



# DAS Delivers: *HRExpress*

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

July 2023

## In this Edition ...

Iowa WorkSmart • Benefits • Health & Well-Being • Retirement Savings • Education Opportunities

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### State of Iowa Benefits

#### Improvements Made to EAP Services

The State of Iowa has again contracted with Kepro to provide EAP services to State employees and their household members. New for FY24, eligible individuals will be able to participate in six counseling sessions per issue per year, rather than just three as previously offered.

Having access to a comprehensive Employee Assistance Program is a great benefit offered to State of Iowa employees. Not familiar with the services Kepro provides or want to learn more? Visit the [EAP page](#) on the DAS website and be sure to click through to Kepro's site for a wealth of information and resources.

#### Guest Membership Under the Iowa Choice Insurance Option

Do you have dependents on your health care plan who live in or attend college in another state? Or maybe you're retired and spend your winters in the South? With Wellmark's Iowa Choice option, you'll have one less thing to worry about.

Wellmark provides a Guest Membership benefit for retirees and active employees' eligible dependents who reside outside Wellmark's Blue Access network for 90 consecutive days or more in a plan year. The Guest Membership benefit enables dependents and retirees to access covered services from Blue Cross and Blue Shield participating hospitals, physicians, and other health care providers in the state where the covered dependent or retiree is set up for guest membership. Guest Membership is only available within the United States.

Copays, deductibles, and coinsurance remain the same but the contract holder could be responsible for any difference between the amount charged and the maximum allowable fee. The maximum allowable fee is the amount, established by Wellmark, for covered services and supplies.

Learn more and request a Guest Membership by contacting Wellmark's customer service at 800-622-0043.

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## Health and Well-Being

### Outsmarting Poison Ivy, Oak, and Sumac

If you've ever had poison ivy, poison oak, or poison sumac, you know all about the itching, rash, and blisters. It's actually the oil found in the sap of these plants - urushiol oil - that causes the problems. Read tips for [preventing and treating the itchy rash and blisters](#) from the U.S. Food & Drug Administration.

### Expert Tips for Summer Skin Care

The best way to combat summer's pesky skin concerns is with a good dose of prevention. Read [Expert Tips for Summer Skin Care](#) provided by Livongo and Wellmark to assure your skin is healthy and looking its best 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](http://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: *Keeping an Open Mind*** - Learn how to keep an open mind and discover the many benefits you can experience.
- **Available July 18: *Overcoming Parental Guilt*** - Find out how to overcome parental guilt and continue to do your best.

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.

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## Retirement Benefits and Savings

### Questions About the Iowa Pension Income Tax Exemption?

On March 1, 2022, Governor Kim Reynolds signed **House File 2317**, which excludes retirement income from Iowa taxable income for eligible taxpayers for tax years beginning on or after January 1, 2023. The Iowa Department of Revenue (IDR) offers [guidance on these income tax changes](#) benefiting Iowa retirees.

### Are You Getting Your RIC Employer Match?

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 deduction, with the State matching contributions up to \$75 per month, giving you an extra \$900 per year toward your future retirement. [Enroll today!](#) Don't forget - you have access to your savings and the match benefit without product restrictions when you leave State employment. If you have questions, [email RIC](#).

## 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



### Explore tax-free income opportunities

Perhaps it's time for you to take a closer look at tax-free income strategies. **Learn** about [three different approaches](#) you may want to discuss with your financial and tax experts.

**Join a webinar** and learn more about a variety of topics. Upcoming webinars include:

- Tuesday, July 18: *Life in Retirement - Steps to Take and What to Expect* [Register](#)
- Tuesday, August 1: *Long Term Care - Strategies to Only Pay if You Have To* [Register](#)
- Tuesday, August 15: *IPERS - What to expect and How much will it Help Me* [Register](#)

All webinars are held at the following times: 11:30 a.m. | 12:30 p.m. | 4:00 p.m. | 7:00 p.m.



**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.

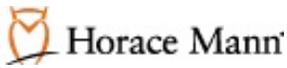
**Why it's important.** When combined with other savings and any pension you receive, the RIC 457 plan may provide additional income you need to enjoy a more financially secure future.

**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, the State matches \$1 for every \$1 you save up to \$75 each month. **Max the match!**

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

*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 RIC program.



### **Do the ups and downs make you woozie?**

Stocks seem to be on a roller coaster ride, eating into retirement investments and savings. That kind of market volatility can make some investors uncertain about their saving strategies. Some people, however, may view volatile markets as an opportunity. With prices quite a bit lower than at the beginning of the year, these people may find it to be a good time to invest more in their retirement accounts (“buying the dip”).

Every investor’s situation is unique. Now is a good time to talk to your [Horace Mann representative](#) about your long-term investing and saving strategies. Want to make a change online? [Log into your account.](#)

Visit [Horace Mann](#) for more great information on inflation.



### **Where does your financial health stand?**

Knowing your financial health across all aspects of your life is essential to building a healthier financial future. One way to know where you stand today is to take Voya’s financial wellness assessment, measuring six pillars of your financial health foundation.

- **Protection:** We all want to protect our families and ourselves, so getting the financial protection you need is essential.
- **Spending and saving:** Your income is a lifeline, so what you do with it counts.
- **Emergency fund:** Saving for a rainy day involves setting aside enough money in an emergency fund for life’s many surprises.
- **Retirement:** Maintaining your current lifestyle is an important factor in planning for an ideal retirement.
- **Debt management:** How would your life change if you were debt-free? Knowing where to start is essential to reducing and eliminating debt.
- **Other savings goals:** Think of everything you’d ever want to do if you could. Besides retirement, are there other goals you’re saving for or are interested in saving for?

There will always be more immediate life events and competing priorities that could impact your ability to save. So log into your Voya account at [iowa.beready2retire.com](#) and take the financial wellness assessment today. If you would like to open accounts with Voya, go to [Enrollment](#).

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## **Education Opportunities**

### **Caps Off to the New State of Iowa CPM Graduates of Cohort 37!**

[CPM](#) is an intensive learning experience designed for supervisors, managers, executives, management staff, and project managers from federal, state, county, and local governments. The program includes discussion, traditional classroom experiences, and online learning. Participants also complete one

job-related team project, which gives them the opportunity to apply theories, principles, and/or techniques learned in the CPM program to a situation, problem, concern, or opportunity in a public organization.

Congratulations to our Cohort 37 CPM graduates!

Ann Baughman (DOC)	Anna Buckardt Thomas (DNR)	Erin Casella (HHS)
Joshua Duden (DPS)	Traci Furstenau (DOT)	Kelly Greenfield (OCIO)
Travis Heaton (HHS)	Amethyst JM Keeling (DOT)	Deanne Krumm (DOC)
Jessica McBride (HHS)	Mindy Norwood (HHS)	Garret Reeder (DOT)
Diana Ronk (JUD)	Madeline Schmitt (DOT)	Amy Seyffer (DNR)
Kaylynn D. Short (PBS)	Jennifer Steenblock (HHS)	David Stierman (DOT)
Jessica Turba (OCIO)		

### **FY24 PDS Catalog Now Available**

Check out the new *FY24 [Course Catalog](#)*. Read about each course and its objectives, discover the topics covered by the course, who the facilitator is, and which certificate program the course belongs to. Also check out the back of the catalog for a 12-month course calendar!

### **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](mailto:hrexpress@iowa.gov). Thank you!