



# DAS Delivers: *HRExpress*

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

May 2022

## In this Edition ...

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## Iowa WorkSmart Project

### Iowa WorkSmart Project Updates

Catch the latest updates from the Iowa WorkSmart Project in the May edition of [Smart Talk](#). Refresh your Workday skills, learn about new onboarding enhancements, discover the transformational benefits the State can expect when Workday Financial is implemented, and more!

For WorkSmart Project information and Workday resources, visit [WorkSmart.iowa.gov](http://WorkSmart.iowa.gov) or contact the WorkSmart Team at [WorkSmart@iowa.gov](mailto:WorkSmart@iowa.gov).



## State of Iowa Benefits

### Eight Things You Should Know About Your Health Insurance Coverage

We all are busy, and sometimes we don't take the time we should to study and understand how our health insurance works. The more you know, the better care choices you can make for you and your family.

Here are eight important questions you should be able to answer about your health coverage:

1. What's the name of your health plan and network?
2. What's your office visit copay?
3. How much of your deductible have you satisfied and what amount is remaining?
4. How much will you pay if you go to the emergency room?
5. What percentage of coinsurance will you pay for a hospital visit?
6. Is an annual vision exam covered under your health plan?
7. Is chiropractic care covered?
8. What is your plan's out-of-pocket maximum (OPM) amount?

Finding your personalized answers to these questions is easy in [myWellmark.com](http://myWellmark.com):

- Log into [myWellmark.com](http://myWellmark.com) or set up an account if you have not already
- Go to "My Plans" for basic information about your particular health plan
- Look in "Coverage" for copays, deductibles, and out-of-pocket maximum amounts
- Download the Wellmark mobile app for on-the-go access to your personal information

## Familiar with COBRA?

Consolidated Omnibus Budget Reconciliation Act (COBRA) is a federal law allowing workers and their families to continue their employer-sponsored health and dental benefits that would otherwise be canceled due to termination/resignation, changes in eligibility, death or divorce of the employee, or active military duty.

If your employment ends for any of these reasons, the State's share of the premium payment for health and dental benefits ends at the end of the month in which the qualifying event occurs. After that time, you will be responsible for full payment of the premium through COBRA.

DAS will mail a COBRA Notification/ Election Form to you a few weeks following your last paycheck. The notification will include monthly benefit costs and election instructions. For additional information, please go to the [COBRA website](#) or contact your [Human Resources Associate](#).

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## Health and Well-Being

### 'Make It Okay' in May - National Mental Health Awareness Month

One in five Americans will have some kind of mental illness in any given year. [Make It OK](#) is a community campaign to help break the stigma surrounding mental illness. What is mental illness? Do you know what to say and not to say when someone opens up to you? Learn these answers and more on the Healthiest State Initiative's [resource page](#), filled with first-hand family stories, information on local coalitions, podcasts, and more.

Resources are also available to you and your eligible family members at no cost through the State of Iowa's [Employee Assistance Program \(EAP\)](#).

### Self-Care is Important to Overall Well-Being

Self-care involves taking time to do things that help you live well and that improve both your physical and mental health, according to the National Institute of Mental Health. When it comes to your mental health, self-care can help you manage stress, lower your risk of illness, and increase your energy. Even small acts of self-care in your daily life can have a big impact. Get started today with Wellmark's [10 Ideas to Add to Your #self-care Routine](#).

### Four Mindsets That Can Cause Workplace Accidents

One of the best ways to increase job site safety is to instill a good mindset and attitude in the employees. Being aware of these four common errors in thought can dramatically reduce workplace mishaps:

- **Rushing** - Employees often feel pressured to finish tasks quickly. Rushing often reduces work quality and increases chances for errors or injury. Accidents increase on Fridays, holiday weekends, or when jobs are behind schedule. It's important for workers to know that safety is the top priority, even if it means the job may take a little longer.
- **Frustration** - Having the right tools to manage frustration and turn negatives into positives is key to avoiding accidents and injuries. Employees get frustrated at poor procedures, bad

communication, wrong or insufficient materials, problems at home, and more. Trying to mitigate some of these frustrations can greatly increase workplace safety.

- **Fatigue** - Fatigue greatly reduces production and performance. It is very important to identify when a worker is fatigued, such as a driver who cannot stay awake or an employee working outside in the summer heat. To avoid fatigue, employees should not overwork or work overly long hours, particularly in extreme conditions.
- **Complacency** - Accidents can happen to anybody at any time, and employees should always be tuned in to the inherent risks of the job. Not paying attention, repetition, boredom, or having a false sense of security or familiarity with your work can contribute to workplace accidents.

Source: <https://www.onsitesafety.com/>

## 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 recent offerings accessible on the dates listed below.

- **Available now: *Finding a Hobby: How it Impacts Your Life*** - Understand the importance of having a hobby and how finding one may help you feel happier.
- **Available May 17: *Getting a Good Night's Sleep*** - Explore strategies to start a healthy bedtime routine to reduce stress and improve your well-being.

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 Savings and Benefits

### RIC Account Form No Longer in Use!

Workday is now the only way for employees to change monthly payroll deductions to RIC accounts. We will no longer be using the *RIC Account Form*, so please destroy any copies you may have printed or saved. Retirement Investors' Club (RIC) participants may log into Workday at any time to make these changes. Use this handy [Smart Guide](#) to direct you through the process and [contact RIC](#) if you need further assistance.



## 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. The total annual match allows you to invest an extra \$900 per year toward future income needs. [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 hour-long webcasts may be viewed online from your computer or other internet-enabled device during work time if scheduling permits and your supervisor approves. Click on the links below to register.

