

In this Edition . . .

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

State of Iowa Benefits

FSA/HSA Coverage for Well-Being Tools

As a reminder, state employees may use their flexible spending account (FSA) and health savings account (HSA) funds to support a variety of mental health and well-being options, including:

- Oura Ring - a smart ring designed to track various health metrics, including sleep, activity, heart rate, and body temperature
- Counseling, psychotherapy, and behavioral health modification services
- Acupuncture and acupressure services/products
- Substance abuse treatment and smoking cessation products
- Teeth grinding prevention
- Wearable health and activity trackers, (i.e. Fitbit)*
- Fitness and yoga programs*
- Seasonal affective disorder light therapy lamps*

To see if a particular item or service qualifies for reimbursement, check out the [ASI website](#) under “Resources” for a list of eligible expenses.

*requires a letter of medical necessity from the treating physician

When Was the Last Time You Had Your Smile Checked?

Most Americans understand the connection between overall health and oral health, and some remember going to the dentist regularly as a child. However, these people aren’t necessarily adjusting their oral health routines as they age.

Dental care isn’t just for kids! It’s an important part of your overall health and wellness routine. A **regular dental exam can identify early signs of diseases and chronic health conditions** before they become more serious and harder to treat. Here are some reminders why regular preventive dental care is so important:

- **Dentists see more than just your teeth.**

Routine checkups can uncover skin diseases, thyroid problems, leukemia, cancer, or even the early stages of hardening of the arteries.¹ These issues are often revealed during regular exams because dentists and oral hygienists may be able to see symptoms in your mouth that you may not even notice.

- **Stop “small” issues from turning into “major” problems.**

If you don’t want to miss work for dental issues, it pays to take care of your teeth. Over 20 million workdays are missed every year because of dental issues.² Preventive care visits are one of the best ways to detect and stop nagging dental issues.

- **Daily brushing and flossing.**

Brushing with a fluoride toothpaste and flossing two times each day help prevent tooth decay. Cleaning between your teeth with floss is particularly important because it removes plaque, prevents decay, and limits gum disease.

Set up your preventive care visit today!

Cleanings and routine care are covered with your dental plan through Delta Dental of Iowa. Using these benefits can help you avoid costly dental issues in the future. [Find a provider](#) near you and schedule your appointment today.

Sources:

1. Gustin, K.M. (2006, Dec.) Discussing dental. National Provisioner. 220(12). 26-29.
2. National Association of Dental Plans (NADP).

Education Opportunities

HR Analytics & the Art of Storytelling

[*People Insights: HR Analytics & the Art of Storytelling*](#) is now available on-demand through Workday Learning. This on-demand webinar will help you build the skills needed to take your analysis and insights and turn them into compelling stories that ensure your stakeholders act on your recommendations.

PDS Certificate Tracking

If you started working on a certificate series before Workday Learning went live on July 1, 2024, you will need to complete your certificate tracking using the digital forms found on the [PDS website](#). Since Workday will not track course completions prior to July 1, 2024, you do not need to enroll in the series courses in Workday.

To track certificates started **before July 1, 2024**:

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

If you are starting a new certificate series, please enroll in the certificate program in Workday to have your progress automatically tracked.

To track certificates started **after July 1, 2024**:

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

Quick Links

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

Health and Well-Being

The Impact of Social Media on Your Well Being

There is no denying it—social media is here to stay. Social media isn't inherently bad, though, and regular use isn't necessarily a problem. Wellmark Blue Cross and Blue Shield delves into the role social media plays in our lives and that of our children. Read [The Impact of Social Media on Your Mental Health](#) and learn to better manage your family's online habits.

Do You Know Your Numbers?

Some of the most serious health risks don't come with symptoms—which is why early detection matters. A simple blood test taken during your annual preventive exam is one of the most effective ways to learn about your health. Watch the [Know Your Numbers](#) webinar to understand what's covered in a biometric screening and how to read your results to stay ahead of potential concerns. This one-hour session covers:

- **Biometric screening basics:** Get familiar with HDL, LDL and BMI—including what's good, what's bad, and their role in detecting chronic conditions.
- **Critical heart health:** Find out how cholesterol and blood pressure impact lifespan and get tips to keep your numbers on track.
- **The power of lifestyle:** Discover how small changes in diet, exercise, and habits can improve your numbers and overall well-being.

[Register now and watch any time!](#)

Step Into History at the 11th Annual Iowa State Fair Historical Walking Tour

Join us for the 11th Annual Historical Walking Tour at the Iowa State Fair on Thursday, August 7, starting at 8:15 am near the Administration Building on the Grand Concourse. This fun, FREE, and educational way to kick off this year's State Fair is co-hosted by the State Historical Society of Iowa (SHSI) and the Iowa Healthiest State Initiative.

Led by SHSI Curator Hanna Howard and Education Coordinator Rachel Hansen, this 30-minute, 1K fun walk (about 1,500 steps!) will guide you through fascinating stories and historic spots across the fairgrounds, just in time to wrap up at the Fair's Opening Ceremony at Fun Forest.

There will be special appearances by Governor Kim Reynolds, SHSI Administrator Valerie Van Kooten, the Iowa State Fair Queens, and more. Join us and let's walk through history together!

For more information, visit <https://history.iowa.gov/events/2025-state-fair-historical-walking-tour>.

