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A Greater Bloomington Chamber of Commerce Publication

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Chris Johnson, JA Benefits. Photo by Rich Janzaruk.

## Spotlight: JA Benefits

By Kasey Husk

**J**A Benefits President Chris Johnson knows small business owners have a lot to worry about. That's why it is his company's mission to put entrepreneurs' minds at ease when it comes to one of the most important—and complicated—aspects of running a business: insurance.

"Our goal is to take complex business issues and simplify them for the individual, the employer and the employee—and make things easy and understandable," Johnson said. "And for our group employers, it is to keep the focus on their core business."

Since 1988, the Bedford-based employee benefits practice has been helping individuals and businesses of all sizes meet their coverage needs when it comes to health, life, disability and other types of insurance. It's a growing challenge, but it is one the company's employees—deeply passionate about helping others—have tackled head on.

"We are in this business to serve our clients, to make their lives better," Johnson said.

JA Benefits was the brainchild of Doug Johnson, Chris Johnson's father. The senior Johnson had been working at a certified financial planner when he realized that health care was one of the largest expenses for his customers. He founded the company—originally called Johnson and Associates—in 1988, then took on

SPOTLIGHT continued on page 14



### Coming in March:

#### Focus on Education

Meet the new Educators of the Year and examine how local kids learn about business and careers.

### REGISTER NOW FOR THESE UPCOMING EVENTS

Hosted by the Greater Bloomington Chamber of Commerce

#### FEBRUARY

- 9 Chamber Day at the Statehouse
- 10 hYPe Event: Fun Facts on Finance
- 24 Educators of the Year Awards
- 25 February Business After Hours at the Home Show

Please call the Chamber (812-336-6381) or see the Chamber's website ([www.ChamberBloomington.org](http://www.ChamberBloomington.org)) for more information.

**Mental Health Care:**

BizNet checks in with the area's mental health care providers and facilities for those with learning challenges.

**Begins on page 7**

# ADVOCACY Update

The Chamber represents business interests to local, state and federal representatives, serving as an advocate on behalf of all businesses for the issues critical to the future of our community. If you need assistance with a business advocacy issue, please contact your Advocacy Team at the Chamber.

## Upcoming Statehouse Event

Join the Greater Bloomington Chamber of Commerce and more than a dozen other chambers from around Indiana for the 2016 Statewide Chamber Day at the Statehouse Feb. 9 from 11:30 a.m. to 3:30 p.m., coordinated by the Indiana Chamber Executives Association (ICEA). For more information and to register, visit our website at [ChamberBloomington.org](http://ChamberBloomington.org).

## Indiana General Assembly

The Indiana General Assembly started its 2016 session with more than 800 bills filed. Infrastructure funding, ISTEP and LGBT rights will be the top priorities but lawmakers are focusing on a range of other issues including transportation, Sunday alcohol sales, taxing travel sites and the teacher shortage. The Chamber is reviewing the bills to identify those that may be of significance to Chamber members. As the session continues, check [ChamberBloomington.org](http://ChamberBloomington.org) for updates.

## Chamber's Legislative Preview

Chamber members and the public had the opportunity to hear from and ask questions of several area legislators at the Chamber's 2016 Legislative Preview event in early January. Senator Mark Stoops, along with Representatives Jeff Ellington, Bob Heaton, Eric Koch, Peggy Mayfield and

Matt Pierce shared insights on the 2016 Legislative Session and answered questions about transit expansion, RFRA, education, and other issues of significance to Chamber members. During the event, the Chamber unveiled its Legislative Agenda, which includes a list of legislative priorities that the organization will focus on in 2016. The four priority areas include business taxation and regulation, education and workforce development, infrastructure and job creation, and healthcare. The agenda was prepared by the Chamber's Legislative Council and approved by the organization's Board of Directors.

