



## 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.

## Dealing With Holiday Stress?

As to-do lists pile up, you might find the holidays start feeling more hectic than fun. If you find holiday stress beginning to affect your wellbeing and putting a damper on festivities, consider using some of the tips below.

### Recognize signs of stress

Activities associated with the holiday season – cooking, decorating, shopping, gathering – often create feelings of joy and contentment. However, a full schedule can have an impact on your emotional health.

### Ways to reduce stress

Find the method of stress relief that works best for you this holiday season to relax and recharge during the busyness of the holidays.

### Re-evaluate your goals

Trying to stay healthy while still accomplishing holiday tasks may leave you feeling pressed for both time and energy. When your mental and physical health start to be affected by the volume of holiday tasks, take a moment to connect with what's most important to you. Prioritize those activities and give yourself permission to let some of the less impactful ones go this year. Skipping a few chores to focus on your wellbeing can ultimately increase your productivity.

### Establish boundaries

Different political views, lifestyles or religious beliefs among family and friends can be a source of tension. While discussions about these topics can happen at any time of year, holiday togetherness can create extra opportunity. Having a calm, measured response sets boundaries and can provide a model for others. Exit heated conversations by letting the relevant parties know you're "not interested" and walk away.

Your SupportLinc program offers emotional wellbeing and work-life balance resources to you be your best.

Call anytime, 24/7/365, for in-the-moment support and guidance



**Maintain healthy habits** Delicious food and a cozy living room join forces to make staying healthy challenging during the holidays. Even by adding one or two easy habits into your routine can make a world of difference to your overall wellbeing. Waking up and going to bed around the same time each day, even if you have the day off, can help you stay on track. Drinking plenty of water, eating a balanced diet and staying active can boost your mood and keep your energy levels up for all your holiday activities.

**Take time for yourself** During the holidays, family gatherings, charitable activities and social outings can compete for your time and energy. Spending time with and helping others doesn't mean you should forget about your needs. Take breaks to give yourself a chance to rest and recharge. For example, schedule time in between obligations to do something just for you. Whether you indulge in a hot bath or treat yourself to a nice dinner, taking care of yourself can help you enjoy your time with loved ones even more.



Download the mobile app today!



1-888-881-5462



supportlinc.com  
group code:  
genesis



BlueCross BlueShield of Texas

# Understanding Your Explanation of Benefits (EOB)

An Explanation of Benefits (EOB) is a notification provided to members when a health care claim is processed by Blue Cross and Blue Shield of Texas (BCBSTX). The EOB shows how the claim was processed. **The EOB is not a bill but** an indicator of what your provider may bill you directly. Is also the best way to check and make sure BCBSTX adjudicated your claim correctly based upon the information received from the provider.

The EOB has three major sections:

**1. Subscriber Information and Total of Claim(s)** includes the member’s name, address, member ID number and group name and number. The Total of Claims table shows you the amount billed, any applied discounts, reductions and payments and the amount you may owe the provider.

**2. Service Detail** for each claim includes: patient and provider information, claim number and when it was processed, service dates and descriptions, the amount billed, the discounts or other reductions subtracted from amount billed, total amount covered, and the amount you may owe (your responsibility).

**3. Summary:** Shows you what the plan covers for each claim and your responsibility including: **Plan Provisions** -the amount covered, less any amounts you may owe, like deductible, copay and coinsurance. **Your Responsibility** - deductible and copay amount, your share of coinsurance, amount not covered, if any, amount you may owe the provider. You may have paid some of this amount, like your copay, at the time you received the service.

## Sample EOB

BlueCross BlueShield of Texas  
P.O. Box 690044  
Dallas, TX 75268-0044

### EXPLANATION OF BENEFITS

An EOB is a statement showing how claims were processed. This is not a bill. Your provider(s) may bill you directly for any amount you may owe. **KEEP FOR YOUR RECORDS.**

Log in to Blue Access for Members™ at [bobats.com](#) to see plan and claim details or to contact us through our secure Message Center.

Have questions about this EOB? Customer Advocates are here to help! 800-409-6462

Sample

**1** Jon Smith  
1234 Cedar Road  
APT #2  
Any Town, TX 76065

**2** Member ID#: BCS8889977V    Group #: 000012345

**3** TOTAL OF CLAIM(S)

Amount billed	\$7,850.00
Discounts, reductions and payments	-\$6,149.00
<b>You may have to pay your provider</b>	<b>\$1,701.00</b>

We reviewed the claim for this patient based on the additional information received regarding other group health care coverage involvement. Blue Cross and Blue Shield has negotiated discounts with this provider. The following show how this claim was adjusted.

