2021	Change
Maximum earnings subject to Social Security (6.2% paid by employer and 6.2% paid by employee)	\$147,000	\$142,800	+\$4,200

## Memorial Hermann and BCBSTX ongoing negotiations

If you live in Houston or the surrounding area, you may have recently heard in the news that Memorial Hermann and BCBSTX are currently under contract negotiations. During these types of negotiations tensions may rise between the health care system and the insurance carrier, but both are committed to working with each other to renew their agreement and prevent any disruption to patients. Memorial Hermann and BCBSTX have until February 28, 2022, to reach a deal. Often, these negotiations will last up to the very last day. We will keep you posted about any major developments, but the possibility of Memorial Hermann leaving the BCBSTX network next year remains unlikely.

## The Employee Assistance Program (EAP) is not just for adults

The EAP program – provided by SupportLinc – is offered to all employees and their household family members at **no cost** and provides a variety of resources aimed at confidentially helping you and your loved ones. SupportLinc has now expanded their services to assisting adolescent dependents. This includes up to six face-to-face or telephone counseling sessions at no charge. **To start accessing these services contact SupportLinc to find an in-network provider near you.**

Since the beginning of the pandemic, adolescents have been more likely than another other age group to be at risk for mental health problems and over 60% of teenagers with depression are not getting any treatment.

Teen mental health has been a crisis for some time now, but recent events have made it even more critical to support adolescents. SupportLinc’s model includes a variety of clinical and sub-clinical resources that – with parental consent – can have a profound impact on teen wellbeing and emotional fitness.

### EAP Support Services can be accessed three ways:



**In-Person and Video Counseling**- Provided by licensed clinicians with a specialty in treating adolescents.



**Coaching** - Personalized coaching for sub-clinical needs, like mindfulness, sleep fitness or meditation.



**Text Therapy** Adolescents can choose from teen-centric presenting concerns like body image, bullying, and self-esteem.



To speak with a licensed SupportLinc counselor, call toll-free at **1-888-881-5462** any time, day or night, 365 days a year.

*Happy Holidays and Season's Greetings!*

## 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

### What to do when you have a qualifying life event?

You have **31 days** to act!

During the year, you may change your benefits 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](#).