

In this Edition . . .

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

State of Iowa Benefits

Kickstart the New Year with a Personalized Program at No Cost to You

Prioritize your health in the new year! The state partners with Livongo to provide both a personalized Diabetes Prevention Program and Diabetes Management Program to eligible members enrolled in the Wellmark medical plan. These programs are available at no cost to you and offer one-on-one coaching and smart devices, along with tips and tools to help you take control of your health.

Diabetes Management Program

Managing diabetes can be challenging, but Livongo's personalized Diabetes Management Program can help. This program provides you with the tools and support you need to track your blood sugar levels and develop healthier lifestyle habits. Here's what you can expect:

- **A connected blood glucose meter:** Easily monitor your blood sugar levels.
- **Unlimited strips and lancets:** Conveniently shipped right to your door.
- **Tips, action plans, and one-on-one coaching:** Personalized guidance to help you stay on track.
- **Real-time support for out-of-range readings:** Immediate assistance when you need it most.

Diabetes Prevention Program

You can have prediabetes for years without any symptoms. Take your first steps toward a healthier tomorrow and reduce your risk of type 2 diabetes with Livongo's Diabetes Prevention Program. This program offers:

- **Expert coaches:** Receive guidance on diet, nutrition, activity, and more.
- **A smart scale:** Syncs to the app and web portal for easy tracking.
- **An all-in-one app experience:** Track your weight, activity, and food intake effortlessly.

Both programs are designed to empower you with the knowledge and tools you need to take control of your health. Start the new year with a renewed focus on your well-being and take advantage of these valuable resources.

Learn more and see if you qualify for the program at Go.Livongo.com/STATEOFIOWA/register, or call 800-945-4355 and use registration code: STATEOFIOWA.

New to Flexible Spending Accounts (FSAs) in 2025?

New to FSA? If 2025 is the first year you have enrolled in either the health or dependent care FSA, you can log into [your account](#) at ASIFlex to:

- Review your information and read secured messages, including your enrollment confirmation
- Submit claims
- Request funds be deposited directly into your bank account
- For health FSA, order a debit card or select auto-reimbursement,
- For dependent care FSA, schedule recurring direct payments
- Shop the FSA store

Existing participants may do all of the above and may also see any remaining 2024 contributions. For health FSAs, up to \$610 may be carried over for 2025 expenses. Any contributions carried into 2025 must be used for 2025 expenses or will be forfeited. For dependent care, any remaining 2024 funds may be used for expenses incurred through March 15, 2025.

Questions about FSA? Visit the [DAS website](#) or [ASIFlex](#). You may also call ASIFlex at 800-659-3035.

Education Opportunities

Welcome, 2025!

Are you ready to get serious about achieving your goals this year? Check out [Getting Things Done](#) and [The Power of Habit](#), two Crucial Learning courses offered by PDS Training.

Attend the 30-minute kick-off meeting for **Getting Things Done** to get access to the series of online modules. Discover, at your own pace, how to maximize your efficiency and tackle more tasks by applying simple processes throughout your day. The next kick-off class is February 13.

Attend **The Power of Habit** and dive into strategies for building lasting habits. Understand the science behind habit formation and breaking 'bad' habits. Champion your personal and professional resolutions this year by harnessing the power of habit! The next available offering will be held virtually on January 28-30 from 9:00-11:00 a.m.

Quick Links

- Check out PDS [website](#) for [course offerings](#)
- Enroll through Workday Learning - [OKTA](#) | [external](#)
- [Find your agency's Learning Admin](#)
- [Contact us](#) with any questions!

Health and Well-Being

Voluntary* Vision Insurance: Open Enrollment Underway

State of Iowa employees have an opportunity to elect vision insurance through the State of Iowa's Voluntary Insurance Program. The state offers post-tax payroll deductions to pay your vision insurance premiums directly to the insurance carrier.

Open enrollment for vision insurance runs through February 28, 2025. Elections made during this open enrollment period are effective April 1, 2025. If you are currently enrolled in the voluntary vision insurance, you do not need to re-enroll unless you want to make a change.