- Tuesday, May 17, 9:00 a.m. - [RIC Ready to Retire and Take Income](#)
- Tuesday, June 7, 9:00 a.m. - [RIC Introduction and Enrollment](#)
- Tuesday, June 21, 1:00 p.m. - [RIC Ready to Retire and Take Income](#)

## 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, and 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.



### Your account beneficiary designations could be more important than your will

Remember "pinky swears" - those silly promises you made to your friends back in grade school? What if you were expected to abide by those promises today? Well, beneficiary designations in large part work like that. Until they are officially updated, they stand. [Check out more information from AIG.](#)

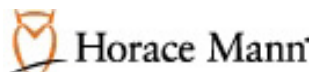


### Managing your finances online

It's now easier than ever to manage your finances online. You can do it all - from checking your balances, planning for your retirement, and securely linking to other accounts (Account Aggregation). Empower's new online account dashboard provides a real-time view of spending, savings, and debt to help you track, manage, and plan your financial priorities in one place. Log into your account any time and check out the new experience at [empower.com/iowaric](http://empower.com/iowaric). Be sure to complete your online profile to receive more

personalized recommendations and a better snapshot of what your retirement situation will be. [Click here](#) to learn more.

Contact an [Empower Retirement advisor](#) or call the Empower Custom Care Center at 833-999-IOWA (4692) to learn more about your financial choices, including help with enrolling in the Iowa RIC plan.



### **Now is the time to redefine your retirement savings plan**

Did you know you may need to fund up to 35 years of retirement funds due to increasing life expectancy?<sup>1</sup> Individuals with a financial representative are more than twice as likely as those without a representative to say they are “confident” they have the right balance between spending and saving for retirement.<sup>2</sup>

Horace Mann has the tools, resources and expertise to help you put a plan in place to make you feel more confident with your retirement strategy. [Contact](#) a local Horace Mann representative today.

<sup>1</sup> Center for Retirement Research at Boston College, “Average Years in Retirement, 1962-2050”

<sup>2</sup> NAPA: Planning & Progress Study: Dec. 2018



### **Leave your loved ones your hard-earned savings**

Have you thought about who will inherit your assets after you are gone? Be sure to keep your assets in the hands of the ones you love. All of your financial accounts (including retirement, annuities, and life insurance) need a designated beneficiary.

Even if you have a will, not all your assets pass through at the direction of your will. If the account is jointly owned, has a named beneficiary, or has a “payable on death” title, these assets often will supersede any will. If you have no beneficiary listed, probate court will decide for you and the outcome may not be what you wanted.

Contact the provider for each of your financial accounts, including your Iowa RIC plan accounts, to confirm your current beneficiary is correct. Do something good for those you care about and review your account beneficiaries today. Voya participants can review current beneficiary designations for RIC accounts at [iowa.beready2retire.com](http://iowa.beready2retire.com).

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## **Education Opportunities**

### **Don't Miss New Horizons Crash Courses!**

Performance and Development Solutions (PDS) is excited to offer new computer-related courses, designed with you and your busy schedule in mind. **Crash Courses** are laser-focused 90-minute sessions featuring key topics, blended topics, hidden shortcuts, features, and much more. These new courses allow learners to focus on what's meaningful to them in a short period of time. Crash courses cost \$100 each for State of Iowa employees. Check the [schedule](#) and enroll in the [Learnsoft LMS!](#)

## Enhance Your Skills with Featured PDS Courses

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

- ***Advanced Principles of Communication Part 2: Coaching***

**May 18, 2022, 8:30-4:30, Virtual**

**Certificate Series: Advanced Talent Development Certificate**

This course focuses on building coaching and communication strategies to better lead no matter your role in state government. Participants will learn the concepts of emotional intelligence and co-active coaching. This highly-interactive class gives employees practical tools to lead projects and fellow employees through various situations. This course is designed for all employees who have completed *Advanced Principles of Communication Part 1*.

- ***Customer Experience***

**June 6, 2022, 8:30 a.m.-4:30 p.m., In-person**

**Certificate Series: Talent Development Certificate**

What are the pitfalls to delivering a positive customer experience? How can your customer interactions go from good to great? What is the best way to handle difficult situations? Does attitude count? Find out the answers to these questions and walk away with helpful tips to put into practice right away. Participants will learn how to project a customer-friendly image, how to handle demanding customers, and more.

- ***Crucial Accountability***

**June 7, 2022, 8:30 a.m.-4:30 p.m., In-person**

**Certificate Series: Management Development Certificate**

Building on the skills taught in *Crucial Conversations*®, *Crucial Accountability*® teaches a straightforward, step-by-step process for identifying and resolving performance gaps, strengthening accountability, eliminating inconsistency, and reducing resentment in relationships. The course uses video, group discussion, skill practice, and real-life application to make it both entertaining and engaging.

- ***Project Management Seminar (2 days)***

**June 15-16, 2022, 8:30 a.m.-4:30 p.m., Virtual**

**Certificate Series: Management Development Certificate**

Designed specifically for those who actively manage projects, this class is based on the best practices of the Project Management Institute's *Guide to the Project Management Body of Knowledge*. This highly interactive class will give you a chance to evaluate and improve your approach to project management. This highly interactive hands-on, no-nonsense class can serve as a foundation for project managers new to their role, as well as an eye-opening refresher for seasoned project managers. Participants will walk away from the course with meaningful tools you can use right away.

Sign up for these and other courses online today! Log into 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 Crash Computer Courses**

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

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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!