Group Insurance

Vaccines Aren’t Just for Kids Anymore

The need for vaccines doesn’t go away with age, according to The Centers for Disease Control (CDC). In fact, there are specific ages in your adult life when vaccinations are recommended. The CDC offers an informative immunization schedule for adults, to help keep you healthy and avoid unnecessary illness.

Take a look, then talk with your health care provider about which vaccines are right for you.

Information on the CDC website indicates vaccines you need as an adult are determined by many factors including your age, lifestyle, health condition, and your vaccination history. As an adult, vaccines are recommended for protection against:

- Seasonal influenza (flu).
- Pertussis, also known as whooping cough.
- Tetanus and diphtheria.
- Shingles.
- Pneumococcal disease.

You may also need vaccines to protect against human papillomavirus (which can cause certain cancers), meningococcal disease, hepatitis A, hepatitis B, chickenpox, measles, mumps, and rubella.

The CDC stresses vaccination is one of the safest ways to protect your health. Vaccine side effects are usually mild (like soreness at the injection site) and go away on their own. Severe side effects are very rare.

Under the Affordable Care Act (ACA), the State's health plan will cover recommended vaccinations with no cost-sharing by you. Review the updated list of these and other preventive services covered by the ACA.

Source: https://www.cdc.gov/features/adultimmunizations/index.html

Don’t Let an Illness or Injury Slow You Down - Get Care On the Go With Doctor on Demand®

The family picnic . . . time for some outdoor fun and tasty summer treats. But when the lemonade and popsicles arrive, the bees and wasps are usually close behind. Is it the perfect summer afternoon - or the perfect opportunity for a painful sting?

Good Thing You Can Get Fast Care Anywhere

Fortunately, State of Iowa employees and retirees have Doctor On Demand. You get fast, affordable video visits with a doctor online, anytime, anywhere, including treatment and prescriptions* for all kinds of common summer conditions, like respiratory infections, rashes, bug bites and stings, urinary tract infections, minor sports injuries, and more.

Why See a Doctor Online?

There are lots of reasons to give it a try. Care from Doctor On Demand is . . .
● **CONVENIENT:** Get care anywhere - at home, on the go, even when traveling out of state.
● **RELIABLE:** Be seen in minutes, 24/7**.
● **EASY:** Connect to board-certified physicians at the touch of a button.
● **LOW-COST:** Just a $10 copay per visit for most employees - much more affordable than a trip to the emergency room.

**Register Today**

Just go to [DoctorOnDemand.com](http://DoctorOnDemand.com) to register for the service and download the app for free. [Register now!](http://DoctorOnDemand.com)

*Source: Wellmark Blue Cross Blue Shield of Iowa.*

*Prescriptions are subject to member cost share. Doctor On Demand physicians do not prescribe Scheduled I-IV DEA Controlled Substances and may elect not to treat or prescribe other medications based on what is clinically appropriate.

**During times of high overnight call volume, patients may be directed to make an appointment with a Doctor On Demand provider the following morning.*

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**Health and Well-Being**

**Online Wellness Seminars Tackle Everyday Topics and Challenges**

KEPRO, the State’s provider of Employee Assistance Program (EAP) services, offers on-demand monthly online seminars covering various topics. Seminars may be found [here](http://DoctorOnDemand.com). Use the company code: IOWA.

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

- **Available starting August 20**
  - “Effective Budgeting”
    - Develop better skills for tracking spending, reducing debt, and developing a personal plan for financial success.

- **Available starting September 17**
  - “Maximizing Your Day: Effective Time Management”
    - Better understand basic time management principles and what characteristics make effective time managers.

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](http://DASEmployeeAssistancePage.com).

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**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 when you enroll in the program. 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](http://DoctorOnDemand.com).

**Need Help Choosing Investments?**

All Retirement Investors’ Club (RIC) providers offer investment guidance by a licensed investment advisor at no additional cost. Advisors are not paid based on the investments you choose, meaning the help you receive is focused on your retirement, not theirs! It can be beneficial to meet with your advisor periodically to ask questions and learn more about your investment selections. (See [Sample Investment Review Questions](http://SampleInvestmentReviewQuestions.com)).
Advisors have access to retirement planning tools designed to help determine your retirement income needs and show you the best ways to achieve your goal. If you need to change the amount you are saving and/or change your investment strategy, they can show you how. Your RIC provider also gives you access to similar tools online if you want to use them on your own. You can even ask to meet with your advisor directly to get help reading your quarterly statement. The more you know, the better you can feel about your investment choices.

Who Is My Advisor?

If you do not know who your advisor is, call the toll-free number listed below and ask for your advisor’s contact information. You can call or email your advisor to ask questions or make an appointment. Most advisors will come to your home or work to make it easier for you.

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<th>AIG</th>
<th>Horace Mann</th>
<th>MassMutual</th>
<th>Voya</th>
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<td>800-945-6763</td>
<td>877-602-1870</td>
<td>800-743-5274</td>
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If you are interested in changing your advisor, view your provider’s information about local advisors at https://das.iowa.gov/RIC/SOI/providers. You may change your advisor at any time.

