



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

# HREXPRESS

February 2020

Risk & Benefits Management

Organizational Performance

Employment Services

## State of Iowa Health Insurance

### Doctor On Demand - When You're Sick and Need to See a Doctor

We all know friends and family members who have sniffles, a cold, or even the flu. If you or your family members are ill, contact Doctor On Demand.

With Doctor On Demand, you can receive video visits with board-certified physicians anytime, anywhere, using your smartphone, tablet or computer. Doctor on Demand is easy and available 24 hours a day, seven days a week, 365 days a year. A virtual visit is just a **\$10 copay**.



With Doctor On Demand, you can quickly connect with a doctor. The average wait time for a Doctor On Demand virtual visit is less than five minutes. Doctor On Demand providers send prescriptions to your pharmacy of choice.

#### Getting started is easy.

- Download the Doctor on Demand app or visit [DoctorOnDemand.com](https://www.doctorondemand.com).
- Have your Wellmark member ID card ready. You'll be asked to enter your full Wellmark ID number, including the three character prefix.
- Create an account or sign in.

## Other Benefits

### Employee Benefit Highlight Series

Between activities at work and home, it seems there is never enough time in the day! Recognizing how busy you are, DAS-HRE created the [Employee Benefit Highlight Series](#), which consists of 15 short informational videos offering valuable information regarding employee benefits.

### Sick Leave Conversion - An Overview

Employees may elect to convert sick leave hours into vacation hours through the sick leave conversion process.

In order to convert sick leave hours to vacation leave hours, you must:

- Be a permanent employee, with a minimum of 30 days (240 hours) of accumulated sick leave.
- Have not used sick leave or family care leave during the previous calendar month.

Conversion rates are based upon your sick leave balance and the number of hours you work per week.

For example, if you work 40 hours per week,\* the conversion rates are:

Sick Leave Balance	Conversion Rate
240 hours to 750 hours	12 hours of sick leave are converted into four hours of vacation.
751 to 1,500 hours	Eight hours of sick leave are converted into four hours of vacation.
More than 1,500 hours	Four hours of sick leave are converted into four hours of vacation.

\* If you work less than 40 hours per week, please contact your DAS-assigned Human Resources Associate (HRA) to discuss your individual situation.

Please note sick leave will **NOT** be converted if:

- Your accumulated sick leave is less than 240 hours in the pay period in which the conversion is made.
- You used sick leave in the prior month.

Contact your agency's DAS-assigned [Human Resources Associate](#) for more information regarding sick leave conversion.

## Health and Well-Being

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### Voluntary Vision Insurance: Enrollment Closes February 28

The Automatic Payroll Deduction (APD) program offers employees payroll deduction for insurance products not offered in the State benefit package. Voluntary enrollment for **vision insurance** ends **February 28, 2020**. Elections made during this enrollment period are effective **April 1, 2020**.

Through the APD program, the State offers post-tax payroll deductions to pay your vision insurance premiums directly to the vendor. More information regarding the voluntary vision coverage is available at [www.benefitowa.com](http://www.benefitowa.com).

### Upcoming Health and Well-Being Resource Seminars

On-demand online seminars covering various health and well-being topics are available from the State's Employee Assistance Program (EAP) [www.EAPHelplink.com](http://www.EAPHelplink.com). Use Company Code: IOWA and click on e-learning for a list of available online seminars.

You can view 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 February 18

##### [Managing Workplace Stressors](#)

View information and strategies to address and manage professional stressors effectively.

#### Available beginning March 17

##### [Planning for Professional Growth](#)

Professional growth and success don't happen by chance. Learn about the four stages of professional careers and the tools which lead to your career growth.

EAP also offers confidential resources to help 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, additional EAP resources, and a flier outlining the 2020 On-Demand Online Seminars, visit the DAS [Employee Assistance Program](#) web page.

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## Financial Fitness

### Improved Tax Withholding Estimator Helps Workers Calculate the Tax Refund They Want; Shows How to Fill Out New 2020 W-4

The Internal Revenue Service launched a new and improved [Tax Withholding Estimator](#), designed to help workers calculate the tax refund they want by determining the correct amount of federal income tax they want taken out of their paychecks.

The Tax Withholding Estimator, available on [IRS.gov](#), incorporates changes from the redesigned [Form W-4](#), Employee's Withholding Certificate, which employees can fill out and give to their employers this year if they want to make changes.

The IRS urges everyone to decide if they want to adjust their withholding by using the Tax Withholding Estimator to perform a Paycheck Checkup. If an adjustment is needed, the Tax Withholding Estimator provides specific recommendations regarding how to fill out the Form W-4 this year.

For more information regarding the updated Tax Withholding Estimator and the redesigned 2020 Form W-4, visit [IRS.gov](#). For YouTube videos on IRS tax withholding, visit the [IRS Tax Withholding Estimator](#).

*Source: Internal Revenue Service, Newswire, Issue IR-2020-09, January 14, 2020*

### Free "Financial Checkup" Video Session Offered

Take a little time out of your busy schedule for a free on demand "financial checkup," taking you through the steps necessary to examine your finances.

You are not required to register in advance to attend this pre-recorded online seminar. Simply go to the EAP website at <http://www.EAPHelpLink.com> using the **code IOWA**. Click the link to Online Seminars in the first column on the page and you'll find the "Financial Fitness" seminar link.

