

In this Edition . . .

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

State of Iowa Benefits

Hearing Care Discounts Included in Your Delta Dental Plan

Hearing loss often comes gradually and can affect people of all ages. Some [common causes of hearing loss](#) include exposure to noise, aging, health conditions, and certain medications. Other causes could be temporary obstructions in the outer or middle ear, or permanent damage to the tiny hairs in the inner ear.

If you think you may have hearing loss, it is a good idea to get checked. If tests indicate your hearing is okay, you may only need to be tested once every three to five years. You should test more often if you are over 55, or are experiencing symptoms like ringing in your ears, difficulty hearing in noisy environments, or people sound like they are mumbling rather than speaking clearly.

The state's dental provider, Delta Dental of Iowa, has teamed up with Amplifon to offer [quality hearing care](#) depending on your needs. The program features:

- Savings on top-quality care from a nationwide network
- Risk-free trial on hearing aids for 60 days
- 1 year of free follow-up care such as cleaning, adjustments and other services
- 2-year battery supply or a charging station to keep your hearing aids powered
- 3-year warranty with coverage for loss, repairs or damage

For more information on the Delta Dental of Iowa Hearing Discount, visit deltadentalia.com/hearing.

WorkSmart with Workday

New Workday Benefits and Pay Hub Now Available!

When logging into Workday, users will now be able to access their benefits, pay, and compensation information in one location! This update lets them review details and complete tasks related to these areas.

Features of the new Benefits and Pay Hub include:

- An overview page with high-level information on pay, deductions, benefits, and compensation history.
- Three sections—Benefits, Pay, and Compensation—allow users to drill down into specifics in each area.
- The functionality used to manage all benefits and pay elections remains the same.

Check out the [Benefits and Pay Hub Overview video](#) for more information!

Name Pronunciation in Workday

This new feature is a great option to help others see and hear how you prefer to have your name pronounced. After you take the brief steps to set it up in Workday, it displays along with your name where anyone references you in Workday. For steps on how to add your pronunciation, see the [Name Pronunciation Smart Guide](#).

Update Your Address Using Google!

When you need to update your address, you will now see a google search option. Once you select your address, the address fields automatically populate for you! For more information, please visit the [Contact Change Smart Guide](#).

New Time Hub for Managers and Supervisors

The new Time Hub provides a central location to access critical time management tasks and reports for managers. Now, they are able to review time off requests, submit approvals, view incomplete time, no time entered, and other worker alerts all in one place! For more information, please check out the [Time Hub Video](#).

Health and Well-Being

Voluntary Vision Insurance: Open Enrollment Ends February 29

State of Iowa employees can elect vision insurance through the State of Iowa's Voluntary Insurance Program, which offers post-tax payroll deductions to pay your vision insurance premiums directly to the insurance carrier.

Open enrollment for vision insurance ends on February 29, with elections effective April 1, 2024. If you are currently enrolled in the voluntary vision insurance, you do not need to re-enroll unless you want to make a change.

You have two different insurance program options: Avesis and EyeMed/Delta Vision (Insight Network). Information about these voluntary vision plans is available at <http://www.benefitowa.com/>. Questions regarding the vision plans should be directed to World Insurance Associates at benefitiowa@worldinsurance.com.

Please note: The State of Iowa does not endorse or sponsor any voluntary vision insurance provider, or the products and services they provide, and assumes no responsibility for any purchases or disputes between individual employees and the vendors. All arrangements are strictly between the employee, as a consumer, and the insurance company.

Cutting Back on Sugar for Better Health

Americans eat a lot of sugar, often without even realizing it. Hidden sugars in the food you eat can affect your health in many ways, including dental problems, weight gain, and inflammation. More importantly,

eating excessive amounts of sugar can lead to a number of more serious diseases. Livongo and Wellmark share helpful insights—and even recipes—to help you tame your sweet tooth in [Cut Back on Sugar](#).

Free Health and Well-Being Seminars Offered Online

On-demand online seminars covering various health and well-being topics are available from Acentra, the State's Employee Assistance Program (EAP) provider, 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 available on the dates listed below.

- **Available now: *Money Matters: Navigating Emotions for Financial Wellbeing*** - Discover how emotions can influence spending, lead to procrastination with decisions, and impact your long-term financial health.
- **Available February 20: *Positive Impact: Becoming the Influencer*** - Learn the art of being a positive influencer and how to inspire those around you, whether at work, at home, or in the community.

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

News from the RICTeam

Get Logged In - It's Your Money!

Each Retirement Investors' Club (RIC) provider has a customized website specific to their RIC participants. You'll find lots of great information at your fingertips such as account activity, statements, investment and savings education, financial planning tools and calculators, and more!

Register to view your accounts online today! First-time users may create your online accounts using the following links for [Corebridge](#), [Empower](#), [Horace Mann](#), or [Voya](#).

