



December 2, 2025

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

State of Iowa Benefits

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.

What Comes Next After My Annual Preventive Exam?

Once you've had an annual preventive exam with your primary care provider, there are additional steps you can take to make the most of the information you've gained. With screening results in hand, you can review and use your numbers to better understand your health status and goals. Read Wellmark's <u>l've Had My Preventive Exam . . What Comes Next?</u> The article provides great follow-up information and a useful health screening resource to learn about different elements of your health and how to interpret your screening results.

Sealants and Your Delta Dental Coverage

Since their <u>introduction during the 1960s</u>, sealants have changed the way we protect our children's oral health. With cavities being the most common chronic disease among children, sealants can <u>prevent 80%</u> of cavities over 2 years.

What are sealants?

A dental sealant is a thin, plastic coating painted on the tooth's chewing surface, preventing food and bacteria from getting stuck in the grooves and pits. Think of sealants as an extra layer of protection for your tooth!

Who should get sealants? Anyone with healthy teeth can get sealants. But children should receive them as soon as they get their permanent molars and premolars.

Why should my child have sealants? Children are developing dental health habits and may not be properly removing food and plaque from every nook and cranny. Sealants will provide extra protection during these cavity-prone years.

How much do sealants cost? Without coverage, sealants can average <u>\$70 a tooth</u>. Much cheaper than the \$207 cavity they help prevent, but luckily, with your Delta Dental of lowa plan, sealants are covered for children (up to age 15).

Where can I go to get my child sealants? Most dental offices offer sealants. But sometimes children can receive sealants through a school-based sealant-program.

With your dental plan through Delta Dental of lowa, sealants are covered for 1st and 2nd permanent molars up to age 15.

Sealants help keep your child's smile healthy, which may mean fewer cavities in the future and less time away from school or friends! For more tips on children's oral health, <u>visit the Delta Dental of Iowa blog</u>. To learn more about your Delta Dental benefits, visit our website to log in to Member Connection or find a provider at <u>www.deltadentalia.com</u>.

Work Smart with Workday

New Way to Navigate Workday

We are pleased to share several updates to our Workday system which went live on December 2, 2025. These enhancements are designed to create simpler and more efficient navigation to support a smoother user experience across your daily workflows.

Global Sidebar Navigation

The latest update to the global navigation menu introduces a more streamlined and intuitive user experience. Moving away from the traditional menu button, the new sidebar design places your most-used applications into categories, allowing for faster and easier access. Learn more in the <u>Navigating Workday</u> <u>Demo</u>.



Using the Saved button, employees can navigate to shortcuts they have saved such as commonly used tasks, reports, and external links.



Using the Gear icon, employees can customize their navigation sidebar by rearranging their categories, adding or removing navigation items, and even disabling the sidebar all-together to revert to the original menu user experience.

New Quick Actions

Workday has updated the Home Page to make frequently used tasks easier to find. New Quick Actions buttons appear at the top of the home page, replacing the Quick Tasks feature. The Quick Actions buttons provide access to your most frequently used tasks, reports, and external links. These buttons are available on both web and mobile platforms. Learn more in the <u>Navigating Workday Demo</u>.

Updated Workday Assistant

The Workday Assistant is your Al-powered companion for a more efficient workday. Get instant answers to HR questions and complete routine tasks like requesting time off or viewing payslips, right within your flow of work. For more information, check out the *Workday Assistant Smart Guide*.

Updates to Time Entry

The Enter Time calendar has been updated for an enhanced user experience. Now, employees will view the entire pay period at once when entering time, Workday will recommend time types based on the employee's usage, and the time summary will reflect the entire pay period.

Check out the new <u>Enter Time Smart Guide</u> to learn more about the updated time entry calendar and how to enter, submit, and edit time.

New Workday Hubs

Time and Absence Hub

A new Time and Absence Hub will provide a single access point for employees to navigate to absences, time tracking, and scheduling tasks. This hub is designed to consolidate time management tasks and reports into one location and reduce time and effort spent managing absences, time entries, and schedules.

Check out the *Time & Absence Demo* for more information on the available features.

New Manager Insights Hub

Managers, welcome to your new Manager Insights Hub! This hub is your one-stop shop for management tasks, reporting, and team information. Review requests pending your approval, quickly access common manager learning and performance tasks and reports, view team absence and time information, and more!

