The Iowa WorkSmart Project

Watch for Upcoming Issues of Smart Talk
The Iowa WorkSmart Team recently released the debut edition of Smart Talk, a monthly bulletin designed to provide State employees updates on the Iowa WorkSmart Project. This issue highlights the recent Customer Confirmation Sessions and role of Change Agents.

For information about the Iowa WorkSmart Project, please visit the WorkSmart.iowa.gov website or contact the WorkSmart Team at WorkSmart.iowa.gov with any questions. Or check out the Getting Started video to see Workday in action!

State of Iowa Health Benefits

Mark Your Calendar for the 2021 Enrollment and Change Period
September 28-October 30, 2020
The annual Enrollment and Change period is your opportunity to review health and dental insurance options, supplemental life insurance coverage, and decide whether you want to contribute to a Health Care and/or Dependent Care Flexible Spending Account (FSA) in 2021.

The next edition of HRExpress, which will be emailed to you later this month, will contain detailed information about benefits, premium rates, instructions on how to make changes, and schedules for informative webcasts.

Here are some helpful highlights for employees to review in preparation of Enrollment and Change:

- **Health and Dental Enrollment for 2021** - If you do not make any changes to your health and dental insurance during this Enrollment and Change period, your 2020 options and coverage level will remain the same in 2021.
• Health Care Flexible Spending Account (FSA) Increase and FSA Sign-Up
  ○ To participate in the Health Care Flexible Spending Account (FSA) or the Dependent Care FSA, or both, you MUST ENROLL each year in IowaBenefits.
  ○ The maximum Health FSA contribution increases to $2,750 in 2021, up from $2,700 in 2020. The maximum Dependent Care FSA contribution remains at $5,000.

• Health Insurance - The Iowa Choice and National Choice options (for non-SPOC employees) and Alliance Select (for SPOC-covered employees only) will continue to be offered in 2021.

• Even if you don’t need to make updates in IowaBenefits, we recommend you sign in to review and update information such as your beneficiary designation or dependent(s) as needed.

COVID-19 News

Wellmark Extends Health Benefits Related to COVID-19
The State of Iowa is working with Wellmark to address specific health care needs during the COVID-19 pandemic:

• Wellmark will continue to cover in-network, inpatient treatment of COVID-19. The waiver of your cost-share (copay, coinsurance and deductible) for inpatient treatment of COVID-19 with an in-network provider will be extended through December 31, 2020.

• There will continue to be no cost-share for appropriate testing and related services to diagnose or detect COVID-19. This is required by the Families First Coronavirus Response Act (FFCRA) and the Coronavirus Aid, Relief, and Economic Security (CARES) Act and remains in place as long as we are in a public health emergency, as declared by the federal government.

• Virtual visits (Doctor on Demand® and in-network providers) will start applying cost-share effective September 1, 2020.

• Accidental dental benefits. Coverage period limitations related to accidental dental injury will return to standard benefits effective September 1, 2020.

COVID-19 Informational Resources Available
For the latest information regarding COVID-19, here are some important resources to check out:

• DAS Return To Work Guidance and COVID-19 FAQs
  For more information about returning to State buildings and answers to your most frequently-asked questions on COVID-19, refer to the guidance and updated information from the Department of Administrative Services (DAS).

• Wellmark Benefits, Employee Assistance Program, DAS-HRE Resources
  The Department of Administrative Services Human Resources Enterprise (DAS-HRE) has a webpage dedicated to the topic of COVID-19. It includes resources on Wellmark benefits, information from the State of Iowa’s
Employee Assistance Program (EAP), training and course options, and a detailed breakdown of government guidance from the State and Federal levels at https://das.iowa.gov/human-resources.

- **Federal Families First Coronavirus Response Act (FFCRA) Information**
  DAS offers FAQs on the Federal Families First Coronavirus Response Act (FFCRA). This Federal law gives guidance for leave in light of the pandemic.
  https://das.iowa.gov/sites/default/files/hr/documents/COVID19/FFCRA_FAQ.pdf

- **Training and Courses Specific to COVID-19**
  Courses specifically targeted to COVID-19 preparedness and precautions are available at https://das.iowa.gov/human-resources.

