



How to Open Your Health Savings Account (HSA)

Employees who enroll in a Health Savings Account (HSA) must open an account with Fidelity before company and personal contributions can be deposited in the plan. If your account is not opened within 60 days of the end of enrollment, the employer contribution will be forfeited. You can still make personal contributions if you open your account beyond this 60-day window. Please see applicable Summary Plan Description for the parameters of your specific plan.

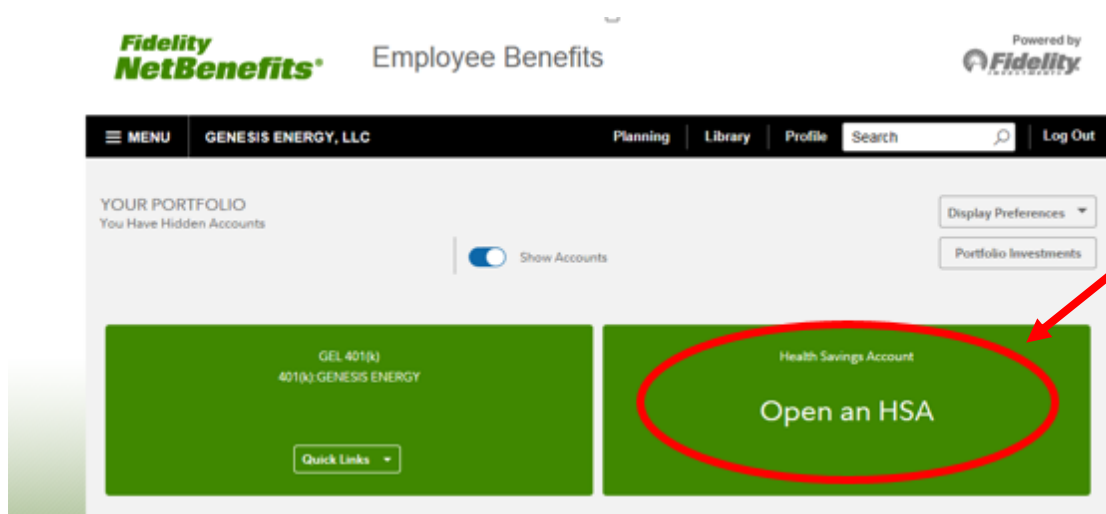
Please review the information on the Fidelity site and follow these steps to set up your account at Fidelity. If you have any issues opening the account, please reach out to Fidelity at **(800) 544-3716**.

Steps to Open Your Health Savings Account (HSA)

1

To open your Health Savings Account (HSA), go to www.401k.com and login to your Fidelity account. If you do not have an online account with Fidelity, you will need to create one.

Once you access your Fidelity account, you will find a box with Health Savings Account “Open an HSA”.



Click “Open an HSA” to begin the process of opening your account.

IMPORTANT INFORMATION: You will not be able to open your account until your benefits enrollment is processed by Genesis Energy and sent over to Fidelity. If you are not able to open your account within 10 days of completion of the benefits enrollment process, please email the Benefits Connections team at BenefitsConnections@genlp.com.

How to Open Your Health Savings Account (HSA) (cont.)

Step One continued...

NetBenefits Employee Benefits

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Health Savings Account (HSA)

Your first step to saving for current and future qualified medical expenses begins here

After you enroll in an HSA-eligible health plan, eligible individuals can open a Fidelity HSA®, an easy and smart way to save and pay for qualified medical expenses for you, your spouse, and your dependents. Don't miss out on the opportunity for triple-tax advantages and future growth potential of an HSA.

[Open Fidelity HSA](#)

Click "Open Fidelity HSA" to continue the process of opening your account.

Fidelity NetBenefits Employee Benefits

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Open a Health Savings Account

To open and contribute to a Fidelity HSA®, you must have a valid U.S. address. Unless this account will be used solely to make rollover contributions, you must also meet the eligibility requirements below.

You may open and contribute to an HSA if you:

- Are covered in an [HSA-eligible health plan](#) on the first of the month.
- Are not enrolled in Medicare.
- Are not covered by an [ineligible health plan](#).
- Cannot be claimed as a dependent on someone else's tax returns.

[Exit](#)

[Get Started](#)

Questions?
800-544-3716

Click "Get Started" to move to the next step and enter your personal information.

How to Open Your Health Savings Account (HSA) (cont.)

2

After clicking “Get started” you will be required to enter your personal and employment information on the following two pages. If the information is pre-filled, please review and confirm the information for your account. You will need to update any incorrect or missing information before clicking the “Next” button.

Personal Information

In accordance with federal law, Fidelity must obtain certain information to verify your identity.

All fields required unless otherwise noted.