Check out the <u>Manager Insights Demo</u> for more information on the available features.

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 <u>Learning Catalog</u>. Check out this <u>Global Search feature clip</u> 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 <u>Create a Support Ticket Guide</u> to walk you through the process.

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 <u>Contact Change Smart Guide</u> for steps to update your address.

Education Opportunities

Manager and Supervisor Training Opportunity

Risk of Inaction: The Perils of Failing to Report Sexual Harassment

Thursday, December 18, 10:00–11:30 am

This webinar is **specifically for managers and supervisors** and focuses on their responsibilities in recognizing, reporting, and responding to sexual harassment in the workplace. Led by DAS Human Resources Consultants, the session will review state policy, define what constitutes harassment, and highlight the consequences of failing to take action.

Iowa History Lunch Hour Webinar

<u>Iowa History 101: Sand and Silence: The Art of Andrew Clemens of McGregor, Iowa</u> (Virtual event) Thursday, December 11, Noon–1:00 pm

Join this Lunch Hour Webinar and discover the astonishing sand art of Andrew Clemens of McGregor, Iowa — handcrafted from naturally colored sands and unmatched in beauty or precision. Join author Roy Sucholeiki as he shares Clemens' story and stunning images of his intricate creations in our next *Iowa History 101* webinar. Free with <u>advance registration!</u>

Quick Links

- Check out PDS <u>website</u> for <u>course offerings</u>
- Enroll through the LMS OKTA | external
- Find your <u>PDS Partner</u>
- Contact us with any questions!

Health and Well-Being

Make a Resolution to Get your Cancer Screenings in 2026

What better time than the first of the year to resolve to get up-to-date on all recommended cancer screenings based upon your age and/or family history of disease. Using the U.S. Preventive Services Task Force (USPSTF) guidelines, Wellmark Blue Cross and Blue Shield recommends the following:

Colorectal Cancer - For people at average risk of colorectal cancer, regular screening should begin at age 45 and continue until age 75. Talk with your healthcare provider about what type of screening would work best for you. Also, let your healthcare provider know if you have any <u>signs or symptoms</u> or a family history of colorectal cancer.

Lung Cancer - Yearly lung cancer screenings are recommended for patients 50 to 80 years old 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.

Breast Cancer - All women are recommended to get screened for breast cancer every other year (every two years), from ages 40 to 74 years old. Learn more about the <u>risk factors of breast cancer</u>.

Cervical Cancer - It is currently recommended:

- Women aged 21 to 29 get screened every 3 years with cervical cytology (Pap test) alone
- Women aged 30 to 65 years get screened every 3 years with cervical cytology (Pap test) alone, every 5 years with high-risk human papillomavirus (hrHPV) testing alone, or every 5 years with hrHPV testing in combination with cytology (cotesting)

Find out more about the risk factors related to cervical cancer.

Prostate Cancer - It's recommended that men ages 55 to 69 years old decide whether to undergo prostate-specific antigen (PSA)-based screening based on its potential benefits and harms after a discussion with their health care provider. **Learn about the risk factors of prostate cancer**.

Questions? - Do you have questions, or maybe you're not sure what screenings are recommended for you? Contact your provider to schedule an appointment and don't forget to check your coverage in myWellmark before your visit.

More Resources

The U.S. Preventive Services Task Force Cancer Screening Recommendations

American Cancer Society - Cancer Screening Guidelines

lowa Cancer Consortium - Cancer Screening & Early Detection Toolkit

Wellmark Blue Cross Blue Shield - Preventive Care

State Historical Society Events of Interest

Check out this extensive list of <u>upcoming State Historical Society of Iowa (SHSI) events</u> of interest for detailed information on these events and more!

It's a Wonderful Life special screening

Join us for this special screening of this holiday classic starring Iowa native Donna Reed. Following the film, State Curator Hanna Howard will discuss the film and its legacy.

Thursday, December 11, 2025

7:00-10:00 pm

Varsity Cinema, 1207 25th Street, Des Moines

Tickets may be purchased through the Varsity Cinema website

Goldie's Birthday Bash

Celebrate Iowa's birthday a day early with our fun-filled <u>Goldie's Birthday Bash</u>. Drop-in activities will be offered throughout the day, with hands-on activity stations for all ages. Visitors are encouraged to complete a Goldie's scavenger hunt to be entered into a drawing for special prizes.

