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BenefitsConnections Newsletter, Quarter 2, 2023

In this edition of BenefitsConnections,

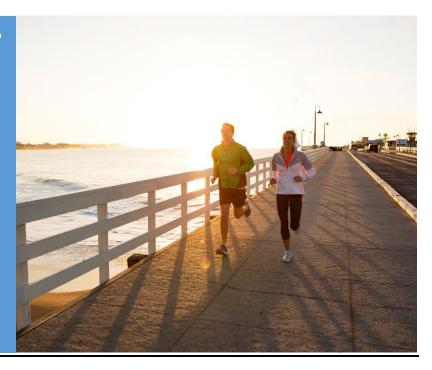
you will learn about:

- Summer Health Tips
- Prioritizing Men's Health
- University of Utah Health and BCBS Negotiations
- Fidelity Learning Center
- How to Prevent Hypertension

Have topic ideas for the next

Newsletter? Let us know at:

benefitsconnections@genlp.com.



Health tips for a happy summer

Summertime is here – and that means warmer weather, longer days, and more opportunities to get outside and enjoy all that nature has to offer! But summer also comes with its own set of challenges. Here are few tips to take care of your health during the hottest months of the year:

- Use Sunscreen too much sun exposure can lead to skin damage, so be sure to protect yourself when spending time outdoors. Wear sunscreen with an SPF of at least 15 and reapply it every two hours.
- Seek Shade limit direct sun exposure, especially during peak sunshine hours 10 AM to 2 PM.
- Wear a Helmet make sure you have your helmet on for summertime rides on a bike or skateboard.
- Avoid/Limit strenuous activity especially during the hottest parts of the day. Spending too much time in the heat can lead to dehydration, heat exhaustion, or even heat stroke.
- **Rest** make sure you get enough sleep, and rest if you feel tired.
- Take a First Aid Kit whether you're going on a hike or to the beach, it is always smart to have a first aid kit on hand in case of accident or injury.
- **Dress down** wear light weight moisture wicking clothing to help stay cool in the heat.
- Use Insect Repellent use bug spray to protect yourself from mosquitoes and other pests that could carry diseases.
- Wear Sunglasses protect your vision by wearing sunglasses that block ultraviolet A and B rays.
- **Keep hydrated –** Drink more water during the summer, especially if you're spending time outdoors in the heat!



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Prioritizing Men's Health

Interesting Fact: Men are half as likely to visit the doctor as women. If you can't remember your last physical, it's time to do something about it. Follow these steps to improve your well-being and prolong your life:

1. Choose a Primary Care Provider (PCP) and go regularly.

Many people think of the doctor as someone to see when they are sick. Doctors also provide services to keep you from getting sick in the first place. The first step is to choose a primary care provider. See your primary doctor proactively to complete annual physicals and screenings. You should also keep your flu shots and vaccinations up to date.

Don't be embarrassed to talk about your health. Before you go to the doctor, start by talking to family members to learn which diseases run in your family. Share this information with your doctor. This will help the doctor determine what screenings to do and health risks to watch for. Don't have a PCP? Search for a doctor online at www.bcbstx.com or use the BCBSTX app.

2. Get screening tests based on your age and family history.

Much like a vehicle maintenance schedule, certain check-ups and screenings need to take place as you age. Some tests will be done yearly, and others need to be completed at certain age milestones. Your PCP will determine the right frequency for you. Check out the <u>BCBSTX Wellness Guidelines</u> and make preventive care a priority! Under the Genesis health plan, preventive screenings are covered at 100% and are at no cost to you.

3. Eat healthy to prevent or manage chronic conditions.

Food doesn't just fuel the body; it can help fight off and prevent disease. Eating healthy means getting enough vitamins, minerals, and other nutrients – and limiting unhealthy foods and drinks. You want to consume the right number of calories, which varies by individual. (149802)

A healthy diet and regular physical activity can help lower your blood pressure, blood sugar, cholesterol, and weight. Keeping these numbers down also lowers your risk of serious health problems such as type 2 diabetes and heart disease. If you've already received a chronic condition diagnosis, BCBSTX can help you manage your condition at no additional cost. Call (866) 412-8795 and select Blue Care Connection to enroll in Blue Care Advisors Condition Management.

4. Get and stay active.

Current physical activity guidelines recommend adults participate in at least 150 minutes of moderate-intensity physical activity a week. That equals 30 minutes of moderate activity per day. Physical activity helps you feel better, function better, sleep better and even reduces anxiety. Active people generally live longer and are at less risk for serious health problems. For people with chronic diseases, physical activity can help manage these conditions and complications.

Not sure where to start? Visit <u>BCBSTX</u> online to check out **Blue 365** – an exclusive member discount program with discounts on health-focused related products, health and fitness clubs, weight-loss programs and more.

