

In this Edition . . .

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

State of Iowa Benefits

Important Flexible Spending Account (FSA) Deadline April 15

Don't forget the April 15 deadline to file dependent care and health FSA claims incurred from January 1, 2024, through December 31, 2024, with a [carry over](#) of \$610 from 2024 contributions (if any) to be used for 2025 expenses.

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

Program for Safety Leaders and Advocates

Learn how to incorporate safety and health into your daily management process. The Safety Development Program (SDP) helps equip safety supervisors and safety managers with the knowledge, leadership skills, and methods they need to become effective safety leaders and advocates.

Who benefits?

- Newly-assigned safety personnel and safety leads
- Safety Program creators
- New supervisors and managers
- Experienced supervisors and managers seeking refresher training or additional education
- Any state employee interested in safety training

What is covered?

- How to confidently address critical safety and health issues
- How to enhance safety responsibilities and safety management systems, including safety inspections, incident investigations, safety meetings and employee engagement
- Identification and control of hazards, incident prevention, OSHA compliance, and continuous improvement in all areas of safety and health
- How to promote a positive safety culture

- Learning to support workers with on-going safety training, on-the-job training and promoting safe behavior
- State contacts to help with questions and concerns

Program topics include:

Safety Management	Ergonomics	Hand/Portable Power Tools
Communication	Hazard Communications	Materials Handling/Storage
Safety & Health Training	Regulatory Issues	Electrical Safety
Employee Involvement	Machine Safeguarding	Fire Safety

Please contact [Todd Lundvall](#) for more information and to register for training.

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

Simple Solutions for Better Sleep

Do you get the recommended seven to nine hours of sleep for adults each night? While some people might reach that goal, many of us likely fall far short. The result? You feel irritable, stressed out, unhappy, and tired. Poor sleep habits are also associated with decreased decision-making abilities and overall poor health. Livongo by Teledoc Health and Wellmark have joined together to share some of their best solutions for getting a better night's rest. Read [Simple Solutions for Better Sleep](#) to learn how.

Free Can't-Miss Health Secrets From WebMD®

Want to unlock secrets to a longer, healthier life? Discover small lifestyle changes that can significantly boost your health and your life-span with Wellmark's latest WebMD webinar. Take 30 minutes at your convenience to view [Living Longer - Quality and Quantity](#). Key takeaways for this 30-minute session include:

- **Lifestyle > genetics.** Your lifestyle choices influence 80% of your life-span. Genetics is only 20%!
- **"Blue zone" secrets.** Learn the nine habits of the world's longest-living communities (ages 100 and beyond).
- **The power of community.** Understand the social determinants of health and how they can impact life expectancy by over 16 years.



Wellmark  | IOWA
Department of Administrative Services

Life expectancy is increasing ...

Protect the quality of those extra years!

Find out how in your latest on-demand webinar ...

Living Longer: Quality and Quantity

Watch now!

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No-Cost 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: *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.
- **Available April 15: *Clutter to Clarity: Organizational Skills for Better Living*** - Explore how mastering organizational skills can transform your daily life by boosting efficiency, reducing stress, and creating more mental space.

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.** Access 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.

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, SHIIP (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

If you're worried about market volatility, don't be. Just stay the course.

Moving or withdrawing money in your retirement account during periods of market volatility can negatively impact your long-term savings goals. Investors who leave their money invested may experience better returns than those who don't. It can be concerning when the markets are in flux, but history tells us two things:

1. The markets typically recover over time
2. Volatility is a normal part of investing

Our RIC providers are here to help you navigate the ups and downs of the market and get closer to the future you want. Whether you're just starting your career, preparing for retirement, or somewhere in between, our [RIC team](#) can help you!

Upcoming Financial Webinars

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.

[Investment Insights](#) April 16, 2025, 1:00 pm - (1-hour workshop) , including:

Investing 101: Investing concepts to help you plan for your financial future

Market Movements and Your Portfolio: Current market trends and key economic indicators

Corebridge

Join us for our next Corebridge and State of Iowa co-sponsored webinar! All state employees are invited to attend and can do so during working hours if their workload allows and with supervisor approval.

