



The Torch

The official newsletter for Indiana state employees

Take a personal path to attain Silver Status

HumanaVitality is available to employees, and their covered dependents, enrolled in a medical plan offered through the State Personnel Department.

As a HumanaVitality® member, you can earn points through a variety of ways. These include:

- Standard activities – in the areas of Education, Fitness, Prevention and Healthy Living categories. We will highlight a few examples below.
- Personal goals – after you complete the Health Assessment, HumanaVitality® suggests goals based on your health risks and needs.
- Vitality Kids - get credit for your under 18 dependent’s health prevention, participation in a sports league and more.

The more HumanaVitality® activities you complete, the more Vitality Points you earn! Each person and family’s path to Silver Status is unique to them. Using calculators, taking courses, setting goals and participating in challenges are a few of these alternative options and HumanaVitality® helps build on each of these as well.

Once you set a goal, HumanaVitality® also suggests recommended activities that award various points that

ultimately help you attain your set goal. For example, if you have a goal set to “Keep reducing your weight,” HumanaVitality may recommend that you complete the “Healthy Weight Conversation” or the “Is Your Weight Increasing Your Health Risks?” interactive health tool. You are awarded points for completing these recommended activities, on top of the



points you are awarded for completing a set goal!

When you have other household members enrolled in HumanaVitality®, their activities count towards your family’s Vitality Points too! So instead of working towards a goal alone, you get your family to join the fun and everyone gets healthy. While there is no requirement for your family to participate, it is recommended that they do. The points needed to reach Silver Status are determined by how many 18 and older dependents you have on your plan. Each 18 or older dependent on your plan adds the need for an additional 3,000 Vitality Points (in addition to the 5,000 required for the subscriber) in order for your family

Continued on page 3

In this issue

- 2 • Retirement seminar
- INFreefile available



- 3 • Personal path to Silver Status

- 4 • Vitality Checks
- Humana Customer Care

- 5 • Free webinars
- Earning fitness points

- 7 • Tobacco use agreement
- Win a FitBit!

The Torch is published monthly by the State Personnel Department and is available online at www.in.gov/spd

Got a story?

Submit your story ideas to: spdcommunications@spd.in.gov

Follow us on:



Retirement

Going to retire soon? Plan to attend this free seminar

If you are serious about retiring from state employment, register now for the upcoming Pre-retirement Seminar. The day-long workshop is **8:30 a.m. to 4:30 p.m.** on **April 15** in the IGC-S Auditorium. An hour break for lunch is also included. Another session is planned for October 14 if you cannot attend.

This program is designed to assist state employees with advance retirement planning by providing information useful in making informed decisions. A sound retirement requires careful advance planning involving numerous interrelated topics, including:

- Public Employees' Retirement Fund
- Social Security information and options
- Insurance –options for both life and health insurance
- Benefits obtainable through Social Security and Medicare

- Hoosier S.T.A.R.T. – pros and cons of different types of investments for future retirement security.
- Key elements in estate planning, including: last will and testament, living will, health care authorization, durable power of attorney and death taxes.
- The Indiana Long-Term Care Program as an element of retirement planning.

This workshop is free of charge. Employees may attend the seminar on state time; however, your supervisor's approval is required to attend. PeopleSoft automatically sends this person an e-mail asking him/her to approve your enrollment in this seminar. Travel time and cost is the employee's responsibility.

- [Click here for registration instructions](#)
- [View the agenda](#)



Your spouse is welcome to attend, but registration is not necessary if they are not a state employee. Seating is limited, so reserve your seat today by self-enrolling into the seminar. Questions may be directed to spdtraining@spd.in.gov.

Tax returns

INfreefile offers free online tax filing

This year, the Indiana Department of Revenue continues to offer qualified taxpayers, including state employees, a free tax-filing service called Indiana freefile (INfreefile).

If your adjusted gross income (AGI) is less than \$60,000 or you are eligible for the earned income tax credit, you may be eligible to file federal and state taxes for free with INfreefile.

This year, six vendors provide a fast, easy, and secure way to file taxes electronically. Vendors participating in INfreefile include 1040NOW, H&R Block, OLT Online Taxes, TaxACT, Tax Slayer and Turbo Tax. State employees should visit www.in.gov/dor/4586.htm to see if they qualify based on the vendors' options.

