**Open enrollment**

**Tips on how to prepare for open enrollment**

Open enrollment is just around the corner. But rather than wait to the last minute to determine what options to select, take time to carefully review your health care needs while you have a few moments. That way, you will be better prepared to select the plans that best meet the health care needs of you and your family.

Here are a few tips to get you started:

**Review this year’s medical, vision and dental expenses.** How much did you spend on medical, vision and dental needs? These will be your out-of-pocket expenses. Would a Health Savings Account (HSA) make better sense? An HSA is like a savings account set up to fund only eligible medical, vision and dental expenses. You can access that money to help pay your out-of-pocket medical, vision and dental expenses (doctor visits, prescriptions, approved treatments, eye exams, etc.). Not only does the state deposit money into the account, but an employee can also direct money into their HSA. An employee must open up a HSA in order to receive the contributions the state makes to each account.

Compare the total out-of-pocket costs you spent this past year in medical, vision and dental expenses and the cost of your overall medical expenses. Be sure to include your premium costs. After you total this number, a HSA may be significantly cheaper than a traditional PPO medical plan. It can also potentially give you other tax advantages.

**Examine how much to put in your Flexible Spending Account (FSA).** If you have a Flexible and/or Dependent Care Savings Account, this could help you reduce your overall tax liability. Be sure to examine your out-of-pocket expenses closely as these programs are a not use or lose program.

**Understand your insurance needs.** If a qualifying event has happened in the past year, your insurance needs may have changed as well. This is a great time of year to determine whether your overall financial situation has changed, and whether you need more or less insurance rather than just signing up for the same amount you did the year before. If you experienced a qualifying event and did not request the change within 30 days, the open enrollment period is the time to do it.

If you are married, compare your coverage against your spouse’s. If you and your spouse have different company benefits, make sure to weigh the pros and cons of each health insurance and overall benefits package. Since premiums can change significantly in smaller- and medium-sized companies based upon last year’s health claim ratings, one company’s insurance programs can be cheaper than another. This could be a change from the year before. Compare the list of doctors in your plan to your spouse’s to see if one plan offers more than the other.

Plan ahead if your spouse’s open enrollment period and effective dates differ from the state plans. Your spouse’s open enrollment is not considered a qualifying event to change plans or level of coverage later in the year.

Open enrollment can be a stressful time. But by planning ahead, you can help reduce the stress you face.

---

In this issue:

- Flu shot clinics ......................... 2
- Pre-retirement seminar............... 3
- SECC update............................. 5
- State Museum activities.............. 6

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 email to: spdcommunications@spd.in.gov
**Flu shots**

**Time to get vaccinated**

Flu season is upon us and state employees have an opportunity to get armed against the annual bug. Since preventive care services are covered, employees with the state’s health plan and their eligible dependents should plan to get vaccinated. The state benefit plan pays 100% of the charge on behalf of the covered employee and their covered dependents.

Kroger pharmacists will be on the Indiana Government Center (IGC) campus on Oct. 3, 4 and 12 to administer flu vaccines. Employees and their eligible dependents may take advantage of the clinic. You will need to bring your insurance card with you and complete a waiver prior to receiving the vaccination.

- **Consent form (inactivated shot)**
- **Consent form (live nasal vaccine)**

Kroger Pharmacies will also administer vaccines in its retail locations. You might also be able to get your vaccination at your doctor’s office, pharmacy or nearby walk-in clinic.

**Health**

**Women’s health issues headline conference**

The first annual conference for health care providers, focusing on three women’s health issues will be hosted by the Indiana State Department of Health’s Office of Women’s Health on Oct. 7.

Women’s health issues are at the forefront of “Healthy Women, Healthy Hoosiers: Healthcare Practice Across the Lifecourse” conference to be held October 7 from 8 a.m. to 5 p.m. The conference will be held at the Marten House, 1801 W. 86th St., Indianapolis.

The conference will convene local and national experts to discuss improving women’s health in Indiana and enhance knowledge skills to better serve the needs of clients with culturally specific challenges. Continuing education credits are available for healthcare professionals (substance abuse counselors, social workers, CHEs and physicians).

Conference registration fees are $95 for physicians wishing to receive CME credits and $60 for all other health professionals, including physicians not seeking CMEs and students.

A limited number of on-site registrations are available. For information or to register, contact Morgan McGill, Office of Women’s Health at 317-233-2170 or visit [www.in.gov/isdh/18061.htm](http://www.in.gov/isdh/18061.htm).

**Medco pharmacy™ has an app for that and goes mobile**

New on your smartphone: Get prescription safety alerts, reminders and potential savings wherever you are.

The brand-new Medco pharmacy™ app helps you stay on track with taking your medications as prescribed. And it’s on your smartphone now—at no cost to you.

