



DAS Delivers: *HRExpress*

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

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

State of Iowa Benefits

Flexible Spending Account Cardless Pay – What is It?

You may have heard about ASI's exclusive Cardless Pay service but are you aware of how it works? Launched in 2020, ASIFlex and the FSA Store teamed up to make the consumer shopping experience easier and more secure. With the [Cardless Pay](#) service, you no longer need to use any credit or debit card numbers when shopping through the FSA Store. Instead, ASIFlex will make a direct payment to the FSA Store from your ASIFlex account.

It's so easy. Simply:

1. Sign into your ASIFlex account either online at asiflex.com or via the mobile app.
2. Click on the FSA Store link to shop.
3. Shop the store and select products to place in the shopping cart.
4. Proceed to checkout and select the ASIFlex payment option.

That's it! ASIFlex pays FSA Store directly from your health care FSA account and the products are shipped right to you. Be sure to contact ASIFlex at 800-659-3035 if you have questions.

Surprising Benefits from your Health Insurance

As a member of the State of Iowa Wellmark health insurance plan, you have access to many extras to help you manage your health and well-being at no extra cost. These extras help you track your health care expenses, get exclusive deals on health and fitness products, save on prescription drugs, and much more. To learn more, read Wellmark's [Surprising Benefits from your Health Insurance](#).

WorkSmart with Workday

Questions about Workday?

You never know when you might need assistance with a task on Workday. When the time comes, finding help is easy if you follow these three steps:

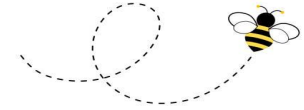
- **Check the resources.** Check out these [step-by-step how-to guides](#), located in the Training Catalog on the [WorkSmart website](#).

- **Ask a friend.** If you know other employees who have the same job responsibilities, ask if they have a solution for you. This is often the easiest and fastest way to address your questions.
 - **Submit a ticket.** If you still need help, [submit a service ticket](#) to get your questions answered.
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Health and Well-Being

The Stings of Summer

What if you or someone you know gets stung by a bee, wasp, or hornet? What do you do? While most stings cause only short-lived discomfort, it's possible some may result in severe allergic reactions requiring emergency care.



According to The National Institute for Occupational Safety and Health (NIOSH), there are several ways to better protect yourself from summer stings:

- Wear light-colored, smooth-finished clothing.
- Avoid perfumed soaps, shampoos, and deodorants. Do not wear cologne or perfume.
- Wear clothing to cover as much of the body as possible.
- Keep recreation and work areas clean. Some insects are attracted to discarded food.
- Remain calm and still if a single stinging insect is flying around. Swatting may cause it to sting.
- If attacked by several stinging insects, run to get away. Bees release a chemical when they sting, which attracts other bees. Get into the shade or, better yet, go indoors. Don't jump into water. Some insects (ex. Africanized honey bees) are known to hover above the water.
- If an insect is inside your vehicle, stop slowly, and open all the windows.
- People with a history of severe allergic reactions to insect bites or stings should carry an epinephrine pen and wear medical ID jewelry stating their allergy.

Even with your best efforts to avoid getting stung, here are some great tips in case you do:

- Have someone stay with you to be sure you don't have an allergic reaction.
- Wash the site with soap and water.
- Remove the stinger using gauze wiped over the area or by scraping a fingernail over the area. Never squeeze the stinger or use tweezers.
- Apply ice to reduce swelling.
- Do not scratch the sting as this may increase swelling, itching, and risk of infection.

Source: <https://www.cdc.gov/niosh/docs/2010-117/>

Routine Dental Care is Important

Dental care is an important part of your overall health and wellness routine. A regular dental exam can identify early signs of diseases and chronic health conditions before they become more serious and harder to treat. Here are some important tips to keep your smile healthy and maintain your overall health:

- **Dentists see more than just your teeth.** In addition to a good cleaning, dental check-ups can uncover skin diseases, thyroid problems, leukemia, cancer, or even the early stages of hardening of the arteries.

