



# The Torch

The official newsletter for Indiana state employees

## Health Savings Accounts

### How does health care reform impact HSAs?

If you have been keeping an eye on health care reform, you may have noticed some news that has come out of the recently approved health care legislation. The law as it now stands will have a minimal impact on Health Savings Accounts (HSAs).

The two pieces of the legislation that impact HSAs both take effect on January 1, 2011:

1. The definition of an HSA-eligible qualified medical expense will no longer include over-the-counter medications unless prescribed by a physician.
2. The tax penalty on withdrawals from an HSA that are not used for qualified medical expenses will increase from the current 10 percent to 20 percent.

### Get some answers about HSAs and Medicare

One of the topics Tower Bank frequently receives questions about is Medicare and how it works in conjunction with an HSA. Here are a few of the more common questions:

**Q.** I will be eligible for Medicare this year but do not plan to enroll until I retire. I will remain on my employer's insurance plan until that time. Can I keep contributing to my HSA?

**A.** Yes, if you are eligible for Medicare but do not actually enroll, you can continue to contribute to your HSA. Once you enroll in any part of Medicare you will no longer be eligible to contribute to your HSA. Even enrolling in Part A alone will disqualify you from an HSA.

**Q.** My spouse is already on Medicare and I will be covered by a Consumer-Driven Health Plan (CDHP) this year. How much will I be able to contribute to my HSA?

**A.** If you are covering both your spouse and yourself on your CDHP, you will be able to contribute up to the IRS family maximum to an HSA in your name,

*which is \$6,150 for 2010. If you are 55 or older, you will also be able to make the \$1,000 catch-up contribution to an HSA established in your name.*

*If you are covering yourself only on the CDHP you will be able to contribute up to the IRS individual maximum, which is \$3,050 for 2010 plus the \$1,000 catch-up (if eligible), into an HSA in your name.*

*Your spouse on Medicare is not eligible*

*to contribute to an HSA in his or her name, regardless of whether he or she is covered on your medical plan.*

**Q.** My spouse is covered by Medicare and is not covered by my CDHP. Can I pay for her expenses from the money I have accumulated in my HSA?

**A.** Yes, you can pay for eligible expenses from your HSA for yourself or your dependents, even if the dependent is not covered under your medical plan and even if he or she has other coverage. This includes co-pays, deductibles and other eligible expenses for which you

(Continued on pg. 5)

## Budget Barometer

### States continue to tighten belts

The steep declines in revenue that have created historical budget shortfalls for nearly all states appears to be leveling off, according to the National Association of State Budget Officers (NASBO). However, today's revenues are far less than what they were before the recession began, while the demand for state services continues to increase as people seek Medicaid and unemployment help.



Quoted in Stateline.org, Scott Pattison, NASBO executive director, said, "States are still suffering significantly. It's going to take until 2013 or 2014 for states to go back to their pre-recession levels."

NASBO's latest report puts general fund spending nationwide at \$52 billion below the 2008 figures.

Here are some ways states have  
(Continued on pg. 3)



## In this issue

- Short walks improve your health.....2
- Fallen officers honored.....4
- Tea Room looking for recipes.....7

The Torch is published monthly by the State Personnel Department and is available online at [www.in.gov/spd](http://www.in.gov/spd)

Submit your story ideas in an e-mail to: [spdcommunications@spd.in.gov](mailto:spdcommunications@spd.in.gov)



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### Study shows even short walks can improve your health

By Jennifer Warner  
WebMD Medical News

Thirty minutes of walking three times a week may be enough to help lower blood pressure and start you on the path to better health.

A new study shows that even a little bit of weekly exercise is enough to lower blood pressure and improve overall fitness. The results showed that 30 minutes of walking three times a week -- even if it was broken into 10-minute walks throughout the day -- was enough to have a healthy effect on blood pressure as well as measurements around the waist and hip.

Researchers say these results may help motivate people to fit in even a little exercise here and there to benefit their health.

National guidelines recommend that people exercise at least 30 minutes a day on most days of the week to maintain optimum health. But few people achieve that goal, citing lack of time as the biggest obstacle.

#### Even a little exercise helps

In the study, published in the Journal of Epidemiology and Community Health, researchers invited 106 healthy but sedentary civil servants to take part in an exercise program for 12 weeks. About a third were told to briskly walk for 30 minutes, five days a week. Another third were told to briskly walk for 30 minutes a day, three days a week; the remaining third were told not to change their sedentary lifestyle at all.



