



# DAS Delivers: *HRExpress*

Department of Administrative Services ~ Empowering People · Collaboration · Customer Service

April 2022

## In this Edition ...

Iowa WorkSmart Project • Benefits • Health & Well-Being • Retirement Savings • Education Opportunities

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## Iowa WorkSmart Project

### WorkSmart Help Desk, New HR Resource, and More!

In the April edition of the [Smart Talk](#) newsletter, review how to contact the WorkSmart Help Desk for Workday assistance, learn about a new bulletin for Human Resources professionals and updated Workday resources, find out what's happening in Phase 2 of the WorkSmart Project, and more.



For WorkSmart Project information and Workday resources, visit [WorkSmart.iowa.gov](http://WorkSmart.iowa.gov) or contact the WorkSmart Team at [WorkSmart@iowa.gov](mailto:WorkSmart@iowa.gov).

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## State of Iowa Benefits

### Dental Sealants Help Keep Smiles Healthy

Dental sealants have changed the way we protect our children's oral health since they were introduced in the 1960s. Learn more about [sealants](#) and Delta Dental coverage for your dependents under age 15.

### Discount Offers From SEHARC

The State Employee Health and Recreation Committee (SEHARC) connects you with offers for discounted tickets to area events, and hosts fun activities throughout the year. Through SEHARC, [Tickets at Work](#) invites State of Iowa employees to take advantage of savings on a variety of goods and services. If you are interested in receiving information on future offers and opportunities, complete this [form](#) to be added to SEHARC's mailing list or follow SEHARC on Facebook.

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## Health and Well-Being

### Do Your Personal Financial Documents Need a Check Up?

If you haven't reviewed your important personal and financial documents lately, they may be due for a check up? Are they current and do they still serve your needs? These are important questions to ask yourself, and with a small investment of time, you can gain peace of mind that you have everything covered.

The best place to start is with your:

- Will
- Living will
- Power of attorney paperwork
- Beneficiaries on life insurance and retirement plans; check for the exact wording, spelling, and contact information of your designated beneficiaries

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

### Housekeeping is an Important Consideration in the Workplace Too!

Good housekeeping plays an important role in keeping workers safe. Good habits in the workplace go a long way toward preventing falls, fires, and other job-related accidents. Take time to examine and refresh your housekeeping practices at work, do some spring cleaning in your workspace, and make sure everyone understands their role in this important task. Meanwhile, test your knowledge spotting these possible housekeeping hazards!

[Fire Safety](#) - [Housekeeping](#) - [Office Hazards](#) - [More Office Hazards](#)

### Free Health and Well-Being Seminars Offered Online

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.

Seminars may be viewed from your computer or any other internet-enabled device during work time if scheduling permits and your supervisor approves. They are free of charge, with the most recent offerings accessible on the dates listed below.

- **Available now: *From Tired to Inspired: Keeping Engaged and Preventing Burnout*** - Learn how to prevent burnout, work through it, and stay engaged in work and personal life.
- **Available April 19: *Finding a Hobby: How it Impacts Your Life*** - Understand the importance of having a hobby and how you can find one to help you feel happier.

EAP also offers confidential resources at no cost to help employees and eligible family members address challenges which may impact job performance, well-being, and overall health. For more information on EAP resources, visit the DAS [Employee Assistance Program](#) web page.

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## Retirement Savings and Benefits

### Not Yet Participating In RIC?

The Retirement Investors' Club (RIC) provides State of Iowa employees the opportunity to save a little or a lot toward retirement. Participation is through payroll deductions. The State matches contributions up to \$75 per month. The total annual match allows you to invest an extra \$900 per year toward future income needs. [Enroll today!](#)

### Confirm Your Beneficiaries!

Please take a few minutes to confirm who will receive your Retirement Investors' Club (RIC) retirement assets upon your passing. Designating a beneficiary, which overrides a will, gives your loved ones:

- Access to your assets outside of probate - your assets pass directly to your designated beneficiary without having to go through the court system
- More flexible withdrawal options and potential tax benefits

Use the following instructions from your RIC provider to review and update your beneficiaries:

AIG	Empower	Horace Mann	Voya
<a href="#">Online instructions</a>	Log into your account <a href="http://empower.com/iowaric">empower.com/iowaric</a> - Click on Overview - Click on Beneficiaries or Call 1-833-999-IOWA (4692) with questions	Log into " <a href="#">MyAccount</a> " Click on the gear in the top right; select Beneficiaries; make additions or changes; Select or "Save" or <a href="#">Use this form</a>	<a href="#">Online instructions</a> or <a href="#">form</a>

### Retirement Investors' Club (RIC) Webcasts

Make the best use of your retirement savings by taking advantage of education opportunities offered by RIC. These hour-long webcasts may be viewed online from your computer or other internet-enabled device during work time if scheduling permits and your supervisor approves. Click on the links below to register.

