



Group Insurance

Medical Care When Traveling Outside the Country

When you are traveling outside the U.S. and need a doctor, hospital, or other health care professional, your claim will be handled - whether you have chosen the National Choice or Iowa Choice option - just as it is at home when you show your Wellmark ID card at participating BlueCard Worldwide providers.

National Choice

Under the National Choice option, you have access to doctors and hospitals in more than 200 countries around the world through the Blue Cross Blue Shield Global™ (BCBS Global™) Core Program. With the BCBS Global Program (BlueCard), you can locate international doctors and hospitals by visiting bcbs.com and searching the National Doctor and Hospital Finder or by calling 800-810-BLUE (2583).

When you receive non-emergency care from providers not included on this list, these services would be covered at the out-of-network level and you will typically have to pay the providers directly and submit the claims yourself to obtain reimbursement for these services.

Iowa Choice

Under the Iowa Choice program, you are only covered for emergency care or care for an accidental injury when you receive services in a foreign country. If needed, you will still want to seek out care from a participating BlueCard Worldwide provider when possible so you are charged in-network rates for your care whether it is covered by insurance (emergency/accident) or you pay privately (non-accident/non-emergency).

For more information on your health care benefits outside the country, visit BCBS Global or contact Wellmark's customer service at 800-622-0043.

Health and Well-Being

Enjoy Summer at the Capitol Complex

If you work at or visit the Capitol Complex during the summer months this year, you may want to take advantage of the following activities:

Farmers Market

Enjoy Iowa's bountiful harvest at the Farmers Market every Tuesday, starting June 18, 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 and is a cooperative effort among 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.

Capitol Complex Walking Path Events

Lace up your athletic shoes and join friends and co-workers for the monthly Capitol Complex Walking Events the **third Tuesday of each month** starting at 11:30 a.m.



Meet at the walking path sign closest to your State building and choose a route outlined on the sign. These walks provide the perfect opportunity to tour various monuments on the grounds, take a swing through the Farmers Market, or catch lunch at one of the food truck vendors. More information is available at <https://das.iowa.gov/general-services/capitol-complex-walking-paths>.

Food Trucks

You know it's summer when the mobile food truck vendors come to parking lot 15, north of the Lucas Building, Monday through Friday. For more information, including times and vendors, please visit <https://das.iowa.gov/general-services/capitol-complex-mobile-food-trucks>.

PerksConnect: The Fastest Way to Connect To Local Deals

The State of Iowa's employee discount program, PerksConnect, offers a great free benefit program featuring local and national discounts. You can save at thousands of retailers in your neighborhood and around the country on purchases with discounts on computers, cell phones, hotels, flowers, jewelry, clothing, gifts, restaurants, and more. Retailers such as US Cellular, Verizon, Costco, ADT, and Dish Network are just a small sampling of places State of Iowa employees can save in their everyday shopping.

- Traveling somewhere for vacation this summer? PerksConnect offers many discounts on hotels, rental cars, amusement parks, and more!
- *Discounted Gift Cards*: Access exclusive discounted gift cards and printable coupons online from companies such as Barnes & Noble, Chilis, Auto Zone, Cabela's, and JC Penney.
- *Online Discounts*: Click the Deals tab and find more than 300 web-based savings such as Staples, Home Depot, fromyouflowers.com, Dell, and many more.

Register for FREE today at <https://iowa.perksconnection.com/> and use the group code: **STOFIA**

June is Men's Health Month

The lead-up to Father's Day should be about more than ties, golf balls, and deciding what to grill that Sunday - health should also be on the agenda. June is Men's Health Month, created by the U.S. Congress in 1994 to boost awareness of men's health and ways to improve it.



According to the Office of Disease Prevention and Health Promotion, men die five years younger than women on average, and die at higher rates from nine of the top 10 causes of death.

The Office of Disease Prevention and Health Promotion has these points and more on its website (<https://health.gov/>):

- **Get a physical.** Most of the factors that contribute to men's shorter, less healthy lives are preventable and that starts with seeing a healthcare provider on a regular basis. Adult men in the United States visit primary care providers at lower rates than adult women. Establishing baselines for factors such as blood pressure, cholesterol, weight, and PSA (a screening test for prostate cancer risk)—and monitoring how they change over time—will enable the provider to catch potentially dangerous conditions early, when they're more easily treated.

- **Get active.** The benefits of physical activity on health outcomes are extensive, but many people find it difficult to get motivated for physical activity on their own. Rather than simply telling your dad or husband to exercise and then hoping he will, maybe consider doing it with him. Join a recreation league, sign up for group personal training sessions to get fit together, or simply make a routine out of regular walks.