The participants wore pedometers to monitor their walking, and researchers measured their blood pressure, blood cholesterol, weight, hip and waist size, and overall fitness before and after the study.

The results showed systolic (the top number) blood pressure dropped -- and waist and hip measurements shrunk significantly -- in both the three-day-a-week and five-day-a-week exercise groups.

Systolic blood pressure dropped by five points among those who exercised three days a week and by six points among those who exercised five days a week.

Waist and hip measurements fell by 2.6 centimeters and 2.4 centimeters respectively among the three-day-a-week exercisers and by 2.5 centimeters and 2.2 centimeters among the five-day-a-week exercise group.

No changes were found in the sedentary group.

Researcher Mark A. Tully of Queen's University in Belfast, Northern Ireland, says a decrease of a few points in blood pressure and a few centimeters in the waist and hips is enough to significantly reduce the risk of death due to heart disease. They say the study shows even moderate exercise below the recommended levels can still have benefits.

*This information is intended for educational purposes only, and should not be interpreted as medical advice. Please consult your physician for advice about changes that may affect your health.*



Tickets are free! Register at [hoosieroutdoorexperience.in.gov](http://hoosieroutdoorexperience.in.gov)

### Experience the outdoors this September

Register now for Indiana's largest, hands-on outdoor recreation event coming in September.

The Hoosier Outdoor Experience, featuring more than 50 activities and 120 grassroots partners, will provide the opportunity to learn the basics of outdoor recreation available across Indiana's extraordinary public lands. This free weekend event will occur at Fort Harrison State Park in Indianapolis September 18-19.

"The event is free, so people are able to come and go as they please," DNR Executive Office intern Kelli Burton said. There will be more than 50 activities for everyone to enjoy and trolleys to take people to the events. Our goal is to get the community outside and for them to learn a little about a hobby they might be interested in."

(continued from pg. 1)

## States continue to tighten belts

tightened their belts in an effort to rein in spending:

**Hawaii** lifted its “Friday Furloughs,” but cut 1,300 state positions.

**Arizona** closed state parks and sold several Capitol buildings.

**Arkansas** and **Kansas** raised their sales tax.

Instead of raising the sales tax, the state of **Colorado** lifted the sales tax exemptions on a number of items including candy, soda, “to go” containers, printed material in direct mail advertising and compounds used in agriculture. It also dropped a property tax break for seniors and scaled back a tax credit for alternative-fuel vehicles.

The state of **Washington** also applied sales taxes to candy and soda. Both **Massachusetts** and **New York** have proposed similar actions.

**Illinois** increased its retirement age to the highest in the country. It also saw its credit rating beaten down by both Moody’s Investor Services and Fitch Ratings, even though Gov. Quinn continues to press for borrowing against the state-funded pension

system. The state has a \$13 billion gap in its budget.

As of June 25, **New York**, **California** and **Pennsylvania** were still without an FY11 budget. New York Governor David Paterson has been forcing through parts of his spending plan one week at a time, instead of submitting the entire budget, which was supposed to be completed April 1. Lawmakers and the governor cannot agree on the best way to close a \$9 billion shortfall.

**California** missed its constitutional deadline to pass a budget as lawmakers argued over the best combination of tax increases, service cuts and borrowing to close a projected \$19.1 billion deficit. Gov. Schwarzenegger has warned state employees that if lawmakers don’t pass a budget soon, their pay could be cut to the federal minimum wage. A memo has been drafted to reduce wages to \$7.25 per hour for the July pay period if there is no budget agreement. Mandatory furloughs might also be extended.

**Pennsylvania’s** FY11 budget is still not agreed upon after negotiations fell apart over how much to raise gas taxes.



# INShape

Indiana

“Whether you think you can or whether you think you can’t, you’re right!” - Henry Ford

## The shackles of excuses can be broken

Excuses are a big hurdle between you and a healthier life. We’ve all been guilty of using excuses to justify why we put off regular physical activity; we’re too tired, we don’t have the time, we’re just not in the mood. To help, here are a few ways you can get past the excuses:

**Think you can.** Say out loud, “I can do it!” It will help you take control.

**Look on the bright side.** Many times we focus on the negative to convince ourselves we shouldn’t do something. Instead, focus on the positive aspects like a healthier lifestyle, more energy or a sense of accomplishment.

**Look at the solution, not the problem.** Not enough time? Try short sessions of 10 to 15 minutes. Don’t have money? Find creative ways to incorporate physical activity at home or while visiting a local park. Using what you have on hand will not only save money, but will keep things exciting and new.

