

## In this Edition . . .

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

### State of Iowa Benefits

#### Making the Most of Your Health Flexible Spending Account (HFSA)

Spring is a great time to make the most of your Healthcare FSA (HFSA) by using pre-tax dollars on common seasonal needs. Many everyday items related to spring allergies, for instance, are FSA-eligible, helping you stay comfortable while saving money.

##### Common spring FSA-eligible items include:

- Allergy medications
- Nasal sprays (for congestion or allergy relief)
- Eye drops (for dry, itchy, or allergy-irritated eyes)
- Sunscreen (SPF 15 or higher for sun protection)
- Cold packs or sinus relief products
- Lip balm with SPF

Using your HFSA for these items can help you proactively manage seasonal allergies and protect your health while reducing out-of-pocket costs. For additional guidance, employees can visit [www.asiflex.com](http://www.asiflex.com) and reference the Eligible Expenses list under the "Resources" section to determine if a product or service qualifies for reimbursement.

#### CheckUp<sup>SM</sup> Plus - Support a Healthy Smile While Saving Money

Your dental benefits are designed to support a healthy smile year-round. Since [91% of adults recognize the importance of regular dental visits](#), Delta Dental of Iowa makes it easier to stay on top of your care.

CheckUp<sup>SM</sup> Plus encourages you to use preventive services while allowing you to get the most out of your annual benefit maximum. That's because diagnostic and preventive dental services do not count toward your annual benefit maximum, including\*:

- Exams
- Routine X-rays
- Cleanings

- Sealants (for eligible children under age 15)
- Fluoride applications (for eligible children under age 19)

CheckUp<sup>SM</sup> Plus helps:

- Promote regular visits to the dentist for exams, X-rays and cleanings—which can improve your overall health
- Save on costs over the long term because preventive care can help reduce the need for more expensive dental services

For more information about your benefits, to find a provider, or log in to Member Connection, visit [www.deltadentalia.com](http://www.deltadentalia.com).

*\*Benefits may vary, please see your Benefits Certificate for plan details.*

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## Education Opportunities

### FY27 Course Catalog Now Available

Our [FY27 course catalog](#) has officially arrived, featuring a refreshed lineup of professional development opportunities, including several new offerings. Whether you're looking to sharpen your leadership, enhance your workplace impact, or improve your communication and resilience skills, we have a class that will support your professional goals.

**Ready to get started?** Registration for many classes is already live in [Workday Learning](#)—head over now to secure your spot! Registration for all classes will be available later this month.

### Procurement Level 1 Certification Program Available

Level 1 Procurement Certification is required for:

- Goods up to \$15,000 without competition
- Services up to \$15,000 without competition, or from \$15,000 to \$50,000 with at least three informal quotes or a competitive bids process.

The [Procurement Level 1 Certification](#) program is now available for enrollment in [Workday Learning](#). In this certification program, you will find:

- 1) Level 1 Prerequisites
- 2) Introduction to State Procurement
- 3) Level 1 Assessment

Upon completion of this certification program, the Level 1 Certification will be applied to your Workday profile and you will receive a notification with instructions to print your certificate.

### Procurement Level 2 Certification Program Available

Level 2 Procurement Certification is required for:

- Obtaining quotes or competitive bids for goods and services purchases between \$15,000 and \$50,000
- Or service purchases above \$50,000

The [Procurement Level 2 Certification](#) program is now available for enrollment in [Workday Learning](#). In this certification program, you will find:

- 1) Level 2 Prerequisites
- 2) Advanced Procurement Training
- 3) Level 2 Assessment
- 4) Verification of Experience

Upon completion of this certification program, the Level 2 Certification will be applied to your Workday profile and you will receive a notification with instructions to print your certificate.

## May Manager Webinar

Does "professionalism" mean keeping your guard up? Many managers believe that being a strong leader requires staying emotionally guarded. However, when leaders keep their "shield" up, it often creates a connection gap. Without a clear window into your perspective, employees may naturally fill that silence with their own anxieties or worst-case scenarios.

