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State of Iowa Benefits

Important Flexible Spending Account (FSA) Deadline April 15

Time is running out to file claims for reimbursement for 2024 eligible FSA expenses. April 15, 2025, is the deadline to file dependent care and health FSA claims incurred from January 1, 2024, through December 31, 2024. If you do not claim all of your 2024 health contributions, you can [carry over](#) up to \$610 into 2025 to be used for 2025 expenses.

You may submit claim requests and supporting documents to ASIFlex, the state's third-party FSA administrator, in one of the following ways:

- **Mobile app.** Please note, your login is case sensitive.
- **Online.** Log into your [ASIFlex](#) account and attach a pdf version of your supporting documentation to your claim request.
- **Fax** a claim form and supporting documentation to 877-879-9038.
- **Mail** your claim to ASIFlex, P.O. Box 6044, Columbia, MO 65205-6044.

Access [claim forms](#) online and read more about [submitting claim forms](#) on the DAS website today.

Please note you cannot use your health flex debit card in 2025 to pay for claims incurred in 2024. The debit card only works when you pay for claims incurred in the current year.

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

Education Opportunities

Reinforcing Learning for Greater Impact

After each PDS training course, we send out a class evaluation. One question we ask is what barriers employees face when taking training. Supervisor approval accounts for only 4% of responses. This result clearly shows our managers support employee training efforts.

We also ask if employees feel supported to apply what they've learned at work. Responses show 63% of employees feel leadership supports their efforts to apply what they have learned.

Managers can have a significant impact on the effectiveness of training. By engaging in three simple conversations, they can ensure employees get the most out of their training and your agency gets the greatest return on its investment.

- **Preview:** When the request to attend training comes through, take the opportunity to discuss the training with your employee. Why do they want to attend? What do they hope to achieve? Help them establish clear goals for attending.
- **Project:** After the training, talk with your employee about what they learned and how they might realistically apply it in the context of their job and their agency. It is also important to discuss how you can help them succeed.
- **Review:** Finally, check in occasionally. Provide feedback along the way and identify successes as they apply work toward their goals and apply their new learning.

These ideas are adapted from [A Manager's Role in Training Transfer is More Important Than You Think](#) by Pamela Booker. Additionally, check out [The Manager's Role in Reinforcing Learning for Greater Impact](#) by Steve Laughter for more ways to impact your employee's ability to effectively transfer learning from the training room to the workplace.

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

What You Should Know About Colorectal Cancer

Colorectal Cancer Awareness Month in March brings up a very important question. Are you up-to-date on your colorectal cancer screening?

Most people should start being screened for colorectal cancer at age 45, but people at higher risk may qualify for screening at an earlier age. The Wellmark Blue Cross Blue Shield policy for state employees generally follows the U.S. Preventive Services Task Force (USPSTF) recommendations outlined below.

Colorectal Cancer Screening

For people at average risk for colorectal cancer, regular screening should begin at age 45 and continue until age 75. Talk to your healthcare provider if you have a family history of colorectal cancer or any [signs or symptoms of colorectal cancer](#).

There are two main types of colorectal cancer screening: an at-home self test looking for signs of cancer in a person's stool, or an exam that looks at the colon and rectum with a visual exam. [Details on preparation and instructions for each option are available from the American Cancer Society](#).

Stool-based tests are popular because they are less invasive and can be done at home. They also need to be done more often. Visual exams look at the structure of the colon and rectum for any abnormal areas. These exams can include colonoscopy, CT colonography (virtual colonoscopy), or flexible sigmoidoscopy. A colonoscopy is commonly chosen because it is widely known, covered by insurance, and allows for a full view of the colon with the option to biopsy and remove polyps at the same time.

More Information

Not sure if you should get screened or what screening method you should use? [Take this quiz](#) from the Colorectal Cancer Alliance and look through the [Iowa Cancer Consortium's Cancer Screening & Early Detection Toolkit](#) to help answer your questions.

Being Heard: Be Your Own Health Advocate

In our fast-paced world, most of us have ended a medical appointment feeling rushed and maybe even confused. Livongo and Wellmark offer some great tips to help. The key to getting the best treatment possible is to be prepared. Read [Being Heard: Be Your Own Health Advocate](#) to learn more.

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: *Stride Forward*** - Learn to confidently achieve goals by setting attainable objectives, initiating change, and breaking down goals into manageable milestones.
- **Available March 18: *Harmony in Motion*** - Learn how physical activity is a key tool for mental health, sharing strategies to incorporate exercise into daily life for balance and harmony.

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 Help With Workday?

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](#). Check out this [Global Search feature clip](#) to learn how to search.
 - **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

Planning to retire in the next three to five years? IPERS invites you to join *Ready, Set, Retire*, a free, full-day Zoom webinar designed to help you prepare for retirement. Representatives from several retirement-related programs participate, including the Retirement Investors' Club, Social Security, SHIP (Medicare), IPERS, and continuing insurance benefits at retirement/SLIP. You may attend during work hours if your schedule allows and with supervisor approval. Spouses are also welcome to participate. [Visit the calendar for upcoming session dates](#) and registration details.