Once you open the Medco pharmacy app, log in with your online medco.com user ID and password to use the app’s features*:

- **My Rx Choices®** – Look up potential lower-cost prescription options available under your plan and discuss them with your doctor—even while you’re still in the doctor’s office.

- **My medicine cabinet** – View your medications and set reminders for when to take them or notify you when you are running low.

- **Get personalized alerts** if there’s a possible health risk related to your medications. You can also add over-the-counter medications, vitamins and supplements to check for possible interactions with your prescriptions.

- **Prescription ID card** – Don’t have your prescription ID card in your wallet? No problem. Use your phone to display a virtual card that you can show at the pharmacy.

This new app and its services are available at no cost to you. If you can’t locate it on your company phone or if you want to install it on a personal iPhone®, BlackBerry® or Android™ smartphone, go to your smartphone’s app store, search for “Medco” and download the app.

If you haven’t yet registered on [www.medco.com](http://www.medco.com)®, please go to the site to get your medco.com® user ID and password.
Pre-retirement seminar helps plan for tomorrow

State employees who are considering retirement might contemplate attending the upcoming Pre-retirement Seminar. The day-long workshop will be held Oct. 12 from 8:30 a.m. to 4:30 p.m. in the Indiana Government Center South’s Auditorium.

The day-long event is free of charge and state employees may attend the seminar on state time. However, travel time must be the employee’s time.

The program is designed to assist state employees and their spouses with advance retirement planning by providing information useful in making informed decisions. Information provided in this seminar pertains to both the employee for which retirement is imminent, as well as long-term planning for employees with retirement on a distant horizon.

Participants will learn:
- Pros and cons of different types of investments for future retirement security.
- Various options and benefits available through the Public Employees’ Retirement Fund.
- Benefits obtainable through Social Security and Medicare.
- Different options available to state retirees for both life and health insurance.
- Potential benefits through Hoosier S.T.A.R.T. to add to retirement income.
- Key elements in estate planning, including last will and testament, living will, health care authorization, durable power of attorney and death taxes.

Indiana Long-Term Care Program as an element of retirement planning.

Register online through PeopleSoft, making sure to turn off your pop-up blockers (located under the Tools menu item).

Logging onto the PeopleSoft ELM can be accomplished two ways:

1. Type [http://myshare.in.gov](http://myshare.in.gov) into your web browser and click the Employee Training link; or
2. Copy and paste the following link into your web browser: [https://hr.gmis.in.gov/psp/ilmprd/EMPLOYEE/EMPL/?cmd=login](https://hr.gmis.in.gov/psp/ilmprd/EMPLOYEE/EMPL/?cmd=login)

A user ID is comprised of the first letter of the employee’s first name (use a capital letter) plus the last six digits of the PeopleSoft ID number. The PeopleSoft ID number may be found on the back of the Indiana Government Center (IGC) Access Control Badge, below the bar code. If the employee does not work on the IGC campus, the learner will need to contact his/her HR representative to obtain the PeopleSoft ID number. Your network password can be used as the PeopleSoft password.

Employees may bring their spouses to the seminar if they wish. No additional steps need to be taken to register them. Questions can be directed to spdtraining@spd.in.gov.

Continuing education for PEs available online

If you are a Professional Engineer (PE), you know that the state Board of Registration requires PEs take one hour of continuing education in Indiana Rules & Statutes. The board also requires one hour in Ethics each biennium.

Both courses, worth one PDH are available by the American Council of Engineering Companies Indiana (ACEC) in an online and on-demand format. The on-demand format allows you to start a course, submit completed questions and sign on later to finish that same course.

The courses, which are $25 each, can be taken on your own schedule. Visit [www.acecindiana.org/continuingeducation](http://www.acecindiana.org/continuingeducation) and register for the Indiana Rules & Statutes and Ethics courses today.

If you have questions, contact Colleen Merkel at ACEC Indiana [staff@acecindiana.org](mailto:staff@acecindiana.org) or 317-637-3563.

Original artwork by Jerry Williams
If the spirit so moves you, get a week’s jump on Halloween by taking part in these events:

Limberlost State Historic Site is hosting Spooktacular Nature Saturday, Oct. 22 from 6 to 8 p.m. Touch live creepy, crawly critters. Explore wild animal behavior. Play Halloween games. Win candy and prizes.

Meet the Swamp Monster. All children in costume will receive a goodie bag. More information at www.indianamuseum.org/limb.

And if you’re still itching for adventure, check out the Real Haunted Happenings and Ghostly Overnight in the governor’s house at Corydon State Historic Site. There you have the opportunity to take a tour and spend the night, if you dare! The tours will be conducted Oct. 22 and 23 at 8 and 9:15 p.m.