**4** SERVICE DETAIL - CLAIM (1)

**5** PATIENT: JON SMITH    **6** PROVIDER: Ralph Johnston M.D.    **7** CLAIM # 012345687  
SERVICE DATE: 04/04/2016    Processed: 06/20/2016

Service Description	Amount billed	10 PLAN PROVISIONS		11 YOUR RESPONSIBILITY		
		Discounts and reductions	Amount covered (allowed)*	Deductible and copay amount	Coinsurance	Amount not covered
Surgical Charges	4,000.00	(1) 1,800.00	2,200.00	1,000.00	240.00	
Recovery Room	900.00	(1) 410.00	490.00		98.00	
Med/Surg Supplies	300.00	(1) 140.00	160.00		32.00	
Med/Surg Supplies	100.00					(2) 100.00
Laboratory Services	1,200.00	(1) 820.00	380.00		76.00	
Laboratory Services	200.00	(1) 160.00	40.00		8.00	
MRI Outpatient	850.00	(1) 440.00	410.00		82.00	
Drugs	200.00	(1) 110.00	90.00	50.00		
Muscle Manipulation	100.00	(1) 50.00	50.00	15.00		
<b>CLAIM TOTALS</b>	<b>\$7,850.00</b>	<b>\$3,930.00</b>	<b>\$3,820.00</b>	<b>\$1,065.00</b>	<b>\$536.00</b>	<b>\$400.00</b>

\* Amount covered (allowed) reflects the savings we've negotiated with your provider for this service. Your deductible, coinsurance and copay are based on the allowed amount. Your share of coinsurance is a percentage of the allowed amount after the deductible is met.  
 † The amount billed is greater than the amount allowed for this service. Based on our agreement with this provider, you will not be billed the difference.  
 ‡ Your Health Care Plan does not provide benefits for surgical assistant services when billed by the same physician who performed the surgery or administered the anesthesia. No payment can be made.  
 Total covered benefits approved for this claim: \$2,219.00 to Ralph Johnston M.D. on 06-20-16.

**12** SUMMARY - CLAIM (1)

PLAN PROVISIONS	YOUR RESPONSIBILITY
Amount covered (allowed)*	+\$1,065.00
Deductible and copay amount	+\$536.00
Coinsurance	+\$100.00
<b>Total</b>	<b>\$2,219.00</b>

**14** Health Care Fraud Hotline: 800-543-0887  
Health care fraud affects health care costs for all of us. If you suspect any person or company of defrauding or attempting to defraud Blue Cross and Blue Shield of Texas, please call our toll-free hotline. All calls are confidential and may be made anonymously. For more information about health care fraud, please go to [bobats.com](#)

**13** Benefit Period: 01-01-16 Through 12-31-16 To date this patient has met \$1,000.00 of her/his \$1,000.00 Health Care Plan Deductible.

1. Member’s name and mailing address
2. Member ID and group number
3. Summary box for all claims including total billed by the provider, and discounts, reductions or payments made, and the amount you may owe
4. Detailed claim information for each claim
5. Patient name and service date
6. Provider information
7. Claim number and date the claim was processed
8. Service description
9. Amount billed for each service
10. The amount covered (allowed) for each service and the discounts or reductions subtracted from the amount your provider billed
11. Your share of the costs
12. Claim summary with amount covered less your responsibility
13. Deductible and/or out-of-pocket expense information
14. Health Care Fraud Hotline

# Identifying and Correcting Claim Errors

It's important to review your Explanation of Benefits (EOB) each time a claim is filed by your health care provider following a medical procedure or doctor's appointment. If you don't, it could cost you money! You will want to check your EOB for two important reasons: 1) Ensure BCBSTX accurately applied your coverage (i.e. deductible, co-insurance) against the medical services rendered, and 2) Verify your medical provider correctly reported the treatment you received. (#2333)

By familiarizing yourself with the format and the terminology of an EOB, you will be able to confirm whether the statement is accurate. Once you know how to read an EOB, you will be able to detect provider billing errors or denials, overpayments to the provider, and inaccurate out-of-pocket expenses. When errors are caught early, mistakes are easier to address and resolve.

## When reviewing your EOB look for these things and ask these questions:

- Did you pay any amount at the physician's office? Make sure the copay amount is applied to "Your Responsibility". This will reduce what you owe when you receive the actual bill from the provider.
- Have you reached your deductible? If yes, then you should only owe a co-insurance amount, assuming you haven't reached your out-of-pocket max yet.
- Have you reached your out-of-pocket max for the year? Then, "Your Total Costs" should be zero. Once your out-of-pocket max is met, the Plan pays 100%.
- If there was an "Amount Not Covered" call BCBSTX and inquire why. In general, most routine, necessary health care services should be covered under the Plan.
- Look for notes on the EOB indicating whether services were covered in-network or out-of-network. This determines how your deductible and co-insurance are applied.

