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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.

Wellmark's Blue365 Offers Discounts to State of Iowa Members

As a member of Wellmark Blue Cross Blue Shield, you have access to discounts and services through Blue365, a program designed by the Blue Cross Blue Shield Association. Blue365 offers you easy access to trusted health and wellness resources beyond your usual health care coverage. As a member, you enjoy discounts and savings on health care resources, healthy living programs, recreation, and travel. Best of all, it's free to join!

For more information and the most current list of vendors, visit [Blue365 Deals](#).

Disclaimer: The products and services offered by Blue365 are not endorsed or guaranteed by the State of Iowa. Any disputes regarding the products and services should be directed to Wellmark, Blue Cross and Blue Shield.

Fluoride Applications Covered by Delta Dental

Dental care is an important part of your overall health. Prevention plays a key role, so Delta Dental of Iowa covers the cost of routine checkups and cleanings, including fluoride applications one time every 12 months through age 18.

What is fluoride?

[Fluoride](#) is a naturally occurring mineral that strengthens tooth enamel, which is the hard outer surface of your teeth that helps protect from decay. It can even help rebuild weakened areas of tooth enamel.

To effectively protect your teeth, fluoride should be included as part of your daily routine at home, not just at your regular dental appointments, through:

- Toothpaste - All toothpastes that have earned the American Dental Association's (ADA) [Seal of Acceptance](#) contain fluoride. You should brush your teeth with a fluoride toothpaste twice a day for two minutes each time.
- Local community water - [Approximately 75% of U.S. water supplies](#) have added fluoride because consistent exposure is beneficial.
- Mouthwash - Like toothpaste, mouthwash that contains fluoride can help protect your teeth from decay.
- Fluoride supplements - Dentists can give prescriptions for supplements to those that may not have access to fluoridated water or have a higher need to protect from cavities.

It is important to keep in mind that too much fluoride can be harmful to children, so it's a good idea to supervise toothbrushing, and make sure they're using the [appropriate amount of toothpaste](#). Children 3 and under should use an amount the size of a grain of rice, and 3 and older should use a small pea-sized amount.

For more information on fluoride applications, visit the [Delta Dental of Iowa blog](#). To learn more about your Delta Dental benefits, visit www.deltadentalia.com and log in to Member Connection to find a provider near you.

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.
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Health and Well-Being

Natural Ways to Cope with Allergies

There's been a good deal of chatter about allergies in recent weeks. Allergy symptoms - runny eyes and nose, sore throat, sneezing, cough, headache - make springtime uncomfortable for many people. Limiting exposure to allergens is helpful but did you know you can also improve your symptoms by strengthening and supporting your immune system? Read [Natural Ways to Cope with Allergies](#) from Livongo and Wellmark for allergy information, tips, and recipe for a vitamin C-packed citrus and herb tonic.

Considering Retirement?

Retirement can be an exciting prospect. After years spent building a working life or career, you have the opportunity to discover the benefits of all your hard work. In spite of the anticipation, retirement is also a major life adjustment. Not only does it affect how you spend your time and money, it can impact your entire identity, leaving you to face a lot of unknowns. This is why planning for retirement is so important.

The state of Iowa and our vendors offer many resources directed toward those who are within a few years of this milestone. If you are considering retirement, consider this!

Finances

If you are like most, you started planning for retirement financially early in your career. But even if you're not quite where you want to be with your money, there are things you can consider to make the most of what you DO have.

The Iowa Insurance Division offers some great information on their [Save4Later](#) website, including:

- The [Planning for Retirement](#) course
- [Quick-Start Guides to Planning for Retirement](#)

And, of course, don't forget the financial resources provided by:

- The [Retirement Investors' Club \(RIC\)](#)
- [IPERS](#)
- The DAS-Human Resources Enterprise [retirement insurance webpages](#)
- [Acentra](#) - the state's Employee Assistance Program

Well-being in retirement

Quality of life is a huge consideration when planning for retirement. Will you have an outlet for your creativity? Will you have a support system of friends and family nearby? Are you ready to seek out activities and people who bring you joy? Wellmark Blue Cross and Blue Shield and the state of Iowa offer some great resources to help you plan for and thrive during this phase of your life. They include:

- [Do the Mental Prep Work for Retirement](#)
- [5 Steps to a Happy Retirement](#)
- [Get Retirement Ready](#)
- [Navigate Retirement on a Fixed Income Like a Pro](#)
- [Acentra](#) - the state's Employee Assistance Program

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: *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.
- **Available April 16: *Food for Thought*** - Participants will develop an understanding about the direct link between the contents of one's plate and physical health. Learn how mindful eating nurtures mental 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

Do you qualify for a federal tax credit?