**Reach for your goals.** Having goals to work towards provides the fuel we need to work harder. Goals can be anything from losing weight to drinking more water.

**There is strength in numbers.** It is true that your health is a personal journey, but we all need a little help along the way. Working with a partner is a great way to stay motivated.

These are just a few ideas to get you started, so get moving, have fun and enjoy being healthy.

## Safe driving

### When driving, it’s best not to text

A reminder for all state employees operating a vehicle while on state business or any time, it is extremely dangerous

to text while driving.

Any activity that divides a driver’s attention, such as speaking on the telephone, should be avoided.

According to the [State of Indiana Vehicle Fleet Management Policy](#), “engaging

in any activity that would impede the safe operation of the vehicle” is an unauthorized use of a state vehicle.

The Fleet Management Policy also states, “The use of cellular phones while driving is strongly discouraged. If a cell phone must be used while driving, employees should pull over to the side of the road at the safest opportunity or pull into a rest stop or parking lot and stop the vehicle.” Similarly, employees should refrain from texting while driving!





# Fallen officers honored at posts around the state

It's the ultimate sacrifice for a police officer -- giving his/her life in performance of his/her duties.

Forty-three troopers, a Motor Carrier inspector and a DNA analyst have been killed in the line of duty since 1933. Each May those officers are remembered at memorial services at all Indiana State Police (ISP) districts.

"It's part of the heritage and tradition to perpetuate the memory of those who

was killed Jan. 27, 2008, in a crash as he attempted to catch up to a traffic violator. Trooper Barrett, just 25, had been with ISP less than one year.

First Sergeant Bursten, a public information officer for ISP, attended the memorial service at The Remembrance Walk (pictured right) at the ISP post off I-70 and Post Road on Indianapolis' eastside. Bursten has a few close connections to a few slain state troopers. His friend and best man in his wedding, Lt. Gary E. Dudley, was killed in 2006 while participating in a bicycle ride to honor fallen police officers. Bursten also remembers Trooper Robert J. Lather II, killed in 1982 while attempting to slow a fleeing vehicle.

"Trooper Lather's death occurred when I first became a police officer," he said. "As you sit in the academy, you're told

on average every 18 months a state trooper is killed. (Lather's death) really brought home that reality."

Bursten added that troopers must pay attention to every detail of training, treat every traffic stop as serious business and "even if you do everything right, things can go horribly wrong."



One service was held at the memorial at The Remembrance Walk (above), located on the east side of Indianapolis off of Post Road at I-70. The memorial consists of an eternal flame and three granite tablets which include the names of the fallen officers. Below officers present colors at the start of the service.



Troopers are lined up in formation at the service remembering fallen officers.

had everything taken away from them," First Sergeant Dave Bursten said.

The Indiana State Police was not yet a year old when Trooper Eugene Teague was killed in a gun battle with Dillinger gang member Edward Shouse on Dec. 21, 1933. Most recently, Trooper Daniel Barrett of the Peru District



For a complete listing of Indiana troopers killed in the line of duty and a summary of their deaths, visit the Indiana State Police Web site at [www.in.gov/isp](http://www.in.gov/isp) and click on the "In Memoriam" link on the left side of the page. Anyone is welcome to attend the memorial services at any post in the state.

## State Police offer three-day youth camps at universities throughout Indiana

If you have a child interested in law enforcement and the criminal justice system, register them for Indiana State Police youth camps. These three-day camps help students gain respect for themselves and others through programs, which demonstrate the rewards of hard work and dedication.

Camps are held at universities around the state where hand-picked law

enforcement personnel are excited to share their dedication to law enforcement with Indiana's youth.

The following camps are available during the month of July:

**Respect for Law Camps:** for students entering fifth and sixth grade.

**Law Camps:** for students entering seventh and eighth grade.

**Career Camps:** for high school

students interested in pursuing a career in criminal justice.

**Junior Pioneer Campouts:** for students between the ages of 11 and 14 who need a structured program with close supervision.

Visit [www.in.gov/isp](http://www.in.gov/isp) and click the Youth Camps tab on the left for camp locations, detailed camp descriptions and a 2010 camp application.

(continued from pg. 1)

## ...HSAs and Medicare

will not be reimbursed elsewhere.

**Q.** I will be enrolling in Medicare this year. For the first part of the year, I will be covered only by my CDHP at work and the second part of the year I will be covered by Medicare. How much can I contribute to my HSA?

