Employee Benefits & Well-being

Human Resource Services

In This Issue

- Life Insurance Changes
- Virtual Healthcare Services
- Additional FREE COVID-19 Test Kits
- Year End Charitable Giving
- Tobacco Cessation Services
- EAP for Holiday Blues
- 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.

We Will Miss You

After 15 years serving the University of Northern Iowa's Human Resource Services office and UNI employees, Therese Callaghan, Employee Well-being Coordinator, is starting a new position outside of UNI.

Through the years, Therese has provided amazing service and support to UNI employees in the areas of retirement readiness, financial literacy, biometrics, physical and mental health initiatives, the Employee Benefit and Well-being Fair, WW, EAP, and so much more. Our team will continue to provide all of these excellent services in her absence.

We are sad to see her leave, but also excited for her new endeavor. Therese will be missed and her shoes hard to fill! Therese's last day at UNI is today.

Own Your Benefits

UNI's Life Insurance Benefit is Increasing!

UNI's term life insurance coverage is changing effective January 1. The new coverage amount for each eligible employee is now determined by each individual's fringe benefit salary. The coverage amount is the amount that gets paid out.

- For those who make less than $84,000, their coverage amount will be two (2) times their annual fringe benefits salary, up to a maximum of $126,000.
- For those who make more than $84,000, their coverage amount will be one and a half (1.5) times their annual fringe benefits salary, up to a maximum of $300,000.

This change provides a greater paid benefit amount for all eligible employees. This is the perfect time to ensure your beneficiaries are up-to-date. Log in and designate beneficiaries through Benefits Self-Service by choosing 'My Beneficiaries' when logging in.

Virtual Healthcare Services

UnityPoint and MercyOne hospitals and clinics have online systems that allow patients to contact their care teams virtually. Through these platforms you are also able to request prescription refills, access test results, and read provider notes. Doctor on Demand, UNI's option for a virtual office visit, allows 24/7 care for common symptoms. Utilizing these services lowers the risk of exposure and illness during the cold and flu season.

FREE COVID-19 Test Kits

As of November 20th U.S. households can order four additional rapid COVID-19 test kits. This is in addition to what was offered in September. 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 COVID.gov for more information on ordering, as well as how to tell if your COVID-19 tests' expiration dates have been extended.

Financial Wellness

Year End Charitable Donations

This is the season of giving. If you are making donations to charities and want to include them on your 2023 tax deductions, there are some tips from the IRS. Remember all donations must be made by December 31, 2023 in order to be included in the 2023 tax year.

My Well-being

Looking to Quit Tobacco?

According to the American Lung Association, the leading cause of preventable death and disease in the U.S. is tobacco usage. The university provides free services to assist employees in quitting. You can receive assistance from Nurse Health Coaching for tobacco cessation and prescription drug benefits paid for 100% through your university health insurance plan. To learn more and get started visit the Tobacco Cessation webpage.

Employee Assistance Program

Holiday Blues?

The holidays aren't always the most wonderful time of the year. It is ok to not always feel holly and jolly. Your EAP is available to support you throughout the year including during times of holiday stress and/or grief. You don't have to push through alone. Reach out to your EAP and get started with in-person or virtual counseling to help. Call 800-327-4692 to get started.

Upcoming Financial Webinars

TIAA

TIAA December Financial Wellness Webinars

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

December 5 at 2 p.m. (CST)

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

Make the Move Toward Long-Term Financial Security: Your Mid-Career Retirement Check-In

December 7 at 11 a.m. (CST)

For anyone halfway down the road to retirement, this webinar is a critical checkpoint. It takes you through the keys to successful money management, how to juggle competing financial demands and retirement saving strategies that can help put you on the path to lifelong financial security.

We'll look at how to:

- Understand what you're aiming for
- Consider your priorities
- Put your spending plan together
- Know the ways to save

Write Your Next Chapter: 5 Steps to Setting Your Retirement Date

December 12 at 1 p.m. (CST)

For anyone starting to think seriously about when to retire, this webinar takes you through five steps to deciding when the time is right, including estimating retirement expenses, closing any income gap and understanding key milestones that can impact your retirement finances.

We'll help you think through how to:

- Estimate what you'll need
- Adjust as needed
- Consider key milestones
- Protect your savings

W2W Start 2 Finish

December 13 at 11 a.m. (CST)

Financial knowledge to get started on the right foot. Start caring for your financial well-being now. It's never too early to begin saving, and the sooner you do, the more prepared you may be down the road.

We'll share financial strategies:

- Understand your income and your outflow, and how to balance them to your advantage
- Discover how saving a little now can help you later on
- Make a plan for your finances and your financial future

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 December Retirement Webinars

- December 12 | 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.

Jane M Fritts
Secretary III, Academic Advising
33 Years of Service, Retiring in December
janefritts81@gmail.com

Kathryn B Luze
Senior Director of Development CHAS, Development & Foundation
21 Years of Service, Retiring in December
cassie.luze@uni.edu

Jean M McDonald
Professor, School of Music
35 Years of Service, Retiring in December

Sharon J Mord
Instructor, Interior Design and Textiles & Apparel
26 Years of Service, Retiring in December

Kim J Wrage
Equipment Operator, Transportation Services
22 Years of Service, Retiring in December

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 January

January 2024

Sun	Mon	Tue	Wed	Thu	Fri	Sat
31	1	2	3	4	5	6
7	8	9	10	11 New Hire Benefits Orientation Event Status: On-time	12	13
14	15	16	17	18	19	20
21	22	23 Financial Wellness: Preparing for Tax Season: What You Need to Know Event Status: On-time	24	25	26	27
28	29 Retirement Readiness: Retire from UNI Event Status: On-time	30 New Hire Benefits Orientation Event Status: On-time	31	1	2	3

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

Having a Life Event?

Visit our webpage to see what your next steps should be.