



## Learn More About Your Benefits - Presentations June - July

Make the best use of your State of Iowa benefits with benefit education opportunities offered by DAS-HRE staff. The presentations are webcasts, unless otherwise noted, and you may attend these online presentations from your computer or other internet-enabled device. Be sure to check with your supervisor to ensure your agency's staffing and scheduling allow you to participate on work time and on a State computer. Register to reserve your spot today!

### June 2018

	June 12	9:00 - 10:00 am	RIC Deferred Compensation: Ready to Retire and Take Income	<a href="#">Register</a>
	June 19	1:00 - 2:00 pm	Continuing Benefits at Retirement: Before Medicare-Eligibility	<a href="#">Register</a>
	June 20	2:30 - 3:30 pm	Valic: Social Security and Your Retirement	<a href="#">Register</a>
	June 27	1:00 - 2:00 pm	Continuing Benefits at Retirement: After Medicare-Eligibility	<a href="#">Register</a>

### July 2018

	July 10	1:00 - 2:00 pm	RIC Deferred Compensation: Introduction and Enrollment	<a href="#">Register</a>
	July 17	9:00 - 10:00 am	RIC Deferred Compensation: Ready to Retire and Take Income	<a href="#">Register</a>
	July 19	9:00 - 10:00 am	Continuing Benefits at Retirement: Before Medicare-Eligibility	<a href="#">Register</a>
	July 24	9:00 - 10:00 am	Continuing Benefits at Retirement: After Medicare-Eligibility	<a href="#">Register</a>
	July 25	2:30 - 3:30 pm	Valic: FutureFit University	<a href="#">Register</a>

The 2018 presentation calendar is at <https://das.iowa.gov/event-calendar-date>.

## IPERS' "Ready, Set, Retire" Workshops Scheduled

If you are thinking about retiring in three to five years, you should attend the IPERS "Ready, Set, Retire" workshop. Representatives from several retirement-related programs discuss how IPERS, deferred compensation, Social Security, and retiree health and dental benefits work together. Please be sure to check with your supervisor to assure attendance works with your agency staffing and scheduling.

IPERS' all-day "Ready, Set, Retire" workshops for the second half of 2018 will be held on:

- July 12, 2018
- August 16, 2018
- September 6, 2018
- October 10, 2018
- November 8, 2018
- December 6, 2018

Seating is limited, so reserve your spot by contacting IPERS at 800-622-3849 to pre-register. Spouses are also welcome to attend.

## Traveling and Your Health Care Coverage

### Emergencies

When you set off on your family vacation this summer, rest assured you are covered for emergency care at home or away with both the Iowa Choice and National Choice health plan options. If you are traveling and experience an emergency situation, seek care at the nearest hospital emergency room. Click here for more information about how Wellmark defines an emergency.

It is important to note with Iowa Choice, you only have coverage for EMERGENCY medical services when outside the network. With Iowa Choice, there is no out-of-network coverage for non-emergency care.

### When Traveling, Save Money with the BlueCard Program (National Choice)

While on the road, you have the built-in benefit of saving money with the BlueCard Program. This allows you to take advantage of savings already negotiated with doctors and hospitals outside of Wellmark's service area.

More than 96 percent of all hospitals and 93 percent of physicians throughout the United States contract with Blue Cross and Blue Shield plans and participate in the Blue Card Program. To locate participating doctors and hospitals, call BlueCard Access at 800-810-2583 or visit the BlueCard Doctor and Hospital Finder at <http://www.provider.bcbs.com>.

If you receive care from a Blue Card Program provider while traveling, all you need to do is show your Wellmark ID card. In addition to the negotiated rates, you will also receive these advantages:

- The physician or hospital will file the claim for you.
- All participating doctors and hospitals are paid directly.
- Participating providers agree to accept payment arrangements of the Blue plan in their home state. You're only responsible for your applicable charges, deductibles, copayments, or coinsurance.

For more information on care while you're traveling or about the BlueCard program, contact Wellmark's customer service at **800-622-0043**.

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## Retirement Investors' Club (RIC) News

The RIC is the State of Iowa's voluntary retirement savings program designed to supplement your Social Security and pension plan benefits. Participants in the RIC have two accounts: a 457 account, which receives automatic payroll deductions; and a 401a account, which receives employer-match contributions up to \$75 a month for a total of \$900 per year.



Contributions into your 457 account can be handled in two different ways. Roth contributions are taxed at the time they are deducted from your paycheck. This allows you to pay taxes on plan contributions upfront and not be taxed on future earnings. Non-Roth contributions are tax-deferred, meaning you aren't taxed at the time you make your contributions, but you will pay taxes when you withdraw funds from the account.

Learn more about our employer-sponsored RIC benefits on the [DAS/RIC website](#).

### Automatic Roth Investing

If your goal is to have some tax-free income in retirement, consider participating in the RIC Roth 457 plan. Roth contributions to the RIC 457 plan are automatically taxed at the time they are deducted from your paycheck, making them tax-free when you withdraw funds after retirement. Even if you contribute to a personal Roth IRA, you can make 457 Roth contributions in the same year. Investments available in the RIC are low to no cost and free of sales loads and surrender penalties. If you want to make Roth contributions to the RIC:

- **Current RIC savers** - Complete the [RIC Account Form](#) to request the Roth amount you wish to save to your 457 account. Both non-Roth and Roth contributions can be made to your same 457 account; there is no need to open another account.
- **New to RIC** - [Enroll in RIC](#) and indicate Roth for your 457 payroll deduction election.

For more Roth 457 information, see the [Roth Summary](#) or go to <https://www.irs.gov/retirement-plans/roth-acct-in-your-retirement-plan>. Consult a tax professional to determine if post-tax Roth contributions are appropriate for your needs.

