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State of Iowa Benefits

Prioritize Your Health in the New Year

Take charge of your health today! The State of Iowa partners with Livongo to offer two valuable programs—Diabetes Management and Diabetes Prevention—at no cost to eligible employees, spouses and dependents enrolled in the Wellmark medical plan.

Diabetes Management Program *(available to those living with Type 1 or Type 2 diabetes)*

Managing diabetes doesn't have to be overwhelming and you don't have to manage it alone. Livongo provides the tools and support you need to stay on track, feel confident and in control every day.

With this program you'll receive:

- Connected blood glucose meter that automatically uploads readings for easy monitoring
- Unlimited strips and lancets delivered to your door
- Personalized expert coaching and action plans to guide your progress
- 24/7 real-time support for out-of-range readings

Whether you're newly diagnosed or have been managing diabetes for years, Livongo can help you make small changes that lead to big results.

Diabetes Prevention Program *(available to those ages 18 years or older and meeting the CDC requirement Prediabetes Risk Test taken during program registration)*

Did you know prediabetes often has no symptoms? That's why understanding your risk is so important. Common risk factors include:

- Being overweight
- Having a family history of diabetes
- Being age 45 or older
- Leading a sedentary lifestyle

- Having high blood pressure or high cholesterol

Prediabetes doesn't have to lead to diabetes. With the Livongo Diabetes Prevention program, you'll get the tools and support you need to take control of your health and reduce your risk—starting today.

With this program you'll receive:

- **Smart scale** that syncs with the app for effortless tracking
- **Expert coaching** on nutrition, activity, and sustainable lifestyle change
- **All-in-one app experience** to monitor weight, food, and activity

Small steps now can make a big difference later.

Ready to get started? Visit Go.Livongo.com/STATEOFIOWA/register or call **800-945-4355** and use registration code: **STATEOFIOWA**.

New for 2026: Delta Dental Enhanced Benefits

Caring for your teeth, gums and mouth isn't just about a great smile, it's essential for your overall health. Turns out, your [oral health](#) is closely connected to your overall wellbeing.

Your dental plan through Delta Dental of Iowa now includes the **Enhanced Benefits** program which links dental benefits with certain medical conditions, including:

- Cancer, chemotherapy and/or radiation
- Diabetes
- High-risk cardiac condition
- Kidney failure or dialysis
- Periodontal (gum) disease
- Pregnancy
- Suppressed immune systems

The Enhanced Benefits program provides additional oral health services such as extra cleanings and fluoride treatments to help you better manage your medical conditions.

To receive these additional benefits, you must enroll in the program. Learn more about enrolling, as well as the covered health conditions: [Enhanced Benefits Program](#).

For more information about your benefits, log in to Member Connection or find a provider, visit www.DeltaDentalIA.com.

Flexible Spending Account (FSA) for the New Year

New to Flexible Spending (FSA), or just need a quick refresher?

We've got you covered! Whether you're just getting started or want to make the most of your benefits, our [Flexible Spending Accounts \(FSA\)](#) website and our Workday Learning [Flexible Spending Accounts: An Introduction](#) is packed with helpful tools and resources to answer your questions.

Wondering how to get reimbursed for eligible expenses?

Head to the [FSA Claim Information](#) website to explore your reimbursement options, including using a Health FSA Debit Card or setting up Automatic Reimbursement for faster, easier payments. Please note, our vendor, ASIFlex, does *not* automatically send debit cards. You'll need to request one if that option works best for you. If you have any questions, you can contact ASIFlex by phone at 800-659-3035 (7:00 a.m. - 7:00 p.m.) or by email at asi@asiflex.com.

Form 1095 Guidance: Employer-Provided Health Insurance Offer and Coverage

NEW for Tax Year 2025, employers are no longer required to automatically furnish Form 1095 to all employees. However, you still have the right to receive a copy if you request it. To access your form or request a printed copy:

1. Register at the [Employee Portal](#).
2. Enter the company code **StateofIowa** and information about you.
3. After registering, create login credentials for site access.
4. Once registration and confirmation are complete, you can download your form and print as needed for your records. If your form is not yet available, you will receive an email notification as soon as it is ready.
5. Employee Portal accepts requests for paper Forms, which will be mailed within 30 days.

