

Employee Benefits & Well-being

Human Resource Services



OCTOBER NEWSLETTER

In This Issue

- Open Enrollment is Coming Up!
- Verifying Dependents
- Free COVID-19 Test Kits
- Holiday on a Budget
- Schedule Your Mammogram
- World Mental Health Day
- National Substance Abuse Prevention Month
- October Monthly Motivator
- Upcoming Sessions and Webinars You Don't Want to Miss
- Who's Retiring This Month?

Contact Us

If you have a question after reading this newsletter or visiting our [website](#), [please contact us](#).

Own Your Benefits

Open Enrollment is Coming Up!

The 2025 Annual Benefits Open Enrollment period will run from Friday, November 1 through Saturday, November 30, 2024. During this time, you may review and change your benefit elections. Any changes made to your benefit elections will be effective January 1, 2025. Watch for an email announcement on November 1 as well as an informational mailing that will be sent to your home address later this month. We will be utilizing [UNI Works](#) to make all changes, please plan accordingly so you can navigate the new system.

Effective January 1, 2025, both the employee and employer health insurance premiums will be experiencing an increase. These increases are a reflection of the continued rise in healthcare costs and our member healthcare experiences.

UNI PPO

Plan Year 25	EE Share	%	ER Share	%
Single	\$60.00	5.78%	\$977.30	94.22%
Family	\$475.65	20.00%	\$1,902.46	80.00%
Dual Spouse	\$237.76	10.00%	\$2,140.35	90.00%

UNI Blue HMO

Plan Year 25	EE Share	%	ER Share	%
Single	\$30.00	3.04%	\$958.25	96.96%
Family	\$251.10	11.66%	\$1,902.46	88.34%
Dual Spouse	\$87.89	4.08%	\$2,065.67	95.92%

Verifying Dependents

Effective July 1, 2024, due to a recent audit, all employees having a qualified life event and making any changes to their family health and/or dental coverage must verify all dependent relationships by providing corresponding legal documentation.

Examples of documentation:

- **Spouse** - marriage certificate, common law spouse affidavit
- **Domestic Partner** - notarized domestic partner affidavit
- **Child** - birth certificate which includes parents' names, court order, or guardianship paperwork

Since this impacts all life events, including open enrollment, we are notifying employees now so documentation can be easily provided when required. At the time of your life event, you can securely upload to [UNI Works](#) or bring into the Human Resource Office at Gilchrist 025. All documentation needs to be viewed by HRS staff, but no documentation will be

retained after it's reviewed (i.e., if provided electronically, it will be purged). Do not send any personal documents through email as this is not secure.

Thank you for your patience and cooperation.

FREE COVID-19 Test Kits

As of the end of September U.S. households can order four additional rapid COVID-19 test kits. We ask that when possible, you use the free options for test kits as the kits are not charged to our self-insured health plans (which impacts employee premiums). Please visit [COVIDtests.gov](https://www.covidtests.gov) for more information on ordering, as well as how to tell if your COVID-19 tests' expiration dates have been extended.

Financial Wellness

Holiday on a Budget

It's hard to believe, but the holidays are quickly approaching! Start planning and budgeting now to make the holidays go as smoothly as possible. [In this article](#), Regions Bank does a great job outlining what we should be doing each month, starting in October, to make sure we don't go out of our budget when the holidays are over. We will also be discussing holiday budgets on November 7 when we host an [informational session](#) with Regions Bank.

My Well-being

Schedule Your Mammogram

October is Breast Cancer Awareness month. It is recommended that women start [scheduling mammograms](#) at age 40. UNI's [self-insured health plans](#) cover one annual preventive care mammogram, including 3D preventive mammograms, per calendar year at 100%. Contact your provider to receive guidance on when and how often you should test based on your family's health history.

World Mental Health Day

World Mental Health Day is October 10. At UNI, and in the Cedar Valley, we have [many resources](#) available to help support you and your household members' mental health. Help make mental health a priority by taking care of yourself, and encouraging others to do the same.