Join us for this insightful one-hour webinar, [Authentic Leadership Supported through Emotional Intelligence](#), as we explore how to lower the shield without losing your professional edge. We will focus on four key Emotional Intelligence (EQi) competencies that help managers strike a balanced, authentic, and effective leadership tone.

Register today in [Workday Learning](#).

## 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

### 31 Days of Mental Self Care by Livongo

Caring for your mental health is just as important as caring for your physical health. Livongo by Teladoc Health, shares 31 activities that encompass several areas important to your overall mental health, such as eating, sleeping, exercising, socializing, and your own self-talk. When one of these is out of sync, the others can also be impacted.

Read [31 Days of Mental Self-Care](#) for a month-long list of activities that encompass all of these categories. Use the calendar format as a to-do list and try to accomplish one action each day to positively impact your mental health.

### 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 now: *Managing the Juggle: Practical Tips for Multi-Role Success*** - Discover simple strategies to handle many roles, manage stress, and keep energy for what matters most to you.
- **Available May 19: *Smart Money Moves: Strengthen Your Financial Know How*** - Build the mindset and skills to adapt, recover quickly, and thrive during financial transitions.

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

### Workday Resource Updates

The following Workday resources have been recently updated:

- [Travel Card Guide for Employees](#) - how to add Travel Card transactions to an expense report
- [Spend Authorization Guide](#) - how to create, manage, and view spend authorizations
- [Expense Report Guide](#) - how to create, manage, and view expense reports

### 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 New Virtual Workshops

IPERS and Iowa State University Extension and Outreach are offering new virtual workshops for members at any point in their retirement journey. Whether you are just getting started in a career in public service or are counting down the days until you meet an IPERS rule, there's a workshop for you. Learn more and register to attend an upcoming workshop by visiting [ipers.org/education](http://ipers.org/education).

### From the RIC Team

#### Keep Your Cool (and Your Cash) This Summer

Let's be real: when the sun is out and the grill is fired up, "budgeting" is usually the last thing on anyone's mind. Between wedding season, graduations, long-awaited vacations, and those spontaneous patio

dinners, summer has a way of making our bank accounts feel a little lighter than usual. It's incredibly easy to get swept up in the fun, but taking just 15 minutes to check in on your financial goals can be a total game-changer.

Think of it as a mid-year check-up. Reviewing your retirement targets and staying mindful of your spending ensures you're still moving forward while having a great time. A little intentionality goes a long way—you don't need to cancel the beach trip; you just need to make sure those summer memories don't turn into a September debt hangover. Staying on track now means you won't have to play catch-up later.

**Take Action:** Visit our [RIC providers' websites](#) today and explore the free savings and budget calculators. You do not need an account with the provider to use these tools. If you have questions, please contact us 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 providers. Check out the [RIC Financial Webinar Calendar](#) for a listing of all webinars. You are welcome to join sessions during your designated lunch hour or scheduled breaks.

### SageView

#### [Financial Wellness Workshop - Q2](#) (1-hr workshop) **May 20 and June 17 at 1:00 pm**

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

- **Recipes for a Healthy Portfolio:** Discover simple steps to build an investment portfolio that fits your goals and grows with you.
- **Investing in Today's Economy:** Current market trends and their impact on your long-term portfolio.

### Corebridge

#### [Social Security and Your Retirement](#) **May 5** 11:30 am | 12:30 pm | 4:00 pm | 7:00 pm

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.

#### [Navigating Student Loan Debt](#) **May 19** 11:30 am | 12:30 pm | 4:00 pm | 5:30 pm

Explores the many aspects of student loans, including managing debt, loans, and tax responsibilities, and repayment plans, while also saving for retirement.

#### [Retirement Pathfinder](#) **June 2** 11:30 am | 12:30 pm | 4:00 pm | 7:00 pm

Are you on track for the retirement you envision? Will I be able to retire when I want to? Will I run out of money?

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

### Empower

[The Sandwich Generation](#): Several sessions held **May 19 - 29** (also offered in Spanish).