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 [here](#). Use the company code: IOWA.

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

Starting June 18

“Mindfulness Matters”

Explore basic mindfulness principles and learn some techniques you can put to immediate use.

Starting July 16

“Making a Life While Making a Living: Work-Life Balance”

Identify strategies to be more effective and more satisfied with both home and work lives.

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 the [DAS Employee Assistance webpage](#).

Retirement Savings

IPERS’ “Ready, Set, Retire” Workshops

If you are thinking about retiring in the next three to five years, you should attend the IPERS “Ready, Set, Retire” workshop. “Ready, Set, Retire” is an all-day workshop (8:30 a.m.-3:30 p.m.) designed to provide you with a broad range of retirement-related information.

It is free and many agencies allow employees to attend the all-day workshop during work hours. Spouses are welcome to attend.

IPERS has recently scheduled these “Ready, Set, Retire” workshops on the following dates:

July 25, 2019
August 15, 2019
September 12, 2019
October 17, 2019
November 13, 2019
December 12, 2019

Seating is limited, so reserve your spot by contacting IPERS at **1-800-622-3849** to register. Classes fill up early.

Retirement Investors' Club (RIC) Update

The Retirement Investors' Club (RIC) provides State of Iowa employees the opportunity to automatically save toward retirement through payroll deduction. You may contribute as little as \$25 per month. The State matches your contributions up to \$75 per month which gives you an extra \$900 per year toward future income needs. Enrollment options are available [here](#).

Provider Resources

From time to time, RIC providers (AIG, Horace Mann, MassMutual, Voya) share tools, education, and information to assist retirement savers with retirement income planning and investment strategies to help them meet their retirement income needs. See current messages from the providers below.



(formerly VALIC) **Mark Your Calendars - Wednesday July 24, 2 p.m.**

“Retirement Pathfinder”

- **Description** - Retirement Pathfinder, the new AIG Retirement Income Planning Tool, is an interactive planning tool that allows you to “write your own” retirement story. With Retirement Pathfinder, you and your AIG financial advisor can quickly and graphically model retirement scenarios, optimize savings strategies and identify the impact of varying market conditions on your retirement savings accounts. [Register here](#).
 - **Target Audience** – All employees who want to have a better understanding of whether they are on track to meet their retirement income needs.
 - **Speaker** – Bryan Montemurro, CFP® District Vice President AIG Retirement Services
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Tap the App! MassMutual Participants Stay Connected

If you are a participant in RIC through MassMutual, you can quickly and conveniently access your accounts with the MassMutual RetireSMARTSM app. From your phone or tablet, you can track your balance, gain access to online tools and calculators, and view investment selections and returns.

Don't miss out on this quick and easy way to take control – and stay in control – of your retirement savings. Download the RetireSMARTSM app today!

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Voya Participants - Spend Time with your Voya Account!

Your Voya account offers features to help you plan for retirement and other priorities. Take action by logging into your account ([login help](#)) today at lowa.beready2retire.com.

Click Financial Wellness to take an assessment. See how you score on six pillars of financial wellness and what you can do next!

Check myOrangeMoney® to see the income you'll likely need in retirement. See the progress you've made toward your goal and determine if you need to change how you're saving or investing.



Carry your savings with you! The Voya Retire mobile app is a fast and easy way to track and manage your account wherever you go. Check your balance, choose your investments, and more! Download it today from your preferred mobile app store.

DAS Education

Benefit Education Presentations: Register Now!

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.

Sign-up for these important webinars [here](#).

June 2019

June 11	10:00 - 11:00 a.m.	Understanding your Health Insurance Benefits
June 11	1:00 - 2:00 p.m.	RIC Deferred Compensation Introduction and Enrollment
June 12	2:00 - 3:00 p.m.	Continuing Benefits at Retirement: BEFORE Medicare-Eligibility
June 19	12:00 - 1:00 p.m.	Continuing Benefits at Retirement: AFTER Medicare-Eligibility
June 25	9:00 - 10:00 a.m.	RIC Deferred Compensation Ready to Retire and Take Income

July 2019

July 9	9:00 - 10:00 a.m.	RIC Deferred Compensation Introduction and Enrollment
July 16	1:00 - 2:00 p.m.	RIC Deferred Compensation Ready to Retire and Take Income
July 23	9:00 - 10:00 a.m.	Continuing Benefits at Retirement: BEFORE Medicare-Eligibility
July 24	1:00 - 2:00 p.m.	Continuing Benefits at Retirement: AFTER Medicare-Eligibility
July 24	2:00 - 3:00 p.m.	*Special* RIC - AIG Retirement Pathfinder

The [presentation schedule](#) for the first half of 2019 is available on the DAS website.

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