## What to do when you think you've found an error:

- Notify BCBSTX so they may research the issue or correct, if necessary.
- Contact your medical provider's billing department to advise of any mistakes.
- If the error is not resolved, file an appeal with BCBSTX and your medical provider.

# How To Read Your Dayforce *Earnings Statement*

You can view your Earnings Statements in Ceridian Dayforce by clicking on the **Earnings** tab on the homepage. Make sure to check your first earnings statement of the new year (2024) to ensure Benefits deductions and 401k, Roth, & FSA contributions are accurate. If you think there is a discrepancy with Benefits deductions, please contact the BenefitsConnections team listed at the bottom of the newsletter.

- 1 Your Genesis Employee ID Number.
- 2 Your check date and pay period can be found in the upper right corner, along with information on your tax withholding elections.
- 3 Review your current Earnings and YTD Earnings. **Note** the different types of Earnings in this section. Current Earnings are shown in the middle section and YTD Earnings are shown in the far-right column.
- 4 The Taxable Benefits section shows any imputed income you have from perquisites or other company paid benefits. Group Term Life is the taxable benefit associated with your company-paid Basic Life insurance.
- 5 The Memo Information section reflects the Company-paid portion of your benefit plan enrollments, including your 401(k) match.
- 6 Check your pre-tax deductions for accuracy.
- 7 Your net pay and direct deposit information is shown here. It is a good idea to review this information periodically.
- 8 Accruals & Balances reflects your current Vacation Balance(s). *Please note that per our salaried vacation policy, vacation balances are not tracked by payroll and will show as 0.00.*

	<b>1</b> Employee Name: John B Doe	Pay Date: 01/3/2020	<b>2</b>
	Employee #: 14XXXX	Pay Period: 12/16/2019 - 12/29/2019	
	Employee Address: 919 Milam Street Green River, WY	Deposit Advice #: 115734418	
Employer Name: Genesis Alkali LLC	Department: Operations	Pay Frequency: Bi-Weekly	Federal Filing Status: Married
Employer Phone: XXX-XXX-XXXX	Job Title: Coordinator	Pay Rate: \$1,307.69	Federal Exemptions: 4/50.00
Employer Address: 1735 Market St Philadelphia, PA 19103			State Filing Status: (TX)
			State Exemptions: (TX)

  

	Current 12/16/2019 - 12/29/2019			YTD As of 12/31/2019	
	Hours/Units	Rate	Amount	Hours/Units	Amount
<b>Earnings</b>	80.00		\$1,307.69	80.00	\$1,307.69
Regular	64.00	16.3462	\$1,046.16	64.00	\$1,046.16
Holiday	16.00	16.3462	\$261.53	16.00	\$261.53
<b>Taxable Benefits</b>			\$39.75		\$39.75
Group Term Life			\$39.75		\$39.75
<b>Memo Information</b>					
Medical ER			\$710.50		\$710.50
LngTermCare ER			\$14.10		\$14.10
401k Match			\$76.46		\$76.46
Dental ER			\$25.00		\$25.00
Life ER			\$14.00		\$14.00
AD&D ER			\$14.40		\$14.40
LTD ER			\$8.23		\$8.23
STD ER			\$1.37		\$1.37
PTO Balance					
<b>Pre-Tax Deductions</b>			\$235.46		\$235.46
Medical Pre tax			\$145.50		\$145.50
Dental Pre tax			\$12.00		\$12.00
401k Pre tax			\$76.46		\$76.46
<b>Taxes</b>			\$309.28		\$309.28
Fed With			\$196.15		\$196.15
Soc Sec EE			\$91.08		\$91.08
Medicare EE			\$32.03		\$32.03
<b>Post-Tax Deductions</b>			\$1.63		\$1.63
Optional AD&D			\$1.63		\$1.63
	<b>Routing #</b>	<b>Account #</b>	<b>Amount</b>		<b>Amount</b>
<b>Net Pay</b>			\$761.34		\$761.34
Direct Deposit	1xxxxxxx	XXXXXX4820	\$761.34		
<b>Accruals &amp; Balances</b>					
Vacation Balance:	176.00	Hours			
Vacation Rollover:	40.00	Hours			

## How to Update Your Address in Ceridian Dayforce

- Log in to Ceridian Dayforce and click your Profile to view your address.
- If your address needs updating, click "Forms" then select "Address Change Form."
- You will need to "End Date" your current address and then click "Add" to enter your new address. Make sure to select a "Start Date" for your new address.
- Once completed, click "Submit" and the BenefitsConnections Team will review/accept your changes.

