



The Torch

The official newsletter for Indiana state employees

Prepare for Open Enrollment before it's time to make your selections

Open Enrollment is just around the corner. Rather than wait to the last minute to determine what options to select, take time now to carefully review your health care needs. That way, you are 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 started:

Know the dates: Mark your calendars for the 2016 Open Enrollment season. It begins October 28 and ends November 18 at noon (EST).

Review this year's medical, vision and dental expenses. How much did you spend on medical, vision and dental needs? These are 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. Not only does the state deposit money into the account, but an employee can also elect a portion of their paycheck to be deposited into a HSA, before taxes. 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 CDHP combined with a HSA, may be significantly cheaper than a traditional PPO medical plan. It can potentially give you other tax advantages since contributions are made before tax.

Examine how much you contribute to your Flexible Spending Account (FSA). If you have a Flexible and/or Dependent Care Savings Account, be sure to examine your out-of-pocket expenses closely as these programs are a use-it-or-lose-it program. You may need to increase or decrease your contributions accordingly.

Understand your insurance needs. If a qualifying event has occurred within the past year, your insurance needs may have changed as well. A qualifying event could be a birth, divorce, wedding or an adoption. Rather than simply signing up for the same amount you did the year before, determine whether your overall financial situation has changed, and whether or not you need more or less insurance. If you experienced such an event and

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Got a story?

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

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A history of Indiana license plates from 1905 to the present

On March 6, 1905, Indiana started its very first statewide registration of motor vehicles. Since then, license plates have evolved in how they look, how they are issued and how they are used. Automobile License Plate Collectors Association, Inc. is creating a display of Indiana license plates over the last 110 years to celebrate the Bicentennial. The exhibit will reflect a significant part of Indiana's motoring history, the expansion and ease of transportation and the growth from the Lincoln Highway to modern interstates as we know them.

The first statewide registration of motor vehicles, in 1905, was a permanent license tax, with a one-time fee of \$1. Name, address, make of vehicle and registration number were recorded by state officials, and a two-inch diameter disc bearing the registration number was issued to each motorist. That disc was required to be mounted on the vehicle. Common practice was to attach the disc onto the wooden dashboards of vintage motor cars. As a result, they have become known as dashboard discs.

Actual license plates were also required by the State, but were not provided by the State. These are referred to as "owner provided plates" or "pre-state plates," and have been found in all manner of materials and formats. Some pioneer motorists simply painted the registration number onto their vehicles, but it



was more common to have plates fabricated by commercial providers. Very popular among Indiana auto owners was a single piece brass plate, which was stencil-cut to allow air to flow to the radiator. This design is virtually unique among the states to brass era Indiana motorists, and are highly sought after.

In 1913, Indiana began issuing annual state-provided license plates. These plates were flat, cold-rolled steel covered with porcelain enamel. This is the only year that Indiana issued a porcelain plate.



Thereafter, Indiana plates were made of painted, embossed steel with different color combinations each year. A favorite of members of the Automobile License Plate Collectors Association (alpc.org), which is the oldest and largest license plate collectors club in the world, is the vibrant green-on-pink 1915 issue.



With the outbreak of World War II, Indiana mirrored the efforts of other states by contributing to metal conservation. The state issued only a small attachment in 1943, which



revalidated the 1942 plate. This is the only year that Indiana did not issue a new plate until 1984, making The Hoosier State a favorite among collectors.

County coding of license plates began in 1950, with Allen County being designated with letter prefixes from DD to DH. Beginning in 1963, county coding was changed with the first one or two numerals in the serial number indicating the county of issuance. Allen County was assigned number 2, and the coding was refined to reflect



issuing offices, which are identified by a letter in the serial number. Fort Wayne motorists received A through H, P and T through Z. Grabbill was identified by the letters J and S, while New Haven issued K through N and R.

Now, more than 100 years after Indiana issued its first one, we celebrate the state's Bicentennial with nothing other than a Bicentennial license plate.



Thank you to the Automobile License Plate Collectors Association President Greg Gibson for this submission.

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Prepare for Open Enrollment before it's time to make your selections

did not request a change to your benefits within the first 30 calendar days, the open enrollment period is the time to do so. Life insurance can be considered if you do not currently carry it.

