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State of Iowa Benefits

How Does Health Insurance Work?

Most of us use our health insurance on a regular basis, yet we may not really understand how it all works. Wellmark provides the answers you need, including how it's paid for, important terminology, how to use your benefits, and valuable resources to help members understand your benefits.

You may also gain peace of mind, knowing how much you will pay before you visit the doctor. In myWellmark®, you'll get cost estimates, and you'll find coverage information such as your out-of-pocket maximum, copay amount, and benefits you've used.

Read Wellmark's [How Does Health Insurance Work?](#) for information on these topics and more!

Important Flexible Spending Account (FSA) Deadline April 15

Time is running out to file claims for reimbursement for 2025 eligible FSA expenses. April 15, 2026, is the deadline to file dependent care and health FSA claims incurred from January 1, 2025, through December 31, 2025. If you do not claim all of your 2025 health contributions, you can [carry over](#) up to \$640 into 2026 to be used for 2026 expenses.

You may submit claim requests and supporting documents to ASIFlex, the state's third-party FSA administrator, in one of the following ways:

- Mobile app. Please note, your login is case sensitive.
- Online. Log into your [ASIFlex](#) account and attach a pdf version of your supporting documentation to your claim request.
- Fax a claim form and supporting documentation to 877-879-9038.
- Mail your claim to ASIFlex, P.O. Box 6044, Columbia, MO 65205-6044.

Access [claim forms](#) online and read more about [submitting claim forms](#) on the DAS website today.

Please note you cannot use your health flex debit card in 2026 to pay for claims incurred in 2025. The debit card only works when you pay for claims incurred in the current year.

Questions about FSA? Visit the [ASIFlex](#) website or call ASIFlex at 800-659-3035. You may also visit the [DAS website](#) or email fsa@iowa.gov.

Education Opportunities

Course Highlight: *Mental Health First Aid*

Just as physical first aid teaches you how to address an injury, [Mental Health First Aid](#) (MHFA) equips you to support someone who may be developing a mental health problem or experiencing a crisis.

In this valuable course, you will learn to identify warning signs, approach situations with empathy, and connect colleagues with appropriate professional help. We encourage all employees to consider this training to help us build a supportive workplace culture.

Course Details:

- Format: Hybrid (approximately two hours online pre-work + one full-day in-person workshop)
- Cost: \$30
- Upcoming Dates: March 25, 2026 | June 24, 2026

[Register today!](#)

Monthly Manager Training – *The Performance Pivot*

Stop sending your employees to training and "hoping for the best." For many managers, training feels like losing an employee for the day. But the difference between training impact and no training impact isn't the quality of the trainer—it's the involvement of the manager.

In this webinar, we are moving beyond "checking the box." We will provide you with a practical, three-step framework to set up opportunities for measurable growth on your team's next performance evaluation.

What You'll Learn:

- Setting the Stage: How to set one clear, measurable expectation before the training starts so your employee knows exactly what they are there to solve.
- Supporting the Session: How to protect your employee's time "during" the process so they can focus on mastery rather than their inbox.
- Securing the Skills: How to ask the three critical follow-up questions that turn new knowledge into documented performance "wins."

March 18, 2026 | 10:00 - 11:00 am | [Register](#)

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

The Connection Between Gum Health and Your Heart

When people think of heart health, it's likely that exercise, cholesterol, and blood pressure come to mind. But there's one area that doesn't get as much attention—your mouth. It's true. The risk of developing cardiovascular disease is associated with poor oral health.

One in two adults have gum disease, making them two times more likely to have a heart attack. Learn what to watch for and how to take care of your teeth, mouth, and gums to help avoid problems with your heart. Read Livongo by Teladoc's [The Connection Between Gum Health and Your Heart](#) for more information.

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 March 17 - *Breaking Barriers: Empowering Women at Work*** - Celebrate women's contributions while exploring ways to empower equality and opportunity at work.
- **Available Now: *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.

Work Smart with Workday

Model My Pay

Learn more about Workday's Model My Pay feature, giving you the opportunity to model hypothetical changes to your pay. This feature is available for employees with pay results in Workday. Accessed through the Benefits and Pay Hub on the Workday homepage, Model My Pay allows you to adjust tax elections, deductions, and earnings to view an approximation of how the hypothetical changes will affect your pay. Refer to the [Model My Pay Smart Guide](#) for step-by-step directions.

Payroll Direct Deposits Look Different

Due to changes in the banking rules, State of Iowa employees with direct deposit will start seeing their pay show as PAYROLL ST OF IA instead of St of Ia Eft, beginning in March.

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

Expect the Unexpected: Building Your Financial Safety Net

Life is full of surprises, but not all are pleasant. Whether it's a sudden car repair, an urgent medical bill, or a broken appliance, unexpected expenses can disrupt even the best-laid plans. An emergency fund is your most powerful tool to protect your peace of mind.

While experts recommend saving three to six months of living expenses, don't let that number feel daunting. Building your fund is more doable than you think; it just takes a little strategy. If you focus on finding a "big chunk" of money, you may feel overwhelmed. Instead, try putting aside just \$10 or \$20 a week.

