

In this Edition . . .

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

State of Iowa Benefits

Why Should I Go See My Doctor?

It is estimated that nearly 40 percent of adults in the United States are suffering from preventable chronic conditions. Having an annual preventive health exam is an important step to help you stay ahead of potential concerns now and for years to come.

An annual preventive exam is included at no cost to you as part of your Wellmark insurance plan, so why wait? Your visit will only take about an hour, but the information you walk away with could save your life!

For more great reasons to check in for an annual preventive exam, read Wellmark's [*I Feel Fine. So Why Should I Check in for an Annual Preventive Exam?*](#)

Open Enrollment for 2026 Benefits Begins Monday, October 6

The Open Enrollment period for 2026 benefits begins Monday, October 6, and runs through 5:00 p.m. (CST) on Thursday, November 6, 2025, in Workday.

Employees will receive directions and resources by email in a special edition of the October *HRExpress* newsletter on Wednesday, October 6.

If you take no action during the Open Enrollment period, your 2025 benefit elections will automatically roll over for 2026 - **except** for healthcare or dependent care flexible spending accounts (FSAs). Employees **must** re-enroll each year to participate in either FSA plan.

Even if you don't make any benefit changes, employees are encouraged to take this opportunity to review and/or update your beneficiary designations.

Watch for the October issue of *HRExpress* in your mailbox on October 6.

New Barcode Scanner to Check FSA Product Eligibility

ASI, the state's Flexible Spending Account (FSA) vendor, has rolled out a new barcode scanner in their ASIFlex mobile app for both iOS and Android devices. Participants may now use their phone's camera to scan product barcodes and instantly check FSA eligibility based on the SIGIS product list. This list is a national database of approved FSA items. If the item is in the SIGIS product list, participants are guaranteed the item is eligible. Please note that some eligible items (such as store-brand medication) may not appear in the SIGIS database but can still qualify for FSA reimbursement.

Adding this feature is simple. For employees who already have the app, simply upgrade to the latest version before continuing. If you don't yet have the app, search for ASIFlex Self Service in the appropriate app store for your device.

Do You Have Acentra Connect?

Connect to resources that support your well-being with [Acentra Connect](#). You'll find useful tips, relevant articles, assessments, and motivational exercises to help improve your quality of life.

With Acentra Connect, you may:

- quickly access helpful resources.
- get inspired and stay motivated.
- talk with a counselor.
- chat or text with Tess for immediate support. [Tess is an AI-powered chatbot](#) that allows for 24/7 access to unlimited conversations to help you manage stress and resources to increase your self-awareness and knowledge.

For more information, visit the [DAS Employee Assistance webpage](#) and scroll to Resources.

Education Opportunities

What to Do if You Double Book Your Courses

We want to help you make the most of your learning opportunities. Please keep in mind that **if you enroll in more than one class scheduled on the same date, you will be double booked**. Please review class dates carefully and check your calendar before submitting an enrollment request.

Employees cannot drop a course with an associated fee within **14 days** of the scheduled class. Agencies will still be charged for a dropped class due to double booking. Please review our [policies](#) for more information.

Manager's Guide to Understanding and Using Engagement Survey Data

PDS is excited to host a live virtual training on Tuesday, September 16, 2025, from 10 to 11 am, via Zoom. Join us for a [Manager's Guide to Understanding and Using Engagement Survey Data](#) to learn how to access, interpret, and use Engagement Survey data to strengthen your team. Participants will learn how to identify priorities, communicate results transparently, and take meaningful action by developing a targeted Engagement Survey action plan.

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

Make a Difference by Pledging to One Gift: September 8 - October 3!

The annual One Gift Campaign is almost here! This is when you may choose up to three [participating charitable agencies](#) to receive donations in 2026 through payroll deduction.

More than 350 charitable agencies have submitted applications and met the [eligibility requirements](#) to participate in One Gift. Any charitable agency you choose will receive 100% of your donation, without any administrative fee withheld.

You may elect a one-time donation from your first paycheck in January, or spread your donation throughout the year.