## I-69 Section 5 Update

Current work on Section 5 in Bloomington includes mainline improvements and access roads, reconstructing the SR 37 mainline to interstate standards as well as constructing access roads from just south of Chambers Pike to the northern end of the project. This work is anticipated to be completed by mid 2016. At Arlington Road, bridge improvements mean a closure from Hunter Lane to Prow road. Traffic will be detoured via State Road 46, Kinser Pike and 17th Street during construction and open to local traffic only. The closure of Arlington Road will begin on or after Feb. 20 and will remain closed through June 30. At Vernal Pike there will be a new center bridge pier, then a new bridge over I-69 and realigning a section of this road by early 2016. At Sample Road, expect a new interchange with roundabout intersections in late spring of 2016. And at Liberty Church Road there will be a new interchange by mid-2016. Additional project information can be found on the I-69 Development Partners' website at [i69section5.org](http://i69section5.org).

## I-69 Section 6 Update

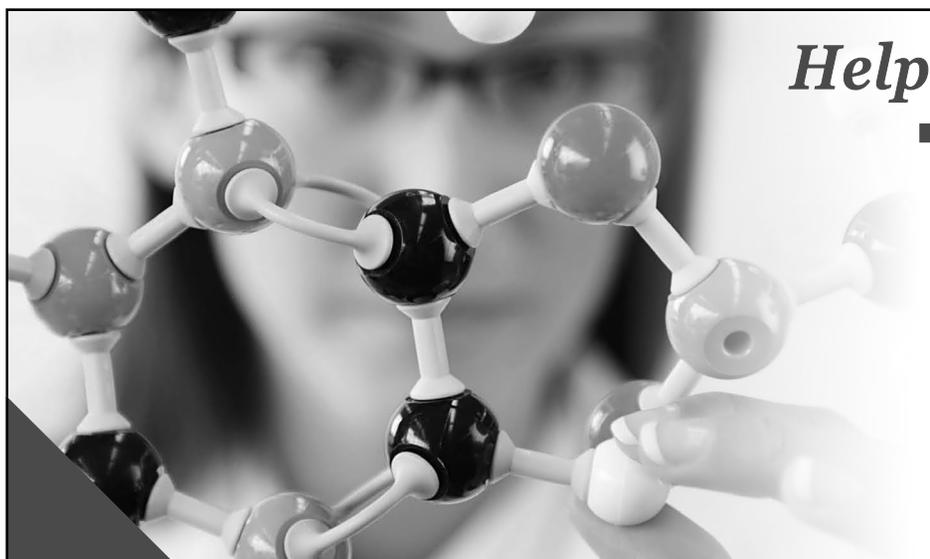
INDOT is currently reviewing five preliminary alternatives for the final leg of the I-69 project connecting Martinsville and Indianapolis. Each of these preliminary alternatives will be further refined and analyzed over the next few months through traffic modeling, field work, access evaluation and other screening methods. From this process, the most reasonable alternatives will be identified and included in the Draft Environmental Impact Statement (DEIS) which is expected to begin in the first quarter of 2017. A preferred alternative will be selected through the DEIS process, with the Final Environmental Impact Statement and Record of Decision expected in the first quarter of 2018. INDOT held public information meetings in Martinsville, Mooresville and Perry-Meridian to seek public input and comment. Further information about the Section 6 project can be found at [i69indyevn.org](http://i69indyevn.org).



## Have questions about Chamber advocacy?

Contact Anne Bono  
812-336-6381

[abono@ChamberBloomington.org](mailto:abono@ChamberBloomington.org)



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# Moving Forward

By *Jeb Conrad, president and CEO*



Jeb Conrad. Courtesy photo.

The Chamber is already moving forward in 2016, continuing to support our local business community and members, and leading initiatives important to Bloomington and Monroe County.

The legislative session is underway and the Chamber will continue to monitor legislative issues of interest to our members and the community through our staff and legislative committee. Our members had an opportunity to hear from all 6 legislators that represent portions of Monroe County at our Legislative Preview lunch. Key issues to be tackled in this session include state and local infrastructure funding, ISTEP and education changes, business regulation, and civil rights. These and more issues are part of our 2016 legislative agenda, including support for SB 128.