National Substance Abuse Prevention Month

October is [National Substance Abuse Prevention Month](#). The Stop the Addiction Fatality Epidemic (SAFE) Project provides [hotlines and resources](#) to those not only experiencing

substance abuse, but resources for those who are supporting family and friends in recovery as well. UNI also provides resources for eligible faculty and staff:

- [UNI's EAP](#) provides six confidential sessions of short-term counseling and referral for employees and their families when they are experiencing life challenges.
800-327-4692
- [UNI self-insured health plans](#) cover certain substance abuse treatment programs.
800-381-0214

Employee Assistance Program

October Monthly Motivator

The Employee and Family Resources (EFR) monthly motivator goal this month is to get at least seven hours of sleep per night. Sleep is one of the most important things we can give to ourselves and our bodies. Are you getting enough sleep each night? [Check out the monthly motivator](#) for tips and to track the nights you get at least seven hours of sleep.

Upcoming Events

You Are Invited!

Join us for the [Employee Benefits and Well-being Fair](#), November 19, from 11:30 a.m. to 2:30 p.m. in the Maucker Union Ballroom.

This is an excellent opportunity to:

- Learn more about your benefits by visiting with our vendor representatives.
- Discover financial, health and well-being resources at UNI and in the Cedar Valley.
- Receive assistance with open enrollment changes through UNI Works.
- Help raise [donations for the Panther Pantry](#).
- Receive your **free** flu shot.

MY WELL-BEING

Flu Vaccination Clinics

All benefit eligible faculty and staff are eligible for one free flu vaccination each year. For additional information on clinic dates and times visit our [flu shot webpage](#).

October 3 | 12:30 - 2 p.m. | Schindler Education Center Lobby

October 7 | 8 a.m. - 4 p.m. | Student Health Clinic

October 10 | 9 - 10:30 a.m. | Rod Library

October 14 | 10:30 a.m. - noon | Rod Library

November 19 | 11:30 a.m. - 2:30 p.m. | Maucker Union Ballroom

FINANCIAL WELLNESS

The Basics of Estate Planning

Join Justin Dams, with Veridian Investment Services, as we discuss: what to know about estate planning, living trusts, and duties of a living trust executor or trustee. This session will take place on October 10, at 11 a.m., in Gilchrist 009. Please [register in advance](#).

MY WELL-BEING

Ways to Overcome Burnout

NAMI (National Alliance on Mental Health) of Black Hawk County will be hosting a free education and support group for adults with mental illness, their families, and partners. This session will take place from 6 to 7:30 p.m., at the Hawkeye Community College Adult Learning Center, 120 Jefferson Street in Waterloo. Anyone can attend, no matter your diagnosis or your family member or partner's diagnosis. Contact Executive Director Leslie Cohn, LMSW, at 319-830-6448, all communication is confidential.

FINANCIAL WELLNESS

The Importance of Saving

Human Resource Services will host an informational session about your savings goals, creating a plan and determining what you can do to help your savings grow. This session will be presented by Regions Bank on October 15 at noon, via Zoom. Please [register in advance](#).

RETIREMENT READINESS

Retire from UNI

Human Resource Services will host an informational session on retiring from UNI, for faculty and staff planning to retire soon or in the foreseeable future. Participants will learn guidelines and benefits available at retirement from UNI. This hour-long session will take place on October 17 at 10 a.m. in Gilchrist 009. Please [register in advance](#).

MY WELL-BEING

Confidential Biometric Screening

Human Resource Services will host a confidential biometric screening on October 25 from 7 to 9 a.m. in Gilchrist 009. All benefit eligible employees may participate in one free biometric screening per academic year. For more information, and to register, visit the [confidential biometric screening webpage](#).

MY WELL-BEING

How to Build Mental Strength and Emotional Resilience

NAMI (National Alliance on Mental Health) of Black Hawk County will be hosting a free education and support group for adults with mental illness, their families, and partners. This session will take place from 6 to 7:30 p.m., at the Hawkeye Community College Adult Learning Center, 120 Jefferson Street in Waterloo. Anyone can attend, no matter your diagnosis or your family member or partner's diagnosis. Contact Executive Director Leslie Cohn, LMSW, at 319-830-6448, all communication is confidential.

Participation in events that occur during scheduled working hours must be approved by your supervisor. Employees on a university-approved leave should contact hrs-leaves@uni.edu for approval. Stay up-to-date with the status of this session by visiting <https://hrs.uni.edu/event-status>. If the status of this session changes you will also be notified by UNI email or campus phone. Individuals needing an accommodation in order to participate in an event, please contact a HRS team member at 319-273-2954, or hrs-benefits@uni.edu, at least one week prior to the event.

