

# Employee Benefits & Well-being

Human Resource Services



## OCTOBER 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

### 2024 Annual Open Enrollment is Coming Up

The 2024 UNI health insurance premiums for the employee and employer have been approved by the Board of Regents. 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 and our member healthcare experiences.

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:

- 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.

Open enrollment will be November 1 - November 30, 2023. Enrollment changes made by employees during open enrollment will become effective January 1, 2024.

Please watch for more open enrollment information in our November 1st [Benefits and Well-being Newsletter](#).

To view the 2024 self-insured health insurance premiums and upcoming learning sessions, visit our supporting [Open Enrollment webpage](#).

### **FREE COVID-19 Test Kits**

Beginning September 25, U.S. households can order four rapid COVID-19 test kits. We ask that when possible, you use the free options for test kits as the kits are not charged to our self-insured health plans (which impacts employee premiums). Please visit [COVID.gov](#) for more information on ordering, as well as how to tell if your COVID-19 tests' expiration dates have been extended.

### **Schedule Your Mammogram**

October is Breast Cancer Awareness month. It is recommended that women start [scheduling mammograms](#) at age 40. UNI's [self-insured health plans](#) cover one annual preventive care mammogram, including 3D preventive mammograms, per calendar year at 100%. Contact your provider to receive guidance on when, and how often you should test based on your family's health history.

## Financial Wellness

### Free Financial Consultations

The UNI Employee Assistance Program (EAP) provides unlimited free financial counseling and access to EAP's staff of financial experts for financial needs. Financial experts can assist you with budgeting, income tax questions, credit concerns, real estate advice, debt management, and retirement planning. To get started and set-up a financial consultation call your EAP at 800-327-4692.

## My Well-being

### World Mental Health Day

[World Mental Health Day](#) is October 10. Mental health is a universal human right. At UNI and in the Cedar Valley we have [many resources available](#). Help make mental health a reality by taking care of your mental health, and encouraging others to do the same.

### Fall Farmers Market

College Hill Farmers Market is open every Wednesday from 4-6 p.m. on 22nd St. between College St. and Olive St. through October 25th. It is a producer only market offering products including fresh seasonal produce, healthy snacks, baked goods, eggs, home decor, gifts, and more. The College Hill Farmers Market customer loyalty card is back!

Note: Customers can earn multiple loyalty cards with purchases while supplies last. To learn more visit the [College Hill Farmers Market webpage](#).

## Employee Assistance Program

### Free Life Coaching

The UNI Employee Assistance Program (EAP) provides free telephonic life coaching. The benefit is available to employees looking for personal growth. It is a proactive approach to become your best self, both at work and home. To learn more visit the [Employee and Family Resources Life Coaching webpage](#).

## Upcoming Events

## MY WELL-BEING

### Flu Vaccination Clinics

All benefit eligible faculty and staff are eligible for one free flu vaccination each year. For additional information on clinic dates and times visit our [flu shot webpage](#).

October 3 | 7:30 - 9:30 a.m. | [Click Here to Register](#)

October 13 | 7 - 9:30 a.m. | [Click Here to Register](#)

November 1 | 7:30 - 9:30 a.m. | [Click Here to Register](#)

## 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. These recorded sessions will provide information on the health, dental and vision benefits as a part of your complete benefits package. Jesse Lahmann, Senior Benefits Analyst, will lead these sessions via Zoom on:

Dental and Vision Benefits | October 5 | 3 p.m. | [Click Here to Register](#)

Health Insurance | October 10 | 1 p.m. | [Click Here to Register](#)

Health Insurance | October 30 | 10 a.m. | [Click Here to Register](#)

## MY WELL-BEING

### Confidential Biometric Screening & Flu Vaccination Clinic

Human Resource Services will host a confidential biometric screening and flu shot clinic on October 13 from 7 to 9:30 a.m. in Gilchrist 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](#). If you would only like to participate in the flu shot clinic, [click here to register](#).

## 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](#).

*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.*



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## TIAA October Financial Wellness Webinars

### Q4 GLW Quarterly Economic and Market Update

October 4 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.

### FE2 - Invest for Success: 5 Principles You Need to Know

October 11 at 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

### GLW: Cybersecurity

October 19 at 1 p.m. (CST)

Cybersecurity leaders from TIAA's Cybersecurity and Fraud Management Organization will share the latest insights and actions regarding:

- Threats and generative AI cyberattacks targeting higher education and other industries
- Steps professionals can take to avoid these crimes while saving time and boosting productivity
- Initiatives from government and higher education focused on generative AI cybersecurity and cyberattacks

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.

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## IPERS October Retirement Webinars

- October 18 | 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.

### Paula A Coulthard

Library Assoc Ordering/Cataloging Unit,  
Library  
39 Years of Service, Retiring in October

### Mary E Hover

Account Clerk, Facilities Management  
31 Years of Service, Retiring in October

### Jeanne W Little

Library Assistant IV, Library  
46 Years of Service, Retiring in October  
[jgirluni@gmail.com](mailto:jgirluni@gmail.com)

### Kathy E Siems

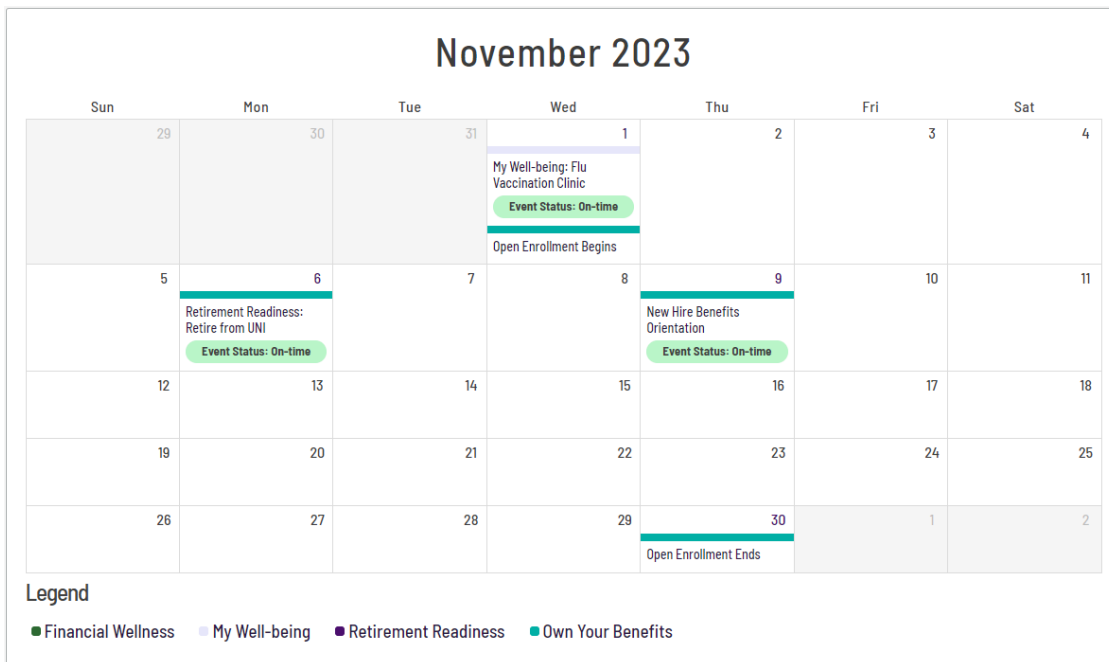
Public Safety Dispatcher II , Public Safety  
43 Years of Service, Retiring in October  
[siems.kathy@gmail.com](mailto:siems.kathy@gmail.com)

## 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 [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 November



## 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.