To donate in 2026, submit your pledge in Workday between September 8 and October 3, 2025. Follow the step-by-step instructions in the [One Gift Smart Guide](#). (For DOT employees, please refer to your [One Gift Job Aid](#).) A [paper pledge form](#) is available for those without computer or Workday access.

If you have any questions, please contact your agency's [One Gift liaison](#).

Please consider pledging to One Gift, because, "Together, we can make a difference!"

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: *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.
- **Available September 16: *Navigating Social Media for Mental Wellness*** - Explore the dual impact of social media on mental health. Learn to leverage its benefits and mitigate drawbacks through a digital health lens.

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

Learning Home Page Enhanced

You may have noticed some recent updates to your Learning app in Workday! Now, on the Learning Home page, you will more quickly find required learning and in-progress learning. On the My Learning page, you'll now find courses for which you are on the waitlist and any learning paths you've created or that have been shared with you. Visit your Learning app in Workday to see this enhanced experience!

New Transcript Report Created

There's a new report in the Career section of your Workday profile. The report, *Learning Transcript by Course (Lesson Level)*, has been replaced with *Transcript with Lesson Details*. This report gives a detailed look at your completion records for each lesson within a course, and provides credit hour information. Additionally, we are working to remove smart guides from this record, so you see a truer version of the learning content you've completed. Find this in your Workday profile, under the Career section!

Please submit a [ServiceDesk support ticket](#) for assistance 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

Seasons Change—Do Your Retirement Savings?

As the leaves begin to change, we're reminded that fall is a season of transition. Many of us look forward to cozy sweaters, bonfires, football games, or pumpkin spice lattes—but have you thought about making

changes to your retirement savings? Just like the seasons, your income, expenses, or retirement strategy may shift over time.

Ask yourself: Does my financial plan still reflect my current situation? If not, it's easy to update your retirement savings through Workday by adjusting your payroll deductions. You decide how much to contribute, how often, and you can increase or decrease your contributions at any time. Not sure how much you should be saving? Contact your [RIC financial advisor](#) or use your RIC provider tools to help make this decision.

This fall, take a moment to review your retirement savings strategy so you can look forward to a cozy retirement. For details on how to make updates, visit the [RIC Employee Contributions](#) webpage.

Upcoming Financial Webinars

RIC offers free monthly webinars for state employees led by the RIC team and the providers. 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:

[Retirement Readiness Workshop](#) (1-hour workshop) September 24, 2025, 1:00 pm

We'll cover essential retirement milestones and smart techniques to get you on track.

- *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 if you started late or haven't saved enough.

[Financial Fitness](#) (1-hour workshop) October 22, 2025, 1:00 pm

Learn about College Savings 529 Plans and Planning and Paying for College

Corebridge

Corebridge webinars are held at 11:30 am, 12:30 pm, 4:00 pm, and 7:00 pm on the dates listed, unless otherwise noted.

[Retirement Pathfinder: Are You on Track for the Retirement You Envision?](#) September 9, 2025

Learn about the Retirement Pathfinder interactive retirement income planning tool, and learn how to dynamically illustrate numerous retirement scenarios and identify potential pitfalls in retirement planning.

[Understanding IPERS and Your Retirement Plan at Work](#) September 23, 2025

Your lifestyle during retirement could very well depend on how much you save now.

[How Much Life Insurance Should I Sign up For?](#) September 24, 2025 10:00 am | 2:00 pm

Learn about the importance of life insurance and get tips on determining how much coverage you really need.

[Social Security and Your Retirement](#) October 7, 2025

As part of a comprehensive financial plan, Social Security is an important element in retirement security.

Investment Planning October 21, 2025

With all of the investment choices that exist, it's important to understand the essential differences and the various types of investment instruments for determining which strategies suit your needs.

IPERS, Social Security, and Your Deferred Comp Plan November 4, 2025 10:00 a.m. and 2:00 pm
Join us for our next Corebridge and State of Iowa co-sponsored webinar! We will discuss the importance of IPERS, Social Security, and deferred compensation. All state employees are invited to attend and can do so during working hours, if their workload allows and with supervisor approval.

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

VOYA

Protection September 9, 2025 9:00 am | 1:00 pm and September 23, 2025 11:00 am | 2:00 pm
Learn how to protect yourself today and protect your future by planning.

