



DAS Delivers: *HRExpress*

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

July 2022

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Iowa WorkSmart Project



New “Workday Today” Homepage Coming Soon

Later this month, State of Iowa employees will be introduced to a new “Workday Today” homepage with a new layout, updated graphics, and functionality. You’ll experience easy access to important tasks, timely and relevant content through a new “cards” framework, enhanced Search capabilities, and a Global Navigation Menu offering improved navigation throughout the system. Watch for more information to come!

Read the July issue of [Smart Talk](#) for additional information about 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

Get the Most Value from Your Health Plan

It’s always helpful to know you are getting the best possible value from your State of Iowa health insurance plan. In this article - *6 Tips for Saving Time & Money* - Wellmark Blue Cross and Blue Shield of Iowa outlines six valuable steps you can take to assure you are getting the most out of your plan, both financially and for your overall health.

Do You Know About Guest Membership Under the Iowa Choice Option?

If you are enrolled in the Iowa Choice option for health care coverage, what do you do if you have children attending school out of state or family members who reside in another state but require coverage under your health plan? What if you retire and want to go south for the winter?

Wellmark provides a Guest Membership benefit for retirees and active employees’ eligible dependents who reside outside Wellmark’s Blue Access network for 90 consecutive days or more in a plan year. The Guest Membership benefit enables dependents and retirees to access covered services from Blue Cross and Blue Shield participating hospitals, physicians, and other health care providers in the state where the covered dependent or retiree is set up on guest membership. Guest Membership is only available within the United States.

Copays, deductible, and coinsurance remain the same but the contract holder could be responsible for any difference between the amount charged and the maximum allowable fee. The maximum allowable fee is the amount, established by Wellmark, for covered services and supplies.

Learn more and request a Guest Membership by contacting Wellmark's customer service at 800-622-0043.

Health and Well-Being

Retirement: It Isn't Just About the Money!

For most of us, "retirement planning" involves providing for your financial security later in life. However, there is more to retirement than money. Read [Do the mental prep work for retirement](#) from Wellmark's *Blue* online publication to learn more.

Tools to Help You Recognize and Avoid Heat-Related Illness

The human body is normally able to regulate its temperature through sweating, until it is exposed to more heat than it can handle, according to the National Safety Council. And, they say, heat exhaustion and heat stroke can escalate quickly, leading to delirium, organ damage, and even death.

Will you know how to recognize when you or someone you know may be in trouble in the heat and humidity this summer? The Centers for Disease Control provides a useful [flier](#) outlining what you need to know to help keep everyone safe, including what to do in an emergency involving heat stroke, heat exhaustion, heat cramps, sunburn, even heat rash.

Another handy tool, particularly for those who work outdoors, is the [OSHA-NIOSH Heat Safety Tool](#) app you download to your cell phone. The app allows users to calculate the heat index for their worksite and, based on that information, displays a risk level for outdoor workers. With a simple click, you can get reminders about protective measures needed at that risk level to protect workers from heat-related illness.

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.

- **Now featuring: *Finding Yourself Through Nature*** - Discover the importance of being outside, and find your own ways to enjoy nature and increase your well-being.
- **Available July 19: *Digital Health Unplugged: Digital Detoxing*** - Find the reasons why digital detox is important, and learn practical steps to start incorporating it into your schedule.

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: It's Your Money – Log in to Find Out More

Each Retirement Investors' Club (RIC) provider has customized websites specific to their RIC participants. Account activity, statements, investment and savings education, financial planning tools, calculators, and more are available to you when you register to view your accounts online. First-time users may go to the following links to create your online accounts:

AIG | Empower | Horace Mann | Voya

RIC Informational 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 pension and social security benefits at retirement. Learn more with these informative webinars.

- ***RIC Introduction & Enrollment***

Employees new to the State's supplemental 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 investments, 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!

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 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.



What goes up must also come down. That's true of Newton's apples, your favorite wooden roller coaster, and — inevitably — the stock market.

Of course, investors handle market ups and downs differently. Some are up for riding the drops like a coaster fanatic while others cling to the handlebars, wishing for a smoother ride. All of this can be more than a bit difficult to navigate.

The good news is you need not go it alone.

As you look at your own unique mix of resources, needs, and goals, there are seasoned financial professionals who can help walk you through equally unique potential investment strategies with as little stress - and as much efficiency - as possible.

So, don't hesitate to reach out. You'll get a knowledgeable outside perspective on your financial life and learn more about the tried-and-true, the cutting edge, and everything in between. You'll find out how to improve and bolster what's working—and how to revamp what isn't.

Remember, the market is always in flux, always changing, always evolving. Much like your life. It only makes sense in that context to maintain a similarly adaptable investment strategy. Read more.



