



DAS Delivers: *HRExpress*

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

April 2023

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Iowa WorkSmart

New Model My Pay Feature, Updated FAQs and Resources

Check out the new Model My Pay feature in Workday, which allows you to make hypothetical adjustments to tax elections, deductions, and earnings and see the impact of these changes to your paycheck. Read about Model My Pay and more in the April issue of [Smart Talk](#).

State of Iowa Benefits

Manage Your Healthcare with myWellmark®

To help manage your healthcare spending and live a healthier life, Wellmark Blue Cross and Blue Shield provides [myWellmark](#) - a user-friendly personalized website with tools, resources, and insights accessible from any device.

As a State of Iowa employee, myWellmark helps take the guesswork out of your healthcare coverage. You can:

- View claims, statements, and receive an Explanation of Benefits online
- Get estimates for cost of care
- Find an in-network provider and get patient reviews
- Access tips and resources to live a healthier life with exclusive information from “WebMD”

A new Wellmark app is also now available, offering:

- On-the-go access to track claims, check spending, view coverage details and find an in-network doctor
- Easy login with fingerprint and facial recognition technologies
- A digital ID card in case you forget or lose your hard copy
- Tools, resources, and insights to help manage health care spending and live a healthier life

When you're better informed, you'll be more confident in the care you're getting and better equipped to improve your overall well-being. Log into [myWellmark](#) today to learn more. Not registered yet? Just use your Wellmark ID card to get started.

Health and Well-Being

Five Surprising Facts About Loneliness

Chronic loneliness can impact your health. And with nearly one in three U.S. adults describing themselves as seriously lonely, it's certainly a topic of interest. Wellmark Blue Cross and Blue Shield shares [5 Surprising Facts about Loneliness](#) to help you better understand how to combat its effects.

Tactics to Tame Spring Allergies

Millions of people suffer from seasonal allergies, with symptoms like sneezing, stuffy sinuses, watery eyes, and more. Livongo shares great tactics to lessen or eliminate your symptoms in [Tips for Taming Spring Allergies](#).

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. 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: *Set Boundaries and Boost Your Well-Being*** - Explore the benefits of healthy boundaries and learn how to set boundaries in your everyday life.
- **Available April 18: *Guiding Your Family to Greener Living*** - Explore the steps toward greener living and how to guide your family to living more sustainably.

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

It's Not Too Late to Reap the Benefits of RIC!

Many State employees are taking advantage of the benefits offered through the [Retirement Investors' Club \(RIC\)](#), hopefully from the first date of hire and beyond. But what if you are close to retirement and haven't enrolled in RIC yet? You may wonder if enrolling now would really be worth it. The answer to your question could be a resounding "yes!"

What if I only have a few months before I retire?

Be sure to enroll now and at least collect your employer match benefit monthly for as long as you can. There are no vesting requirements and no product distribution restrictions or penalties in RIC.

What about my final paycheck?

It's possible you may need somewhere to invest all or a portion of your final paycheck including wages, unpaid vacation pay, and up to \$2,000 in unused sick pay when you leave State employment.

Consider some of the benefits of investing those dollars in RIC:

- Roth and pretax options
- No product fees or restrictions for distributions in retirement
- Competitive fixed interest rate accounts (no maturities or fees)
- Mutual funds with no sales charges or restrictions (generally low share prices compared to IRAs with an advisor)
- Savings and retirement income calculators, educational tools, and expert investment advisors a no additional cost

If you'd like to defer all, or a portion of your final paycheck to RIC, please complete the [Special Deduction Request form](#). If you haven't signed up for RIC, [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



Interest rates are rising. What's your next step as an investor?

In 2022, the Federal Reserve raised the federal funds rate seven times. Is it any wonder investor concerns are rising, too? But is it really a time to worry, or is it an opportunity to capitalize? [Read More](#).



