



# DAS Delivers: *HRExpress*

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

February 2023

## In this Edition ...

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

## Iowa WorkSmart Project

### Upcoming Feature Release and Updated Resources

The February issue of [Smart Talk](#) is filled with information about the March Feature Release, accessing W-2s in Workday, and updated WorkSmart resources for employees, Managers, and HR Partners.



## State of Iowa Benefits

### Specialty Drugs 101: What Employees and Families Need to Know

If you or a family member has a complex medical condition, you may be familiar with specialty drugs, or maybe it's a new term for you. Either way, it's important everyone understands the coverage for specialty drugs so you can make smart, money-saving choices if the time comes. Wellmark provides this information in [Specialty Drugs 101: What Employees and Families Need to Know](#).

### Valuable Offers Through Blue365 and Employee Discount Program

With State of Iowa Wellmark Blue Cross Blue Shield health coverage, you have access to discounts and services through Blue365, a program designed by the Blue Cross Blue Shield Association. Blue365 takes you beyond your health care coverage and offers easy access to trusted health and wellness resources. You'll enjoy discounts and savings on health care resources, healthy living programs, recreation, and travel. The best part is there's no cost to join! For the most current list of vendors or more information, visit [Blue365 Deals](#).

Additionally, State of Iowa employees have access to cell phone discounts, the Microsoft Home Use Program, office supply offers through both Staples and Office Depot Office Max, and discounted tickets for area gatherings and events. For more information, check out the [Employee Discount Programs](#) page on the DAS website.

*The products and services offered by Blue365 are not endorsed or guaranteed by the State of Iowa. Any disputes regarding the products and services should be directed to Wellmark Blue Cross Blue Shield.*

## Health and Well-Being

### Voluntary Vision Insurance: Open Enrollment Closes February 28

State of Iowa employees have an opportunity to elect vision insurance through the State of Iowa's 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 ends on February 28, 2023. Elections made during this open enrollment period are 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 <http://www.benefitowa.com/>. Questions regarding the vision plans should be directed to World Insurance Associates at [benefitowa@worldinsurance.com](mailto: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.*

### 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 current offerings accessible on the dates listed below.

- **Available now: Rays of Sunshine** - Explore the benefits of getting outdoors as part of your self-care routine.
- **Available February 21: Tackling Loneliness** - Learn practical steps to overcome loneliness and build better connections with others.

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 Benefits and Savings

### Retirement Investors' Club (RIC) Participant Updates

- **AIG Is Now Corebridge Financial:** Participants recently received information from Corebridge Financial on the name change. No action is required.
- **Changes to Payroll Processing Effective Date:** A recently enacted federal law now allows 457 deduction change requests to be effective with the next available paycheck, which may fall in the same month as the request made in Workday.



- **Fund changes in March:** Due to a recent public competitive bid for RIC Providers and investments, some fund offerings will be replaced and new funds will be added to the providers' fund lineups beginning in March. **There is no participant action required.** Participants in RIC will receive information from their providers about fund changes. At any time, participants may make changes to their fund selections by logging into their account from the provider's website.

## **RIC Online Webinars**

Make the best use of your retirement savings by taking advantage of education opportunities offered by RIC. These webinars may be attended from your computer or other internet-enabled device during work time if scheduling permits and your supervisor approves. [Register to attend a webinar.](#)

## **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, giving you an extra \$900 investment per year toward your future retirement. [Enroll today!](#)

## **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 Providers**



### **Take a financial wellness assessment**

Corebridge Financial makes it easy for you to get started and stay on track with education and guidance for all of life's big moments. [Start the assessment and get your guidance!](#)



### **Who is your Valentine?**

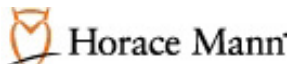
This Valentine's Day, make certain to keep your loved ones in mind. No one likes to think about end-of-life situations, but designating a beneficiary now ensures your money will be distributed according to your wishes after you are gone. If you do not designate a beneficiary, your estate will receive your assets. Designating a beneficiary, which overrides a will, provides you with peace of mind and your loved ones with:

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

Review and update your beneficiary designation(s) as you experience life-changing events. To update your beneficiary information:

- ♥ Go to [empower.com/iowaric](https://empower.com/iowaric) and click on the Welcome banner.
- ♥ Download and complete a Beneficiary Designation Form from your corresponding employer group.
- ♥ Follow the return instructions provided on the form.

