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State of Iowa Benefits

Simplifying Your Employment and Income Verification Needs

The Department of Administrative Services is thrilled to announce that we have implemented Clear Verify, a powerful tool designed to simplify your employment and income verification needs.

With Clear Verify, you have the convenience of securely sharing your employment and income information for various purposes, such as purchasing a new vehicle, applying for a mortgage, or verifying your employment status with government entities. You can direct the third party verifier to Clear Verify to access this information OR you can utilize our “Verify Me” feature to proactively send the verification yourself!

To learn more about how Clear Verify works, visit clearverify.com, with additional information located on the [DAS website](#).

[Create an account today.](#)

If you need any assistance with Clear Verify, please reach out to their support team through email at support@clearverify.com, or call 888-990-7071.

Do You Use ASI’s Cardless Pay?

Have you tried using ASI’s exclusive Cardless Pay service at the FSA store? ASIFlex and the FSA Store teamed up to make the consumer shopping experience easier and more secure. With the [Cardless Pay](#) service, you don’t 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 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 the 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.

Delta Dental Member Connection, Networks

Having regular dental care exams can identify early signs of disease and chronic health conditions before they become more serious and harder to treat. At Delta Dental of Iowa, we help you make the most of your benefits by providing access to many resources and large provider networks designed to support your dental health needs.

Member Connection Makes it Easy!

The recently updated [Member Connection](#) is a one-stop online tool that puts you in control of your benefits. With Member Connection, you can see your benefits, print an ID card, view the status of a claim, download your explanation of benefits (EOB), and more. Log in or register for [Member Connection](#) today, and reach out to Delta Dental's customer service at 800-544-0718 with any questions.

Two Dental Networks, More Choices

Delta Dental's unique dual network gives you more choices from a broader selection of dentists by utilizing two networks — **Delta Dental PPO™** and **Delta Dental Premier®**. You are free to go to any dentist, but you'll have the greatest benefit and lowest out-of-pocket costs by seeing a Delta Dental PPO dentist. If you choose a provider in the Premier network, you will have a wider selection of dentists, with lower out-of-pocket costs, but reduced benefits.

To find a provider or see if your dentist participates in the Delta Dental PPO or Premier networks, visit www.deltadentalia.com.

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

Stress Less at Work

A little short-term stress may be exactly what you need to power you through a difficult or lengthy work project, but chronic stress is a completely different story. Read Wellmark's [3 Tips to Help You Stress Less at Work](#) to help you identify your stressors, pinpoint your purpose, and learn good self-care tactics.

Visit the Food Truck Zone on the Capitol Complex

Next time you're at the Capitol Complex, visit the Food Truck Zone, where approved vendors serve their menu specialties. Visit [Capitol Complex Food Trucks](#) for a list of the approved food vendors and the dates they have self scheduled. Please note: the Food Truck Zone is now located in [Lot 26](#), south of E Court Ave.

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: *Food for Thought*** - Develop an understanding about the direct link between the contents of your plate and your physical health. Learn how mindful eating nurtures mental well-being.
- **Available May 21: *Balancing Act: Strategies for Mental Health*** - Are you finding it difficult to manage all of your competing demands? Join this seminar to help find more balance and take better care of your mental health.

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

Attention all Retirement Investors' Club (RIC) participants!

Now is the time to check the contact information and beneficiary designations on your RIC account(s) for accuracy. Each RIC provider has customized websites to give participants access to:

- Beneficiary designations
- Account activity
- Statements

- Investment and savings education
- Financial planning tools
- Calculators and more

Log into your existing account from the [RIC Providers and Investments](#) webpage.

First-time users go to the following links to log into your accounts:

[Corebridge](#) [Empower](#) [Horace Mann](#) [Voya](#)

SageView invites you to live financial webinars

The Retirement Investors' Club (RIC) and SageView, the state's RIC investment consultant team, invite you to join a series of upcoming 60-minute live webinars, each featuring three 20-minute sessions.

