

Employee Benefits & Well-being

Human Resource Services



SEPTEMBER 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

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.

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.

Read Your Explanation of Benefits (EOB), it Can Save You Money

Wellmark Blue Cross Blue Shield, our health insurance provider, will provide an Explanation of Benefits (EOB) each time a health or prescription claim is processed. Understanding your EOB is very important. The document tells you:

1. Your doctor's appointment/service, or prescription, has been reviewed by Wellmark.
2. How much our health plan account will pay towards what is owed for the appointment.
3. What you will owe as 'patient responsibility'.

An EOB is not a bill, if you owe anything the bill should come from the doctor's office. By [knowing your plan](#), and reading your Explanation Of Benefits, you can double check what you are paying towards your appointment or service is correct. You should always receive an EOB prior to receiving your bill, this way you understand why you are being charged.

For example, your provider could incorrectly submit a claim resulting in Wellmark denying the claim. You could then receive a bill for the service when UNI's plan actually covers the service that you received. By understanding your health plan, you can double check these charges and save yourself money. If you have questions on any charges relating to your health insurance, please call the number on the back of your Wellmark ID and/or your provider. To learn more please [watch our video](#).

Financial Wellness

Flexible Spending Account (FSA) Store Coupon

Do you have some healthcare FSA money to spend, or need to restock on some items for home? Save \$5 by shopping on the [FSA Online Store](#) by using the code **TAKE24C** at checkout. This offer is valid through December 31. One use per customer and exclusions do apply. See [FSAstore.com](#) for term details.

My Well-being

Fall Into Wellness

The start of a new semester is a great time to start a new workout routine, or pick up your routine from where you left off. UNI Recreation Services offers a variety of membership options and classes to choose from. Not to mention, the perk of being located right here on campus. Visit the UNI Recreation Services [webpage](#) for more information on memberships and how to register.

Fall Volunteer Fair

Volunteering comes along with so many great benefits. Meeting new people, providing a sense of purpose, improving your social skills and self-esteem are just to name a few. If you've been wanting to get more involved with your community, but not sure where to start, be sure to stop by the Fall Volunteer Fair. The fair will be taking place on September 5, in the Maucker Union Ballroom, from 10:30 a.m. to 1 p.m.

Employee Assistance Program

September Monthly Motivator

The Employee and Family Resources (EFR) monthly motivator is encouraging us to take more breaks. It is necessary that we break away from both work and life to keep our minds clear and our stress low. There are great examples on how to add breaks into your life on [this month's motivator](#). I encourage you to give them a try!

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.

FINANCIAL WELLNESS

Wise Use of Credit

Human Resource Services will host an informational session on how to use your credit wisely by knowing what it is, why it is important, and gaining an extensive knowledge of credit terms, types of loans, and details that can affect the overall health of your credit report. This session will be presented by Regions on September 3 at noon, via Zoom.

Please [register in advance](#).

RETIREMENT READINESS

Bridging the Gap

Human Resource Services will host an informational session on bridging the gap from your employer health plan to Medicare. Learn how to use the Marketplace or healthcare.gov to price Affordable Care Act (ACA) compliant plans, and options such as COBRA, short term health plans, sharing programs, and group plans. The hour-long session will be presented by Todd Cooper with Veridian, on September 5, at 11 a.m. in Gilchrist 009. Please [register in advance](#).

MY WELL-BEING

How to Deal with Crisis Situations

NAMI (National Alliance on Mental Health) of Black Hawk County will be hosting a free presentation on September 5, at 7 p.m., at the First Congregational Church, 608 W. 4th Street in Waterloo. Nick Rosauer, LISW, will present this month's program about how to deal with crisis situations.

MY WELL-BEING

How Light Exposure Affects Your Mental Health

NAMI (National Alliance on Mental Health) of Black Hawk County will be hosting a free education and support group for adults with mental illness, their families, and partners. This session will take place on September 9, from 6 to 7:30 p.m., at the Hawkeye Community College Adult Learning Center, 120 Jefferson Street in Waterloo.

OWN YOUR BENEFITS

Understanding Retirement Health Care Options

Human Resource Services will host an informational session on retiree health care options in retirement. Join us to learn about Medicare basics, supplemental plans, MedicareBlue Rx Plans (Part D), and Medicare Advantage Plans. All faculty and staff are welcome to attend. The hour-long session will be presented by Wellmark, September 17 at noon in Gilchrist 009. Please [register in advance](#).

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 take place on September 18 at 2 p.m. in Gilchrist 009. Please [register in advance](#).

MY WELL-BEING

Tips to Boost Your Mental Health

NAMI (National Alliance on Mental Health) of Black Hawk County will be hosting a free education and support group for adults with mental illness, their families, and partners. This session will take place on September 23, from 6 to 7:30 p.m., at the Hawkeye Community College Adult Learning Center, 120 Jefferson Street in Waterloo.

MY WELL-BEING

Confidential Biometric Screening

Human Resource Services will host a confidential biometric screening on September 27 from 7 to 9 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](#).