### News From RIC Providers

#### **::: MassMutual**

MassMutual has a variety of useful retirement planning tools to help you determine your retirement readiness. Now is a great time to access the MassMutual website for all your retirement planning needs at [www.massmutual.com/iowaric](http://www.massmutual.com/iowaric). If you are a current plan participant, select "Login" to access account information. If you haven't set up your online account, you can create an account by selecting "Create an Account" on the MassMutual homepage.

#### **VALIC**

Valic is hosting two new webcasts for employees to learn about calculating retirement income benefits and managing finances to save for the future. Join Bryan Montemurro, CFP®, VALIC District Vice President, for one or both of the free webcasts shown below.

- June 20 2:30 - 3:30 p.m. - Social Security and Your Retirement [Register](#)
- July 25 2:30 - 3:30 p.m. - FutureFit University [Register](#)



**Take the next step** - Voya invites current participants to start the journey to a secure future by taking advantage of the Financial Wellness Experience. This experience will help you think about your priorities and learn how to take meaningful actions regarding:

- Living for today while preparing for tomorrow
- Understanding your full financial picture and making better choices

- Achieving a state of confidence
- Having the freedom to indulge a little

Not a Voya participant? No worries, you can find financial education tools and topics at [Voya Financial Wellness](#).

## Capitol Complex Events Offer Benefits of Fresh Food, Fun, and Fitness

If you work at or visit the Capitol Complex, you may want to take advantage of the following activities:

### Monday through Friday

**Mobile food vendors** will be in parking lot 15, north of the Lucas Building, through November 30. For more information, including times and vendors, please visit <https://das.iowa.gov/general-services/capitol-complex-mobile-food-trucks>.

### Tuesdays

This is the third year for the **Farmers Market** on the Capitol Complex. It is scheduled to run each Tuesday from 11:00 a.m. to 1:00 p.m. on E. 13th St. between E. Walnut and E. Grand. The market makes fresh produce and other foods readily available to State employees, visitors, and surrounding neighborhoods. The market starts June 12 and will run through September 25. It is a cooperative effort between the Department of Administrative Services, the Iowa Department of Public Health, and the Iowa Department of Agriculture and Land Stewardship. Visit <https://das.iowa.gov/general-services/capitol-complex-farmers-market> for more information.

Join the **Capitol Complex Walking Path Event** which takes place on the third Tuesday of each month starting at 11:30 a.m. State employees are encouraged to meet at the walking path sign closest to their desired State building and choose a route outlined on the sign. This event supports the Iowa Healthiest State Initiative and provides the perfect opportunity to tour the various monuments on the grounds, take a swing through Farmer's Market or catch lunch at one of the food truck vendors that day. More information is available at <https://das.iowa.gov/general-services/capitol-complex-walking-paths>.

## DAS Honored for Safety Efforts by Iowa-Illinois Safety Council

The Department of Administrative Services (DAS) was one of 59 organizations to recently receive a Hazard Control Recognition Award from the Iowa-Illinois Safety Council for 2017. The awards are given to recognize identifiable changes implemented to reduce or eliminate hazards within the workplace.

The Iowa-Illinois Safety Council has approximately 1,000 members with a mission to advocate for and assist employers and communities with safe and healthy practices and environmental stewardship.

This is the third year in a row DAS has been recognized with an award.

## Keep Your Work/People Skills Up To Date with PDS Training

Keeping your skills up to date in the workplace is important for your personal and professional growth. Taking full advantage of the State of Iowa Performance & Development Solutions (PDS) course offerings can help you get the knowledge and skills you need to be successful in your work. PDS presents seminars and programs for State employees at all levels, including those who are new to State Government, supervisory staff, executive management, and professional/technical staff.

Some classes will have a fee for attendance, while many courses are included at no additional cost as part of your agency's training utility fee. Browse through the website for details on all of the PDS offerings remaining in FY18, and a new Course Catalog for FY19 will soon be available for viewing online.

Enrollment is easy. You'll need to complete the course registration form and include the appropriate approval signatures. Once completed, return the form to your departmental Training Liaison. Contact information for Training Liaisons may be found at <https://das.iowa.gov/human-resources/training-and-development/training-liaison/executive-branch>. If your organization does not have a Training Liaison, you may submit your registration form directly to [PDS@iowa.gov](mailto:PDS@iowa.gov).

The PDS training courses for June and July are:

### June 2018

- June 5 Performance Evaluation (MTS NC 401)
- June 5 Fundamentals of Supervision (MTS NC 151)
- June 7 Presentation Skills (MTS PT 998) **\*\*Special Offering\*\***
- June 8 The Servant Leader (MTS SL 001)
- June 12 Advanced Principles of Communication – Part 2 Coaching (MTS AU 002)
- June 14 Ethical Issues in Today's Workplace (MTS PT 992) – (½ day class)
- June 19 From Interview to Hire (MTS NC 301)

June 20 Contract Administration (MTS CP 514) (New class added for Procurement Recertification)  
June 27 Investigating Employee Misconduct (MTS NC 118)  
**July 2018**  
July 17 Discipline, Grievance & Merit System (MTS NC 903)  
July 19 Performance Evaluation (MTS NC 401)  
July 24 Ethical Issues in Today's Workplace (MTS PT 992)  
July 25 From Interview to Hire (MTS NC 301)  
July 26 Intro to State Procurement (MTS SP 001) (½ day class)  
July 31 Investigating Employee Misconduct (MTS NC 118)

Please feel free to print a copy of this month's newsletter to share with co-workers.

"HRExpress" is a bi-monthly publication for State of Iowa employees.

If you have questions or suggestions for future content, please contact us at [hrexpress@iowa.gov](mailto:hrexpress@iowa.gov)