

In this Edition . . .

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

State of Iowa Benefits

Hearing Discounts Offered Through Your Delta Dental Coverage

Do you often have to ask others to repeat themselves? Is there a constant ringing in your ears? If so, these could be signs of hearing loss.

Hearing loss can come on gradually, and affects people of all ages. Some [common causes of hearing loss](#) include exposure to noise, aging, health conditions, and certain medications. Other causes could be temporary obstructions in the outer or middle ear, or permanent damage to the tiny hairs in the inner ear.

If you think you may have hearing loss, it is a good idea to have it checked. If tests indicate your hearing is okay, you may only need to be tested once every three to five years. You should test your hearing more often if you are 55 or older or are experiencing symptoms like ringing in your ears, difficulty able to understand others in noisy environments or you hear mumbling rather than people speaking clearly.

With your State of Iowa benefits through Delta Dental of Iowa, you have access to hearing discounts. Delta Dental has teamed up with Amplifon to offer [quality hearing care](#) across multiple levels depending on your needs. The program features:

- Savings on top-quality care from our nationwide network of providers
- Risk-free trial on hearing aids for 60 days
- One year of free follow-up care for cleaning, adjustments, and other services
- Two-year battery supply or a charging station to keep your hearing aids powered
- Three-year warranty with coverage for loss, repairs, or damage

For more information on the Delta Dental of Iowa Hearing Discount, visit deltadentalia.com/hearing.

State Historical Society of Iowa Membership Discount

We're excited to announce an upgrade to the State Historical Society of Iowa membership program! Become a member to unlock these great perks and more:

- Discounts at our neighboring East Village businesses

- Discounts on Iowa History Research Center reference request services and on photographic image reproduction from the Library and Archives
- One-year subscription to the *Annals of Iowa* (four issues)
- One-year subscription to the *Iowa History Journal* (six issues)
- Time Travelers reciprocal membership program, including exclusive benefits and privileges to over 400 organizations nationwide.

Whether you've been thinking about joining yourself or gifting a membership to a loved one, now is the time to jump in! As always, members receive free admission to all State Historical Society of Iowa sites, invitations to members-only programs, discounts for paid-programs, and more.

Visit history.iowa.gov/support/memberships to explore membership options for individuals, families and organizations. Use code **STATEOFIOWA10** for 10% off the membership price.

Education Opportunities

Workday Learning Tips for Managers: Assignments vs. Enrollments

When a course is assigned to employees via a campaign through Workday - for example, the recent *Preventing Sexual Harassment* assignment - they receive a notification on their Learning dashboard alerting them of the required content and due date.

The employee will need to open the course in order for Workday to officially enroll them and list the assignment in the employee's Learning transcript. At that time, it will appear as Not Started or In Progress. Please use the report titled *My Team's Learning Assignments* in Learning to verify what courses have been assigned to your team members.

The Importance of Staying Focused During Training

Let's face it. Multitasking isn't always possible, particularly when you are attempting to gain or apply new knowledge. This is why it's vitally important to maintain focused attention during scheduled work training sessions. When you maintain focus, you significantly enhance the learning experience and improve the overall outcomes.

Here are some key benefits of staying focused:

- **Improved retention:** Maintaining focus allows you to process information more effectively, making it easier to recall later.
- **Enhanced skill development:** Greater attentiveness during training leads to increased understanding, allowing you to put the information to practical use.
- **Efficient use of time:** Focusing *during* training helps to prevent the need to spend time revisiting the material later.
- **Reduced stress:** When you stay focused, you're less likely to fall behind or miss important points.
- **Encouragement of group dynamics:** Many of our training sessions involve group or partner work. Staying focused during these activities creates a more productive, supportive, and respectful learning environment.

We believe training is most effective when employees can dedicate themselves to the scheduled session and we encourage participants to attend the full duration of their scheduled class. If you have questions around attending class, please review our [attendance policy](#).

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

For the Love of Dark Chocolate

Dark chocolate can be the ultimate secret weapon when you're craving a treat. For starters, it's delicious, but do you also know it can be good for your health? Just in time for Valentine's Day, Livongo and Wellmark offer [For the Love of Dark Chocolate](#), a short overview of the benefits of dark chocolate, along with three simple and delicious recipes.

Voluntary* Vision Insurance: Open Enrollment Ends February 28

State of Iowa employees may choose 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 ends February 28, 2025. Elections made during this open enrollment period are effective April 1, 2025. If you are currently enrolled in 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 the plans is available at <http://www.benefitowa.com/>. Questions should be directed to World Insurance Associates at benefitiowa@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.*

Save the Date for the First Annual Decades Dinner!

Friday, June 27, 2025

Throw on your glad rags, hop in your Tin Lizzie, and mosey down to the State Historical Building of Iowa for the first annual Decades Dinner on Friday, June 27! Dance the night away under the stars at the first annual event, featuring a 1920s theme! Proceeds will benefit statewide historical exhibits, educational programs, and initiatives of the State Historical Society of Iowa. Questions? Email development@iowa.gov.

