

In this Edition . . .

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

State of Iowa Benefits

Medical Care When Traveling Outside the Country

If you travel outside of the U.S. and need a doctor, hospital, or other health care professional, any medical claims for State of Iowa plan members will be processed abroad as they would be at home. Just show your Wellmark ID card at participating [BlueCard Worldwide providers](#).

- **National Choice**

National Choice provides you with access to doctors and hospitals in more than 190 countries around the world through the Blue Cross Blue Shield Global™ (BCBS Global™) Core Program. Visit www.bcbsglobalcore.com to locate international doctors and hospitals, or call 800-810-BLUE (2583). Please note when you receive non-emergency care from providers not on this list, these services will be covered at the out-of-network level and you will typically have to pay the providers directly and submit the claims yourself to obtain reimbursement.

- **Iowa Choice**

Under the Iowa Choice program, you are only covered for emergency care or care for an accidental injury when you are in a foreign country. If needed, you will still want to seek out care from a participating BlueCard Worldwide provider so you are charged in-network rates for your care whether it is covered by insurance (emergency/accident) or you pay privately (non-accident/non-emergency).

For more information on your health care benefits outside the country, visit [BCBS Global](#) or contact Wellmark's customer service at 800-622-0043.

WorkSmart with Workday

Need Workday Support?

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

How Social Media Affects Mental Health

Almost everyone uses social media, with many people spending several hours on several sites each day. According to the National Institutes of Health, research increasingly suggests that time spent on social media platforms can increase levels of anxiety and depression, particularly in younger users.

Learn more about the effects - both good and bad - of our collective obsession with social media in [How Social Media Affects Mental Health](#), provided by Livongo and Wellmark Blue Cross and Blue Shield of Iowa.

Do You Know What to Do in a Dental Emergency?

Dental emergencies can strike at the most inconvenient times, leaving you unsure about what to do next. Delta Dental offers great advice about handling your unexpected dental needs in [What to Do in a Dental Emergency](#). Knowing how to react can make a big difference in getting care and reducing any potential long-term dental damage.

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: *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.
- **Available June 18: *Living Well 365: Igniting Motivation for a Fulfilling Life*** - Examine strategies for self-care to improve physical health, nurture mental well-being, foster positive relationships, and adopt healthy habits.

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

You Can Invest Your Vacation Buyout in RIC!

Employees who are eligible for the June 2024 vacation buyout may choose to deduct a portion or all of their buyout amount to be invested in a 457 Retirement Investors' Club (RIC) account. Contact your [Human Resources Associate](#) if you aren't sure about your buyout eligibility.

To request a vacation buyout deduction, complete and submit the [Annual Vacation Buyout form](#) no later than June 20, 2024.

Please note: Use this form to select the amount you wish to have deducted from your buyout. This buyout amount will be in addition to any regular RIC contributions you already make.

SageView invites you to register for an upcoming live financial webinar

Join the SageView consulting team for an informative webinar featuring:

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



The webinar will be on Wednesday, June 26, at 1:00 p.m. Follow this [registration link](#) or scan the QR code then scroll down 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, making Roth and/or pre tax 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 to attend.](#)

News from Your RIC Providers



Investing in stocks for retirement

Stocks can play a valuable role in your retirement savings portfolio, but they come with risk. It's important to know that your approach to investing in stocks may change as you move through various life stages. Read more in [Investing in Stocks for Retirement](#).

Join us for webinars on a variety of topics

All webinars are held at 11:30 a.m. | 12:30 p.m. | 4:00 p.m. | 7:00 p.m. [Register to attend](#).

- **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?
- **June 18 - *IPERS; State of Iowa Retirement Plan*** – Will IPERS replace my paycheck?
- **July 16 – *Managing Life in Retirement*** – Obstacles to overcome in retirement.
- **August 6 - *Social Security and Your Retirement*** – What you need to know about Social Security

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

Stay tuned for more information on a special State of Iowa sponsored webinar on July 11, at 9:00 a.m. and again at 2:00 p.m.



You have choices when it comes to selecting your Iowa Retirement Investors' Club (RIC) provider. With interactive tools, enrollment, investment assistance and local advisors who can assist you, **Empower** is here to help!

Our participant website is easier than ever to use, with a multitude of resources to help you manage your account online.

- ✓ View your account balance and see where your retirement accounts are invested
- ✓ View a personalized monthly income forecast and your Lifetime Income ScoreSM
- ✓ Change your investment options
- ✓ Designate or change your beneficiary
- ✓ Find interactive calculators and tools
- ✓ Securely link other accounts to help provide a comprehensive financial picture

Investment assistance

Empower offers *My Total Retirement* to provide a personalized retirement strategy created by our experienced professionals (for additional fees). If you prefer to manage your own investments, you can choose Online Advice at no additional cost.

Local advisors

[Local advisors](#) are available in your area and can provide the guidance that you want. They can help you understand:

- Plan details
- Investment offerings
- How to get started
- Consolidating retirement accounts

Learn more about Empower

- Visit empower.com/iowaric
- Call the Customer Care Center at 833-999-IOWA (4692) weekdays from 7 a.m. to 7 p.m. (CT)



Most of us imagine retirement as a happy time, full of possibility and potential. We may even see it as a reward for a lifetime of hard work. There's good reason to view retirement in a positive light - Americans are living longer, healthier lives than ever before. In fact, for some, retirement will make up a full third of their lifespan.

All of this good news makes planning for retirement even more important, however, to help ensure you have adequate retirement income over a longer period of time.

Find out more about how *your retirement income* will impact your dreams by attending Horace Mann's webinar, **Retirement Income Distribution (Nearing or at Retirement)**. [Register with Horace Mann here.](#)



Free yourself from managing too many retirement accounts

Did you know Voya has resources to help you roll retirement accounts from former employers into your RIC accounts to simplify your retirement planning process? Consolidating accounts can help you stay on top of your finances by investing consistently, paying the same fees, and tracking your retirement progress in one place.

The Voya Account Consolidation Team (VACT) can help determine if your former employer retirement account can be moved to your RIC accounts. They can also help you consider your options, such as:

- Keeping your assets where they are
- Withdrawing your assets, which may create a taxable event
- Rolling your assets to RIC
- Rolling your assets to another eligible savings vehicle

VACT will guide you through the consolidation process and assist with collecting and completing the necessary transfer paperwork. Call (866) 865-2660 or email ACT@voya.com to learn about your options.

Please carefully consider the benefits of existing and potentially new retirement accounts and any differences in features. Please note that assets rolled over from other non-457 plans (such as 401(a)/401(k), 403(b), a traditional IRA) may remain subject to the IRS 10% premature distribution penalty tax.

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

Welcome to Workday Learning!

Effective July 1, 2024, employee learning previously completed through Learnsoft will be offered through Workday Learning.

Workday Learning will simplify the learning process by connecting our learning platform to the source of our data, allowing for quicker access and completion of required training in the future.

What's next?

Once the Workday learning management system (LMS) is turned on, you will see a new app in your Workday Global Navigation Menu called "Learning." You will also be enrolled in a digital Workday Learning course that will guide you through the learning app so you can feel confident in your ability to use the new system.

You will get to explore all of the new features offered through Workday Learning very soon, and we look forward to supporting your continuing learning and development needs.

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!