



Special  
Year-End  
Edition

### 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.

## Flexible Spending Account (FSA)

You may have money left in your Flexible Spending Account (FSA). Don't forget to use your funds and submit eligible claims. All types of Flexible Spending Accounts are considered "use it or lose it" accounts.

### How to manage your account with **PAYFLEX**

As the end of this year approaches, here are some reminders to help you manage your account:

- 1. Check your account balance and upcoming deadlines.**
  - Log into your [PayFlex member website](#) or use the PayFlex Mobile® app to check your balance and use your funds on expenses incurred before December 31, 2022.
- 2. Review what's eligible.** [Click here to review the list of eligible expense items.](#)
- 3. Get reimbursed for out-of-pocket spending.**
  - If you paid for an eligible expense out of your own pocket, you can submit an electronic claim for reimbursement online.
  - Once you log into your PayFlex member website, select file a claim to get started.



**Reimbursement  
Reminder!**

Claims must be incurred prior to **12/31/22**

File for reimbursement by **3/31/2023**

Any unclaimed funds will be forfeited after **3/31/2023**



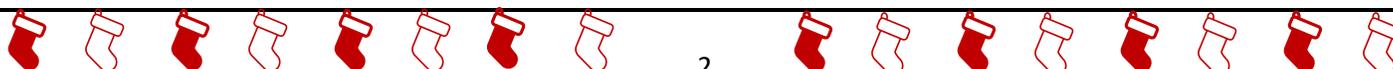
## IRS announces new benefit plan limits for 2023

<b>Defined Contribution Plan - 401(k)</b>			
	<b>2023</b>	<b>2022</b>	<b>Change</b>
Maximum employee deferral (age 49 or younger)	\$22,500	\$20,500	+\$2,000
Employee catch-up contribution (age 50 or older by year-end)	\$7,500	\$6,500	+\$1,000
Maximum employee deferral plus catch-up (age 50 or older)	\$30,000	\$27,000	+\$3,000
Maximum contribution limit, employee + employer contributions (age 49 or younger)	\$66,000	\$61,000	+\$5,000
Maximum contribution limit, employee + employer (age 50 or older), excludes employee catch-up contribution	\$73,500	\$67,500	+\$6,000
Employee qualified earnings limit	\$330,000	\$305,000	+\$25,000
<b>Health Savings Account (HSA)</b>			
	<b>2023</b>	<b>2022</b>	<b>Change</b>
HSA contribution limit			
<i>Employee-only (excluding \$500 employer contribution)</i>	\$3,350	\$3,150	+\$200
<i>Family (excluding \$1,000 employer contribution)</i>	\$6,750	\$6,300	+\$450
HSA catch-up contribution (age 55 or older)	\$1,000	\$1,000	no change
<b>Flexible Spending Accounts (FSA)</b>			
	<b>2023</b>	<b>2022</b>	<b>Change</b>
Health Care FSA	\$3,050	\$2,850	+\$200
Limited Purpose FSA	\$3,050	\$2,750	+\$300
Dependent Care FSA (married filing jointly)	\$5,000	\$5,000	no change
<b>Social Security (FICA) Payroll Tax</b>			
	<b>2023</b>	<b>2022</b>	<b>Change</b>
Maximum earnings subject to Social Security (6.2% paid by employer and 6.2% paid by employee)	\$160,200	\$147,000	+\$13,200

## Fidelity – 401(k) & 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. (149843)
- 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.**



## Holiday Self-Care



The holiday season is often a time of connection, joy and giving. But amidst festivities, sometimes you forget to take care of yourself. By practicing self-compassion and allowing yourself a few moments to breathe, you can transform the holidays from a sometimes tiring, stressful time, to one filled with more laughter, hope and love. Use some of the holiday-themed self-care practices below to relax and recharge.

### Self-care practices:

 **Get cozy.** Naps by the fireplace, warm blankets and scented candles are all relaxing ways to enjoy the holiday season. In between events and activities, be sure to take a few moments for yourself to get cozy and release feelings of warmth and happiness.

 **Bake seasonal treats.** Baking is an excellent way to channel stress into a productive and fun activity. Whether you prefer making holiday cookies or casseroles, or cooking a whole feast for your loved ones, baking can unleash your creativity and reduce stress. The comforting smells and familiar routine of baking can induce feelings of calm and nostalgia, and consuming food you love can improve your mood.

 **Have a holiday movie night.** Sometimes, the best way to decompress at the end of a long day is to get lost in

an exciting movie. Get in the spirit of the season by picking a holiday-themed flick. You can watch with loved ones or even put a movie on while doing chores to help make them more fun.

 **Find a holiday hobby.** Participating in a favorite holiday hobby can help make the season more fun when you feel bogged down with obligations. Ice skating, caroling, charity work and decorating are just a few examples of activities you can enjoy to stay active, meet new people and elevate your spirits.

 **Buy yourself a gift.** Finally, the holidays are a season of gift-giving, and this means treating yourself to a gift too. Celebrate yourself with a small gift and acknowledge that you deserve kindness as much as everyone else.

