

In this Edition . . .

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

State of Iowa Benefits

Do You or Your Dependents Live Out of State? Check out Wellmark's Guest Membership

If you have children or dependents living out of state, or you're retired and plan to head south for the winter, you'll be pleased to know about Wellmark's Guest Membership option available through your Iowa Choice insurance coverage.

Your Wellmark Iowa Choice plan provides a Guest Membership benefit for retirees and active employees' eligible dependents who reside outside Wellmark's Blue HMO network for 90 consecutive days or more in a plan year. The Guest Membership benefit enables dependents and retirees to access covered services from Blue Cross and Blue Shield participating hospitals, physicians, and other health care providers in the state where the covered dependent or retiree is set up on guest membership. Guest Membership is only available within the United States.

Copays, deductible, and coinsurance remain the same as long as you are seeing a participating provider. To access an out-of-state provider, use the indemnity network on Provider Finder on [Wellmark.com](https://www.wellmark.com).

Learn more and request a Guest Membership by contacting Wellmark's customer service at 800-622-0043.

Regular Dental Care is Important - Review Your Benefits Now!

Dental care is an important part of your overall health and wellness routine. A regular dental exam can identify early signs of disease and chronic health conditions before they become more serious and harder to treat. Here are some important tips to keep your smile healthy and maintain your overall health:

Dentists see more than just your teeth. When you go to a dentist, you're getting more than a routine teeth cleaning. Dental check-ups can uncover skin diseases, thyroid problems, leukemia, cancer, or even the early stages of hardening of the arteries.

As a result, regular preventive care dental appointments can be an important building block in your overall health care. (Gustin, K.M. (2006, Dec.) Discussing dental. National Provisioner. 220(12). 26-29.)

Stop “small” issues from turning into “major” problems. If you don’t want to miss work for dental issues, then it pays to take care of your teeth. Over 20 million workdays are missed every year because of dental issues. Preventive care visits are one of the best ways to stop nagging dental issues from turning into big problems that can knock you off your feet. (National Association of Dental Plans (NADP)).

Daily brushing and flossing are important. Twice daily brushing with a fluoride toothpaste and flossing help prevent tooth decay. Cleaning between your teeth with floss is particularly important because it removes plaque, as well as preventing decay and gum disease.

Make sure you are getting the most from your dental benefits and schedule your next preventive visit today. With your dental plan through Delta Dental of Iowa, your **routine cleanings and exams are covered at 100%**. By using your preventive care benefits, you could avoid costly problems later on.

To learn more about your Delta Dental benefits, visit our website to find a provider or log in to Member Connection at www.deltadentalia.com. And, for more information on the importance of preventive visits, check out the [Delta Dental of Iowa blog](#).

Education Opportunities

People Insights: HR Analytics & the Art of Storytelling

Join us on July 10 from 1:00-2:00 pm for a live webinar with Tuan Phan to learn about how to turn data into a story, communicate data insights, and use data to create compelling recommendations. [Register today](#) through Workday Learning.

Listening to Learn: Embracing Feedback

PDS is excited to host a live virtual training on August 5, 2025 from 10:00 - 11:30AM via Zoom. Join us for [Listening to Learn: Embracing Feedback](#) to help strengthen your listening skills and build a mindset that accepts and embraces feedback. This session will cover active listening techniques, the difference between listening to respond versus listening to understand, and strategies to manage defensiveness and turn feedback into growth.

FY26 Course Catalog is Live

The [PDS Course Catalog for FY26](#) is now live! You can explore available courses through our course catalog or by visiting [Workday Learning](#). Reach out to your [learning admin](#) with any questions.

ATDC Certificate Change

The course, *Strategies for Work Life Balance*, is no longer being offered. For employees currently completing the ATDC series, this course is no longer required. The downloadable form on our [website](#) has been updated, and the [program](#) in Workday will update today.

Remember, if you began your PDS certificate series before Workday Learning went live on July 1, 2024, please continue to track your progress using the [forms on the website](#). If you started your certificate series *after* July 1, 2024, you may enroll in the certificate programs in Workday, linked below, where your progress will automatically be tracked.

- [Talent Development \(TDC\)](#)
- [Advanced Talent Development \(ATDC\)](#)
- [Leadership Capacity Building Development \(LCBDC\)](#)
- [Management Development \(MDC\)](#)

Quick Links

- Check out PDS [website](#) for [course offerings](#)
- Enroll through the LMS - [OKTA](#) | [external](#)
- Find your [PDS Partner](#)
- [Contact us](#) with any questions!

Health and Well-Being

Summer Wreaking Havoc on Your Skin?

Combat summer's pesky skin concerns, from sunburns and rashes, to bites and stings. Get expert advice from Livongo by Teladoc today with this short read, [Expert Tips for Summer Skin Care](#).

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: *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.
- **Available July 15: *The Power of Resilience*** - Build mental and emotional resilience in a dynamic world. Learn practical strategies for enhancing wellbeing and confidently navigating change.

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, 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

The Tax Advantages of Contributing to Your Retirement Account

Saving for retirement through the Retirement Investors' Club (RIC) comes with valuable tax benefits. You simply need to decide whether you want to take advantage of those benefits now or later. RIC allows employees to choose between pretax and Roth contributions—or a combination of both.

