## **Employee Benefits & Well-being**

Human Resource Services



# AUGUST NEWSLETTER

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### **Contact Us**

If you have a question after reading this newsletter or visiting our <u>website</u>, please <u>contact us</u>.

# **Own Your Benefits**

### BeWell 24/7<sup>SM</sup>

Wellmark Blue Cross and Blue Shield provides a phone-in service for real help, from real people. Wellmark's BeWell 24/7SM can be reached for a variety of questions or concerns from those enrolled on UNI's health plans. You can discuss treatment options, have your health and wellness questions answered, coordinate health care appointments at home or

while traveling, and get assistance with record retrieval. Call 844-84-BEWELL (239355) to get your questions answered and visit <u>Wellmark's BeWell 24/7<sup>SM</sup> webpage</u> for more information.

#### FSA Store Coupon

If you are making purchases with your healthcare flexible spending contributions, the <u>FSA</u> <u>Store</u> is offering a coupon for \$40 off of a \$200 purchase. The FSA Store offers over 2,500 FSA eligible items in one place. To receive the discount, use code ASIF40 when checking out.

## **Financial Wellness**

#### Saving for College

With back-to-school season starting for the kiddos, it's a good time to remember to save for their future through College Savings Iowa 529. Not only are these plans a good way to invest in their future, it is also a helpful way to save on taxes at the same time. In addition to tax-free growth and tax-free qualified withdrawals, Iowa taxpayers who are participants can deduct up to \$3,785 for 2023 (adjusted annually for inflation) of their contributions per beneficiary, including rollovers, in determining their adjusted gross income for Iowa income tax purposes. This deduction applies to each beneficiary account they own and contribute to. For example, married participants who contribute to separate accounts on behalf of their two children can deduct up to \$15,140 (4 x \$3,785) in 2023. To learn more and start saving in a 529, visit the <u>College Savings Iowa webpage</u>.

## **My Well-being**

#### August is National Eye Exam Month

This is a timely reminder of the importance of annual eye screenings as a part of your overall health. If you are enrolled in a UNI Health Insurance Plan, you and anyone on your plan, are eligible for one routine eye exam, per calendar year. The in-network exam will be covered at 100% on each plan. For an out-of-network exam on the UNI PPO (Alliance Select) you will be charged 30% coinsurance after your deductible is met. To learn more visit our <u>Vision Options webpage</u>.

## **Employee Assistance Program**

#### **Peer Support Services**

As a part of your EAP you have access to <u>Togetherall</u>, an online peer support community. This service is available to all EAP eligible employees, their family members, and members of their household who are 16 or older.

With Togetherall you can access:

- Free and immediate support. There is no cost, no referral needed and no waiting lists
- A supportive online peer community where you can get (and give) support to others who understand how you might be feeling
- An anonymous space, free from stigma or judgment.
- A safe place to talk at any time of the day or night. Togetherall is moderated by mental health professionals at all times.
- A library of self-help materials including self-assessments and support articles
- Structured online courses, such as 'problem solving' and 'improving sleep'.

You can register for Togetherall today by visiting their webpage.

As a reminder, EAP is not meant for emergency assistance. For emergency assistance, use 911 or the emergency room. For suicide help call or text 988. For additional information on EAP <u>visit our webpage</u>.

# **Upcoming Events**

#### You Are Invited!

Join us for the <u>Employee Benefits and Well-being Fair</u>, September 14, 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.
- Help raise donations for the <u>Panther Pantry</u>.
- Receive your free flu shot.

#### **OWN YOUR BENEFITS**

#### ER? Urgent Care? Telehealth? What Should I Do?

Deciding on where to receive care can be confusing. Making the wrong choice can lead to delayed care or having to seek care at another provider. How do you know if you should visit urgent care, your doctor's office, or the ER? Shelly Ann Dillon, BSN, R.N. and Supervisor of Clinic Operations for MercyOne, will lead a one hour session on how to

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choose care for yourself and family members. The session will be offered in Gilchrist 009 on September 6 at 2 p.m. Please <u>register in advance</u>.

#### **RETIREMENT READINESS**

#### Bridging the Gap

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. The hour-long session will be presented by Todd Cooper with Veridian, on September 7, at 11 a.m. in Gilchrist 009. Please <u>register in advance</u>.

#### MY WELL-BEING

#### Fall 2023 Free Flu Vaccination Clinics

MercyOne will administer on-campus flu vaccination clinics for faculty and staff this fall. All health insurance eligible faculty and staff are eligible for one free flu vaccination each year. <u>Click here to register</u> in advance for your flu vaccine. For additional information visit our <u>Free Flu Vaccination webpage</u>.