Personal Information

| | | | |
|-------------------------|--------------------------------------|--------------------------|--------------------------------------|
| Your Name | First | Middle (optional) | Last |
| | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Social Security Number | <input type="text"/> | - <input type="text"/> | - <input type="text"/> |
| Date of Birth | Month <input type="text"/> | / <input type="text"/> | / <input type="text"/> Month/dd/yyyy |
| Are you a U.S. Citizen? | <input checked="" type="radio"/> Yes | <input type="radio"/> No | |
| Phone | <input type="text"/> | - <input type="text"/> | - <input type="text"/> |
| Email | <input type="text"/> | | |

Legal/Residential Address

| | |
|---|---|
| Address Line 1 | <input type="text"/> |
| Address Line 2 (optional) | <input type="text"/> |
| City | <input type="text"/> |
| State | Select a State <input type="text"/> |
| ZIP Code | <input type="text"/> |
| Is the Mailing Address the Same As the Legal Address? | <input checked="" type="radio"/> Yes <input type="radio"/> No |

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Exit

Next

How to Open Your Health Savings Account (HSA) (cont.)

Step Two continued...

Employment Information

Investment industry regulations require that we obtain your employment information.

All fields required unless otherwise noted.

Employment Status

Employment Status

Employer Information

Your Occupation

Employer's Name

Address Line 1

Address Line 2 (optional)

City

State

ZIP Code

Associations

Are you, or an immediate family member residing in the same household, employed by or associated with any of the following: exchange, exchange member firm, the Financial Industry Regulatory Authority (FINRA), a municipal securities dealer, or other financial institution? [?](#)

Are you or an immediate family/household member, a director, corporate officer, or 10% shareholder of a publicly held company

[Exit](#)

Once you have entered and/or verified your employment information and confirmed the associations, click "Next" to move to Step 3.

How to Open Your Health Savings Account (HSA) (cont.)

3

The third and final step is the “Agree to Terms” confirmation page. Please review the terms in detail, check the appropriate boxes where prompted and then open your account.

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Confirm > Next Steps

Agree to Terms

Questions? 800-544-3716

Open, read, and save each of the documents below.

| | |
|--|--|
| HSA Agreements and Important Information (PDF) | Custodial and brokerage agreements as well as information concerning privacy, fees, commissions, fiduciary advisor disclosures, and FDIC-insured deposit sweep program |
| Terms & Conditions (PDF) | Terms and conditions applicable to opening your account |
| Trusted Contact (PDF) | Describes the role and disclosures of a trusted contact. Add it to your account after it has been successfully opened. |
| Householding of Shareholder Documents (PDF) | Description of how certain financial documents for your account will be delivered to individuals in your household |
| Electronic Delivery Agreement (PDF) | The consent to receive certain financial documents for this account electronically rather than through the U.S. mail |
| FDRXX prospectus | Prospectus for Fidelity [®] Government Cash Reserves |

In this application, "you" refers to the account owner. If you are unable to view or access these documents, please exit this application. You may obtain paper copies of this application or any of these documents listed above at any time at no charge by calling 800-343-3548.

Do you agree to the electronic delivery of the above documents?

By selecting Open Account below, you acknowledge that you:

- Are the person named in this account application;
- Are eligible to open an HSA and are responsible for complying with IRS requirements for opening and making contributing to an HSA;
- Have been provided with the above documents electronically and do not need a paper copy;
- Have read and understood, and agree to be bound by the above documents, which set forth the terms and conditions of this account, as they are currently in effect and as they may be amended in the future, in accordance with their terms, as applicable, including but not limited to the HSA Agreements, Terms & Conditions, consent to Householding of Shareholder Documents, Electronic Delivery Agreement, and other documents;
- Will electronically sign this application by selecting Open Account.

This account is governed by a [pre-dispute arbitration clause](#) which is part of the Fidelity Brokerage HSA Customer Account Agreement and which is accessible by selecting the preceding link. By selecting Open Account, you acknowledge receipt of the pre-dispute arbitration clause.

Exit

Once you have reviewed the terms in detail and checked the appropriate boxes, click “Open Account” to complete your HSA account setup.

How to Open Your Health Savings Account (HSA) (cont.)

Congratulations! You have opened your HSA. If you have any questions or concerns about your account, please call Fidelity at **1-800-544-3716**.



Employee Benefits



GENESIS ENERGY, LLC

Log Out

Congratulations

You have successfully completed the HSA opening process. Please [print this page](#) for your records.

HSA Questions?
800-544-3716

Account Type: **Health Savings Account**

Account Number: 227661220

Next steps

It generally takes a few days to process and verify a new health savings account. If your account is in good order, contributions through automatic payroll deductions, check, or third-party contributions can begin. Together, these contributions cannot exceed the IRS maximum annual contribution amount. All contributions will be invested in your Fidelity HSA® core position until re-directed by you.

Contribute to your account

Use pre-tax payroll deductions as an easy way to contribute to your HSA.

Request Additional Debit Cards

Enable your eligible spouse or dependents to pay for qualified medical expenses with a Fidelity HSA debit card.

Name Your Beneficiaries

If you did not select your beneficiaries during the HSA application process, be sure to make that decision now.

Learn More About HSAs

Now that you've opened your HSA, let's look at how you can get started using your new savings account.

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Questions? Visit hr.genesisenergy.com for more information.