



News and information from the Iowa Department of Administrative Services, Human Resources Enterprise

HREXPRESS

January 2020

Risk & Benefits Management

Organizational Performance

Employment Services

State of Iowa Insurance

Delta Dental Network: It's Your Choice

Delta Dental gives you the widest choice of dentists through the largest network of dentists in Iowa and the U.S. With the State of Iowa's dental plan, you can see any dentist you wish, but going to a Delta Dental (in-network) dentist gives you the best benefits and lowest out-of-pocket costs.

How Delta Dental pays for services from an in-network dentist:

- The dentist files the claim for you.
- Delta Dental pays the dentist directly, so you are only responsible for your coinsurance.
- Most dentists will ask for payment after the claim has been processed.
- Delta Dental dentists can never charge more than the allowed fee for covered services.

How Delta Dental pays for services from an out-of-network dentist:

- You file the claim with Delta Dental.
- The dentist may collect the entire charge at the time of service or the coinsurance from you.
- Once Delta Dental processes the claim, Delta Dental will send payment to you and the check may be payable to the dentist.
- You are then responsible to provide the Delta Dental payment to the dentist because they do not have a contract with the out-of-network dentist.

Finding a Delta Dental dentist is easy

There are many advantages to going to a Delta Dental dentist – find one today at <https://www.deltadentalia.com/>.

Other State Benefits

Important Flexible Spending Account (FSA) Information

If you enrolled in the Flexible Spending Account (FSA) program for 2020, you should have received an enrollment confirmation from ASI (the State's FSA vendor) in December. If you did not receive an enrollment confirmation from ASI please contact ASI at 800-659-3035. Please review the confirmation to ensure you enrolled in the correct plan(s) - health vs. dependent care - and that your withholding is correct.

Health FSA accounts are for eligible health expenses incurred in 2020 by you and your dependents. Dependent care FSA accounts are for day care expenses incurred from Jan 1, 2020-March 15, 2021, for children under 13 or dependent adults so you may go to work.

Don't forget! You have until April 15, 2020, to file claims for reimbursement from your 2019 Flexible Spending Accounts (FSAs). April 15, 2020, is the deadline to file dependent care claims incurred from January 1, 2019, through March 15, 2020, and for health claims incurred from January 1, 2019, through December 31, 2019.

If you have questions about your enrollment, please call ASI at 800-659-3035.

Health and Well-Being

Voluntary Vision Insurance: Open Enrollment Underway

The Automatic Payroll Deduction (APD) program offers State of Iowa employees payroll deduction for insurance products not offered in the State benefit package. The open enrollment for **vision insurance** began **January 1, 2020**, and runs through **February 28, 2020**. Elections made during this open enrollment period are effective **April 1, 2020**.

The State offers post-tax payroll deductions to pay your vision insurance premiums directly to the vendor. Information about the voluntary vision coverage is available at www.benefitowa.com.

Six Easy Ways to Improve Your Health and Well-Being

More than half of all New Year's resolutions fail, but this year, yours do not have to. Here are six easy (and free) resolutions you can start doing today:

1. Lose five to 10 pounds

Nearly all of us could stand to lose a little weight, and even five or 10 pounds can make a significant difference to our health. Losing weight can improve blood pressure, lower cholesterol, help regulate blood sugar levels, and make it easier to exercise.

2. Quit smoking

Tobacco use remains the leading preventable cause of premature death in the United States. If you're still smoking or using tobacco products and have made the decision to quit, there are [resources](#) available to help.

With Iowa Choice and National Choice, every plan year you get a no-cost stop-tobacco appointment with your doctor, and two free 90-day treatments that make you six times more likely to succeed every time you try to quit.

3. Find simple ways to exercise

When was the last time you parked in the far corner of the parking lot? Or took the stairs instead of the elevator? These simple things can help promote a continually active lifestyle.

4. Eat one more serving of fruit and one more serving of vegetables each day

Most of us have a hard time dieting, and one of the main reasons is we feel restricted in what we can – and can't – eat. One way to ease into healthier food habits is to simply include more fruits and vegetables into your diet.

Fruits and vegetables generally have no fat, and are high in fiber, vitamins, and other nutrients. Add a salad or include fresh or frozen vegetables with your dinner entrée. Fresh fruit can be incorporated into your diet as part of breakfast or as snacks throughout the day. For more valuable nutrition information, visit <https://www.wellmark.com/blue/nutrition>.

5. Keep track of your preventive exams

Many of us do not receive the preventive medical services we should. Start with an annual physical exam with your primary care provider. Other services (depending on your age) include screenings for breast, prostate and colon cancers; blood testing to monitor cholesterol and blood sugar levels; and getting an annual flu shot.

The State's health plan provides coverage for [preventive services](#) with no member cost share when delivered by in-network providers.

6. Volunteer

Volunteering won't necessarily help you lose weight, exercise more, or eat right. It does, however, contribute to your sense of purpose, which in turn can improve relationships, your community, and your overall outlook on life.

Upcoming Health and Well-Being Resource Seminars

On-demand monthly online seminars covering various health and well-being topics are available at www.EAPHelplink.com. Use Company Code: IOWA and click on e-learning for a list of available online seminars.

You can view the online seminars from your computer or other Internet-enabled device at your convenience. The seminars are free of charge and are accessible on the available dates listed below.

Available beginning January 21

[Your Financial Checkup](#)

Walk through a “financial checkup,” guiding you through the necessary steps to examine your finances.

Available beginning February 18

[Managing Workplace Stressors](#)

Walk through a “financial checkup,” guiding you through the necessary steps to examine your finances.

