

# 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](#).

## Own Your Benefits

### Open Enrollment is Going on Now

The 2024 Annual Benefits Open Enrollment period is going on now and will run through November 30, 2023.

Effective January 1, 2024, both the employee and employer health insurance premiums will be experiencing a significant increase. The premium increases reflect the rise in healthcare costs, an unexpected increase in the number of high claims this past year, and anticipated claims for 2024. The university's employee self-insured health insurance plans by the numbers:

Fiscal Year	Total Paid Claims	Average Employee Contracts	Average Plan Members*	Average Paid Claims Per Member
July 2020 - June 2021	\$25,967,353	1,779	4,147	\$6,262.44
July 2021 - June 2022	\$27,532,339	1,705	3,999	\$6,884.70
July 2022 - June 2023	\$32,799,859	1,659	3,935	\$8,335.25

\*Includes both employees and family members enrolled in a UNI plan.

The university's health insurance plans are self-insured, which means UNI pays every medical and drug claim, not Wellmark. During the monthly payroll, both the employer and employee health insurance premiums are collected into an account which is then used to pay the claims. Premiums are determined based on past claims and anticipated future claim amounts.

If you and/or your loved ones use your plan, the following are actions everyone can take to help lower claim costs:

- **TAKE THIS STEP NOW.** Log into your Wellmark.com account. Click on the claims icon on the left. Then click on the download link under "SPEND REPORT". View the last page of the report and focus on the "Total Amount Paid by Health Plan" and "Your Total Responsibility" columns. Collectively, the employer and employee premiums are used to pay the "Total Amount Paid by Health Plan".
- Knowing how much a test or procedure costs can help you make informed decisions and budget for health care expenses. Wellmark's Cost Estimator Tool can provide cost estimates for common costs and prescription drugs.
- Utilize generic prescriptions when possible. Brand name drugs are significantly more costly than generic drugs, causing higher claims.
- Use emergency rooms only for true emergencies, and consider other options for care when not an emergency. Healthcare providers charge the plan more for emergency rooms visits.
- Utilize UNI's well-being services to receive your free annual flu shot and biometric screenings, rather than going to your healthcare provider.

During this time you will learn what is new for 2024, as well as review and change your benefit elections. Any changes made to your benefit elections will be effective January 1, 2024. 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 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](#).

## Financial Wellness

### Saving For Retirement

The university offers excellent retirement plan options with IPERS and TIAA for retirement savings. Additionally, employees are able to save more through a tax-deferred annuity (TDA). While TDA changes are not limited to Open Enrollment, it is an excellent time of year to review all of your benefit options, including retirement savings. To learn more about TDA options visit our [webpage](#). To enroll in, or make changes to your TDA, while you review all of your benefits visit [benefits self-service](#).

## My Well-being

### WW Studio @ University of Northern Iowa

UNI worked with WW (Weight Watchers) to add an on-campus [WW studio](#). The previous on-campus workshops were ended by WW at the start of the pandemic. All benefit eligible employees are able to join WW for free. If you are searching for a way to get back on track with healthy eating, movement, drinking more water, better sleep, and a more positive outlook, Free WW might be just what you're looking for. Join a diverse and welcoming community on-campus by attending weekly workshops and learning from others who have made positive changes to improve their health and well-being. To learn more and to get started visit our [Free WW webpage](#).

## Employee Assistance Program

### Employee Assistance Program

The UNI EAP program is available to all benefit eligible faculty and staff. It is available 24/7, 365 days a year, to assist employees experiencing life crises including grief. Each time you reach out to EAP, at 800-327-4692, you are connected with a licensed mental health counselor that can assist with immediate referral and assessment. They can also assist you with setting up in-person or virtual counseling sessions. For additional information on all services EAP provides please visit our [webpage](#).

# Upcoming Events

## 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 be presented by Therese Callaghan, Employee Well-being Coordinator, on November 6 at 2 p.m. in Gilchrist 009. Please [register in advance](#).

## OWN YOUR BENEFITS

### Know Your Benefits

Human Resource Services will host a series of sessions designed to help employees understand their benefits and benefit options. This recorded session will provide information and updates on the two UNI health insurance plans as a part of your complete benefits package. Jesse Lahmann, Senior Benefits Analyst, will lead this session via Zoom on November 9 at 1 p.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 [hrs-benefits@uni.edu](mailto:hrs-benefits@uni.edu), at least one week prior to the event.*



## TIAA November Financial Wellness Webinars

### W2W Guide to Savings and Investing

November 1 at 11 a.m. (CST)

Learn how to prepare for your future. Join us for a revealing trip through investing and saving strategies developed especially with women in mind. Your money shouldn't be sitting around doing nothing.

We'll show you the simple secrets to saving more:

- Learn the core concepts that guide all investing, get motivated, build a plan and take action
- Find ways to take on life's challenges without damaging future financial well-being

- Discover more about yourself with the Financial Personality Type Quiz
- Break down what your real goals are and learn how to reach them

### **Gifts from the Heart: A Charitable Road Map**

November 2 at 2 p.m. (CST)

Giving a charitable gift creates a legacy. Make yours count. Learn about gifts during life or at death, their tax impact, and how to maximize your gifts to charities.

For many people, charitable giving represents an opportunity to give something back. For others, it's a way to accomplish a cherished ideal. In either case, your charitable gift can make a difference both now and in the future. During this webinar we will discuss:

Basic considerations - finding the appropriate giving arrangement can be a difficult road to navigate, so it's important to consider not only which organizations you wish to benefit, but also what type of asset you will donate, when you give it and how.

Tax considerations - while a tax saving is rarely the sole motivation for making a charitable gift, a basic understanding of tax consequences can help you identify the gifts and giving techniques that may offer the greatest economic benefit to you and your family.

Strategies for making charitable gifts - while outright gifts are relatively easy to make, gifts can be made with a variety of assets, and can occur during your lifetime or at your death

### **Take Control of Your Financial Life**

November 8 at 1 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

### **Fine-Tuning Your Retirement Strategy: Investing Toward a Secure Future**

November 15 at 11 a.m. (CST)

If you're in or near your peak earning years and want to do all you can to build a secure retirement, this webinar is for you. We'll move beyond investing basics to help you fine-tune your saving and investing strategies for retirement.

We'll discuss how to:

- Adopt a savings lifestyle
- Invest for the long term
- Avoid pitfalls that can sabotage your savings
- Plan carefully before retiring

- Get help with your planning

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 15 | 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.

### Barbara S Payton

Secretary II, Center for Energy &  
Environmental Education

24 Years of Service, Retiring in November

[barbpayton22@gmail.com](mailto:barbpayton22@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 [hurs-benefits@uni.edu](mailto:hurs-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 [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.