

# The Torch

The official newsletter for Indiana state employees

#### **Primary Election Day**

# Elect to work the polls on May 4

Primary Election Day is May 4, a paid holiday for most full-time state of Indiana employees. Being a poll worker on Election Day presents a unique opportunity to serve your community and experience first-hand the excitement of an election, while also earning a few extra dollars.

Poll workers have the opportunity to help with a variety of jobs, including setting up the polling place, helping check-in voters and assisting them in the voting process. Depending on your county, you will earn anywhere from \$70 to \$150 for your work -- a stipend justly deserved by those who take the time to help protect Indiana citizens'

right to vote.

There are two easy requirements in order to participate: You must be at least 18 years of age and a registered voter of the county in which you plan to serve. Contact your county clerk's office or local political party to signup. Learn more about the work of a poll worker through the online poll worker training at <a href="https://www.workthepolls.in.gov">www.workthepolls.in.gov</a>.

If you have any questions regarding how to become a poll worker, contact Help America Vote Act Outreach Coordinator, Jeremy Burton, at 317-232-6685 or jdburton@sos.in.gov.

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The Indiana Veterans Home in West Lafayette is profiled on page 5

#### **Benefits**

# Change is in the air for flex spending and health savings accounts

The state of Indiana recently amended its post-deductible Flexible Spending Account (FSA) language because of an interpretive change in the initial statute. The amendment now states that employees may use the money in the FSA for eligible medical expenses after the "minimum statutory deductible" has been satisfied.

The term "deductible" no longer refers to the state's plan deductible, but is defined by the Treasury as the "statutory deductible." The statutory deductible is currently lower than the state's plan deductible.

For 2010, this translates to your immediate usage of FSA funds after meeting a deductible of \$1,200 for

single plans (whether your plan deductible is \$1,500 or \$2,500) and \$2,400 for family plans (whether your plan deductible is \$3,000 or \$5,000). The change is effective immediately.

The Patient Protection and Affordable Care Act signed March 23, 2010, by President Obama yields two changes that will require you to plan how you will use your "post-deductible" FSA funds in the future.

Health FSA contributions will be capped at \$2,500 per year, beginning Jan. 1, 2013.

Effective Jan. 1, 2011, you will not be able to use money in your HSA or FSA to purchase over-the-counter

medications and/or supplies. These expenses will no longer be considered eligible for use by either account. However, the law will allow over-the-counter medications and/or insulin obtained with a prescription to be reimbursed or paid tax-free from either of the accounts.

#### In this issue

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

Submit your story ideas in an e-mail to: spdcommunications@spd.in.gov





The savvy state of Indiana member's action guide

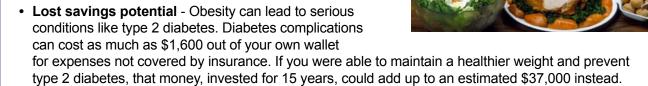
# What does overeating really cost?

Just about everyone knows that eating too much and exercising too little can really pack on unwanted pounds. An extra bite here. Another spoonful there. All these little dabs, pieces and slivers have calories that can add up quickly. Pretty soon, we're facing the reality of a larger waistline, tighter clothes and maybe even some physical difficulties, like the inability to bend over and comfortably tie our shoes.

Our changing appearance is one of the most obvious costs of overeating and becoming overweight. Less obvious are the physical changes that may be going on inside the body due to weight gain; things like higher cholesterol,

blood pressure and blood sugar. Left untreated, these invisible, and often symptomless, conditions can lead to more serious health problems like type 2 diabetes, heart disease, stroke and even some cancers.

But, maybe even less apparent is the personal financial impact that overeating and being overweight or obese can have on our lives. It can cost way more than the price we pay for food. We may pay in other ways, including:



- **Taxes** Uncle Sam currently collects about \$180 per American each year in federal and state income taxes to fund Medicare and Medicaid payments related to obesity care. For a family of four, that's about \$720.
- **Health care expenses** Obesity is a major contributor to type 2 diabetes. And the typical monthly bill to treat diabetes complications can range from \$350 to \$900 without insurance. That's about \$4,200 to \$10,800 a year you could potentially pay out of your own pocket.
- Fuel costs The extra pounds that Americans have put on over the past decade has required airlines to use an extra 350 million gallons of fuel, according to analysis by Cornell University researchers. Total cost to American air travelers: \$275 million.
- Super-sizing it The hidden costs of overeating can add up to about \$7.72\* per meal. How so? Researchers found that the average cost to up-size a value meal is about 67 cents. Seems like a bargain, right? But their research also showed that for a man who is already obese, that 67 cents buys him an extra 400 calories and 36 grams of body fat for the one meal. This single, up-sized meal also increased his gasoline costs for the year by five cents, extra food costs by 36 cents and annual health care costs by \$6.64.\* Multiply that times the number of times you super-size a meal at a restaurant and at home, and the costs continue adding up.