Advantages to filing taxes electronically include:



- Faster refunds – e-filed returns are processed in 10 to 14 days, while a paper return can take up to 12 weeks.
- More secure – fewer people see your personal information.
- Get more or pay less – e-filing software may suggest to you unknown credits or deductions
- More accurate – e-filed returns have a two percent error rate versus 20 percent for paper returns.

If you have questions about your return, please contact the department at 317-232-2240 or [e-mail](#).

2015 Historic Preservation Photo contest is this April

The Indiana Division of Historic Preservation and Archaeology (DHPA) is sponsoring its 11th annual Historic Preservation Month Photo Contest in 2015. Rules are pretty simple: Is it in Indiana? Is it at least 50 years old? If the answer is "yes" to both questions, then go take a picture and send it in. Photos can be color or black and white and should be printed 8x10 and matted with white or cream matte board. Limit of three entries per person.

Deadline is Friday, April 3, 2015. For guidelines and registration form, go to [the website](#). If you have any questions, please contact [Amy Borland](#).

Continued from page 1

Take a personal path to attain Silver Status in HumanaVitality

to earn Silver Status. Having your family members participate helps you attain Silver Status more quickly.

Each of the activities listed below requires a form to be submitted to verify each occurred. Log into HumanaVitality® and scroll to the bottom of the dashboard. Locate the resources link on the left side and click “HumanaVitality® Forms.”

Healthy Living

When you decide you want to live a healthier lifestyle, it can seem overwhelming and difficult knowing where to start. Consider health coaching through HumanaVitality®. Health coaching is a process that facilitates healthy, sustainable behavior change by challenging a client to listen to professional advice, identify their values and help transform goals into action. When you join the program, you’re matched with your own coach who can provide you with expert guidance, support and personal attention you need to create a plan for success. Best of all, there’s no additional cost to you. You’ll learn what you need to do to succeed and how to make healthy behaviors a habit so you can maintain your new, healthier lifestyle for years to come. Your coach will be there every step of the way to offer you encouragement, accountability, and support as you work to achieve lifelong well-being.

Vitality Points are awarded for the following health coaching topics:

- Weight management
- Tobacco cessation
- Stress management
- Healthy eating
- Physical activity
- Cholesterol management

- Blood pressure management
- Blood sugar (glucose) management

Members who sign up for health coaching have a confidential personal web page with a comprehensive platform of wellness tools and resources, and three easy-to-access, coaching modalities including: online, telephonic and scheduled on-line chats. All coaches are experts in the behavior change process utilizing a proprietary coaching model grounded in positive psychology. With a variety of backgrounds, Humana Wellness Coaches have successfully completed a rigorous training program.

To get started with Health Coaching:

- Sign in to [HumanaVitality](#)
- Click on your goal under “Goal snapshot”.
- Select “Enroll in a Coaching Program” under the recommended activities for your active goals

Another great way to earn points is by donating blood. You earn 50 points per donation, with a maximum of 300 per year. This process takes about an hour and your donation could save a life. And you earn points doing it! The Government Center has an upcoming drive scheduled for **March 11** from **8 a.m. to 3 p.m.** in Conference Room B. If you attend a state sponsored drive, be sure to take a [signed confirmation card](#) with you to submit along with a [Proof of Blood donation form](#) to HumanaVitality® for credit. You can also visit [IndianaBlood.org](#) or the [AmericanRedCross.org](#) to find a local drive near you.

Prevention

Annual preventive measures help ensure your optimal health and could possibly identify a problem early if

there is one. Since all three State medical health plans offer 100 percent coverage on preventive services, why not get points for them? Not only can you get points for your Vitality Check, but also for dental and vision exams. You earn 200 points for each exam a year, with a maximum of 400 points. Any other preventive screening, depending on age and gender, will earn you 400 points.

The more points you earn, the higher your Vitality Status giving you more Vitality Bucks to spend. The Vitality Mall has a variety of prizes to redeem including pedometers/fitness devices, gift cards, iPads and much more*!

Please note: In accordance with IRS Publication 15-B, these rewards are considered taxable fringe benefits that are included on the employee’s W-2 and subject to Federal tax withholdings, as well as Social Security and Medicare taxes. **Payroll will withhold the appropriate amount of tax for that reward corresponding with your personal tax elections, which will result in a net reduction in your pay.**

Mobile App

Download the smartphone app if you haven’t already! You receive ten points a month just by logging in from your mobile device. The free HumanaVitality app is available to download here:

- [iPhone in the App Store](#)
- [Android in the Google Play Store](#)

To see a full list of how to earn points, [click here.](#)

If you have any additional questions, call Humana Customer Care at **1-800-708-1105**.