- Tuesday, May 3, 1:00 p.m. - [RIC Deferred Compensation Introduction & Enrollment](#)
- Tuesday, May 17, 9:00 a.m. - [RIC Deferred Compensation Ready to Retire and Take Income](#)

### Retirement Benefit Presentations Offered On Demand

DAS-HRE has on-demand resources available for employees seeking information about State of Iowa retirement benefits. *Retirement Benefits Before Medicare Eligibility* and *Retirement Benefits After Medicare* may be found on the [DAS Benefit Series Highlight](#) page.

## **Ready, Set, Retire Workshop Offered Via Zoom**

Retiring in the next three to five years? If so, IPERS' *Ready, Set, Retire* is designed to provide State of Iowa employees with a broad range of retirement-related information. *Ready, Set, Retire* is a free all-day (9:00 a.m.-3:30 p.m.) Zoom webinar, and you may view/attend sessions during work time if scheduling permits and your supervisor approves. Spouses are welcome to attend. [View the description and upcoming workshop dates.](#) Reserve your spot by clicking on the workshop you wish to attend and then click "Register."

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

Please see the latest information from various RIC providers below.



### **How to protect yourself from financial fraud**

No matter your age or income, it's good to know how to protect your accounts from financial fraud. At the same time, you may not necessarily keep up with the latest technologies and related scams that target older Americans. It's important to stay vigilant when it comes to protecting your finances, whether you are a pre-retiree, semi-retired or fully retired. As you get closer to retiring, learn how to [protect your financial accounts](#) today!

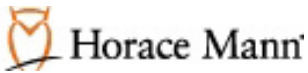


### **Market volatility**

Market fluctuations or volatility can be both positive and negative and vary in frequency and severity. Volatility is the quick and often unpredicted fluctuation of an investment value or an entire market (i.e., bond market, stock market, etc.). Here are a few considerations to keep in mind:

- **Relax.** Saving for retirement can be stressful if you are constantly worrying about daily fluctuations. Know the performance of your investments, but do not pay too much attention to the day-to-day changes in the market. Keep in mind, market fluctuations are normal!
- **Diversify.** Diversification simply means you do not put all your eggs (money) into one basket (investment). Spreading your money across a wide variety of investments is a good way to minimize risk during volatile times in the markets.
- **Stick to the Plan.** It is easy to lose sight of the end goal – a comfortable retirement – when things are not going as planned. Stay focused on the end result while riding out the ups and downs of the market.

Contact an [Empower Retirement advisor](#) or call the Empower Custom Care Center at 833-999-IOWA (4692) to learn more about your financial choices, including help with saving in the Iowa RIC plan.



Many experts estimate that Americans need 70 to 80% of their working wages to live comfortably in retirement.

Do you know:

- How much money you will need?
- Whether you'll have enough to cover both your needs *and* wants?
- How you are going to pay for health care?
- If you want to leave a legacy?

Whether your retirement is in the near or distant future, achieving your goals for a dream retirement depends largely on the plans and decisions you make now. While having the financial security to achieve your dream retirement is up to you, Horace Mann will be with you every step of the way.

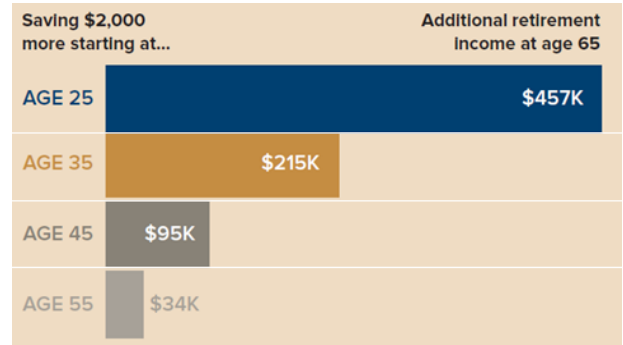
[Schedule an appointment](#) with Horace Mann today so we can help you design a retirement savings and income strategy to help you live out your retirement dreams.