Caring for aging parents and your own children at the same time, maintaining balance and juggling the needs of parents, children, and yourself, plus how to prepare financially.

Missed the webinar? [Watch on demand](#)

## VOYA

[Retirement Goals Under 40](#) **May 12** 9:00 am and 1:00 pm | **May 28** 11:00 am and 2:00 pm

Think about your future. Some things may seem far away, like retirement, but the sooner you start, the better. Learn how you can create a plan to help achieve your goals.

[Personal Finances](#) **May 12** 11:00 am and 2:00 pm

Discover how to organize and manage your personal finances, including key topics like budgeting, emergency funds, debt management, and investing basics.

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



### Helping Americans improve financial capabilities and outcomes

Corbridge's third annual Financial Capabilities Survey reveals how Americans perceive their money skills, highlights their biggest challenges, and identifies what boosts their confidence, and eases financial stress.

[Read the Financial Capabilities Survey](#)



### Required minimum distributions: What to know and how to stay on track

A required minimum distribution (RMD) is the minimum amount you must withdraw each year from your RIC pretax 457 and 401a accounts after you leave employment, once you reach the applicable age. The applicable age is 73 for those born prior to 1960 and 75 for those born in 1960 or later. As of 2024, RMDs no longer apply to Roth accounts in our 457 plan.

#### When do RMDs start?

Your first RMD applies to the year you reach the required age, but you may be able to take that first withdrawal as late as April 1 of the following year. After that, RMDs are generally due by December 31 each year. If you delay the first RMD into the next year, you may have two RMDs in the same calendar year, which could increase taxable income for that year. All subsequent RMDs are due annually by December 31.

#### What do you need to do?

Nothing, if you are working or are younger than the RMD age. Once you leave employment and are approaching the RMD age, however, consider speaking with your Empower financial advisor or a Customer Care Center representative. Either can walk you through each plan's distribution process, show you where to find RMD information in your accounts, and help you set up a one-time or recurring withdrawal that meets plan requirements.

You call the Customer Care Center at **1-833-999-IOWA (4692)** weekdays from 7:00 a.m. to 9:00 p.m. central time, or Saturdays from 8:00 a.m. to 4:30 p.m. central time.



## Is your retirement plan on autopilot?

Retirement planning isn't a one-and-done task—it's an ongoing process that benefits from regular check-ins. Life changes such as career shifts, market fluctuations, inflation, and evolving personal goals can all impact your long-term financial outlook. By reviewing your retirement plan periodically, you can ensure your savings rate, investment strategy, and risk tolerance still align with your objectives.

Regular reviews also give you the opportunity to rebalance your portfolio, adjust contributions, and take advantage of new strategies or retirement vehicles. Even small tweaks today can make a meaningful difference over time.

We recommend revisiting your plan at least once a year and after any major life event. Staying proactive helps you identify gaps early and keep your retirement goals on track. In a world of constant change, a well-maintained plan can provide confidence and peace of mind for the future you're working toward.

Contact your [Horace Mann representative](#) to review or establish your retirement plan today.



## Be secure online

Now is a great opportunity to revisit and enhance how you connect to your retirement account online. Safeguarding your identity and maintaining your privacy are essential for achieving a secure financial future.

Start by **registering your account online**. If you haven't yet accessed your Iowa Retirement Investors' Club (RIC) Retirement Plan account online, head to [iowa.beready2retire.com](http://iowa.beready2retire.com) and select *Register Now* to create your username and password. You may also wish to download Voya's mobile app to your smart phone.

**Refresh your passwords.** Regularly updating your passwords can help you stay ahead of cyber threats and prevent unauthorized activity. Make sure to use unique passwords for your account and build strong, complex passwords that are difficult for hackers to guess.

**Stay vigilant online.** Keep your devices current with the latest operating systems and security updates. Watch out for suspicious emails and phishing attempts from unfamiliar sources. Protect your personal information and only share it through reputable, trusted platforms.

Don't wait for a security incident to take action. Start by actively protecting and monitoring your online presence to ensure your digital safety.

*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!