There are more potential hidden costs associated with overeating and being overweight than are listed here. These are just some of the ways that it can affect your personal finances beyond the costs of food alone. For better overall health and potential cost savings, try to maintain a healthier weight.

For more information on nutrition and weight management, visit www.anthem.com.

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.

#### **Budget Barometer**

## **Draining of state funds continues**

As federal stimulus funds are exhausted, many states are scurrying to plug gaps in their budgets for at least the next two years. With continued declines in revenues and federal aid vanishing, budget deficits are expected to continue. Federal aid has helped bridge the gap for several states. Those states that avoided making difficult decisions are now being forced to stop the fiscal bleeding by either raising taxes or significantly slashing state services.

Massachusetts admits that additional cuts are needed to help cover a budget gap of some \$3.2 billion, which would include layoffs of approximately 1,500 state employees.

The state of **Washington** will phase in several tax increases over the next two months in an effort to raise about \$800 million to help balance the budget. Included is a temporary hike in the business and occupation tax on several services. The tax will increase from 1.5 percent of gross income to 1.8 percent for professionals including attorneys, architects, engineers, physicians and private investigators. Consumers will begin paying state sales tax on candy and bottled water. Also, the carbonated beverage tax will increase by two cents per 12-ounce can and taxes on beer will increase to about 28 cents on a six pack.

State employees in **Mississippi** will have to chip in an additional 1.75 percent of their salary for the state's retirement system.

**Kentucky** expects to notify more than 16,000 of its neediest college students that financial aid will not be extended to them.

Vendors doing business with the state of **Illinois** may end up in court to collect the money owed them by our neighbors to the west. As of mid-April, the state owed \$4.5 billion to individuals and

companies doing business with them. Under current law, the state must pay all those bills by Aug. 31. Otherwise, the only way for a vendor be paid is to file a lawsuit with the Court of Claims. The governor is requesting the deadline be extended to Dec. 31. In addition, Gov. Quinn is continuing his request for a 33 percent in income taxes. "The truth is, we need revenue," he said.

Arizona is borrowing hundreds of millions of dollars by selling state buildings, including the buildings housing the governor's office and the Senate and House of Representatives, then leasing them back. California is trying something similar.

**Ohio** is facing an \$8 billion shortfall beginning with Fiscal Year 2011. The current budget was balanced using mostly federal stimulus dollars for the state's general fund.

Budget officials with the state of **New York** have warned that state coffers may be as much as \$1 billion in the red, despite a series of radical costsaving actions.

**New Jersey** plans to trim more than 1,300 jobs from its executive branch. Plans to hire a new recruit class of state

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#### **Health Assessments**

# How healthy are you? Really?

Do you know what health conditions you may be at risk for? What you can easily do to avoid some of them? Or just what a great job you're already doing to keep yourself healthy? Take the MyHealth Assessment, get your score and find out how to improve your health.

Simply <u>log in to MyAnthem</u> and select MyHealth Assessment (found on the overview page).

MyHealth Assessment:

- Gives you a quick snapshot of your current health and potential health risks
- Offers action steps toward improvement
- Links you to educational resources
- Inspires discussions with your doctor about ways to improve your health

MyHealth Assessment can help you focus on an action plan personalized just for you. This tool is our way of helping you achieve and maintain a healthy lifestyle. If you have used the MyHealth Assessment before, now's the perfect time to update your information to make sure the plan is really working for you. Complete your health assessment today.



Governor Daniels visited with Randy Bernard, CEO of the Indy Racing League (left) and Jeff Belskus, CEO of the Indianapolis Motor Speedway (right) in the governor's office.

# Indiana Government Center building hours to change

As an improvement to Indiana Government Center (IGC) campus security and a cost saving measure, the hours of operation of the public entry control points for the buildings will change.