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: *The Power of Resilience*** - Build mental and emotional resilience in a dynamic world. Learn practical strategies for enhancing wellbeing and confidently navigating change.
- **Available August 19: *Connectedness: Cultivating Meaningful Social Connections*** - Explore the impact that strong social ties, community engagement, and volunteering have on wellbeing. Learn how to deepen connections for a more fulfilling life.

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 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.
- **Create a Support Ticket.** Use ServiceNow Plus to create a Workday support ticket. Not sure how? Use the [Create a Support Ticket Guide](#) to walk you through the process.

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

Am I Saving Enough?

As students head back to school, many parents reflect on whether they've saved enough for their children's college education. Like saving for retirement, education savings requires thoughtful long-term planning—and the earlier you start, the better. While college may come sooner, retirement lasts longer and often requires even more preparation. It's essential to make saving for your own future a top priority so you can enjoy financial independence later in life.

Each RIC provider offers a variety of retirement planning tools and interactive calculators to support your unique financial goals. These resources can help you evaluate your budgeting, debt management, savings goals, college planning, estate considerations, retirement contributions, investments, and more!

Take a moment to log in to your RIC account and explore the valuable tools available to help you plan for a more secure and confident future. [Explore the RIC providers.](#)

Upcoming Financial Webinars

RIC offers free monthly webinars for state employees from the RIC team and the providers. Check out the [RIC Financial Webinar Calendar](#) for a listing of all webinars.

SageView

Join us for a live financial wellness workshop hosted by our financial experts. We will cover essential retirement milestones and smart techniques to get you on track financially, 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?

[Retirement Readiness Workshop](#) (one-hour workshop) August 20, 2025, 1:00 pm

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](#), August 5, 2025

Learn about the different types of Medicare health insurance and how much each could cost in retirement.

[How Medicare Parts & Prices Fit into Your Retirement](#), August 19, 2025

Retirement Pathfinder from Corebridge Financial is an interactive retirement income planning tool that can help you see your retirement plan like you've never seen it before. By attending this presentation, 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?](#) September 9, 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

Get six easy tips to keep your finances on track for the year.

Attend [Six Steps for a Mid-Year Check-in](#)

August 12, 2025 9:00 am | 1:00 pm

August 26, 2025 11:00 am | 2:00 pm

News from Your Retirement Investors' Club (RIC) Providers



Navigating the changing retirement funding landscape

Two experts on the topic of retirement income, Dr. Wade D. Pfau and Dr. Michael Finke, weigh in on how today's retirees can create lasting, reliable income that will support them through potentially 30+ years of retirement.

Check out these valuable income planning insights to help you navigate the changing retirement funding landscape in the Q&A: [Enhancing retirement security with guaranteed income](#).



What type of investor are you?

Do you prefer a simplified, do-it-for-me approach to investing? Or do you prefer a hands-on, do-it-yourself approach?

If you like your investing managed for you, target date funds might be the right choice. Also known as lifecycle funds, target date funds work like this:

- You choose a target date fund that corresponds to the year you think you'll retire and your risk tolerance. For example, if you think you'll be retiring in 2040, you may want to consider selecting a 2040 target date fund.
- The fund provides a balanced mix of stocks and bonds, and automatically rebalances to more conservative investments as the fund gets closer to its target date. The mix changes over time to become less focused on growth and more focused on income.

If you prefer to be in the driver's seat, you can create your own investment portfolio using a mix of investments — including stocks, bonds, and other securities — and manage it yourself. You can choose from a wide variety of funds and asset classes available in the Plan to build a diverse investment mix.

For more information, you can request help from an Advisor in your area. Visit Empower's Iowa RIC website at empower.com/iowaric for a list of approved Advisors with Empower.



Take advantage of your Iowa RIC retirement plan today!

As a State of Iowa employee, you have access to a retirement plan designed to offer distinct advantages that may not be available through individual plans.

Why enroll?

- You determine if your contributions are deducted from your paycheck on a pre-tax or after-tax basis
- Contributions can grow tax-deferred to help build a solid retirement account
- The plan may provide a broader range of investment options

The first step is to identify your retirement goals and the income sources you'll rely on to reach them. Your local [Horace Mann representative](#) can help guide you through the process and build a plan that fits your needs.

Already participating?

Log into your [Iowa RIC account](#) to review your contributions. Increasing your savings today can make a big difference in achieving the retirement you envision.



Put your future into focus with myOrangeMoney®

By saving consistently with the Retirement Investors' Club (RIC), you may be able to accumulate an account balance that will help provide you with income in retirement. Do you know how an accumulated value translates to monthly income?

myOrangeMoney is an interactive tool that can help you answer two key questions about your financial future:

- How much do you need to save for retirement?
- Are you on track to retire when and how you want?

Whether retirement is five years or 40 years away, myOrangeMoney helps estimate where you stand on the journey to retirement, and what you can do to help improve your outlook.

In the ***Let's talk about*** section of myOrangeMoney (above the dollar bill) the *other retirement savings and income* section allows you to enter information about your future monthly income sources and any other personal savings you expect to have in retirement. The experience also helps you understand what your future Social Security benefit may be and how much healthcare could cost in retirement.

Visit iowa.beready2retire.com to log into your RIC account and use myOrangeMoney to help put your financial picture into focus.

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!