



The Torch

The official newsletter for Indiana state employees

Governor reinstates state's deferred compensation matching

Governor Daniels announced in December that along with pay for performance increases, he was reinstating the state's bi-weekly matching contribution to deferred compensation retirement accounts. The state suspended its contributions in 2009 during the budget crunch.

The deferred compensation plan, Hoosier S.T.A.R.T., has two components – your contribution as an employee and the state's, as employer. If you currently have an active deferred compensation deduction, the state contribution will be included on Feb. 15 pay checks if you are on payroll A. If you are on payroll B, you will see the match on your Feb. 22 pay check. Each pay period, the state will contribute \$15 to each eligible account. You must contribute \$15 to your Hoosier S.T.A.R.T. account in order to receive the \$15 state match.

If your current deferred comp deduction amount is less than \$15 biweekly, the payroll system will automatically change your deduction for that pay to \$15 so that you can receive the \$15 state match. The system will not permanently change your biweekly deferred compensation

deduction amount. It will just override the amount for that pay and any pay going forward where the amount you contribute is less than \$15.

As an employee, you can continue your contributions or opt out any time during your employment with the state. However, there are only two ways in which you are allowed to make a withdrawal from your account

– either leave state employment or if there is a qualified emergency and you need access to your account. These regulations were set by the federal government and are

standard for all deferred compensation plans throughout the country.

New hires automatically enrolled

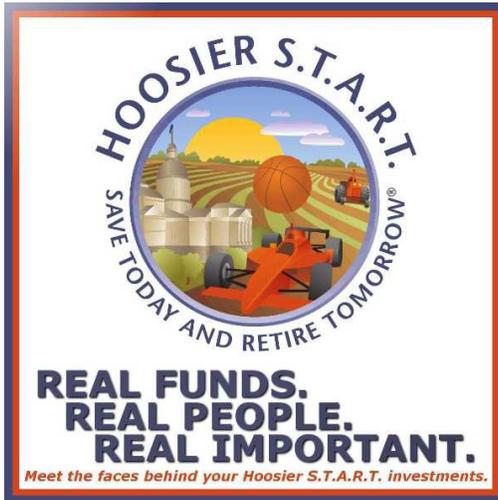
All employees hired after June 30, 2011, are automatically enrolled in Hoosier S.T.A.R.T. The enrollment is at a minimum contribution of 0.5% (half of 1%). Beginning with the one-year anniversary hire date and continuing on each anniversary for five years, the deferral contribution will automatically increase by 0.5% annually, capping at a maximum auto

deferral rate of 3%. Please note as referenced above, if your deferral percentage leaves you below \$15, you will be automatically bumped up to \$15 so you may receive the state's \$15 match.

All newly hired employees receive a letter from the plan administrator informing them of their automatic enrollment, as well as providing the new employee with their opt out provisions if they do not want to be in the plan. New employees must opt out within 31 days of receiving their first pay, in order to cancel their enrollment in Hoosier S.T.A.R.T.

For more information

If you have further questions about Hoosier S.T.A.R.T., contact a customer service representative toll free at 1-877-728-6738. You may also visit the website for more information, www.hoosierstart.in.gov.



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Submit your story ideas in an email to: spdccommunications@spd.in.gov



Decoding Family Medical Leave

Recovering from surgery or other medical procedures should be spent doing just that. In order to relieve the pain after surgery, or better assist a qualifying family member's recovery, it is important that you comply with the steps to secure approval for leave prior to surgery.

For a planned surgery, you must submit a Family Medical Leave (FML) request form at least 30 days prior to the start of the leave. If you have less than 30 days prior to the surgery, you must submit a Request for FML on the same or next business day of learning surgery must be scheduled.

Certification documenting the medical information supporting the need for you or your covered family member's surgery must be submitted prior to the beginning of the leave, unless you had less than 15 days notice of the need for surgery. If you had less than 15 days notice of the need for surgery, you must submit the supporting medical documentation no later than 15 calendar days after you learned of the need.

One reason for the requirement of advance notice is that the law gives the state five business days after receipt of the information to determine whether FML is appropriate. That then allows the state to issue notice of approval or denial of leave. You don't want to have to reschedule a planned surgery or procedure, or risk disciplinary action for unauthorized leave, because you waited until the last minute to submit your request or documentation.

It is important to note that not all surgeries or medical procedures will be covered by FML. Cosmetic surgery, for example, is not considered a serious health condition. An exception would be if inpatient hospital care is

required, complications develop or if the treatment is related to a medical condition that FMLA considers a serious health condition. An example would be restorative surgery after an injury or removal of cancerous growths.

