



## DAS Delivers: *HRExpress*

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

March 2023

### In this Edition ...

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

### Iowa WorkSmart Project

#### Workday Feature Release, Updated Resources, and More

Take a look at the March issue of [Smart Talk](#) outlining two key Workday enhancements in the Spring 2023 Feature Release, along with updated resources for employees and HR professionals.

#### Verify Your Home Address in Workday

W-2s and 1095s for tax year 2022 have been mailed and many have been returned due to insufficient or undeliverable addresses. These documents can be forwarded to you if you update your address in Workday. To verify or update your home address, select the Update Contact Info link under Timely Suggestions when you [log in to Workday](#).

### State of Iowa Benefits

#### Important Flexible Spending Account (FSA) Deadline: April 17

Time is running out to file claims for reimbursement for 2022 eligible FSA expenses. April 17, 2023, is the deadline to file dependent care and health FSA claims incurred from January 1, 2022, through December 31, 2022. If you do not claim all of your 2022 health contributions, you can [carry over](#) up to \$570 into 2023 for 2023 expenses.

Submit claim requests and supporting documents to ASIFlex, the State's third-party FSA administrator, in one of the following ways:

- **Mobile app.** Please note, your login is case sensitive.
- **Online.** Log into your [ASIFlex](#) account here and attach a pdf version of your supporting documentation to your claim request.
- **Fax** a claim form and supporting documentation to 877-879-9038.
- **Mail** your claim to ASIFlex, P.O. Box 6044, Columbia, MO 65205-6044.

Please note that you cannot use your health flex debit card in 2023 to pay for claims incurred in 2022. The debit card only works when you pay for claims incurred in the current year. Access [claim forms](#) online and read more about [submitting claim forms](#) on the DAS website today.

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## Health and Well-Being

### Poison Prevention Information for People of All Ages

Every year, more than 2.4 million people contact a poison center regarding a poison exposure in the United States. Children younger than three years old are involved in nearly 40% of those events, with 50% of exposures occurring in children under six years of age.

March 19-25 is National Poison Prevention Week, offering a great opportunity for you to learn more. The [Iowa Poison Control Center website](#) is filled with information to keep your home, your children, seniors, and other loved ones safe.

### Why Stevia is a Safe Alternative for Your Teeth

Looking for sweetness, but curious about the health and dental effects of sugar and other alternative sweeteners? Read more from a recent issue of [Delta Dental's Benefits Spotlight](#) to compare sugar and other alternative sweeteners.

### Are You Absorbing Other People's Stress?

Empathy is a powerful and positive human trait. Some people are so empathetic they may absorb others' stress and anxiety causing them to feel drained and unable to take care of themselves and their loved ones. If you struggle with this, you may want to explore how to set boundaries, protect yourself, and if needed, acquire skills to help release the tension you pick up during the day. Establishing boundaries will also help you be more productive without losing the ability to have deep and meaningful relationships with others on the job.

*Article provided by Kepro, the State of Iowa's Employee Assistance Program provider. For information on other topics of interest, visit the [Employee Assistance Program webpage](#).*

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

On-demand online seminars covering various health and well-being topics are available from Kepro 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: *Tackling Loneliness*** - Learn practical steps to overcome loneliness and build better connections with others.
- **Available March 21: *Set Boundaries and Boost Your Well-Being*** - Explore the benefits of healthy boundaries and learn how to set boundaries in your everyday 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.

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## Retirement Benefits and Savings

### You May Qualify for a Federal Tax Credit

Participation in the State of Iowa Retirement Investors' Club (RIC) may give some State employees a chance to reduce their individual income tax by up to \$1,000 (or \$2,000 if married filing jointly) with the Internal Revenue Service's (IRS) [Saver's Credit](#). The Saver's Credit is available to RIC participants who:

- Make contributions to their RIC account through payroll deductions (pre-tax or Roth).
- Are aged 18 or older and not full-time students.
- Are not claimed as a dependent on another person's tax return.
- Meet the income limits set by the IRS.

This Saver's Credit is on your tax forms and tax advisors can answer questions about whether or not you qualify. See the [RIC Saver's Credit webpage](#) or the [IRS website](#) for additional information.

### Not Yet Participating In RIC?

The Retirement Investors' Club (RIC) provides State of Iowa employees the opportunity to save for retirement. Participation is through payroll deduction. The State pays match contributions up to \$75 per month - a total annual match of \$900 per year toward future income needs. [Learn more and enroll today!](#)

### Retirement Investors' Club (RIC) Webcasts

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

### 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



#### Four ways to help increase your financial literacy

Having an excellent benefits package provides you with a leg-up making the most of your hard-earned money. Luckily, there are plenty of financial literacy resources to help you maximize your benefits. Read about [4 Ways to Increase Your Financial Literacy](#).



