



DAS Delivers: *HRExpress*

Department of Administrative Services ~ Empowering People • Collaboration • Customer Service

June 2023

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Iowa WorkSmart

FY23 WorkSmart Highlights

As the current fiscal year winds down, it's a good time to review some of the new Workday features and enhancements implemented in FY23 and how they benefit you! Read more in the June issue of [Smart Talk](#).



State of Iowa Benefits

Visit a Doctor Any Time, Day or Night

Feeling better should be easy. That's why virtual visits through Doctor On Demand® are a covered benefit through your Wellmark® Blue Cross® and Blue Shield® health plan. A virtual visit connects you to a doctor through live video from your smartphone, tablet, or computer.

Getting sick is bad enough without having to get out of bed and go to the doctor. Make an appointment through Doctor On Demand 24 hours a day, 7 days a week, 365 days a year.

Even in the middle of the night or on holidays, within minutes you and your covered family members can see a board-certified doctor who can treat the most common medical conditions and prescribe medication if needed. Get treatment for:

- Colds and flu
- Bronchitis and sinus infections
- Urinary tract infections
- Sore throats
- Allergies
- Fever
- Headache
- Pink eye
- Skin conditions
- Mental health*

Getting started is easy.

1. Download the Doctor On Demand app or visit [DoctorOnDemand.com](https://www.doctorondemand.com).
2. Have your Wellmark member ID card ready. You'll be asked to enter your full Wellmark ID number, including the three-character prefix.
3. Create an account or sign in.

You'll love the convenience of Doctor On Demand. And your Wellmark benefits apply automatically for you and your covered family members. Sign up now, so you can easily start a virtual visit the next time you need one.

**Mental health treatment cost share is subject to group plan coverage. Mental health coverage includes psychiatry services and medication management along with treatment for psychological conditions, emotional issues and chemical dependency. For more information, call Wellmark with the number on the back of your ID card. Callers could experience longer wait times between 10 p.m. and 6 a.m. CST or may be directed to schedule an appointment in some instances. Doctor On Demand physicians do not prescribe Drug Enforcement Administration-controlled substances and may elect not to treat conditions or prescribe other medications based on what is clinically appropriate. Doctor On Demand is a separate company providing an online telehealth solution for Wellmark members. Doctor On Demand® is a registered mark of Doctor On Demand, Inc. Wellmark Blue Cross and Blue Shield of Iowa, Wellmark Health Plan of Iowa, Inc., Wellmark Value Health Plan, Inc., and Wellmark Blue Cross and Blue Shield of South Dakota are independent licensees of the Blue Cross and Blue Shield Association.*

Don't Forget! FSA Deadline Extended to July 10

Due to recent federal changes, the filing deadline for submitting 2022 eligible flexible spending account (FSA) expenses has been extended to Monday, July 10, 2023. If you previously had 2022 claims denied due to untimeliness, your claims will be reprocessed automatically. Access [claim forms](#) online and read more about [submitting claim forms](#) on the DAS website. Call ASIFlex at 800-659-3035 if you have any questions about your account or available amount.

Health and Well-Being

Today is SEHARC Get Active Day!

The State Employee Health and Recreation Committee (SEHARC) is sponsoring a Get Active Day on the opening day of the Farmers Market, while food trucks will be on the Capitol Complex. Visit with SEHARC participating partners, pick up market-fresh products, and have lunch with your friends!



- What: [Triple Header](#) of Capitol Complex Events
- When: Tuesday, June 13, 2023, 11:00 a.m. – 1:00 p.m.
- Where: [Parking Lot 15](#) - North of the Lucas Building

To review the list of approved Food Trucks and Farmers Market vendors, visit the [Food Trucks and Farmers Market](#) webpage. For more information, contact seharc.committee@iowa.gov or capitol.complex.events@iowa.gov.

Why Men Don't Tend to Seek Regular Healthcare

Men's Health Month in June aims to encourage boys and men to take charge of their overall health by implementing healthy living decisions. It is crucial that men get regular checkups and be aware of the risks for their age, ethnicity, and lifestyle.

According to Wellmark Blue Cross and Blue Shield:

- 72% of men would rather do household chores than go to the doctor
- 65% admitted to waiting as long as possible before seeking medical care
- 20% of men said they aren't always honest with their doctors about their health

So, why don't men seek regular healthcare? And what can men and their loved ones do to change it? Read Wellmark's [3 excuses men use to avoid the doctor](#) to learn why regular care is important.

The Link Between Oral Health and Lyme Disease

Did you know a tick bite resulting in Lyme disease can cause oral health symptoms such as tooth pain or facial numbness? Other hallmark symptoms of early Lyme disease include a bull's eye rash at the bite site, headache, fatigue, and pain in the joints and muscles.

Do not ignore these early symptoms of Lyme disease. Getting treatment early helps fully treat the infection and avoid the dangerous side effects of the disease. Read [The link between oral health and Lyme disease](#) from Delta Dental to learn more about staying safe from ticks this summer.