Saturday, December 27, 2025

10:00-3:00 pm

State Historical Museum, 600 E Locust, Des Moines

Butter Sculpting with Sarah Pratt

As part of Goldie's Birthday Bash, join Sarah Pratt, the Iowa State Fair butter sculptor, for a special hands-on family program.

Saturday, December 27, 2025

10:30-11:30 am or 1:30-2:30 pm

State Historical Museum, 600 E Locust Street

Register in advance.

Join A Pop-In Museum Tour!

Take a closer look at the faces and stories behind lowa's art! Join our museum staff for a 45-minute guided tour exploring portraits and paintings from the collection.

Tuesday, December 30, 2025 10:00-10:45 am Registration is requested

Looking to Make a Difference? Check out Iowa's Volunteer Opportunity Database

Looking for a meaningful way to give back? Volunteering is a powerful way to support your community, and it's good for you, too! Studies show that volunteering can reduce stress, combat depression, keep you mentally stimulated, and even improve your physical health. Whether you have a few hours a week or just one afternoon a month, your time and talents can make a real impact.

<u>Volunteer Iowa's</u> statewide <u>volunteer opportunity database</u> makes it easy to get involved. This user-friendly platform connects individuals with nonprofits and community organizations that need help. With hundreds of organizations posting thousands of opportunities, there's something for everyone.

You can search for opportunities based on:

- Location Find something close to home or work.
- Cause- Support a mission you care about, like education, the environment, or hunger relief.
- Availability Filter by one-time events or ongoing commitments.
- Virtual options Help from the comfort of your home.
- Kid-friendly activities Get the whole family involved!

Whether you're looking to build new skills, meet new people, or simply give back, volunteering is a great way to connect with your community and make a lasting difference. Ready to get started? Visit the state's volunteer opportunity database and discover how you can make a difference today!

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: 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.
- Available December 16: Taking Charge Proactively boost your health and mental well-being.
 Establish healthy habits early, prevent crises, and take control of your wellness journey.

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 <u>DAS Employee Assistance</u> <u>Program</u> web page.

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. <u>Visit the calendar for upcoming session dates</u> and registration details.

From the RIC Team

2026 Contribution Limits Announced

The IRS has released the 2026 maximum contribution limits for 457 plans. Visit the <u>RIC website</u> for additional information.

Employee	457 IRS MAXIMUM CONTRIBUTION LIMITS	2026
Regular	Lesser of 100% of compensation or:	\$24,500
Age 50+	Regular limit + \$8,000 if age 50+	\$32,500
Age 60 – 63	Regular limit + \$11,250 if ages 60 – 63	\$35,750
3 Year Catch-Up*	Regular limit + missed contributions up to:	\$49,000

^{*}Participants within 3 years of normal retirement may qualify to contribute more than the regular limit under the program's <u>3-Year Catch-up Provision</u>.

Retirement Year-End Check-Up

As we approach a new year, it brings a fresh sense of hope and opportunity, making it a perfect time to reflect on our goals and aspirations for the future. One of the most significant milestones in life is retirement; however, achieving the retirement you desire requires thoughtful planning and preparation. Completing a year-end check-up can help you get off to a good start for 2026.

Here are a few items to get you started:

Review your contributions

- Are you maximizing your savings? Have you considered increasing your contributions?
- Log in to Workday to make changes to your payroll deductions

Review your investment choices

- The funds you are investing in are you comfortable with the amount of risk you are taking?
- Log in to your <u>RIC accounts</u> to review

Check account details

Are your beneficiaries and home address accurate?

Tax planning

Pre-tax vs. Roth contributions: Decide whether you want to adjust your contribution type for 2026.

Plan and project for retirement

- Check your current account balances and savings rate: Will this be enough for your future? Use provider tools and calculators to help decide how much you should be saving.
- You may also meet with an RIC advisor to review your account and update your strategy for the year ahead.