SB 128 would provide the option for Monroe County to consider a local income tax to expand public transit in our region to better serve our employment areas. This bill received a committee hearing and moved forward from the Appropriations Committee in the Senate 7-0.

The Chamber congratulates our region and the leadership of the Regional Opportunity Initiatives for success in securing \$42 million in grants from the Lilly Endowment. This commitment to our region will provide the following benefits:

- Implementation of an education and workforce plan and a regional opportunity fund for quality-of-place investments, funded by a \$25 million grant to Regional Opportunity Initiatives, Inc. (ROI). ROI is a newly-

formed nonprofit with a mission to support regional development opportunities in the 11 counties of Southwest Central Indiana.

- Establishment and development of an Applied Research Institute (ARI) to be located near the Naval Surface Warfare Center, Crane Division. Initially, it will be led by an advisory board comprising representatives of Crane, research universities in Indiana and other corporate and institutional partners. Start-up expenses will be funded through a \$16 million grant to the region through the CICP Foundation.

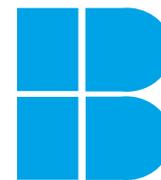
- Planning activities funded by \$122,600 grant to Indiana University Foundation to explore the potential development of a Rural Center at Indiana University to study and address societal challenges found in rural communities.

We are looking forward to continuing to work with our county officials and the new city administration. The Chamber has an excellent working relationship with our local officials, serving as a convener and a resource to provide business input on critical issues affecting our local business landscape. We will continue to collaborate on issues such as safe and civil city for our downtown, impact and opportunities of I-69, key development planning and other issues that impact our members and the business community.

The Chamber also remains committed to education, talent and workforce. We are proud to have Kelsie Holt serving as our director of talent, leadership and workforce. Kelsie brings

**CHAMBER VOICES**

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## The Chamber

staff, partners & board members

Greater Bloomington Chamber of Commerce  
400 W. 7th St., Suite 102 • P.O. Box 1302 • Bloomington, IN 47402  
Phone 812-336-6381 • ChamberBloomington.org

### STAFF, PARTNERS & BOARD MEMBERS

The Chamber invites its members to contact these individuals with comments or questions regarding Chamber activities.

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### CONTACT BIZNET

If you are a Chamber member who would like to announce promotions, expansions, community events, or other news in the "Chamber Briefs" section, please contact Carol Kelly at the Chamber: 812-336-6381 or [ckelly@ChamberBloomington.org](mailto:ckelly@ChamberBloomington.org).

To advertise in *BizNet*, please contact Laurie Ragle at 812-331-4291 or [lragle@heraldt.com](mailto:lragle@heraldt.com). Be sure to ask about discount rate packages for Chamber members!

For subscription information or customer service, please contact Katie Bruhn at 812-336-6381 or [info@ChamberBloomington.org](mailto:info@ChamberBloomington.org).

Please send press releases to [info@ChamberBloomington.org](mailto:info@ChamberBloomington.org).

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# hYPe Kicks Off the New Year

Last month, hYPers enjoyed a dodgeball game, and other activities to kick off the new year, at Force Fitness and Performance. Matt Myers, Force Fitness director of coaching, shared tips on getting more natural movement during the workday with moves that can be done at a desk.

Next up, hYPe will visit MainSource Bank's east side location Wednesday, Feb. 10 from 5:30 to 7:30 p.m. for an evening of networking and a question and answer session about building credit and first-time home buying. For more information and to register for this free event, visit [ChamberBloomington.org/Events](http://ChamberBloomington.org/Events).

hYPe's monthly programs are made possible by sponsors Cook Group, Indiana University, Weddle Brothers Construction Company, Solution Tree, Markey's Rental and Staging, ProBleu IT and Consulting, BKD LLP, Ivy Tech Community College, IU Credit Union Investment Services and Mallor Grodner.

For more information on hYPe, contact Kelsie Holt, director of talent, education and workforce, at [kholt@chamberbloomington.org](mailto:kholt@chamberbloomington.org) or 812-336-6381.