Saving at an early age matters

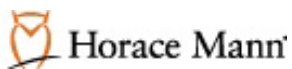
Saving for your future income needs may not seem important when you have more immediate financial goals and obligations to manage. However, since the effect of compound earnings is so powerful, early savers have more flexibility later on in life.

Imagine you start saving at age 25 and your friend waits to begin saving until age 35. If you both put away \$50 bi-weekly until you retire at age 65, your savings will have grown by **\$107,372 more** than your friend. In the process, you have only invested \$13,00 more over that period of time.

If you are closer to retirement, you will simply need to save more each year. RIC gives you the option to save a set amount or percentage of your pay on a pretax or Roth basis. Roth contributions allow you to benefit from tax-free withdrawals* in retirement.

Take action today! Go to empower.com/iowaric for more information about the Iowa Retirement Investors' Club (RIC) Program with Empower. For additional assistance, contact an [Empower Advisor in your area](#) or call Empower at 1-833-999-IOWA (4692).

**Applies to qualifying distributions from Roth assets only. Earnings on Roth contributions are tax free if withdrawals are qualified distributions as defined by the IRS.*



Every little bit counts. If you're already saving for retirement, one of the best ways to boost your savings is to increase your contribution annually. Increasing your contribution by 1% or 2% can add up over time. [Update your contribution today!](#)

Don't delay! Waiting to begin your savings plan may have a significant impact on your results. A delay of even a few years could cost thousands of dollars. This [calculator](#) helps show you how much postponing your savings plan may really cost. The more you save now, the better off you may be later. Contact your [local Horace Mann representative](#) today!



What's your money IQ?

If you are like many Americans, you either learned about money from others or by making financial mistakes growing up. You probably know some concepts like spending less than you make, but many of us fall short of the skills needed to confidently manage day-to-day finances and invest to grow money for the future.

April is Financial Literacy Month. Financial literacy is the knowledge and application of various financial skills, essential to your well-being now and in the future. Without basic money management, it's easy to get into financial confusion. Over time, that confusion can cost you. [Voya's Financial Literacy Knowledge Center](#) offers a wide range of topics to help increase your money IQ so you can take the steps needed to make confident financial decisions. Remember, it is never too late to plan, invest, and protect your future.


Education Opportunities

Learnsoft LMS Tip: Read the Notes!

Did you know PDS courses have a section for class notes on the LMS? It's important to always check for class notes prior to the course, as some courses ask you to complete a reading prior to class or to bring certain materials with you. Sometimes classes have special scheduling (i.e. one day virtual and one in person). You can find all of this important information and more in each class's notes section!

How to find notes

- Before you enroll, search for the course, select the **Details** button, and scroll to find notes.
- If you've already enrolled, select the **More Info** button next to the course on your dashboard, and scroll to find notes.



Strategies for Work/Life Balance
Type: Classroom Instruction Course
Participant List Price: \$385
Non-Participant List Price: \$770
Start: 4/5/2023 8:30 AM CST End: 5/9/2023 4:30 PM CST - Duration (in Hours):
Description:

[Enroll Team](#) [Details - Enroll \(Self\)](#)

Diversity Training for Managers/Supervisors [More Info](#)
Enrollment Type: Enrolled (Manager)
Date and Time: 4/25/2023 8:30 AM - 4/25/2023 4:30 PM CST Instructor(s): Kimberly Hanson

Vendor Spotlight - Ann Wright

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!



The Wright Solutions - Ann Wright

Ann partners with individuals and organizations to coach leaders and teams by developing people in order to create transformational change. For the State of Iowa, she facilitates courses on managing conflict, navigating behavior styles, making meetings more effective, and creating work/life balance. Check out her upcoming class dates, and enroll through the [Learnsoft LMS!](#)

Ann's Upcoming class dates:

- Dimensions of Behavior: 4/18/23
- Managing Conflict & Resistance in the Workplace: 4/19/23
- Managing Effective Meetings: 5/3/23
- Strategies for Work/Life Balance: *new dates in FY24*

PDS Quick Links

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!

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!