- **Performance & Development Solutions/New Horizons Professional Development Training Options**
  Your professional development can continue during the pandemic by checking out Performance and Development Solutions (PDS) at https://das.iowa.gov/human-resources/training-and-development as many course offerings have moved to an instructor-led format online.

- **State of Iowa Coronavirus Website**
  All types of information regarding COVID-19 in Iowa is available at https://coronavirus.iowa.gov/. This website is updated with numbers of cases per county, has details regarding Test Iowa, and lists the Governor’s proclamations among other topics.

- **The Governor’s Office Newsroom**
  The Governor’s Office provides up-to-the-minute information for the citizens of Iowa at https://governor.iowa.gov/newsroom.

- **Iowa Department of Public Health**
  The Iowa Department of Public Health (IDPH) offers a status report of monitoring and testing of COVID19 in Iowa.

### Health and Well-Being

**No Year is a Good Year to Get the Flu**

"No year is a good year to get the flu, but this year — with COVID-19 also raging — it's especially bad," says Mark Thompson, an epidemiologist in the Influenza Division at the Centers for Disease Control and Prevention (CDC).*

With COVID-19, getting a flu vaccine will be more important than ever. CDC recommends all people six months and older get a yearly flu vaccine.

Flu shots for the flu season beginning in October and peaking between December and February, will be in stock by early September. Because of changes brought by COVID-19, however, now is the time to start thinking about when, how, and where you will get immunized against the flu this year.
The State's health plan will cover the flu shot with no cost-sharing by you. Contact your health care provider if you have questions.

* NPR "2020 Flu Shot Strategy: Get Yours Early In The Season", August 4, 2020

**Offered Online! 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](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 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 September 15**
  - *The Secret to Work-Life Balance*
  - Uncover the secret to securing a healthy work and family balance.

- **Available beginning October 20**
  - *The Mental Strength Workout*
  - Learn skills and strategies to exercise the power of your mind and increase your mental fortitude.

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](http://www.EAPHelpLink.com) web page.

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**Retirement Savings**

**IPERS’ Ready, Set, Retire Workshops**

A few seats are still available for IPERS’ *Ready, Set, Retire*. If you are thinking about retiring in the next three to five years, *Ready, Set, Retire* will provide you a broad range of retirement-related information.

*Ready, Set, Retire* is now offered as an all-day (9:00 a.m. – 3:30 p.m.) Zoom webinar instead of in-person workshop. It is free and many agencies allow employees to attend the all-day workshop during work hours. Spouses are welcome to attend.

The remaining *Ready, Set, Retire* workshops in 2020 are:
- October 15, 2020
- November 19, 2020
- December 10, 2020

Voluntary Retirement Savings Benefit - Retirement Investors’ Club (RIC)

The Iowa Retirement Investors’ Club (RIC) is your employer-sponsored voluntary retirement savings benefit, featuring an employer match benefit of up to $75 per month. Enrollment is always open and you can start with as little as $25 per month through payroll deduction. Watch this six-minute video to find out why, what, and how to take advantage of RIC.

To start saving with RIC, visit the RIC website or contact one of the RIC providers for more information about this great employee benefit.

News from Your Retirement Investors’ Club (RIC) Providers

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

AIG

Will Your Savings Meet Your Goals? Bumping Up Savings Can Be Painless

Saving is one thing. Saving enough may be something completely different. Increasing contributions — even a little bit — is one way to help meet your goals sooner.

A Savings Checkup

Perform a “savings checkup” with the online FutureFIT® calculator. This process will help make sense of your retirement savings strategy and see if you’re on track to meet your goals.

The opportunity to shape your future is here and now. To increase your contributions, complete the RIC Account Form. Visit iowa.AIGRS.com or call 1-800-569-7055 for more information.

Horace Mann

Are Your Beneficiaries Up To Date?

Life events such as birth, marriage, retirement, or death can happen at any time. And when you experience a major change, it’s important to make sure your beneficiaries are up to date.

Do you have a primary and secondary beneficiary named on your account? If so, are they current? Making sure your information is accurate helps protect your assets from potentially transferring to the wrong person. And if you haven’t named a beneficiary, state law will determine who receives your assets.