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: *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.
- **Available February 18: *Stride Forward*** - Learn to confidently achieve goals, including setting attainable objectives, initiating change, and breaking down goals into manageable milestones.

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.
-

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

You've already made your New Year's resolutions, so now it's time to set your retirement savings plan in motion. Start by prioritizing your goals, breaking them into manageable steps, and writing them down to track your progress. Here are a few ideas to get you started:

- Create a budget
- Consider ways to reduce your expenses
- Consolidate funds from other retirement savings accounts
- Automate your contributions by enrolling in RIC or increasing your current contributions

The most successful plans are not just written down, but are revisited regularly. As things change, adjustments can be made while you stay focused on your retirement goals. Remember, planning is your key to success! Visit the [RIC Enrollment](#) site for more information and to enroll today!

Financial Webinars for February 2025

Check out the [RIC Financial Webinar Calendar](#) for a listing of all webinars.

SageView

Please register to attend our live financial wellness workshops hosted by our financial experts. In this month's workshop learn the benefits of automating healthy financial habits, having a financial plan, defining goals, and creating a roadmap to achieve them.

[February 19, 2025](#) 1:00 p.m. -- *Healthy Habits* (1-hour workshop)

Corebridge

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

[February 4, 2025](#) – *Social Security and Your Retirement*

[February 18, 2025](#) – *Enroll and Take Control of Your Future*

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

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

VOYA

Learn the benefits of creating a budget and how you can stick to it, while also gaining an understanding of good vs. bad debt. Please register to attend.

Building a Budget (30-minute workshop)

[February 11, 2025](#) 9:00 a.m. | 1:00 p.m.

[February 18, 2025](#) 11:00 a.m. | 2:00 p.m.

News from Your Retirement Investors' Club (RIC) Providers



Getting more enjoyment out of your retirement savings

New research reveals valuable planning insights when it comes to retirement spending and enjoying your money in retirement. [Read the full article here](#).



Active versus passive portfolio management: Understanding the differences

When you hear the word "portfolio," you might think of the investments that financial experts spend their days analyzing, buying, and selling. A portfolio is simply a collection of financial assets such as stocks, bonds, mutual funds, commodities, and cash. And your retirement account definitely qualifies as part of your portfolio.

Some portfolios are "actively managed" while others are "passively managed." And the difference is important to understand, especially when it comes to your retirement account assets.

Active management - With an actively managed portfolio, an individual (often known as the "portfolio manager") takes a hands-on approach to selecting and managing investments. Active

portfolio management usually comes with higher fees due to the reliance on a portfolio manager's knowledge and expertise.

Passive management - In contrast, passive portfolio management doesn't involve a portfolio manager. Because a passively managed portfolio doesn't require a manager to choose and manage investments, fees are generally lower.

It's your choice which you choose with your Iowa RIC accounts at Empower. Whether you choose an actively managed or passively managed approach depends on your unique needs. By understanding the difference between the approaches, including the level of personalization and fees involved, you can make an informed choice.



You work hard for your money, and it should work hard for you. Have you created your household budget for 2025? Doing so can help you establish and reinforce good habits to help you reach your financial goals. Click [here](#) to get started, and don't forget to factor in retirement savings – it's an important part of your future.

Save early and often

If you begin saving early, the power of compounding earnings can help pad your nest egg even more. If you haven't already, consider [enrolling](#) in Horace Mann Retirement Advantage[®], available under your Iowa Retirement Investors' Club program. If you've already enrolled, consider increasing your monthly contribution. Even just a few dollars may make a difference in the long run.

Questions? Contact your local Horace Mann representative. We leave no question unanswered.



How much can you afford to save each paycheck for retirement?

Planning for retirement can seem daunting at times but breaking it down into manageable steps can make the process much more approachable. A new year is a good time to check the status of your progress and determine if you're saving as much as you can for retirement each paycheck. Here are some key considerations to help you make this decision.

Assess your retirement goals

Consider the lifestyle you want to maintain in retirement, including your living expenses, travel plans and any other activities you wish to pursue. That will determine if you're saving enough and encourage you to find additional ways to save if you're not.

Understand your current financial situation

What is your current monthly income, regular expenses, existing debt, and any savings you've already accumulated? This will help you determine how much you can realistically set aside each paycheck to strike a balance between saving for retirement and meeting your current financial obligations.

Save as much as you can

Do you update your Iowa Retirement Investors' Club (RIC) Retirement Plan savings rate when your salary increases? Make it a goal this year to help improve your retirement readiness. Visit iowa.beready2retire.com to log into your account, review your current savings rate, and consider making changes as needed. Even if retirement seems far away today, someday you'll be glad that you did.

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!