Additionally, short-term conditions where treatment and recovery are brief, generally do not qualify for FML coverage. Examples would include routine oral surgeries or outpatient surgical procedures with expected brief recuperating periods.

If the leave is for you and your absence for surgery and recovery may last more than 30 calendar days, you should apply for the state's Short/Long-Term Disability Plan (S/LTD). S/LTD is a separate program from FML; separate applications are required and submission to one program does not count as submission to both.

Submit your FML requests and documentation to the State Personnel Department; S/LTD applications and documentation must be submitted to JWF Specialty Co., Inc. at the address on the forms. Additional information regarding eligibility requirements, forms to be submitted, policies, FAQs, etc., can be found at <http://www.in.gov/spd/2397.htm>.

If you have additional questions, call the FML helpline at 317-234-7955, or toll free at State Personnel's Call Center, 1-855-SPD-INHR (1-855-773-4647) and choose the FML option.

Be sure to look for upcoming articles in this publication addressing other aspects of FML, and check out previous 2012 editions of The Torch for articles you may have missed.

This might be your year for filing taxes for free

Tax time is here, and with it more choices have arrived for state employees.

Two additional vendors have signed up to participate in the INfreefile program just in time for tax season. 1040Now and Tax Slayer have joined H&R Block, Online Tax, Tax Hawk and TurboTax in offering free tax filing services to Hoosiers.



“We’re pleased to be able to add these professional tax preparers to our list of online tax preparation companies available through

Indiana freefile. This allows us to provide even more options for free tax services to Indiana’s taxpayers,” said Department of Revenue Commissioner John Eckart.

INfreefile started off strongly and before noon January 18, there had been 22,408 unique visitors to the Department of Revenue’s freefile website.

“At that point, most people can’t file their taxes yet since they haven’t received the appropriate paperwork from their employer. Already having 22,000 visitors by the middle of January is a great sign for the popularity of Indiana freefile,” said Department of Revenue Director of Public Relations Bob Dittmer.

If you haven’t checked to see if you qualify, click [here](#) and review the six offers. Then, take advantage of free, professional tax filing services. The vast majority of state employees should qualify for at least one vendor’s offer.

College Goal Sunday™ eases path to financial aid

Filling out financial aid applications can be complicated and time-consuming, but College Goal Sunday™ makes it easy. *College Goal Sunday* is a program that helps college-bound Indiana students complete the Free Application for Federal Student Aid ([FAFSA](#)) document.

The program will begin promptly at 2 p.m. (local time), Sunday, Feb. 12, at [40 sites](#) across Indiana. Most sites will close by 4 p.m.

College Goal Sunday provides on-site help from financial aid experts, primarily from Indiana colleges and universities. Most colleges, universities and vocational/technical schools in the nation require students seeking federal and state financial aid, including grants and loans, to complete the FAFSA.

Completed FAFSAs must be received by the federal processor on or before March 10. At last year's event, volunteers assisted with more than 3,700 student FAFSAs, which resulted in more than 2,000 FAFSAs being filed online.

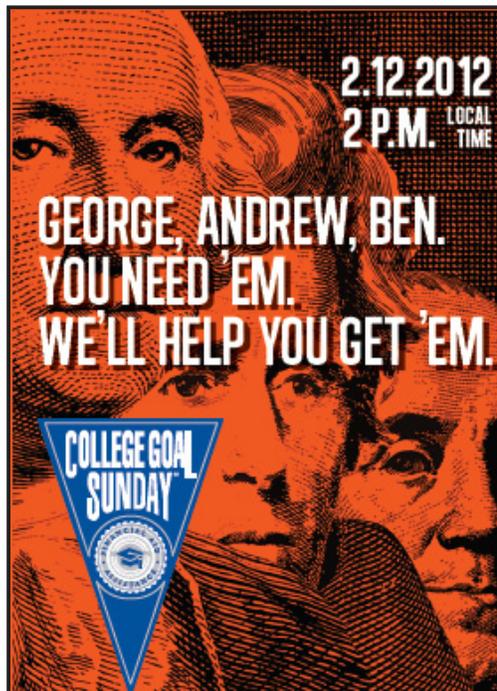
Students 23 years of age or younger should attend with their parent(s) or guardian(s) and bring their parents' completed:

- 2011 IRS 1040 tax return
- W-2 form or other 2011 income
- Asset and benefits information

Students who worked last year also should bring their earnings information. Older students may attend alone and bring their own income information. A valid email address (for student and parent if the student is dependent) also is important for completion of the FAFSA. This email address will be used to alert

students to issues with their FAFSA that must be resolved as well as important deadlines.

