IOWA
Department of Administrative Services

HRExpress
Benefit and Human Resources News from the Department Of Administrative Services

June 3, 2025

In this Edition . . .

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

State of Iowa Benefits

Medical Care When Traveling Outside the Country

If you travel outside of the U.S. and need a doctor, hospital, or other health care professional, any medical claims for State of Iowa plan members will be processed abroad as they would be at home. Just show your Wellmark ID card at participating BlueCard Worldwide providers.

- **National Choice**
  National Choice provides you with access to doctors and hospitals in more than 190 countries around the world through the Blue Cross Blue Shield Global™ (BCBS Global™) Core Program. Visit www.bcbsglobalcore.com to locate international doctors and hospitals, or call 800-810-BLUE (2583). Please note when you receive non-emergency care from providers not on this list, these services will be covered at the out-of-network level and you will typically have to pay the providers directly and submit the claims yourself to obtain reimbursement.

- **Iowa Choice**
  Under the Iowa Choice program, you are only covered for emergency care or care for an accidental injury when you are in a foreign country. If needed, you will still want to seek out care from a participating BlueCard Worldwide provider so you are charged in-network rates for your care whether it is covered by insurance (emergency/accident) or you pay privately (non-accident/non-emergency).

For more information on your health care benefits outside the country, visit BCBS Global or contact Wellmark's customer service at 800-622-0043.

Education Opportunities

Monthly Training for New Managers

Stepping into a management or supervisory role is both exciting and challenging. To support this transition, PDS offers monthly training sessions specifically designed for new managers and supervisors. These brief, targeted sessions complement agency onboarding efforts and provide essential information on topics such as self-care, employee management, and team leadership. New managers started receiving monthly notifications in April. We encourage all new managers and supervisors to set aside less than an hour (usually 20-30 minutes) to complete each session.

New Workday Learning Course Features Flexible Spending Accounts (FSAs)

Flexible Spending Accounts: An Introduction, a new course in Workday, features a recorded presentation introducing you to what a Flexible Spending Account is, what it covers, and how and when you can enroll. Check it out today!

EAP Webinar - *Mental Health: A Guide for Managers and Leaders*

Acentra Health, the state's EAP provider, invites you to participate in an hour-long session on *Mental Health - A Guide for Managers and Leaders,* Thursday, June 12, at either 8:30 am or 1:00 pm.

Creating a workplace that actively supports positive mental health is essential yet often overlooked in empowering employees. In this free seminar, participants will delve into the concept of mental health, learning to recognize the signs and symptoms of mental illness in their colleagues. We'll discuss the vital role leaders play in fostering a supportive environment.

Register today using the corresponding link below.
You will receive an email confirmation upon successful registration.The session will be recorded and all registrants will be emailed a presentation link in case you are unable to attend.

Thursday, June 12, 2025 - **8:30 am - *Mental Health: A Guide for Managers and Leaders***

Thursday, June 12, 2025 - **1:00 pm - *Mental Health: A Guide for Managers and Leaders***

Upcoming Training and Professional Development Opportunities

As we approach the end of the fiscal year, PDS continues to offer valuable training opportunities to support your professional growth. Don't miss these upcoming sessions to enhance your skills. Stay tuned for information on FY27 offerings!

June 9 | Customer Experience | In-Person

- Discover the difference between customer service and customer experience.
- Explore your customer's journey as they interact with your agency or facility.
- Identify proactive methods to address negative customer experiences.

June 17 | Generational Diversity | Virtual

- Discover what was happening in history during each generation's formative years.
- Discuss how historical events shaped each generation's paradigm of the world
- Gain insight into each generation's values and how best to identify with each generation.

June 23 | First Aid / CPR | In-Person

- Learn to perform vital first aid and basic life support techniques.
- Understand latest CPR and first aid guidelines.
- *This training meets OSHA First Aid Standard 29 CFR 1910.151.

June 24 | Advanced Thinking for Problem-Solving Managers | In-Person

- Explore strategic thinking skills to solve complex problems and plan for the future.

- Learn a critical thinking and strategic planning process, including a SWOT analysis.
- *Recommended for current supervisors, managers, and advanced leaders.

June 27 | Professional Impact | In-Person

- Review the importance of overall professional impressions in terms of being positive and proactive, accountable, cooperative and other success factors.
- Assess yourself and build an action plan to achieve your goals.

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

How Water Influences Our Overall Well-Being

Water is an integral part of our body and how it functions biologically, but have you considered how things like water-based activities, hydrotherapy, water temperature, and just hearing the sound of water can boost your energy level and mood. Learn how spending time in and around water can affect your well-being with Livongo's *The Benefits of Water*.

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: *Anxiety Unmasked*** - Explore the nuances of anxiety and learn to identify triggers for more effective management and calmer navigation through life's uncertainties.
- **Available June 17: *Thriving at Any Age: A Guide to Health Aging*** - Learn practical ways to integrate physical activity, nutrition, sleep, and regular doctor check-ups into your daily routine for improved wellbeing as you age.