Review your dependents and beneficiaries. This is an important thing to assess on a yearly basis. If your family situation has changed at all, it will certainly merit making a review of your dependents and beneficiaries.

Also, ensure your dependent social security numbers are included in PeopleSoft. Under the Affordable Care Act, applicable large employers are required to request dependents' social security numbers for use in completing new IRS forms, 1094-C and 1095-C.

Here are the Steps to upload this information:

- Log into [PeopleSoft HR](#)
- Click on Main Menu
- Click Self Service
- Click Benefits
- Click Dependent Beneficiary Information
- Click on Child's Name
- Click Edit
- Enter the Social Security Number
- Click Save and sign out of PeopleSoft

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

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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. If your spouse's open enrollment period and effective dates differ from the state plans, plan a head. Your spouse's open enrollment is not considered a qualifying event to change plans or level of coverage later in the year. Also, if you're spouse's plan does not offer vision or dental, you may consider picking one or the other from the state's plan.

Open enrollment does not need to be a stressful time. Plan, prepare and ask questions now to help reduce the stress later. If you have any questions about your benefits or have a unique situation and require some guidance, please contact the SPD Benefits Hotline at 317-232-1167 (within Indianapolis) or toll-free at 877-248-0007 (outside Indianapolis).

Do you have a passion for personal health and wellness?

The State Personnel Department (SPD) is seeking energetic individuals who have a desire to help others at their work locations by serving as Wellness Champions. A Wellness Champion serves as an ambassador of wellness for their agency and/or work location by:

- Leading the wellness initiative by example through practicing healthy behaviors
- Enthusiastically promoting new and ongoing wellness programs and events to co-workers
- Assisting in wellness program improvement and development by providing constructive feedback

It is our goal to have an expansive network of Wellness Champions to promote a culture of wellness throughout all State agencies and work locations. If this interests you, please review the [Wellness Champion duties](#) and submit the [Wellness Champion Request Form](#) to be considered for the Wellness Champion program.

Supervisor approval is required and the deadline to submit is **October 23**. You can find these forms and information regarding other wellness programs and initiatives by visiting: investinyourhealthindiana.com.

Once Wellness Champions are selected, they will be notified via e-mail. The State Personnel Department plans to host a Wellness Champion training session later this year to give existing and new champions the opportunity to learn about their role and connect with other champions within their agency or geographic area.

Continue to engage with HumanaVitality

Whether you attained Silver Status by August 31 or not, continue to engage with HumanaVitality!

The health and wellness benefits from the program run far beyond the qualification deadline. As you continue to engage with HumanaVitality, you can keep increasing your Vitality Status by earning more points and bucks throughout the remainder

of the year! As your Vitality Status increases, so does the discount you receive in the HumanaVitality mall. You may redeem your Vitality Bucks through the mall for cool prizes such as fitness devices, bikes, gift cards and much more! A few things to keep in mind as you continue to earn Vitality Points and Bucks while the New Year approaches:

- 10 percent of your total points at the end of the year will rollover to 2016. This means that the more you do this year, the easier qualifying could be for you next year!
- Any unused Vitality Bucks stay with you into 2016 and beyond! Vitality Bucks expire three years from the end of the program year in which they were earned. For example, any unused Vitality Bucks earned in 2015 stay with you until year's end in 2018, assuming you are still enrolled in HumanaVitality.
- Do you enjoy receiving a 10 percent, 20 percent, or 40 percent discount in the HumanaVitality Mall with your Vitality Bucks? This is all dependent on your reward status, which will rollover with you in 2016, once you have completed the Health Assessment in the New Year! You may check your reward status by scrolling over "Get Healthy" and clicking on "Achievement Dashboard."



Register your e-mail to get health & wellness updates

Employees and their covered dependents can stay updated about their state sponsored benefits outside of work. The State Personnel Department has created an additional mailing list for employees and their dependents enrolled in a medical plan offered through the State Personnel Department.

By signing up a personal e-mail, your dependents can learn more about the upcoming Open Enrollment period, HumanaVitality, the next qualification period for the Wellness CDHP and other Invest In Your Health wellness program initiatives. This is a great option for employees that may not have a state e-mail address at their current job.

- **To sign up for this new e-mail list, [visit this link.](#)**

You'll be asked to complete a brief subscription process including the option of setting up a password for the account.

