



DAS Delivers: *HRExpress*

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

December 2022

In this Edition ...

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

Iowa WorkSmart Project

December *Smart Talk* Features New/Updated Resources and More!

As we round out the year, the December [Smart Talk](#) features a variety of information including:

- several new and updated resources on the WorkSmart website to help employees perform Workday tasks
- holiday payroll reminders, and
- a new Expense Report Work Area Report making it easier for reviewers and approvers to manage Expense Reports

Finally, as we head into the 2022 tax season, employees are encouraged to elect electronic W-2 forms in Workday by January 1, 2023. Refer to the [W-2 Smart Guide](#) or [Electronic W-2s - Screenshots](#) for detailed instructions.

State of Iowa Benefits

Supplemental Life Insurance and Evidence of Insurability

If you elected to increase your supplemental life insurance during the fall Open Enrollment period, please remember your [Evidence of Insurability \(EOI\)](#) online form must be on file with The Standard by Tuesday January 3, 2023. Please contact [Danielle Potter](#) or call 515-281-8866 with questions.

Hearing Care Discounts Offered Through Delta Dental Insurance

Hearing loss often comes gradually and can affect people of all ages. Some [common causes of hearing loss](#) include exposure to noise, aging, health conditions, and certain medications. Other causes could be temporary obstructions in the outer or middle ear or permanent damage to the tiny hairs in the inner ear.

If you think you may have hearing loss, it is a good idea to get checked. If tests indicate your hearing is okay, you may only need to be tested once every three to five years. You should test more often if you are over 55, or are experiencing symptoms like ringing in your ears, difficulty hearing in noisy environments, or people sound like they are mumbling rather than speaking clearly.

The State's dental provider, Delta Dental of Iowa, has teamed up with Amplifon to offer [quality hearing care](#) across multiple levels depending on your needs. The program features:

- Savings on top-quality care from a nationwide network
- Risk-free trial on hearing aids for 60 days
- 1 year of free follow-up care such as cleaning, adjustments and other services
- 2-year battery supply or a charging station to keep your hearing aids powered
- 3-year warranty with coverage for loss, repairs or damage

For more information on the Delta Dental of Iowa Hearing Discount, visit deltadentalia.com/hearing.

Health and Well-Being

Voluntary Vision Insurance: Open Enrollment Starts in January

State of Iowa employees have the opportunity to elect vision insurance through the Voluntary Insurance Program. The State offers post-tax payroll deductions to pay your vision insurance premiums directly to the insurance carrier.

Open enrollment for vision insurance begins January 1, 2023, and runs through February 28, 2023. Elections made during this open enrollment period will be effective April 1, 2023. If you are currently enrolled in the voluntary vision insurance, you do not need to re-enroll unless you want to make a change.

You have two different insurance program options: Avesis and EyeMed/Delta Vision (Insight Network). Information about these voluntary vision plans are available at www.benefitowa.com. Questions regarding the vision plans should be directed to World Insurance Associates at benefitowa@worldinsurance.com.

Please note: The State of Iowa does not endorse or sponsor any voluntary vision insurance provider, or the products and services they provide, and assumes no responsibility for any purchases or disputes between individual employees and the vendors. All arrangements are strictly between the employee, as a consumer, and the insurance company.

Practicing Self Care Aids in Your Overall Well-Being

Are you so busy taking care of others - your friends, parents, spouse, or children - that you forget to take care of yourself in the process? Wellmark outlines [five self-care practices](#) to help you beat stress, lessen physical or mental exhaustion, and improve your overall outlook on life. Learn more now!

Nine Tips for Staying Healthy Through the Holidays and Beyond

Avoiding sickness isn't always easy with so many viruses circling around. While it's impossible to avoid germs completely, there are steps you can take. According to the National Safety Council, you can avoid getting ill or making others sick by following these simple tips:

1. Stay home if you are sick!
2. Wash your hands thoroughly and often
3. Limit your exposure through social distancing, particularly in enclosed areas
4. Avoid touching your mouth, nose, and eyes
5. Eat healthy foods
6. Get moderate exercise on a consistent basis
7. Drink plenty of water

- 8. Regularly clean and wipe down shared services
- 9. Get plenty of rest

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 current offerings accessible on the dates listed below.

- **Available now: *The Sandwich Generation at Work*** - Learn practical and effective strategies to balance your work and personal life as a member of the sandwich generation.
- **Starting December 21: *Stress Buster - Managing and Taking Control of Your Life*** - Manage your stress in a healthier way and learn some strategies to take control of your life.

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

IRS Makes Significant Increase to 457 Contribution Limits in 2023

Benefit opportunities keep improving as limits go up for Retirement Investors' Club (RIC) 457 accounts.

Are you taking full advantage of the State of Iowa’s supplemental retirement savings benefit known as RIC? Learn more about this great employee benefit on the [RIC website](#) or watch

[previously-recorded RIC presentations](#) on the DAS website at any time.

If you want to change your 457 deduction to be effective January 2023, you must change your 457 payroll deduction election in [Workday](#) by December 31, 2022. Changes made after December 31 will be effective for the month following the month in which you make the change. For detailed instructions, please review the [Deferred Compensation Smart Guide](#).

New to RIC? Enrollment is year-round so [enroll](#) today!

Year	Regular Limit	Age 50+ Limit*	3-Year Catch-Up Limit**
	Lesser of 100% of compensation or:	Regular limit plus 50+ catch-up	Regular limit plus missed contributions up to:
2023	\$ 22,500	\$ 30,000	\$ 45,000
2022	\$ 20,500	\$ 27,000	\$ 41,000

* Participants are not able to use the 50+ limit and the 3-Year Catch-Up limit at the same time.
 ** Go to the 3-Year [Catch-Up provision](#) for more information.