You do not need Form 1095 to file your federal tax return. However, you may use it as a reference when completing your return. If you have questions or need additional information, please email centralpayroll@iowa.gov.

Education Opportunities

New Course! Excellence in Public Service

This full-day, in-person class equips public sector employees with the skills, mindset, and tools to deliver high-quality, citizen-centered service. The course reinforces core public service values—integrity, accountability, respect, and responsiveness—while helping participants navigate real-world challenges. Through practical strategies and structured approaches, attendees learn how to communicate effectively in difficult situations, manage frustrated or upset customers, and resolve issues with fairness and professionalism. The training focuses on applying these principles consistently to support positive interactions and strengthen public trust.

Scheduled Offerings:



March 17 and June 3 | 8:30 a.m. - 4:30 p.m.



In person at Hoover Building | \$213

[ENROLL TODAY](#)

Preventing Sexual Harassment

Preventing Sexual Harassment launched for all executive branch employees on January 2, 2026 with a due date of January 31. Employees should have received an assignment via Workday Learning to complete the training. This training is required by Iowa Administrative Code.

Managers & Supervisors: You can track your team's progress by running the **My Team's PSH Assignment** report. The training will not appear on an employee's transcript until they enroll in the course. Use this report to confirm the assignment was received and to monitor enrollment status and completion progress.

Issues with Preventing Sexual Harassment training? Submit a [PSH support ticket](#) through ServiceDesk Plus.

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

Voluntary Vision Insurance: Open Enrollment Underway

State of Iowa employees have an opportunity to elect vision insurance through the State of Iowa's Voluntary* Insurance Program. The state offers post-tax payroll deductions to pay your vision insurance premiums directly to the insurance carrier.

Open enrollment for vision insurance runs through February 28, 2026. Elections made during this open enrollment period are effective April 1, 2026. If you are currently enrolled in the voluntary vision insurance, you do not need to re-enroll unless you want to make a change.

You have two different insurance program options: Avesis and EyeMed/Delta Vision (Insight Network). Information about these voluntary vision plans is available at [BenefitIowa.com](#). Questions regarding the vision plans should be directed to World Insurance Associates at benefitiowa@worldinsurance.com.

**Please note: The State of Iowa does not endorse or sponsor any voluntary vision insurance provider, or the products and services they provide, and assumes no responsibility for any purchases or disputes between individual employees and the vendors. All arrangements are strictly between the employee, as a consumer, and the insurance company.*

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: *Taking Charge*** - Proactively boost your health and mental well-being. Establish healthy habits early, prevent crises, and take control of your wellness journey.
- **Available January 20: *Staying on Track: 7 Practical Strategies for Goal Commitment*** - Learn practical tools to stay consistent, overcome setbacks, and achieve what matters most.

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](#) webpage.

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.
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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

New Year, New Financial Future

Did you kick off the year with a list of New Year's resolutions? Whether it's hitting the gym, getting organized, or spending more time with loved ones, most resolutions share a common theme: **self-improvement**. Unfortunately, many of these goals lose momentum after just a few weeks. The good news? Securing your financial future doesn't have to be a temporary effort.

The Retirement Investor's Club (RIC) is designed to help make saving for your future easier, whether you are just starting your career or the finish line is in sight. Year-round enrollment, automatic savings through payroll deduction, an employer match, and flexible income options in retirement are just a few benefits RIC savers enjoy.

Don't let your financial goals become "just another resolution" that fades away. Enrollment is always open and our team is ready to assist. Visit the [RIC Enrollment website](#) to get started today!

Upcoming Financial Webinars

SageView

Join us for live financial wellness workshops hosted by our financial experts.

[Financial Wellness Workshop](#) (one-hour workshop) on January 21, February 18, and March 18; all at 1:00 p.m.

Each workshop consists of two sessions on different topics, including:

- **Financial Check-In:** Review your goals, assess your progress, and plan for a successful year ahead.
- **Navigating New Roth Catch-Up Contributions:** What to know for 2026 and beyond.

Corebridge

Join us for our next Corebridge and RIC Co-Sponsored Webinar:

[IPERS and 457b/Deferred Comp: Get Started Now or Retire Now](#)

January 14 at 9:00 a.m. and 2:00 p.m.

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.