Share your wellness testimonial with us!

Do you have a success story you want to share around weight loss, healthy eating, fitness or success you have achieved with HumanaVitality or other wellness related activities? Visit our website and complete the form and possibly share a photo. We would love to hear from you!

- [Click here and complete the form.](#)



Get your flu shot at one of the state sponsored clinics

Kroger pharmacists are hosting a flu shot clinics at many state facilities across Indiana. The clinic at the Government Center campus is **October 14 and 15** from 7:30 a.m. to 3:30 p.m. in Conference Rooms A & B. The Statehouse Atrium is scheduled for **October 20**. If you do not carry State insurance, the cost is \$20 payable by cash or check. **Please Note:** if you plan to bring a child under the age of 11, it is necessary to have a written prescription from the doctor or a pharmacist to administer a flu vaccine. Since preventive care services are covered by the health plan at 100 percent, employees with the state’s health plan and their eligible dependents should get vaccinated.

You must bring your Anthem ID card and a completed waiver prior to receiving the vaccination:

- [Inactivated shot consent form](#) - **Learn more**
- [Live nasal vaccine consent form](#)

Kroger Pharmacies are also administering vaccines at participating retail locations. Vaccinations may also be administered at your doctor’s office, retail pharmacy or nearby walk-in clinic. Even at any of these locations, the state’s health plan covers 100 percent of the cost, if you carry state insurance.

Indiana State Police Health Care Plan Members are eligible to utilize these clinics; however, you must complete a separate claim form and bring it with you to the clinic. State Police Human Resources will be sending further information regarding flu shots that will have the appropriate claim forms.

Vaccinations received at state sponsored clinics will be communicated to both the Indiana State Department of Health’s Immunization Information System

known as CHIRP (Children and Hoosier’s Immunization Registry Program) and HumanaVitality.

The best protection against the flu is to get a flu shot every year before the flu season starts. Since influenza viruses change over time, it is important to get a shot every year. Each year the vaccine is reformulated to include the types of flu virus expected to cause illness during that flu season. The vaccine begins to protect you within a few days after vaccination, but the vaccine is not fully effective until about 14 days after vaccination.

If you are wondering if you should get a vaccine, a detailed list can be found at [Who Should Get Vaccinated against Influenza](#).

Get Vitality Points for your flu shot

Earn Vitality Points when you or your covered adult dependents

receive a flu shot. **If you attended a state sponsored clinic, you do not need to submit anything for Vitality Points.** This information will be sent to HumanaVitality and your points will be reflected in your account. However, please allow **up to 30 days** for your points to show up in your HumanaVitality account.

If you receive your flu shot at another location, you will need to submit proof for Vitality Points. You can get rewarded by submitting the prevention activity form online, from your mobile device or by mail or fax within 90 days of the immunization. Remember to save proof of your activity to be included with your self-submission.

- [Click here to view the steps on how to self-submit information for a flu shot in HumanaVitality](#)
- [View a complete list of clinics on our website](#)

Date(s)	Time(s)	Name of Agency	Location/City
10/6, 10/7	3 p.m. – 7 p.m.	Rockville Correctional Facility	811 West 50 North, Rockville, IN 47872
10/14, 10/15	7:30 a.m.– 3:30 p.m.	Indiana Government Center South	Indianapolis
10/14	10 a.m. – 1 p.m.	INDOT LaPorte District	315 E. Boyd Blvd. LaPorte, IN 46350
10/19	8 a.m. – 12 p.m.	ISDH Central Office	2 N. Meridian St, Indianapolis, IN
10/20	7:30 a.m. – 3:30 p.m.	Statehouse	Indianapolis
10/21	11 a.m. – 1 p.m.	Hoosier Lottery and Horse Racing Commission	1302 N Meridian St, Suite 100, Indianapolis, IN 46202
10/27, 10/28	1:30 p.m. – 5:30 p.m.	Wabash Valley Correctional Facility	6908 S. Old US Hwy 41, Carlisle, IN 47838
10/29	2 p.m. – 7 p.m.	Indiana State Prison	1 Park Row, Michigan City, IN 46360

Surgeon General’s call to action encourages Hoosiers to walk their way to better health

The next time someone says “take a walk,” offer to take them up on it. And ask them to join you.