News From Your RIC Providers

AIG

Summer Finance Tips

Below are three ways you can use your summer to establish new, healthy money habits:

- **Build an emergency savings account.** The best time to prepare for unexpected costs is now. Financial experts recommend establishing an emergency fund of roughly three to six months worth of expenses.

- **Make a plan to pay off debt.** Paying off debt is an effective strategy to use to take control of your financial future. Every cent you pay toward debt is a penny that could go toward your financial goals.

- **Sign up for your employer’s retirement savings plan.** Establishing a saving habit now makes it more likely you’ll stick to it throughout your prime income-earning years.

You have powerful tools and resources available at iowa.valic.com (see Financial Education in top menu) to help manage your finances. If you have questions, please contact our dedicated financial advisors by calling 888-569-7055.

MassMutual

It’s Time to Map Out Your Financial Wellness Game Plan

No matter where you are on your financial journey, MapMyFinances™ can help you improve your overall financial wellness. MapMyFinances™ uses the information you provide to give you a financial wellness score and then creates a personalized, step-by-step game plan to help gain financial flexibility. By doing this, you can be better prepared for what’s happening now and what’s next.

You can access MapMyFinances™ by logging into your account at www.massmutual.com/iowaric. Log in and click “Check Your Financial Wellness” on the homepage to get your financial wellness score and personalized game plan.

*Note: Guidance may not be available for certain products. Guidance is based on MapMyFinances™ assumptions and information provided by the employee and employer.*
Keep Your Beneficiary Designations Current and Updated

The money in your Iowa Retirement Investors’ Club account belongs to you. But no one can predict the future so it’s important you name a beneficiary - the person(s) who will receive your account assets after your death.

You may have already named a beneficiary, however, when life events happen such as birth of a child, marriage or divorce, you need to update this information in Voya’s online system.

You can review and make changes to your beneficiary information by logging into your account at iowa.beready2retire.com. Select Personal Information, select the plan you want to view or update, then select Add/Edit Beneficiary. You will need to follow this process for each plan. You can also update over the phone at 800-584-6001.

DAS Education
Make the Most of Your Employee Benefits: 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.

**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

**September 2019**
- September 10 9:00 - 10:00 a.m. RIC Deferred Compensation Introduction and Enrollment
- September 17 11:00 - Noon Continuing Benefits at Retirement: BEFORE Medicare-Eligibility
- September 17 1:00 - 2:00 p.m. RIC Deferred Compensation Ready to Retire and Take Income
- September 19 9:00 - 10:00 a.m. Continuing Benefits at Retirement: AFTER Medicare-Eligibility

The presentation schedule for 2019 is available on the DAS website.

Keep Your Career Skills Up To Date - Check Out the PDS Training Schedule

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 on our Training Courses webpage.

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 here or, if your organization does not have a Training Liaison, you may submit your registration form directly to PDS@iowa.gov.
**September 2019**
September 4  Professional Impact—(MTS GI 084)
September 6  Generational Diversity—(MTS GD 001)
September 9  Project Management Fundamentals—(MTS PT 123)
September 10  From Interview to Hire—(MTS NC 301)
September 10  Investigating Employee Misconduct—(MTS NC 118)
September 11  Advanced Principles of Communication—Part 1 Authenticity—(MTS AU 001)
September 13  Enhancing Team Membership—(MTS TM 001)
September 17  Dimensions of Behavior (1/2 day class)—(MTS GI 312)
September 17  Fundamentals of Supervision—(MTS NC 151)
September 18  Contract Administration—(MTS CP 514)
September 19-20  Crucial Conversations—(MTS CC 101)
September 19  Dimensions of Leadership—(MTS GI 230)
September 24  Performance Evaluation—(MTS NC 401)
September 24  Discipline, Grievance, and the Merit System—(MTS NC 903)
September 25  Advanced Principles of Communication—Part 2 Coaching—(MTS AU 002)
September 25  Diversity Training for Managers—(MTS GI 400)
September 26  Emotional Intelligence—(MTS EI 201)
September 26  Managing Conflict & Resistance in the Workplace—(MTS GI 165)
September 27  Shaping Effective and Engaged Teams—(MTS ET 001)

**October 2019**
October 1-2  Project Management (2 day class)—(MTS PT 103)
October 3  Introduction to State Procurement (1/2 day class)—(MTS SP 001)
October 8  Diversity Training for Employees (1/2 day, *offsite Eastern IA)—(MTS GI 450)
October 8  Investigating Employee Misconduct—(MTS NC 118)
October 10  Ethics of Leadership & Influence—(MTS LI 001)
October 10  Thriving on Change—(MTS GI 163)
October 16  Managing Stress & Workplace Accountability—(MTS MS 001)
October 17  Ethical Issues in the Workplace (1/2 day class)—(MTS PT 992)
October 18  Cultural Competency—(MTS CC 001)
October 22  Leading Through Change—(MTS LC 001)
October 24  Strategic Planning & Systems Thinking—(MTS ST 001)
October 28  The Servant Leader—(MTS SL 001)
October 29  Crucial Accountability—(MTS CA 201)
October 30  Developing Employees—(MTS DE 101)
October 30  Project Management Fundamentals—(MTS PT 123)
October 31  Advanced Principles of Communication—Part 1 Authenticity—(MTS AU 001)

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**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