



Group Insurance

Iowa Choice Guest Membership

If you are enrolled in the Iowa Choice option for health care coverage, what do you do if you have children attending school out of state or family members who reside in another state but require coverage under your health plan? What if you retire and want to go south for the winter?

Wellmark provides a **Guest Membership** benefit for retirees and active employees' eligible dependents who reside outside Wellmark's Blue Access network for 90 consecutive days or more in a plan year. The Guest Membership benefit enables dependents and retirees to access covered services from Blue Cross and Blue Shield participating hospitals, physicians, and other health care providers in the state where the covered dependent or retiree is set up on guest membership. Guest Membership is only available within the United States.

Copays, deductible, and coinsurance remain the same but the contract holder could be responsible for any difference between the amount charged and the maximum allowable fee. The maximum allowable fee is the amount, established by Wellmark, for covered services and supplies.

Learn more and request a Guest Membership by contacting Wellmark's customer service at **800-622-0043**.

Safe and Secure - Wellmark's Identity Protection Service

How common is identity theft? Even if you have not been victimized, when you hear of another significant data breach or a friend tells you a story of identity theft, you may wonder if you're next.

Wellmark provides identity protection services **at no cost** through myWellmark®. Identity protection services are available to employees and retirees along with their dependents enrolled in a State-sponsored Wellmark health insurance plan.

Wellmark has contracted with **MyIDCare** to deliver identity protection services. Eligible members have access to the following services at no cost:

- Credit monitoring - monitors activity that may affect members' credit record.
- Cyber monitoring - monitoring the web 24 hours a day, seven days a week, to make sure information has not been stolen.
- Fraud detection - provides alerts when suspicious activity has been identified.
- Complete identity recovery - concierge-style services help with identity recovery if it has been compromised.

Enroll in identity protection services through [your myWellmark account](#). You will need your Wellmark ID card — which can also be found on myWellmark — when you sign up for services. This Wellmark benefit is just one of the State's wellness offerings designed to provide you additional peace of mind.

Health and Well-Being

Help Avoid Surprises Next Tax Season With the IRS Withholding Calculator

Tax time may be over for 2018, but it's not too early to start planning for 2019. According to the Internal Revenue Service (IRS), one way to help assure you won't be caught by surprise next year is to use the [IRS Withholding Calculator](#) to perform a quick analysis of your tax withholding. This is especially important considering recent changes to the tax laws in 2018 and beyond.

The calculator helps you identify your tax withholding to make sure you have the right amount of tax withheld from your paycheck at work. Checking your withholding amount is important because:

- It can help protect against having too little tax withheld and facing an unexpected tax bill or penalty at tax time next year.
- Conversely, with the average refund topping \$2,800, you may prefer to have less tax withheld up front and receive more in your paycheck.
- Using the calculator can help you determine whether you need to give your Human Resource Associate (HRA) a new [Form W-4](#) (Employee's Withholding Allowance Certificate.) Using the results from the Calculator will assist you to fill out the form to adjust your income tax withholding.

How to Use the Calculator

The Withholding Calculator tool will ask you a series of questions about your 2019 income, family status and other items that will affect your 2019 taxes. The IRS says the process will take a few minutes and it will be helpful to:

- Gather your most recent pay stubs before you start.
- Have your most recent income tax return available to speed up the process.
- Be as accurate as possible. And if your circumstances change during the year, be sure to come back and recalculate to be sure you are still in line with your tax goals.
- The Withholding Calculator does not ask you to provide sensitive personally-identifiable information like your name, Social Security number, address, or bank account numbers. The IRS does not save or record the information you enter on the Calculator.

IMPORTANT NOTE: This Withholding Calculator works for most taxpayers. People with more complex tax situations should talk with a tax professional or use the instructions in [Publication 505](#).

Protect Yourself from the Sun

Sun exposure is the most preventable risk factor for all skin cancers, including melanoma. You can have fun in the sun and decrease your risk of skin cancer. According to [WebMD](#), there are nine important ways to protect your skin.

