

## Benefits & Well-being Newsletter | January 2025

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### Own Your Benefits

#### Required Dependent Verification for Health and Dental Insurance

The University of Northern Iowa's Office of Internal Audit conducted an audit in 2023 which resulted in the university requiring all employees who are enrolled in a family health or dental plan to prove dependent eligibility. The result of the audit now requires the HRS Benefit Team to view legal documentation to verify dependents are eligible for coverage under our self-insured health and dental plans.

To view if your dependents need verifying, or if you want to upload verification documents, please view the following [Job Aid](#).

#### Examples of acceptable 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, 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 you may also bring documentation into the Human Resource Services 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 as the university works to comply with the audit's directive.

#### Preventive Eye Exams Give Insight to Overall Health

Delta Dental, our [dental](#) and [vision discount](#) provider, shared [an article](#) about the correlation between the changes in eyesight and diabetes. The article provides symptoms and signs to look for that may indicate diabetes. Each year [our self-insured health insurance plans](#) provide one covered vision exam to those enrolled on the health plans. These preventive eye exams could give early detection of overall health problems such as diabetes.

#### IRS Form 1095-C for 2024 Tax Year

As part of the Affordable Care Act (ACA), employers are required to provide the IRS 1095-C form to employees who were offered and/or are enrolled in employer health insurance in 2024. The university will provide the 2024 1095-C form electronically in [UNI Works](#) prior to the March 3, 2025 deadline.

The 1095-C form contains sensitive and confidential information about employees who were eligible for UNI health insurance in 2024, and if applicable, their dependent(s) who were enrolled in UNI health insurance during this time. Therefore to prevent mailing errors, please access UNI Works and elect the **'Receive electronic copy of 1095-C'** option. Please view the [1095-C Form Job Aid](#) for instructions.

You will not see your 2024 1095-C form on your UNI Works Benefits and Pay App until they are populated. Human Resource Services will send an email to all of campus when it is available.

While you **DO NOT need the IRS 1095-C form to file your 2024 tax return**, you do need to keep it with your important tax documents. To show proof of health insurance coverage in 2024, UNI provides this information to the IRS on your behalf. For more information about the IRS 1095-C form, please visit the [HRS supporting webpage](#).

#### Is Your Personal Information Up-to-Date?

Accurate and up-to-date information is critical for every employee. To keep this information current, all UNI employees are urged to review their personal information each year or when a change occurs. Correct contact information is crucial when you're receiving mailings or notifications like your IRS Form 1095-C. You're also encouraged to review your emergency contact information each year. This information is critical if a situation would ever occur. See the [Edit Personal Data Job Aid](#) for instructions on how to add and/or update your personal information in [UNI Works](#).

### My Well-being

#### Deals & Discounts Through Blue365®

Are you starting out the year with new goals or wanting to restart some old ones? If you're enrolled in a health insurance plan through UNI, be sure to check out [Blue365®](#). Blue365® has discounts for fitness, nutrition, and apparel and footwear. There might be a discount on something you already have your eye on.

#### WW Challenges

Have you enrolled in WW yet? The new year is a great time for a fresh take on your health journey. WW has so many great perks besides tracking your food. WW has a section dedicated to challenges. Challenges start on Mondays on the WW app and are easy to enroll. There are a variety of challenges related to both food and activity. Let's start the new year off with a challenge. You are encouraged to enroll in the **Get Moving** challenge for next week.

Follow the steps below:

- Login to the **WW App**
- Go to the **Account Icon** (top left corner of your app)
- Select **Challenges** (under Community section)
- Click on **Get Moving**
- Choose **Start Next Week**

Not enrolled in WW? Visit our [webpage](#) for more information and how to sign up for your free membership. The WW app is available through the app store on any smart device (iPhone or Android).

### Employee Assistance Program

#### January Monthly Motivator

The beginning of a new year is a popular time to establish new goals for yourself. Setting realistic goals is important in both your personal and professional life. It not only makes it more likely that you will meet the goal, but have you thought about how much small goals add up? Below are a few examples:

- If you read 20 pages a day, that's 7,300 pages a year.
- If you walk one mile a day, that's 365 miles in a year.
- If you drink 13 cups of water a day, that's over 5 gallons a week.

Be sure to check out Employee & Family Resources [monthly motivator](#) this month for tips on setting goals and tracking your progress.

### Financial Wellness

#### Financial Check-Up

When is the last time you've done a financial check-up? It's important to be aware of your financial standings and to check-in a couple times a year. Regions Bank offers a free [financial check-up](#) online. Regions Bank also has a wide variety of [free online resources](#) ranging from articles, podcasts and webinars. Start off 2025 strong by taking charge of your financial health.

### Upcoming Events

<p><b>January 29</b></p>	<p><b>Retirement Readiness: Retire from UNI</b> 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 January 29 at 11 a.m. in Gilchrist 009. Please <a href="#">register</a> in advance.</p>
<p><b>February 28</b></p>	<p><b>Retirement Readiness: Understanding Retirement Health Care Options</b> Human Resource Services will host an informational session on health care options in retirement. Join us to learn about Medicare options, supplemental care, MedicareBlue Rx Plans (Part D), and Medicare Advantage Plans. All faculty and staff are welcome to attend. The hour-long session will be presented by Wellmark, February 28, at noon in Gilchrist 009. Please <a href="#">register</a> in advance.</p>



<p><b>January 8</b> 11 a.m. to noon CST</p>	<p><b>Quarterly Economic and Market Update</b> Hear from the experts in our Wealth Chief Investment Office on the global economy's effect on your retirement strategies.</p>
<p><b>January 15</b> 11 a.m. to noon CST</p>	<p><b>Investing Essentials: 5 Principles to Invest with Confidence</b> Get a head start on smart, secure investing with simple principles.</p>
<p><b>January 30</b> 2 to 3 p.m. CST</p>	<p><b>Take Control of Your Financial Life: 5 Steps to Uncovering Money and Debt</b> Uncovering how to set goals, balance your budget and use debt wisely.</p>

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 (EST).



<p><b>January 14</b> 9 a.m. to 3:30 p.m.</p>	<p><b>Creating a Secure Retirement</b> IPERS webinars are for state of Iowa employees within five years of retirement and their spouses. To register: <a href="https://ipers.org/members/calendar">https://ipers.org/members/calendar</a></p>
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### Recognizing Our Retirees

<p><b>Marty Mark</b> Chief Information Officer, IT-Office of CIO 35 Years of Service, Retiring in January <a href="mailto:Marty.Mark@uni.edu">Marty.Mark@uni.edu</a></p>	<p><b>Victor Paulsen</b> Engineering Technician II, Utilities and Power Plant 31 Years of Service, Retiring in January</p>
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<p><b>Karen Phillips</b> Secretary III, College of Education 38 Years of Service, Retiring in January</p>	<p><b>Andrea Stallman</b> Secretary II, Bender Hall 41 Years of Service, Retiring in January</p>
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<p><b>Deanne Ubben</b> Secretary III, Curriculum and Instruction 26 Years of Service, Retiring in January <a href="mailto:ubbendeanne@gmail.com">ubbendeanne@gmail.com</a></p>
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### Retirement Readiness

#### Retirement Benefit Questions?

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