



State of Iowa Insurance

Supplemental Life Insurance and Evidence of Insurability

Did you elect to increase your supplemental life insurance during the recent Enrollment and Change period? If so, don't forget to complete the Evidence of Insurability (EOI) online. The EOI for additional supplemental life insurance you elected during the Enrollment and Change period must be on file with The Standard by December 28, 2019. If the EOI is not on file by December 28, 2019, your request for additional supplemental life will be denied.

If approved, the increase in supplemental life coverage will be effective January 1, 2020, or the first of the month following written notification of approval by The Standard.

Please contact Rachel Wilson at rachel.wilson@iowa.gov or 515-281-8866 if you need access to the EOI or have additional questions.

Health and Well-Being

November is Diabetes Awareness Month

More than 30 million Americans have diabetes, and one in four of them doesn't even know it, according to the Centers for Disease Control (CDC). Sadly, in the last 20 years, the number of adults diagnosed with diabetes has more than doubled as the American population has aged and become more overweight or obese.

This high incidence of diabetes is one of the leading causes of disability and death in the United States, contributing to stroke, heart disease, chronic kidney disease, nerve damage, and more. Depending on your age, weight, family history, and other factors, you may be at higher risk of developing type 2 diabetes.

Fortunately, making healthy lifestyle changes can greatly lower your risk of complications from the disease or of developing diabetes in the first place. In short, there are three important ways to do this:

- Watch your weight.
- Eat healthy.
- Get more physical activity.

For more specific information on diabetes care and prevention, visit <https://www.cdc.gov/diabetes/managing/problems.html>. You may also determine if you could be pre-diabetic by taking a quick quiz at <https://www.cdc.gov/prediabetes/takethetest/>.

Online EAP Wellness Seminars Tackle Everyday Topics and Challenges

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

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

Starting November 19

"The Sandwich Generation: Meeting the Challenges of Multigenerational Caregiving"

Identify common family dynamics, gain insight to know when it's time for additional caregiver support resources, and explore valuable self-care techniques.

Starting December 17

"Examining Relationships: Healthy vs. Unhealthy"

Examine different types of relationships – from family and friendship, to romantic and professional – while learning to recognize healthy and unhealthy 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 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 enroll for savings through automatic 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](#).

Go Paperless; Go GREEN

Retirement Investors' Club (RIC) providers offer the option for participants to receive quarterly account statements electronically. If you are tired of paper statements stacking up, consider the convenience of switching to e-delivery.

When you receive notice your statement is available, it's as easy as logging into your account and reviewing your statement. Most providers store at least four quarters of statements in your account for access at any time. If you want help reviewing your statement, contact your advisor. If you wish, you may download a copy from your online account.

Benefits of receiving e-statements include immediate access, 24/7 access at home and abroad, account confidentiality secured by your online login credentials, less clutter, and it's also eco-friendly.

Instructions for how to switch to e-statements for each provider are listed below.

- AIG – Sign into your account at [iowa.VALIC.com \(first-time login?\)](#). Once you are logged in, click the dropdown arrow next to your name and select "Enroll in E-Delivery." Then, select your communication preferences for electronic delivery.
- Horace Mann – Log into your account at [www.horacemann.com/myaccount \(first-time login?\)](#). On the summary dashboard, select the gear widget in the upper right, select personal info, and expand the email section. Enter the email you wish to receive electronic statements and select 'Yes' for electronic delivery.
- MassMutual - Just [log into your account \(first-time login?\)](#) and select My Account > Personal Info to add your email address. After you add your email address, move over to Preferences and sign-up for e-notification.

- Voya - Log into your account at iowa.beready2retire.com ([first-time login?](#)), click “My Profile” in the top right corner of the web page and follow the prompts to update your communication preferences to paperless.

News from Your Retirement Investors’ Club (RIC) Providers

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



Get On Track for the Retirement You Envision

Analyze your retirement savings plan and get answers to your questions with our Retirement Pathfinder. This interactive tool from AIG Retirement Services allows you to build a personalized retirement plan.

More Options, More Control

Working with your financial advisor, graph model retirement scenarios to gain new insight on your plan.

Map Out Your Future

With a few personal details your financial advisor can help you determine where you stand and where you might need to make some changes.

[Take a closer look at how Retirement Pathfinder works](#) now. Contact your advisor at 888-569-7055 to make an appointment for a Retirement Pathfinder analysis.

∴ MassMutual

If you want to get the most from your Retirement Investors’ Club plan offered through MassMutual, access the participant website at www.massmutual.com/iowaric. And to help you navigate the website, consult this useful Account Access Guide at https://wwwrs.massmutual.com/retire/plp/iowa/pdfs/iowa_account_access_guide.pdf. The guide provides information to help you log in to your account, review account information, and access helpful retirement planning tools.



When you log in to your retirement plan account, you can do so much more than just see your balance.

- See how much money you might need in retirement and whether you're on track.
- Quickly make changes to your contributions and investments.
- Take advantage of digital resources to learn more, do more and save more - simply and safely.
- Review your address and beneficiary and update as needed.

See what Val and Vern have to say! [Watch now.](#)



DAS Education

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 for the first half of 2020:

February 27, 2020	May 13, 2020
March 24, 2020	June 11, 2020
April 21, 2020	July 9, 2020

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

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](#).

November 2019

November 13	9:00 - 10:00 a.m.	RIC Deferred Compensation Introduction and Enrollment
November 19	9:00 - 10:00 a.m.	Continuing Benefits at Retirement: BEFORE Medicare-Eligibility
November 19	1:00 - 2:00 p.m.	RIC Deferred Compensation Ready to Retire and Take Income
November 21	9:00 - 10:00 a.m.	Continuing Benefits at Retirement: AFTER Medicare-Eligibility

December 2019

December 19	2:00 - 3:00 p.m.	Special Presentation RIC - AIG Conquering Student Loan Debt
-------------	------------------	---

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

State of Iowa Performance & Development Solutions (PDS) presents informative seminars and programs for State employees 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.

December 2019

December 3	Diversity Training for Employees (½ day course) (MTS GI 450)
December 10	Fundamentals of Supervision (MTS NC 151)
December 10	Managing Conflict & Resistance in the Workplace (MTS GI 165)
December 11	Diversity Training for Managers (MTS GI 400)
December 12	Performance Evaluation (MTS NC 401)
December 12	Shaping Effective & Engaged Teams (MTS ET 001)
December 17	Crucial Accountability (MTS CA 201)
December 18	Generational Diversity (MTS GD 001)
December 20	Intro to State Procurement (½ day course) (MTS SP 001)

January 2020

January 7	Investigating Employee Misconduct (MTS NC 188)
January 7-8	Crucial Conversations (2 day course) (MTS CC 101)
January 8-9	Project Management (2 day course) (MTS PT 103)
January 9	Diversity Training for Employees (½ day course) (MTS GI 450)
January 15	Thriving on Change (MTS GI 163)
January 16	From Interview to Hire (MTS NC 301)
January 23	Dimensions of Behavior (½ day course) (MTS GI 312)
January 28	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