

# Employee Benefits & Well-being

Human Resource Services



## JANUARY NEWSLETTER

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### Contact Us

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

## Own Your Benefits

### New Wellmark ID Cards

All employees enrolled in either the UNI Blue HMO, or UNI PPO health insurance plans are receiving new ID cards. It's important to put it in your wallet and destroy any old ID cards

with an effective date before January 1, 2024. If you use an old card, your benefits may not apply correctly and the payment of your claims could be delayed or possibly denied. Always show your doctor's office or pharmacy the most up-to-date card. To ensure you are using the most recent card, look for the print date shown in the lower left corner on the front of your card. You may log into your [MyWellmark account](#) to request additional cards if more are needed as each enrolled employee will receive two. All cards will have just the employee's name on it.

### 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.

### IRS Form 1095-C for 2023 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, 2024 deadline. While you DO NOT need the IRS Form 1095-C to file your 2023 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 webpage](#).

## Financial Wellness

### National Financial Wellness Month

January is National Financial Wellness Month. A lot of us use the start of a new year to refresh ourselves mentally and physically. Why not use the start of a new year to reassess your financial wellness as well? The start of the new year is a great time to review your budget and savings, including your retirement savings. Do you have enough money left over after your budget to start, or increase, a [Tax-Deferred Annuity \(TDA\)](#)? TDAs can be started, stopped, or changed any month of the year. [Schedule an appointment](#) with a TIAA advisor if you have any questions on starting a TDA.

## My Well-being

### Start Healthy Eating Habits in 2024

When thinking about eating healthy, most people focus on the types of foods they are eating rather than the act of eating itself. Being able to maintain long-term healthy behaviors starts by forming healthy habits. Below are some strategies to help get

started. [Follow this link](#) to read more about how these strategies can change the way you eat.

- Eat in Moderation
- Portion Control
- Don't Skip Meals
- Know Your Facts
- Drink Water
- Don't Beat Yourself Up!

## Employee Assistance Program

### 6 Ways to Ease Seasonal Affective Disorder (SAD)

As all of the excitement of the holidays settles down, colder weather approaches and early sunsets continue, so we tend to isolate more at home. The season of sickness also approaches, so we isolate ourselves even more. It's important to be aware of the signs and symptoms of SAD (Seasonal Affective Disorder) and ways to ease it. Take a look at [this tip sheet](#) provided from our EAP vendor (EFR).

## Upcoming Events

### FINANCIAL WELLNESS

#### Preparing for Tax Season: What You Need to Know

Human Resource Services will host an informational session on taxes. Join us to learn more about current tax laws including: tax credits, deductions, W-4 withholdings, and additional ways to reduce taxable income through Flex Spending and Tax-Deferred Annuities. This session will have time allotted for questions and answers to your personal tax questions. This one-hour session will be led by Cathalene Bowler, Associate Professor of Accounting, January 23 at 11 a.m. via Zoom. [Advanced registration](#) is required. Please email tax questions to be answered in the session to [cathalene.bowler@uni.edu](mailto:cathalene.bowler@uni.edu) by January 16.

### 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 take place on January 29 at 10 a.m. in Gilchrist 009. 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 [hqs-leaves@uni.edu](mailto:hqs-leaves@uni.edu) for approval. Stay up-to-date with the status of this session by visiting <https://hqs.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 [hqs-benefits@uni.edu](mailto:hqs-benefits@uni.edu), at least one week prior to the event.

## Upcoming Financial Webinars



### TIAA January Financial Wellness Webinars

#### Quarterly Economic and Market Update: Understanding Volatility and Recent Trends

January 10 at 11 a.m. (CST)

Take a closer look at our views on the financial markets, including the U.S. economy, key market drivers policy and politics, and investing in public markets. This seminar will also cover the challenges that investors face and offer tips on how to navigate them.

#### Invest for Success: 5 Principles You Need to Know

January 16 at 1 p.m. (CST)

No matter where you are in your career journey, this webinar can help you understand the key principles of investing for retirement. From compounding to taxes to choosing investments, you'll learn that how you invest for retirement is just as important as how much you save.

We'll talk about how you can:

- Take advantage of time
- Make use of tax-advantaged savings options
- 
- Commit to regular contributions and stick to them
- Choose an appropriate investment mix
- Review your strategy and investments regularly

#### Take Control of Your Financial Life: Five Steps to Managing Money and Debt

January 18 at 2 p.m. (CST)

If you're just starting out or want to improve your day-to-day financial skills, this webinar will help you learn how to manage your money and balance your priorities so you can enjoy life now and save for the future.

We'll discuss how to:

- Balance income and expenses and prioritize your spending
- Create a spending plan
- Know how to use debt wisely
- Get your debt under control
- Build your credit score

### **Cybersecurity/Identity Theft Protection for Elders: Help Protect Yourself, Your Family and Your Money**

January 24 at 12 p.m. (CST)

This webinar will be a discussion on the growing issue of financial exploitation of older adults. Topics will include an overview of financial exploitation of older adults, top scams affecting older adults, red flags of financial exploitation, and the importance of having a trusted contact or Power of Attorney.

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 January Retirement Webinars**

- January 31 | 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.

**John E Fritch**

Dean & Professor, College of Humanities,  
Arts & Sciences

21 Years of Service, Retiring in January

[John.Fritch@uni.edu](mailto:John.Fritch@uni.edu)

**Cathy A Moore**

Bakery & Commissary Manager, Fresh  
Beginnings

23 Years of Service, Retiring in January

[Cathy.Moore@uni.edu](mailto:Cathy.Moore@uni.edu)

**Tamara M Powers**

Clinical Placement Administrator, COE  
Academic Advising & Teacher Education  
Success

15 Years of Service, Retired in December

[powerst@cfu.net](mailto:powerst@cfu.net)

**Rita S Siglin**

Secretary II, University Advancement

21 Years of Service, Retiring in January

[ritasue58@gmail.com](mailto:ritasue58@gmail.com)

**Laurie I Watje**

Director, John Pappajohn Entrepreneurial  
Center

16 Years of Service, Retiring in January

**Jeffrey D Weld**

Faculty, Biology

23 Years of Service, Retired in December

[WeldJeffrey@gmail.com](mailto:WeldJeffrey@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 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 February

February 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
28	29	30	31	1	2	3
4	5	6	7	8	9	10
				New Hire Benefits Orientation Event Status: On-time		
11	12	13	14	15	16	17
	Taking Ownership: Flexible Spending Account (FSA) Deadline for 2023 Contributions		My Well-being: Heart Health Event Status: On-time			
18	19	20	21	22	23	24
			Retirement Readiness: Retire from UNI Event Status: On-time			
25	26	27	28	29	1	2

**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.