University of Utah Health and BCBS negotiations

If you live in Wyoming, Utah or the surrounding area, you may have heard about University of Utah Health and BCBS negotiations. We are pleased to report that Regence Blue Cross Blue Shield (BCBS) – a network affiliate of Blue Cross and Blue Shield of Texas – and University of Utah Health have reached a multi-year agreement effective June 30, 2023. As a result of these successful negotiations, there will be no network disruption in member services.

For more information, visit the U of U Health microsite.

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Get the financial help you're looking for - all in one place



No matter what is happening in your financial life right now, one thing is certain – Fidelity can help. Fidelity can answer your questions and explore opportunities on topics ranging from getting back on track with your retirement savings to dealing with market changes to managing day-to-day budgeting concerns.

Visit the <u>Fidelity Learning Center</u> to explore a broad range of current topics, all in one place. Fidelity's learning center has a variety of financial insights and offers everything from articles on market trends to live webinars on health care and inflation. Here are just some of the offerings coming up in the next month:



- How to Start Investing: A hands on demo that will teach you how to:
- Pick an account (for example, you might want one for retirement, education, and/or general investing)
- Adding money to your accounts, either regularly or on demand.
- How to choose and change investments.

Women Talk Money: Organize, plan and own your future

In this workshop, you'll learn tips for putting more money aside and identifying potential next steps to help grow your savings for the near term and the future – from building your emergency fund to saving for retirement, and all the goals you have in between.





Fidelity SMART MONEYSM Special Coverage: What's up with student loan forgiveness?

The Biden administration proposed a broad student loan forgiveness program in 2022, however the Supreme Court ruled it was unconsititual. This means student loan interest will begin accruing on September 1st and loan payments will be due starting in October. How might this affect you? Get up to speed on the latest news, and pick up tips for ditching your debt.

Insights Live: Financial planning for life's many changes

Everyone's life is different. But all our lives inevitably change. We may retire early. Buy a new home. Find ourselves becoming a caregiver. Sadly, many of us will lose loved ones, but – happily – we may also welcome new family members. Join the Insights from Fidelity Wealth ManagementSM team as they discuss ways to help plan for many of the paths your life might take.





How to prevent hypertension

More than 1 in 3 adults in the U.S. have high blood pressure, or hypertension. Many of those people don't know they have it because there are usually no warning signs. This can be dangerous, because high blood pressure can lead to life-threatening conditions like heart attack or stroke. The good news is you can often prevent or treat high blood pressure. Early diagnosis and heart-healthy lifestyle changes can keep high blood pressure from seriously damaging your health. The only way to find out if you have high blood pressure is to get regular blood pressure checks from your health care provider. Your provider will use a gauge, a stethoscope or electronic sensor, and a blood pressure cuff to take readings at multiple appointments before making a diagnosis. Readings will fall into four categories:

Blood Pressure Category	Systolic Blood Pressure		Diastolic Blood Pressure
Normal	Less than 120	And	Less than 80
High Blood Pressure (no other heart risk factors)	140 or higher	Or	90 or higher
High Blood Pressure (with other heart risk factors, according to some providers)	130 or higher	Or	80 or higher
Dangerously high blood pressure - seek medical care right away	180 or higher	And	120 or higher

Anyone can develop high blood pressure, but there are certain factors that can increase your risk including **age**, **race/ethnicity** (high blood pressure is more common in African American adults), **weight** (people who are overweight or obese are more likely to develop high blood pressure), **gender** (before age 55, men are more likely than women to develop high blood pressure; after age 55, women are more likely than men to develop it), **lifestyle** and **family history**. You can help prevent high blood pressure by having a healthy lifestyle. This means:

- **Eating a healthy diet.** Limit sodium (salt) and increase the amount of potassium in your diet. It is also important to eat foods that are lower in fat, and plenty of fruits, vegetables, and whole grains.
- **Getting regular exercise.** You should try to get moderate-intensity aerobic exercise at least 2 and a half hours per week, or vigorous-intensity aerobic exercise for 1 hour and 15 minutes per week.
- **Being at a healthy weight.** Maintaining a healthy weight can help you control high blood pressure and reduce your risk for other health problems.
- Limiting alcohol. Drinking too much alcohol can raise your blood pressure. It also adds extra calories, which may cause weight gain. Men should have no more than two drinks per day, and women only one.
- Not smoking. Cigarette smoking raises blood pressure and puts you at higher risk for heart attack and stroke. If you do not smoke, do not start. If you do smoke, talk to your health care provider to find the best way to quit.
- **Managing stress.** Learning how to relax and manage stress can improve your emotional and physical health and lower high blood pressure. Stress management techniques include exercising, listening to music, focusing on something calm or peaceful, and meditating.

BenefitsConnections Team

Have a question? Contact us at:

Phone: (877) 241-9624 Email: <u>benefitsconnections@genlp.com</u> 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.