Check your numbers with a Vitality Check

HumanaVitality is available to employees, and their covered dependents, enrolled in a medical plan offered through the State Personnel Department.

The first step after registering for HumanaVitality is to complete the Health Assessment. This assessment is an online questionnaire that can help you evaluate how healthy you are now, determine future health risks, and help you decide where and how to make improvements. Based on your answers, Humana calculates your Vitality Age™ and gives you access to your health results.

There are several opportunities to earn points towards achieving Silver Status. One high-point option is to complete a Vitality Check.® A



Vitality Check is a biometric screening that is similar to a yearly check-up. The information gathered during this check should include: height, weight, waist circumference and blood test including; total cholesterol, HDL, LDL, triglycerides and fasting blood glucose.

SPD is in the process of planning several State-sponsored Vitality Check events. At these screening events, there is no charge to employees with a medical plan provided by the State Personnel Department or their covered dependents over the age of 18. Some events are open only to employees working at specific locations due to security concerns. Sites will be classified as “Open” or “Closed” on the event schedule. Check upcoming newsletters or our [website](#) for more information as it becomes available.

If you are unable to attend a state sponsored screening event, Vitality Check screenings are available at:

- [Select Walgreens Pharmacies or Healthcare Clinics](#)
- [The Little Clinics](#), within select Kroger’s
- [Concentra Medical Centers](#)
- [Your physician’s office](#)

Each location requires you to bring a copy of the respective form and your Humana ID card to the visit. If you do not have a Humana ID card, please contact the Customer Care line to get the information you need for the visit.

If you have completed biometric testing at your doctor’s office anytime after Jan. 1, 2015, you may provide your doctor with the [Vitality Check form](#) to complete and send to HumanaVitality®. The Vitality Check Form must also be submitted to HumanaVitality® within 90 days of the testing.

Please check InvestInYourHealthIndiana.com for current schedule information or visit the Vitality Check page on HumanaVitality® for more information on scheduling your Vitality Check.

For additional information about HumanaVitality, please visit [our website](#). Don’t wait to register your [HumanaVitality account](#)! If you have any trouble registering or have additional questions, call Humana Customer Care at **1-800-708-1105**.

How can Humana Customer Care help?

HumanaVitality is available to employees, and their covered dependents, enrolled in a medical plan offered through the State Personnel Department.

HumanaVitality® empowers and provides you with the tools necessary to reach your optimal health.

Below is a list of items that the HumanaVitality Customer Care Team is able to assist you with:

- Program eligibility
- Program overview
- Health Assessment questions
- Vitality goals
- Vitality activities
- Activity status
- Compatible Devices
- Vitality Status, Points, Bucks
- Partnered Health Clubs
- HumanaVitality Jackpot
- How to get to Silver Status
- Missing link on website for HumanaVitality
- Errors on website
- Rewards and how to redeem
- General website navigation

HumanaVitality provides information within the site to help guide you and get the most out of the program. There is also a Help and FAQ link available under Member Support located at the bottom of your Vitality website. If you have any trouble registering or have additional questions, call Humana Customer Care at **1-800-708-1105**

Learn how to use HumanaVitality in a free webinar

Have you registered for HumanaVitality yet? Are you having trouble understanding how to effectively navigate the portal? **Corey Nelson**, the State's HumanaVitality representative is hosting several great learning opportunities that can help state employees and adult dependents understand how to register for and become more familiar with how to use HumanaVitality. These 45 minute webinar sessions include:



- How to register
- Taking your Health Assessment
- How to earn points
- Registering an approved activity device
- How to attain Silver Status

Webinar dates include:

- March 12 and 24
- April 9 and 21
- May 7 and 19
- June 9 and 25
- [Click here for information and links to register for these webinars.](#)

All webinars begin at **noon**. Click the link above to find the webinar of your choice and register today! Block a time on your calendar and take advantage of one of these opportunities to gain a deeper understanding of the HumanaVitality program!

Register with HumanaVitality today!
[Click here](#) to begin your journey.

Earning points for physical activity, fitness within HumanaVitality®

HumanaVitality is available to employees, and their covered dependents, enrolled in a medical plan offered through the State Personnel Department.

