

# Employee Benefits & Well-Being

Human Resource Services



## FEBRUARY NEWSLETTER

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### Contact Us

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

### COVID-19 and Your Benefits

To view frequently asked questions about COVID-19 and your benefits, visit the [Forward Together](#) website.

# Own Your Benefits

## UNI Employee Self-Insured Health Insurance Plans & COVID Test Kits

If you are enrolled in one of the university health insurance plans, read the following message carefully.

Although our self-insured health plans cover the cost\* of approved tests purchased on and after January 15, 2022, we ask that you first use the following free options to help keep our university plan costs to a minimum:

1. FREE tests are available through [Test Iowa](#) and offer several [local pick-up sites](#) for convenience. The Student Health Center (SHC) on campus also has a supply in their lobby.
2. Four FREE tests per household from the US Government are now available and mailed directly to you by ordering at [COVIDtests.gov](#).
3. Employees who have established a flexible spending account (FSA), can also use FSA dollars to purchase COVID-19 tests.

If the above are not options for you and your family members, please visit the [Wellmark Coronavirus web page](#) for current guidance.

\*There is no retail cost to the member if COVID-19 tests are purchased from an in-network pharmacy (e.g., CVS, Walmart, Walgreens, etc.) or up to \$12 reimbursement per test if purchased from an out-of-network retailer (e.g., Menards). To determine if your pharmacy is in-network, call the 800 number on the back of your health insurance card. Selecting an in-network retailer over an out-of-network retailer will also help lower the cost to the plan. For more details and instructions on submitting a claim, visit the [Wellmark Coronavirus web page](#) and read the question section.

As a reminder, consult your primary care provider when experiencing symptoms, or when you have been exposed to COVID-19 to determine if and when you should be tested.

To learn about how claim costs impact our self-insured health plans, visit our [UNI Self-Insured Health Plans supporting web page](#). To keep current on your benefits, read the monthly [HRS Benefits and Well-being Newsletter](#).

If you have a family member(s) enrolled in one of the UNI self-insured health plans, please share this information with them so they can stay up-to-date on the COVID-19 testing options available to them and minimize the impact to our plans.

## IRS Form 1095-C for 2021 Tax Year

As part of the Affordable Care Act (ACA), employers are required to provide the IRS Form 1095-C to employees who were offered and/or enrolled in employer health insurance. The university will mail the 1095-C to the employee's home address on file prior to the March 2, 2022 deadline. While you **DO NOT need the IRS Form 1095-C to file your 2021 tax return**, you do need to keep it with your important tax documents. To show proof of health insurance coverage, UNI sends this information to the IRS on your behalf. For more

information about the IRS Form 1095-C, please visit the HRS supporting page (<https://hrs.uni.edu/aca/1095>).

### **Flexible Spending Account (FSA) Deadline for 2021 Contributions**

March 15, 2022, is the last day to experience claims for your 2021 [Flexible Spending Account \(FSA\)](#). Make sure all claims are submitted to ASIFlex by March 31, 2022 as unused balances will be forfeited. You may use the convenient [ASIFlex app](#) or upload claims through [ASIFlex.com](#). Don't forget you may also use your remaining 2021 balance by visiting [FSASore.com](#) to purchase eligible items, which include [over-the-counter items](#) such as COVID-19 tests.

## **Financial Wellness**

### **America Saves Week**

This year [America Saves Week](#) is February 21-25. It is a good reminder to review your budget, financial accounts, and find opportunities to save more. Experts agree the first step toward financial security is to set up an emergency fund. This is a savings account to be used when unexpected expenses arise (e.g. car trouble, job loss, furnace breaks). Having an emergency fund established allows you to be proactive and avoid incurring debt.

Most financial advisers recommend having three to six months of pay set aside for emergencies, but any amount is better than none. Review your budget and try to find even small places where you can cut back on spending and save more. This will help you be better prepared in the future.

If you already have an emergency fund established, this is also a good time to review saving more for retirement. You can do this at any time directly from your payroll by setting up a Tax-Deferred Annuity (TDA). To learn more and start saving in a TDA, visit our [Tax-Deferred Annuity plans web page](#).

## **My Well-being**

### **Have You Tried WW<sup>®</sup> (Weight Watchers<sup>®</sup>) Before?**

The Weight Watchers<sup>®</sup> program has been around for many years. You may have tried it in the past and perhaps felt like it was not the program for you. The Weight Watchers<sup>®</sup> of the past is not the WW<sup>®</sup> of today. There is a reason it is the number one doctor recommended program for weight loss, improving health, and maintaining a healthy lifestyle. At UNI we began to offer WW<sup>®</sup> in 2018 to a small cohort, as a result of receiving positive feedback we are now offering the program at no cost to all benefit eligible faculty and staff.

WW® has changed over the years to account for updated science and trends, to assist members at becoming more successful in reaching their health goals. The WW® app is better than ever and includes food trackers, physical activity trackers, sleep trackers, water tracking, and so much more. To learn more and start today, visit our [Free WW web page](#). If you have any questions regarding the program or getting signed-up, email [employee wellbeing@uni.edu](mailto:employee wellbeing@uni.edu).

## Employee Assistance Program

### How To Get Connected With Counseling Services

Our EAP provides free short-term counseling for life challenges. The quickest way to connect with services is to call GuidanceResources® at the toll-free number 1-855-784-2057. This is always answered by a masters level or Ph.D. level mental health clinician. They can assist you with immediate needs you may have and assist you in connecting with either virtual counseling or in-person counseling.

