



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

HREXPRESS

March 2020

Risk & Benefits Management

Organizational Performance

Employment Services

Statewide News

Thank You for Supporting the One Gift Program



State employees pledged a total of \$162,823 to charitable organizations in Iowa for 2020 through the annual [One Gift](#) campaign last fall. The first donations for 2020 were sent out by the Department of Administrative Services in early February.

For the fifth year in a row, the Public Employment Relations Board had the highest participation rate among all state agencies with 64 percent of staff members making donations.

Congratulations to the Department of Transportation for pledging the greatest amount of money at \$21,943. DOT took the top spot from the Department of Human Services, which had held this honor for the previous five campaigns.

Because the One Gift Program does not withhold an administrative fee, every nickel pledged goes to help your fellow Iowans. Thank you to everyone who participated in the 2020 One Gift campaign. Together, we can make a difference!

State of Iowa Health Insurance

Check out Generic Drug Options Before Buying a Brand Name

If your health care provider prescribes a medication for you, it's a good idea to talk about whether you should be given a brand name or a generic version of the drug. For many reasons, the generic is often the better choice.

Reason 1: Generic drugs are less expensive.

With both Iowa Choice and National Choice, a 30-day supply of a generic drug is just a **\$10 copay**. A brand-name drug is a **\$25 copay** for a preferred brand or a **\$50 copay** if it is a non-preferred brand-name drug.

Reason 2: Generic drugs work the same way as brand-name drugs.

Generic drugs are not "knock-offs." Generic drugs are made to work the same way as brand-name drugs. They have the same active ingredient(s) and are the same as brand-name medications when it comes to:

- Quality.
- Dosage (how much and how often you take it).
- Strength.
- Route of administration (how you take it).

For example, metformin is the generic version of Glucophage, a drug used to treat type 2 diabetes. These two prescription drugs are available in the same strengths, are prescribed in the same quantities, and have the same instructions for how to take them.

Reason 3: Generic drugs are as effective as brand-name drugs.

Generic medications are just as effective as brand-name drugs. According to the Food and Drug Administration, drug makers must prove that generic medications can be substituted for brand-name drugs and offer the same benefits as their brand-name counterparts.

Ask your health care provider if a generic drug is available. You can swap a generic drug for a brand-name one to save money and get the same effect.

Other Benefits

Important Flexible Spending Account (FSA) Deadline April 15

Time is running out 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.

You may submit claim requests and supporting documents to ASI, the State's third-party FSA administrator, in one of the following ways:

- Mobile app. Please note, your login is case sensitive.
- Online. Log into your ASI account [here](#) and attach a pdf version of your supporting documentation to your claim request.
- Fax a claim form and supporting documentation to 877-879-9038.
- Mail your claim to ASIFlex, P.O. Box 6044, Columbia, MO 65205-6044.

Access [claim forms](#) online and read more about [submitting claim forms](#) on the DAS website today.

Health and Well-Being

Special Webcast: Retirement: It's Not Just About the Money

Retirement planning is not just about your retirement savings. Retirement is an entirely new chapter in your life and can bring with it a new living environment, a chance to explore interests, or maybe even a new career. In this session, you will investigate these topics and more to better prepare you for the retirement years to come.

Join Elle Linda Lawma from Kepro, the State's Employee Assistance Program provider, for *Retirement: It's Not Just About the Money* on **Wednesday, March 18, from 11:30 a.m. to 12:30 p.m.**

When you complete this webcast, you should be able to:

- Create your personal definition of retirement.
- Discuss the aspects and stages of retirement.
- Identify how to find a healthy balance in retirement.

[Registration](#) is required so don't delay.

Colorectal Cancer Awareness Month

Colorectal cancer is the third most common cancer in the United States and the second leading cause of death from cancers affecting both men and women. Colorectal cancer touches all racial and ethnic groups and is most common in people ages 50 and older. In 2019 alone, Wellmark reported the State of Iowa had 1,173 members with colorectal cancer claims totaling \$3,189,977.



The best way to prevent colorectal cancer is to get regular screening as recommended by your health care provider. There are often no signs or symptoms of colorectal cancer – that’s why it’s so important to get screened.

Colorectal cancer screening is a preventive service*, covered at 100 percent, starting at age 50 and continuing until age 75. Your health care provider may recommend screening at an earlier age based on your family history and any symptoms.

**In order for the screening to be covered as preventive, the service must be delivered by a Wellmark in-network provider and be coded as a preventive service.*

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) at 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 any other Internet-enabled device at your convenience. The seminars are free of charge and are accessible on the available dates listed below:

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.