[Understanding IPERS and Your Retirement Plan at Work](#) April 8, 2025 - 10:00 am and 2:00 pm

[Register for other upcoming Corebridge webinars.](#)

- *Retirement Pathfinder* - April 22, 2025
- *Social Security and Your Retirement* - May 5, 2025

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

Can't make the webinar, [watch on-demand!](#)

VOYA

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

[Create an Emergency Fund](#) April 1, 11:00 am | 2:00 pm

Discover the challenges women face in planning for retirement and get tips to overcome them, including saving strategies, health care options, and considerations for where you are in life.

[Retirement Planning for Women](#) April 1, 1:00 pm

Take control of your day-to-day finances by getting organized and learn some new ideas to help you reach your goals.

[Establishing Good Spending and Saving Habits](#) April 8, 9:00 am | 1:00 pm

Learn the six things you can do to stay on top of your goals and get a better sense of financial well-being.

[Six Tips for Spring Cleaning Your Finances](#) April 22, 9:00 am | 1:00 pm

News from Your Retirement Investors' Club (RIC) Providers



Location, location, location

There are key tax questions to ask as you think about where to retire. Searching for a place to live in retirement is a big decision, one that requires an understanding of state tax implications. Looking closely at federal, state, and local tax policies can provide a clearer picture of how far money will go in retirement and may help steer where to reside. For more information, read [Location, Location, Location - Key Tax Questions to Ask as You Think About Where to Retire.](#)



Register your account for easy and secure online access

You can set up your online account for your Iowa Retirement Investors' Club at Empower with just a few simple steps:

- Go to your plan website, "empower.com/iowaric."
- Click on *Register*.
- Select "I don't have a PIN."
- Follow the prompts to create your username and a strong password.

Why register your account?

- It helps safeguard your account – Contrary to what some people may think, registering your account online can actually improve your account security.* With multifactor authentication, you (and only you) receive and enter a temporary security code each time you log in to your account. The code is sent via phone or text message. This extra step helps prevent unauthorized access to your account and information.

- You can monitor your balance and projected retirement income – You'll always know where you stand.
- You can make changes – With online account access, it's easy to adjust your contribution amount, change investment selections, rebalance your account, and make any other changes to keep your account in sync with your retirement planning goals. You may increase or decrease the amount that is deducted from your paycheck at any time. Visit empower.com/iowaric to learn more.

* For more information regarding account security, including the Empower Security Guarantee, visit empower.com and, from the list of additional links at the bottom of the page, click Security Center.



Let's talk about your money - finding your balance with asset allocation

We all want our investments to do well. It's tempting to jump on the bandwagon when you see a particular investment soaring, but focusing only on what's hot right now can sometimes lead to disappointment. That's what we call "chasing performance," and it's like trying to catch a runaway train!

Instead of chasing the latest trends, there's a more thoughtful approach called **asset allocation**.

What is asset allocation?

Asset allocation is deciding how to divide your money among different types of investments, like stocks, bonds, and other options. You'll base these choices on your comfort level with risk and what you're hoping to achieve financially.

Ready to build your personalized plan?

[Log into](#) your account to see if your allocation still fits your goals or contact your Horace Mann representative to help you create a strategy that fits your unique needs and goals.



Celebrate “Future You” during America Saves Week

America Saves Week, April 7 through 11, is an annual celebration and call to action for everyday Americans to commit to saving successfully. This year, celebrate “Future You” by giving yourself the gift of a secure financial future. Taking just one small step can give “Future You” financial confidence to and through retirement. For example:

- Move a little more into savings. Whether it's \$2 per day, \$15 per week, or \$60 per month, find an amount and frequency that works for you and commit to saving it consistently. You'll be happy with the results over time.
- Track your monthly spending and saving. Have you connected your earnings with your spending? Voya's [Budget Calculator](#) can help balance your income with your spending and saving needs.
- Manage your debt to help improve your financial outlook. Debt is more than just what you owe. You're paying interest and fees, and carrying debt can impact your credit score. So even when you pay down debt, you're still saving.

- Learn something new. Voya Learn offers live webinars and on-demand videos on a variety of financial and retirement planning topics. Visit voya.com/voyalearn to watch a video or register to attend an upcoming session.

Join the celebration for America Saves Week. A small action today can make a big difference for the “Future You”. Discover how easy it is by visiting iowa.beready2retire.com

Get tips to get started on your saving journey, along with educational resources, upcoming Voya learning sessions, on-demand videos, and blog articles aligning to saving at www.VoyaASW.com

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!