

In this Edition . . .

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

State of Iowa Benefits

Open Enrollment for 2026 Benefits Ends Thursday, November 6, at 5:00 pm

- **No action is needed if you do not wish to make changes to your health and/or dental insurance during this Open Enrollment period.** If you do not act, your 2025 options and coverage level (single or family) for health and/or dental will automatically remain the same in 2026.
- If you change from Iowa Choice to National Choice (or vice versa), you will need to reselect your dependents as they will not automatically carry over to the new plan.
- Remember, you **must enroll each year** in the Health Flexible Spending Account (FSA) or the Dependent Care FSA, or both, if you wish to participate.
- Check out the new [Open Enrollment Digital Course](#) available in Workday Learning! This on-demand course will explain your benefit options and demonstrate how to complete your Open Enrollment benefits review. Attached to this course, you will also find our [2026 Open Enrollment Smart Guide](#) with step-by-step instructions for completing your benefits review.
- If you start the Open Enrollment process in Workday and decide to take a break, be sure to choose “Save for Later” to save your work. When you do this, you **MUST** go back and finish your enrollment before the deadline date. **Your final enrollment selections will not be processed unless you finish the process and select the “Review and Sign” section.**
- The **vision insurance program** is administered by World Insurance. Enrollment is NOT done in the Workday system. Open Enrollment for vision will take place in January and February of 2026, with elections taking effect on April 1, 2026. Additional information will be shared in December.
- Open Enrollment is a great time to review your beneficiary designations, although this may be done at any time throughout the year in Workday.
- More Open Enrollment information is available on the [Open Enrollment webpage](#).

Please contact your [Human Resources Associate](#) with any questions.

Making the Most of Your Annual Preventive Exam

Have you scheduled an annual preventive exam with your primary health care provider this year? If so, you're well on your way to using your preventive care benefit available through your Wellmark health insurance coverage. Keep the momentum going and help ensure a successful visit with Wellmark's five tips in [Ready to Check In? Make the Most of Your Annual Preventive Exam](#).

Elect Electronic W-2s for Tax Year 2025!

As we head into the 2025 tax season, employees are encouraged to elect electronic W-2 forms in Workday instead of receiving them by mail. Electronic W-2s offer several benefits, including earlier access to the document, convenient access and storage, and enhanced security of your personal information.

To ensure your W-2 election is recorded before W-2 forms are printed and mailed, please update your preferences in Workday by January 1, 2026. Once selected, paper W-2s will not be mailed unless consent is revoked in a future tax year.

Refer to the [W-2 Smart Guide](#) for more detailed instructions.

Education Opportunities

Beyond the Survey: Turning Data into Action - Free Training for Managers and Supervisors

PDS is excited to host a live virtual training on November 20, 2025, from 10 to 11 am, via Zoom. Join us for [Beyond the Survey: Turning Data into Action](#), the second webinar in the engagement survey series. This session will help supervisors and managers move from survey results to practical action that boosts morale, retention, and team performance. Participants will learn how to identify issues behind the data, create a collaborative action plan, and sustain improvements for long-term success.

Did you miss the first webinar in the series? You can watch the recorded session, [Manager's Guide to Understanding and Using Engagement Survey Data](#), for helpful foundational information on Workday Learning.

Manager and Supervisor On-Demand Training

Did you know that PDS offers training opportunities designed to help managers and supervisors strengthen their leadership skills, navigate being a manager, and support their employees? Explore our free, on-demand course and recorded webinars in Workday Learning, including:

- [The Basics of Managing Stress - Strategies & Resources](#)
- [Listening to Learn: Embracing Feedback](#)
- [People Insights: HR Analytics & the Art of Storytelling](#)
- [Manager's Guide to Understanding and Using Engagement Survey Survey Data](#)
- [Resilience Skills for Effective Leadership](#)
- [Workplace Wellness for Managers: Supporting Your Team](#)

While these courses are geared toward leadership and management development, any state employee is welcome to register.

Management Development Certificate (MDC) Update

As of FY26, the *Creative Thinking* course is no longer required for the MDC. The [tracking form](#) has been updated accordingly, as well as the Workday program.

Iowa History 101 Lunch-Hour Webinars

The Iowa History 101 webinars share Iowa stories and the history of the state through a cultural history lens on the second and fourth Thursdays of each month. Registration is required for each event and to receive a link to the recorded program.

Next Webinar

Thursday, November 13, 2025, at noon: [Iowa History 101: Amelia Bloomer: Journalist, Suffragist, and Anti-Fashion Icon](#)

If you've heard of Amelia Bloomer, it's probably for the last thing she wanted as her legacy: bloomers. Join Sara Catterall, author of the new biography *Amelia Bloomer: Journalist, Suffragist, and Anti-Fashion Icon*, to learn about Bloomer's life and work after her move to Council Bluffs, Iowa, in 1854. There, Bloomer continued her speaking and writing careers, worked for charity and temperance, ran a Soldiers Aid society during the Civil War, and was a key figure in the early woman suffrage movement of Iowa, and the nation. [Advance registration](#) is required to attend this virtual program.