Simple Ways to Start:

- **Leverage Your Tax Refund:** If you're expecting a refund this season, consider "jumpstarting" your fund by depositing a portion into a savings account immediately.
- **Track Your Spending:** Creating a budget helps you find hidden cash. Small cuts in daily spending add up fast.
- **Reduce Debt:** Paying down debt frees up more of your income for future savings.
- **Automate Your Intentions:** Open a separate account and set up an automatic deposit from your paycheck. If you don't see it, you won't spend it!

Small changes today lead to significant security tomorrow. Establishing this fund ensures you can navigate life's hiccups without derailing your long-term goals.

RIC providers offer various financial tools to assist in your planning. Visit the [RIC website](#) for links to each provider's resources. For questions, contact the RIC team at 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.

Corebridge

[Education for Women: Planning for Your Financial Future](#)

March 10 at 11:30 am, 12:30 pm, 4:00 pm, and 7:00 pm

A Workshop for Women Focusing on overcoming the financial hurdles as they plan and invest for the future. Can't make the webinar? [Watch on-demand](#)

[IPERS: Your State of Iowa Retirement Plan](#)

March 24 at 11:30 a.m., 12:30 pm, 4:00 pm, and 7:00 pm

Why you should not wait and enroll in your retirement plan. Can't make the webinar? [Watch on-demand](#)

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

A Corebridge and State of Iowa co-sponsored webinar

April 7 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.

SageView

[Financial Wellness Workshop](#)

March 18 at 1:00 pm

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

Voya

[Setting Up an Emergency Fund](#)

March 10 at 9:00 am and 1:00 pm

March 24 at 11:00 am and 1:00 pm

Discover the importance of having an emergency savings fund for unexpected expenses, learn how much you should save, and get some tips to make it happen.

[Retirement Planning for Women](#)

March 24 at 9:00 am and 1:00 pm

Discover the challenges women face in planning for retirement and get tips to overcome them, including saving strategies, health care options and considerations for where you are in life.

News from Your Retirement Investors' Club (RIC) Providers



Social Security Benefits Calculator

Do you wonder how much you might receive in Social Security? Use this calculator to help you estimate your Social Security benefits. Remember, this is only an estimate. Your actual benefits may vary depending on your actual work history and income.

[Try the Social Security Calculator now!](#)



Market volatility: Should retirement savers worry?

Markets move for many reasons—economic reports, interest rate changes, company earnings, and even investor emotions. Political or global turmoil may cause sharp drops, but history shows that downturns are usually temporary. Over decades, markets have recovered from recessions and crises, making it normally better to stay invested rather than trying to jump in and out.

Retirement savings are typically a matter of decades, not days. The key is to focus on your time horizon and avoid making short-term decisions with long-term money.

Consider the following to help stay steady:

- **Stick to your plan.** A retirement strategy should be built *assuming there will be market fluctuations*. Selling when markets are down often turns temporary declines into permanent losses.
- **Diversify.** Holding a mix of stocks, bonds, and other assets spreads risk. When one area struggles, another may hold steady.¹
- **Rebalance regularly.** Market swings can throw your portfolio off target. Periodic rebalancing can help keep your risk level in line with your age and goals.
- **Match investments to your time frame.** If retirement is years away, you have time for markets to recover. Even near retirement, keeping some growth investments can help your savings last.

You don't have to navigate volatility alone. Advisors are available and can provide the guidance you want at no additional cost to you. For a list of available advisors in your area, go to empower.com/iowaric.

¹ Asset allocation, diversification, or rebalancing does not ensure a profit or protect against loss.



How to Overcome the Retirement Savings Gap

For women, [the retirement savings gap](#) is a reality. The good news is there are steps you can take now to improve your prospects for a better quality retirement.

Consider these tips:

- **Identify where you are spending your money.** Write down everything you spend your money on for a few months, then take a look to see what regular expenses are taking money away from your long-term goals.
- **Start planning for retirement now.** Retirement may seem far away—which makes it easy to put off saving. Enroll in the [Iowa Retirement Investors' Club](#) retirement plan as soon as you are able.
- **Pay yourself first.** Consider increasing your contribution to your retirement plan each year when you get a raise. It's easy to do; simply log in to [Workday](#) to make the change.
- **Consult your Horace Mann representative.** You'll be happy you did!



How much will you need to retire?

People are living longer than ever. If you retire at 65, you could spend 20-30 years in retirement. That means the longer you live, the more savings you'll need.

Today, many Americans think they'll need about \$1.26 million to retire.¹ If you retired now and lived 20 years, that's about \$5,250 a month. But if you retire in 20 years, inflation means you'll need closer to \$1.87 million to have the same buying power.

Let's focus on what it would take to save \$1.26 million by age 65. Assuming a 7% annual return:

- Starting at age 20: Save about \$330/month
- Starting at age 30: Save about \$695/month
- Starting at age 40: Save about \$1,547/month
- Starting at age 50: Save about \$3,958/month

The earlier you start, the easier it may be to save what you'll need for retirement. If saving more feels hard, though, you're not alone. Inflation and other competing expenses can be challenging but small changes can make a big difference.

Take advantage of saving what you can now in your Iowa Retirement Investors' Club (RIC) Retirement Plan by logging into your account at iowa.beready2retire.com. Your future self will thank you for every dollar you save today.

¹ Northwestern Mutual Planning & Progress Study 2025

***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!