Many employees have already been taking advantage of the verified workouts to earn points to improve their Vitality Status. Below is an overview of the different ways you can earn workout points:

The first option is to workout at a participating health club. To find out if your health club is in the network, log on to HumanaVitality and follow this path—Get Healthy>Health and Well-Being>Fitness and Exercise. You can plug in the zip code of your health club to see if they are in the network. If they are, simply follow the steps to connect your gym membership and begin earning points. Workouts are generally loaded once a month, so don't fret if you don't see points for yesterday's workout. If your health club isn't in the network, you can recommend them. There are many factors to getting a health club in the network that include employee interest and willingness of the health club to send data to HumanaVitality. If your gym isn't in the network don't worry! There are other ways to get your verified workout points.

The second option to earn fitness points is by using a compatible fitness device. The great thing about the fitness devices is there is a wide array of devices that fit the needs and budget of just about everyone. You've probably already earned enough points to purchase a pedometer in



the Vitality Mall and if you don't want to wear a device, there are some free apps that track your activity including RunKeeper and Moves. Vitality points are awarded for workouts for getting 10,000 steps in a day, burning 200 calories in a single one hour workout or getting your heart rate at 60 percent of your maximum heart rate for a 30 minute workout. To find the right device for you, take a look at the device listing. It can help you understand all of the available devices, what activity they track and where you connect the device (website v. mobile app). The device list is constantly updated. Find device listing by visiting the website and follow this path: Get Healthy>Health and Well-Being>Fitness and Exercise>Fitness Devices>Learn more about Fitness devices.

Verified workout points are a great way to get to Silver Status, but not the only way. If workout points aren't an option for you please explore the website and keep an eye out for additional communications. If you need assistance with connecting a device, finding a device that works for you or help determining other ways to earn points, please contact the HumanaVitality Customer Care team at **1-800-708-1105**.

Asthma in children: care plans are key to a healthy, active life

At six month old Charlotte started wheezing. At first, her parents assumed it was related to increased activity, or possibly due to an ear infection or the cold weather. They soon noticed that she breathed heavily while sitting still, coughed while sleeping, and always seemed a little wheezy. Her parents described these symptoms to her pediatrician, who ruled out pneumonia and checked her airways. Charlotte was diagnosed with asthma two months later.

Asthma is a disease that affects the lungs, causing wheezing, breathlessness, chest tightness, and nighttime or early morning coughing. It is one of the most common long-term diseases in both children and adults, and can be potentially fatal. According to the Centers for Disease Control and Prevention (CDC), in 2010, there were 18.7 million adults, and 7 million children, nationally with asthma. In 2011, 7.1 percent of children with asthma in Indiana were under the age of five.

Asthma's cause is unknown, and it can develop at any age. According to the National Heart, Lung, and Blood Institute, some risk factors may contribute to the development of asthma, including a family history of asthma or allergies, exposure to viral infection in infancy, and certain respiratory infections as a child.

Signs and Symptoms

Asthma symptoms in infants and toddlers differ from those in adults, and may include noisy breathing, increased respiration rates, lethargy, difficulty sucking or eating, and soft crying. These symptoms are similar to other childhood illnesses including

croup, bronchitis, epiglottitis, cystic fibrosis, pneumonia, upper respiratory tract viruses, gastro esophageal reflux, and congenital abnormalities. This can make an asthma diagnosis in infants and toddlers difficult to obtain.

The Asthma and Allergy Foundation of America encourages parents to seek immediate medical attention if children have any of the following symptoms:

- Breathing increased 50 percent or more above normal
- Difficulty with sucking or eating that leads to a refusal to eat altogether
- Cyanosis — very pale or blue coloring in face, lips, fingernails
- Rapid movement of nostrils
- Ribs or stomach moving in and out deeply and rapidly
- Expanded chest that does not deflate when child exhales
- Failure to respond to or recognize parents

Diagnosis and Treatment

According to the CDC, to obtain a diagnosis of asthma in children, the primary care provider may utilize lung function testing, screening for allergies, and discussing symptoms such as nighttime coughing, breathing difficulty, chest tightness, wheezing, or colds that last longer than ten days, as well as checking for a family history.

