# **Employee Benefits & Well-Being**

**Human Resource Services** 



## **APRIL NEWSLETTER**



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### **Contact Us**

If you still have a question after reading this newsletter or visiting our website, please contact us.

## **Own Your Benefits**

UNI Dental Plan – One Plan, Two Networks

UNI offers one dental insurance plan, administered by Delta Dental, and it covers services from two participating networks. This means you pay one monthly premium for your

dental insurance, but can use two networks. Having two networks provides more choices for your dental care.

#### Delta Dental PPO<sup>SM</sup>

The Delta Dental PPO<sup>SM</sup> network provides you with the lowest out-of-pocket costs. Dentists in the Delta Dental PPO<sup>SM</sup> network will charge you and our self-insured plan less, which helps keep your out-of-pocket expenses low and our monthly premiums low.

#### Delta Dental Premier<sup>®</sup>

The Delta Dental Premier<sup>®</sup> network is the largest dental network in the nation. Dentists in the Delta Dental Premier<sup>®</sup> network will charge you and the self-insured plan more for services.

A list of participating providers may be found at <u>deltadentalia.com</u>. You may also ask providers whether they have a participating agreement with Delta Dental or contact Delta Dental at 800-544-0718 to ask about specific providers. A breakdown of services is provided on the <u>Summary of Benefits Coverage</u>.

#### TIAA's Secure Mobile App

TIAA offers customers the ease of managing their TIAA accounts with <u>TIAA's secure</u> <u>mobile app</u>. View and monitor your account balances, contributions and much more from your phone. To learn more about how TIAA protects your information and accounts, visit the <u>TIAA Security Center</u>.

## **Financial Wellness**

#### **Student Loan Forgiveness Workshops**

Through the partnership with TIAA and SAVI, UNI employees can register to participate in Student Loan Forgiveness workshops. Learn more about how working for a Public Sector Employer like UNI helps faculty and staff meet some eligibility requirements toward <u>Public Service Student Loan Forgiveness</u>. To register for an upcoming workshop visit the registration <u>web page</u>.

#### **Money Smart Week**

Money Smart Week is April 9-16. There are free live webinars offered all week through lowa State University Extension and Outreach, including:

- April 11 | 1 p.m.Spend Smart. Eat Smart.
- April 12 | 1 p.m.
   Credit: Build and Improve It!
- April 13 | 1 p.m.
   Buying or Refinancing a Home

April 14 | 1 p.m.
 Social Security: Understanding Retirement, Spouse, and Survivor Benefits

To learn more about this week and register for events, visit MoneySmartWeek.org.

# My Well-being

#### **Health and Wellness Starts with Mindset**

Our inner thoughts may be our most powerful tool for shaping our days, weeks, months. Do you control your mindset or does your mindset control you? Cultivating a positive mindset can positively impact our lives. Practicing <u>gratitude</u>, incorporating <u>mindfulness</u>, and cultivating purpose are all proven methods to increase a positive mindset.

While our mind impacts what we eat, our food is the fuel our body needs. Eating foods like berries, fatty fish, and leafy greens have been <u>proven to improve brain health</u>. Also, "eating the rainbow" or a wide variety of fruits and vegetables is an excellent way to ensure your body is getting the nourishment it needs.

UNI employee well-being provides one tool that can assist with mindset through Free WW. The Free WW program provides tools that encourage eating more brain healthy foods, drinking more water, moving more, and improving mindset. The program provides this with a focus on balance and moderation so this can all work with any lifestyle. The best part is they take little time commitment and you don't have to purchase anything. Eligible employees can sign-up at any time. Learn more on our web page.

# **Employee Assistance Program**

#### Free Financial Consulting

April is Financial Literacy Month. Check-out the <u>Financial Wellness Digital Toolkit</u> provided by GuidanceResources. This month is a good reminder to use your EAP benefit that provides free financial consultation. The EAP provides unlimited telephonic financial counseling for eligible employees. Get help with budgeting, tax questions, credit concerns, and more. To get started call 855-784-2057. For more information please visit our <u>web page</u>.

#### **Crisis Resource Center**

The current conflict in Ukraine is affecting people everywhere. Uncertain situations can cause high levels of grief, anxiety, and stress. In addition, these situations can be difficult to understand and make sense to children as well. Check out the <u>Ukraine Crisis Resource Center</u> for resources for employees and family members that can help. To learn more about and access EAP resources visit our web page.