**hYPe**  
news



Ben Frazier, Deanna Krinn, Alexandra Anderson and Lauren Dexter enjoy hYPe's dodgeball night at Force Fitness. Courtesy photo.



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Find out more: [MonroeCountyYMCA.org](http://MonroeCountyYMCA.org)

### MEMBER RENEWALS

- Association of College Unions International (ACUI)
- B & L Sheet Metal & Roofing, Inc.
- BBQ Train
- The Boys & Girls Clubs of Bloomington
- Crisis Pregnancy Center & Hannah House
- Doering Consulting
- Great White Smoke
- JA Benefits
- Jamar Property Management
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- Travel Leaders

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Contact Deborah Hamrick

**Eagle Pointe Realty**  
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Bloomington, IN 47401  
812-824-4700  
Contact Susan Slaven

**On The Way**  
2200 W. 3rd Street  
Bloomington, IN 47404  
812-337-1234  
Contact Rajesh Patel

Do you have **biznet** news?

Please send press releases to: [info@ChamberBloomington.org](mailto:info@ChamberBloomington.org)

## CHAMBER BRIEFS

### New Hires & Promotions

#### Borgman Becomes Partner

Smith Brehob and Associates is pleased to announce that Tom Borgman has become a partner in the company. Borgman joined the company in 2015 and is a licensed land surveyor in Indiana and Illinois.

#### Meyer Najem Partners Added

Matt Weaver, executive vice president of IT, Nate Lelle, executive vice president of commercial construction and Jeremy Dixon, senior project manager, have been added to the Meyer Najem partnership team. Weaver's responsibilities include oversight of IT and Lelle and Dixon's responsibilities include oversight and project management.

#### HFI Welcomes Employees

HFI welcomes four new employees to the HFI family: Construction Division Project Manager Randy Miller, Service Receptionist Susan Floyd, Residential HVAC Service Tech Darrin Hamm and Apprentice Chase Tindell. HFI Mechanical & Building Solutions provides exceptional client service and value through superior performance.

#### Radius Indiana Names COO

Radius Indiana appointed Jeff Quyle chief operating officer, a new position within Radius. The strategic addition strengthens the regional economic partnership by creating a

succession plan for its top leadership, which ensures continuity for economic and workforce development initiatives.

#### New Blue & Co. Director

Blue & Co. has announced the promotion of Eric Bennett to director in the firm's Southern Indiana practice with offices in Seymour, Bloomington and Columbus. Bennett specializes in tax compliance and consulting for commercial businesses, large and small, as well as individuals.

### Awards & Designations

#### S.W.A.G.G.E.R.

##### Award Recipients

The City of Bloomington Commission on the Status of Children and Youth awarded the commission's S.W.A.G.G.E.R. Awards to four area youth. The recipients include: Isley Maxwell of Fairview Elementary, Lucinda Soots of Harmony School, Molly Crecelius of Harmony School and Isaac Young of the Academy of Science and Entrepreneurship.

#### SpartanNash

##### Foundation Donation

The SpartanNash Foundation has donated \$5,000 to Hoosier Hills Food Bank on behalf of its 19 distribution centers located throughout the United States. Throughout the year, SpartanNash distribution centers donate products to nonprofits working to end hunger and provide shelter.

#### Personal Achievement Award

LIFEDesigns gave Patty Parker the 2015 INAPSE Personal Achievement Award. LIFEDesigns staff nominated Parker for this award to recognize an individual who has gained meaningful work through supported employment, contributed substantially to his or her employer's enterprise and achieved a more empowered lifestyle as a result.

#### Meyer Najem Green Award

OneZone—formerly Fishers and Carmel chambers of commerce—recognized Meyer Najem Construction at their annual awards luncheon with the Green Award for the Nickel Plate Building. The Green Award recognizes an organization, company, or association that is working to solve environmental challenges using green practices.

### Opportunities & Events

#### Join the Citizen's Academy

The Monroe County Citizens' Academy will meet each Monday until April 4. Classes will be held in the evening from 6 to 9 p.m. for those who would like to learn more about how county government operates. For more information, call 812-349-2575 or email monroeces@purdue.edu.