Participation in the State of Iowa Retirement Investors' Club (RIC) may give you a chance to reduce your individual income tax by up to \$1,000 (or \$2,000 if married filing jointly) with the Internal Revenue Service's (IRS) Saver's Credit. The Saver's Credit is available to RIC participants who:

- Make contributions to their RIC account through payroll deductions (pre-tax or Roth).
- Are age 18 or older and not full-time students.
- Are not claimed as a dependent on another person's tax return.
- Meet the income limits set by the IRS.

The Saver's Credit is on your tax forms and tax advisors can answer questions about whether you qualify. See the [RIC Saver's Credit webpage](#) or the [IRS website](#) for additional information.

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



Starting important longevity planning conversations with family

Family conversations about the future - and reaching a consensus about the important later-life questions of *who, what, when, where* and *how* - are a vital part of longevity planning. Use our [conversation guide](#) to help you get started.

Upcoming Webinars

Join us to discuss a variety of financial topics:

[Click here to register](#) for webinars - each held at 11:30 a.m. | 12:30 p.m. | 4:00 p.m. | 7:00 p.m.

April 16 - *Retirement Questions that Make a Difference*

May 7 - *Social Security and Your Retirement*

May 21 – *Saving for College without Derailing Your Retirement*

June 4 - *Retirement Pathfinder*

Can't make the webinar? [Watch videos on-demand.](#)



Participants are tracking their financial wellness with Empower

Empower offers you a free personalized web experience to track your complete financial picture. Your retirement account is just one aspect of your overall financial outlook. Check out the online tools available to you when you log in.

- **Linking your accounts** – Link checking, savings, credit cards, college savings, brokerage accounts, personal loans, etc. to your Empower account. Easily and securely track your finances in **one place**. Balances in all accounts update automatically so you always know where you stand.
- **Net worth** – Your net worth compares **what you own** (your assets) **and what you owe** (your liabilities).
- **Budget and cash flow** – Budgeting and Cash Flow tools help you make a financial plan and stick to it. The Budgeting tool creates a detailed spending plan for each month. The Cash Flow tool shows you the difference between your income and expenses over time.
- **Savings and Retirement Planners** – See how much you're saving and pay down debt to help reach future financial goals?

Being an Empower investor helps you measure your complete financial picture so you can make informed decisions about changes to help you be financially well today and in the future. Start exploring your account options by logging in at empower.com/iowaric!



Take control of your financial future with help from a Retirement Readiness Check-up

Get Retirement Ready! Did you know many adults may not be financially prepared to retire? Have you thought about:

- How much income do you need? Check out our [retirement income calculator](#) to find out!
- Will you have a [shortfall](#)?
- How do you plan to combat inflation?
- If you'll take money from your savings to support your basic needs in retirement?
- What type of financial legacy do you want to leave?

Now is the time to put a strategy into place so you don't outlive your income. Contact your [Horace Mann Representative](#) today for help with your retirement readiness checkup.



Save for what matters most

America Saves Week is April 8-12. During America Saves Week, take time to check your finances, set savings goals, and build an action plan to help you achieve them.

Saving money can be a challenge. We get it; we want to give you the tools to discover fresh ways to save. Log in to your Iowa Retirement Investors' Club (RIC) retirement account at iowa.beready2retire.com to connect your external accounts like checking, credit cards, savings and more alongside your Voya accounts to bring together your financial life. Build a budget to discover where you can start saving.

Take some simple steps and visit voya.com/page/america-saves-week for additional resources and education.

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

First Aid/CPR Certification Offered

Become First Aid/CPR certified in this one-day course available to all state employees! This NSC course meets OSHA First Aid Standard 29 CFR 1910.151. Learn vital first aid and basic life support techniques

through hands-on practice. Course certification cards, which are nationally recognized, are digital and included FREE in student materials. Certification is good for three years.

Upcoming dates:

- April 26 | 8:30-4:30 | Hoover Building
- June 21 | 8:30-4:30 | Hoover Building

Log in through the [LMS](#)!

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!