

## In this Edition . . .

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

### State of Iowa Benefits

#### Delta Dental Explains (and Covers) Silver and Composite Fillings

When it comes to cavity care, there's no one-size-fits-all solution. There are multiple options available to address tooth decay, with the two most common being dental amalgam (silver fillings) and resin composite (white fillings). To [determine the type of filling that's best for you](#) you'll need to consider the extent of the decay, the location in the mouth, the cost of filling material, your insurance coverage, and your dentist's recommendation.

Silver fillings have been used for many years for fillings on back teeth, however, white fillings are becoming more popular. Each type of filling has its benefits and drawbacks. Some of the [benefits of resin composite fillings \(white fillings\) include](#):

- White fillings match the color of your teeth, which is why they are often used for fillings in the front or visible parts of your mouth.
- White fillings easily bond to your natural tooth.
- Because resin composite can bond directly to your tooth, dentists don't need to remove as much tooth material when preparing the cavity with the dental drill.

There are also some drawbacks of white fillings:

- White fillings may have half the lifespan of silver fillings depending on the person's diet and oral hygiene.
- It takes longer for your dentist to place a white filling than a silver filling.
- White fillings aren't the most expensive type of filling material, but they do cost more than silver fillings.

With your State of Iowa dental plan, posterior composite fillings (white fillings) are a covered benefit for the restoration of decayed or fractured teeth. The benefits include the same level of coverage as routine and restorative services of 80%.

For more information on resin composite fillings, visit the [Delta Dental of Iowa blog](#).

## Education Opportunities

### Saving Your Learning for Later

Do you ever see a course that interests you, but you just don't have the time to enroll or attend right now? Try saving it for later! Hit the **Save** button on the course page and select **Saved for Later**. When you're ready, you may find your saved courses in **My Library** in the Learning Links list.

### Certificate Tracking Available in Workday

Interested in starting one of the [PDS Certificates](#)? You can enroll in the certificate program within Workday, and your progress will be automatically tracked. Once complete, PDS will be notified by Workday and we'll start processing your certificate right away. Learn more about the available certificate programs:

- [Talent Development Certificate](#)
- [Advanced Talent Development Certificate](#)
- [Leadership Capacity Building Development Certificate](#)
- [Management Development Certificate](#)

### Quick Links

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

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## Health and Well-Being

### Mental Health Resources for Work, Home, and Everywhere in Between

Balancing a busy schedule? Your stress level can grow as responsibilities pile up, and it's important to set aside time for what matters most – your well-being.

The State of Iowa offers several tools and resources to support your health and happiness, and to help you do the same for others. Take a moment to review them now - and keep strong mental health top-of-mind. Learn more with [Wellmark's Healthy Everywhere and Healthy at Home Guides](#), packed with great information and resources to keep you healthy.

### The Connection Between Oral Health and Mental Health

It's safe to say most of us haven't considered that our oral health and our mental health are connected. Learn how your state of mind can affect your mouth with Delta Dental's [How Oral Health Affects Your Mental Health](#).

### 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](http://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: *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.
- **Available May 20: *Anxiety Unmasked*** - Explore the nuances of anxiety and learn to identify triggers for more effective management and calmer navigation through life's uncertainties.

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.

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## 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.

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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

#### Saving for Retirement

Thinking about retirement? You're not alone – most people hope to build a secure financial future, but studies show that many haven't saved enough, even as they near retirement age. While Social Security and IPERS can help, they may only cover part of your retirement income needs.

That's where the Retirement Investors' Club (RIC) comes in. Saving with RIC offers a flexible and powerful way to boost your retirement savings. Enjoy benefits like tax advantages, a variety of investment options, easy automatic payroll deductions, access to no-cost advisors, and an employer match of up to \$75 per month!

Visit the [RIC website](#) today and take the next step toward a more confident retirement.

## Upcoming Financial Webinars

The Retirement Investors' Club (RIC) offers free monthly webinars for state employees, presented by RIC team members and our plan providers. Live webinar sessions for *RIC Introduction & Enrollment* and *Retiring Now* have been added to the calendar. Check out the [RIC Financial Webinar Calendar](#) for a listing of all available webinars.

### SageView

Join us for live financial wellness workshops hosted by our financial experts.

[Investment Insights](#) (1-hour workshop) May 21, 2025, 1:00 pm, 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

A secure, comfortable retirement is every worker's dream. Achieving this dream requires careful financial planning to anticipate your income and needs in retirement. As part of a comprehensive financial plan, Social Security is an important element in retirement security.