United States Surgeon General Vivek H. Murthy, M.D., MBA, has called for communities to take action to increase walking and walkability and to improve the health of Americans. Indiana State Health Commissioner Jerome Adams, M.D., M.P.H., is urging Hoosiers to accept the challenge.

“Walking is one of the most common forms of physical activity, and it’s one of the easiest ways to exercise because it can be done almost anywhere,” Dr. Adams said. “Regular physical activity like walking can help people of all ages improve their health.”

Centuries ago, walking was a significant part of the human existence, with towns and villages designed to support human transport by foot. But that has changed as our reliance on automobiles has increased. The 2013 Behavioral Risk Factor Surveillance System found that only 48 percent of U.S. adults get at least 150 minutes of activity a week as recommended in the federal government’s 2008 Physical Activity Guidelines. The rate is even lower in Indiana, where just 44 percent of Hoosier adults meet the guidelines.

This lack of activity can increase the risk of developing a wide range of health issues, including obesity, heart disease, diabetes and certain types of cancer.

The Centers for Disease Control and Prevention says walking briskly for more than two hours a week can help people meet the Physical Activity



Governor Mike Pence and state employees participate in a Mile With Mike during the annual State Employee Health & Wellness Month.

Guidelines. Here are some tips to get you started and to make walking more fun:

- Park the car at the shopping center and walk to all your nearby errands.
- Find a walking buddy. Meet at the same time most days to go for a brisk walk.
- Host a walking meeting with work colleagues.
- Make a Walk-and-Talk date with a friend or family member. Take a walking lunch break at work. Keep extra shoes and socks in the office.
- If you’re waiting at an appointment, look for opportunities to pass the time by walking around the block or at a nearby park or field.
- Find a convenient walking path near your home, work or anywhere you will be.

For more ideas about how to get moving, visit INShape Indiana at www.inshapeindiana.org/213.htm.

“The great thing about walking is you can do it by yourself, with a few friends or in a group,” said Dr. Adams. “Listen to music while you walk or talk with friends. If you can take at least one brisk walk a day, you will start to see improvements in your health.”

So take a walk. The benefits are immeasurable.

Visit the Indiana State Department of Health at www.StateHealth.in.gov.

Hoosiers who do not have health care coverage or access to a doctor are encouraged to check availability for the new Healthy Indiana Plan—HIP 2.0—by visiting www.HIP.IN.gov or calling 1-877-GET-HIP-9.

Know the symptoms in honor of Breast Cancer Awareness Month

October is Breast Cancer Awareness month. Breast cancer is the second-leading cause of cancer death, and excluding skin cancers, the most frequently diagnosed cancer among women in the U.S. According to the Indiana Cancer Facts and Figures 2015 report, an average of 4,415 women were diagnosed with breast cancer, and 882 women died as a result of breast cancer, from 2008 to 2012. Breast cancer is rare among men; however, because men are prone to ignoring warning signs, they are often diagnosed at later stages and have poorer prognoses.

Sex and age are the two greatest risk factors for developing breast cancer. Women have a much greater risk than men, and that risk increases with age. In Indiana, 79 percent of all breast cancer cases and 88 percent of breast cancer deaths occur in women over the age of 50.

Modifiable risk factors associated with increased breast cancer risk include weight gain after the age of 18, being overweight or obese, use of menopausal hormone therapy, physical inactivity and alcohol consumption. Research also indicates that long-term, heavy smoking increases breast cancer risk, particularly among women who start smoking before their first pregnancy. Additional risk factors include family history, race, reproductive factors and certain medical findings, such as high breast tissue density, high bone mineral density, type 2 diabetes, certain benign (non-cancerous) breast conditions and lobular carcinoma in situ. In addition, high-dose radiation to the chest for cancer treatment increases risk.



Common signs and symptoms of breast cancer include a new lump or mass; hard knots, or thickening; swelling, warmth, redness or darkening; change in size or shape; dimpling or puckering of the skin; itchy, scaly, sore or rash on the nipple; pulling in of the nipple or other parts of the breast, nipple discharge that starts suddenly; or new pain on one spot that doesn't go away. Although these symptoms can be caused by things other than breast cancer, it is important to have them checked by a health care provider.