Do you have the courage to explore haunted Corydon … at night … with only a lantern? During this first-ever haunted experience at Corydon State Historic Site, discover some of Corydon’s real paranormal occurrences. For more information, call 812.738.4890 or visit www.indianamuseum.org/corydon.

A motley crew stands eager to greet visitors.

Health

Chickenpox virus can reawaken into shingles

If you have had chickenpox, you know how uncomfortable that experience was. Unfortunately, the virus that caused chickenpox remains in one’s body and can become active in later years. The result is an agonizing skin condition, known as shingles.

What is shingles?
Shingles (herpes zoster) is a painful skin rash, often with blisters that are caused by the varicella-zoster virus, the same virus that causes chickenpox. In people who have had chickenpox, the virus is never fully cleared from the body. Instead, the virus remains dormant in the nerve tissues. Physical or emotional stresses to the body can weaken the immune system. This can cause the virus to reactivate and spread along the nerve fibers to the particular area of skin supplied by the involved nerve.

The first sign of shingles is often burning or tingling pain or sometimes numbness or itch, in one particular location on only one side of the body. After a few days, the rash develops.

Who gets shingles?
Shingles occurs in people who had chickenpox previously; in cases of shingles, the dormant (inactive) varicella-zoster virus becomes active again.

Shingles generally affects the elderly, but it can appear in younger people or in people who are immunodeficient (lacking the proper immune defenses to fight off illness).

Shingles vaccine
Are you thinking about getting the shingles vaccine? Maybe you’ve read about the shingles vaccine in the news, or friends have talked about it. The shingles vaccine is recommended for everyone (continued on page 5)
Tobacco use impacts oral health

In addition to the general health risks posed by tobacco, it also adversely affects oral health. Tobacco use in any form — cigarette, cigar, pipe and smokeless (spit) tobacco — increases the risk for a variety of oral health conditions, including:

- Periodontal disease
- Tooth decay, bad breath and stained teeth
- Partial and complete tooth loss
- Oral cancer

**Periodontal disease:** According to the American Academy of Periodontology, tobacco use may be one of the most significant risk factors in the development and progression of periodontal disease (gum disease). In fact, smokers have seven times the risk of developing gum disease compared to non-smokers due to an increase in built-up plaque which can harbor destructive bacteria.

**Tooth decay, bad breath and stained teeth:** Regular brushing, flossing and visits to the dentist help to prevent cavities, but if you smoke, it may not be enough. Smokers are three times more likely to get cavities due to an increased build up of tartar, which can lead to tooth decay. Beyond the medical risks, bad breath and stained teeth are just a couple of other unpleasant results of smoking.

**Tooth loss:** If you start smoking at age 18 and smoke one pack a day, you are likely to lose between four and five teeth by the time you are 35-years-old. Smoking may restrict the blood flow to the gum tissues, limiting the nutrients that are necessary for the bone and gum support of the teeth.

**Oral cancer:** Of the nearly 31,000 Americans diagnosed with oral cancer annually, only half live past the five-year survival milestone. People who use tobacco products tend to have a higher risk for oral cancer and those who use tobacco products and consume excessive alcohol have the highest risk.

Brushing at least twice per day, flossing regularly and stopping the use of tobacco are important to your oral and overall health. Talk with your dentist about concerns you may have regarding use of tobacco products and your oral health.

Information courtesy of the Academy of General Dentistry, American Dental Association and American Academy of Periodontology.

State Employee Community Campaign boasts new slogan

The 2011/2012 State Employees’ Community Campaign (SECC) began Sept. 13 and has made great progress.

**SECC Chairman**
Major General R. Martin Umbarger created a new slogan for this year’s campaign: “1.2 million in 2012.” State employees have reached a 45% of our $1.2M goal. To-date, $540,000 has been raised. Thank you to all who have donated.

Visit [www.insecc.org](http://www.insecc.org) for additional information.

*Continued from page 4*

**Chickenpox virus can reawaken into shingles**

Age 50 or older who does not have a compromised immune system. This means their immune system is functioning and they have not recently had treatments like chemotherapy or high doses of steroids.

**When do I need to get it, and how often?**
It is a one-shot vaccine. For state employees over the age of 50 and covered by a state health plan, the vaccine is considered preventive and therefore 100% covered when it is supplied and administered by an in-network physician.

**I already have shingles. Is it too late for the vaccine to help me?**
No. It can still be very effective, although it is recommended that you wait for up to a year after the episode to get the vaccine.
The Indiana State Museum is offering some exhibits and events starting in October that reflect the spirit of the season. For instance,

The museum invites you to celebrate National Popcorn Poppin’ Month Oct. 8 from 1 to 2 p.m. Participants will test for maximum popability, review the changes in popcorn technology and decide, in a blind taste test, whose popcorn is the corniest of all. Register for the Family Saturday: Popcorn Science, by contacting the museum.