- **Stop “small” issues from turning into “major” problems.** More than 20 million workdays are missed every year because of dental issues. Preventive care visits are one of the best ways to stop nagging dental issues from turning into big problems that can knock you off your feet.
Source: National Association of Dental Plans (NADP)
- **Daily brushing and flossing.** Twice daily brushing with a fluoride toothpaste and flossing help prevent tooth decay. Cleaning between your teeth with floss is particularly important because it removes plaque as well as preventing decay and gum disease.

Avoid costly problems later on and schedule your next preventive visit today. With your dental plan through Delta Dental of Iowa, **cleanings and routine care are covered at 100 percent.**

To learn more about your Delta Dental benefits, find a provider, or login to your account, visit the [Delta Dental website](#). For information on other topics of interest, check out the [Delta Dental of Iowa blog](#).

Source: Delta Dental of Iowa

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: *Overcoming Parental Guilt*** - Find out how to overcome parental guilt and continue to do your best.
- **Available August 15: *Digging Deep*** - Explore smart financial management and learn practical steps for getting out of financial ruts.

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

What is IPERS and Will it be Enough?

Whether you are new to state employment or getting ready to retire from the state, watch the short videos below to learn about your Iowa Public Employees’ Retirement System (IPERS) benefits. Social Security, IPERS, RIC and personal savings will be part of your retirement income. Work with your RIC advisors to determine if you are on target income needed in retirement.



Welcome to IPERS!



Is IPERS Enough?



Retirement Benefit Payment Options

More videos are available from the [IPERS Video Library](#).

Iowa RIC Enrollment is Year-Round

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

Want to Change Your Payroll Deduction Amount?

Remember that saving even a little more to your RIC savings per paycheck can mean more for your future down the road, when you'll need it most. To change your RIC payroll deductions go to <https://das.iowa.gov/RIC/SOI/457deductions>.

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 a webinar](#).

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



Take a closer look at the power of tax deferral

Are you taking advantage of the power of tax deferral? Find out how [tax-deferred savings](#) or investment

strategies may help reduce your current taxes and avoid tax-time surprises.

Join a webinar and learn more about a variety of topics

September 19 - *Your Retirement Plan at Work: Why do I Need Deferred Comp?*

11:30 a.m. | 12:30 p.m. | 4:00 p.m. | 7:00 p.m.

[Register Here](#)

Questions? Contact your [local Corebridge financial professional](#).

Want to enroll? - [visit us to get started!](#)



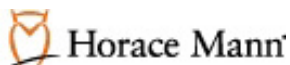
Savings Strategies for Late Starters

If you find yourself behind on your retirement savings, here are a few strategies to help you catch up. It's never too late to start saving or begin to save more.

- **Eliminate debt.** If you are sitting on high interest-rate debt, pay it off, and keep your spending in check to avoid accumulating new debt. Once you pay down your debts, save the money you were paying in interest towards your retirement savings account.
- **Reevaluate your budget.** Your monthly spending should include saving a portion of your income for future income needs. If you do not have much wiggle room, consider eating out less, bringing your lunch to work more often, and making coffee at home!
- **Starting later, saving more.** If you have less time to save for retirement, you will simply need to save more each year. Strive to contribute at least 10% of your paycheck to take advantage of tax-deferred growth and the power of compounding earnings.

Decisions about the money you need to spend - and save - are indeed big ones. Local advisors are available to provide guidance as you consider your overall financial circumstances, investment needs, and tax consequences. They can help you understand how to enroll, explain your investment offerings, consolidate retirement accounts, and much more!

To find an advisor in your area, visit empower.com/iowaric or call the Customer Care Center at 833-999-IOWA (4692).



Women by the numbers

With more women than ever responsible for their financial well-being – and the financial well-being of their families – it's critical that women know how to save and plan for their future.

- Women control one third of total U.S. household financial assets – more than \$10 trillion.¹
- Currently, women control approximately 60% of the wealth in the U.S.²
- According to Forbes Community Voice, 95% of U.S. women are either solely or jointly responsible for household decisions.