## Do you know how your money is invested?

When you participate in the Iowa Retirement Investors' Club (RIC) at Empower, you get to decide where and how to invest your savings. Consider these two points to help you decide what works best for you:

- **What is my tolerance for risk?**

You may have time to weather the stock market's ups and downs, or you may be nearing retirement and thinking more conservatively. Either way, you are more likely to stick with a plan if it reflects your tolerance level.

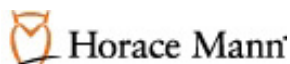
- **Think about your mix of investments**

If you are years away from anticipated retirement, you may choose to include some stock funds in your portfolio. On the other hand, if you take on too much risk, the money you have been counting on may not be there when you need it, especially if you are quickly approaching retirement.

For many people, a simple approach will work best. Selecting a target-date fund\* that matches the year you plan to retire may be all you need. If you are a more hands-on investor, you can also "do-it-yourself" and build your own mix of investments. You will find a broad range of investment options for building and managing a diversified portfolio.

For more information, go to [empower.com/iowaric](https://empower.com/iowaric) and click on the investing tab found on the menu at the top of the screen.

*\*Target Date Funds are a complete, diversified investment program. Each uses an asset allocation strategy designed for investors planning to retire within a five-year period of the corresponding year found in its name. An investment in a target-date fund does include the risk of loss, including near, at or after the target date of the fund.*



## Changes that may affect you this year and beyond

The SECURE Act 2.0 was signed into law in December 2022 creating some changes in retirement planning, such as:

- Beginning January 2023, the age for required minimum distributions (RMD) is moving from 72 to 73.
- Eliminating pre-death RMD from Roth accounts beginning January 2024.
- Catch-up contribution limits increase at ages 60, 61, 62, and 63 beginning January 2025.

If you'd like to know more about how these changes and other SECURE Act 2.0 provisions may impact you, please schedule an appointment with your [Horace Mann representative](#). We want to make sure you're getting the most out of your hard-earned retirement income.

One of the biggest fears Americans have about retirement is running out of income.<sup>1</sup> Turning at least a portion of your savings into a sustainable, consistent source of income can be just as important as saving it in the first place.

Horace Mann is hosting several informational sessions to help you plan for the income you need in your dream retirement. **Space is limited. Click below to register for one of these discussions today!**

[Monday, May 1 at 6:00 PM CT](#)

[Wednesday, May 3 at 3:00 PM CT](#)

[Tuesday, May 9 at 6:00 PM CT](#)  
[Thursday, May 11 at 7:00 PM CT](#)  
[Monday, May 15 at 11:00 AM CT](#)  
[Wednesday, May 17 at 3:00 PM CT](#)  
[Tuesday, May 23 at 6:00 PM CT](#)  
[Thursday, May 25 at 11:00 CT](#)



### Why name a beneficiary?

It's not something we like to think about, but it's important to have a beneficiary on file for your Iowa Retirement Investors' Club (RIC) Retirement plans. Designating beneficiaries and keeping them updated helps ensure your retirement account balance will be distributed as you intend in the event of your death. It's easy to name your beneficiary. Just follow these steps:

1. Visit [iowa.beready2retire.com](http://iowa.beready2retire.com) and log in or register your account.
2. Click **Add/Edit Beneficiary Information** from the "Personal Information" menu.
3. If beneficiaries are already listed, no action is needed unless you want to make changes.

Sleep better with the knowledge that you can protect the ones you love. Elect or update your beneficiary today.

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## Education Opportunities

### Vendor Spotlight - Sinikka Waugh

PDS works with several amazing vendors to provide best-in-class training. Check out the [Instructor Spotlights](#) on the DAS website to learn more about who teaches our courses, and check out this month's featured vendor below!



#### Sinikka Waugh - Your Clear Next Step

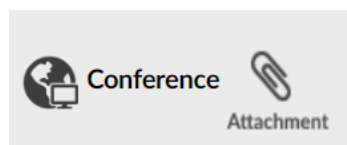
Sinikka and Your Clear Next Step offer several courses through PDS covering a range of topics including those listed below. Sinikka is "relentlessly positive" while providing best-in-class facilitation. Check out these upcoming class dates, and enroll through the [Learnsoft LMS](#).

#### Upcoming class dates:

- *Project Management Fundamentals*: April 20, 2023
- *Project Management Seminar*: May 15-16 and June 7-8, 2023
- *Emotional Intelligence*: April 13 and June 22, 2023
- *Thriving on Change*: May 11, 2023

### Learnsoft LMS Tip

Participating in a virtual PDS course? If so, launch the Zoom class and access the course materials all from the LMS dashboard! On the day of class, find the course listed on your dashboard, and select the **Conference**



button to join the Zoom. Access any handouts or materials through the **Attachment** button. **NOTE:** *Make sure your browser allows pop-ups from the LMS!*

## Sign Up for PDS Courses Today!

To sign up courses, please refer to the Quick Links below:

- Check out PDS [course offerings](#) including [New Horizons](#) offerings
- Enroll through the [Learnsoft LMS](#)
- Ask your [Training Liaison](#)
- [Contact Us](#) with any questions!

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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!