

In this Edition . . .

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

State of Iowa Benefits

Open Enrollment for 2025 Benefits Begins October 7

The Open Enrollment period for 2025 benefits begins Monday, October 7, and runs through 6:00 p.m. (CST) on Thursday, November 7, 2024, in Workday.

Employees will receive directions and resources by email in a special edition of the October *HRExpress* newsletter on October 7.

If you take no action during the Open Enrollment period, your 2024 benefit elections will automatically roll over for 2025 - **except** for healthcare or dependent care flexible spending accounts (FSAs). Employees **must** re-enroll each year to participate in either FSA plan. Even if you don't make any benefit changes, employees are encouraged to take this opportunity to review and/or update your beneficiary designations.

Watch for the October issue of *HRExpress* in your mailbox on October 7.

When a Tooth is Missing, What Helps Fill the Gap?

It's always exciting when a child loses a baby tooth, but what happens when they accidentally knock it out too early, or they lose it due to a cavity? Since baby teeth are necessary to keep space for permanent teeth, the child could experience dental issues in the future if teeth are lost prematurely.

When a tooth is missing, the [other teeth can shift to fill the gap](#). This can cause the permanent teeth to grow in crooked and crowded since there's little space left for them. This [can affect your child's speech and ability to chew](#). The solution is space maintainers, and they are typically only needed for the "back" teeth.



Space maintainers are [devices that fill the space left by a tooth](#). These are custom to fit your child's mouth to keep the spacing between other primary teeth in place. They can be a band or a temporary crown attached to one side of the open space with a loop or bar contacting the tooth on the other side.

Depending on the age of your child, he or she may have the space maintainer for years, since some permanent teeth don't emerge until [the age of 14](#). Here are [four guidelines](#) for caring for space maintainers:

- Children should not eat sticky candy or chew gum.
- Make sure children don't tug, push or play with space maintainers with their fingers or tongue.
- Keep the appliance clean by helping children brush and floss regularly.
- Make sure children visit their dentist twice a year.

With your State of Iowa dental plan, space maintainers are considered a Diagnostic and Preventive Service. This means space maintainers for your child, up to age 14, are fully covered at 100%.

For more tips on children's oral health, visit the [Delta Dental of Iowa blog](#).

Education Opportunities

Course Dates Added

We've recently added class dates for two PDS courses: [Managing Conflict & Resistance in the Workplace](#) and [Dimensions of Behavior](#). Both courses include a DiSC assessment. Get to know yourself and your team better, and learn how to best work together to effectively navigate conflict.

Class dates for *Managing Conflict and Resistance in the Workplace*:

- November 19 - virtual
- February 12 - virtual
- April 15 - in person

Class dates for *Dimensions of Behavior*:

- September 17 - virtual
- October 8 - virtual
- January 22 - virtual
- April 1 - virtual

Certificate Series Programs in Workday Learning

Our new learning management system, Workday Learning, brings a new way to enroll and complete our PDS certificate series. If you are interested in starting a [certificate series](#), simply search for the series in the Workday Learning catalog and enroll!

Please note: If you are in the middle of a series, please continue to use the [tracking forms](#) found on the DAS website until you complete your current certificate.

Browse Learning Content

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Blended Course (5)

Program (4)

TDC - Talent Development Certificate
 Recommended for all State employees, especially for those new to the public sector. Courses may be completed in any order as long as all courses are completed within a five-year window.
 11 items • 0 enrolled

MDC - Management Development Certificate
 Only for State employees who are classified as a manager or supervisor. Courses may be completed in any order as long as all courses are completed within a five-year window.
 15 items • 0 enrolled

ATDC - Advanced Talent Development Certificate
 Recommended for any State employee who has been in the public sector for more than 2 years. Courses may be completed in any order as long as all courses are completed within a five-year window.
 9 items • 0 enrolled

LCBDC - Leadership Capacity Building Development Certificate
 Recommended for State employees who are interested in developing leadership skills or who are new to leadership positions. Courses may be completed in any order as long as all courses are completed within a five-year window.
 11 items • 0 enrolled

Quick Links

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

Health and Well-Being

Healthy At Home: Supporting Your Child's Mental Health

Recognizing your child may be in need of mental health support can be overwhelming. But, finding the right treatment to help them feel their best is one of the most loving things a parent can do. Wellmark has developed a [Healthy at Home Parent's Guide](#) filled with information and resources to support your family's needs. You'll also want to read [Healthy at Home: Supporting Your Child's Mental Health](#) for additional tips and advice on this important topic.

Make a Difference by Pledging to One Gift: September 16 - October 11



The annual One Gift Campaign is almost here! This is when you may choose up to three [participating charitable agencies](#) to receive donations in 2025 through payroll deduction.

More than 350 charitable agencies have submitted applications and met the [eligibility requirements](#) to participate in One Gift. Any charitable agency you choose will receive 100% of your donation, without any administrative fee withheld. You may elect a one-time donation out of your first paycheck in January, or spread your donation throughout the year.

To donate in 2025, simply submit your pledge in Workday between September 16 and October 11, 2024.

Follow the step-by-step instructions in the [One Gift Smart Guide](#). A [paper pledge form](#) is available for those without computer or Workday access. If you have questions, contact your agency's [One Gift Liaison](#).

Please consider pledging to One Gift. Together, we can make a difference!

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 are free of charge, with the most current offerings available on the dates listed below.