[Contact your local Horace Mann representative](#) to learn how you can take control of your financial well-being.

Sources: 1. McKenzie & Company, Women as the next wave of wealth in U.S. wealth management, July 29, 2021; 2. Forbes Community Voice, Five Reasons Women are Taking the Lead in Financial Planning, Aug. 2017



Find your balance

How often do you look at the asset allocation mix in your Iowa Retirement Investors' Club (RIC) Retirement Plan account? If the answer is "I can't remember the last time," it may have been too long.

Take a moment to review where you are now. Ask yourself the question, is this where I need to be?

Spreading your retirement savings in a variety of investment funds can help to manage the rise and fall of your account value. If one of your investment funds is not performing well, others might be performing better. In fact, many experts recommend having an investment mix as one of the ways to protect your retirement savings account against severe market ups and downs.

Finding the right balance in your Iowa RIC Retirement Plan account can help keep you on track for your future. Login to iowa.beready2retire.com to review your investments today!

* Using diversification as part of your investment strategy neither assures nor guarantees better performance and cannot protect against loss in declining markets.

Education Opportunities

Congratulations FY23 Certificate Completions

PDS has several certificate series that offer all State employees an opportunity to grow and develop their professional skills. Please join us in congratulating the following PDS certificate earners from FY23! These series take time, commitment, and drive. Way to go!!

FY23 PDS CERTIFICATES

Advanced Talent Development	Management Development	Talent Development	Leadership Capacity Building Development
Debra Koch (HHS) Amanda Woltz (HHS) Dillon Lundy (HSEMD) Angela VanderSchel (IVRS) Brittni Bencotter (DIA) Chris Weis (HSEMD) Keyli Keifer (ICSAC) Heath Staedtler (HHS) Erin Parsons (HSEMD) Michelle Timmer (IDALS)	Diane Mayhew (HHS) Lan Huong Brown (HHS) TaLana Holman (HHS) Kevin Jimmerson (HHS) Dawn Bobzien (HHS) Brandi Archibald (HHS)	Graham Giles (HSEMD) Luann Thiede (DOT) Zane Peters (DNR) Brooke Mehner (HHS) Aaron Rinehart (OCIO) Brenda Smith (DNR) Nicole Schwalbach (DPS) Erin Parsons (HSEMD) Sara Baringer (HSEMD) Christina Williams (DOT) Carol Tomb (HSEMD) Cynthia Kayl (HHS) Roxanne Lovan (DIA) Joni Huggins (DAS) Chris Weis (HSEMD) Merri Cross (DIA) Dillon Lundy (HSEMD)	Clarissa Allen (DOC) Tracy Rodgers (IDPH) Stephanie Chickering (HHS) Joshua McNeil (DOC) Charity Graci Zeiger (ICSAC) Chelsie Potts (DOC) Lan Huong Brown (HHS) Zane Peters (DNR) Ron Beemer (DOC) Kevin Jimmerson (HHS) Dawn Bobzien (HHS) Preston Moberly (DIA) Mela Nisic (HSEMD) Justin Herrick (DOC)
	Leadership Development Mark Hagen (LEGIS) Brandon Miner (DNR)		
	Professional Development Adam Crawford (IDR)		

Back to School

It's that time of year! If you're looking for an opportunity to go "back to school" to learn new skills related to your career and develop your professional toolbox, check out our CPM program and certificate series!

- [PDS certificate series](#)
- [CPM](#) - *Accepting applications now for the September cohort!*

Featured Upcoming Classes

- *Diversity Training for Managers/Supervisors* | August 23 - in person | MDC
- *The Power of Habit* | August 29 - in person
- *Developing Employees* | August 30 - in person | MDC
- *Shaping Effective & Engaged Teams* | September 7 - virtual | LCBDC
- *Strategies for Work/Life Balance* | September 13 - in person | ATDC

PDS Quick Links

To sign up for 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!

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!