

## Your Future Begins Here

At Genesis Energy we know our people are our power. Our benefits program is comprehensive— focusing on employee health, wellness, life and disability, and retirement. If you are looking to join an industry leader offering valuable health and financial benefit programs, look no further than Genesis Energy.

- Regular full-time and part-time employees working at least 30 hours per week are eligible to enroll in health and welfare benefits.
- See the attached appendix for plan coverage details for the medical and dental plans.
- Short-term and long-term disability plans take effect on day one of employment; benefits are paid once the elimination period is met.
- There is company-provided basic life and AD&D insurance, business travel accident insurance (BTA), and the Employee Assistance Program (EAP) effective day one of employment.

### Health Programs

Our employees are not alone when it comes to choosing health benefits. At Genesis Energy we are committed to promoting the health and well-being of our employees and their families.

#### Medical Plans

Genesis Energy employees can choose from two different types of medical plans; both are Preferred Provider Organizations (PPO) plans which means you can choose from a variety of in-network doctors, specialists, and hospitals. Prescription drug coverage is embedded in your medical plan and pharmacy benefits are managed by CVS Caremark.

- **High Deductible Health Plan (HDHP):** With a HDHP, you can enroll in a health savings account (HSA). While this plan has lower employee premiums, you will have higher out-of-pocket costs when you receive care. You must meet the medical plan deductible before the plan pays a benefit towards the cost of covered, non-preventive services and prescriptions.
- **Copay Plan:** This is a more traditional plan with copays for office visits and prescriptions. The Copay plan has higher employee contributions but pays a higher percentage of covered medical expenses when you receive care.

**Insurance provider for medical:** Blue Cross Blue Shield of Texas

**Prescription drug benefit manager:** CVS Caremark

#### Dental Plan

The dental plan provides comprehensive coverage including preventive services at 100% and basic and major services at various coinsurance levels. The maximum benefit per covered member is \$2,000, plus the plan offers orthodontia coverage with a separate maximum of \$2,500 for dependents under age 18.

**Insurance provider for dental:** Blue Cross Blue Shield of Texas

#### Vision Plan

The vision plan has a network of providers who offer discounted fees and wholesale prices for routine eye exams, lenses, and frames. This benefit is 100% employee paid.

**Insurance provider for vision:** Vision Service Plan (VSP)

### Health Savings Account (HSA)

If you enroll in the HDHP, the Company will make an annual contribution to your HSA based on your coverage tier; the employee only contribution is \$500 and for all other coverage tiers it is \$1,000 (prorated on an annual basis for new hires).

You may also choose to contribute to the HSA. The HSA is a great way to save and spend tax-free dollars on eligible medical, prescription, dental and vision expenses. Your pre-tax deductions are triple tax protected; you don't pay taxes on the amount you contribute, the interest earned or when you spend it on eligible healthcare expenses.

In addition, the account is yours to keep. Each year the unused funds rollover and if you leave the company, the account goes with you. The maximum annual contribution to the Health Savings Account is \$3,650\* for employee only coverage and \$7,300\* for all other coverage tiers, which includes the employer contribution.

### Flexible Spending Accounts (FSAs)

Three different types of FSAs are available that let you set aside pre-tax dollars for eligible health and dependent care expenses.

- **Health Care FSA** is available when you enroll in the Copay Plan or if ineligible for the Health Savings Account when enrolling in a High Deductible Health Plan. The Health Care FSA can be used for out-of-pocket health care expenses including copays, coinsurance and deductibles. The full annual amount you elect is available January 1. The maximum contribution per year is \$2,850\*.
- **Limited Purpose FSA** is available only when you enroll in a High Deductible Health Plan. The funds can only be used for out-of-

pocket dental or vision expenses. The full annual amount you elect is available January 1. The maximum contribution is \$2,850\*.

- **Dependent Care FSA** allows you to pay yourself back tax-free for eligible dependent care expenses like day care, after-school care or home care for dependents under age 13 or adult disabled children. The contribution limit is \$5,000\* and the funds become available for reimbursement as those contributions are deducted from your paycheck.