Once a diagnosis has been made, the CDC encourages parents to maintain routine medical visits with their child's primary care provider; have a current asthma action plan that lists asthma triggers, contact information for the child's physician, and current medications and dosage information; ensure medication is immediately available and used as prescribed; limit the child's exposure to environmental

triggers such as smoke, dust mites, pets, mold and outdoor air pollution; and to maintain a tobacco smoke free house and car.

It is important that a current asthma action plan is available and understood by all of the child's caregivers. Parents are encouraged to work with their primary care provider to decide which plan is right for the child.

There is no cure for asthma, and children do not outgrow the disease; however with proper treatment, it can be managed and children can lead active and healthy lives.

Today, Charlotte is similar to any toddler. She is active and busy, and loves to run and play. Her parents have learned a lot from her pediatrician about asthma in children, and have taken that information back to their daycare providers to educate them on Charlotte's symptoms and needs.

To be connected with Indiana asthma programs and resources, visit the Indiana State Department of Health Asthma Program or call the Indiana Family Helpline at 1-855-Help-1ST (855-435-7178).

Talk to a doctor if you or a loved one suspect you may have asthma or that your asthma is getting worse. If you don't have health care coverage or access to a doctor, see if you're eligible for the new Healthy Indiana Plan (HIP 2.0) by visiting www.HIP.IN.gov or calling 1-877-GET-HIP-9.

Thanks to the Indiana State Department of Health for this submission.

Do you understand your medical plan's tobacco use agreement?

During Open Enrollment, employees electing medical benefits were offered the 2015 Non-Tobacco Use Agreement. This incentive is also offered to newly hired employees enrolling in medical benefits and can be accepted or declined. If accepted, this agreement is a year-long contract with the State in which employees abstain from the use of any tobacco products in exchange for a \$35 reduction in their bi-weekly medical



Non-tobacco use incentive

premium. If you accepted this agreement and continue to use tobacco products, your job is at risk.

Every employee who accepted the Non-Tobacco Use Agreement is subject to random tobacco testing and could be selected at any point throughout the year. Testing dates and locations are not disclosed in advance and any employee who tests positive could be terminated. If the State receives information that an employee has accepted the Non-Tobacco Use Agreement, but is using tobacco products, they are also subject to testing under reasonable suspicion.

Tobacco and nicotine products are addictive and the habit is very difficult to give up. If you have tried to quit, but continue to use tobacco products, you must immediately revoke your agreement in PeopleSoft. To access the revocation request page, login to PeopleSoft and click Self Service > Benefits > Revoke Non-Tobacco Use Agreement. Then follow the prompts to submit the request to revoke your

agreement. If you need assistance revoking your Non-Tobacco Use Agreement, please contact the State Personnel Department – Benefits Division at (317) 232-1167 or toll-free at (877) 248-0007.

Once your request to revoke the agreement is submitted and approved, an increase of \$35 is applied to your bi-weekly medical insurance premiums. Also, any previously discounted premiums in which you received the \$35 incentive are collected, but your employment is secure. For assistance in becoming tobacco free, please contact the Indiana Tobacco Quitline at 1-800-Quit-Now. This free service is available to all Hoosiers seven days a week from 8 a.m. to midnight. The State also offers a variety of smoking cessation resources for those enrolled in our medical benefits.

Spring forward has arrived!

At 2 a.m. on March 8, 2015, Americans turn their clocks ahead one hour, marking the beginning of Daylight Saving Time (DST). State of Indiana employees who are working at 2 a.m. Sunday, March 8, when clocks spring forward due to the time change, are to receive their normal amount of pay for that shift.



A chance to win a FitBit

Remember to log in to HumanaVitality and complete your Health Assessment before April 30 to earn 250 bonus points towards reaching Silver Status. As an added reward, eligible medical plan holders who complete the Health Assessment before April 30 are also being included in a drawing for a Fitbit Flex.

Winners will be listed in a future issue of the Torch and the fitness device* will be shipped to home addresses on file.