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

It's Lung Cancer Awareness Month - Lower Your Risk and Get Screened

Lung cancer is the number one cause of cancer deaths in Iowa, and Iowa ranks 14th in the nation for the rate of new cases of lung cancer.

[According to the CDC](#), cigarette smoking is the number one risk factor for lung cancer. In Iowa, radon also poses some major risks. Some cancer risk factors, like a person's age, can't be changed, but some cancer risk factors can be controlled.

Cigarette smoking is linked to about 80% to 90% of lung cancer deaths in the U.S. Using other tobacco products such as cigars also increases the risk of lung cancer. People who smoke cigarettes are 15 to 30 times more likely to get lung cancer or die from lung cancer than people who do not smoke.

If you smoke or use tobacco products and would like to quit, [Quitline Iowa](#) is a free program that has helped over 1.5 million people quit tobacco. Professional quit coaches and an online community provide support including connections to resources like nicotine quit medications.

Radon is a natural radioactive gas that can cause cancer. You can't see, smell or taste it, but radon may be in your home. According to the Environmental Protection Agency (EPA), radon is the leading cause of lung cancer in nonsmokers and the second leading cause of lung cancer among people who smoke. The EPA considers the entire state of Iowa to be at high risk for radon gas in homes. Iowa HHS contracts with the American Lung Association to staff Iowa's Radon Hotline. The hotline is available by calling 1-800-383-5992 between 8:30 am and 4:30 pm M-F to order low-cost radon test kits and find answers to radon questions.

Some Iowans qualify for lung cancer screening. Lung cancer screening can help detect tumors earlier, when they are more treatable. When lung cancer is found at an earlier stage, it has a higher five-year survival rate compared to when it is found at a later stage. The U.S. Preventive Services Task Force recommends yearly lung cancer screening with low dose computed tomography (LDCT scan) for people who:

- Have a 20 year-pack a day (one pack a day for 20 years or two packs a day for 10 years) or more smoking history, **and**
- Smoke now or have quit within the past 15 years, **and**
- Are between 50 and 80 years old.

During an LDCT scan, the x-ray machine uses a low dose of radiation to create detailed images of the person's lungs. The scan only takes a few minutes and is not painful. If you qualify for lung cancer screening, you do not have to quit smoking cigarettes or using tobacco products to get screened.

How to connect with a personal coach through Quitline Iowa:

- Visit <https://quitlineiowa.org/>
- Call 1-800-QUIT-NOW (784-8669)
- Text START to 300500

Visit these informative sites for more information about [lung cancer screenings](#) and [lung cancer in Iowa](#).

Let's Talk Diabetes!

November is Diabetes Awareness Month, and the Department of Administrative Services (DAS) and Health and Human Services (HHS) are teaming up with Livongo for a live webinar with expert tips and support on managing diabetes.

Thursday, November 6, 2025
11:30 am - 12:15 pm
Location: Virtual via Microsoft Teams

[Join the meeting now](#)

Meeting ID: 223 143 743 828 9

Passcode: gp6AF3GB

Dial in by phone

+1 469-998-6046,,603197171# United States, Dallas

[Find a local number](#)

Phone conference ID: 603 197 171#

This informative session will highlight two valuable no-cost health programs from Livongo, available to eligible State of Iowa employees, spouses, and dependents enrolled in the Wellmark medical plan—the Diabetes Management Program and the Diabetes Prevention Program. Don't miss this opportunity to learn how Livongo can help you or your loved ones manage or prevent diabetes with personalized support and technology.

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: *Authenticity at Work*** - Handle health challenges, prevent burnout, support diverse needs from neurodivergence to chronic conditions. Create a healthier, authentic workplace.
- **Available November 18: *Sweet Dreams: Strategy for Better Sleep and Better Health*** - Learn practical strategies to improve your sleep patterns and sleep quality; understand how pre-sleep technology use affects your rest.

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

Home Addresses Must Be Current in Workday

In preparation for the end of 2025, please validate your home address in Workday. W-2s will be mailed to the address of record in Workday, so it is important the correct address is listed. Please review the [Contact Change Smart Guide](#) for steps to update your address.

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.
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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

Harvesting for Retirement?

As Thanksgiving approaches, it's a time to reflect on the year's blessings and celebrate the fruits of our hard work—much like a successful harvest season. Just as farmers plant seeds and nurture their crops until harvest, your retirement savings grow and mature over time. When retirement arrives, it's your turn to enjoy the results and decide your next steps.

