IOWA
Department of Administrative Services

HRExpress

Benefit and Human Resources News from the Department Of Administrative Services

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State of Iowa Benefits

Important Flexible Spending Account (FSA) Deadline April 15

Time is running out to file claims for reimbursement for 2023 eligible FSA expenses. April 15, 2024, is the deadline to file dependent care and health FSA claims incurred from January 1, 2023, through December 31, 2023. If you don't claim all of your 2023 health contributions, you can carry over up to $570 into 2024 for 2024 expenses. If you do not claim all of your 2023 dependent care contributions, you can use any remaining amounts for claims incurred from January 1, 2024, through March 15, 2024.

You may submit claim requests and supporting documents to ASIFlex, the State's third-party FSA administrator, in one of the following ways:

- **Mobile app.** Please note, your login is case sensitive.
- **Online.** Log into your ASIFlex account here and attach a pdf version of your supporting documentation to your claim request.
- **Fax** a claim form and supporting documentation to 877-879-9038.
- **Mail** your claim to ASIFlex, P.O. Box 6044, Columbia, MO 65205-6044.

Please note that you cannot use your health flex debit card in 2024 to pay for claims incurred in 2023. The debit card only works when you pay for claims incurred in the current year.

Access claim forms online and read more about submitting claim forms on the DAS website today.

Delta Dental's Member Connection Updated

Delta Dental recently updated their Member Connection website, offering subscribers a fresh new look and feel with the same great functionality you have come to expect.

By setting up an account, members are able to make the most of their benefits with everything at your fingertips, including the ability to:

- Print ID cards
- View claim details and status
- Find a provider
- Find eligibility and benefit information
- Access your explanation of benefits for dental, and much more!

Get started with Benefit Connection today! Simply visit the Delta Dental of Iowa website to log in to your account. Or, learn how to set up an account and gain access to other oral and vision health resources.

WorkSmart with Workday

Need Workday Support?

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.

Health and Well-Being

Your Life Iowa and Your Well-Being

How are you today? What are you thinking about? Health, finances, kids, parents? What went well in February, what didn't? Did February tap you out? Are you looking for some help or support? You are not alone.

If you are ready to make some changes in your life, know that Your Life Iowa (YLI) is here for you. YLI is a trusted 24/7 resource for questions or concerns about gambling, mental health, substance use, suicide, or other related concerns. The program is funded by the Iowa Department of Health and Human Services (Iowa HHS) and supports the Iowa HHS mission to provide high quality programs and services that protect and improve the health and resiliency of individuals, families, and communities.

CALL:
(855) 581-8111

TEXT:
(855) 895-8398

CHAT:
YourLifeIowa.org

In state fiscal year 2023, YLI received more than 47,000 contacts through phone, text, chat, and email, with nearly 650,000 visits to yourlifeiowa.org. One in four of those contacts were suicide related, over half included concerns about mental health, and one in five were related to substance use.

Whether the change is related to you or a loved ones' gambling, substance use, mental health, suicidal thoughts, or something else, YLI is a beacon of hope, providing information and resources to help get life back on track.

What You Should Know About Colorectal Cancer

March is Colorectal Cancer Awareness Month, making it a great time to consider a very important question: Are you up-to-date on your colorectal cancer screening?

Most people should start being screened for colorectal cancer at age 45, but people at higher risk may qualify for screening at an earlier age. The Wellmark Blue Cross Blue Shield policy for state employees generally follows the U.S. Preventive Services Task Force (USPSTF) recommendations outlined below.

Colorectal Cancer Screening

For people at average risk for colorectal cancer, regular screening should begin at age 45 and continue until age 75. Talk to your healthcare provider if you have a family history of colorectal cancer or any signs or symptoms of colorectal cancer.

There are two main types of colorectal cancer screening - an at-home self test looking for signs of cancer in a person's stool, or with an exam that looks at the colon and rectum (a visual exam). Details on preparation and instructions for each option are available from the American Cancer Society.

Stool-based tests are popular because they are less invasive and can be done at home.They also need to be done more often. Visual exams look at the structure of the colon and rectum for any abnormal areas. These exams can include colonoscopy, CT colonography (virtual colonoscopy), or flexible sigmoidoscopy. A colonoscopy is commonly chosen because it is widely known, covered by insurance, and allows for a full view of the colon with the option to biopsy and remove polyps at the same time.

More Information

Not sure if you should get screened or what screening method you should use? Take this quiz from the Colorectal Cancer Alliance and look through the Iowa Cancer Consortium's Cancer Screening & Early Detection Toolkit to help answer your questions.

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:** ***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.
- **Available March 19:** ***Bonding With Pets*** **-** In this seminar, participants learn about the impact of pets on your life and how their presence can enhance your mental and emotional well-being.