Topics to be explored include:

- Target-Date Funds (TDFs) - A deep dive into understanding TDFs and all the investment options in your retirement plan.
- The Power of 1% - Small changes make a big impact in retirement.
- Inflation and Interest Rates - How to maximize your money, and navigate major purchases, financial planning efforts, and market fluctuations.



Upcoming webinar dates are May 22, at 1:00 p.m. and June 26, at 1:00 p.m.

[Register through this link](#) or scan the QR code to register.

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 Retiring Soon** - Employees who are five years or less from retirement will learn about options for deferring final pay, contribution tax types, 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 to attend the RIC Retiring Soon webinar.](#)

News from Your RIC Providers



When will you need the most income in retirement?

Spending is often highest in the early years of retirement and research shows that expenses generally decline with age. Read [When Will You Need the Most Income in Retirement](#) to learn more.

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

- May 7 - *Social Security and Your Retirement* - What you need to know about Social Security
- May 21 - *Saving for College without Derailing Your Retirement* - How do I save for college and my retirement at the same time?

- June 4 - *Retirement Pathfinder* - How much should I be contributing? Will I be able to retire when I want to? Will I run out of money?

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

[Register](#) to attend one or more of the webinars, and watch these [on-demand webinars](#) to learn more.



Even when you move on, your retirement accounts can stay put

Will you be retiring or moving on to a new job with a different employer? The transition is easy, knowing you can keep your existing retirement account right where it is.

Your Empower investments, services, and support give you reasons to consider keeping your RIC accounts:

- **Potential for lower fees** – Empower’s fees are highly competitive versus what you might get on your own if you leave your plan.
- **Account management and planning tools** – You’ll continue to have access to the same website for managing your account and the same planning tools.
- **Wide range of investment options** – Continue to move assets in your account to other RIC options as necessary. As your financial circumstances change, keep your investment mix in sync.

You don’t have to close your RIC accounts as you move on to new opportunities. You may simplify outside retirement accounts into your Empower accounts. Consider all your RIC benefits and fees before moving money between accounts.

If you have questions, contact Empower at 833-999-IOWA (4692), Monday - Friday from 7:00 a.m. to 9:00 p.m., and Saturdays from 8:00 a.m. to 4:30 p.m. (CT).

 Horace Mann

Most of us imagine retirement as a happy time, a reward for a lifetime of hard work, full of possibility and potential. We have good reason to see retirement in a positive light. Americans are living longer, healthier lives than ever before. In fact, for some of us, retirement will make up a full third of our lives. Our retirement assets need to provide adequate income over a longer period. This makes planning for our retirement essential.

Find out more about how your retirement income will impact your dreams by attending *Retirement Income Distribution (Nearing or at Retirement)*. [Register to attend](#) one or more live webinars with Horace Mann at the times and dates listed below.

June 3 at 5:00 p.m.

June 5 at 4:00 p.m.

June 11 at 6:00 p.m.

June 13 at 1:00 p.m.



Pay yourself first

By paying yourself first, you are preparing for a more secure retirement.

- **Your retirement savings contributions** in the Iowa Retirement Investors' Club (RIC) plan can help replace your paycheck in retirement.
- **Your employer monthly matching contribution** of \$1 for every \$1 you contribute (up to the maximum amount of \$75/month) is deposited into your 401(a) employer-match account.

Go to iowa.beready2retire.com and select “Enroll Now” to get started. To meet with a Voya representative, please call our Des Moines Office at 515 698-7973.

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

FREE New Horizons Webinars

We have partnered with New Horizons for several years to offer a variety of technical training and professional development courses. Beyond the extensive [catalog](#) of courses offered by New Horizons, there is a sizable [library](#) of free webinars as well! Visit the New Horizons [website](#) to register for webinars such as:

- *Power BI: Data Analytics for Beginners* - **May 8**
- *Discovering Your Authentic Self with DiSC Profiles* - **May 16**
- *Top 10 Microsoft Excel Shortcuts* - **June 4**
- and many more!

New FY25 PDS Course Catalog Coming Soon!

Mark your calendars! The FY25 PDS Course Catalog will be available for viewing starting May 15th. You will be able to access this catalog on the [PDS website](#). What will you be taking in FY25?

Quick Links

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

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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!