Once you are connected with counseling, you can expect to have an appointment scheduled in one week. If you are having any trouble connecting with the local counseling provider or are not receiving the response time expected, you should contact GuidanceResources® immediately. They can assist you in making another local connection and provide feedback regarding your experience. For additional information, visit our [EAP web page](#).

## Upcoming Events

### FINANCIAL WELLNESS

#### The Five Pillars of Personal Finance

Human Resource Services will host a financial wellness session led by GuidanceResources®. Learn more about the five pillars of personal finance and how to use them to improve your financial security. This one hour session will take place on February 9 at 9 a.m. via webcast. Please [register](#) 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 [hrs-leaves@uni.edu](mailto: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](mailto:hrs-benefits@uni.edu), at least one week prior to the event.*



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## TIAA February Financial Wellness Webinars

- February 16 | 11 a.m. to 12 p.m. CST  
Market Proof Your Retirement
- February 17 | 11 a.m. to 12 p.m. CST  
Understanding Health Savings Accounts
- February 17 | 4 to 5 p.m. CST  
Strategies for Staying on Track
- February 22 | 2 to 3 p.m. CST  
Estate Planning Considerations
- February 23 | 11 a.m. to 12 p.m. CST  
At Your Fingertips: Manage Your Money from Wherever You Are
- February 24 | 1 to 2 p.m. CST  
Discover the Power of Financial Well-Being
- February 24 | 4 to 5 p.m. CST  
Dinero en Funcionamiento 1: Las Bases de la Inversion

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.



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## IPERS February Retirement Webinars

- February 16 | 9 a.m. to 4 p.m. CST  
Creating a Secure Retirement
- February 17 | 9 a.m. to 3 p.m. CST  
Ready, Set, Retire

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

**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.

**Delbert Cordes**

Carpenter, Operations & Maintenance  
25 Years of Service, Retiring in February  
[delbertcordes@gmail.com](mailto:delbertcordes@gmail.com)

**Sharon Cordes**

Clerk IV, Design & Construction  
25 Years of Service, Retiring in February  
[sfcordes@gmail.com](mailto:sfcordes@gmail.com)

**Julie Heiple**

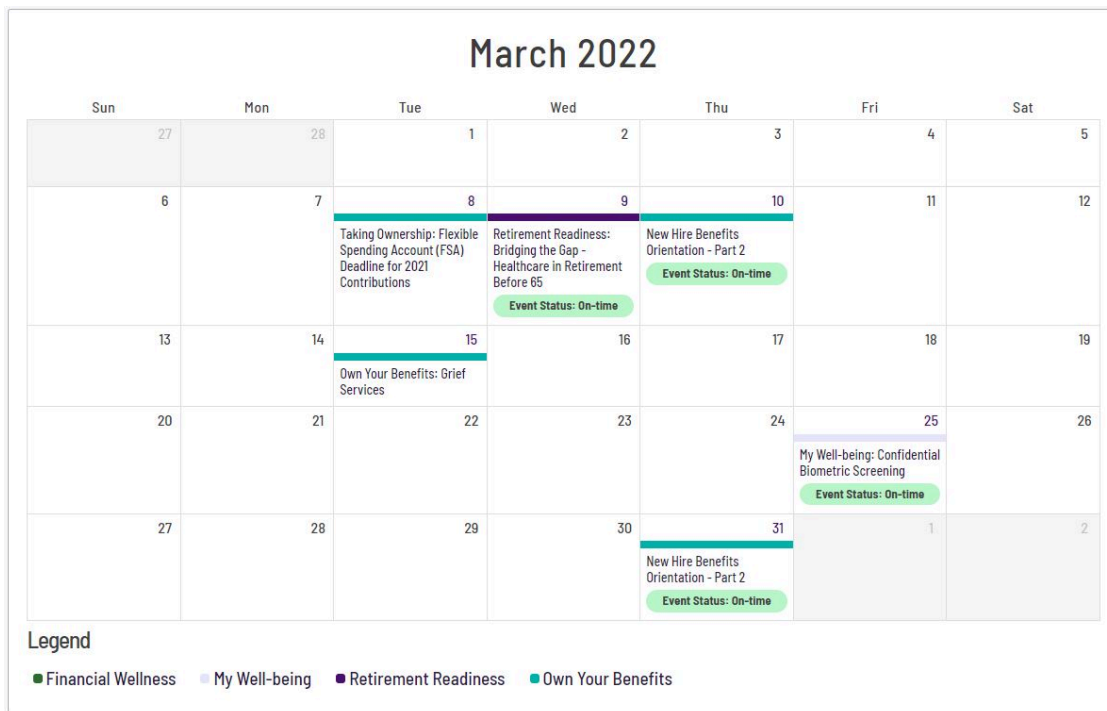
Senior Systems Analyst/BI, IT-  
Administrative Information Systems  
42 Years of Service, Retiring in February  
[julie.heiple@gmail.com](mailto:julie.heiple@gmail.com)

## 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 2022 please email [hrs-benefits@uni.edu](mailto:hrs-benefits@uni.edu) or call 319-273-2423. For additional information on retirement visit [Retire from UNI: Next Steps](#).

## Coming In March



## Stay Up-to-Date with HRS Events

Plan on attending an upcoming Human Resource Services (HRS) sponsored event? Please visit the HRS event status [web page](#) 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](http://uni.edu) 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.