Students are encouraged to bring their U.S. Department of Education Personal Identification Number (PIN) if filing online. Parents of dependent



students also will need to obtain a PIN to file the FAFSA online. Students and parents should obtain a PIN prior to *College Goal Sunday* by visiting www.pin.ed.gov.

Students who attend any of the *College Goal Sunday* sites and submit a completed evaluation form will automatically be entered in a drawing for an educational prize. Three educational prizes, worth \$1,000 each, will be awarded statewide—one each for northern, central and southern Indiana. The winners will be notified in March; prizes will be sent directly to the higher education institutions selected by the winning students.

To learn more about *College Goal Sunday*, including site locations or answers to specific financial aid

questions, call the Learn More Indiana hotline toll-free at 1-800-992-2076 or visit www.collegegoalsunday.org. Families needing assistance from a Spanish or sign language interpreter and/or who may have other special needs should call 1-800-992-2076 to report which site will be attended. Site coordinators will try to ensure someone is there to meet these special needs.

Now in its 23rd year, *College Goal Sunday* is a charitable collaboration involving the State Student Assistance Commission of Indiana, Twenty-first Century Scholars Program, Indiana Student Financial Aid Association and Learn More Indiana. Each year, the state of Indiana awards more than \$250 million in need-based financial aid to eligible Indiana residents attending eligible Indiana colleges and universities.

Last year, more than 700,000 students received financial aid from the state. Nearly half of Indiana's college students qualify for financial aid. Learn more about state higher education financial aid programs at www.in.gov/ssaci.



Original artwork by Jerry Williams

IRS offers Top 10 tax-time tips

The income tax filing season has begun and important tax documents should be arriving in your mailbox. Even though your return is not due until April, you can make tax time easier on yourself with an early start. Here are the Internal Revenue Service's (IRS) Top 10 tips to ensure a smooth tax-filing process.

1. Round up any documents you'll need when filing your taxes: receipts, canceled checks and other documents that support income or deductions you're claiming on your return.
2. Be on the lookout W-2s and 1099s will be coming soon; you'll need these to file your tax return.
3. Have a question? Use the Interactive Tax Assistant available on the IRS website to find answers to your tax questions about credits, deductions, general filing questions and more.
4. Let freefile do the hard work for you with brand-name tax software or online fillable forms. It's available exclusively [online](#). Everyone can find an option to prepare their tax return and e-file it for free. If you made \$57,000 or less, you qualify to use free tax software offered through a private-public partnership with manufacturers. If you made more or are comfortable preparing your own tax return, there's freefile fillable forms, the electronic versions of IRS paper forms. Visit www.irs.gov/freefile to review your options.
5. IRS e-file is the safe, easy and most common way to file a tax return. Last year, 79% of taxpayers used IRS e-file. Many tax preparers are now required to use e-file. If you owe

taxes, you have payment options to file immediately and pay by the tax deadline. Best of all, the IRS issues refunds to 98% of electronic filers by direct deposit within 14 days, if there are no problems, and some may be issued in as few as 10 days.

6. Consider other filing options
There are many options for filing your tax return. You can prepare it yourself or go to a tax preparer. You may be eligible for free face-to-face help at a volunteer site. Give yourself time to weigh all the options and find the one that best suits your needs.
7. Consider direct deposit; if you elect to have your refund directly deposited into your bank account, you'll receive it faster than a paper check in the mail.
8. Visit the official IRS website often at www.irs.gov. This is a great place to find everything you need to file your tax return: forms, publications, tips, answers to frequently asked questions and updates on tax law changes.
9. Remember this number: 17 Check out IRS Publication 17, Your Federal Income Tax, on the IRS website. It's a comprehensive resource for taxpayers, highlighting everything you'll need to know when filing your return.
10. Review! Review! Review! Don't rush. We all make mistakes when we rush. Mistakes slow down the processing of your return. Be sure to double check all the Social Security numbers and math calculations on your return as these are the most common errors. Don't panic! If you run into a problem, remember the IRS is here to help.

Wash your hands like a pro

According to the Centers for Disease Control and Prevention, handwashing is the most important way to prevent the transmission of disease.



Wash your hands after touching someone who is ill or after touching an object they

have touched. Also, remember to keep your hands away from your eyes, nose and mouth unless you have washed your hands.