Currently the public access into the IGC buildings is from 7 a.m. to 5:30 p.m. Recent surveys have shown that few, if any, members of the general public enter IGC campus buildings prior to 7:30 a.m. and very few after 5 p.m. Effective May 10, the new hours will be from 7:30 a.m. to 5 pm.

However, special arrangements can still be made for planned events where members of the public need to gain access prior to building opening times or past scheduled closing times. Events scheduled through the Conference Center can have arrangements made to provide for building access.

There will be no change or impact on employees with ID badge card access entering the IGC buildings, only the public entry and access.

#### Employees outside of work

### **FSSA** employee completes second Boston Marathon

For the second year in a row, Mike Settle competed in the Super Bowl of marathons. Settle, a project manager with FSSA, competed in the 114th Boston Marathon on April 19.

Settle finished the 26-mile course in a time of 3:18:27, a little off of his time from last year's marathon.

"I was battling some leg cramps and knee tendinitis in my training prior to running this year," Settle said. "But I was happy to finish it again this year."

Settle added he didn't requalify with his time, but hopes to qualify for the 2011 Boston Marathon at this year's Monumental Marathon in Indianapolis. He ran his first marathon in 2007 and runs several road races. But the experience of running in Boston is something to remember.

"It's a crazy start," Settle adds.
"Runners are bussed out to Hopkinton, a town 20 miles outside the city.
Spectators are gathered alongside the course the whole way and you run



FSSA's Mike Settle ran the Boston Marathon on April 19. It was the second year in a row that Settle has competed.

right along Fenway Park and more people are yelling out to you"

Also this year, Settle represented FSSA by adding the agency logo to his running singlet.something he plans to continue to do when he runs this summer.

#### **Greening the Government**

## How much carbon is in your footprint?

Earth Day just celebrated its 40th birthday. As a reminder, Indiana's Greening the Government program asks employees to recommit to Greening the Government with just a few simple actions:

- Reduce the amount of paper you use by always using duplex printing/copying and only printing what you need – this means less paper to buy and less to throw away or recycle.
- Reuse office supplies like paper clips, file folders and inter-office mail envelopes instead of buying new.
- Recycle newspapers, magazines, office paper, aluminum cans and plastic and glass beverage

- containers in the Greening the Government recycling bins.
- Turn off your task lights, computer monitors, radios, fans and other appliances at the end of the day to save electricity (and money on the electric bill).

More information about how you can help green state government is available from www.in.gov/idoa/2534. htm or from your agency's Greening Coordinator.

Greening and our environmental impact doesn't stop at the end of the work day. For information about how you can reduce, reuse and recycle at home, visit www.recycle.IN.gov.



# 'We serve those who served'

They range in age from 45 to 98. A 22-year old just recently left their fold. They are male, female, veteran or spouse of a veteran. And each of them calls the Indiana Veterans' Home "home"

The Indiana Veterans' Home is a state-owned facility located in West Lafayette on some 200 plus acres. It provides nursing and homelike care for any honorably discharged Hoosier veteran with at least one day of wartime service. Spouses of eligible veterans are also allowed to live there.

To successfully operate a residential facility, it takes a staff working around the clock. A majority of the state employees are nurses, but there are also maintenance and warehouse workers, groundskeepers, cooks, receptionists and administrative staff. The Home also boasts full-time physicians, pharmacists, respiratory therapists and part-time dentists, an optometrist and podiatrist.

One single sentence sums up the purpose of the Indiana Veterans' Home: "We serve those who served." That statement is reflected in the care offered the vets and their spouses. According to Tamara Coy, Admissions

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Marketing
Coordinator
for the
Home, "our
focus is our
veterans - to
make sure
their needs
are met."
Employees
offer
physical and
occupational
therapy,
speech



Tamara Coy, the Home's Marketing and Admissions Coordinator, talks with resident Virgil Schutter. The balcony of his apartment is loaded with plants and flowers that he attends to daily. The begonia pictured here is at least four years old, according to Schutter, a Korean War veteran. He served in the artillery with the U.S. Army.

pathology and audiology, as well as social, nursing and dietary services.

Coy said that homeless veterans are welcome at the Home. The vet would need to meet the criteria and would be placed according to his/her needs. The Vets' Home offers a self-care building,

where residents are able to take care of themselves. Levels of nursing care range from self care to minimal to moderate assistance and and then graduated levels of care, culminating in an Alzheimer's Unit. Coy said

that one of the largest nursing needs is tending to those veterans and their spouses who suffer with dementia.