Please note: In accordance with IRS Publication 15-B, these rewards are considered taxable fringe benefits that are included on the employee's W-2 and subject to Federal tax withholdings, as well as Social Security and Medicare taxes. **Payroll will withhold the appropriate amount of tax for that reward corresponding with your personal tax elections, which will result in a net reduction in your pay.**



Artwork by Jerry Williams

Benefits

Need help balancing your life? Try a free Anthem EAP webinar

It is tough to focus at work sometimes when all you can think about are problems at home or in your personal life. Conversely, it can be hard to relax at home, because you are worried about every stressful thing happening at work. These restless thoughts begin to seep into your everyday life and may have negative effects on your job, relationships and well-being. Anthem's Employee Assistance Program (EAP) offers confidential help to all State of Indiana employees through personal phone counseling or their interactive [website](#) 24 hours a day, seven days a week. It offers a variety of resources for balancing work and home life including audio sessions, articles, assessments, and archived or newly published online webinars.

The 2015 webinar Anthem EAP

calendar has released and is showcasing one online seminar per month. Webinar topics include ways to improve your mental health, estate planning, communication skills and adult care giving. Launch these online webinars the third Tuesday of every month at 12 and 2 p.m. EST. March's [upcoming webinar topic](#) is titled Get It Together which teaches you strategies to keep you and your family safe in case of natural disasters and other emergencies. It is open to all State of Indiana employees. Also, if you can't make it to the scheduled time, the webinars are automatically placed in an archive to view at your convenience.

If you would like to register for Anthem EAP's monthly webinars, visit [AnthemEAP.com](#) and click the Login button under Members on the

left side of the page. When asked for your full company name, enter State of Indiana and click Login. Toward the bottom right-hand side of the screen, there is a gray box which lists upcoming Online Seminars. You can click one of the listed webinars, click View All to see all upcoming webinars, or click View Archived to see past online seminars. After you have clicked the title of the desired webinar, select the session you want and then complete the registration process. Once you submit your registration, you should receive a confirmation e-mail containing all of the information needed to join the webinar. Also, the event is added to your Outlook calendar as a reminder. For more information on the Anthem EAP program, please visit their [website](#) or contact 1-800-223-7723.



On Feb. 9, Governor Mike Pence announced eight winning school and business partnerships in the second round of Innovative Career and Technical Training grants, which will help to make available to Indiana high school students new work-based learning opportunities in advanced robotics, agriculture and precision machining technologies.

Ensure your dependents on your medical plan are eligible

The state of Indiana has instituted a process to verify the eligibility of dependents enrolled in the state's health, dental and vision plan(s), which helps keep plan costs down. Please make sure that dependents enrolled on your plan(s) are eligible per guidelines in the Benefits Handbook. Notify the Benefits Hotline if you know a dependent is no longer eligible for coverage, possibly due to a divorce or aging out. As always, remember that it is your responsibility to remove ineligible dependents within a timely manner according to rules of a qualifying event.

If you experience a qualifying event, you must report the change to your benefits within 30 calendar days of the event and provide required documentation.

Any questions concerning the dependent audit should be directed to the SPD Benefits Hotline at 317-232-1167 (within 317 area code) or 877-248-0007 (toll free). [Visit the website](#) for more information.

Celebrate St. Patrick's Day with the Hoosier Lottery!

Monday, March 16th

Greening of the Canal

Ohio & West Street

5:00pm – 6:00pm

- Live music by Eunan McIntyre
- Greening approximately 5:45pm

IMAGINE THAT.

Tuesday, March 17th

Hoosier Lottery "Imagine That" Stage & Block Party

Vermont Street (Between Meridian & Pennsylvania)

10:00am – 11:00am

- Free Coffee & Doughnuts courtesy of Village Pantry
(while supplies last)
- Live music by Eunan McIntyre

11:30am

35th Annual St. Patrick's Day Parade
presented by the Hoosier Lottery

12:00pm – 2:00pm

- Live music by Highland Reign
- Prize drawings
- Appearance & autographs by Hoosier Lottery draw hosts
and Hoosier Lottery mascots

Visit hoosierlottery.com for more information





Hoosier Lottery and Ivy Tech Community College announce new course offering

Massive open online course encourages financial literacy

INDIANAPOLIS (Feb. 26, 2015) – The Hoosier Lottery and Ivy Tech Community College today announced a first-of-its-kind partnership with the goal of providing a free resource to adults seeking to increase their financial literacy.

The Hoosier Lottery and Ivy Tech are together launching a [Massive Open Online Course \(MOOC\)](http://www.LearnFinancialLiteracy.com), an educational experience using vignettes and interactive test questions to provide guidelines on basic financial skills. The MOOC's content and benefits are initially being promoted to Hoosier Lottery winners and Ivy Tech students statewide, but the course is free and available to access by all adults throughout the State of Indiana by visiting www.LearnFinancialLiteracy.com.