Available beginning April 21

Effective Communication with Children

Learn about different communication styles and how to communicate with children effectively starting in early childhood.

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 <https://das.iowa.gov/human-resources/healthy-opportunities/employee-assistance-program>.

Financial Fitness

What is a Target Date Fund (TDF)?

A target-date fund (TDF) is an investment option offered within most retirement savings plans (401k, 457, 403b, IRAs). It allows you to simply choose a TDF for the year you intend to retire or begin taking retirement income. The fund will

automatically adjust your investments over the years to get more fiscally conservative as you get closer to your retirement date.

For many workers looking for a straightforward and relatively hands-off way to ensure their investments are diversified properly, this type of fund can be a good choice. But no investment is 100 percent hands-off, so it's still wise to keep an eye on your goals and make adjustments to your retirement fund when necessary. If you end up retiring sooner than expected (perhaps due to unexpected health issues or a job loss), your original TDF may no longer be appropriate.

Even if you're saving consistently for retirement, your money may not go as far as you think it will if you're not investing in the right places. By making sure your assets are allocated well and your portfolio contains just the right amount of risk versus reward, you can ensure you're making the most of every dollar.

Target date funds are available in the State of Iowa [Retirement Investors' Club](#) retirement savings benefit. If you want to discuss investment options, schedule a time to meet with a financial advisor. RIC advisor assistance comes at no cost and can help ensure you are making informed decisions about your investment choices.

Retirement Savings

Enjoy Your Tax Refund at Retirement Instead?

If you receive a tax refund most years, you may want to consider increasing contributions to your RIC savings account and decreasing your tax withholding on your W-4. By doing so, your tax return will be smaller but your retirement income may well increase. Even adding \$20/month (\$10/paycheck) could be worth almost \$20,000 when you retire.

Contributing a little more now will NOT have a big impact on your current standard of living, but it can seriously affect your future standard of living!

If you have questions, contact your financial advisor to review your specific situation. To request a payroll deduction increase, complete the [RIC Account Form](#).

Here's how a small increase to your contribution might add up over time-

An additional contribution of:	10 years	20 years	30 years
\$5/month could add up to ...	\$ 812.37	\$2,267.20	\$ 4,872.56
\$10/month could add up to ...	\$1,624.73	\$4,534.39	\$ 9,745.13
\$15/month could add up to ...	\$2,437.10	\$6,801.58	\$14,617.70
\$20/month could add up to ...	\$3,249.47	\$9,068.77	\$19,490.26

Assumes a hypothetical 6% percent rate of return

Are You Considering the Retirement Investors' Club (RIC)?

Enroll today and begin receiving an employer match benefit of up to \$75 per month. To start saving with RIC, visit the [RIC website](#) and contact one of the [RIC providers](#) for more information about this great employee benefit.

News from Your Retirement Investors' Club (RIC) Providers



Are you pre tax savvy?

If you're like most Americans, taxes take a pretty big bite out of your take-home pay. One option to lessen your current tax burden is to make pretax contributions to your RIC 457 account. This helps by:

- **Reducing current taxable income**

Pretax contributions can help reduce your current taxable income. If you are age 50 or older, you can contribute up to \$26,000 in 2020. To increase contributions, complete the [RIC Account Form](#).

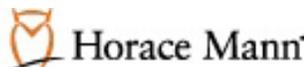
- **The power of tax deferral**

Earnings on pretax contributions to your RIC 457 plan and other tax-deferred savings accounts are not taxed until you withdraw your money, which is typically at retirement when you may be in a lower tax bracket.

- **Counting as ordinary income in retirement**

When you take money out in retirement, the amount you withdraw will be reported as ordinary income on an IRS 1099R that you will file with your taxes. It is not reported as wages.

If you have questions about tax strategies and your retirement account, please contact one of AIG's dedicated financial advisors at 888-569-7055.



Expecting a tax refund?

- **Consider putting all or part of your refund into your retirement savings**

It may be tempting to spend your tax refund check on a big-screen TV or a fancy vacation, but think again. Consider using that extra income to save more for retirement. You'll be thankful at retirement.

- **Impact down the road**

The power of compounded earnings could mean your refund dollars are worth a lot more by the time you retire. Consider enrolling in the Retirement Investors' Club (RIC). If you are already saving, now is a great time to [increase your contribution](#).