Starting out in the Workforce September 23, 2025 9:00 am | 1:00 pm
This session is tailored for those just starting their careers, guiding to help you kick-start your financial journey.

Retirement Income October 14, 2025 9:00 am | 1:00 pm and October 28, 2025 11:00 am | 2:00 pm

Health Care in Retirement October 28, 2025 09:00 am | 1:00 pm

News from Your Retirement Investors' Club (RIC) Providers



Managing Emotional Investing with the Retirement Investing Action Planner

In changing markets, strong emotions, like overconfidence or fear, can cloud your judgment. Often this results in potentially costly mistakes, such as buying at the market's peak or selling just before the market rebounds. This new [Retirement Investing Action Planner](#) offers timely insights and action steps to help you break the cycle of emotional investing and stay focused on your long-term goals.



Name Your Beneficiary – Protect Your Loved Ones

Life changes—marriage, divorce, the birth of a child, or the loss of a loved one—can quickly make old beneficiary designations outdated. Without an update, an ex-spouse or someone no longer in your life could still legally receive your retirement funds.

Have you named or updated the beneficiaries for your Iowa RIC account(s) lately? This simple but critical step ensures your wishes are honored. In the event of your death, your account balance will go directly to

the person or people you choose—helping protect your loved ones from unnecessary delays, legal fees, and court involvement.

Remember: A beneficiary designation overrides your will. By keeping it current, you ensure your assets pass directly to your beneficiary, bypassing the probate process.

How to designate or update your beneficiary:

- Log in to your account at empower.com/iowaric
- Under **Account Review**, select **Beneficiaries** and follow the prompts

Please note: Changes must be made for *each* RIC plan you participate in—beneficiary updates do not automatically carry over between plans.



Whether you're just starting your career or nearing retirement, planning your financial future starts now. Join Horace Mann for complimentary webinars throughout October, designed to help you create a retirement strategy that matches your goals and lifestyle.

[Preparing for Retirement Income Early in Your Career](#)

It's never too early to start planning for your future. Whether you're getting started in your career or a few years in, the decisions you make now can significantly impact your retirement lifestyle. We'll discuss ways to make the most of your Iowa Retirement Investors' Club plan.

October 1, 2025 at 5:00 pm | October 16, 2025 at 5:30 pm | October 20, 2025 at 6:00 pm

[Retirement Income: Protection Strategies](#)

Your retirement income should be just as dependable as you are. Learn how to safeguard your future income against rising inflation, volatile markets, and other risks. This session offers practical tools to help you protect what you've worked so hard to build—whether you're early in your planning or approaching retirement.

October 9, 2025 at 6:00 pm | October 13, 2025 at 5:00 pm | October 22, 2025 at 5:30 pm



Investing for the long term

Feeling anxious and unsure about the future? There are several things you can do to navigate today's uncertainty while still planning for your tomorrow with the Iowa Retirement Investors' Club (RIC).

Stay the course. Don't panic. The ups and downs of the stock market may be more common than you realize. It takes discipline, but managing your reactions to a bad market day or week could be the best option for you.

Stick to your plan. Resisting the urge to react to market volatility may allow you to benefit when it recovers. Consider thinking more about the factors that you can control, like investing in a diversified portfolio that reflects your risk tolerance and long-term retirement planning strategy.

Continue to save for retirement. If you contribute to your RIC Plan account through payroll deduction, you purchase more shares at a lower price in a down market than when it is at a high. More shares may mean more retirement savings if the market rebounds.

Create and stick to your budget. Budgeting your finances is a great way to get organized and feel in control. Treat retirement like a monthly bill and make a long-term commitment to save for it consistently. Over time, regular contributions of any size to your RIC Plan have the potential to grow into something much more substantial. If you're not maximizing your contributions this year, consider ways to save more so you can avoid delaying retirement.

Stay on track. Managing your investments doesn't have to be complicated and you don't have to do it alone. Get help when you need it. Call our Des Moines Office toll-free at **(800) 555-1970** or **(515) 698-7973** to get in touch with a local Voya financial professional to review and discuss your retirement planning and investing strategy.

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!