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 State Retirement Investors' Club (RIC) Providers



(Now known as Corebridge Financial)

Ways to avoid overspending this holiday season

It's a given that Americans will spend outside of their typical budget during the holiday season. In fact, consumers plan to spend \$997.73 this year on gifts, holiday items, and other non-gift purchases for themselves and their families, according to the National Retail Federation. Learn [5 Ways to Avoid Overspending this Holiday Season](#).



A New Year, A New Perspective on Retirement

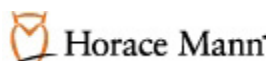
When you know your retirement savings is not what it could be, resolve to determine what your retirement savings should be and take the actions to get there! Investing for your future now could make you a millionaire later! Here are some simple resolutions to get started.

Resolution 1: Define your retirement dream. Do a little dreaming and create a vision for your future. Will you travel? Work part time? Get a picture of what you want and then itemize what your future expenses will be. Log onto your account at empower.com/iowaric to check out financial calculators that can assist you. You'll be surprised how it helps you think forward.

Resolution 2: Increase your savings. If you want a hefty nest egg, consider saving about 15% of your household income each month (you can elect a percentage amount in Workday). Although it might take some effort to increase your savings right now, it will benefit you in the future. For 2023, you can save up to \$22,500, plus an extra \$7,500 if you are 50 or older.

Resolution 3: Maximize your investing options. Ready to make the most of your hard-earned retirement money? The best place to start is with your Iowa RIC 457. Explore your investing options and focus on the long-term. The longer you leave your money invested, the bigger your nest egg can be!

Resolution 4: Schedule a meeting with your local advisor. Check out the list of licensed [Empower](#) advisors in your area.



Circumstances change...has your beneficiary?

Like your will, the beneficiary for your retirement plan should be updated based on life events such as births, marriages, or divorces.

Take time to ensure your beneficiary designation reflects your current wishes and situation. It's easy! Even if your beneficiary hasn't changed recently, it's always a good idea to confirm their contact information. [Log into your account](#) today and confirm your beneficiary information is up to date.

Do you have questions about your retirement plan? Call or make an appointment with your [Horace Mann representative](#) today.



When saving for retirement, you get what you give

It's never too late to prepare for YOUR future! Designing an enjoyable life in the future takes thought, time, and planning. But it's as easy as 1, 2, 3.

1. Visualize your retirement

Picture yourself in retirement; what do you see?

2. Know where you stand financially

Explore other elements of financial planning and preparedness by taking a *financial wellness assessment*. Visit iowa.beready2retire.com to log into your Iowa Retirement Investors' Club (RIC) Retirement Plan account, then click Financial Wellness at the top of the homepage. The assessment is a brief series of questions for foundational money wellness. You'll learn more about where you stand financially and how to take your next best step to improve your future life.

3. How much is enough?

Now, use [myOrangeMoney®](#) to estimate your future monthly retirement income and help you reach your retirement dreams. You'll likely need to replace at least 70% of your current income annually. Once you know where you stand financially, you can manage your budget and spending to help find ways to save more.

Start now to find out how you can be prepared by saving more on your journey to and through retirement. Visit iowa.beready2retire.com today to log in and explore your future options.

Illustrations and other information generated by the calculators are hypothetical in nature and do not reflect actual investment results, an. There are no guarantees of future results.

Education Opportunities

It's a CPM Celebration

Please join PDS in congratulating the following 2022 CPM graduates!

CPM 35 - June 2022

Tyler Baird	Jennifer Kleene	Adam Prilipp
Julie Faas	Elliot Klimowski	Ben Schwenker
Jason Fisher	Kent Maahs	Marlene Sigmund
Stephen Renny Galogitho	Morgan Mooers	Ashley Thompson
Grant Gelly	Tara Naber	Steve Trost
Amy Henze	James Norman	Matthew Webb
Cindy Im		

CPM 36 - December 2022

Kirk Bagby	Zachary Engstrom	Kera L. Oestreich
Chad Ball	Zachary S. Goodrich	Sarah R. Okerlund
Mykala M. Beard	David Guthrie	Heath Osberg
Leisa Bertram	John Hagener	Tasha Rooks
Aaron Michael Blass	Joshua Kasibbo	Faith Sandberg-Rodriguez
Cassie Chia-Oatts	Suzanne E. Laurence	Todd M. Shepherd
Carl Dietz	David Malo	Thomas C. Vlach
Mindy Druschel Burke	Jesse Martinez	Stephanie Weisenbach
Norman Edgington	Tom Meyer	Susan A. Woody
Nicki Enderle	Haley M. Nichols	Brian Worrel

The nationally accredited Certified Public Manager® (CPM) program is an intensive learning experience for supervisors, managers, executives, management staff, and project managers from federal, state, county, and local governments offered by the State of Iowa in partnership with Drake University. Participants work in cohorts to develop seven critical areas of competency through discussion, classroom experiences, online learning, and a job-related team project.

Visit the DAS-HRE's [CPM site](#) to learn more about the [CPM program](#), discover the [benefits](#) of becoming a Certified Public Manager, and access [application information and materials](#).

Performance & Development Solutions Training

PDS strives to offer a [variety of courses](#) in multiple formats to best meet your learning needs. We encourage you to check out upcoming classes on the [LMS](#) and find a course that fits your needs in a format that you prefer! In-person and virtual courses have a 14-day cancellation period. Please see [PDS policies](#) for more information.

Enroll through the [LMS](#) for:

- **In person training** at the Hoover Building
- **Virtual training** from your remote location
- **On-demand training** to suit your schedule
- [New Horizons](#) - Contact your [training liaison](#) to enroll in computer training

[Contact PDS](#) with any questions!

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!