Here are some guidelines on how to most effectively wash your hands:

1. Use lots of warm, running water and liquid soap to lather your hands and wrists. Avoid bar soap, which can harbor viruses and bacteria. Scrub for at least 15 seconds.
2. Rise with your hands pointing down so the rinse water doesn't run up your arms.
3. Dry with a disposable paper towel – germs can live for hours on hand towels.
4. Shut off the faucet using the paper towel as a barrier so you don't have to touch the handle.
5. Use a lotion or moisturizing cream to prevent cracks in your skin that can provide an entry point for germs and bacteria.

The simplest way to know you have scrubbed long enough, hum to yourself the "A-B-C Song."

Visit www.anthem.com for more ways to get healthy – and stay healthy.



Links:

• [Information on e-file](#)

• [Forms & Publications](#)

Why did I get a bill for what I thought was 'preventive?'

One of the messages communicated during our recent open enrollment period was that preventive services are covered at 100% for each of our health plans. But what does this mean?

Does this mean that if you go to the doctor for your annual physical and discuss headaches you only recently started experiencing, that bill would be covered 100%? How about if you go for a mammogram and a lump is discovered? If you see a medical provider who is not in your network, is that covered?

Let's start by defining preventive care and/or preventive services. This is care or a service provided by a physician to promote health and prevent future health problems for someone who does not exhibit any symptoms.

All three health care plans offer 100% coverage on preventive services. Those services include items like annual physicals, well baby visits, mammograms, prostate exams, colonoscopies, routine vaccines and annual pap smears.

The coverage is 100% as long as the health care provider is in your network. If the provider is out-of-network, you may be expected to pay 40% of the cost if you are enrolled in a CDHP. If you are in a Trad PPO, that cost bumps up to 50%.

You will be expected to share the cost of the office visit if it is billed separately or if the main purpose of the office visit is not for preventive services.

For example, while having your annual physical, you tell your doctor you have been having headaches. Now the visit becomes not just preventive, but diagnostic as well. The physical will be covered 100%, as it is preventive, but the diagnosis for the headaches is not a preventive service.

To avoid being charged the entire cost (for the physical and any diagnosis), make sure you have your insurance card with you and that you point out preventive services are covered 100%.

Preventative coverage spelled out

Coverage for preventive services include, but are not limited to:

- Annual physical exams
- Pelvic exams
- Pap testing
- PSA tests
- Immunizations
- Annual diabetic eye exam
- Routine vision exams
- Routine hearing exams
- Routine mammograms
- Screening colorectal cancer exam
- Physician home and office visits
- Other outpatient services at hospital/alternative care facility

Preventive services are limited to one of each service per year per covered member. Preventive services for all plans do not count toward the deductible.

If you have questions about what is preventive and what is covered, remember the slogan that has been bandied about by the Super Bowl: "Know before you go." Check with Anthem, either by calling the customer service number on the back of your insurance card, or log onto their website (www.anthem.com) for determining coverage.

Many capitalize on touring Statehouse

You already know that the Indiana Statehouse is the seat of government for the Hoosier State. But did you know that last year, the Statehouse tour office greeted more than 52,000 guests who walked through the massive oak doors to marvel at the beauty of our Capitol.

Visitors came from all 50 states and 36 foreign nations. The top five states represented were Illinois, Wisconsin, Texas, California and Missouri. Leading the international list were Canada, Japan, Germany, Great Britain and Mexico.

The Statehouse is a very popular choice for school field trips. Many visiting students are Hoosier fourth graders studying our state's history. Thousands of students of all ages also visit the Capitol, including high school seniors as part of their government classes.

For teachers, the Statehouse is a large and fascinating classroom where students can see government in action. On a "one stop" field trip, they visit all three branches of government, gain a better understanding of the role they can play in a representative democracy, learn how laws are made and often visit with legislators.

For 124 years, the Indiana Capitol has stood proudly as one of the nation's most impressive government buildings. With sturdy walls of Indiana limestone, majestic marble columns and a stunning stained glass rotunda dome, it will continue to captivate visitors for many years to come.

Guided tours are available by contacting the tour office at 317-233-5293 or touroffice@idoa.in.gov.

State is a big brother partner with a 'Big' heart

The commitment by seven state employees to Big Brothers Big Sisters of Central Indiana (BBSCI) has resulted in the state being named a top corporate partner for employee involvement.

The "Bigs" who made it happen are: Stephen Burton, Katie Hunter and Robert Millikan of Family & Social Services Administration; Christopher Kraemer, Department of Workforce Development; Jacob Schpok, Indiana Economic Development Corporation; Nicole Zielinski, Department of Child Services and Nicholas Goodwin with the House of Representatives.