From the RIC Team

As we enter tax filing season, don't forget to check your eligibility to receive all or part of the Internal Revenue Service (IRS) Saver's Credit. The Saver's Credit offers a reward for low- to middle-income workers who save in a voluntary retirement savings account like the State's [Retirement Investors' Club \(RIC\)](#) 457 plan. The credit is claimed on an IRS Form 8880 with the individual's income tax return, and will apply to the first \$2,000 in savings contributions.

The amount of tax credit you will receive depends on the amount you save, your filing status, and your adjusted gross income (AGI) level.

For additional information about the Saver's Credit go to <https://das.iowa.gov/ric/savers-credit> or the [RIC Enrollment site](#) for more information, and start saving today!

Financial Webinars for March 2025

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

SageView

Join us for live financial wellness workshops hosted by our financial experts. In this month's workshop you will learn the benefits of automating healthy financial habits, having a financial plan, defining goals and creating a roadmap to achieve them. Register at the link below.

March 19 1:00 pm – [Healthy Habits](#) (1-hour workshop)

Corebridge

Join a webinar and learn more about a variety of topics. Register for your choice of webinars with the links below.

March 4 – [Up, Down, & Across: Family Longevity Planning Conversations](#)

March 18 – [Understanding IPERS and Your Retirement Plan at Work](#)

All webinars are held at the following times: 11:30 am | 12:30 pm | 4:00 pm | 7:00 pm

[Watch on-demand](#) if you can't make it to the webinar.

VOYA

Discover the importance of having an emergency savings fund for unexpected expenses. Learn how much you should save, and get some great tips to make it happen. Register with the links below. (30-minute workshop)

[March 11](#) 9:00 am | 1:00 pm OR [April 1](#) 11:00 am | 2:00 pm

News from Your Retirement Investors' Club (RIC) Providers



Trusted contacts and beneficiaries

When it comes to planning for you or your loved ones' financial future, two important roles often come up: trusted contacts and beneficiaries. Understanding the difference between the two is essential for effective financial planning and wealth transfer. Read [Trusted Contacts and Beneficiaries](#) to learn more.



Does tax time take a bite out of your earnings?

Do you know your pretax contributions to the Iowa Retirement Investors Club (RIC) are not included as part of your taxable income for the year? Pretax contributions reduce your tax liability and help you save for your future retirement needs. Taxes are paid when you separate from service and take a distribution.

You may also be eligible for the Saver's Credit – an Internal Revenue Service (IRS) tax credit that can reduce your tax bill. The Saver's Credit rewards low- and moderate-income taxpayers who are working hard and need more help saving for retirement. For more information, visit the [IRS website](#).

This year, bite back and save!

You may increase or decrease the amount deducted from your paycheck at any time. Be sure to visit empower.com/iowaric to learn more.

Questions?

Contact Empower at 833-999-IOWA (4692). Representatives are available Monday through Friday from 7:00 am to 9:00 pm (CT) and Saturdays from 8:00 am to 4:30 pm.



Tax season should make you think of saving for retirement

Now is a good time to consider how to lower your current taxes while still setting aside money for your future. Here are a couple of ideas to help make that happen.

- Contributions to your Iowa RIC can further reduce your taxable income. [Log in](#) to increase your contributions today.
- Traditional Individual Retirement Account contributions may be tax deductible.

Saving for your retirement could help you save on income taxes now and perhaps even in the future. If you haven't gotten started with saving for retirement, what are you waiting for? [Enroll today!](#)

As with all tax information, you should consult with a tax advisor regarding any tax-favored retirement products and your specific situation.



Don't take the summer off from your finances

Spring has “sprung” for another year and summer will be here before you know it. What are your summer plans? Now is the time to prepare financially when planning summer fun. Why is planning for and in the summer months so important?

- **You can make financial plans for the rest of the year.** Summer is a great time for a mid-year check-in to review your financial goals and make any necessary adjustments. Whether you're hoping to buy a house, pay for a trip, get out of debt or build an emergency fund, staying focused on your goals will help you achieve them faster.
- **Summer spending can put your finances in disarray.** Vacations are great, but excess spending can lead to increased debt. By preparing for the extra expenses that await you this summer, you can adjust your budget and spending to help avoid financial setbacks.
- **Summer is a time for important life events.** Is someone in your family getting married this summer? Is there a new baby on the way? Those are life events and financially preparing for them is essential. Take time now to review your finances and ensure you're ready for any changes that may come your way.

Want more tips and insights to help manage your finances in all seasons? Visit blog.voya.com for articles on retirement planning, making financial decisions, and much more.

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!