[Retirement Questions that Make a Big Difference](#)

January 27

This presentation is specially designed for those who are now in their mid-careers. We'll dive into three critical questions your employees should be asking at this point in their journey.

[Social Security and Your Retirement](#)

February 10

This presentation explores the cost of retirement, as well as options for claiming and maximizing Social Security benefits and how to bridge possible income gaps.

All Corebridge webinars are held at these times: 11:30 a.m. | 12:30 p.m. | 4:00 p.m. | 7:00 p.m.

Can't make the webinar? [Watch on-demand!](#)

VOYA

Foundation of Financial Wellness

January 13 at 9:00 a.m. and 1:00 p.m. or January 27 at 11:00 a.m. & 2:00 p.m.

The seminar aims to empower participants with the knowledge and tools needed to make informed financial decisions and help improve their overall financial health.

5 Things to do Now

January 27 at 9:00 a.m. & 1:00 p.m.

This session covers essential actions such as creating a budget, establishing an emergency fund, checking in on retirement savings, and more.

News from Your Retirement Investors' Club (RIC) Providers



Fit for the Future

Life can be full of changes, challenges and opportunities. For every situation, there are ways to cope. Here are a few things to consider when life comes your way.

[Read the full Fit for the Future article](#)



How much will you get from Social Security?

Social Security is a federal government program that provides a source of income for you or your legal dependents (spouse, children, or parents), if you qualify for benefits. Your Social Security benefits are designed to supplement your retirement savings.

How do Social Security Benefits work?

Social Security benefits are based on income earned during your earning life. While you work, you pay Social Security taxes. This tax money goes into a trust fund that pays benefits to those who are currently retired, or people with disabilities, and to the surviving spouses and children of employees who have died.

How much could I receive in Social Security Benefits?

Based on Social Security Administration's (SSA's) calculations, the amount of Social Security you receive depends on your earnings over your *lifetime*. The age at which you begin receiving benefits is also a factor. Please visit the Social Security Administration website – www.ssa.gov – to create an account for yourself to see what benefits you may be eligible to receive.

Will Social Security be enough?

Estimate what your future living expenses will be to determine how much income you will need each month in retirement. Your Iowa Retirement Investors' Club (RIC) at Empower can help you save today for a more secure financial future tomorrow with regular contributions from your paycheck.

Visit empower.com/iowaric or call the Customer Care Center at **1-833-999-IOWA (4692)** weekdays from 7 a.m. to 9 p.m. Central time, or Saturdays from 8 a.m. to 4:30 p.m. Central time. If you need help developing a retirement plan, go to empower.com/iowaric for a list of available advisors in your area.



How Much Money Will You Need?

If you're not sure how much you'll need, make sure you're contributing as much as possible to your retirement account. How much money will you need to have a comfortable retirement? Probably more than you think. If you want to help build your retirement account and offset inflation, you should consider contributing more to your retirement account.

Increasing your contribution by just 1% or 2% can really add up over time. See how a small increase may impact your paycheck by using our [Retirement Contribution Effects on Your Paycheck Calculator](#). Building your account now can give you confidence that you'll have the income you need for retirement when your big day comes around.

To review your contributions and account balances, [Log in to your account](#) or contact your local Horace Mann.



How much can you save for retirement in 2026?

Every year, the IRS announces the contribution limits for retirement savings accounts. Certain limits for 2026 have increased, giving you the opportunity to save even more today to help achieve your future goals.

Age	2026	2025
49 and under	\$24,500	\$23,500
50+ catch-up ¹	Additional \$8,000	Additional \$7,500
60-63 increased catch-up ²	\$11,250	\$11,250

¹ Age 50 and older before year-end.

² Age 60, 61, 62 and 63 before year-end.

Participants aged 60-63 by the end of 2026 can save even more.

If you are between the ages of 60-63 as of the end of 2026, you have the option to save even more than the standard Age 50+ Catch-Up. If you're eligible, these age-based catch-up contribution options can help you maximize the saving potential of your remaining working years to reach your retirement goals.

How much do you want to save this year? Visit voya.com/irslimits for the latest contribution limits for all tax-deferred accounts in 2026. Consider your options and log into your Iowa Retirement Investors' Club (RIC) Retirement Plan account at iowa.beready2retire.com to update your savings rate.

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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***](mailto:hrexpress@iowa.gov). Thank you!