Treat your senses to the surprisingly aesthetic shapes and colors of Earth’s raw materials and indulge your inner scientist at GeoFest. Earthly treasures await you as jewelry, fossils, cut and uncut gemstones and minerals from all over the world will be on hand to view and purchase. The event will be held Oct. 21-23.

Los Días de los Muertos, The Days of the Dead, is a traditional Mexican holiday with ancient ties to the Aztecs. Unlike Halloween, this celebration honors the lives of the deceased and celebrates the continuation of life with a belief that death is not the end, but rather the beginning of a new stage in existence. The museum gives visitors a chance to learn about the traditions and history behind Los Días de los Muertos and to participate in the celebration. Visitors can join in hands-on activities and games, drop in on demonstrations, learn about altar building and the cultural significance of the Monarch butterfly’s migration to this celebration. The celebration will be held Oct. 29 from 11 a.m. to 4 p.m.

Two new exhibits will occupy the state museum beginning this month Amazing Maize: The Science, History and Culture of Corn and The Endurance: Shackleton’s Legendary Antarctic Expedition.

Los Días de los Muertos, The Days of the Dead, is a traditional Mexican holiday with ancient ties to the Aztecs. Unlike Halloween, this celebration honors the lives of the deceased and celebrates the continuation of life with a belief that death is not the end, but rather the beginning of a new stage in existence. The museum gives visitors a chance to learn about the traditions and history behind Los Días de los Muertos and to participate in the celebration. Visitors can join in hands-on activities and games, drop in on demonstrations, learn about altar building and the cultural significance of the Monarch butterfly’s migration to this celebration. The celebration will be held Oct. 29 from 11 a.m. to 4 p.m.

Two new exhibits will occupy the state museum beginning this month Amazing Maize: The Science, History and Culture of Corn and The Endurance: Shackleton’s Legendary Antarctic Expedition.

Now through Jan. 20, you have the opportunity to learn more about corn than you thought possible. Visit the Amazing Maize, where you will learn that it takes 25 corn plants per person per day to support the American way of life. This 10,000-year global genetic journey explores the relationship between people and corn, arguably the most productive domesticated plant and the greatest plant breeding achievement of all time.

Shackleton’s exhibition documents one of the greatest stories of survival in expedition history; the dramatic near-fatal expedition to Antarctica led by Sir Edmund Shackleton in 1914. When the ship became trapped in packed ice, the crew was stranded on the ice for 18 months; miraculously, no life was lost. This exhibit will open Oct. 15 and continues through Feb. 19.

Find out what else the Indiana State Museum has to offer during the month of October by visiting www.indianamuseum.org or call 317.232.1637.
Hosted by HOOSIER S.T.A.R.T. and Auditor Tim Berry

COMPLIMENTARY EVENT & DINNER AT ALL 5 LOCATIONS!
Indianapolis & Merrillville include Book Signing with Terry Savage, One of America's Top Financial Speakers

www.terrysavage.com

CLICK EVENT LOCATION TO REGISTER!

For questions or help registering, please contact TJ Land at 317.805.6600, ext. 181, or via e-mail at 2011hoosierstart@vmsbiomarketing.com.
INDIANA GIS DAY & CONFERENCE

NOVEMBER 15, 2011
8:30 am - 3:30 pm
IGCS Conference Center

Want to learn more about GIS?
Geographic information systems (GIS) have become an integral tool in most large and small local governments where they are used to support decision making in the public interest. Exploring the innovative ways to use GIS to improve local government operations will provide an understanding of the unique capabilities of GIS and also allow the exploration of new avenues for using this increasingly important technology.

Who should attend?
GIS users of all levels and managers of GIS staff and GIS budgets.

Why should you attend?
This is your best chance to learn about a wide range of GIS best practices, tips and trick, trends and emerging issues. Come listen and talk to local GIS service providers and coworkers in this convenient, free, one-day conference.

For more information, contact:

Jim Sparks - Indiana Geographic Information Officer
Indiana Office of Technology
(317) 234-5889
gio@iot.in.gov

Amanda O’Daniel
Indiana Office of Technology
(317) 234-4111
amodaniel@iot.in.gov

OPENING/WELCOME:
Brian Arrowood - Indiana CIO

KEYNOTE:
John Steinmetz - Indiana Geological Survey

TOPICS:
• Ortho Photography & LIDAR
• Indiana Map
• NHD (National Hydrography Dataset - Streams)
• GIS Consolidation
• Data Sharing
• Broadband
• GIS Helpdesk
• Vendor Booths