

## In this Edition . . .

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### No Tax on Overtime

If you've heard the term "no tax on overtime" and wondered what that meant, Centralized Payroll has prepared information on the No Tax on Overtime law, which allows eligible hourly, non-exempt workers to deduct qualified overtime pay from federal income taxes for tax years 2025–2028. Read more about eligibility and maximum amounts that can be deducted: [No Tax on Overtime](#).

### State of Iowa Benefits

#### Health Insurance Benefits that Save You Money

Your Wellmark health plan comes with helpful tools that can save you money and get more from your coverage. In this article from Wellmark, read about the top four ways to reduce costs while making the most of your health insurance benefits: [Top Four Ways to Save Money with Your Benefits](#).

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### Education Opportunities

#### February Manager Webinar

Managers and supervisors: join us for our free February webinar *Hiring with Confidence: Manager Essentials* where you will discover the tools and resources you need to master the State of Iowa hiring process.

##### Webinar Details:

February 25, 2026 | 10:00 - 11:30 A.M.

Virtual via Zoom | FREE

[Secure Your Spot](#)

#### New Courses

PDS is excited to announce two new course offerings: Strength Deployment Inventory training and Crucial Teams.

## Strength Deployment Inventory

The Strength Deployment Inventory (SDI®) is a validated assessment that helps individuals understand the motivational values driving their behavior, particularly in times of conflict. Rather than focusing on personality traits, the SDI® reveals what motivates people when things are going well and how those motivations can shift under stress. By increasing awareness of personal strengths, communication preferences, and conflict responses, the SDI® provides a practical, non-judgmental framework for improving relationships, reducing conflict, and strengthening collaboration in the workplace.

### Class Details:

April 9, 2026 or June, 11, 2026 | 9:00 A.M. - Noon

Virtual via Zoom | \$154

[ENROLL TODAY](#)

## Crucial Teams: Attention Managers and Supervisors!

*Crucial Teams* training helps transform team differences from a source of friction into a source of strength. The course is based on the Strength Deployment Inventory® (SDI), a workplace personality assessment that helps individuals gain greater awareness of how they approach work and relate to others.

What is included in the training?

- **Assessment:** You and your team will complete the SDI assessment and receive personalized reports.
- **Discovery:** Learn about the unique motives and strengths you each bring to the workplace.
- **Application:** Together, you will gain a greater appreciation for one another and learn practical skills to improve collaboration.
- **More Information:** Watch this short video: [Crucial Teams: What to Expect](#) or check out our [course flyer](#).

**Cost:** \$350 per person for State of Iowa employees

**Ready to schedule?** Contact PDS at [pds@iowa.gov](mailto:pds@iowa.gov) to bring this training to your team.

## New PDS Hybrid Course Policy

Participants in hybrid courses are required to complete the on-demand learning modules in addition to attending a live instructor-led session. To maximize learning, on-demand coursework should be completed prior to an instructor-led session. However, participants have up to 30 days after the live session to finish any remaining requirements. Those who do not complete all course components within the 30-day period will be removed from the course and must re-enroll to repeat both components. If the course includes a registration fee, the participant's agency will be billed for the seat.

## Preventing Sexual Harassment

The Preventing Sexual Harassment annual assignment was due this past weekend. Managers, check your team's completion status using the My Team's PSH Assignment report.

**Completion questions:** If you believe you have completed the training and are still receiving reminders, you may have an incomplete lesson. Please open the course again and verify all lessons are marked as complete with a checkmark.

**Employees on leave:** The PSH assignment will remain due for employees on leave until their return.

Submit all questions regarding PSH training through ServiceDesk using the [PSH support ticket](#).

## Quick Links

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

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## Health and Well-Being

### Bring Healthy Habits Home

For many busy families, practicing well-being can sound like one more thing to do. But if there were fast, easy and fun things you could try to help every member of your family be healthy and happy, would you say no?

The ***Family Well-being webinar*** can help you make well-being an everyday occurrence in your home, with strategies and tips you can try yourself or together, including:

- **Ways to stay active as a family**, including exercise and movement for children and adults
- **Balancing plates** for nutrition and taste, meal prepping, minimizing waste and more
- **Healthy sleep habits** for any age, plus stress reduction and coping mechanisms
- **Communication techniques** for family members to build understanding and grow together

[Register for the webinar now and watch it any time.](#)

### Voluntary\* Vision Insurance: Open Enrollment Ends February 28

State of Iowa employees may choose 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 ends February 28, 2026. Elections made during this open enrollment period are effective April 1, 2026. If you are currently enrolled in 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 the plans is available at <http://www.benefitowa.com/>. Questions should be directed to World Insurance Associates at [benefitiowa@worldinsurance.com](mailto: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](http://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 February 17: *The Role of Hobbies in Work-Life Balance*** - Discover how hobbies and personal interests can reduce stress, improve focus, and help you balance work and 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.

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## Work Smart with Workday

Managers, did you know that several reports exist in Workday to support you in monitoring your team's learning? Save the following table as a quick resource, or visit the [Learn Manager Reports](#) list in Workday. To quickly run a report, simply enter the name in Workday's search bar.

Report	Description
<a href="#">My Team's Learning</a>	View enrollment records for your team(s).
<a href="#">My Team's Learning Assignments</a>	View all assignment records for your team(s).
<a href="#">My Team's PSH Assignment</a>	View a list of Preventing Sexual Harassment assignment records for your team(s).
<a href="#">My Team's Scheduled Learning</a>	View a schedule of live classes for which your employees are enrolled.
<a href="#">My Team's Manual Entry Training</a>	View manually-entered training records for your team(s).
<a href="#">LRN - Certifications</a>	View a list of certifications for your team(s).
<a href="#">LRN - Program Progress</a>	View completion progress of courses within a program for your team(s).