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

Do a Mid-Year Financial Checkup

Long sunny days and the smell of barbecues are sure signs that summer has arrived. But before you kick off your shoes and disconnect, it's a great time to review your financial plan to ensure you're still tracking toward your short- and long-term goals. Changes in the market or shifts in your personal circumstances might require updates to your financial strategy. Ask yourself: *Does my financial plan still reflect my current situation?*

Here are some important items for your mid-year financial checklist:

1. **Review and Rebalance Your Portfolio -** Market fluctuations can cause your investment portfolio to drift away from your intended risk level. Regularly reviewing and rebalancing your portfolio ensures that your investments remain aligned with your risk tolerance and overall strategy. Your RIC Advisor can assist with any adjustments needed.
2. **Verify Your Personal Information -** Summer is a good time to update important financial details. Have you moved, or have your beneficiaries changed? Log into your RIC accounts to make sure your contact information, beneficiaries, and other information is up to date.
3. **Reassess Your Budget -** Summer vacations and activities can strain your budget. Review your spending targets and adjust if necessary. If you're planning a trip, estimate the total costs—meals, activities, souvenirs—and set a daily spending limit. Don't forget to include a buffer for unexpected expenses.
4. **Track Your Spending -** Whether manually or through a budgeting app, monitoring your expenses is crucial to staying within your budget. Regular tracking can highlight areas where you might need to cut back or reallocate funds.

Upcoming Financial Webinars

RIC offers free monthly webinars for state employees from the RIC team and the 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 webinars.

SageView
Join us for live financial wellness workshops hosted by our financial experts.
During this 1-hour workshop we will cover:

- Investing 101: Investing concepts to help you plan for your financial future
- Market Movements and Your Portfolio: Current market trends and key economic indicators

Investment Insights (1-hour workshop) June 25, 2025, 1:00 pm

Corebridge
Retirement Pathfinder from Corebridge Financial is an interactive retirement income planning tool to help you see your retirement plan like you've never seen it before. Learn how to dynamically illustrate numerous retirement scenarios and identify potential pitfalls in retirement planning.
Retirement Pathfinder: Are you on track for the retirement you envision? June 10, 2025

Your lifestyle during retirement could very well depend on how much you save now. Taking advantage of your employer's 403(b)/457(b) plan from Corebridge Financial could help you prepare for a more secure and enjoyable life in retirement.

Understanding IPERS and Your Retirement Plan at Work June 24, 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!

Horace Mann
We know you’ve been dreaming of long, lazy days this summer. Have you thought about when your long, lazy days can be a retirement reality? In this webinar, we'll help you uncover the secrets to a secure and enjoyable retirement.

Here's what you can expect:

- **Learn:** We will decipher all that confusing jargon and turn it into actionable steps for a secure retirement.
- **Reflect:** When do you want to retire? What do you want to do in retirement?
- **Get your questions answered:** How do you know if you have enough money saved? How long will it last?

Register for *Navigating Your Retirement Income* and get ready to make a splash with your retirement planning!

June 5, 2025 - 5:00 pm | June 9, 2025 - 4:00 pm | June 11, 2025 - 6:00 pm |
June 17, 2025 - 6:00 pm | June 23, 2025 - 5:00 pm | June 26, 2025 - 7:00 pm|

VOYA
Discover how to have the right strategy to help you prepare for the retirement you envision.
Envision and plan for your best retirement

June 10, 2025 9:00 am | 1:00 pm
June 24, 2025 11:00 am | 2:00 pm

News from Your Retirement Investors' Club (RIC) Providers

corebridge
(formerly AIG)

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 more about the psychological benefits of guaranteed income in the full article, *Getting More Enjoyment in Retirement With Guaranteed Income*.

EMPOWER
RETIREMENT

Saving for the Future you Imagine Starts Today
It's exciting to imagine the future and all the possibilities it holds. Once you're no longer working, you'll have more time to enjoy the things you love. To fully enjoy the next stage of your life, you'll need the financial means to do it. That's where your State of Iowa Retirement Investors' Club (RIC) at Empower can help. Participating in RIC at Empower can make saving for that future much easier. There are two ways you can get started.

Enroll on your own

1. To start the enrollment process, make sure you have access to an enrollment code. You can view or download the Enrollment Code Flyer at **empower.com/iowaric**.
2. With the enrollment code, go to **empower.com/iowaric** and click *Register* under *Participant Login*.
3. Select *I have a plan enrollment code tab* and follow the prompts to complete the process.
4. Contact your employer to set up payroll deductions.

Enroll with an Advisor

1. To get started, contact one of the Plan's licensed advisors. The list of available advisors can be found at **empower.com/iowaric**. *(Although you are not required to have an Advisor when you enroll, we encourage you to have one. Otherwise, an Advisor will be assigned to you after you get started.)*
2. Download and complete the Enrollment and Beneficiary Designation forms. You will find these by clicking on the primary banner for more information about the plan.
3. Follow return instructions provided on the forms. You will receive confirmation when your enrollment is processed.
4. Contact your employer to set up payroll deductions.

VOYA
FINANCIAL

Pick your person(s)

Designating and managing the beneficiary elections for your Iowa Retirement Investors' Club (RIC) Retirement Plan account can help ensure that the assets you've worked hard to accumulate are passed on according to your wishes. Act now to protect the life they live today.

Visit iowa.bereadyretire.com.

If you have not logged in before, click *Register Now* to set up a username and password. Once you've registered, you can use the same credentials to log into your account online and the Voya Retire mobile app. If you need help registering your account, call Voya at **(800) 584-6001**.

After you've logged in, go to the *Snapshot of Your Accounts* section of the homepage, click the link for your Plan, and then click *Go to Account*. In your RIC account, select *your name* in the top right-hand corner and click *Personal Information*. Go to the *Beneficiary Information* section and follow the instructions to add or edit your beneficiary(ies).

It's important to review your designations periodically, in case there has been a change in your personal situation that impacts your beneficiary designations, such as a marriage, divorce, birth, adoption or death. If you do not designate a beneficiary for each account, your beneficiary may default to your estate upon your passing.

Log in to **iowa.bereadyretire.com** today to ensure that your loved ones will be cared for according to your wishes.

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!