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 September Financial Wellness Webinars

W2W: Charting Your Course: A Financial Guide for Women

September 11 | 11 a.m. to noon (CST)

Your money shouldn't be sitting around doing nothing - and in this session, you won't be either. Our goal is to help give you an idea of where you are, figure out where you want to be, and of course, consider how you are going to get there.

We'll help you:

- Evaluate your financial health
- Set financial goals

- Discover how to make your money work for you
- Learn how to put it all together to create your financial plan

Attention to Detail: Financial Finishing Touches for Women

September 17 | 1 to 2 p.m. (CST)

What does your financial future hold? Financial success can often complicate your life, and we'd like to help. You'll learn some ways to stay in control of the portfolio you've accumulated.

We'll share financial planning strategies to help you:

- Stay in control of your wealth.
- Learn about investment and allocation strategies.
- Discover the right questions to ask a financial advisor.

Gifts from the Heart: A Charitable Roadmap

September 19 | 2 to 3 p.m. (CST)

If you're interested in sharing your wealth, this webinar is for you! We'll explain the strategic differences between gifting during life or at death, the tax impacts of each and how to maximize your charitable donations.

We'll help you think through:

- Which organizations to benefit
- What asset type to donate, and when and how to give it
- Tax considerations based on gift type or recipient

Write Your Next Chapter: 5 Steps to Setting Your Retirement Date

September 25 | noon to 1 p.m. (CST)

For anyone starting to think seriously about when to retire, this webinar takes you through five steps to deciding when the time is right, including estimating retirement expenses, closing any income gap and understanding key milestones that can impact your retirement finances.

We'll help you think through how to:

- Estimating what you'll need.
- Adjusting as needed.
- Considering key milestones.
- Protecting your savings.

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 September Retirement Webinars

- September 11 | 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.

Dean Seekins

Area Mechanic, Facilities Management
28 Years of Service, Retiring in September

John Vallentine

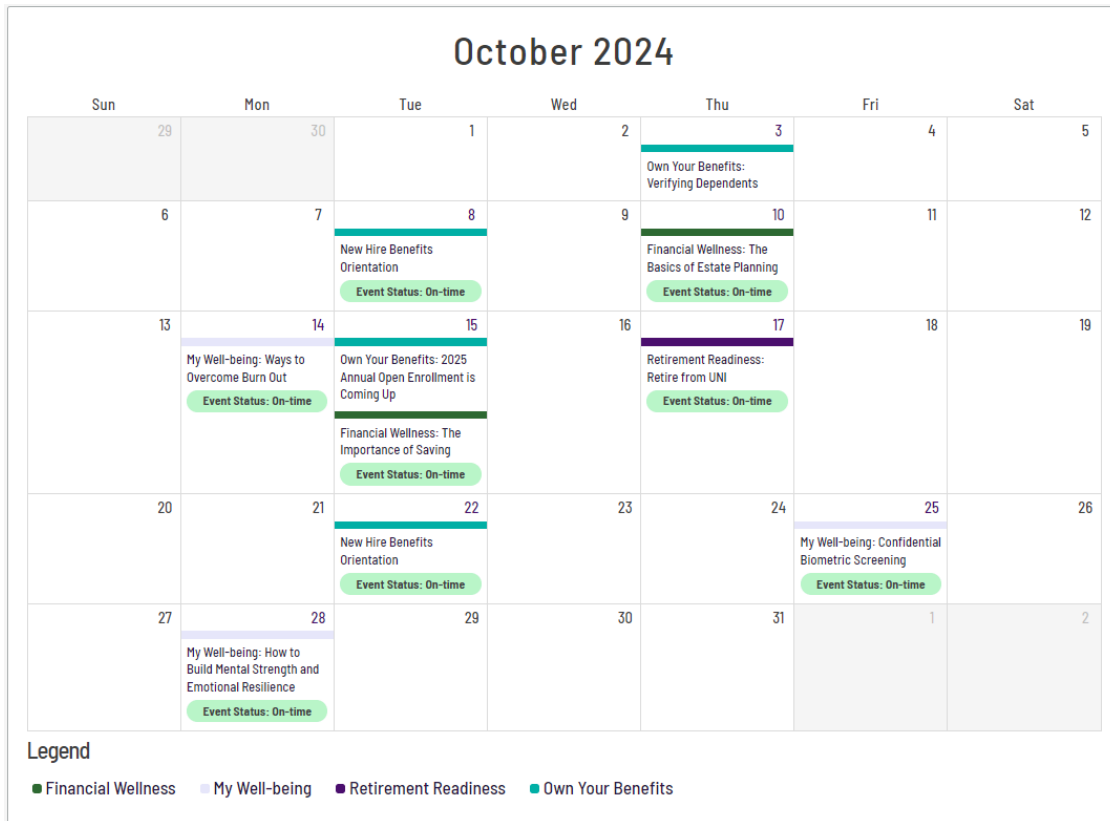
Associate Provost for Faculty, Academic
Affairs
33 Years of Service, Retiring in September

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 or call 319-273-2423. For additional information on retirement visit [Retire from UNI: Next Steps](#).

Coming in October



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.