**A.** You will be eligible to contribute to your HSA only for the portion of the year that you are not covered by Medicare. You must prorate both your regular contribution amount as well as the catch-up contribution, if applicable. To calculate the prorated maximum contribution amount, add the IRS maximum (\$6,150 or \$3,050) plus the catch-up (\$1,000), divide by 12 (months) and then multiply by the number of months that you will be enrolled in the CDHP and not in Medicare as of the first of the month.

**Q.** What happens to the money I have saved in my HSA once I enroll in Medicare?

**A.** Although you can no longer make contributions to your HSA once you enroll in Medicare, the money that has accumulated in your account remains yours to spend, tax free, on eligible expenses including Medicare co-pays or deductibles, vision and dental expenses or any other eligible expense listed in IRS Publication 502. If you are age 65 or over you also have the option to withdraw the money for any purpose and pay only the income tax; no penalty applies.

## Family Medical Leave

### New fiscal year means new FML certifications

**Editor's note:** The FML article appearing in the June issue of *The Torch* contained some errors. The following document includes the correct eligibility requirements for FML.

The 2010/11 Fiscal Year (FY2010/11) went into effect July 1. Employees are reminded that approvals for Family-Medical Leave (FML) during FY 2009/10 expired June 30, 2010.

Employees who had an approval for FML in the FY2009/10 (July 1, 2009 through June 30, 2010), and anticipate that the need for FML will continue into the new fiscal year, must submit a Certification of Health Care Provider documenting that need. That certification must be based on an in-person visit to the health care provider that involves an examination, evaluation or treatment.

Eligibility for FML will be calculated for the new fiscal year. Eligibility requires employees to have been employed at least 12 months and have worked at least 1,250 hours in the preceding 12 months. Unless those requirements are met, employees will not be eligible for FML in FY2010/11.

Employees are required to provide 30 days advance notice of foreseeable absences. If an employee does not have 30 days advance notice, then the

obligation is to notify the agency on the same day on which the employee learns of the need for leave, or the next business day after learning of the leave. If an employee or his/her covered spouse, child or parent has a chronic condition for which absences due to incapacity or treatment are foreseeable in FY2010/11, new certifications should be submitted as soon as possible.

Foreseeable absences on or after July 1, 2010, that are taken before submission of the new certification and approval of the request for FML in FY2010/11 may be considered unauthorized leave and subject to disciplinary action.

Information about FML is located at [www.in.gov/spd/2397.htm](http://www.in.gov/spd/2397.htm). Questions can be directed to the Employee Relations Division of the State Personnel Department at 317.232.3080.

## Employee Discounts

### Dell EPP saves you more

Dell's Employee Purchase Program is offering a coupon to all state employees in July. These coupons are an additional



Employee Purchase Program

discount beyond the up to 30 percent you already receive on purchases of desktops and laptops.

- Use coupon code X16SL7ZXZN?7F\$ to receive an additional \$50 off purchases \$499-\$999.
- Use coupon code 5G2R6\$?PC0VVFH to receive an additional 10 percent off purchases \$999 and above.

Visit [www.dell.com/epp](http://www.dell.com/epp) and use Member ID: SS18207316 or call 866-257-4711.

\*Coupon Offer: Offers expire 07/30/2010 11:59:59PM CST. Coupon is good with select other offers, but not with other coupons. Not valid on electronics and accessories.



*Governor Daniels gives remarks at the June 22 dedication of a new Indiana State Police post in Bristol (Elkhart County). The post is named in honor of former State Senator Robert Meeks (pictured, red tie) who served in law enforcement for 25 years, including 21 years with the State Police.*



## Around the state

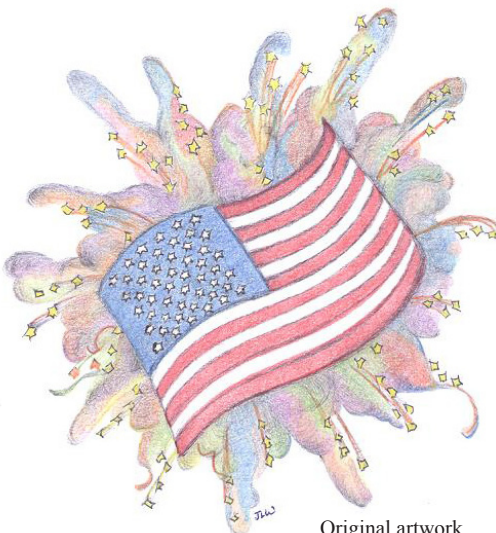
### Two FSSA employees receive national awards

Two state employees from the same division in FSSA were honored by different national organizations in June.



