



January 2024

Hooray for Winter?

There's no doubt winter has arrived in Iowa! With freezing cold temps, frosty winds, and snow, everything can seem a little harder, like traveling, shoveling, and spending time outdoors. It's easy to forget the good things about winter - the natural beauty, winter sporting opportunities, favorite comfort foods, and opportunities to gather with friends and family. Enjoy this issue of the *Healthy State of Iowa Employees* newsletter which highlights some of the activities we enjoy most this time of year, including opportunities to make a difference in the community.

Save4Later in the New Year

A New Year's resolution is an incentive for self-improvement, and 2024 is the year to become financially fit. To assist all Iowans along their financial journey, the Iowa Department of Insurance and Financial Services has a free website called [Save4Later](#).

The Save4Later public outreach program provides Iowans a resource to help financially prepare for retirement. The website is an unbiased and sales-free state government site that teaches the basics of financial wellness. All Iowans need to know how to plan, earn, save, and retire on their terms and the Save4Later website will help you with educational courses, videos, calculators, and quick start guides to get your resolution started.

Save4Later assists all Iowans on the journey to financial wellness by helping you [plan](#) your retirement and build your financial roadmap with an action plan based on your age. Master personal finances with basic topics such as setting up a [budget](#), the importance of an [emergency fund](#), [managing debt](#), [finalizing a financial plan](#), and [making investments](#). It's never too early or too late to take control of your finances and start [saving](#).

After you have a plan and have started saving, imagine how your retirement will look. Will you travel, have a second house, or work a part-time job? Determine how much money you will need in retirement with the [retirement calculator](#). Should you add additional funds to your retirement account? Learn how your hard-earned money can [work for you](#) to secure your retirement with [educational courses](#) on employer retirement plans, investments, stocks, annuities, mutual funds, and risk tolerance and return. There are also five retirement planning guides for every age and stage of the retirement spectrum in the [resources](#) section.



Securing your [retirement](#) with knowledge on minimizing taxes in retirement, maximizing social security benefits, and supplementing your Medicare coverage to pay for healthcare costs, can help you stretch those retirement savings. If you are already living in retirement, the website provides good reminders for how to make your money last longer. [SmarterHER Money](#) is a website for women since retirement for females may look different.

And don't forget about [insurance](#)! Save4Later has courses on how to manage your risk and safeguard you and your family from financial disaster. Learn about life, property, auto, long-term care, and disability insurance.

As always, education is key but don't let your guard down when the scam artists attempt to swindle you out of your well-deserved money now or in retirement. Take classes in the [resources](#) section to learn how to spot scams, protect yourself against identity theft, and report fraud.

Whether you need help setting up a budget or ideas on how to make your money last during retirement [Save4Later](#) provides you sales-free step by step guidance on how to become financially fit and plan for a secure retirement. Not sure where to begin? Take the [assessment](#) to explore your financial goals and receive course recommendations. Make financial fitness your resolution this year!

Colorful and Healthy Resolutions

Nutrition is often the foundation for our resolutions to become healthier or lose weight. Adding colorful and flavorful foods to your diet can help reset your interest in eating more healthful foods each day.

Choose foods in a rainbow of colors. Pledging to buy different colors of vegetables and fruits and exploring interesting recipes help make eating more pleasurable. It's no longer just about cutting calories. Recipes abound online about roasting vegetables for improved flavors and textures. For example, roasted cabbage tastes sweet; very different from coleslaw.

No time to cook? Eating well does not necessarily take more time. It just takes a little planning, by saving quick and easy recipes and having healthy ingredients on hand. Try this recipe for [Sheet Pan Chicken Pitas with Tzatziki](#) for something new and delicious. Aside from being better for you, home-cooked meals have financial benefits as well. Save what you would have spent for takeout and plan something to enjoy as a reward when you have achieved a milestone goal.

Make your goals attainable. Shoot for progress in the short term, not looking too far ahead. Take things a step at a time and if you find you are getting frustrated or overwhelmed, stop and review your resolutions. No one likes unrealistic restrictions, and suffering to become a better version of yourself is usually futile. If you struggle to meet your goals, try switching your perspective to make positive changes one day at a time.



Staff Spotlight



Name: Sonya Sellmeyer

Current Position: Consumer Advocacy Officer at the Iowa Insurance Division

Years with State: 26

My Healthy Choice: Movement!

“I had a routine of visiting a local gym several days a week, but that quickly ended when COVID struck. As many of us did during COVID, I changed my fitness routine. Instead of working out three to five days a week, I committed to at least 20 minutes of movement daily. This commitment has since impacted my mental, physical, and overall well-being.