Regular breast cancer screenings can help diagnose cancer early, when treatment is most likely to be successful. Women should have frequent conversations with their health care provider about their risks for breast cancer and how often they should be screened. In general, women should follow these recommendations:

- **Breast self-awareness:** Women in their 20s should be aware of the normal look and feel of their breasts so that they can identify potentially dangerous changes.
- **Clinical breast exams:** The ACS recommends that women in their 20s and 30s have a clinical breast exam by a health care professional every three years. Asymptomatic women in their 40s should have yearly clinical breast exams.
- **Screening mammograms:** The United States Preventive Services Task Force recommends a screening mammogram every two years for

women ages 50-74, which can help detect cancer before a lump can be felt. Women ages 40-49, especially those with a family history of breast cancer, should discuss the risks and benefits of mammography with their health care provider to determine if it is right for them.

According to the 2014 Indiana Behavioral Risk Factor Surveillance System, 72.4 percent of women ages 50-74 have had a mammogram in the past two years. The Affordable Care Act requires preventive screening services to be included in most insurance policies. Often, these services are paid in full. For state employees with state-provided medical benefits, preventive care services are covered at 100 percent with no deductible at in-network providers. This includes screenings for breast cancer, cervical cancer, colorectal cancer and prostate cancer. (Although routine prostate specific antigen (PSA) testing is a covered procedure, the United States Preventive Services Task Force recommends that men be informed decision makers and discuss whether or not screening is appropriate for them given their personal risk, family history and personal beliefs.)

For those not covered by the state's health insurance, the Indiana Breast and Cervical Cancer Program (BCCP) provides access to breast and cervical cancer screenings, diagnostic testing, and treatment for underserved and underinsured women who qualify for services. Eligibility is determined by age and gross income in relation to family size. For more information [visit the BCCP webpage](#).

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

Help prevent cancer with a healthy diet and these other tips

October is National Breast Cancer Awareness Month. It should be remembered that good nutrition can lower your risk of developing multiple types of cancer. In fact, nutrition guidelines for cancer prevention are much like those recommended to prevent other medical concerns such as, heart disease, diabetes and obesity. Although no one food has been proven to prevent cancer, what we eat has been linked to fight cancers both directly and indirectly as noted by the American Cancer Society's (ACS) recommendations for nutrition and physical activity. The following tips are a compilation of guidelines from the ACS, The Academy of Nutrition and Dietetics and the American Institute for Cancer Research, to guide you on a path to cancer prevention:

Maintain a Healthy Weight

Be as lean as possible without becoming underweight! Research demonstrates a strong link between body fat and cancer. Consuming foods that are high in calories but low in nutrients, can lead to weight gain and decreased appetite for foods that have more cancer fighting properties. Although science isn't exactly sure how, these seven cancers appear to have a stronger connection to increased body fat: *esophagus, pancreas, colon and rectum, breast (after menopause), kidney, endometrial and gallbladder.*

Eat Vegetables, Fruits and Whole Grains

Make 3/4 of your plate plant based by eating more fruits and vegetables, including beans, and whole grains. Research shows fruits and vegetables likely lower the risk of the following cancers: Lung, Oral and Esophageal, Stomach and Colon. Although it's still uncertain which specific components provide protection, it's recommended

that we choose an array of colorful fruits and vegetables and more whole grains. Evidence suggests foods high in dietary fiber; vitamins, minerals and phytonutrients are helpful. Consider adding more of these to your diet:

- Cruciferous and dark, leafy green vegetables: spinach, broccoli, cauliflower, Brussels sprouts, cabbage, collards, kale
- Fruits: citrus, berries, cherries
- Whole-grains: oats, barley, bulgur, whole-grain pastas, breads, cereals, crackers
- Legumes: dried beans and peas, lentils, soybeans

Monitor Meat Portions

Consuming a diet that includes meat has not yet been definitively shown to either increase or decrease the risk of cancer. Some studies suggest a link between colon cancer and eating large amounts of red meat, particularly processed meat such as lunch meats, ham, bacon and hot dogs, but this research is not conclusive. Animal protein provides all nine essential amino acids and an appropriate way for many to get this daily requirement. It is recommended that we monitor portion size based on our bodies' needs.

