

# Employee Benefits & Well-Being

Human Resource Services



## NOVEMBER NEWSLETTER

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### Contact Us

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

### 2023 Annual Open Enrollment: Going on Now!

The 2023 Annual Benefits Open Enrollment period is going on now and will run through November 30, 2022. This is a great time to review all your available UNI benefits, learn what is new, learn what is changing, and make changes to your benefit elections. Any changes made to your benefit elections will be

effective January 1, 2023. Open Enrollment is your only annual opportunity to change your benefits without a qualified life event. No action is needed if you do not wish to make changes to health, dental, vision, or VTL. However, employees wishing to contribute to a [Flex Spending Spending Account \(FSA\)](#) must enroll or re-enroll each year. For information about Open Enrollment, as well as a complete list of steps to take for a positive and successful Open Enrollment period, see the [Open Enrollment webpage](#).

## Own Your Benefits

### The Difference Between UNI's PPO Health Plan and UNI's HMO Health Plan

UNI has two [health plans](#) available for eligible employees, the UNI PPO (Alliance Select) and the UNI Blue Advantage (HMO). The UNI PPO (Preferred Provider Organization) plan provides coverage whether you are in-network or out-of-network, but you pay more for services provided outside of the network. The network for this plan is nationwide and is available in over 200 countries. The UNI Blue Advantage is known as a Health Maintenance Organization (HMO). This plan provides coverage only in the state of Iowa. Claims would only be covered outside of Iowa if [Doctor on Demand](#) was used, or the claim was considered an accidental injury or an emergency as determined by Wellmark. For more similarities and differences, review [UNI's Health Plan Comparison](#).

## Financial Wellness

### Meet with a TIAA Financial Consultant

The recent lulls in the stock markets can cause fear and anxiety about our financial futures. Do you question if you are still on track for retirement? This is a great time to revisit your investments with TIAA by meeting with a TIAA advisor. They can answer your questions and assist you with advice on whether making changes to your account is the right choice. You can [schedule online](#) to meet in person or virtually, or call 800-732-8353 (available weekdays from 7 a.m. – 7 p.m. CST).

If you are not with TIAA, but would like to consult with a financial advisor, you can contact our EAP at 855-784-2057. Our EAP provides unlimited telephonic financial consultations with an advisor.

## Employee Assistance Program

## Employee Assistance Program (EAP) or Healthcare

A frequently asked question is when should I use EAP, and when should I seek medical treatment? In general, if you are not well either physically or mentally you should start with your primary care provider (PCP). They can provide assistance on where to get started for any additional care. Your provider will likely refer you to your EAP to get started with counseling.

You can always contact EAP at any time. EAP provides six sessions per issue per year with either an in-person counselor or virtual (telehealth). For additional information please visit our [EAP webpage](#).

## My Well-being

### Daylight Savings Time and Sleep

Soon it will be time to change our clocks. On November 6 Daylight Savings Time will end and we'll move our clocks back one hour. Studies show this change in time disrupts our circadian rhythm which leads to less sleep and less quality sleep. Lack of sleep may wreak havoc on our physical and mental health. If you have any young kiddos around you know how important sleep is for the entire family's well-being.

When the clocks go back, you may be tempted to stay up longer because you essentially "gained" an hour. Instead, plan to "gain" that extra hour of sleep. Also, be sure to get a full nights rest several days leading up to the time change. The sleep foundation also offers [several suggestions for the time change](#) to have less of an impact on sleep, like practicing good [sleep hygiene](#). If you already experience insomnia or regularly have trouble getting good quality sleep you should check with your healthcare provider. Help and treatment are available, and can have a lasting impact on your physical and mental health. Sweet dreams.

## Upcoming Events

### MY WELL-BEING

#### Additional Flu Shot Clinics

All benefit eligible faculty and staff are eligible for one free flu vaccination each year. If you missed getting your flu shot, additional clinic dates and times that have been added. For additional information visit our [flu shot webpage](#).

### RETIREMENT READINESS

#### Retire from UNI

Human Resource Services will host two informational sessions 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. The hour-long sessions will be presented by Therese Callaghan, Employee Well-being Coordinator, on November 2 at 10 a.m and 2 p.m. in Gilchrist 009. Please register in advance.

**November 2 | 10 a.m. | [Click Here to Register](#)**

**November 2 | 2 p.m. | [Click Here to Register](#)**

#### MY WELL-BEING

##### **Confidential Biometric Screening**

Human Resource Services will host a confidential biometric screening on November 4 from 7 to 9 a.m. in Gilchrist Hall, Room 009. All benefit eligible employees may participate in one free biometric screening per academic year. For more information, and to register, visit the [confidential biometric screening webpage](#).

#### WELL-BEING WEDNESDAY

##### **Gratitude is a Skill for Happier Living**

Human Resource Services will host an informational session focused on how gratitude can improve your overall happiness. Gratitude is a skill anyone can learn as an alternative to regret and fear. We can focus on the positive elements of our lives with a few simple practices. Providing sincere compliments can help us build relationships and be grateful for others. Rather than being grateful because we "ought to", we can choose gratitude as a way of looking forward to each day. This hour-long session will be offered via Webcast November 16 at noon. Please [register in advance](#).

#### FINANCIAL WELLNESS

##### **Financial Planning for Life**

Human Resource Services will host an informational session focused on a holistic approach to financial planning. Financial goals are the specific long and short-term objectives to be attained through financial planning and management efforts. Among personal financial goals are things such as:

1. Financial Security
2. Travel
3. Education Planning
4. Retirement Planning
5. Estate Planning

Being able to succeed in reaching these goals requires a structure and plan with appropriate milestones, along with the ability to make adjustments along the way. This hour-long session will be offered via Webcast November 29 at 10 a.m. 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 [hqs-benefits@uni.edu](mailto:hqs-benefits@uni.edu), at least one week prior to the event.



## TIAA Consultation

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

## TIAA November Financial Wellness Webinars

### Inside Money: Managing Income and Debt

November 8 at 2 p.m. (CT)

Discover how to help make your money work harder by using your cash flow more effectively, developing good saving habits and better managing debt.

### The Power of Savings

November 9 at 2 p.m. (CT)

Whether you're the kind of person that lives and spends in the now or plans for what's ahead, there are always ways to save smarter. In this webinar you'll learn a number of strategies for better managing your money so you have the knowledge and confidence to pay your bills, save for a rainy day and achieve any larger financial goals you've set for yourself.

### Financial Housekeeping for Now and Later

November 10 at 11 a.m. (CT)

Get insights into your current financial situation and learn some practical steps you can take to help position yourself for future success.

### Money at Work 2: Sharpening Investment Skills

November 10 at 2 p.m. (CT)

Feel more secure in your savings strategy by verifying you're on the right track. And if you're off track, know what adjustments you need to make. Learn how to plan your investments and hold on to as much of your nest egg as possible.

### Lifetime Income: Marketproof Your Retirement

November 16 at 2 p.m. (CT)

You've worked hard to save for retirement. TIAA can help you understand how to create a diversified retirement income plan that protects you against key retirement risks.

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 November Retirement Webinars

- November 9 | 9 a.m. to 3 p.m. CST  
Ready, Set, Retire
- November 16 | 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: <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.

### Janice M Dawson

Cook I, Rialto

25 Years of Service, Retiring in November

## 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 December

December 2022						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
27	28	29	30	1	2	3
4	5	6 Own Your Benefits: Hearing and Device Discounts	7	8 New Hire Benefits Orientation - Part 2 Event Status: On-time	9	10
11	12	13	14 Well-being Wednesday: Managing Holiday Stress Event Status: On-time	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

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?

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.