### The Holiday Toolkit

The Holiday Toolkit provides a comprehensive collection of materials to support your wellbeing during this time of year. Give yourself the gift of self-care and explore tips and tools to help you celebrate with ease.

For resources, tools and tips to help you relax and enjoy the holidays, visit [eaptoolkit.com/holiday](http://eaptoolkit.com/holiday) today.

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

## A Season of Smiles – Avoid dental dangers during the holidays

From holiday shopping to wintertime weather, the end of the year can be intense. Make sure, the festivities don't harm your teeth — know what oral health risks to look out for this time of year and what you can do to stay smiling.

### Dry Mouth

**The danger:** As temperatures drop, relative humidity levels indoors and outdoors can fall, leaving your skin, hair and mouth dry. To top it off, some holiday favorites high in salt or caffeine can make dehydration even worse. Not only does this problem cause bad breath, it also boosts your chance of cavities. **The solution:** Drink plenty of water throughout the day, especially after coffee or alcohol. If you need to crank up the heat to get through winter, consider using a humidifier to keep a healthy level of moisture in the air.

### Jaw Pain

**The danger:** End-of-year stress can take a toll on your oral health. Clenching your teeth, a common symptom of stress, can lead to jaw problems. **The solution:** Reduce the stressors in your life. Practice physical exercises to relax your head and shoulders, and consider squeezing a stress ball when the pressure piles on.

### Tooth Sensitivity

**The danger:** Chilly temperatures can get your teeth chattering. Sensitive teeth can get a shock when hit by a blast of cold air, and the cold can make your teeth contract.

**The solution:** Bundle up before braving the elements. Keep your mouth closed, and wrap a scarf around your mouth if necessary.

### Falling Behind on Brushing

**The danger:** It's easy to let your oral health habits fall by the wayside during the holidays. But slacking on brushing and flossing lets plaque build up, potentially leading to painful cavities and inflamed gums. **The solution:** Keep a toothbrush, toothpaste and floss in your bag so you can brush and floss wherever you are. To maintain regular habits, set up a holiday brushing schedule. For emergencies, keep some xylitol gum or mints handy. A sugar substitute, xylitol contains cavity fighting properties to protect your teeth.

## Almond Cookie Recipe

Got a sweet tooth, but don't want the cavity-causing sugar? Try using xylitol for the sweetener instead. Xylitol has been shown to have decay-preventive qualities, inhibiting the growth of the oral bacteria that cause cavities.



### INGREDIENTS:

- 2 cups coconut oil
- 1½ cups xylitol
- 2 eggs
- 1 teaspoon maple extract
- 1 teaspoon vanilla extract
- 2 teaspoons almond extract
- 4 cups all-purpose flour
- 2 teaspoons baking soda
- A handful of whole almonds

### INSTRUCTIONS:

- In a large bowl, mix coconut oil and xylitol together.
- Add eggs and beat. Once eggs are well mixed, add in extracts.
- Combine dry ingredients in a separate bowl and slowly add to creamed mixture.
- Using a tablespoon, place mixture two inches apart onto an ungreased baking sheet. Press an almond into the center of each cookie.
- Bake at 350°F for 10-12 minutes.
- Cool on wire racks and then enjoy!

## Are You Ready to Become a Non-Smoker?

Tobacco use continues to be the leading cause of disease and premature death in the United States. According to the National Institutes of Health, more than 16 million Americans suffer from a smoking-related disease. A tobacco-related disease kills one person every 6 seconds, or 10 people per minute. Smokers are twice as likely as nonsmokers to suffer from heart attacks and strokes. Tobacco use causes a variety of cancers, including lung, larynx (voice box), mouth, esophagus, throat, bladder, kidney, liver, stomach, pancreas, colon and rectum, and cervix cancers, as well as acute myeloid leukemia. People who use smokeless tobacco (snuff or chewing tobacco) are more likely to develop cancers of the mouth, esophagus, and pancreas. According to the [American Lung Association](#), the body begins to repair the damage caused by smoking after quitting. Additional flyers are available on the [CDC's](#) website.

Tobacco cessation products are covered under the Rx program at no cost with a doctor's prescription. Ask your local pharmacy for more information. Members can also sign up for Tobacco Cessation Programs through Blue Access for Members (BAM). The Program consists of two 6-week interactive digital self-management programs: Quitting Tobacco and Staying Tobacco Free.

When that day comes, here are some tips to help stay strong:



**Tap into your inspirations.** Remember all the reasons you want to quit. Maybe you want to feel healthier, spend more years with family and friends, or save money for vacation.



**Call in backup.** Share the news with people around you. Family, friends and coworkers can offer encouragement and moral support every step of the way.



**Make a plan.** Pick a quit date and stick to it. Toss out all cigarettes, matches, lighters and ashtrays, then avoid the places and things that make you feel like smoking.



**Be good to yourself.** Celebrate important milestones. Reward yourself for your first day, first week and first month without a cigarette with a smoke-free treat.

*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

### 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](#).