With all FSAs, there is a **use-it-or-lose-it** rule. If you don't use the funds by December 31, then you forfeit the balance in the account.

\*Limits subject to change at any time by the IRS.

## 401(k) Retirement Savings Plan

You can save for retirement through Genesis Energy's 401(k) plan. You will be auto enrolled at 3% of your pre-tax earnings after 90 days of employment unless you elect not to participate. In addition to your pre-tax contributions and after-tax Roth contributions, the company will make company matching contributions dollar-for-dollar up to the 6% of your eligible pay. Your contributions and company matching contributions are always 100% vested. Additionally, the Company may make a discretionary profit-sharing contribution starting at 4% following the end of each plan year; it has a 3-year vesting cliff.

You may choose how much to contribute (up to plan limits) and where to invest among a variety of fund options covering a wide range of asset classes with different risk/return characteristics.

## Life and Disability Programs

### Basic Life and AD&D Insurance

Basic life and AD&D insurance coverage is provided at no cost to you. Coverage equals three (3) times your annual base salary, rounded up to the next \$1,000 up to \$900,000.

### Optional Life and AD&D Insurance

You may purchase up to 5 times your annual base salary in additional coverage up to a maximum of \$1,000,000. Additional coverage for a spouse is available in increments of \$10,000, up to \$500,000. Coverage for dependent children is available in increments of \$5,000, up to \$25,000 and is not subject to EOI.

Evidence of Insurability (EOI) will apply to Optional Life if you elect more than the guaranteed issue amount or choose to increase coverage outside of the initial enrollment window.

This document contains information on various Genesis Energy benefit plans offered to benefits-eligible employees and their eligible dependents of Genesis Energy. This document is only meant to provide a summary of these benefits and not a detailed description. If any statements in this document are inconsistent with the provisions of the official plan documents, or with applicable laws or regulations, the official plan documents, laws and regulations will govern and control. For additional details regarding a Genesis Energy benefit plan that is subject to ERISA, consult the summary plan description of the plan. If you have any questions regarding other Genesis Energy benefit plans or programs, contact Benefit Connections team at [benefitsconnections@genlp.com](mailto:benefitsconnections@genlp.com). Genesis Energy reserves the absolute right and discretion to amend, suspend or terminate any benefit plan, at any time, for any reason, in accordance with the terms of the plan. No provision of any benefit plan is to be considered a contract of employment between you and your employer.

### Short-Term Disability (STD)

Short-Term Disability provides income protection when an extended illness or non-work-related injury prevents you from working. The plan will provide a benefit up to a maximum of 25 weeks after the seven-day elimination period is met. Your benefits will be equal to a percentage of your annual base salary. See the appendix for more information.

### Long-Term Disability (LTD)

Long-Term Disability provides income protection when an extended illness or non-work-related injury prevents you from working following 26 weeks of short-term disability. The benefit may last up to retirement age if you continue to remain disabled. Your benefits will be equal to a percentage of your annual base salary. See the appendix for more information.

## Other Benefits

**BenefitHub** offers Genesis employees discounts on automobile, home insurance, electronics, pet insurance, books, music, travel, housewares, and more.

**Employee Assistance Program (EAP)** offers confidential, personal support for a wide range of personal issues. Even if you are not enrolled the company's medical plan, you and anyone in your household can be authorized for up to five face-to-face or telephonic counseling sessions per year with a trained professional to discuss emotional, interpersonal, financial, legal or substance abuse problems. In addition to counseling services, SupportLinc also offers expert consultations and web resources for legal services and financial assistance.

**LegalShield** is an employee-paid legal program that offers free or discounted access to a range of legal services like bankruptcy, trusts, wills, sale or purchase of a home, civil damage defense and family law.

**NortonLifeLock** provides numerous services including monitoring the dark web and financial transactions, social medical reputation monitoring, fraud alerts and much more. If you should become a victim of identity theft, NortonLifeLock will work to resolve it. Plus, Norton offers a Million Dollar Protection™ Package† if you become a victim of identity theft while a NortonLifeLock member. This plan also includes \$1M identity theft insurance which will reimburse you for out-of-pocket costs related to the fraud. This plan covers you and anyone living in your household.