



DAS Delivers: *HRExpress*

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

August 2022

In this Edition ...

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

Iowa WorkSmart Project

New Workday Homepage

The new Workday homepage recently launched, featuring a refreshed layout, updated graphics, and enhanced functionality. Key changes you'll notice include:

- **Worklet/Apps**

Worklets or app icons are now available via a Global Navigation Panel icon (three horizontal bars) in the upper left by the WorkSmart logo or the View All Apps hyperlink under Your Top Apps on the right side of your screen. Any saved shortcuts are located in My Shortcuts under Global Navigation.

- **Tasks and Reminders**

Tasks and reminders have been consolidated into two categories for your attention. *Awaiting Your Action* helps employees, managers, approvers, and HR teams stay on top actions in the inbox, while *Timely Suggestions* reminds users to complete important tasks prior to any deadlines. People managers also have a section called *Your Team* containing action items and reminders specific to team members.

- **New Search**

Also new, the Search feature at the top of the homepage has enhanced capabilities and now displays results by category. It automatically searches "All of Workday" to provide the most relevant and targeted content.

Check out these resources for navigating the new homepage, also located on the [Resources page](#) of the WorkSmart website. For additional assistance, please contact your agency's [Human Resources Associate](#).

For Employees	For Managers
Homepage Video Tutorial	Homepage Video Tutorial
PDF Guide	PDF Guide
New Search Video Tutorial	

Read the August issue of [Smart Talk](#) for more information about the Workday homepage and Phase 2 of the Iowa WorkSmart Project. Visit WorkSmart.iowa.gov for Workday resources and WorkSmart Project information, or contact the WorkSmart Project Team at WorkSmart@iowa.gov.

State of Iowa Benefits

Hit the Road with MyWellmark®

Using your specific health plan benefits and a powerful suite of tools, myWellmark helps you make informed decisions about your health care, even when you're on the road. [Get on-the-go information](#) provided from Wellmark Blue Cross Blue Shield of Iowa.

Maintaining Space: When Your Child Accidentally Knocks Out a Tooth

It's always exciting when a child loses a baby tooth, but what happens when one is accidentally knocked out too early or is lost due to a cavity? The answer lies in space maintainers, devices that temporarily fill the gap as the child continues to grow.

Your Delta Dental insurance now considers space maintainers to be a Diagnostic and Preventive Service, with no co-insurance for children up to the age of 14. Read [this article](#) provided by Delta Dental to learn more.

Health and Well-Being

Seven Tips to Get More Water

We've had our share of hot weather this summer and many of us have likely experienced at least one symptom of dehydration these past few months. Getting enough water every day is an important way to prevent dehydration, a condition that can cause unclear thinking, mood changes, heat exhaustion, and more, according to the Centers for Disease Control and Prevention (CDC).

To help you increase your water intake, the CDC lists seven easy tips for good hydration:

1. Carry a water bottle with you and refill it throughout the day.
2. Freeze some freezer safe water bottles. Take one with you for ice-cold water all day long.
3. Choose water over sugary drinks.
4. Opt for water when eating out. You'll save money and reduce calories.
5. Serve water during meals.
6. Add a wedge of lime or lemon to your water. This can help improve the taste.
7. Make sure your kids are getting enough water too. Learn more about drinking water [in schools](#) and [early care and education settings](#).

Read the CDC's [Benefits of Drinking Water](#) to learn more about how water affects your overall health and well-being.

Discounted Adventureland Tickets!

Adventureland tickets are being offered at an amazing end-of-year discount to State of Iowa employees. Just visit the Adventureland website to purchase an any-day ticket to Adventureland for just \$34.99 - a \$35 savings per ticket! Be sure to use our special promotional code: SEHARC.

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. 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: *Digital Health Unplugged: Digital Detoxing*** - Find the reasons why digital detox is important, and learn practical steps to start incorporating it into your schedule.
- **Available August 16: *Self-Care: Better Care of Yourself*** - Identify the ways to implement self-care as a part of your schedule and learn the art of slowing down.

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.

Retirement Savings and Benefits

From the RIC Team: Beneficiaries, Payroll Deduction Changes, and More!

Timing of payroll deduction changes

In case you didn't know, contributions and match funds are sent to the providers the week following payday (typically on Thursday). Once received, your contribution is applied to your 457/401a accounts within 1-3 business days.

Don't Forget!