Participants may learn various aspects of financial literacy and money management through four modules, ranging from budgeting money and managing credit to paying off debt and planning for retirement.

"I am pleased the Hoosier Lottery and Ivy Tech now offer this financial tool to Lottery winners, Ivy Tech students and adults throughout the State," said Hoosier Lottery Executive Director Sarah Taylor. "We support responsible lottery play and encourage winners to seek counsel from trusted financial and legal professionals before making decisions on how to manage their winnings."

"The initial financial investment to produce the MOOC exemplifies GTECH Indiana's commitment to highlight corporate social responsibility and to give back to the community, which is also a pillar of the annual business plan," said GTECH Indiana COO & General Manager Colin Hadden.

"Partnering with the Hoosier Lottery to provide Ivy Tech students with a free resource on financial literacy is a win for our students," said Ivy Tech Provost and Senior Vice President Dr. Mary Ostrye. "I am confident participants seeking to understand the basics of financial literacy will find the content useful upon completion of the course."

February is a fitting month to make the financial literacy course available to Ivy Tech students, as thousands of students are in the process of applying for financial aid before the March 10 state deadline. More than 54 percent of Ivy Tech students receive financial assistance for their education through the form of federal Pell grants. As the recipients of financial aid, Ivy Tech aims to ensure students have the appropriate resources available to manage money and pay off debt, should students obtain loans.

Interested Hoosiers can access the MOOC by visiting the following web address: www.LearnFinancialLiteracy.com. Participants who successfully complete the course receive a printable certificate.

The MOOC was produced by Indianapolis-based [Creative Street Media Group](http://www.CreativeStreetMediaGroup.com), with financial literacy guidance from senior-level [KeyBank](http://www.KeyBank.com) officials. Upfront production costs were capitalized

by GTECH Indiana, the company working on behalf of the Hoosier Lottery in the areas of distribution, sales and marketing.

ABOUT THE HOOSIER LOTTERY: Hoosier Lottery distributions benefit every county throughout Indiana. The Hoosier Lottery contributes \$30 million to local police and firefighters' pensions and \$30 million to the Teachers' Retirement Fund. In fiscal year 2013, the Hoosier Lottery contributed \$164.5 million to the Build Indiana Fund. To learn more about the Hoosier Lottery, visit www.hoosierlottery.com/givingback. Download the official Hoosier Lottery [app](#) and follow on [Facebook](#) and [Twitter](#). Hoosier Lottery [logos](#) are available online.

ABOUT IVY TECH COMMUNITY COLLEGE: Ivy Tech Community College is the state's largest public postsecondary institution and the nation's largest singly accredited statewide community college system serving nearly 200,000 students annually. Ivy Tech has campuses throughout Indiana. It serves as the state's engine of workforce development, offering affordable degree programs and training that are aligned with the needs of its community along with courses and programs that transfer to other colleges and universities in Indiana. It is accredited by the Higher Learning Commission and a member of the North Central Association.

###

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Eat Right

Food, Nutrition and Health Tips from the Academy of Nutrition and Dietetics

15 Health Tips for 2015

Dedicate yourself to a healthy lifestyle in 2015 with these food, nutrition and exercise tips.

1. Eat Breakfast

There's no better way to start your morning than with a healthy breakfast. Include lean protein, whole grains, fruits and vegetables. Try oatmeal cooked with low-fat milk, sliced almonds and berries, or top a toaster waffle with low-fat yogurt and fruit. Find more quick breakfast ideas at www.eatright.org/nutritiontipsheets.

2. Make Half Your Plate Fruits and Vegetables

Fruits and veggies add color, flavor and texture plus vitamins, minerals and fiber to your plate. Make 2 cups of fruit and 2 ½ cups of vegetables your daily goal. Don't let cost stop you from enjoying produce. Frozen and canned are great alternatives. See "20 Ways to Enjoy More Fruits and Vegetables" at www.eatright.org/nutritiontipsheets.

3. Watch Portion Sizes

Do you know if you're eating the proper portion size? Get out the measuring cups and see how close your portions are to the recommended serving size. Use half your plate for fruits and vegetables and the other half for grains and lean meat, poultry, seafood or beans. To complete the meal, add a glass of fat-free or low-fat milk or a serving of fat-free yogurt for dessert. Visit www.choosemyplate.gov.