Following the Civil War, there was a great unmet need to provide care for Hoosier veterans who had incurred injuries and/or chronic diseases during the War. In 1895, the Indiana General Assembly appropriated \$75,000 for a home which would provide care for eligible veterans who were disabled and/or destitute and their beneficiaries. The mission hasn't changed.

The Home has been home to veterans from every war since the Civil War. It is also open to veterans who may have not seen combat, but have a service-connected disability. The 22-year-old who recently left the Indiana Home was an Iraqi Freedom vet who transferred out of state to be near family.

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# Wish you could help Indiana's veterans?

The Indiana Veterans' Home operates under the care of state employees and volunteers. But there are also donors who help make the Home a better place for Hoosier veterans to live.

The Home keeps a Wish List of things it would like to provide its residents. As one might imagine, there are items of nominal cost to those with a greater price tag. The list is available for individuals, civic and non-profit organizations and employee groups to provide extra amenities to the vets.

For more information about the Wish List, contact the Community Relations Director at 765-497-8512 or go online and learn more at <a href="https://www.in.gov/dva/2350.htm">www.in.gov/dva/2350.htm</a>



Dave Stump oversees the commissary, which stores necessary supplies and equipment for the home. Stump has been a state employee since 1986.

#### Around the state

# eGovernment program recognized as Grade A

Indiana's official website (www.IN.gov) continues to be among the nation's most

honored portals for offering transparent and timesaving online information and government services to citizens and



businesses. This year, IN.gov has been ranked among the top eGovernment states, cities, counties and schools across the nation.

In April, Indiana received the grade of "A" through an evaluation of more than 5,000 government websites by the Sunshine Review's Sunny Awards program. The Sunshine Review is a non-profit organization dedicated to state and local government transparency. The organization collects and shares transparency information evaluating the content on all state and many local government websites.

A popular buzzword, transparency means that a person can find information and resources on the websites of school districts and government agencies. Based on a "10-Point Transparency Checklist," the Sunshine Review gave the state's website a grade of "A."

The grade was based on the following features:

- Site has a search function and is easy to navigate.
- Budget is published.
- · Elected officials are listed with contact

information.

- Ethics commission information is provided.
- State tax information is posted.
- Audit reports are published.
- Information on and form for requesting public records are available.
- All active state contracts are available.
- · Administrative officials are listed with contact information in a searchable directory.

"We are proud Indiana is recognized as a leader among state and local governments by ensuring convenient and instant access for Hoosiers to interact with their state government," said CIO Gerry Weaver. "Transparency has been a strong focus with this administration and has helped to shape the future direction of the IN.gov program."

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### 'We serve those who served'

The park-like grounds contain residential buildings, a chapel, utilities power house, maintenance garages and a commissary, where supplies are warehoused and distributed when needed. A cemetery has been located on the property since 1896. Interment is limited to residents of the Home and their spouses and includes veterans from the Civil War.

Read more about the Indiana Veterans' Home at www.in.gov/dva/2352.htm



Just one of the many commodities warehoused at the commissary which Stump and three other employees order, stock and distribute as needed throughout the facility

## Microsoft software discount no longer offered

State Personnel has received a lot of questions recently about the Microsoft software discount that was posted the last few years on the discount page. We are sad to report it has been removed. Yes, all good things come to an end. But many other discounts remain.

The Cincinnati Reds want to give you a chance to enjoy the excitement of Reds baseball at a special discount. All state employees can purchase tickets in select non-premium seating locations at half price for games on May 17 and May 30. Also the Reds have just added a May 9 game with the Chicago Cubs. Enjoy \$5 off regular ticket prices for select standard seating locations The first 10,000 moms in attendance will receive a Free Mother's Day scarf presented by Kahn's. Buy tickets to all discounted games at www.reds.com/stateofin.

The **Indianapolis Indians** are offering state employees a discount on tickets to four games, beginning with May 8. Find out your options to buy tickets on the SPD discount page at www.in.gov/ spd/2439.htm. Sign up as a subscriber and receive e-mail updates when new discounts are posted online.

Other discounts recently posted online include:

- · Kings Island
- · Dish Network
- · Indiana Fever
- Great Wolf Lodge
- · Jersey Boys/Wicked tickets at Murat Theatre

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## Draining of state funds continues

police officers has been put on hold, which will result in the agency having 100 fewer officers.