Participation in events that occur during scheduled working hours must be approved by your supervisor. Employees on a university-approved leave should contact <u>hrs-leaves@uni.edu</u> for approval. Stay up-to-date with the status of this session by visiting <u>https://hrs.uni.edu/event-status</u>. 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 <u>hrs-benefits@uni.edu</u>, at least one week prior to the event.



## **TIAA** Consultation

TIAA Participants: Schedule a free personalized meeting with a TIAA financial consultant using the <u>online scheduler</u> or by calling 800-732-8353 (available weekdays from 7 a.m. – 7 p.m. CST).

## **TIAA August Financial Wellness Webinars**

Live with Confidence in Retirement: 5 Steps to Creating Your Retirement Income Plan (Retire)

August 9 at 11 a.m. (CT)

If you're thinking about making the transition to retirement, this webinar is essential for understanding how to create an income plan that helps you maximize your savings. In five steps you'll learn how different sources of income work, how to build your strategy for lifetime income and what to consider when planning withdrawals from your retirement assets.

We'll help you prepare by discussing how to:

- Estimate your expenses
- Understand your income sources
- · Build your strategy for lifetime income
- Withdraw your retirement assets
- · Review and adjust your plan when needed

#### W2W Charting Your Course: A Financial Guide for Women

August 17 at 1 p.m. (CT)

Your money shouldn't be sitting around doing nothing—and in this session, you won't be either. Our goal is to help give you an idea of where you are, figure out where you want to be, and of course, consider how you are going to get there.

We'll help you:

- Evaluate your financial health
- Set financial goals
- Discover how to make your money work for you
- Learn how to put it all together to create your financial plan

#### **Basic Social Security Strategies**

August 23 at 2 p.m. (CT)

If you want to learn how Social Security will impact your future, this webinar is for you.

Social Security will likely play a significant role in building your retirement income. It's part of a critical safety net for most retirees. When you're formulating your retirement plans, it's helpful to have an understanding of how and when you can rely on Social Security income.

In this seminar, we'll get to know the basics of Social Security including:

- Eligibility requirements
- How to apply
- How your benefit is calculated
- Strategies for claiming benefits

#### Invest for Success – Fine Tuning Your Retirement Strategy

August 29 at 12 p.m. (CT)

If you're in or near your peak earning years and want to do all you can to build a secure retirement, this webinar is for you. We'll move beyond investing basics to help you fine-tune your saving and investing strategies for retirement.

We'll discuss how to:

- Adopt a savings lifestyle
- Invest for the long term
- Avoid pitfalls that can sabotage your savings
- · Plan carefully before retiring
- · Get help with your planning

TIAA webinars are open to all employees. Visit <u>TIAA's webpage</u> to register.

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



#### **IPERS August Retirement Webinars**

 August 22 | 9 a.m. to 3 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: <u>https://ipers.org/members/calendar</u>

# **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.

#### Leroy J Anderson

Supervisor Plant Services, Utilities & Power Plant 48 Years of Service, Retiring in August <u>leroyanderson528@gmail.com</u>

#### **Dale Cyphert**

Department Head & Assoc Professor, Marketing & Entrepreneurship 26 Years of Service, Retiring in August <u>dale@cyphert.net</u>

#### James E Mattingly

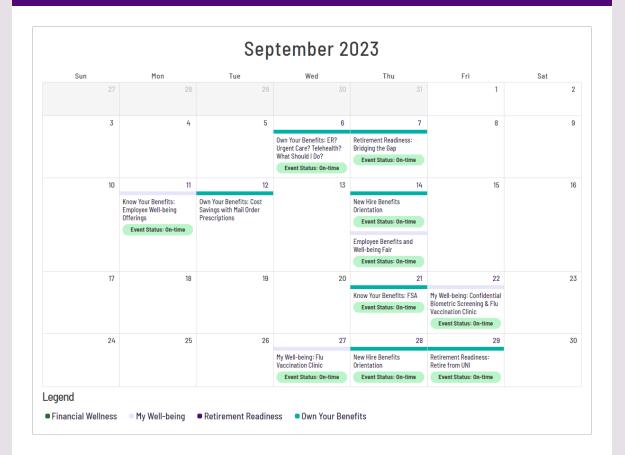
Assoc Professor, Management 20 Years of Service, Retiring in August jim.mattingly@uni.edu

# **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 <u>hrs-benefits@uni.edu</u> or call 319-273-2423. For additional information on retirement visit <u>Retire from UNI: Next Steps</u>.

# **Coming In September**



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

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