If you have questions while viewing the seminar, please type them into the "Ask a question" box located to the left of the video window. You will receive an emailed answer within five business days.

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## Retirement Savings

### Saver's Tax Credit – Know Before You File

Participation in the State of Iowa Retirement Investors' Club (RIC) offers employees an opportunity to reduce their individual income tax by up to \$1,000 (or \$2,000 if married filing jointly) with the Internal Revenue Service's Saver's Tax Credit.

The Saver's Tax Credit is available to RIC participants who:

- Make pre-tax or Roth contributions to their RIC account through payroll deduction.
- Are age 18 or older and are not full-time students.
- Are not claimed as a dependent on another person's tax return.
- Meet the income limits set by the IRS (see the table below).

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### 2020 Adjusted Gross Income (AGI) Limits

Joint filers	Heads of Household filers	All other filers	Amount of Credit
Up to \$39,000	Up to \$29,250	Up to \$19,500	50%
\$39,001-\$42,500	\$29,251-\$31,875	\$19,501-\$21,250	20%
\$42,501-\$65,000	\$31,876-\$48,750	\$21,251-\$32,500	10%
\$65,001 & up	\$48,751 & up	\$32,501 & up	0%

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**Example:** Kim contributed the maximum of \$2,000 to her RIC account during 2019. Her adjusted gross income for the year is \$28,000 and she files as Head of Household. According to the chart above, she will then qualify for a tax credit (a credit against taxes owed) of 50 percent of the amount she contributed. In Kim's case, the tax credit is worth \$1,000.

**This saver's credit is on your tax forms and tax advisors can answer your questions about whether or not you qualify. See additional information at [https://das.iowa.gov/saver\\_credit](https://das.iowa.gov/saver_credit) or <https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-savings-contributions-savers-credit>.**

The Retirement Investors' Club (RIC) is the State of Iowa's supplemental retirement savings benefit designed to supplement Social Security and pension (IPERS, POR, Judicial) income. Participating employees contribute through automatic payroll deduction and the State makes matching contributions up to \$75 monthly. You are fully vested from day one. To enroll, go to <https://das.iowa.gov/RIC/SOI/enrollment>.

## News from Your Retirement Investors' Club (RIC) Providers

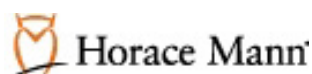


### Creating a household budget

Developing and sticking to a household budget can be very powerful. Follow these steps to prepare a budget and take control of your finances.

1. Add up the income from all members of your household. This includes anyone living in your home, including your spouse, children or parents.
2. Determine all expenses, fixed and discretionary.
3. Look at areas for adjustment in your spending so you can move toward financial goals.
4. It may take a few months of tracking to establish your budget.
5. Remember, the goal is a budget which puts you in control of your spending and helps you meet your goals.

If you need assistance setting financial goals, schedule time with one of our AIG dedicated financial advisors by calling 1-888-569-7055.



### New Year's resolutions

Studies show less than 10 percent of people actually keep their New Year's goals. This year, it's time to break that trend.

### Make Your New Year's resolution stick

Enroll in your employer's retirement plan and start saving for your future. Horace Mann is one of the retirement providers for the Iowa Retirement Investors' Club (RIC). [Enroll](#) today.

### Already enrolled?

Think about increasing your retirement plan contribution today.

Have questions? Contact us at 800-677-2363. At Horace Mann, we leave no question unanswered.



### Avoid common finance blunders with MassMutual

You don't have to be perfect in your journey toward improving your finances. If you avoid major mistakes and make good choices, you will be better off, more at peace, more independent, and more prepared to care for your family. Contact your MassMutual advisor to learn more about your financial choices, including help with saving in the Iowa RIC plan.

### Is this you?

Do you recognize yourself, a friend, or a family member in this list of five common personal financial blunders?

<https://blog.massmutual.com/post/personal-finance-blunders>.



### How much can you save for retirement in 2020?

Every year, the IRS announces the latest contribution limits for retirement savings accounts (including 401(k), 403(b), certain 457(b) plans and IRA contributions), as well as Health Savings and Spending Accounts. For 2020, some limits changed, while others remained the same. You can review the limits to determine if it's time to consider contributing more. [See an overview of the current 2020 limits here](#) and if you'd like to change your contribution amount, complete the [RIC Account Form](#).

## DAS Education

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### Benefit Education Presentations: Register Now!

Make the best use of your benefits with educational 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. Check with your supervisor to be sure you may participate on work time and on a State computer.

#### February 2020

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

#### March 2020

March 10	9:00 - 10:00 a.m.	<a href="#">RIC Deferred Compensation Introduction and Enrollment</a>
March 17	1:00 - 2:00 p.m.	<a href="#">RIC Deferred Compensation Ready to Retire and Take Income</a>
March 25	11:00 a.m. - Noon	<a href="#">Continuing Insurance Benefits at Retirement: BEFORE Medicare-Eligibility</a>
March 31	1:00 - 2:00 p.m.	<a href="#">Continuing Insurance Benefits at Retirement: AFTER Medicare-Eligibility</a>

Scheduled presentations through July are listed on 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 employees. Some classes require a fee for attendance, while other classes are provided at no additional cost as part of your agency's Training Utility fee. Browse through the website and read details on our [Training Courses web page](#).

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](mailto:PDS@iowa.gov).

### **February 2020**

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 1of 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](mailto:hrexpress@iowa.gov)