## IRS Announces New Benefit Plan Limits For 2024

<b>Defined Contribution Plan - 401(k)</b>			
	<b>2024</b>	<b>2023</b>	<b>Change</b>
Maximum employee deferral (age 49 or younger)	\$23,000	\$22,500	+\$500
Employee catch-up contribution (age 50 or older by year-end)	\$7,500	\$7,500	no change
Maximum employee deferral plus catch-up (age 50 or older)	\$30,500	\$30,000	+\$500
Maximum contribution limit, employee + employer contributions (age 49 or younger)	\$69,000	\$66,000	+\$3,000
Maximum contribution limit, employee + employer (age 50 or older), includes employee catch-up contribution	\$76,500	\$73,500	+\$3,000
Employee qualified earnings limit	\$345,000	\$330,000	+\$15,000
<b>Health Savings Account (HSA)</b>			
	<b>2024</b>	<b>2023</b>	<b>Change</b>
HSA contribution limit			
<i>Employee-only (excluding \$500 Genesis employer contribution)</i>	\$3,650	\$3,350	+\$300
<i>Family (excluding \$1,000 Genesis employer contribution)</i>	\$7,300	\$6,750	+\$550
HSA catch-up contribution (age 55 or older)	\$1,000	\$1,000	no change
<b>Flexible Spending Accounts (FSA)</b>			
	<b>2024</b>	<b>2023</b>	<b>Change</b>
Health Care FSA	\$3,200	\$3,050	+\$150
Limited Purpose FSA	\$3,200	\$3,050	+\$150
Dependent Care FSA (married filing jointly)	\$5,000	\$5,000	no change
<b>Social Security (FICA) Payroll Tax</b>			
	<b>2024</b>	<b>2023</b>	<b>Change</b>
Maximum earnings subject to Social Security (6.2% paid by employer and 6.2% paid by employee)	\$168,600	\$160,200	+\$8,400

## Accessing your Fidelity 401(k) & Health Savings Account (HSA)

- Log into [www.401k.com](http://www.401k.com).
- On this site, you can make changes to your 401(k) employee deferral and reimburse/pay-yourself-back for eligible health care expenses from your HSA account.
- 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.**

## Year-End Reminder about your 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. As the end of this plan 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](#) to check your balance and review key dates to use your funds by.
  - You can also log into the PayFlex Mobile® app.
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 a 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 **12/31/23**.
- File for reimbursement by **3/31/2024**.
- Any unclaimed funds will be forfeited after **3/31/2024**.

Payflex is now



- After January 2024, the website and communications will look different.
- Your PayFlex login username and password will still work with the new website. Members will automatically route from PayFlex.com to InspiraFinancial.com.
- Your PayFlex branded debit card will continue to work until the card expires. You will receive a new Inspira-branded debit card in the future.

## 4 New Year's Resolutions for a Healthy Smile

Many people set new goals about having a healthier lifestyle in the new year. Why not make one of your New Year's resolutions improving your dental health?

**Stop using tobacco products** - Using tobacco can increase your risk for tooth discoloration, cavities, gum recession, gum disease and throat, lung and oral cancer. Smokers are about twice as likely to lose their teeth as non-smokers. And it's not just smoking tobacco that has negative effects on your oral health: Smokeless tobacco can be just as harmful to your oral health. The good news is that the risk of tooth loss decreases after you quit smoking or using smokeless tobacco.

**Limit your alcohol intake** - You may already know that frequent binge drinking intake can influence your overall health, but did you know that it may also affect your oral health? People who smoke, eat poorly and frequently consume 4 or more alcoholic beverages in one sitting also have increased gum recession (periodontal pocketing), according to the Academy of General Dentistry. Studies show that smokers who regularly consume alcohol are less likely to brush their teeth on a regular basis and are less concerned about their basic health than nonsmokers.

**Brush and floss every day** - Brushing and flossing protect your teeth from decay and gum disease, which is caused by your teeth's most persistent enemy, plaque — a sticky, colorless, invisible film of harmful bacteria that builds up on your teeth every day. Both brushing and flossing are equally important for good oral health. Only flossing can remove plaque from between teeth and below the gumline, where decay and gum disease often begins. Without proper brushing and flossing, you may develop bleeding gums, which may worsen to severely swollen, red, bleeding gums (gingivitis) and, eventually, gum disease. Because diseases of the mouth can affect the rest of your body, maintain good oral health can help protect your whole body.

**See your dentist for regular checkups** - By seeing your dentist for regular cleanings and exams, you can help prevent any dental health problems before they cause discomfort or require more comprehensive or expensive treatment. Regular visits allow your dentist to monitor your oral health and recommend a dental health regimen to address areas of concern. For this new year, resolve to treat your mouth right: improve your diet, quit smoking and improve your oral hygiene habits – your teeth and your body will thank you for it!

## 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)

### 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](#).



*Happy Holidays and Season's Greetings!*