Remember, keeping your beneficiary information up to date ensures you are in control of where your assets will go when you are gone.

For more information on updating your beneficiaries, log into your account or contact your Horace Mann representative.
A Budget is a Great First Step
MassMutual is here to help you meet your financial goals. Not sure where to start? Knowing how to make and keep a budget can directly impact almost every aspect of your financial life. Some people use a budget as a general guideline, while others track everything down to the penny.

There’s no one right way to manage your money. What’s most important is being comfortable with your strategy. We encourage you to watch this brief video for tips on building your own personal budget.

Imagine Your Best Life
What are your goals and how can you get there? No matter what you are seeking in life, establishing good spending and savings habits, like saving in your Iowa Retirement Investors’ Club (RIC) Retirement Plan, is the key to achieving your goals and to help better your overall financial wellness.

An important element to reaching your financial goals is to start by tracking where your money goes to understand your current spending. From there, you can budget and prioritize your money habits so you can get one step closer to healthy.

Learn more by watching Good Money Habits today!

DAS Education

How to Get Started with the New Learning Management System
The Department of Administrative Services has launched a statewide initiative to enhance training delivery through implementation of the Learnsoft learning management system (LMS). Learnsoft replaces the IITS system and is changing the way employees sign up for and track their training.

You are now able to access the PDS course catalog and enroll in courses all through the LMS.

You should have already received an email from Learnsoft with your login credentials. They are:

1. Access the login page by clicking on this link or copy and paste the following site into your browser: https://lsglm700.learnsoft.com/LSGLM/Login/iowalogindas.aspx
2. Login to the system using the information provided below:
   - Username: your full email address (e.g., kim.hanson1@iowa.gov)
   - Initial Case-Sensitive Password: welcome123
If you have not already logged in, you may want to watch this video on How to Complete Training and Navigate this System. This video is located on your Dashboard in the ‘My Tasks’ section. It is essential you watch this short video to understand how to sign up for courses. If you still have questions after watching the video, please contact your assigned Training Liaison.

Performance & Development Solutions (PDS) Training Available Online

Virtual PDS Instructor-Led Courses
Many of our classroom courses have been updated to be delivered in an online live format. The courses will run as scheduled and the normal cancellation policy of a 14 day notice applies. Performance & Development Solutions limits the class size to 18 participants on a first-come, first-served basis. For classes with more than 18 people enrolled, new dates will be added and we will work with participants to reschedule as needed. See these class listings at On Demand Course Options web page.

Performance & Development Solutions On-Demand Courses
Our on-demand courses can be completed at any time. Many of these courses are policy related and may be required training. See these class listings at On Demand Course Options.

New Horizons Virtual and On-Demand Computer Courses

Want To Know About Your Benefits? Online Benefit Education Available
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 from work or from home.

Retirement Investors’ Club (RIC) Deferred Compensation Webcasts
September 15  9:00 - 10:00 a.m.  RIC Introduction and Enrollment
September 22  1:00 - 2:00 p.m.  RIC Ready to Retire and Take Income
October 13   1:00 - 2:00 p.m.  RIC Introduction and Enrollment
October 20   9:00 - 10:00 a.m.  RIC Ready to Retire and Take Income

Continuing Insurance Benefits at Retirement Webcasts
September 24  11:00 - Noon  BEFORE Medicare-Eligibility
September 29  9:00 - 10:00 a.m.  AFTER Medicare-Eligibility
October 27  9:00 - 10:00 a.m.  BEFORE Medicare-Eligibility
October 29  1:00 - 2:00 p.m.  AFTER Medicare-Eligibility

2021 Enrollment and Change Webcasts
September 29  1:00 - 2:00 p.m.
September 30  9:00 - 10:00 a.m.
October 1  10:00 - 11:00 a.m.
October 6  1:00 - 2:00 p.m.
October 7  11:00 a.m. - Noon
October 8  2:00 - 3:00 p.m.
Beginning October 19, DAS will begin to offer Retiree 2021 Enrollment and Change webcasts.

Scheduled presentations through 2020 are at the DAS Benefits Education Calendar.