Employee Benefits & Well-being

Human Resource Services



MAY 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

One Dental Plan, Two Networks

Our UNI Dental Plan has <u>two networks</u>, the Delta Dental PPOSM and Delta Dental Premier[®]. Delta Dental references* the differences as:

- Delta Dental PPO: Dentists in this network agree to the lowest fees for services and includes 43% of lowa dentists.
- Delta Dental Premier: Dentists in this network agree to lower fees for services and includes 93% of lowa's dentists and 80% of dentists nationwide.

You can check to see which network your dentist participates in by using the <u>Find a Provider Tool</u> or by asking your dentist.

*Delta Dental Benefits Spotlight

Financial Wellness

Financial Health and Mental Health

Financial wellness is one component that impacts our health. Specifically, those experiencing financial difficulties are more likely to also experience increased anxiety and depression. Those suffering from depression and anxiety may find it more difficult to succeed financially. For those experiencing financial difficulties who also experience increased anxiety and depression, there are services available to help. This may include working with your health care provider and/or therapist for treatment. Once you are mentally well it is easier to get assistance from a financial advisor to work on financial wellness goals. If you are experiencing financial difficulties and it is negatively impacting your mental wellness, reach out for financial assistance. You can start with UNI's Employee Assistance Program (EAP) for free financial consultation. If you need additional assistance managing stress related to financial difficulties your EAP can also connect you with an EAP counselor that may provide you with tools to help. Be sure to take care of your financial health as a part of your mental and physical health.

My Well-being

National Bike to Work Day

May 17 is National Bike to Work Day. Join us in celebrating by riding your bike to work on May 17. Talk to your UNI coworkers and friends, grab your helmet and water bottle and ride to work together. If you live out of town, pick a location in town (i.e. the mall) to ride into campus from. Start your spring off healthy and help us reduce our carbon footprint on May 17. Take a picture of yourself with your bike helmet on once you get to work and email the picture to employeewellbeing@uni.edu along with your campus mail code. Once you have sent it to us we'll send you a UNI drawstring bag (quantity limited).

Active Member of Free WW?

If you are an active member of the Free WW program at UNI, we want to hear from you. Please take a few moments to take our <u>annual survey</u>. The survey will be open until May 15. If you have any questions email us at <u>employeewellbeing@uni.edu</u>.

Employee Assistance Program

Employee & Family Resources (EFR) App

Employee & Family Resources (EFR), our Employee Assistance Program vendor, makes it even easier for you to use their services with a mobile app. Through the app you have access to webinars, podcasts, meditation sessions, a chat feature with a counselor, and so much more. Downloading the app to your phone is easy, just search Employee & Family Resources in your app store, or see this flyer for more information.

Mental Health Awareness Month

May is Mental Health Awareness Month. We should always be aware of our mental state, along with keeping tabs on those around us. However, it can be hard to determine what is everyday stress vs mental illness. Each illness has its own symptoms, but some common signs could include:

- Excessive worrying or fear
- Feeling excessively sad or low
- Confused thinking or problems concentrating and learning
- Prolonged or strong feelings of irritability or anger
- Avoiding friends and social activities
- Difficulties understanding or relating to other people
- Changes in sleeping habits or feeling tired and low energy
- Changes in eating habits such as increased hunger or lack of appetite
- Overuse of substances like alcohol or drugs
- Inability to carry out daily activities or handle daily problems and stress

These signs and symptoms can show up in anyone, adults or adolescents. Don't forget there are resources to help us through these stressful situations or illnesses. Visit our <u>supporting services webpage</u> for more information on services available.

May Monthly Motivator

For the month of May, Employee and Family Resources (EFR) monthly motivator is to bring more joy to our lives. It seems simple, but first start off by recognizing what things bring you joy. We get so caught up in our busy lives that we don't recognize these little things enough. Try to experience joy 5 days a week. <u>Download EFR's calendar</u> for tips and to keep track of your progress.

Upcoming Events

FINANCIAL WELLNESS

Spotting the Signs of Elder Financial Exploitation

Human Resource Services will host an informational session on how to protect seniors against financial exploitation, guard them against identity theft, and help them prepare for others managing their finances. This session will help you understand why it is difficult for some seniors to identify and/or report financial exploitation. Help seniors determine a trustworthy power of attorney to manage their finances. Learn how to help seniors avoid identity theft through preventive practices, monitoring accounts and credit, and develop a plan for future emergencies. This session will be presented by Regions Bank on May 3 at 11 a.m., via Zoom. Please <u>register in advance</u>.

MY WELL-BEING

Health and Fitness 55+

Human Resource Services will host an interactive session on maintaining health and fitness at age 55+. Participants will learn tips, tricks, and exercises that are safe and will help maintain a healthy lifestyle. This hour-long session will be presented by Merriam Lake, with MercyOne Wellness, on May 15 at noon in Gilchrist 009. Please <u>register in</u> 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 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, at least one week prior to the event.

Upcoming Financial Webinars



TIAA May Financial Wellness Webinars

Opening Doors to the Future – Save in a 529 College Savings Plan May 1 at 11 a.m. to noon (CST)

In this webinar you can learn how 529 college savings plans work and how to invest in one for a child, grandchild, yourself or another loved one.

Invest for Success: 5 Principles You Need to Know

May 7 at 1 to 2 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

Basic Estate Planning Strategies

May 16 at 2 to 3 p.m. (CST)

Ensuring that our assets will pass to loved ones, and causes that are near and dear are important to most of us. Discover the components of a basic estate plan and strategies to ensure that your wishes are met.

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

May 21 at 1 to 2 p.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

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 May Retirement Webinars

May 22 | 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 <u>online scheduler</u> 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.

Janet A MacTaggart

Secretary II, Dancer Hall 40 Years of Service, Retiring in May simac@cfu.net

Bryan J Van Donslear

Visual Resources Curator, Art 22 Years of Service, Retiring in May vandons@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 please email hrs-benefits@uni.edu or call 319-273-2423. For additional information on retirement visit Retire from UNI: Next Steps.

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?

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.