Eat Whole Foods

Research suggests some relationship between the nutrients found naturally in foods and their protective ability. While supplements can be useful for those who are unable to eat or drink some healthful foods, the best source for nutrients in general are found in the whole foods first. Some supplements may cause harmful interactions with medications or other medical conditions and should be carefully considered with the advice of your physician, pharmacist and registered dietitian. For

more information on the latest "cancer fighting foods" see the [American Institute for Cancer Research's website.](#)

Limit Alcohol

Evidence suggests all types of alcoholic drinks could increase cancer risk, particularly those of the mouth, pharynx, larynx, esophagus, breast and colon. Experts recommend no more than one drink a day for women and two for men.

Be Physically Active

Maintaining a healthy weight is more than just eating the right foods. Engaging in regular exercise can help reduce your risk, allow you to maintain a healthy weight and assist in control and prevention of other medical conditions. A minimum of 30 minutes of moderate physical activity most days of the week is recommended. Brisk walks at lunch or a game of tag with your kids in the yard are a couple of ways to increase daily activity above the normal routine.

Watch out for Myths

Be wary of foods labeled as a "superfood" as this a marketing strategy, not something based in science. Other myths are that cancer feeds off of sugar so it must be eliminated from the diet and that dietary cleansers can help prevent cancer. If it sounds too good to be true, it probably is.

Thank you to Dustin Reed, MS, RD, CD, Indiana Academy of Nutrition and Dietetics for this submission.



Bicentennial Commission visits Lake County

The Indiana Bicentennial Commission held its monthly board meeting on Sept. 18, 2015, at the Lake County Public Library.

Lake County, the most Northwest county in Indiana, is the most biologically diverse in the state, thanks to the glaciers and resultant sand dunes. A whopping 80 percent of the state's biodiversity is represented there, according to commission member Mary McConnell.

Lake County has eight endorsed legacy projects and plans to submit more.

Clerk-Treasurer of Highland and Lake County Commission member Michael Griffin wants to kick off the Bicentennial by flying the Bicentennial flag and the 20-star flag. He believes that this will show the county's pride in its many legacy projects. Do you know why the 20-star flag is important? Send your answer to us on Facebook. 'Like' us while you are there.

Doug Ross, of Times Media Group, said the NW Times is working with the State Library to create a microfilm project that will digitize Lake County newspapers and help with genealogy. This will allow easy access to the reporting and recording of Northwest Indiana history as it happened.

Other Lake County projects include plans to beautify the entry points to the county, build a county complex and create a special website for the Lake County Library. Lake County is also partnering with their Historical

Society on a museum artifacts exhibit and a Korean War Veterans project and photo book.

Jasper County Coordinator Karen Wilson and county Co-Chair Sheila Schroeder announced that their county's very first legacy project, Everglades of the North: The Story of the Grand Kankakee Marsh, was endorsed this round. You can look it up on our web site, www.indiana2016.org, and use the search feature to get the details. They are working to submit other projects such as planting tulips, creating a Jasper County Magazine and working at James Hanley Park and Dutch Town. The committee plans to work with each town in the county to get projects underway.

Newton County Co-Coordinator Larry Lyons announced that his county, the youngest county in the state by the way, also had its first project endorsed this round. Titled "Hazelden – Home of George Ade," focuses on the life of the famous newspaper columnist, humorist and most prolific playwright. Newton County will celebrate Ade and the Bicentennial by hosting Indiana's 200th birthday party at George Ade's home, Hazelden, near Brook.

The Commission was pleased to endorse 80 projects at the September meeting. Seven of the 40 counties submitting projects, including Jasper and Newton, were first time applicants. These projects bring the total number of Bicentennial Legacy Projects to 574 statewide, in 83 counties. The deadline for the next round of project applications is October 15, for consideration at the Commission's next meeting October 27.

10-digit dialing to begin next year

In less than a year, all local calls in the 317 area code will have to be placed using the 10-digit phone number. The switch will happen September 17, 2016. State officials say the new 463 area code will be added to the region because 317 is set to run out of numbers.

The Indiana Utility Regulatory Commission ordered an area code overlay for the 317 region in April 2015. The overlay does not require customers to change their existing area code. Starting October 17, 2016, new telephone lines or services may be assigned numbers using the new 463 area code.