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>.

Financial Fitness

New Year Review and Update

It's not too late to consider making a 2020 resolution to review important personal and financial documents to be sure they are current, such as:

- Your will.
- Your living will.
- Power of attorney.
- Beneficiaries on life insurance and retirement plans (check for the exact wording and spelling of your designated beneficiaries).

For a sampling of other important documents to take into account, see [Checklist of Important Legal Documents](#).

For an e-learning opportunity on the five essential documents for estate planning, go to https://www.advantageengagement.com/content_detail.php?id_cr=64942. Please note the link to the e-learning session on this web page opens best in Internet Explorer or Firefox.

Retirement Savings

Empower Yourself

It's easy to get familiar with the State of Iowa Retirement Investors' Club (RIC). Sit back and soak in all you need to know to take advantage of this great employee benefit by attending one or more live webinars. Register to attend either or both of these sessions presented monthly.



- **RIC Introduction and Enrollment** - In this presentation, employees learn about the features and benefits of the State supplemental retirement savings and employer match benefit known as the Retirement Investors' Club (RIC). We discuss the employer match, tax advantages, investment basics, reasons to save, and how to enroll.
- **RIC Ready to Retire and Take Income** - Join with other pre-retirees, with less than five years to retirement, to learn about options for deferring final pay, making Roth contributions, and taking income after leaving employment. We also discuss how to determine if rolling to an IRA is right for you.

[Go to the education calendar](#) to register today!

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.

January 2020

January 21	1:00 - 2:00 p.m.	RIC Deferred Compensation Ready to Retire and Take Income
January 28	9:00 - 10:00 a.m.	Continuing Insurance Benefits at Retirement: BEFORE Medicare-Eligibility
January 30	1:00 - 2:00 p.m.	Continuing Insurance Benefits at Retirement: AFTER Medicare-Eligibility

February 2020

February 11	1:00 - 2:00 p.m.	RIC Deferred Compensation Introduction and Enrollment
February 20	9:00 - 10:00 a.m.	RIC Deferred Compensation Ready to Retire and Take Income
February 25	12:00 - 2:00 p.m.	Continuing Insurance Benefits at Retirement: BEFORE Medicare-Eligibility
February 26	10:00 - 11:00 a.m.	Continuing Insurance Benefits at Retirement: AFTER Medicare-Eligibility

Scheduled presentations through July are at the DAS [Benefits Education Calendar](#).

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.

January 2020

January 15	Thriving on Change (MTS GI 163)
January 16	From Interview to Hire (MTS NC 301)
January 23	Dimensions of Behavior (½ day) (MTS GI 312)
January 23	Getting Things Done (MTS GD 101)
January 28	Developing Employees (MTS DE 101)
January 29	Listening Skills (MTS LS 001)
January 30	Strategies for Work/Life Balance: Day 1 of 2 (MTS WL 001) (Day 2: 04/09/20)

February 2020

February 4	Diversity Training for Employees (½ day) (MTS GI 450)
February 4	Discipline, Grievance and the Merit System (MTS NC 903)
February 5	Crucial Conversations (2 day) (MTS CC 101)
February 6	Managing Effective Meetings (MTS MT 001)
February 12	Performance Evaluation (MTS NC 401)
February 13	Creative Thinking (MTS CT 001)
February 18	Introductions to State Procurement (MTS SP 001)
February 18	Strategies for Work/Life Balance: Day 1 of 2 (MTS WL 001) (Day 2: 04/23/20)
February 19	Dimensions of Leadership (MTS GI 230)
February 20	Ethical Issues in Today's Workplace (MTS PT 992) (½ day)
February 21	Crucial Accountability (MTS CA 201)
February 21	Enhancing Team Membership (MTS TM 001)
February 25	Diversity Training for Managers (MTS GI 400)
February 25	Cultural Competency (MTS CC 001)
February 26	Advanced Principles of Communication: Part 1 Authenticity (MTS AU 001)
February 26	Project Management Fundamentals (MTS PT 123)
February 27	Managing Conflict & Resistance in the Workplace (MTS GI 165)
February 27	Workplace Harassment (MTS GI 425) (½ day)
February 28	Professional Impact (MTS GI 084)

March 2020

March 3	Investigating Employee Misconduct (MTS NC 118)
March 3	Emotional Intelligence (MTS EI 201)
March 4	Ethics of Leadership (MTS EI 001)
March 4	Listening Skills (MTS LS 001)
March 5	Strategies of Work/Life Balance: Day 1 of 2 (MTS WL 001) (Day 2: 04/30/20)

March 6	Managing Stress & Workplace Accountability (MTS MS 001)
March 10	Diversity Training for Employees (½ day) (MTS GI 450)
March 10	Managing Effective Meetings (½ day) (MTS MT 001)
March 11	Leading Through Change (MTS LC 001)
March 13	Strategic Planning & Systems Thinking (MTS ST 001)
March 16	Advanced Principles of Communications Part 2: Coaching (MTS AU 002)
March 18	From Interview to Hire (MTS NC 301)
March 19	Shaping Effective and Engaged Teams (MTS ET 001)
March 20	Financials/Budgeting (MTS FB 001)
March 23	Fundamentals of Supervision (MTS NC 151)
March 25	Creative Thinking (MTS CT 001)
March 25	Developing Employees (MTS DE 001)
March 27	Generational Diversity (MTS GD 001)
March 31	Crucial Accountability (MTS CA 201)
March 31	Servant Leader (MTS SL 001)

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