During 2026, take the time to assess your retirement readiness, consider your financial health, lifestyle desires, and personal aspirations. Whether retirement is just around the corner or years away, let the Retirement Investors' Club (RIC) help you prepare for this next chapter. Make 2026 the year you take charge of your retirement dreams! Visit the <u>RIC website</u> today!

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) Dec 10th 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

<u>IPERS and 457b/Deferred Comp: Get Started Now or Retire Now</u> December 9 at 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.

Enroll, Take Control of Your Future Today December 16

During this workshop, you will learn important reasons to enroll in your workplace retirement plan.

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

<u>Five Tips for End of Year Finances</u> December 2, 9:00 am |1:00pm & December 16, 11:00 am | 2:00 pm <u>Healthcare in Retirement</u> December 16, 9:00 am |1:00 pm

News from Your Retirement Investors' Club (RIC) Providers



Meet your financial goals with a clear, actionable strategy

Creating a financial plan of action is the first step toward reaching your short-term, mid-term, and long-term goals. If you're not sure how to get started, here are a few things to consider based on your current age.

Read about how to create a financial plan of action



A new year, a new perspective on retirement

When you know your lowa RIC retirement savings account is not where it could be, kicking the can down the road can be a quick solution, right? *Wrong!* You can worry about retirement later, can't you? *No!*

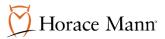
Resolve for yourself what your retirement savings balance needs to be and take the actions to get there! Here are some simple resolutions to get you started.

Resolution #1: Increase your savings. If you want a hefty nest egg, you should probably be saving more. For 2026, if you are under age 50, you can contribute up to \$24,500 in your RIC account at Empower. If you are 50 years of age or older, you can contribute an additional \$8,000.

Resolution #2: Increase your savings! Although it may take some effort to increase your savings right now, your future will thank you later! Try small increases over time, which can add up to big savings in the long run. You may even qualify for the Saver's Credit. Unfortunately, many qualifying Americans may be missing out on this important benefit.

The Saver's Credit is available to eligible taxpayers who are saving for retirement through a qualified retirement plan such as your lowa RIC. For more information, visit the IRS' website, <u>irs.gov</u> and search for Saver's Credit.

For more information, contact Empower at 1-833-999-IOWA (1-833-999-4692).



As the year comes to a close, we want to take a moment to express our heartfelt gratitude for you — our clients, colleagues, family, and friends.

From all of us at Horace Mann, we wish you peace, connection, and joy this holiday season and in the year to come.

Warm wishes, The Horace Mann Team



Feel Secure With Voya's S.A.F.E.® Guarantee

Your lowa Retirement Investors' Club (RIC) Retirement Plan and Voya are committed to protecting your financial accounts and personal information from fraud, cyber threats, and unauthorized activity.

The Voya S.A.F.E.® (Secure Accounts for Everyone) Guarantee helps restore the value of your RIC Plan account if assets are taken due to unauthorized activity through no fault of your own—provided you follow a few key security steps. Keeping your account secure is a shared responsibility. You can help by taking the following actions:

- 1. Register your account online. Visit <u>iowa.beready2retire.com</u> and click Register Now to create your username and password. Provide a trusted email or mobile number for login recovery.
- 2. Review your account regularly. Log in frequently to verify recent activity and ensure your contact information is current.
- 3. *Enroll in Voya Voiceprint*. During your next call to Voya, enroll in this voice biometrics program to help authenticate your identity.
- 4. Report suspicious activity immediately. Call Voya at (800) 584-6001 if you notice unauthorized transactions, profile changes, or other irregularities.
- 5. *Practice safe computing.* Protect your username and password, change them periodically, and avoid suspicious links or attachments.

These steps help safeguard your account and identity. For more security tips, visit voya.com/articles/protecting-your-accounts. To learn more about the Voya S.A.F.E. Guarantee, visit voya.com/articles/safe-guarantee.

The Voya S.A.F.E. Guarantee does not create or alter any rights or responsibilities of any person except as expressly set forth herein. The Voya S.A.F.E. Guarantee is governed by the laws of the State of New York (without regard to conflict of laws principles) and may be modified or discontinued at any time.

HRExpress is a publication for State of Iowa employees. For links to this and prior editions, visit the <u>HRExpress webpage</u>.

If you have questions or suggestions for future content, please contact us at hrexpress@iowa.gov. Thank you!