RIC Webinars

- ***RIC Introduction & Enrollment*** - Employees new to the state's supplemental retirement savings plan will learn the benefits of participating in the Retirement Investors' Club (RIC). Discussion will include reasons to save, the employer match of up to \$75/month, options for investments, tax advantages, and enrollment. [Register now!](#)
- ***RIC Ready to Retire & Take Income*** - Employees who are five years or less from retirement will learn about options for deferring final pay, making Roth contributions, and taking income after leaving employment. Discussion will also include information on whether rolling to an IRA is the right move for you. [Register now!](#)

- **New!** SageView Advisory Group (RIC investment consultants) is hosting a financial wellness workshop on February 21 and again on March 20. [Register to attend](#) this 60-minute workshop covering the following topics:
 - **Automating Healthy Financial Habits** - Save more for emergencies, retirement, and other financial goals.
 - **Debt Management & Prioritizing Your Savings** - What comes first - retirement savings, emergency savings or paying off debt?
 - **Credit: Understand it, Build it, Secure it**

News from Your RIC Providers



Compounding: A simple (but powerful) investment strategy

No matter where you are on the path to retirement, the power of compounding offers a simple way to help create more wealth. [Read more](#) from Corebridge Financial.

Corebridge offers webinars on a variety of topics. **Join a webinar** at any one of the times listed on the following dates:

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

- **February 6 – Retirement Questions that Make a Difference** – Answers you need for a happy retirement.
- **February 20 – Social Security and Your Retirement** – What you need to know about Social Security.
- **March 5 – Retirement Pathfinder** – Will I be able to retire when I want to? How much should I be contributing? Will I run out of money?



Save another way with Roth contributions!

You have two ways you can save in the Iowa RIC: pre-tax and Roth.

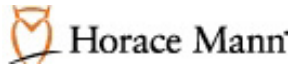
- **With pre-tax contributions**, your deductions are made before state and federal taxes are taken out. Pre-tax contributions and earnings are tax-deferred until withdrawn and distributed to you.
- **With after-tax Roth contributions**, you pay taxes on your contributions up-front. Qualified Roth distributions are completely tax free.¹

Should you consider Roth contributions?

- Do you expect your federal tax rate to be higher in retirement than it is today?
- Do you want to lessen your taxable income during retirement?
- Do you intend to keep your account in the RIC for at least five years?
- Can you afford to pay state and federal taxes on your contributions today?

Speak with a financial professional about your own situation. [Local advisors](#) are available in your area, weekdays from 7:00 a.m. to 9:00 p.m. (CT), to provide guidance. Visit empower.com/iowaric or call Empower at 833-999-IOWA (4692).

¹ Distribution of Roth assets are tax-free if you have a distributable event, are at least 59½ years old and have held the account for five years or more.



Show your retirement some love ❤️

Have you shown your retirement plan the love and attention it deserves? Approximately one-quarter of American workers feel very confident they will have enough to live comfortably in their retirement years. How about you?

- **Take the next step** by increasing your contribution each year. Increasing your contribution by just 1- 2% can really add up over time. If you want to know how an increase may impact your paycheck, [use this calculator](#).
- **Attend a Webinar - Women and Retirement: Your Future** - Horace Mann invites you to attend this webinar to take you through budgeting and spending money to talking about saving for retirement. Space is limited. [Register](#) today for a convenient time to attend!
 - Friday, March 1, at 4:00 p.m.
 - Monday, March 4, at 11:00 a.m.
 - Thursday, March 7, at 6:00 p.m.
 - Tuesday, March 12, at 5:00 p.m.
 - Thursday, March 14, at 3:00 p.m.
 - Monday, March 18, at 4:00 p.m.
 - Wednesday, March 20, at 7:00 p.m.
 - Tuesday, March 26, at 6:00 p.m.
 - Thursday, March 28, at 3:30 p.m.



Declutter and streamline your financial life

Much like our homes, our financial lives can benefit from a bit of organizing and prioritization. By facing what's in front of us, we may have a better understanding of the actions needed in order to simplify our finances and help achieve our goals. [Learn more from Voya](#) today!

IPERS Offers Ready, Set, Retire Workshop 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 then click "Register."

Education Opportunities

Taking the “Cringe” Out of Icebreakers!

“It’s time for an icebreaker!” If that just made you cringe, maybe it’s time to try something new, like ***What’s In a Name?*** for your next meeting or event.

Here’s how it works:

Ask each participant to share their name and also their “name story” - how they got their name. Maybe it’s a family name or there’s a funny story behind it. This activity is a great way to make connections and learn more about your attendees.

Have a large group?

Break participants into small groups to share their name stories, then each group can share the most interesting one.

Other quick icebreakers:

- **Penny for your thoughts:** Gather a collection of pennies from the last 10-15 years. Each participant takes one and shares something that happened in their life during the year on their penny.
- **Crock of questions:** Write several fun questions on notecards (i.e. What food can’t you stand? If you could only watch one movie forever, what would it be?). Participants draw one out and answer. The best part is, you can reuse these questions for other events!
- **The M&M Game:** Pass around a few M&M's to each participant. Present a list of topics for each color (i.e. red = favorite movie, blue = tell about your family, etc.) Play multiple rounds or have each participant choose one of their M&M colors to share.

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!