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 RIC Team

Financial Wellness Workshops

The Retirement Investors' Club (RIC) and SageView, the state's RIC investment consultant team, invite you to be part of a series of upcoming 60-minute live workshops, each featuring three 20-minute sessions. Learn more on important financial topics, including:

- ***Savvy Women, Smart Investors*** - Take charge of your financial future by evaluating key financial priorities for women at every life stage. Register to attend March 6 at 1:00 p.m.
- ***Healthy Habits*** - What should be first: retirement savings, emergency savings or paying off debt? Understanding, building, and securing credit to protect your assets. Register to attend March 20 at 1:00 p.m.
- ***Investment Insights*** - Target-Date Funds (TDF) - Can you do it yourself or should you have it done for you? Take a deep dive into understanding TDFs and other investment options in retirement plans. Other topics include the power of 1%, inflation and interest rates, maximizing your money, financial planning and market fluctuation. April 17 / May 22 / June 26 Register to attend one of these sessions.
- ***Retirement Readiness*** - Will you be ready for taxes, armed with strategies for drawing down assets in retirement? Consider healthcare in retirement, Medicare options, long-term care, your financial legacy, trusts, wills, and estate planning help you be ready. July 24 / August 21 / September 18 Register to attend one of these sessions.
- ***Financial Wellness -*** College Savings 529 Plans: Understanding the tax and other benefits; FSAs and HSAs: Tax-advantaged savings for healthcare needs . Roth vs. 401(k), 403(b) and other employer sponsored plans: What's similar, what's different, what's right for you? October 23 / November 13 /December 11 Register to attend one of these sessions.

For more great financial information, Sage View also offers videos on demand.

RIC Webinars Available Monthly

- ***RIC Introduction & Enrollment*** - Learn the benefits of participating in the Retirement Investors' Club (RIC), the state's supplemental retirement savings plan. Discuss 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 your funds into an IRA is the right move for you. Register now!

News from Your RIC Providers

Retirement savings and finance - advice for women at every age
No matter where you are in your career, there are steps you can take to gain confidence and take control of your financial future.

Join an upcoming webinar and learn about a variety of topics
Corebridge offers webinars on a variety of topics. Register for 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.

- Tuesday, 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?
- Tuesday, March 19: ***IPERS; State of Iowa Retirement Plan*** – Will IPERS replace my paycheck?
- Tuesday, April 16: ***Retirement Questions that Make a Difference*** – Answers you need for a happy retirement.
- Tuesday, May 7: ***Social Security and Your Retirement*** – What you need to Know about Social Security.

Does tax time take a bite out of your earnings?
Save today and plan ahead for your 2024 tax return. Pretax contributions to the Iowa Retirement Investors' Club (RIC) are not included as part of your taxable income for the year. This helps you save for your future retirement needs.Taxes are paid when you separate from service and take a distribution.

You may also be eligible for the **Saver's Credit** – a tax credit that can reduce your tax bill. The Saver's Credit rewards low-to-moderate-income taxpayers who are working hard and need more help saving for retirement. Visit the IRS website for more information.

Bite back and save! You may increase or decrease the amount deducted from your paycheck at any time. Visit empower.com/iowaric to learn more.

Questions? Contact Empower at 1-833-999-IOWA (4692). A representative can speak with you Monday-Friday from 7:00 a.m. to 9:00 p.m., and Saturdays 8:00 a.m. to 4:30 p.m. (CT).

Tax season should make you think of saving for retirement
Now is a good time to consider how you could lower your current taxes while setting aside money for your future. Here are a couple of ideas to help make that happen.

- Pretax contributions to your Iowa RIC can further reduce your current taxable income. Login to increase your contributions today.
- Traditional Individual Retirement Account (IRA) contributions may be tax deductible.

Saving for your retirement could help you save on income taxes now and perhaps even in the future. If you haven't started saving for retirement, enroll today!

Please note: As with all tax information, you should consult with a tax advisor regarding any tax-favored retirement products and your specific situation.

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Who is your beneficiary?
It's not something we like to think about, but it's important to have a beneficiary on file for your Iowa Retirement Investors' Club (RIC) Retirement plans. Designating beneficiaries and keeping them updated helps ensure your retirement account balance will be distributed as you intend in the event of your death.

Review your beneficiary designation on your quarterly statement or view the information online following these simple steps:

1. Visit iowa.beready2retire.com and log in or register your account.
2. Select **your name** in the top right corner and choose **Personal Information** from the menu.
3. If beneficiaries are already listed, no action is needed unless you want to make changes.

Sleep better with the knowledge that you can protect the ones you love. Elect or update your beneficiary designations 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

Find Time to Get Things Done

Looking to be more productive and efficient handling the constant flow of tasks, requests, and interruptions? Check out *Getting Things Done*, part of the Crucial Learning series offered by PDS. This hybrid course includes a 30-minute virtual kickoff meeting, followed by six self-paced modules.

Upcoming kickoff dates are:

- Tuesday, March 19 - 8:30-9:00 a.m.
- Thursday, May 2 - 8:30-9:00 a.m.

Not sure if you're ready to sign up? Try Crucial Learning's **FREE** Getting Things Done Miniseries to get a sample of what this course covers before enrolling for the full set of modules. Register on the Crucial Learning site, for free, to receive an email with a short video and activity each day for four days. Complete the lessons at your own pace!

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!