Division of Mental Health and Addiction (DMHA) employee **Jennifer Filmore** was the recipient of The National Council on Problem Gaming's annual Advocacy Award, given annually to recognize dedication to improving the lives of problem gamblers and their families. She worked collaboratively with the Indiana Council on Problem Gambling and created a gambling workgroup composed of professionals from a variety of service providers. Fillmore is the program director of gambling, co-occurring disorders and forensic projects.

**Diana Williams**, also with DHMA, was the recipient of the 2010 Service Award for Exceptional Leadership and support in the substance abuse prevention and treatment field. The award, given by the National Association of State Alcohol and Drug Abuse Directors, is presented to someone who has demonstrated outstanding service and leadership to the field of substance use prevention, treatment and recovery. Williams is deputy director for the Office of Addiction and Mental Health Policy and Planning



Original artwork by Jerry Williams

### BMV adding new specialty plates in 2011

Hoosier motorists will have 11 new specialty plates to consider when registering their vehicles in 2011. These plates will be available for purchase along with the other group plates currently available. The cost for the plate is \$40, with \$25 going directly to the sponsoring organization. The specialty plate fee is in addition to the normal fees and excise/wheel taxes paid with the registration.



In 2009, Hoosiers purchased 431,854 specialty plates generating more than \$10.5 million for the sponsoring organizations.

#### **New specialty plates for 2011**

The newly approved specialty plates and the sponsors' use of the funds are:

#### **Bicycle Indiana**

Bicycling safety and education programs

#### **Wild Turkey**

Habitat enhancement, hunter safety, education programs

#### **Peyton Manning Children's Hospital at St. Vincent**

Child Protection Center

#### **Spay-Neuter Services of Indiana**

Spay Neuter Assistance Program for families with limited income

#### **Greenways Foundation**

Grants to local communities for trails and greenways

#### **Sheriff's Association**

Training conferences and college scholarships

#### **Indiana Youth Institute**

Promote mentoring and recruit mentors

#### **Stop Diabetes**

Education and research about diabetes

#### **Donate Life Indiana**

Promote organ donation

#### **Indiana Teamsters Local Unions**

Contribution to the Indiana Fraternal Order of Police Foundation

#### **National Rifle Association**

Hunter safety and conservation projects grants to Indiana groups and organizations

### ISM offers summer camps

There are still a few slots left for two upcoming children's summer camps at the Indiana State Museum. State employees receive the same rate as museum members and children are eligible for complimentary before- or after-care.

Advance registration for the camps, as well as before- or after-care is required. Call 317.232.1637 to reserve a spot for your campers. Campers should bring their own non-refrigerated lunches and two snacks for each camp they plan to attend.

Before-care is available from 8 to 9 a.m. After-care is offered from 3 to 5 p.m.

Details on the available camps are:

#### **History Alive! Camp**

9 a.m.–3 p.m. July 12–16

Ages: 9–13 years old

Cost: \$100 members/\$125 non-members

Are you ready to build a cabin? Were Hoosiers in the Civil War? Through hands-on activities and demonstrations, campers will experience what life was like for Hoosiers during the 19th and early 20th centuries.

#### **A Walk on the Wild Side**

9 a.m.–3p.m. July 19–23

Ages: 9–12 years old

Cost: \$185 members/\$210 non-members

Have you seen a mammoth in your backyard? What happened to Indiana's Ice Age animals? Have the animals here always lived in Indiana?

## Tea Room built a recipe for success

You might remember the L.S. Ayres Tea Room. Your mother or grandmother probably wore dainty white gloves and gave you funny scowls if you slurped your tea instead of sipped it.

The Tea Room was one of the most popular restaurants in Indianapolis. Its elegant ambiance and delicious chicken velvet soup built quite the reputation for the Tea Room.

Susan Johnson, retail operations director at the Indiana State Museum recalls visiting the Tea Room as a child. “I have memories of going as a kid. This is a memory for people,” Johnson said.

Memories of the Tea Room are being kept alive through the Indiana State Museum. In 1998, the museum recreated the Tea Room using some of the original furnishings.