Upcoming Financial Webinars



TIAA October Financial Wellness Webinars

Protecting Your Savings: How to Recognize and Prevent Account Takeover Schemes

October 1 | noon to 1 p.m. (CST)

An account takeover can put your retirement savings and other financial accounts at risk. This webinar will cover topics that will help you protect your savings and future.

You can expect to learn:

- What an account takeover is
- How to recognize account takeover attempts and schemes
- How to protect your account and prevent an account takeover

Quarterly Economic and Market Update

October 8 | noon to 1 p.m. (CST)

Hear from the experts in our Wealth Chief Investment Office about key drivers of the markets and economy that are impacting investors.

Experts will share views on:

- The state of the U.S. economy and key market drivers
- Factors influencing market volatility
- Considerations moving into the last few months of the year

Myth Busting: Planning and Managing Healthcare Expenses

October 23 | 2 to 3 p.m. (CST)

Healthcare costs can really add up in retirement. That's why it pays to be prepared. This webinar will help you separate myth from reality when it comes to managing costs for a healthy financial future.

You'll learn about:

- Medicare benefits - from what's covered to what isn't - and the options you have
- The realities of long-term care and how to prepare for the costs
- Health savings accounts and how they can help you save money

TIAA webinars are open to all employees. Visit [TIAA's webpage to register](#).

Times through the webinar link will be shown in Eastern Standard Time.



IPERS October Retirement Webinars

- October 10 | 9 a.m. to 3:30 p.m. (CST)
Creating a Secure Retirement

IPERS webinars are for state of Iowa employees within five years of retirement and their spouses. To register: <https://ipers.org/members/calendar>

Retirement Savings Consultation

All TIAA and IPERS participants are encouraged to schedule a FREE personalized meeting to review their retirement savings. These meetings are sponsored and scheduled with a TIAA financial consultant. Set yours up today by using the [online scheduler](#) or by calling 800-732-8353. Consultants are available weekdays from 7 a.m. – 7 p.m. CST.

Recognizing Our Retirees

We are thankful for the service of all of UNI's retirees! With their consent we are able to celebrate their years of service and share their information with the entire campus community.

Lynne Lemert

Secretary II, Rider Hall

25 Years of Service, Retiring in October

Lynne.Lemert@uni.edu

Retirement Readiness

Retirement Benefit Questions? The HRS Benefits Team is Here to Assist!

The Human Resource Services Benefits Team is continuing to help employees with retirement benefit questions. If you plan to retire please email hrs-benefits@uni.edu or call 319-273-2423. For additional information on retirement visit [Retire from UNI: Next Steps](#).

Coming in November

November 2024

Sun	Mon	Tue	Wed	Thu	Fri	Sat
27	28	29	30	31	1	2
					Open Enrollment Begins	
3	4	5	6	7	8	9
		Own Your Benefits: Verifying Dependents		Financial Wellness: How to Holiday on a Budget Event Status: On-time		
10	11	12	13	14	15	16
		Own Your Benefits: 2025 Annual Open Enrollment: Going on Now! New Hire Benefits Orientation Event Status: On-time	My Well-being: Supporting Someone Who is Grieving Event Status: On-time			
17	18	19	20	21	22	23
		Employee Benefits & Well- being Fair				
24	25	26	27	28	29	30
		New Hire Benefits Orientation Event Status: On-time		University Holiday	University Holiday	Open Enrollment Ends

Legend

■ Financial Wellness
 ■ My Well-being
 ■ Retirement Readiness
 ■ Own Your Benefits

Stay Up-to-Date with HRS Events

Plan on attending an upcoming Human Resource Services (HRS) sponsored event? Please visit the [HRS event status webpage](#) to view if the event is on-time, postponed, rescheduled, or canceled. Registered participants will also receive an email from HRS notifying that an event status has changed.

Subscribe to HRS Latest News and Events

Be the first to hear the latest news and events from UNI Human Resource Services including benefits and well-being news. [Subscribe](#) to receive the HRS News emails right to your uni.edu email account.

Is Your Personal Information Up-to-Date?

Need to Update Contact Information?

To make changes to your office and/or home (confidential) contact information:

Login to [UNI Works](#) > Menu > Personal Information.

Having a Life Event?

Visit [our webpage](#) to see what your next steps should be.