- **Available now: *Harnessing Positive Reinforcement for Success*** - Discover how recognition can inspire, reinforce desired behaviors, and strengthen bonds in your personal and professional spheres.
- **Available September 17: *Crafting Joy: Finding Fulfillment in Creative Pursuit*** - Discover the art of trying new things, from sample different cuisine, traveling to exciting destinations, to diving into new hobbies. Spark your passion by expanding upon your interests.
- **Available October 15: *Aging Parents, Renewed Connections*** - Transitions that occur in later life can be challenging, yet they also offer unique opportunities to deepen our relationships and rekindle connections. This training will uncover ways to maximize this time.

EAP also offers confidential resources at no cost to help employees and eligible family members address many of life's challenges. For more information on EAP resources, visit the [DAS Employee Assistance Program](#) web page.

Work Smart with Workday

Need Workday Support?

Just follow these three easy steps:

- **Check the resources.** Check out step-by-step how-to guides, presentations, and video training sessions located in the Workday [Learning Catalog](#) for HR staff.
 - **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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Retirement Benefits and Savings

IPERS Offers *Ready, Set, Retire* Zoom Workshop

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 also 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.”

From the RIC Team

- **It’s a great time to review your accounts**

Fall is a good time to get ready for the upcoming change of seasons. It is also a good time to review your readiness for future changes to the seasons of your employment (changing jobs, reducing to part-time, retirement, etc.)

Log into your [RIC accounts](#) to begin your review of the following and more:

- Account balances and current savings rate – will this be enough for your future? You can use provider tools to help decide how much you should be saving.
- The funds you are investing in – are you comfortable with the amount of risk you are taking?
- Are your beneficiaries and home address accurate?

Want some help? Contact your RIC advisor and request a meeting (free of charge) to make sure you are on track to meet your financial goals. Not sure who your advisor is? Sign in to your account to locate [advisor information](#).

- **SageView invites you to register for an upcoming live financial webinar**

Register to attend SageView’s [FIRE: Financial Independence Retire Early](#) September 12, 2024, at 1:00 pm

During this one-hour workshop, SageView will talk about creating freedom and flexibility through financial independence. FIRE movement followers focus on drastically reducing expenses, saving aggressively, investing strategically, and looking for additional ways to increase income.

- **SageView offers Retirement Readiness Workshop**

Register to attend SageView’s [Retirement Readiness Workshop](#) September 18, 2024, at 1:00 pm

During this one-hour workshop, SageView will cover:

- Taxes in Retirement: Strategies for drawing down assets in retirement
- Healthcare in Retirement: Medicare options and long-term care
- Your Financial Legacy: Preparing for the unexpected: trusts, wills, and estate planning

News from Your Retirement Investors’ Club (RIC) Providers



Navigating the changing retirement funding landscape

Two experts on the topic of retirement income weigh in on how today’s retirees can create lasting, reliable income that will support them through potentially 30+ years of retirement. Read their take on [Navigating the changing retirement funding landscape](#).

Corebridge offers webinars on a variety of topics

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

- Tuesday, October 1 - *Social Security and Your Retirement – What you need to know about Social Security*
- Tuesday, October 15 - *Retirement Questions that May Make a Difference – Answers you need for a happy retirement*
- Tuesday, November 19 - *Inflation Implications – Why you will need more money in retirement than you spend now*

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 for the Corebridge webinars here.](#) If you can't make the webinars, they are also offered [on demand](#).



Five best practices for encouraging kids to save

How can you help your children become responsible savers? As with many good habits, the earlier we start cultivating good saving behaviors, the easier it can be to maintain them throughout our lives. Here are five suggestions to put your kids on the right track for a lifetime of disciplined saving:

- **Talk about money** - You've learned a lot about money over the course of your own financial journey. Teach them the lessons you've learned about saving, budgeting, and spending.
- **Let them earn on their own** - The old-fashioned weekly allowance is a great way to show the connection between work and income. It can also build good work habits and help kids clarify their spending priorities.
- **Open a savings account with them** - Opening a savings account for your child can teach them about the power of accumulating interest and cultivate solid account management behaviors as they monitor their account balance.
- **Set savings goals** - Saving can be easier when it has a purpose. Setting a savings goal can help children learn to avoid impulsive purchases and acquire the fiscal discipline that will be a big help as they look to future financial priorities like tuition, housing, and transportation.

Give your children the gift of a solid head start on saving for the future. Encourage them to follow the savings behaviors that can help them lead a more financially stable life.



Are you retiring on ramen noodles?

Let's be real, nobody wants to live on ramen noodles in retirement. Financial experts say you'll need about 70-80% of your pre-retirement income to maintain your current lifestyle. Are you saving enough to avoid the ramen noodle blues?

Pay yourself first: It's not just a catchphrase

Think about how happy your future self will be because of your savings. It's like a pre-paid vacation, but for retirement.

Join Horace Mann for [Preparing for Retirement Income Early in Your Career](#). This webinar, offered at various times/dates, will help you answer these important questions:

- Am I contributing to my employer's supplemental retirement plan?
- Am I saving enough to avoid living on ramen noodles?
- Have I talked to a Horace Mann representative about retirement?

[Register](#) today. Let's get your retirement plan in shape!



Get your loved ones involved

Many families don't discuss financial planning, but it is an important topic and should be addressed. It is particularly important for those with aging or disabled family members.

It's imperative that loved ones involved in your future care or finances be on the same page. One way to do this is with a family meeting. Read [Preparing for a Family Meeting](#) for a helpful checklist to help set an agenda for a family meeting to discuss care plans. This way, your loved ones can learn about your future wishes, finances, financial planning goals, and any other plans that may already be in place.

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!