An L.S. Ayres Tea Room cookbook was released at the same time of the reopening. The cookbook has sold approximately 18,000 copies to date and is the museum’s best selling item. The cookbook includes 80 original Tea Room recipes and reflections from community members about the restaurant during its prime time.

A second edition of the L.S. Ayres Tea Room Cookbook will be released on Mother’s Day 2011. The museum is searching for Tea Room recipes published in old Ayrograms, the L.S. Ayres’ newsletter, as well as recollections of the Tea Room from the community.

“The L.S. Ayres Tea Room is

engrained in this city,” Johnson said. “I am hoping this cookbook will continue bringing people downtown and to the museum. This is the people’s collection.”

If you have old recipes or memories you would like to contribute to the



*You’ll find this illustration on the menu posted online for the L.S. Ayres Tea Room, which is looking for recipes for its next cookbook.*

second edition cookbook, please contact Susan Johnson at [sjohnson@indianamuseum.org](mailto:sjohnson@indianamuseum.org) or Jourdan Struck at [jstruck@indianamuseum.org](mailto:jstruck@indianamuseum.org).

### CLE classes

## Register early to get a seat in the class

Continuing legal education classes are now on the calendar. If you’re interested in adding them to yours, here are the facts:

On July 21, the Office of the Attorney General and the Department of Administration will hold a state contract legal training seminar. Registration will begin at 8:30 a.m. with the seminar starting at 9 a.m. and ending at 12:15 p.m. The seminar has been submitted for three hours of CLE credit and will take place in the Indiana Government Center South auditorium. The class is open to both lawyers and non-lawyers in state government who may deal with the state contracting process.

The seminar will be held again on July

## Get your ticket to ride with the Reds

The Cincinnati Reds want to give you a chance to enjoy the excitement of Reds baseball at a special discount. Come join your Cincinnati Reds at Great American Ball Park and enjoy special discounts for the following games in July and August:

- **July 18 vs. Colorado Rockies**
- **Aug. 10 vs. St. Louis Cardinals**



All state of Indiana employees can purchase tickets in select non-premium seating locations for half price.

Tickets must be purchased in advance of game date in order to receive this discount. Discount tickets will not be available at the box office on the day of the game.

To buy the tickets, visit [www.reds.com/stateofin](http://www.reds.com/stateofin). Expect more games to be offered in September.

27. Same time, location and details.

On Aug. 4, the focus changes to conducting administrative hearings. This class is well suited for anyone involved in the administrative hearing process, including ALJ’s, mediators and others in state government. Again, registration is at 8:30 a.m., the seminar gets underway at 9 a.m. and will conclude by 12:15 p.m. This class has also been submitted for three CLE credit hours and will also be held in the auditorium.

You must RSVP ([oageducation@atg.in.gov](mailto:oageducation@atg.in.gov)) and specify the class(es) you want to attend. Classes are open only to state government employees. There is no fee to attend.





*State Employee Night*

**SATURDAY, JULY 24<sup>TH</sup> AT 7:00 P.M.  
INDIANS VS. CHARLOTTE KNIGHTS**



**Enjoy a special rate available only to State Employees** when you experience Baseball Up Close at Victory Field. Arrive at 5:45 p.m. for Autograph Night and line up for autographs from almost every Indians player and coach. During the game enjoy the always exciting ZOOperstars as they entertain fans for a Zooper Saturday! *Tickets must be purchased in advance.*



Contact Name: \_\_\_\_\_ Phone: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City, State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 E-mail: \_\_\_\_\_

To receive discount, tickets must be ordered in advance.

Box Seats (\$11)    \_\_\_ x 11 = \_\_\_\_\_  
 Reserved Seats (\$7)    \_\_\_ x 7 = \_\_\_\_\_  
 Lawn Seats (\$6)    \_\_\_ x 6 = \_\_\_\_\_  
 TOTAL \$ \_\_\_\_\_

Payment Options:

Check \_\_\_\_\_ MC \_\_\_\_\_ Visa \_\_\_\_\_ Discover \_\_\_\_\_  
 Credit Card #: \_\_\_\_\_ Exp. Date: \_\_\_\_\_  
 Name on card: \_\_\_\_\_ Sec. Code: \_\_\_\_\_  
 Signature: \_\_\_\_\_

Order by phone at (317) 269-3545. Please send order forms to: Victory Field, Attn: JULY 24 State Employee Night, 501 W. Maryland Street, Indianapolis, IN 46225 or fax to 317-269-3541. Any order received within ten days of the game will be left at will call for pick-up.