### Did you ring in the New Year with a tax refund?

While a tax refund may be a nice way to get some quick cash, did you know that it means you gave the government an interest-free loan for the year? The average income tax refund in 2021 was \$2,775. An amount like that could work for you all year instead of for the government. Increasing your Iowa Retirement Investors' Club (RIC) Retirement account contribution may be both the tax and retirement saving strategy you've been looking for.

Rather than waiting for a refund next year, increasing your Iowa RIC account pre-tax contributions now to save an additional \$2,000 each year could mean much more for you in retirement.



What about this year's tax refund? While it may be tempting to treat yourself with the extra cash, stashing your refund in a savings fund can give you the financial confidence for unexpected emergencies

**Save for your best life.** Visit [blog.voya.com/financial-decisions/save-your-best-life](http://blog.voya.com/financial-decisions/save-your-best-life).

## Education Opportunities

### New Horizons Introduces Crash Courses!

Performance and Development Solutions (PDS) is excited to offer new computer-related courses, designed with you and your busy schedule in mind. **Crash Courses** are laser-focused 90-minute

sessions featuring key topics, blended topics, hidden shortcuts, features, and much more. These new courses allow learners to focus on what's meaningful to them in a short period of time. Crash Courses have been added to the [Learnsoft LMS](#), or you can find a list [here](#). Crash courses cost \$100 each for State of Iowa employees.

## Enhance Your Skills with Featured PDS Courses

Be sure to check out these featured courses offered by PDS:

- ***Cultural Competency (two half-days)***  
**April 19-20, 8:30 a.m.-12:30 p.m. each day, Virtual**  
**Certificate Series: Talent Development Certificate (TDC)**  
Participants will review the value of diversity and gain an understanding of the dynamics of difference. This course focuses on accessing cultural knowledge and the effectiveness of culturally congruent approaches. Recommended for participants who have previously completed the *Diversity Training* course.
- ***Project Management Fundamentals***  
**April 21, 8:30 a.m.- 4:30 p.m., Virtual**  
**Certificate: Talent Development Certificate (TDC)**  
Designed specifically for those who are actively managing projects, this class takes an in-depth look into what you need to know to manage projects effectively and successfully. This class is a high energy, hands-on balance of knowledge and application that looks at best practices learned and passed down by the pros. Walk away with critical essentials for getting a project done regardless of size or complexity, as well as techniques, concepts, and tools that will save you time and energy in the future.
- ***Strategic Planning & Systems Thinking***  
**April 26, 2022, 8:30 a.m.-4:30 p.m., In person**  
**Certificate: Management Development Certificate (MDC)**  
This introductory course walks participants through the history and philosophy of strategic management and planning. Participants become familiar with a six-step strategic planning process and SWOT analysis. The course goes beyond the strategic planning approach and introduces the systems thinking concept. This course is recommended for current supervisors, managers, and advanced leaders.
- ***Professional Impact***  
**April 27, 2022, 8:30 a.m.- 4:30 p.m., In person**  
**Certificate: Talent Development Certificate (TDC)**  
The focus of this course is to review the importance of overall professional impressions in terms of being positive and proactive, accountable, cooperative and other success factors in your work. Participants will assess themselves against these success factors and build out an action plan to achieve their personal goals.

Sign up for these and other courses online today! Log into the [Learnsoft LMS](#) application. If you have additional questions, reach out to your [Training Liaison](#) or the [PDS inbox](#).

## Performance & Development Solutions (PDS) Training

- **Virtual PDS Instructor-Led Courses**

Our virtual course offerings continue to be an excellent way to meet your professional development goals. PDS limits class sizes to 18-20 participants, allowing opportunities for interaction between the facilitator and participants. If classes exceed the limit, new dates will be added and participants will be rescheduled as needed. Keep in mind there is a 14-day cancellation policy. Check out [current course listings](#).

- **PDS On-Demand Courses**

Does your daily schedule make attending classes difficult? On-demand courses can be completed at any time. Many 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**

Computer training courses are offered by [New Horizons](#). Please contact [PDS@iowa.gov](mailto:PDS@iowa.gov) for information on availability and State pricing for New Horizons classes.

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*HRExpress* is a publication for State of Iowa employees.

Please [print a copy](#) to post or share with co-workers who may not have access to a computer.

For prior editions, visit the [HRExpress webpage](#). If you have questions or suggestions for future content, please contact us at [hrexpress@iowa.gov](mailto:hrexpress@iowa.gov). Thank you!