4. Be Active

Regular physical activity lowers blood pressure and helps your body control stress and weight. Start by doing what exercise you can for at least 10 minutes at a time. Children and teens should get 60 or more minutes of physical activity per day, and adults should get two hours and 30 minutes per week. You don't have to hit the gym—take a walk after dinner or play a game of catch or basketball.



5. Fix Healthy Snacks

Healthy snacks can sustain your energy levels between meals. Whenever possible, make your snacks *combination snacks*. Choose from two or more of the MyPlate food groups: whole grains, fruits, vegetables, low-fat or fat-free dairy, lean protein or nuts. Try low-fat yogurt with fruit, or a small portion of nuts with an apple or banana. For more snack ideas, see "25 Healthy Snacks for Kids" and "Smart Snacking for Adults and Teens" at www.eatright.org/nutritiontipsheets.

6. Get to Know Food Labels

Ever wonder about what the numbers in the Nutrition Facts panel really mean? Or, the difference between "reduced fat" and "low fat"? The Food and Drug Administration has strict guidelines on how food label terms can be used. To learn more about food labels, see "Shop Smart – Get the Facts on Food Labels" at www.eatright.org/nutritiontipsheets.

7. Consult an RD

Whether you want to lose weight, lower your cholesterol or simply eat better, consult the experts! Registered dietitians can help you by providing sound, easy-to-follow personalized nutrition advice and put you on the path to losing weight, eating well and reducing your risk of chronic disease. Learn more about RDs at www.eatright.org/RD.

8. Follow Food Safety Guidelines

The Centers for Disease Control and Prevention estimates that roughly one in six Americans gets sick from foodborne disease each year. Reduce your chances of getting sick by practicing proper hand washing. Separate raw meat, poultry and seafood from ready-to-eat foods like bread and vegetables. Use a food thermometer to make sure food is properly cooked. Refrigerate food quickly at a proper temperature to slow bacteria growth. Learn more about home food safety at <http://homefoodsafety.org>.

9. Get Cooking

Cooking at home can be healthy, rewarding and cost-effective. Resolve to learn some cooking and kitchen basics, like how to dice an onion or how to store herbs and spices. The collection of *How do I...* videos at www.eatright.org/howdoi will get you started.

10. Dine Out without Ditching Your Goals

You can dine at a restaurant *and* stick to your healthy eating plan! The key is to plan ahead, ask questions and choose foods carefully. Think about nutritious items you can add to your plate—fruits, veggies, lean meat, poultry or fish—and look for grilled, baked, broiled or steamed items. See “Healthy Eating on the Run” at www.eatright.org/nutritiontipsheets.

11. Enact Family Meal Time

Research shows that family meals promote healthier eating. Plan to eat as a family at least a few times each week in 2015. Set a regular mealtime. Turn off the TV, phones and other electronic devices to encourage mealtime talk. Get kids involved in meal planning and cooking and use this time to teach them about good nutrition. For more family mealtime tips, visit www.kidseatright.org.

12. Banish Brown Bag Boredom

Whether it's a brown bag lunch for work or school, make it a healthy lunch packed with nutrition. Prevent brown bag boredom with easy-to-fix, healthy lunch ideas. Try whole-wheat couscous with chick peas; whole-wheat tortilla filled with chicken, mushrooms, onions and tomatoes; baked potato topped with broccoli, low-fat cheese and salsa; or spinach salad with sliced pear, red onion and low-fat feta cheese. Keep lunches safe with tips from <http://homefoodsafety.org>.

13. Drink More Water

Drink water instead of sugary drinks and let thirst be your guide. A healthy body can balance water needs throughout the day. Drink plenty of water if you are active, live or work in hot conditions, or are an older adult.

14. Explore New Foods and Flavors

Add more nutrition and eating pleasure by expanding your range of food choices. When shopping, make a point of selecting a fruit, vegetable or whole grain that's new to you or your family. Try different versions of familiar foods like blue potatoes, red leaf lettuce or basmati rice.

15. Eat Seafood Twice a Week

Seafood—fish and shellfish—contains a range of nutrients including healthy omega-3 fats. Salmon, trout, oysters and sardines are higher in omega-3s and lower in mercury.

For a referral to a registered dietitian nutritionist and for additional food and nutrition information visit www.eatright.org.

This tip sheet is provided by:



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