



DAS Delivers: *HRExpress*

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

November 2023

In this Edition . . .

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

State of Iowa Benefits

Flexible Spending Accounts for 2024

If you enrolled in the 2024 Flexible Spending Account (FSA) program, you should receive a written confirmation of your enrollment from ASIFlex in mid-December. If 2024 is the first year of your participation, you can [log into your account](#) after you receive your confirmation.

Logging in allows you to see your available balance, order a [flex debit card](#), select the [automatic reimbursement option](#), and submit claims (once your coverage has begun). You may also add deposit information so funds are sent directly to your bank account.

Questions? Call ASIFlex at 800-659-3035, send an email to asi@asiflex.com, or use [ASIFlex's](#) online chat feature.

KEPRO Changes Name to Acentra Health

You'll soon begin to see some changes with KEPRO, the State's Employee Assistance Program (EAP) provider, in the upcoming months as they change their name to Acentra Health. The transition has started and they are now updating their materials with the new name and brand.

In spite of the name change, State of Iowa employees will continue to have access to the same great services KEPRO has always provided.



Any time, any day, state employees have free, confidential access to professional consultants and online resources to help be your best. To access services, call 800-833-3031 or [log in](#) using code "Iowa" to get started.

It's OK to Not Feel Okay. Your State of Iowa Benefits Can Help.

When chemical imbalances in the brain lead to mood and behavior shifts, overall health and well-being may suffer. Luckily, prescription medications are available to help, especially combined with therapy, behavioral modification, and lifestyle changes.

Read Wellmark's [Medications and your Mental Health: What You Should Know](#) to get the most out of your mental health care plan and medications.

Reduce Childhood Tooth Decay by More Than 70%

Since their introduction during the 1960s, [sealants](#) have changed the way we protect our children's oral health. With cavities being the most common chronic disease among children, sealants can [reduce childhood tooth decay by more than 70%](#).

To help you better understand the benefits of sealants, we've compiled a list of the most commonly asked questions:

1. **What are sealants?**

A dental sealant is a thin, plastic coating painted on the tooth's chewing surface, preventing food and bacteria from getting stuck in the grooves and pits. Think of sealants as an extra layer of protection for your tooth!

2. **Who should get sealants?**

Anyone with healthy teeth can get sealants. But children should receive them [as soon as they get their permanent molars and premolars](#).

3. **Why should my child have sealants?**

Children are developing dental health habits and may not be properly removing food and plaque from every nook and cranny. Sealants will provide extra protection during these cavity-prone years.

4. **How much do sealants cost?**

Without coverage, sealants can average [\\$55 a tooth](#). That's much cheaper than the \$207 cavity they help prevent. Luckily, with your Delta Dental of Iowa plan, sealants are covered for first and second molars in children up to age 15.

5. **Where can I go to get my child sealants?**

Most dental offices offer sealants. But sometimes children can receive sealants through a [school-based sealant program](#).

Sealants help keep your child's smile healthy, which may mean fewer cavities in the future and less time away from school or friends! For more tips on children's oral health, [visit the Delta Dental of Iowa blog](#). To learn more about your Delta Dental benefits, visit the website to log in to Member Connection or find a provider at www.deltadentalia.com.

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

Take Charge of Tomorrow: Preventing Diabetes Health Problems



November is National Diabetes Month, making it a great time to learn all you can about this serious health condition. Diabetes affects millions of people in the United States and around the world, so it's important to take action to promote better management of diabetes and to prevent its onset.

Learn more about diabetes with these informative blog posts provided by Livongo by Teledoc Health:

[The Lowdown on Diabetes](#)

[All About Type 2 Diabetes](#)

[How Diabetes Affects the Body](#)

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: *Pause. Breathe. Resume.*** - Learn how to notice your thoughts and how we react to them.
- **Starting November 21: *Caring for the Caregiver*** - Explore how to take care of yourself and cope with caregiver stress while supporting your loved ones.

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

Important Consumer Protection Tips from IPERS

Please be aware that IPERS is the ONLY source that can provide confidential details about your IPERS retirement benefit.

Third parties may contact you by phone or email seeking an appointment to discuss your IPERS benefits or asking for personal details about your retirement account. Often, these people represent legitimate, private financial planning businesses. Occasionally, however, they are imposters, falsely claiming to represent IPERS.

Here are some tips to help you determine the authenticity of communication from IPERS:

- IPERS does not solicit personal information like Social Security numbers or bank account information by email, which is not a secure form of communication.
- IPERS does not typically make outbound calls to members asking for personal details unless you have specifically requested a call from us.
- IPERS will only call you during business hours, 7:30 a.m.-5:00 p.m. (CST), Monday-Friday.

Visit IPERS' [Consumer Protection page](#) for more tips on how to safely communicate with IPERS, and what to do if you receive a suspicious call or email.

IRS Raises 457 Contribution Limits for 2024

The Internal Revenue Service (IRS) has raised the 457 limits for 2024. To change your [Retirement Investors' Club](#) (RIC) contributions, please [make your elections in Workday](#).

Year	Regular	Age 50+ Limit	3-Year Catch-Up
	The lesser of 100% of compensation or:	Regular limit + age 50+	Regular limit + missed contributions up to:
2024	\$ 23,000	\$ 30,500	\$ 46,000
2023	\$ 22,500	\$ 30,000	\$ 45,000

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 deduction. The State pays match contributions up to \$75 per month - a total annual match of \$900 per year toward your future income needs. [Learn more and enroll today!](#)

Retirement Investors' Club (RIC) Webcasts

Make the best use of your retirement savings by taking advantage of education opportunities offered by RIC. 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 offers you *Ready, Set, Retire*, a free all-day Zoom webinar just for you! 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](#), and reserve your spot by clicking on the workshop you wish to attend and click "Register."