Free Health and Well-Being Seminars Offered Online

On-demand online seminars covering various health and well-being topics are available from Kepro the State's Employee Assistance Program (EAP) at www.EAPHelplink.com. Use Company Code: IOWA and click on e-learning for a list of available online seminars.

Seminars may be viewed from your computer or any other internet-enabled device during work time if scheduling permits and your supervisor approves. They are free of charge, with the most current offerings accessible on the dates listed below.

- **Available now: *Are You a Good Listener?*** - Get practical tips on being a good listener and learn why it's so important.
- **Available June 20: *Keeping an Open Mind*** - Learn how to keep an open mind and discover the many benefits you can experience.

EAP also offers confidential resources at no cost to help employees and eligible family members address challenges which may impact job performance, well-being, and overall health. For more information on EAP resources, visit the [DAS Employee Assistance Program](#) web page.

Retirement Benefits and Savings

RIC Tip: You Can Roll Your IRA or Past Employer Plan into RIC

At any time, RIC participants may roll outside retirement savings into and out of RIC without restrictions or penalties (as a non-taxable event). **Are you new to the State of Iowa?** Employers will sometimes require you move your money out of their plan when you leave employment and put it into an Individual Retirement Account (IRA) or other employer plan like RIC. Do you have retirement savings in a past employer plan or an IRA?



Shop and compare the many benefits of rolling your retirement savings dollars into RIC, such as:

- Diversified mutual funds with no sales charges or restrictions. See the [RIC At-A-Glance](#) for a complete list of funds and total fees. RIC offers an inexpensive way to buy into the market. Mutual fund share pricing is lower than many individual IRAs with an advisor.

- [Competitive fixed interest rate accounts](#) with no fees
- Roll-in money is available for distribution with no restrictions or fees
- Annual 457/401a plan investment reviews by DAS and an outside consultant
- Savings and retirement planning education and tools and advisors to help you at no additional cost

To **request a roll-in** of your outside retirement plans, contact your RIC provider/advisor for assistance. You might also need to contact your outside retirement plan for their required form.

Not Yet Participating in RIC?

The Retirement Investors' Club (RIC) provides State of Iowa employees the opportunity to save a little or a lot toward retirement. Participation is through payroll deductions, with the State matching contributions up to \$75 per month, giving you an extra \$900 per year toward your future retirement. [Enroll today!](#)

RIC Online Webcasts

Make the best use of your retirement savings by taking advantage of Retirement Investors' Club (RIC) educational opportunities. These webcasts may be viewed online from your computer or other internet-enabled device during work time if scheduling permits and your supervisor approves. [Register to attend.](#)

Ready, Set, Retire Workshop Offered In Zoom

Retiring in the next three to five years? If so, IPERS' *Ready, Set, Retire* is designed to provide State of Iowa employees with a broad range of retirement-related information. *Ready, Set, Retire* is a free all-day (9:00 a.m.-3:30 p.m.) Zoom webinar. You may view/attend sessions during work time if scheduling permits and your supervisor approves. Spouses are welcome to attend. [View the description and upcoming workshop dates.](#) Reserve your spot by clicking on the workshop you wish to attend and then click "Register."

News from State Retirement Investors' Club Providers



Interactive retirement calculators

Our interactive tools can assist you in your unique financial planning needs. Interactive calculators are made available as self-help tools for independent use and are not intended to provide investment or tax advice, either expressed or implied. [Try them!](#)



Put any pay increase to work. Each time your income is tuned up, you should tune up your retirement savings too. If you contribute half of any salary increase to the RIC 457 Deferred Compensation Plan, you can increase your savings rate and still have money left over.

Why it's important. When combined with other savings and any pension you receive, the RIC 457 Deferred Compensation Plan may provide income you need for retirement and help you to enjoy a more financially secure future.

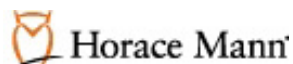
Tune up your retirement savings! As an incentive, the State of Iowa offers a generous matching contribution. Here's how it works: If you contribute to the RIC 457 plan, your employer will match \$1 for every \$1 you save up to the first \$75 each month.

Max the match and don't leave money behind!

If you contribute to the 457(b) every month...	\$0	\$25	\$50	\$75
The State of Iowa will add...	\$0	\$25	\$50	\$75
Total saved for retirement <i>each month</i>...	\$0	\$50	\$100	\$150
Total saved for retirement <i>each year</i>...	\$0	\$600	\$1,200	\$1,800

3 scenarios to get the most money from the IOWA RIC for your retirement savings
For illustrative purposes only

Take action now. Call Empower at 833-999-IOWA (4692) to get started. You may also request help from an [Empower advisor](#) in your area. Visit [Empower's Iowa RIC website](#) for more information about the Iowa Retirement Investors' Club (RIC) program.



