

# Employee Benefits & Well-being

Human Resource Services



## NOVEMBER NEWSLETTER

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### Open Enrollment - Going on Now

The 2025 [Annual Benefits Open Enrollment](#) period is going on now and will run through November 30, 2024. During this time you may learn what is new for 2025, as well as review and change your benefit elections. Any changes made to your benefit elections will be effective January 1, 2025. 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.** Utilize [UNI Works](#) to make all changes and view the [Open Enrollment webpage](#) for more details.

## Own Your Benefits

### Verifying Dependents

Effective July 1, 2024, due to a recent audit, all employees having a qualified life event and making any changes to their family health and/or dental coverage must verify all dependent relationships by providing corresponding legal documentation. Any employee who submits a change to any coverage will receive the 'To Do' Verify Dependent Verification in their task box.

Examples of documentation:

- **Spouse** - marriage certificate, common law spouse affidavit
- **Domestic Partner** - notarized domestic partner affidavit
- **Child** - birth certificate which includes parents names, court order, or guardianship paperwork

Since this impacts all life events, including open enrollment, we are notifying employees now so documentation can be easily provided when required. At the time of your life event, you can securely upload documentation to [UNI Works](#) or bring it into the Human Resource Services office at Gilchrist 025. All documentation needs to be viewed by HRS staff, but no documentation will be retained after it's reviewed (i.e., if provided electronically, it will be purged). Do not send any personal documents through email as this is not secure.

Thank you for your patience and cooperation.

## Financial Wellness

### Free Financial Consultation

Need help with a financial situation? Employee & Family Resources (EFR), our Employee Assistance Program (EAP) vendor, can connect you with a certified financial expert for a free 30-minute consultation. All benefit eligible employees and their household members can take advantage of this great benefit. EFR also offers counseling, legal, child and elder care referrals and resources, and life coaching services. Visit our [EAP webpage](#) for more information and to get started.

## My Well-being

### Daylight Savings Time and Sleep

On November 3, Daylight Savings Time will end and we will move the clocks back one hour. For a lot of us, this change disrupts our routine which can lead to less sleep and

lower quality of sleep. Lack of sleep may wreak havoc on our physical and mental health. This month, sign up for the Fall Back to Sleep challenge. This will encourage you to continue, or start, a healthy sleep routine.

### **Challenge: Fall Back to Sleep**

To complete this challenge participants will track sleep hours each day, with a goal of at least 7 hours each day.

November 4 - 29 (4 weeks)

- Less than 6 hours: 0 points
- 6 to 7 hours: 1 point
- 7 to 9 hours: 2 points
- 9 to 10 hours: 1 point
- 10 or More hours: 0 points

The results of those points are then compared against one another and a real-time leaderboard is made available. This challenge will run for four weeks. Although activity trackers are supported, they are not required. Participants may enter their own data using the ChallengeRunner website or ChallengeRunner smartphone apps.

Visit our [UNI ChallengeRunner webpage](#) to sign-up.

## Employee Assistance Program

### **November Monthly Motivator**

Showing appreciation is something we can't over do, yet as a society, we don't do it nearly enough. This month's motivator from Employee & Family Resources (EFR) is encouraging us to show more appreciation. The goal for this motivator is to express appreciation two times a week, but why not push that goal to do even more? See the [November Monthly Motivator for ideas on showing appreciation and to track your progress.](#)

## Upcoming Events

### **You Are Invited!**

Join us for the [Employee Benefits and Well-being Fair](#), November 19, from 11:30 a.m. to 2:30 p.m. in the Maucker Union Ballroom.

This is an excellent opportunity to:

- Learn more about your benefits by visiting with our vendor representatives.

- Discover financial, health and well-being resources at UNI and in the Cedar Valley.
- Help raise [donations](#) for the Panther Pantry.
- Receive your **free** flu shot, while supplies last!