News from State Retirement Investors' Club Providers



The best times to increase your retirement contributions

Although it's true there's really no bad time to start investing, it can be tricky to figure out how to siphon off funds from other areas of your budget and redirect them for your future needs. Read [The Best Times to Up Your Retirement Contributions](#) for more information.

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

- **November 21 – Retirement Strategies for Women** – Women have unique challenges when planning for retirement.
- **December 19 – Your Future Starts Now** – Make 2024 the year you get better control of your money.

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

[Register Here](#)

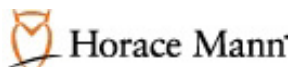


Make a smooth transition into retirement

After years of dreaming and saving, your retirement date finally arrives! With a little planning and regular adjustments, you can make the most of the nest egg you worked so hard to build. Here are a few ideas to ease your transition:

- **Make a spend-down plan** - Your retirement income will come from various sources, such as your pension, your RIC accounts, Social Security, and IRAs. To help minimize your tax burden, you may want to make a spend-down plan to draw different amounts from different sources at various times.
- **Reexamine your expenses** - Your spending will likely change over time. While some expenses may decline, others may increase ([Will You Spend less in Retirement?](#)). For example, one study has found that 65-year-old couples will spend an average of \$315,000 on healthcare and medical expenses in retirement ([Expect to pay a lot more for medical care in retirement](#)).
- **Keep managing risk** - Many people shift to more conservative investments as they get older to protect the assets they'll rely on for retirement income. Talk to your Empower advisor about whether your post-retirement portfolio is in line with your risk tolerance, income goals, and retirement timeline.

Questions on how you can make a smooth transition to your retirement years? Schedule some time with your [Empower advisor](#).



On average, 76% of each generation thinks they will have a harder time achieving financial security than their parents did,¹ and 80% of women believe it's important to save more to generate more income for their future.² Yet nearly half of the women surveyed by Retirement Insights, LLC, in February of 2020, were saving 6% or less in their retirement plans.³ Some of the challenges women cite when trying to save for retirement include⁴:

- Housing expenses
- Credit card debt
- Medical expenses
- College expenses and student loan debt

- Caring for a parent or a child

It's important for you to manage your savings and begin planning for retirement as early as possible. [Contact an advisor](#) to discuss your retirement plans or to [enroll](#) today.

Do you want to know how contributions will impact your paycheck? Take a look [here](#).

¹Plan Sponsor.com, Gen X Struggling Most with Retirement Readiness Confidence, April 17, 2019.

²Retirement Insights, LLC.; Women and Investing, September 2020.

³Retirement Insights, LLC.; Obstacles to Preparedness, February 2020.

⁴Retirement Insights, LLC.; Women and Investing, September 2020.



Addressing Financial Stress

If financial demands are affecting your ability to save for retirement now, you may have to work longer to achieve your financial goals. If you retire too early and without enough savings, you risk running out of money in retirement. These kinds of financial worries can be a significant source of stress for many people and subsequently take a toll on your mental and physical health.

Here are some things you can do to help manage financial stress:

- **Focus on learning:** Improving your money management skills and using them to make proactive decisions with your finances can help reduce stress. Visit blog.voya.com and voya.com/voyalearn for short articles and videos about financial concepts and tips.
- **Plan for the unexpected:** No matter how big or small, unplanned financial emergency expenses often feel like they happen at the worst times. Consider putting money aside consistently to build up an emergency fund to reduce the stress of financial emergencies.
- **Stick to a budget:** Understanding where your money goes and creating healthy habits to prevent overspending can help reduce anxiety and stress. If you have never created a budget before, visit voya.com/tool/budget-calculator to get started.*

These are only a few ways to help manage financial stress. No matter what you do, taking any kind of action to address what concerns you financially is an important first step on the road to overall financial wellness. But don't stop there. Read this blog post for more [insight and tips to help you cope with financial stress and anxiety](#).

Education Opportunities

Change Is in the Air

The wind is getting cold and the leaves are falling, but it's not only the season that is changing. Whether the alignment has caused change within your agency, you've recently hired new staff, or said goodbye to some retirees, we've got the thing for you!

Leading Through Change and *Thriving on Change* are two courses focused on helping you effectively address and lead your team through change. Sign up for one of these upcoming dates on the LMS.

- **Leading Through Change:** November 16, February 22, May 9

- **Thriving on Change:** December 13, February 13, June 6

Ten Second Training: Gratitude

Thanksgiving offers us more than just a delicious meal. Did you know that regularly practicing gratitude can actually rewire your brain to see the world differently? Commit to practicing gratitude starting this week until Thanksgiving day and watch what happens!

Resources:

- Learn more by watching Christina Costa's 10-minute [TED Talk](#).
- For help starting a gratitude habit, check out the free Morning! App
- Visit our EAP website for [September's webinar](#) on gratitude

Featured Upcoming Classes

- **Project Management Fundamentals** | November 28 | virtual | TDC
- **Listening Skills** | November 29 | virtual | TDC
- **Power of Habit** | December 5-7 | virtual
- **Professional Impact** | December 5 | in person | TDC

PDS Quick Links

- Check out PDS [website](#) for [course offerings](#)
- Enroll through the LMS - [OKTA](#) | [external](#)
- Find your [Training Liaison](#)
- [Contact us](#) with any questions!

HRExpress is a publication for State of Iowa employees.
For links to this and prior editions, visit the [HRExpress webpage](#).

If you have questions or suggestions for future content, please contact us at hrexpress@iowa.gov. Thank you!