1. Wear sunscreen every day, in all weather and in every season. It should have a sun protection factor (SPF) of 30 and say "broad-spectrum" on the label, which means it protects against the sun's UVA and UVB rays. Put it on at least 15 minutes before going outside. Use one ounce, about enough to fill a shot glass.
2. Reapply sunscreen at least every 80 minutes, or more often if you're sweating or swimming.
3. Wear sunglasses with total UV protection.
4. Wear wide-brimmed hats, and long-sleeved shirts and pants.
5. Avoid being out in the sun as much as possible between 10 am and 2 pm.



6. Check your skin regularly so you know what's normal for you and so you will notice any changes or new growths.
7. Choose cosmetics and contact lenses that offer UV protection. You still need to use sunscreen and wear sunglasses with broad-spectrum sun protection.
8. If you're a parent, protect your child's skin and practice those habits together.
9. Do not use tanning beds.

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.

Available on demand 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.

Available on demand starting August 20

"Effective Budgeting"

Develop better skills for tracking spending, reducing debt, and developing a personal plan for financial success.

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

Not Yet Saving In RIC?

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. Check out the enrollment options [here](#).

Saving Toward Retirement

If you receive an across the board (ATB) or other pay increase, you may want to consider the benefits of deferring extra dollars to your Retirement Investors' Club (RIC) retirement plan. Saving in RIC helps you be prepared and build income for retirement.

Your contributions to RIC can help supplement your future IPERS benefit, and saving your pay increases instead of spending them can mean a bigger nest egg for increased living costs in retirement.

Remember you have the option to make pretax and Roth (post-tax) contributions to RIC. RIC savings dollars are intended for long-term investment and are not available for use while working unless you qualify for an Unforeseeable Emergency Withdrawal, inactive small account cash-out, or attainment of age 70½.

To change your payroll deductions, complete the RIC Account Form found at <https://das.iowa.gov/RIC/SOI/documents>.

News From Your RIC Providers

From time to time, one or more of the RIC providers (AIG, Horace Mann, MassMutual, Voya) share tools, education, and information to assist retirement savers with planning and investment strategies. See current messages from the providers below.



Go Paperless and Make Your Life Easier!

Going completely paperless is a simple and secure way to review your statements and correspondence.

- Feel secure that documents have not been lost in the mail.
- Save time - stop storing, organizing and shredding documents.
- Reduce clutter in your mailbox and on your desk.
- Print only what you need. Statements and documents are available 24/7.

Simply log into your account at iowa.beready2retire.com/, click “My Profile” in the top right hand corner of the web page and follow the prompts to update your communication preferences to paperless.



You Can Achieve Financial Wellness

Incorporating financial wellness into your overall plan is a smart move. You have powerful tools and resources available at iowa.valic.com to you to help manage your finances.

Visit the Education Center

Here you can read articles on different financial topics geared toward your financial situation, and explore interactive tools and calculators.

Access FutureFIT® University

This “do-it-yourself” interactive program provides learning opportunities for all ages to make financial wellness a family priority and help guide you along your savings journey.

Talk to an Expert

Set up a personal counseling session with one of our dedicated AIG financial advisors to get help you get on track for your future. Schedule an appointment by calling 888-569-7055.

Why wait to achieve financial wellness? [Learn more now.](#)

DAS Education

Exciting Updates from Performance Development Solutions (PDS)

A lot is happening with PDS this season and we are excited to share the following announcements:

- **July, August, September Calendars Posted**
We are pleased to announce our July, August and September course calendars are posted on our website. You can check out our complete listing of courses [here](#). Please note: If a course states TBD, we ask for your patience as we finalize the details.
- **New PDS Staff Member**
We have welcomed a new staff member, Mary DeVries, Administrative Assistant, to our PDS team. She may be reached at either pds@iowa.gov or by calling 515-281-5456.
- **Don't Forget About Your Training Liaisons**
Please remember your Training Liaisons are great resources for training related questions and to help you enroll in our courses.

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](#).

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

August 2019

August 13	10:00 - 11:00 a.m.	Continuing Benefits at Retirement: BEFORE Medicare-Eligibility
August 13	1:00 - 2:00 p.m.	RIC Deferred Compensation Introduction and Enrollment
August 14	2:00 - 3:00 p.m.	Continuing Benefits at Retirement: AFTER Medicare-Eligibility
August 20	9:00 - 10:00 a.m.	RIC Deferred Compensation Ready to Retire and Take Income

The [presentation schedule](#) for the last 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