Visit [empower.com/iowaric](https://empower.com/iowaric). If you have questions, call Empower at **833-999-IOWA (4692)** weekdays from 7:00 a.m. until 7:00 p.m. Central time.



### **Don't miss out on a good thing!**

Are you contributing enough to qualify for your employer's matching funds? Making sure you get the full match is key to a successful path to retirement. To receive the State's full matching contribution of \$75/month, you must contribute \$75 or more per month to the Iowa RIC 457 plan.

If you contribute less than \$75/month to the plan, you will receive a matching contribution equal to the amount contributed.

The employer matching contribution is deposited to your 401(a) match account. Maximize the match by:

1. [Enrolling](#) in your Iowa RIC plan if you haven't already done so.
2. Contribute at least \$75 a month to get the full match.

Questions? Contact Horace Mann at 800-677-2363.



### **With investing, like life, the one constant is change.**

For some of us, change is good. For others, not so much. When it comes to this past year, we've all been challenged by uncertainty and underperforming investments. But, look back at history and what has been proven over time is that investing is truly for the long-term. Wealth is not built overnight. It takes planning, setting short- and long-term goals, and sticking to the plan in the face of volatility.

Why are investments generally recommended for the long-term? Even the strongest stocks may take a hit in the short-term if the market dips but, over time, they're likely to recover. By holding your Iowa Retirement Investors' Club (RIC) Retirement Plan account investments regardless of what the market does, you can ride out the storm. Remember, the stock market has had countless corrections over the years and has managed to recover from even the hardest hits.<sup>1</sup>

If you're anxious about how much your account lost last year, remember losses are only realized if you sell those investments. Think about the long-term horizon of your investments. The market has never had a negative annualized return over a 20-year period.<sup>2</sup> It takes time for markets to rebound, but they always have. So, take a moment to breathe when investing makes you anxious, don't overreact to the short-term performance of any investment, and remember that retirement planning is a marathon, not a sprint.

<sup>1</sup> [www.fool.com](http://www.fool.com), Worried about the stock market? , Katie Brockman, March 16, 2022, [Worried About the Stock Market? Here's Warren Buffett's Advice. | The Motley Fool](#) <sup>2</sup> [The stock market downturn isn't as bad as you think \(probably\) | Voya.com](#)

## Education Opportunities

### New Year, New You

The new year is well underway, and PDS is here to help you jumpstart your fading New Year's resolutions! We offer several courses that delve into both professional and personal development. Check out the following options to see just a few of our offerings:

- **Getting Things Done** - a self-paced course to help you capture, clarify, and organize incoming requests to better invest your time, energy, and focus.
- **Crucial Conversations** - a multi-day course to teach you to foster open dialogue when things get emotional, the stakes are high, and you have opposing opinions! We will discuss how to be 100% candid while still being 100% respectful.
- **Dimensions of Behavior** - a half-day course in which you will complete a personal DiSC assessment to better understand your own behavior and improve communication
- **Listening Skills** - a one-day course to learn strategies of effective listening and tips to remember more of what you hear
- **Managing Stress & Workplace Accountability** - a one-day course to learn about sources of stress, the science behind stress, coping strategies, and self-management techniques
- **Strategies for Achieving Work/Life Balance** - a two-day course to learn ways to determine your priorities and gain newfound peace of mind by turning ideas into action

To sign up for these or other courses, please refer to the Quick Links below:

- Check out PDS [course offerings](#) including [New Horizons](#) offerings
- Enroll through the [LMS](#)
- Find your [Training Liaison](#)

[Contact Us](#) with any questions!

### Transcript Tip

Did you know you can access your training records at any time in the LMS? Just log in to [Learnsoft](#) and select **Print Transcripts Report** on your dashboard!

The screenshot shows a 'User Dashboard' with a 'Group' dropdown set to 'User'. The dashboard is divided into several sections:

- Upcoming Courses:** 3 Online / 0 Classroom
- 2 Course(s) In Progress**
- Completed Courses:** 36 (28 Online / 0 Classroom / 2 Others). A red circle highlights the **Print Transcripts Report** link.
- Past Due:** 0
- Certifications:** 0 Due Soon / 0 Overdue
- Incomplete Evaluations:** 0
- Hours in Training:** 2 (2 Online / 0 Classroom)
- Total Credits:** 10 (6.0 Hours / 4.0 Units / .0 Others)
- Printable Certificates:** 0
- Some items are due soon!** View Assignments due soon
- Calendar:** A calendar for January 2023 with dates 1 through 31.

*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!