# **Upcoming Events**

#### FINANCIAL WELLNESS

### The Psychology Behind Saving Money and Other Good Financial Habits

Human Resource Services will host an informational session on saving money, other financial habits, and how they are impacted by the way we think. Learn strategies to save more and increase better financial habits. This session will be led by Guidance Resources, and take place on April 13 at 3 p.m., via Webcast. Please <u>register</u> 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 be presented by Therese Callaghan, Employee Well-being Coordinator, via Zoom on April 19 at 10 a.m. Please <u>register</u> in advance.

#### RETIREMENT READINESS

#### Bridging the Gap - Healthcare in Retirement Before 65

Human Resource Services will host an informational session on bridging the gap from your employer health plan to Medicare. Learn how to use the Marketplace or healthcare.gov to price Affordable Care Act (ACA) compliant plans, and options such as COBRA, Short Term Health Plans, Sharing Programs and Group Plans. This session will be led by Todd Cooper with Veridian Insurance and will take place on April 21 at 3 p.m., via Zoom. Please register in advance.

#### MY WELL-BEING

#### **Confidential Biometric Screening**

Human Resource Services will host a confidential biometric screening on April 22 from 7 to 9 a.m. in Gilchrist Hall, Room 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

#### **Mental Health Awareness**

Human Resource Services will host an informational session on mental health awareness. Learn more on signs to watch for, getting help, and reducing the stigma. Learn strategies to take care of your own mental health. This session will be led by Guidance Resources, and take place on April 27 at 3 p.m., via Webcast. Please <u>register</u> in advance.

Participation in events that occur during scheduled working hours must be approved by your supervisor. Employees on a university-approved leave should contact <a href="https://hrs.uni.edu/event-status">https://hrs.uni.edu/event-status</a>. 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 <a href="mailto:hrs-benefits@uni.edu">hrs-benefits@uni.edu</a>, at least one week prior to the event.



### TIAA April Financial Wellness Webinars

- April 12 | 11 a.m. to 12 p.m. CST
   Money at Work 2: Sharpening Investment Skills
- April 12 | 2 to 3 p.m. CST Looking to Turn Your Retirement Savings Into a Paycheck for Life?
- April 13 | 11 a.m. to 12 p.m. CST
   Quarterly Economic and Market Update with TIAA's Chief Investment Strategist
- April 14 | 11 a.m. to 12 p.m. CST
   Inside Money: Managing Income and Debt
- April 14 | 2 to 3 p.m. CST
   Retirement Income Diversification What, Why and How
- April 20 | 11 a.m. to 12 p.m. CST
   An Introduction to Alternative Investment: Real Estate

TIAA webinars are open to all employees. To register: https://www.tiaa.org/webinars2022

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



### **IPERS April Retirement Webinars**

- April 14 | 9 a.m. to 3 p.m. CST Ready Set Retire
- April 20 | 9 a.m. to 4 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: <a href="https://ipers.org/members/calendar">https://ipers.org/members/calendar</a>

# **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.

#### Sam Barr

Senior Information Technology Specialist, IT-Client Services
37 Years of Service, Retiring in April
Sam.Barr@uni.edu

#### Jan Cornelius

Secretary III, Psychology 21 Years of Service, Retiring in April jancor831@gmail.com

#### Linda Nielsen

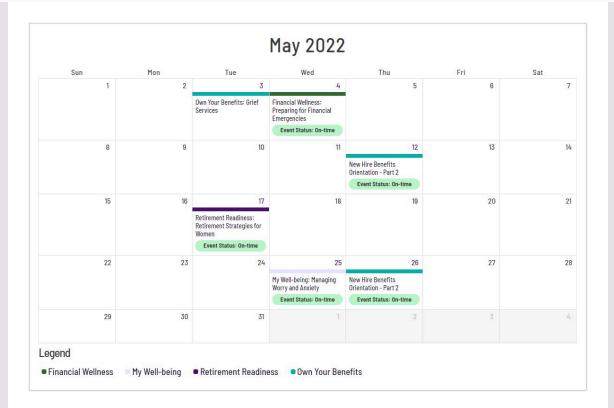
Lead Auditor, Internal Audit 14 Years of Service, Retiring in April linda.n1210@yahoo.com

## **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 in 2021 please email <a href="mailto:hrs-benefits@uni.edu">hrs-benefits@uni.edu</a> or call 319-273-2423. For additional information on retirement visit <a href="mailto:Retire from UNI: Next Steps">Retire from UNI: Next Steps</a>.

## **Coming In May**



### Stay Up-to-Date with HRS Events

Plan on attending an upcoming Human Resource Services (HRS) sponsored event? Please visit the HRS event status <u>web page</u> 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. <u>Subscribe</u> to receive the HRS News emails right to your <u>uni.edu</u> email account.

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

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

Login to MyUNIverse > My Page > Update My Personal Information. This information is sent to Human Resource Services and will be updated within four working days.