Officials say there will be a six-month grace period starting March 19, 2016 to give consumers time to adjust to the changes. State officials say calls that are currently local will continue to be local, even though 10-digit dialing will be required. For long distance calls, consumers will dial 1, plus the area code, plus the phone number.

Meantime, customers are encouraged to check and include the area code on items like personal or pet ID tags, business stationary, personal checks, life-safety systems, alarm and security systems, gates and mobile phone contact lists.

In addition to our featured speaker, Hoosier S.T.A.R.T. representatives will be available to answer your questions and give you the chance to schedule an appointment. Please select the location that works best for you. We look forward to seeing you there!

HOOSIER S.T.A.R.T. AND STATE AUDITOR SUZANNE CROUCH ANNOUNCE THE 2015

ANNUAL EDUCATIONAL DINNERS



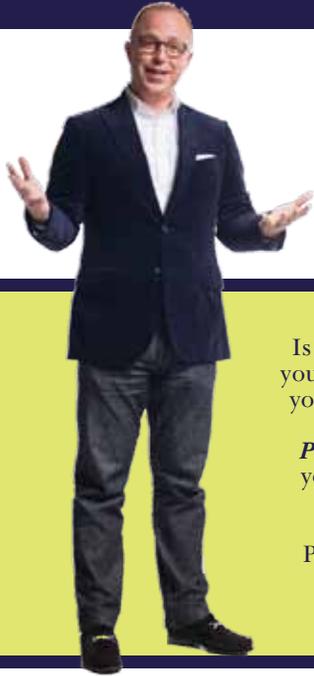
PAST

PRESENT

FUTURE

S.T.A.R.T.

Building your retirement today!



Pete the Planner

personal finance expert will, once again, be our featured speaker.

Is your financial life running out of time? From the day you begin work you're on a countdown to retirement, but your financial life is more than just a race to retirement. Your financial life is broken down into your **PAST, PRESENT, & FUTURE**. This year's program will help you fix your financial past so in your financial present you can focus on your financial future.

Pete will be joined in Indianapolis by his associate Dan Veto, founder of Retirement Spark!, for the **Past & Present** portion of the program

Due to space limitations, this year's event is open only to employees enrolled in Hoosier S.T.A.R.T. and those employees interested in learning more about the program. [Click here](#) to register for the dinner in your area. For questions or help registering, contact Vicky Wright Hunt at (877) 243-4192 or HoosierSTART@att.net.

INDIANAPOLIS
Tuesday, October 20, 2015
Indiana Roof Ballroom
Registration - 3:30
Program - 4:00

MADISON
Wednesday, October 28, 2015
Clifty Falls Inn
Registration - 4:30
Program - 5:00

EVANSVILLE
Thursday, October 29, 2015
EVANSVILLE
Old National Bank
Registration - 4:30 CST
Program - 5:00 CST

FORT WAYNE
Wednesday, November 4, 2015
The Landmark Center
Registration - 4:30
Program - 5:00

SCHERERVILLE
Thursday, November 5, 2015
Teibel's Family Restaurant
Registration - 4:30 CST
Program - 5:00 CST

Take this survey for the Office of the Utility Consumer Counselor

All Hoosiers are invited to take a brief survey between now and October 7.

- [Click here to complete the survey](#)

The Indiana Office of Utility Consumer Counselor (OUCC) is seeking feedback on utility billing practices, including ways to make bills more understandable and helpful to the customer. All survey responses will remain confidential. Information will be reported in aggregate and the survey will not ask for your name.

The OUCC is participating in a utility billing symposium hosted by the Indiana Utility Regulatory Commission (IURC). The purpose of the symposium is for consumer groups and utilities to have open dialogue about billing best practices as well as addressing billing concerns.

Your participation is greatly appreciated! The survey is also linked from the OUCC's homepage at www.IN.gov/OUCC.

Mayor Greg Ballard and the City of Indianapolis invite YOU to



Ready or not, the
future is coming.
BE READY.

**TUESDAY
OCTOBER 6, 2015**

2:00 pm – 7:00 pm

**Indiana Wesleyan University
North Campus
3777 Priority Way South Drive
Indianapolis, IN 46240**

Indianapolis Financial Planning Day

Free one-on-one personalized financial advice.
Free financial workshops!
No strings attached.

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