Regular exercise has become the cornerstone of my holistic approach to health. The body and mind are intricately connected, and nurturing both aspects is crucial for a balanced and healthy lifestyle. Exercise improves cognitive function, including memory and concentration. By engaging in physical activities that challenge the mind and body, I have experienced heightened mental acuity and a great sense of mental resilience to help me deal with life’s challenges.

Twenty minutes of movement for me may be as simple as taking a walk or other physical activities such as biking (indoors and out), weight training, band workouts, a fitness video on YouTube, or doing yoga at a local studio. Sometimes I bike for two hours. Other days it’s a challenge to get 20 minutes of movement into my schedule, but I never regret it. Going outside is always better, but I will walk inside when the weather in Iowa is less than ideal. One of my favorite ways to incorporate movement is with a vacation, such as a seven-day biking trip in Croatia (pictured) or a hiking trip.

As I lace up my sneakers for a brisk walk over the lunch hour or roll out my yoga mat, I am investing in my health and developing a more fulfilling life. The movement commitment has worked for me, maybe it can work for you, too.”

It’s National Mentoring Month!

Many mentors say the rewards they gain are as substantial as those for their mentees. Investing an hour of your time each week could make the same positive impact in your life and the life of a mentee. During National Mentoring Month this January, consider an opportunity for personal growth by becoming a mentor.

Youth mentoring programs across Iowa are in need of caring adults to spend an hour a week with a young person. Mentoring relationships are a shared opportunity for learning and growth, enabling mentors to:

- Have fun
- Achieve personal growth and learn more about themselves
- Improve their self-esteem and feel they are making a difference
- Gain a better understanding of other cultures and develop a greater appreciation for diversity
- Feel more productive and have a better attitude at work
- Enhance their relationships with their own children

Mentoring programs will screen, train, and support you to be successful in your mentoring relationship. They will provide ideas and resources for mentoring sessions, a time to spend doing things you and your mentee enjoy, or just talking and “hanging out.”

Iowa MENTOR, the state organization that champions mentoring, can help you connect with a mentoring opportunity that best suits you. Learn more at [Become a Mentor](#).

How Long Since You’ve Built a Snowman?

Building a snowman is pretty easy, but there are a few simple tips to remember before heading outside to create one of these magical winter favorites.

- **Step 1: Wait for the right type of snow and find a flat spot** - Make sure to use snow that is not too dry and fluffy or so icy that it isn’t workable. Find a nice, flat spot in your yard, preferably in the sun.
- **Step 2: Start rolling the bottom sphere of your snowman** - Use your hands to make a snowball then place it in the snow and start rolling! Traditionally, you’ll want to stack three balls of snow of varying size, with the bottom sphere being the largest.
- **Step 3: Create the middle section** - Make the torso slightly smaller than your base, making sure you are able to comfortably lift it off the ground to stack it.
- **Step 4: Make a smaller section for the head and fortify your snowman** - Depending on the size, you may be able to create this section with your hands rather than rolling it. Place it on top of the torso and pack some extra snow around each section to fortify the structure.
- **Step 5: Gather materials and decorate your snowman** - Use your imagination. While the standard scarf, charcoal eyes, and carrot nose are great, consider using other simple items found around your home to add a creative flair to your creation.



For more details and great ideas, read [How to Build the Perfect Snowman, According to the World’s Leading Snowman Expert](#), published in the October 7, 2021, issue of *Woman’s Day* magazine. The article is written by Bob Eckstein, the world’s leading snowman expert and author of *The Illustrated History of the Snowman*, and Dr. Jordy Hendriks, a snow scientist at Montana State University.

Take Action!

- Registration for Live Healthy Iowa’s [10 Week Wellness Challenge](#). The challenge started on January 8, but there’s still time to register!
- [SEHARC](#) (State of Iowa Health and Recreation Committee) connects you with offers for discounted tickets to area events and hosts fun activities throughout the year. If you are interested in receiving information on these opportunities, complete [this form](#) to be added to SEHARC’s mailing list or follow them on Facebook!

- Looking for things to do and places to go throughout Iowa? Look no further than the Iowa Department of Natural Resources [Things to Do](#) webpage, with information about fishing, camping, boating, State Park reservations, and more!
- Check out the DAS [Employee Assistance Program](#) (EAP) for a number of on-demand seminars covering various topics related to health and well-being. EAP also offers confidential resources at no cost to help employees and eligible family members address challenges.
- For more great information, be sure to check out these Wellmark publications - [Wellmark Blue Magazine](#) and [Blue at Work](#).

To learn more about how Healthy EmployeesSM Powered by Wellmark is working with the State of Iowa to make the healthy choices easier for you, visit the [DAS Health and Well-Being webpage](#).