'I want less money in retirement,' said no one ever!

Your retirement account does not grow on its own. Delay contributing now, and you may not have the savings you need down the road.

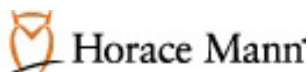
Boost your savings today! No contribution is too small.

Your contribution to the 457 can be deducted from your pay *before* income tax withholdings (pretax) or *after* taxes are withheld (post-tax Roth). Your financial advisor can help you decide which option might be best for you.

- **Pre-tax** contributions lower current taxable income by the amount you save. Earnings are *tax-deferred*. Distributions are taxed.
- **Roth (post-tax)** contributions are taxed before invested. Earnings are intended to be *tax-free* in retirement.

Take Action Now

Not yet enrolled? Download the enrollment form or learn how to start or change your contributions. Need help? Call Empower at 1-833-999-IOWA (4692). You can also request help from an [Empower advisor](#) in [yowa.gov/RIC/SOI/deduction_electionshttps://das.iour.area](https://das.iour.area). Visit [Empower's Iowa RIC website](#) for more information about the Iowa Retirement Investors' Club program.



What women should know about retirement

On average, 76% of each generation thinks they will have a harder time achieving financial security than their parents did,¹ and 80% of women believe it's important to save more for their future.² Yet nearly half of women surveyed were saving 6% or less in their retirement plans.³

Some challenges women cite when trying to save for retirement include⁴:

- Credit card debt
- Medical expenses
- Caring for a child
- Student loan debt

It's important for you to begin saving for retirement. [Contact your Horace Mann representative](#) today. We can get you on track for the retirement of your dreams.

¹Plansponsor.com; Gen X Struggling Most with Retirement Readiness Confidence, April 17, 2019.

²Retirement Insights, LLC.; Women and Investing, September 2020.

³Retirement Insights, LLC.; Obstacles to Preparedness, February 2020.

⁴Retirement Insights, LLC.; Women and Investing, September 2020.



Retiring or leaving State employment? Consider staying for a while

Whether you are thinking about retiring or working for a different employer, consider staying a while as part of the Iowa Retirement Investors' Club (RIC) Retirement Plan family. You have consistently worked hard to build up your retirement savings, and we want to help you make the most of your retirement. Here are just some of the ways the Iowa RIC Plan can support you to and through retirement.

- **While you are working:** If retirement is within sight but still a couple years away, catch-up saving options may be available to help maximize your retirement savings in your final working years. Visit voya.com/irslimits for information about catch-up options.
- **Once you leave State employment:** You can stay in the Iowa RIC Plan even after you leave. While you cannot make new contributions to the Plan, you continue to have access to all of your Plan's financial resources and tools, and can actively manage your investments like when you were still working for the State.
- **No time like the present:** Consider meeting with a financial professional and tax advisor to review your retirement savings and income strategy to help you maintain your retirement lifestyle and make it last for the long-term.

When you stay with the Iowa RIC Plan - to and through retirement - you utilize all of the Plan's resources and benefits to your advantage. Together, we can help you live the best life you've envisioned and planned for your retirement.

Voya Learn: 10 steps to your retirement journey

For those nearing retirement, Voya has a variety of videos, workbooks, and checklists to prepare you to stretch your savings and make it last. Visit voya.com/page/nearing-retirement-10-steps-your-journey.

Education Opportunities

Enhance Your Skills with Featured PDS Courses

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

Leading Through Change

July 27, 2022, 8:30 a.m.-4:30 p.m., In person

Certificate Series: Management Development Certificate (MDC)

This course is designed for seasoned leaders and Managers to assist employees going through organizational change. The four-step change process will be broken down step by step so leaders will be able to guide employees through change, understand that people view change through differing

viewpoints, learn action steps for change, and recognize what employees need to be successful through workplace changes.

Professional Impact

August 18, 2022, In person 8:30a.m.-4:30 p.m.

Certificate: Talent Development Certificate (TDC)

Designed for all employees, this course reviews the importance of overall professional impressions in terms of being positive and proactive, accountable, cooperative, and other success factors. Participants will assess themselves against these success factors and build out an action plan to achieve their personal goals.

Project Management Seminar (2 days)

August 10-11, 2022, In person 8:30 a.m.-4:30 p.m.

Certificate: Management Development Certificate (MDC)

Designed specifically for those actively managing projects, this class is a deep dive into the processes, knowledge areas, inputs, and outputs you need to know about to manage projects more effectively. This hands-on, no-nonsense class will provide you with tools have been managing projects for years, and you will come away with tools you can use right away.

Sign up for these and other courses online today! Log in to 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, 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!