You can review and make other changes to your account by logging into [Retirement Advantage/Iowa](#). Have questions? Contact us at 800-677-2363. At Horace Mann, we leave no question unanswered.

∴ MassMutual

Learn better finance habits with MassMutual

Good personal finance habits are essential to wealth building and financial security, not only in good times, but also in challenging times. A good money foundation helps maintain that confidence in your investments. Contact your [MassMutual advisor](#) to learn more about your financial choices, including help with saving in the Iowa RIC plan.

Here are a few basic guidelines and principles that might be beneficial for you:

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



Online benefits for participants



Registering your Iowa Retirement Investors' Club (RIC) account with Voya Financial® online is important. Online access can provide you with tools and resources for your account, and help you take advantage of Voya's layers of strong online security for better protection against fraud and cyber threats. Be your own first line of defense in protecting your account and identity.

Visit iowa.beready2retire.com today. Click *Login*, then *Register Now* to get started. This helps keep your account and personal information safe and secure.

Already registered? Consider going paperless and make your life easier! 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.

DAS Education

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.

March 2020

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

April 2020

April 14	1:00 - 2:00 p.m.	RIC Deferred Compensation Introduction and Enrollment
April 22	9:00 - 10:00 a.m.	RIC Deferred Compensation Ready to Retire and Take Income
April 28	10:00 - 11:00 a.m.	Continuing Insurance Benefits at Retirement: BEFORE Medicare-Eligibility
April 30	2:00 - 3:00 p.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 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.

March 2020

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	Customer Experience (MTS CE 001)
March 18	Advanced Principles of Communications Part 2: Coaching (MTS AU 002)
March 19	From Interview to Hire (MTS NC 301)
March 19	Getting Things Done (On-Demand) (MTS GD 101)
March 20	Shaping Effective and Engaged Teams (MTS ET 001)
March 23	Financials/Budgeting (MTS FB 001)
March 24	The Intersection of ADA, FMLA, & Worker's Compensation (MTS NC 300)
March 25	Fundamentals of Supervision (MTS NC 151)
March 25	Creative Thinking (MTS CT 001)
March 25	Developing Employees (MTS DE 001)
March 26	Diversity Training for Employees (½ day) (MTS GI 450)
March 27	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)

April 2020

April 2 Cultural Competency (MTS CC 001)
April 3 Workplace Harassment (MTS GI 425)
April 7 Diversity Training for Employees (½ day) (MTS GI 450)
April 7 Discipline, Grievance, & the Merit System (MTS NC 903)
April 8 Listening Skills (MTS LS 001)
April 10 Performance Evaluation (MTS NC 401)
April 14 Ethics of Leadership & Influence (MTS LI 001)
April 14 Dimensions of Behavior (½ day) (MTS GI 312)
April 15 Introduction to State Procurement (MT SP 001)
April 16 Customer Experience (MTS CE 001)
April 16 Managing Effective Meetings (½ day) (MTS MT 001)
April 21-22 Crucial Conversations (2 days) (MTS CC 101)
April 21-22 Project Management Seminar (2 days) (MTS PT 103)
April 23 Managing Stress & Workplace Accountability (MTS MS 001)
April 23 Strategies for Work/Life Balance (Day 2 of 2) (MTS WL 002)
April 28 Investigating Employee Misconduct (MTS NC 118)
April 28 Leading Through Change (MTS LC 001)
April 29 Diversity Training for Managers (MTS GI 400)
April 29 Financials/Budgeting (MTS FB 001)
April 30 Ethics in Today's Workplace (½ day) (MTS PT 992)
April 30 Strategies for Work/Life Balance (Day 2 of 2) (MTS WL 002)

May 2020

May 1 Workplace Harassment (MTS GI 425)
May 5 Diversity Training for Employees (½ day) (MTS GI 450)
May 5 Thriving on Change (MTS GI 163)
May 6 Critical Thinking (MTS CT 001)
May 7 Advanced Procurement (MTS AP 001)
May 7 Managing Conflict & Resistance in the Workplace (MTS GI 165)
May 12 Crucial Accountability (MTS CA 201)
May 13 Strategic Planning & Systems Thinking (MTS ST 001)
May 19 Professional Impact (MTS GI 084)
May 21 From Interview to Hire (MTS NC 301)
May 21 Generational Diversity (MTS GD 001)
May 26 Financial/Budgeting (MTS FB 001)
May 27 Dimensions of Leadership (MTS GI 230)
May 29 Enhancing Team Membership (MTS TM 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