In celebration of National Mentoring Month, BBSCI recognized 25 corporate partners across Central Indiana for their commitment to youth mentoring in 2011. Each company was acknowledged for creating work environments that encourage employees to dedicate four to six hours a month for an entire year to mentor youth, whether

on company time or on employees' time.



"It says a lot about these companies that their employees give back to the community in such a meaningful way," said Dacey Palmer-Shultz, CEO of BBSCI. "Our mentors change kids' lives for the better, forever – improving academic achievement, helping them avoid risky behaviors, and building their self-confidence and vision for their own positive futures. We're thrilled and grateful for the support of the Central Indiana corporate community."

"Bigs" are asked to commit to two to four meetings, four to six hours a

month (total) with their "Little" for a 12-month commitment. Bigs and Littles participate in activities such as playing catch, going to the zoo, baking cookies, working on homework or just spending time with one another. Matches are supported by a full-time, fully trained Match Support Specialist who helps coach each person in the match with activity ideas, cost-saving resources and ensure that matches are focused on:

- Higher aspirations, greater confidence and better relationships
- Educational success
- Avoidance of risky behaviors

BBSCI is a non-profit organization that provides children facing adversity with strong and enduring, professional supported 1-to-1 relationships that change their lives for the better, forever. BBSCI has been creating and supporting mentoring relationships in central Indiana for more than 40 years. Visit www.bebigforkids.org for more information.

Around the state



Governor Daniels surrounds himself with members of the Indiana Leadership Forum.

Avoid the cold or flu like the plague

Getting sick is never fun. Adults average two to four colds each year and children catch between six and eight. So how do you avoid this?



You can take simple steps to decrease your chances of getting sick. For example, the simple act of handwashing can save you a week or longer of sniffing, shivering misery. To avoid the flu, your best bet is a flu shot.

Here are some additional tips:

- Clean shared surfaces like phones, keyboards, steering wheels, doorknobs and remotes often.
- Make sleep a priority. Your body's immune system does its best work while you're sleeping. Lack of sleep can reduce the effectiveness of your immune system and make you vulnerable to infection.
- Stay hydrated. Drink plenty of water. Avoid alcohol and caffeine, which can be dehydrating.

You can combat much of the discomfort from colds and flu with over-the-counter medications. However, be sure that you know what ingredients are in all the drugs you are taking to avoid taking too much.

Also, check with your doctor before taking any medication if you are pregnant, breastfeeding, on another prescription drug or being treated for an ongoing health condition. Antibiotics are not effective in treating viral infections like a cold or influenza, although your doctor may prescribe them if you develop a secondary infection like sinusitis or pneumonia.

Currently, no antiviral medications are available to treat the common cold, but several have been approved for treating the flu in people who have not been vaccinated. Get plenty of rest and do not go back to your normal activity level until you feel up to it.

Medco

Medco Pharmacy® offers savings, safety, support

Did you know that one of the most effective ways to help control your prescription costs is to get the medications you use on a regular basis by mail from the Medco Pharmacy? Mail service is convenient and affordable, and it's already part of your prescription drug plan.

With Medco, you'll get:

- Potential savings because a 90-day supply of medication through Medco usually costs less than a 90-day supply at retail.
- State-of-the-art dispensing process with multiple quality checks to help ensure safety and accuracy.
- Convenient delivery right to you, and there's never a charge for standard shipping.
- Refills that can be ordered by mail, phone or online at www.medco.com.



The Medco Pharmacy offers the support of Medco Specialist Pharmacists.

Medco Specialist Pharmacists are available by phone 24/7 to work with you and your doctors to help make sure that your medications work together safely and effectively. These pharmacists each have expertise in the medications used to treat a specific ongoing condition, such as high blood pressure, high cholesterol, depression, diabetes, asthma, osteoporosis or cancer.

Medco Specialist Pharmacists are available to everyone in your prescription drug plan, at no additional cost. These pharmacists

could help you save money on your prescriptions.

Taking your medication as your doctor directed is one of the best ways to help maintain or improve your health. But to take your medication regularly, it helps when it's affordable.

Using potentially lower-cost brands or generics may be ways that could save you money on your medications. In most cases, generic drugs cost less than brand-name drugs.

Medco Specialist Pharmacists can help you see if there are any lower-cost alternatives available under your plan. They can work with your doctor to help you get the right drug for you, based on health and cost.

Join the growing number of your fellow employees who use Medco's mail-order service. To talk with a Medco Specialist Pharmacist privately, or to get started using mail order, call the number on the back of your prescription drug ID card.

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