You have two different insurance program options: Avesis and EyeMed/Delta Vision (Insight Network). Information about these voluntary vision plans is available at <http://www.benefitowa.com/>. Questions regarding the vision plans should be directed to World Insurance Associates at benefitowa@worldinsurance.com.

** Please note: The State of Iowa does not endorse or sponsor any voluntary vision insurance provider, or the products and services they provide, and assumes no responsibility for any purchases or disputes between individual employees and the vendors. All arrangements are strictly between the employee, as a consumer, and the insurance company.*

Setting Realistic Expectations to Meet Your Goals

It's easy to make New Year's resolutions - and many of us did for 2025. The hard part is sticking to them. The secret to meeting your goals is to set realistic expectations from the beginning. Let Livongo teach you the SMART system of goal setting, designed to help you create effective, achievable, and realistic goals.

Read [How to Set Realistic Expectations to Meet Your Goals](#) to get started!

Make a Resolution to Get your Cancer Screenings in 2025

What better time than the first of the year to resolve to get up to date on all recommended cancer screenings based upon your age and/or family history of disease. Using the U.S. Preventive Services Task Force (USPSTF) guidelines, Wellmark Blue Cross and Blue Shield recommends the following:

Colorectal Cancer - For people at average risk of colorectal cancer, regular screening should begin at age 45 and continue until age 75. Talk with your healthcare provider about what type of screening would work best for you. Also, let your healthcare provider know if you have any [signs or symptoms](#) or a family history of colorectal cancer.

Lung Cancer - Yearly lung cancer screenings are recommended for patients 50 to 80 years old who:

- have no signs or symptoms of lung cancer
- who currently smoke or have quit within the past 15 years
- have a 20 pack-year smoking history (one pack per day for 20 years or two packs per day for 10 years, etc.)
- receive a written order for a low-dose CT scan from your physician

Breast Cancer - All women are recommended to get screened for breast cancer every other year (every two years), from ages 40 to 74 years old. Learn more about the [risk factors of breast cancer](#).

Cervical Cancer - It is currently recommended:

- Women aged 21 to 29 get screened every 3 years with cervical cytology (Pap test) alone
- Women aged 30 to 65 years get screened every 3 years with cervical cytology (Pap test) alone, every 5 years with high-risk human papillomavirus (hrHPV) testing alone, or every 5 years with hrHPV testing in combination with cytology (cotesting)
- Find out more about the [risk factors related to cervical cancer](#).

Prostate Cancer - It's recommended that men ages 55 to 69 years old decide whether to undergo prostate-specific antigen (PSA)-based screening based on its potential benefits and harms after a discussion with their health care provider. [Learn about the risk factors of prostate cancer.](#)

Questions? - Not sure what screenings are recommended for you or if you have more questions? Contact your provider to schedule an appointment and don't forget to check your coverage in [myWellmark](#) before your visit.

More Resources

[The U.S. Preventive Services Task Force Cancer Screening Recommendations](#)

[American Cancer Society - Cancer Screening Guidelines](#)

[Iowa Cancer Consortium - Cancer Screening & Early Detection Toolkit](#)

[Wellmark Blue Cross Blue Shield - Preventive Care](#)

[Wellmark Blue Cross Blue Shield's ACA Preventive Services List](#)

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: *Tools for Life*** - Take inventory of the different tools in your figurative toolbox, assess your strengths, and learn how to approach life with a new perspective.
- **Available January 21: *Shine Your Light: Finding Your Inner Glow*** - Identify your positive traits and learn to highlight them in everyday life, resulting in a more genuine and confident self presentation.

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](#). Not sure how to search, check out this [Global Search feature clip](#) to learn more.
 - **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

Make 2025 the year you resolve to start saving (or saving more) for retirement.

The Retirement Investor’s Club (RIC) is here to help you take the first step. Whether retirement is years away or just around the corner, you can begin planning for your financial future in a few easy steps. Enrollment is always open—visit the [RIC Enrollment](#) site for more information and to enroll today!

Already enrolled? Log into your [RIC accounts](#) to review:

- Account balances and current savings rate – will this be enough for your future? 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’re 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?