- **Pretax Contributions** are taken from your paycheck before taxes are applied, and:
 - your money grows tax-deferred, meaning you don't pay taxes until you withdraw the funds.
 - withdrawals, including earnings, are taxed as ordinary income.
 - can increase your take-home pay now, and you may pay taxes later at a lower rate if you're in a lower tax bracket during retirement.
- **Roth Contributions** are made after taxes are taken from your paycheck, and:
 - qualified withdrawals are tax-free, including any investment earnings.
 - to qualify, the account must be at least five years old, and the withdrawal must occur after age 59½, death, or disability.
 - this option is beneficial if you expect to be in the same or a higher tax bracket in retirement or if you plan to leave the money invested for many years.

Please note, you cannot withdraw your funds until you leave State employment, unless you qualify for a distribution while employed.

The key is to save as much as you can—regardless of the tax option you choose. You're not limited to one type of contribution. In fact, combining pretax and Roth contributions may help you diversify your tax advantages and maximize your long-term savings. Visit the [RIC Contribution website](#) for additional information.

Upcoming Financial Webinars

RIC offers free monthly webinars for state employees from the RIC team and the providers. Live webinar sessions including, *RIC Introduction & Enrollment* and *Retiring Now*, may be found on the [RIC Financial Webinar Calendar](#).

SageView

[Retirement Readiness Workshop](#) (1-hour workshop) July 23, 2025, 1:00 pm

During this workshop, we cover essential retirement milestones and smart techniques to get you on track which include:

- Making Your Money Last in Retirement: Think beyond the retirement finish line: picture, pay, and plan for your future
- Slow to Start Saving for Retirement? Strategies to Help You Stay in the Race: Started late or haven't saved enough?

Corebridge

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 financial future and enjoy your life in retirement.

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

Focus on overcoming the specific financial hurdles many women face as they plan and invest for the future. Learn more about the importance of having a personal plan, a sound strategy and a consistent approach to saving.

[Planning for Your Financial Future: An Educational Workshop for Women](#) July 22, 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 Social Security's key benefits in this session, where you'll learn its personal impact, explore your options, and find additional resources for next steps

[Social Security Basics](#) July 22, 2025, 9:00 am | 1:00 pm

Learn how to understand and prioritize your debt, while also creating a plan to pay it off.

[Prioritize and Manage Your Debt](#) July 8, 2025, 9:00 am | 1:00 pm and July 22, 2025 11:00 am | 2:00 pm

News from Your Retirement Investors' Club (RIC) Providers



Turning retirement savings into a lifetime income stream

The transition to retirement marks a pivotal shift: turning accumulated retirement savings into a steady, reliable lifetime stream of income. It won't happen by chance, though. Getting there requires an understanding of current savings, how to continue to grow them, and options for converting retirement savings into lasting income.

[Read the full article on Turning Retirement Savings into a Lifetime Income Stream.](#)



Give your future self a potential raise by increasing your contributions

Everyone loves getting a raise. It's a great feeling when the number on your annual income gets a nice bump. But what about your future retirement income? How can you give your future self a potential raise so you can make your post-working life a little more comfortable?

It can start with increasing the amount you contribute to your retirement account with each pay period. It's a simple formula: By saving more today, you can have a brighter tomorrow—especially when you factor in the power of compounded growth potential.

Small changes can make a big difference

The good news is that even a small change of an extra 1% in the amount you contribute to your retirement account can make a big difference over time. How big a difference? The numbers are different for everyone, depending on your income, your investment return rate, and other factors. You can see how an increase could affect your specific retirement outlook by checking out your Lifetime Income ScoreSM when you log into your account at empower.com/iowaric.

Save more today

You can increase the amount that is deducted from your paycheck at any time. Visit das.iowa.gov/ric/457-payroll-deductions for information on how to change your payroll deduction election in Workday.



Horace Mann

New Horace Mann Stable Value Solution Credited Rate!

Horace Mann is excited to announce the new Horace Mann Stable Value Solution credited rate has increased from **4.00% to 4.25%** for employees of the Iowa Retirement Investors' Club who participate in Retirement Advantage. The biannual effective interest rate is declared on January 1 and July 1 of each year, and is guaranteed only for that time period. It applies to both the accumulation account value and all premiums received during the applicable time period.

You can review your investment options at www.horacemann.com/iowa.

Start your summer off right, by making sure your beneficiaries are up-to-date by logging on to [MyAccount](#). If you have any questions, please feel free to contact your local Horace Mann representative.



How much will your future cost?

Think about everything you hope to accomplish in life. You may want to raise a family, help put the kids through college and enjoy an active retirement. Have you ever thought about how much that all could cost, though?

The future may seem overwhelming, but it doesn't have to be. Don't get discouraged about how much things cost now and how much more they may cost in the future. Instead, take advantage of the time you have to prepare. The steps you take now can have a direct impact on your financial future. Save as early and as much as you comfortably can. Then try to increase your savings as you earn more.

Saving requires commitment and consistency. Assess your contributions to the Iowa Retirement Investors' Club (RIC) and help determine how much you can afford to save for retirement with My Retirement Overview®. This tool allows you to estimate how much you may need to save for retirement and how various savings amounts are likely to impact your take home pay today. The results can identify potential gaps in retirement funding. Check out My Retirement Overview at voya.com/page/tools.

Visit voya.com/voyalearn for live and on-demand education sessions that can help provide you with ways to save for major milestones, unexpected expenses, and more.

IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

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!