[Social Security and Your Retirement](#) May 6, 2025

All 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 how to organize and manage your personal finances, including key topics like budgeting, emergency funds, debt management and investing basics. (30-minute workshop)

[Personal Finance Basics](#) May 13, 2025, 9:00 am | 1:00 pm & May 27, 11:00 am | 2:00 pm

Think about your future. Some things, like retirement, may seem far away. The sooner you start planning, the better. Learn to create a plan to help achieve your goals.

[Retirement Planning Under 40](#) May 27, 9:00 am | 1:00 pm

## News from Your Retirement Investors' Club (RIC) Providers



### Remaining calm and focused in volatile times

Market volatility can be unsettling, but it's important to not lose sight of the big picture – planning and preparing for your financial future. During periods of market volatility, it's important to remain calm and focus on your long-term goals. For more information read our article about [Remaining Calm in Volatile Times](#) and learn five key principles to help keep your emotions in check and stay the course.



### **Pre-tax or Roth: Which path to take?**

It's never too early to start planning for the future you want, and participating in the Iowa Retirement Investors' Club (RIC) through [Empower](#) will make saving for that future much easier.

You can contribute a portion of your pay as a Roth contribution. Roth contributions give you another tax-advantaged option, allowing you to benefit from tax-free withdrawals\* in retirement. Before you determine which path may be right for you, you'll need to consider a few important factors, including when you prefer to pay taxes.

- **Pre-tax contributions**

You'll pay less in income taxes today when you make pre-tax contributions to RIC. Contributions are still subject to FICA and Medicare taxes. Each dollar you contribute reduces your current taxable income by one dollar. Income taxes on pre-tax contribution amounts are deferred until your account is distributed (for example, at retirement).

- **Roth contributions**

In addition to pre-tax contributions, RIC allows you to make Roth contributions. The Roth contribution option combines the savings and investment features of a traditional retirement plan with the federal tax-free qualified distribution features of the Roth IRA. Roth contributions are made on an after-tax basis, so the amount contributed is included in your W-2, just like regular income, in the year you make the contribution. However, any earnings on Roth contributions may be distributed tax-free in retirement if you meet certain requirements.\*

*\*Earnings on Roth contributions will be taxed unless withdrawals are a qualified distribution as defined by the IRS. Qualified distributions are federally tax-free, provided the Roth account has been open for at least five years and the owner has reached age 59½ or meets other requirements. Qualified Roth IRA distributions may be subject to state and local income tax.*



### **Do the Ups and Downs Make You Woozy?**

Stocks seem to be on a roller coaster ride, eating into retirement investments and savings. That kind of market volatility can make investors uncertain about their saving strategies.

Some people may view volatile markets as an opportunity. With prices quite a bit lower than the beginning of the year, these people may find it to be a good time to invest more in their retirement accounts ("buying the dip").

Every investor's situation is unique. Now is a good time to talk to your [Horace Mann representative](#) about your long-term investing and saving strategies. Want to make a change online? [Log into your account.](#)



### **Stay the course**

Even in these uncertain economic times, keeping your money invested in the market may be the right choice in the long run. Wall Street woes and an unpredictable economy sometimes rattle even the most confident investors.

### **Time, not timing, is key.**

Predicting the market is not like predicting the weather. There are no high-tech gadgets or radar systems to predict the highs and lows that may lie ahead. Without knowing the exact moment to buy or sell, it is easy to miss the market, which could prove costly. Sticking to an investment strategy can keep your returns in line with long-term market performance. However, past performance doesn't guarantee or predict future returns.

### **Asset allocation**

Asset Allocation is a strategy that spreads your investment options around, seeking to take advantage of the potential features that stocks, bonds and other asset classes may offer. Although asset allocation cannot assure a profit or protect against loss, it can help you design a plan to reach your goals.

### **What does history tell us about the market?**

Historically, when one asset class falls out of favor with investors, generally another takes its place. For instance, when international stocks drop, domestic equities may emerge as winners. When stocks fall, bonds may rise. Rarely does the same asset class occupy the top slot two years in a row.

### **Resources to assist you**

You can find timely education on the [Voya market volatility resources page](#) which can help you navigate market volatility and continue to focus on the future.

*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](mailto:hrexpress@iowa.gov). Thank you!