Make sure your hard-earned Retirement Investors' Club (RIC) retirement savings is designated for the person(s) you intend. If you haven't already done so, designate your beneficiary(ies). RIC 457/401a plan beneficiaries are made directly with your RIC provider, not in Workday. Review how to make RIC beneficiary changes [here](#).

Review your progress periodically

It's a good idea to review your account at least once a year. Here are some suggestions to help you navigate your way:

- Review your quarterly statement. They are sent in April, July, October, and January. You can request they be emailed to you for your convenience. Statements can be confusing to decipher; contact your advisor for help.

- Log into your account online through your provider's website. You can see up-to-date account information, as well as, utilize investment and savings tools to see if you are investing the right amount in the right mix of funds to meet your financial goals.
- Call or email your RIC advisor to see if you are on the right track. Contact information for your provider and advisor, as well as a link to your provider's website, can be found [here](#).

[The RIC team](#) is here to help you with questions you have about the program and to provide educational opportunities for you to make the most of your savings plan. You can find more information about webcasts and recorded presentations available to view at your convenience on our [Program Education page](#).

RIC Live Webinars Available

The Retirement Investors' Club (RIC), administered by the Iowa Department of Administrative Services, is an employer-sponsored voluntary retirement savings program designed to supplement your IPERS and social security benefits at retirement. Learn more with these informative webinars.

- ***RIC Introduction & Enrollment***

Employees new to the State's voluntary retirement savings plan will learn the benefits of participating in the Retirement Investors' Club (RIC). Discussion will include reasons to save, the employer match of up to \$75/month, options for investment, tax advantages, and enrollment.

[Register now!](#)

- ***RIC Ready to Retire & Take Income***

Employees who are five years or less from retirement will learn about options for deferring final pay, making Roth contributions, and taking income after leaving employment. Discussion will also include information on whether rolling to an IRA is the right move for you.

[Register now!](#)

Can't Attend Live?

If you are unable to attend a live webinar, simply watch a [previously recorded webinar](#) at your convenience.

Ready, Set, Retire Workshop Offered In 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. State employees 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.



Should you save for retirement or pay off student loans?

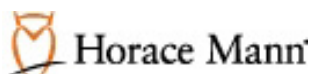
An increasing number of people are graduating from college with student loans to pay back. Some 44.7 million student borrowers have an average of \$37,584 in student loans each, and 65% of students graduated with student loan debt in 2020.

Student loans and retirement are two of the largest financial burdens that most people will face in their lifetime. Many college graduates face the difficult decision of whether they should be prioritizing both expenses or wait until they are debt-free to begin saving for retirement. The good news is that you can effectively do both simultaneously, eliminating your student debt while also preparing yourself for a comfortable retirement. [Find out more.](#)



How do I read my statement?

It's important to become familiar with your new Empower quarterly statement. A better understanding of your account activity may help you take a more active role in achieving your financial goals for a comfortable retirement. To learn more, click [here](#).



Are market swings affecting your mood?

Stocks have fallen quite a bit from the highs in January, eating into retirement investments and savings. That kind of market volatility can make investors uncertain about their saving strategies.

Some people may view volatile markets as an opportunity. With prices quite a bit lower than the beginning of the year, these people may find it to be a good time to invest more in their retirement accounts ("buying the dip").

Every investor's situation is unique. Now is a good time to talk to your Horace Mann representative about your long-term investing and saving strategies, to ensure you're not missing out on the opportunities of today's markets. Want to make a change online? [Log into your account.](#)

For more information on inflation, visit www.horacemann.com/retirementadvantage/resources.



Is your retirement account diversified?

How are you invested in your Iowa Retirement Investors' Club (RIC) Retirement Plan account? Investing in a mix of asset classes may help keep your retirement portfolio in shape.

Spreading your retirement savings into a variety of investment funds can help to manage the rise and fall of the value of your account. If one of your investment funds is not performing well, others might be

performing better. In fact, many experts recommend diversifying your investments to help protect your retirement savings account against severe market ups and downs.

If you are invested in a single fund, outside of an asset allocation fund, you are encouraged to review your strategy to ensure it is appropriate based on your age, investment time horizon, and risk tolerance level. Diversification of your investments may not only help you better weather the ups and downs of financial markets – it can improve your ability to retire well in the future.

Login to iowa.beready2retire.com to review your investments today!

Education Opportunities

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, On-Demand, and Software Crash Courses**

Computer training courses are offered by [New Horizons](#), including exciting laser-focused 90-minute [Crash Courses](#). Contact PDS@iowa.gov for information on availability and State pricing for New Horizons classes.

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. Thank you!