- Call your [provider](#)
- Log into [your account](#) and locate advisor information
- Look at your most recent statement
- Review [advisor listings](#)

Financial Webinars for January

Join a provider webinar and learn more about a variety of topics.

- **Corebridge**

January 21 - *Retirement Questions that Make a Big Difference!*

The webinar is held at the following times: 11:30 a.m. | 12:30 p.m. | 4:00 p.m. | 7:00 p.m.

[Register here](#). If you can’t make the webinar, you may [watch it on-demand](#).

- **VOYA**

Understand the pillars of financial wellness, learn how to identify your priorities, and discover your next steps to achieving financial wellness.

Register to attend: *Financial Wellness (30-minute workshop)*

[January 14, 2025](#) 9:00 a.m. | 1:00 p.m.

[January 28, 2025](#) 11:00 a.m. | 2:00 p.m.

Create good habits to help improve your financial outcome in the new year.

Register to attend: *Five Things to Do Now (30-minute workshop)*

[January 28, 2025](#) 9:00 a.m. | 1:00 p.m.

News from Your Retirement Investors' Club (RIC) Providers



Women speak out on money matters

At Corebridge, we wanted to know what women are thinking and feeling when it comes to their finances, so we decided to ask them. [Find out what they told us.](#)



A New Year, A New Perspective on Retirement

When your retirement savings is not what it could be, pushing saving and investing goals to the back burner isn't a good choice. Instead, resolve to take the actions you need to build for your future and reach your retirement goals.

Here are some simple resolutions to consider:

Resolution 1: Define your retirement dream and create a vision for your future. Will you travel? Work part time? Get a clear picture of what you want to accomplish and then determine what your future expenses will be. Log on to your account at iowaric.empower-retirement.com for financial calculators to assist you.

Resolution 2: Increase your savings. If you want a hefty nest egg, consider saving about 15% of your household income each month. Although it might take some effort to increase your savings right now, you'll thank yourself in the future!

Resolution 3: Maximize your investing options to make the most of your retirement money. The best place to start is with your Iowa RIC. Explore your investing options and focus on the long-term. The longer you leave your money invested, the bigger your nest egg can grow.

Resolution 4: Schedule a meeting with your local advisor. For a list of the licensed advisors in your area approved by Empower, go iowaric.empower-retirement.com.

Contact Empower at **1-833-999-IOWA** (1-833-999-4692).



New Horace Mann Stable Value Solution Credited Rate!

Horace Mann is excited to announce the Horace Mann Stable Value Solution credited rate has increased from **3.75% to 4.00%** for employees of the Iowa Retirement Investors' Club who participate in Retirement Advantage. The biannual effective interest rate is declared on January 1 and July 1 of each year, and is guaranteed only for that time period. The rate applies to both the accumulated account value and all premiums received during the applicable time period.

You can review your investment options by logging on at www.horacemann.com/iowa. Start your new year off right by making sure your beneficiaries are up-to-date by logging on to [MyAccount](#). If you have any questions, please feel free to contact your [Horace Mann representative](#).



Protect how you connect

The start of a new year is a good time to review and update how you access your financial accounts online. That's because protecting your identity and ensuring your privacy is an important part of building a secure financial future.

Register your accounts online. If you've never accessed your Iowa Retirement Investors' Club (RIC) Retirement Plan account online, visit iowa.beready2retire.com and click *Register Now* to set up an account username and password. Then, do the same for any other financial account you can access online.

Update your passwords. It's important to update your passwords regularly to help stay ahead of fraudsters and unauthorized activity. Use different passwords for all your accounts and create strong, complex passwords that are more challenging to "crack."

Proceed with caution online. Keep your devices up to date with the latest operating systems and security patches. Be mindful of email phishing attempts from unknown senders. Also guard your personal information and avoid providing any information online unless it's through a trusted source. Don't wait until it's too late. Start 2025 by protecting and monitoring your digital footprint.

For help using [myOrangeMoney](#) or factoring Social Security and Medicare into your future retirement income projection, schedule an appointment with your local Voya representative by calling our Des Moines Office toll-free at **800-555-1970** or **515-698-7973**. Office hours are Monday through Friday, 8:30 a.m. – 5:30 p.m. (CT).

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!