## 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

#### Just a Little More...

If you're already enrolled in the Retirement Investors' Club (RIC), have you considered increasing your monthly contributions? Saving just a little more today can add up to a lot tomorrow. In fact, adding a few extra dollars from each paycheck to your RIC contributions—roughly the cost of a single latte or a fast-food cheeseburger—can significantly impact your future.

The secret to successful long-term investing is the power of compounding, which is simply earning interest on interest. To maximize this growth potential within your retirement account, remember these three things:

- **Save Consistently:** Contributing steadily, year after year, provides a solid foundation for growth.
- **Start Early:** Time is your greatest asset. The more years you invest, the more time compounding has to work its magic.
- **Generate Earnings:** While investments fluctuate, careful management allows your positive returns to be reinvested, putting compounding to work for you.

Now is the time to skip that morning latte and add that extra cash to your RIC account; your future self will thank you! Update your payroll deductions by logging into [Workday](#). If you have questions, contact the RIC team at [ric@iowa.gov](mailto:ric@iowa.gov).

### 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. You may attend during work hours if your schedule allows and with supervisor approval.

#### SageView

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

[Financial Wellness Workshop](#) (one-hour workshop)

**February 18 and March 18; both 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**

### **Social Security and Your Retirement on 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.

### **Enroll. Take Control of Your Future Today on February 24**

This presentation encourages attendees to visualize the retirement lifestyle they want, then take the first steps toward that goal by enrolling in their workplace retirement plan.

### **Education for Women: Planning for your Financial Future on March 10**

A Workshop for Women Focusing on overcoming the financial hurdles as they plan and invest for the future, this workshop emphasizes the importance of having a personal plan, a sound strategy and a consistent approach to saving.

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**

### **Building a Budget**

**February 10 at 9:00 a.m. and 1:00 p.m. or February 19 at 11:00 a.m. and 2:00 p.m.**

Review the essential budgeting steps, including setting financial goals and using the 50/30/20 rule. It also provides tips on tracking expenses and building an emergency fund.

### **Setting up Other Financial Goals**

**February 19 at 9:00 a.m. and 1:00 p.m.**

Learn ways in which you can save to cover both short- and long-term financial goals.

## **News from Your Retirement Investors' Club (RIC) Providers**



### **Time vs. Savings Calculator**

Waiting to begin your savings plan can have a huge impact on your results. A delay of even a few years could cost you thousands of dollars. This calculator helps show you how much postponing your savings plan can really cost.

[Try the Time vs. Savings Calculator now!](#)



## New Retirement Legislation: What SECURE 2.0 May Mean for You

Congress passed the SECURE 2.0 Act at the end of 2022, and its changes are taking effect over several years. Many of these rules affect how long you can keep money in retirement accounts, how much you can save in later career years, and how lower- and moderate-income savers may be supported.

Here are a few key highlights, in plain language:

- **Later required minimum distributions (RMDs).** In many cases, required withdrawals from traditional retirement accounts will begin at age 73 instead of 72, and will eventually move to 75 for some younger workers. This can give your savings more time to grow tax-deferred before you must take money out.
- **“Super” catch-up contributions.** Participants aged 60-63 may now contribute more than the standard catch-up amount to certain workplace plans, including some governmental plans. This can help people in their peak earning years make up for earlier gaps in saving.
- **Roth catch-up for some higher earners.** As of January 1, 2026, individuals whose wages exceed a certain threshold will be required to make their catch-up contributions on a Roth basis (after tax) if their plan allows catch-ups. Regular contributions can generally still be made pretax or Roth, depending on plan rules.

Not every provision of SECURE 2.0 applies to every plan. Governmental plans may adopt some features and not others, and details may change as additional guidance is issued.

For personal tax or legal questions, consider consulting a qualified professional.

*This material is for educational purposes only and is not intended as investment, tax, or legal advice.*



### Show Your Retirement Some Love

Have you shown your retirement plan the love and attention it deserves? Just over one-quarter of American workers feel very confident about their ability to have enough money to live comfortably throughout their retirement years. How about you?

#### Show your retirement some love.

Take the next step by increasing your contribution each year. In fact, increasing your contribution by just 1% or 2% can really add up over time. See how little an increase may impact your paycheck by using [the paycheck calculator](#).

[Log in](#) to your account today and show your retirement savings some love.



### Free Yourself from Managing too Many Retirement Accounts

Did you know that your Iowa Retirement Investors' Club (RIC) Retirement Plan has resources that can help you roll retirement accounts from former employers into your RIC Plan account to simplify your retirement

planning process? Consolidating accounts can help you stay on top of your finances by investing consistently, paying the same fees, and tracking your retirement progress in one place.

The Voya Account Consolidation Team can help determine if your former employer retirement account can be transferred to the RIC Plan. They can also help you consider your options, such as:

- Keeping your assets where they are.
- Withdrawing your assets, which may create a taxable event.
- Rolling your assets to the RIC Plan.
- Rolling your assets to another eligible savings vehicle.

The Voya Account Consolidation Team will guide you through the consolidation process and assist with collecting and completing the necessary transfer paperwork. Call **(866) 865-2660** or email **ACT@voya.com** to learn about your options to help simplify your financial life.

*\*Retirement Consultants are registered representatives of and offer securities through Voya Financial Advisors, Inc. (member SIPC).*

*Please carefully consider the benefits of existing and potentially new retirement accounts and any differences in features. Please note that assets rolled over from other non-457 plans (such as 401(a)/401(k), 403(b), a traditional IRA) may remain subject to the IRS 10% premature distribution penalty tax.*

**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!**