## MY WELL-BEING

### **Sleep and Mental Health**

NAMI (National Alliance on Mental Health) of Black Hawk County will be hosting a free presentation on November 13, at 7 p.m., at the First Congregational Church, 608 W. 4th Street in Waterloo. Psychiatric Nurse Practitioner Amber Lacina, BSN, RN, MSN, APMHNP, Medical Director of the North Iowa Regional Services, will discuss sleep and mental health.

## MY WELL-BEING

### **Supporting Someone Who is Grieving**

Human Resource Services will host a session led by Cedar Valley Hospice. Cedar Valley Hospice counselors will provide information on how to support someone who is grieving, and resources available in the community. This session will be held on Thursday, November 21, at noon in Gilchrist 007. Please [register in advance](#).

## FINANCIAL WELLNESS

### **Protect Yourself From Identity Theft**

Human Resource Services will host an informational session to familiarize yourself with the common forms of identity theft, take proper actions if you are a victim and learn how you can protect yourself. This session will be presented by Regions on December 3 at noon, via Zoom. Please [register in advance](#).

## RETIREMENT READINESS

### **Fortifying Your Financial Future**

Join Justin Dams, with Veridian Investment Services, as we discuss: strategies for building a retirement savings, balancing different financial goals, and preparing your estate plan. This session will take place on December 5, at 11 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://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.*

## Upcoming Financial Webinars



## TIAA November Financial Wellness Webinars

### Investing Essentials: 5 Principles to Invest with Confidence

November 5 | 11 a.m. to noon (CST)

How you invest today can impact what you'll have tomorrow. No matter where you are in your career journey, this webinar can help you understand five key principles of investing for the future so you can get the most from your money.

We'll talk about these important principles:

- Choosing the right type of account
- Understanding the risk/return trade-off
- Having the right mix of investments
- Staying the course
- Reviewing regularly

### Naming Your Beneficiaries: Why it Matters

November 7 | 1 to 2 p.m. (CST)

Naming beneficiaries to your financial accounts is probably something you've received a lot of reminders about, but maybe you haven't known why taking care of it is important.

In this webinar, learn:

- How to define what a beneficiary is
- Why naming beneficiaries is necessary
- How to identify your beneficiaries
- Why regularly reviewing your beneficiary designation is important

### How to Get the Most from Your Employee Retirement Plan

November 13 | 2 to 3 p.m. (CST)

Your workplace retirement plan is one of your most important employee benefits. In this webinar we'll show you how to take advantage of all your plan has to offer so you can save and invest with confidence and get the most from your money.

You'll find out how to:

- Optimize your savings
- Take advantage of advice
- Boost your financial smarts

### Family Wealth Education

November 19 | noon to 1 p.m. (CST)

Family wealth includes more than just economic resources. Equip your family members for the responsibility of what wealth brings.

We will discuss:

- The importance of a wealth transfer plan
- Age-appropriate education designed to instill positive wealth habits

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 14 | 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.

**Jeffery Moormann**  
 Painter, Housing and Dining Facilities  
 11 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 [hqs-benefits@uni.edu](mailto:hqs-benefits@uni.edu) or call 319-273-2423. For additional information on retirement visit [Retire from UNI: Next Steps](#).

## Coming in December

December 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3 Own Your Benefits: Verifying Dependents Financial Wellness: Protect Yourself From Identity Theft Event Status: On-time	4 TIAA: Take Control of Your Financial Life: 5 Steps to Save Money and Manage Debt Event Status: On-time	5 Retirement Readiness: Creating a Secure Retirement Event Status: On-time Retirement Readiness: Fortifying Your Financial Future Event Status: On-time	6	7
8	9	10 New Hire Benefits Orientation Event Status: On-time	11	12 Own Your Benefits: Virtual Healthcare Services TIAA: How Can I Afford College for My Kids or Grandkids Event Status: On-time	13	14
15	16	17	18	19	20	21
22	23	24 University Holiday	25 University Holiday	26	27	28
29	30	31	1	2	3	4

**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 [UNI Works](#) > Menu > Personal Information

### Having a Life Event?

Visit [our webpage](#) to see what your next steps should be.