



HREXPRESS

November 2018

Risk & Benefits Management

Organizational Performance

Employment Services

The 2019 Enrollment and Change Period Ends November 9

The 2019 Enrollment and Change period ends on Friday, November 9, 2018, at 11:00 p.m. This is your last chance to review your current State of Iowa benefit coverage and make changes for 2019 if desired. If you do not make changes, your 2018 health and dental elections will roll over for 2019.

During the 2019 Enrollment and Change period, you may make changes in your health insurance options, dental insurance, and your supplemental life insurance coverage. You may also decide if you want to contribute to a health Flexible Spending Account (FSA) and/or a dependent care FSA and change whether your premiums for health, dental and supplemental life insurance are taken pre-tax (before Federal, State, and FICA tax) or post-tax (after Federal, State, and FICA tax).

Visit the DAS [2019 Enrollment and Change web page](#) for more detailed State of Iowa benefit information.

Health Flexible Spending Account (FSA) Carryover Balances

Employees with health Flexible Spending Account carryover balances accumulated in 2015-2017 must incur eligible health claims by December 31, 2018, or the carryover funds will be forfeited. A list of eligible expenses is available at <http://www.asiflex.com/EligibleExpenses.aspx>.

Claims must be submitted to ASI by April 15, 2019. Claims may be faxed, mailed, or submitted electronically (online or mobile app). Employees may also use the FSA debit card or have claims paid through automatic reimbursement.

Please note: Effective immediately, if you log into your account at asiflex.com, you will see your 2017 balance is \$0. This is because your carryover dollars were moved into 2018. This does not mean you spent all your carryover dollars; it just appears as such on the screen. **You now must contact your [Human Resources Associate](#) or call ASI at 800-659-3035 to check your carryover balance amount.**

Access more information about the FSA program at <https://das.iowa.gov/human-resources/employee-and-retiree-benefits/employees/additional-benefits/flexible-spending>.

Upcoming Benefit Education Presentations

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 online 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.

You can sign-up for these webinars at <https://das.iowa.gov/human-resources/employee-and-retiree-benefits/benefit-education>.

November 2018

November 6	1:00 - 2:00 pm	RIC Deferred Compensation: Introduction and Enrollment
November 8	1:00 - 2:00 pm	Retiree Enrollment and Change
November 13	9:00 - 10:00 am	RIC Deferred Compensation: Ready to Retire and Take Income
November 16	11:00 am - Noon	Continuing Benefits at Retirement: Before Medicare-Eligibility
November 27	9:00 - 10:00 am	Continuing Benefits at Retirement: After Medicare-Eligibility

December 2018

December 4	9:00 - 10:00 am	RIC Deferred Compensation: Introduction and Enrollment
December 11	1:00 - 2:00 pm	RIC Deferred Compensation: Ready to Retire and Take Income
December 13	1:00 - 2:00 pm	Continuing Benefits at Retirement: Before Medicare-Eligibility
December 18	1:00 - 2:00 pm	Continuing Benefits at Retirement: After Medicare-Eligibility

Choosing a Retirement Investors' Club (RIC) Provider

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](#).

State employees who enroll in the Retirement Investors' Club may choose to work with any of the four RIC investment providers - Horace Mann, MassMutual, VALIC, and Voya.

How are the four RIC providers the same?

- All providers have a fixed interest rate account (no fee), a variety of diversified mutual funds, and a self-directed brokerage account.
- All investment options are free of sales charges and sales loads, with no restrictions or penalties for transfers and eligible distributions. There are no custodial or annual contract fees.
- All providers offer 24/7 online account access, advisor services (no additional cost), customer service, investment education, and quarterly account statements.
- All providers must meet requirements of the public competitive bid, the RIC Investment Policy Statement, and IRS reporting.
- All investment options must undergo annual investment reviews and meet required standards.

How are RIC providers different?

- Website tools and interface.
- Local advisor services.
- Retirement planning services and software.

You may utilize the [Investment Provider Interview](#) for sample questions to ask when making decisions on which provider to choose.

No matter which provider you choose, participants may change their provider and investment options at any time without penalties, fees, or restrictions.

For enrollment options, visit the RIC website at <https://das.iowa.gov/RIC/SOI>. You may also contact a RIC team member at christi.patterson@iowa.gov, 515-281-8677, or toll-free at 866-460-4692.

Employee Assistance Program (EAP) Online Seminars

KEPRO, the State's provider of EAP services, offers on-demand monthly online seminars covering various topics. Seminars may be found online at www.EAPHelplink.com (Company Code: IOWA).

Online seminars are an interactive learning experience you can view at your convenience.

Starting November 20

"Caring for Aging Relatives"

Older relatives may require more care than family or neighbors can provide. This seminar is a helpful first step to determine what kind of care is needed.

Starting December 18

"Say What You Mean the Right Way: Healthy Forms of Communication"

There are many ways to communicate your feelings with the people in your life. Explore how you can use communication to strengthen your relationships.

EAP also offers confidential resources to help State employees and eligible family members address challenges which may impact job performance, affect well-being, and take a toll on overall health. EAP services are provided at no cost to employees and eligible family members.

For more information and additional resources, visit <https://das.iowa.gov/human-resources/healthy-opportunities/employee-assistance-program>.

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. State of Iowa Performance & Development Solutions (PDS) presents informative 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](#) and read details in the [FY19 Course Catalog](#).

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.

The PDS training courses for November and December are:

November 2018

November 8	Managing Your Time & Priorities (MTS GI 090)
November 8	Crucial Accountability (MTS CA 201)
November 9	The Servant Leader (MTS SL 001)
November 13	Diversity Training for Managers (MTS GI 400)
November 13	Discipline, Grievance & the Merit System (MTS NC 903)
November 14	Advanced Principles of Communication – Part 1 Authenticity (MTS AU 001)
November 14	Developing Employees (MTS DE 101) **NEW CLASS**
November 16	Ethical Issues in Today's Workplace (½-day class) – (MTS PT 992)
November 20	Intro to State Procurement (½-day class) – (MTS SP 001)
November 27	Investigating Employee Misconduct (MTS NC 118)
November 28	Project Management Fundamentals (MTS PT 123)
November 29	Advanced Procurement Certification (MTS AP 001)
November 30	Contract Administration (MTS CP 514)

December 2018

December 3	Shaping Effective & Engaged Teams (MTS ET 001)
December 4	From Interview to Hire (MTS NC 301)
December 4	Crucial Conversations (2-day class) - (MTS CC 101)
December 5	Human Relations (2-day class) – (MTS SC 203)
December 6	Dimensions of Behavior (½-day class) – (MTS GI 312)
December 11	Performance Evaluation (MTS NC 401)
December 11	Advanced Principles of Communication – Part 2 Coaching (MTS AU 002)
December 12	Diversity Training for Employees (½-day class) – (MTS GI 450)
December 13	Thriving on Change (MTS GI 163)
December 18	Developing Employees (MTS DE 101)

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