With the Retirement Investors' Club (RIC), you have flexible options—you may want to stay invested, take cash payments, roll funds into another retirement account, or purchase IPERS service credits. Visit the [RIC website](#) today to explore your choices and keep planting the seeds for your financial future—and your own retirement harvest!

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) November 12, 2025, 1:00 pm

During this workshop, we will 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: Started late or haven't saved enough?

Corebridge

Join us for our next Corebridge and State of Iowa co-sponsored webinar!

[IPERS and 457b/Deferred Comp: Get Started Now or Retire Now](#) November 4, 10:00 am and 2:00 pm

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.

[Principles to Prioritize Before Retirement](#) November 11, 2025

Specially designed for those who are nearing retirement, this presentation covers the five principles that may be important for you to prioritize as you approach retirement.

[Understanding IPERS and Your Retirement Plan at Work](#) November 25, 2025

Your lifestyle during retirement could very well depend on how much you save now. Taking advantage of your employer's RIC plan could help you prepare.

All Corebridge webinars are held at these times: 11:30 am | 12:30 pm | 4:00 pm | 7:00 pm

Can't make the webinar, [watch on-demand](#).

VOYA

[Steps for Nearing Retirement](#) November 11, 9:00 am | 1:00pm and November 25, 11:00 am | 2:00 pm

[Tax Savers Credit](#) November 25, 9:00 am | 1:00 pm

News from Your Retirement Investors' Club (RIC) Providers



Living and funding longer lives

Americans view the possibility of living to 100 with guarded optimism. In our latest study, we explore the opportunities and challenges associated with living longer lives, the drivers of optimism, and how longevity planning can help more people look to their future with confidence.

[Read the full article: Living and Funding Longer Lives](#)



Cybersecurity: Avoiding the scams that target older investors

Scams are growing increasingly harder to detect due to the capabilities of AI. Additionally, it's not uncommon for trusted caregivers or family members to withdraw funds from the accounts of elderly relatives without their knowledge. You don't have to be a victim of a fraudster.

Here are some steps you can take to help protect the retirement nest egg:

- **Register your account** — Log in to your Empower account online to ensure that Empower recognizes you as the authentic account owner.
- **Keep your contact information up-to-date** — Make sure that your address, email, and phone numbers are current and correct so Empower can notify you of security alerts.
- **Use log-in protection** — Create a unique and strong password for your Empower account and enable multi-factor authentication to make unauthorized access even more difficult.
- **Protect your devices** — Keep your computer, phone, and other devices up to date — including operating systems, antivirus and anti-malware software, firewall software, and web

browsers.

- **Notify Empower of suspicious activity** — If you notice any suspicious activity on your account, notify Empower immediately at **844-773-6797**.

You also have an added layer of protection through the Empower Security Guarantee. This guarantee states that Empower will restore losses to your account that occur as a result of unauthorized transactions made through no fault of your own.¹

¹ For more information regarding account security, including the Empower Security Guarantee, visit empower.com and, from the list of additional links at the bottom of the page, click Security Center.



Circumstances change...has your beneficiary?

Like your will, your beneficiary for your retirement plan should be updated based on life events, such as births, marriages, and divorces.

Take the time to ensure your beneficiary designation reflects your current wishes and situation. And even if your beneficiary hasn't changed recently, log in to your account and confirm their contact information. [Log in to your account](#) today and confirm your beneficiary information is up to date.

Do you have questions about your retirement plan? Call or make an appointment with your [Horace Mann representative](#) today.



Steps to reduce or eliminate debt

At a point in your life, you'll likely need to take on some kind of debt to achieve a personal or financial goal or need, like attending college or completing renovations on your home. How you manage that debt can have a dramatic impact on your overall financial wellness. Knowing what you owe and making a plan to address it is essential to reducing and eliminating debt.

Here are some helpful tips to help you reduce or eliminate debt:

- **Pay more than the minimum.** Try to reduce interest costs by paying extra on high-interest debts like credit card debt.
- **Consolidate debt where you can.** Transferring card balances from high-interest to lower-interest cards may save money and help you pay debt faster.
- **Pick a plan and stick to it.** The **snowball method** starts with you paying off your smallest debt first. With the **avalanche method** you begin by paying the debt with the highest interest rate, and then the next highest interest rate until all debts are paid.
- **Pay with cash.** Consider purchasing things with cash, this may help you avoid overspending, making impulse purchases, and eliminate any extra fees that may apply when paying with plastic.
- **Understand the difference between good and bad debt.** Good debt generates income, increases your net worth, or has future value. Bad debt does not increase your net worth or provide long-term financial value.

For more tips on how you can prioritize your debt and make a plan to eliminate it, watch the Voya Learn video on prioritizing debt at voya.com/page/on-demand/spending-and-savings-series-prioritizing-debt.

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!