Most of us save money for big-ticket items we want to buy - a new car, home, or vacation. Yet you may not realize the most expensive thing you may ever purchase in your lifetime is your retirement. Lucky for you, the power of compounding can help you purchase the retirement of your dreams. The sooner you start, the greater the impact of compounding. Compounding is what Albert Einstein called, "the greatest invention ever known to man."

Compounding happens when earnings on your savings are reinvested to generate their own earnings, which in turn are reinvested to create more earnings, and so on. Over time, compounding can add a lot of power to the growth of your savings.

[Enroll](#) today and avoid the high cost of procrastination!



Will you be able to retire when you anticipate?

How prepared are you to retire at the age you envision? Experts say you'll need about 75% of your current salary each year in retirement to live the same lifestyle as you have today. If you are young, you can take advantage of compounding interest by saving early and consistently. If you are a little late to planning for retirement, you will need to save more of your paycheck to catch-up during your remaining working years.

When you log in to your Iowa Retirement Investors' Club (RIC) Retirement Plan at iowa.beready2retire.com, the **myOrangeMoney experience** on your homepage can help you estimate your monthly replacement income in retirement based on how much you are saving, have saved, when

you plan to retire, the performance of your investments, and other factors such as Social Security and even where you plan to live in retirement.

Take action now to help you retire well. Log in to iowa.beready2retire.com today!

Education Opportunities

The Power of Habit

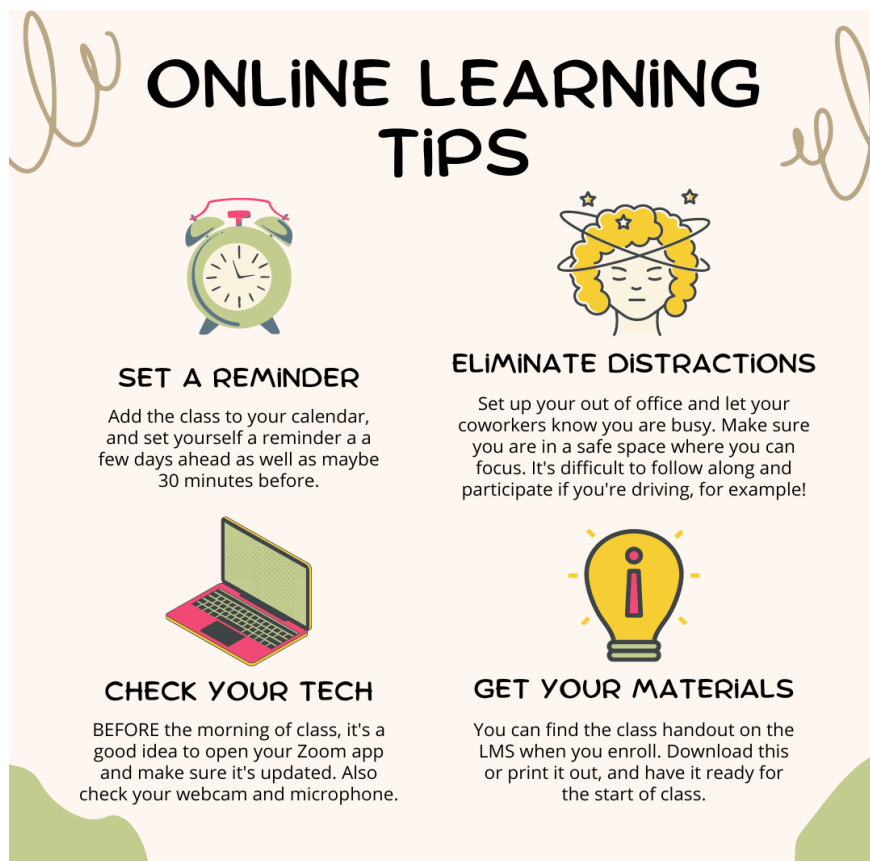
Do you ever forget important regular tasks? Do you feel like you've hit a plateau in your career? Maybe you feel that if you could get just a little more control of your life and habits you'd achieve so much more! Attend our new course, ***The Power of Habit***, to learn strategies for building healthy professional and personal habits with less effort and greater success.

Next class:

June 27-29, 2023 | 9:00-11:00 a.m. | Virtual

Online Learning Tips

Follow these four tips from PDS to get the most out of your next virtual learning experience.



PDS Quick Links

To sign up courses, please refer to the Quick Links below:

- Check out PDS [course offerings](#) including [New Horizons](#) offerings
 - Enroll through the [Learnsoft LMS](#)
 - Ask your [Training Liaison](#)
 - [Contact Us](#) with any questions!
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HRExpress is a publication for State of Iowa employees.

Please [print a copy](#) to post or share with co-workers who may not have access to a computer.

For prior editions, visit the [HRExpress webpage](#). If you have questions or suggestions for future content, please contact us at hrexpress@iowa.gov. Thank you!