#### Chick-fil-A Chamber Discount

Call 812-330-5590 or order online at chick-fil-a.com/bloomingtoneast and mention the word "chamber." You will get a free large chicken minis tray, a \$35.50 value, with your first catering order of at least \$35. Delivery orders

have a \$100 minimum. The offer expires Feb. 15 and questions can be emailed to jen.olson@bloomingtoncfa.com.

#### Buskirk-Chumley Film Competition

The Buskirk-Chumley Theater presents an opportunity for a regional filmmaker to win a rent-free use of the theater. Filmmakers are invited to submit three-minute films on the subject of their choice. Films must be submitted by 5 p.m. Monday, Feb. 15. For more information call 812-323-3022 or email director@buskirk-chumley.org.

#### Interactive Mystery Party

Bloomington Insider Tours is hosting a special interactive mystery party Feb. 27 called an "Oscars After Party." When you purchase your ticket for the costumed affair you will be given an identity. There will be a murder during the evening. Are you going to die or be a killer? Call 812-320-2002 for more information.

### Other News

#### Touchstone Yoga & Massage

Touchstone Yoga & Massage is now offering acupuncture and facial rejuvenation in addition to massage and other therapeutic services already offered. Touchstone has a certified therapist in active release technique and Stott Pilates. Find more information at touchstone.fit.

#### Bilingual Directory Available

The City of Bloomington Community and Family Resources Department and United Way have released a new community and family resources directory. The bilingual publication is a listing of the many social service agencies and other important programs and services that are available. For more information call 812-349-3430 or visit bloomington.in.gov.

#### Mayor Announces Task Forces

Mayor John Hamilton has announced the formation of three new task forces: Wage Growth, Fiscal Control and Government Innovation. The Wage Growth task force will be charged with answering questions in order to move Bloomington to a stronger, more sustainable economy.

#### Realtors 2016 Leadership

The Bloomington Board of Realtors has installed their 2016 Board of Directors. Officers include President Keith Williamson, President-Elect Jeff Goldin, First Vice President Amy Kopp, Secretary/Treasurer

Kim Hill, Directors Don Griffin, Bill Pursell, Andy Walker, Jason Millican, Amanda Richardson, and Director-Ex Officio Jimmie Dean Coffey. For more information visit homefinder.org.

#### Representatives in Top 50

Greg Boyer and Mark Oyler with Bill C. Brown Associates ranked in the top 50 financial representatives for 2015 by American United Life/OneAmerica. Both Boyer and Oyler have been with Bill C. Brown Associates for more than 25 years and are members of the National Association of Insurance and Financial Advisors.

*If you are a Chamber member who would like to announce promotions, expansions, community events, or other news in the "Chamber Briefs" section, please contact Carol Kelly at the Chamber: 812-336-6381 or ckelly@ChamberBloomington.org.*



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# New @ ChamberBloomington.org!

The Chamber debuted a new website Jan. 29.

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## Volunteer with The Franklin Initiative

Did you know the Chamber has a variety of volunteer opportunities available? One of those is through The Franklin Initiative, which needs your help to educate students on the world of work and what to expect when they graduate from high school. Programs touch on a variety of real world topics to help students connect their education to their future careers.

A series called the Reality Store helps students appreciate the realities of life and achieve a better understanding of personal finance. A Speaker's Bureau allows volunteers to share their unique career path with students. The Mock

Interview program helps students practice critical soft skills in a

no-risk environment. And Job Shadow Placements open the door to students' desired career paths.

To learn more about these programs and hear about the difference they are making, join the Educators of the Year Awards celebration Feb. 24. The ceremony honors the community's educators and innovative programs that enhance education. There will also be an update on The Franklin Initiative's programs.

For more information on the Educators of the Year Awards, and to reserve your seat, contact Kelsie Holt,

director of talent, education and workforce, at 812-336-6381 or [kholt@chamberbloomington.org](mailto:kholt@chamberbloomington.org). Follow the latest news from The Franklin Initiative on Twitter @franklininit or on Facebook.

The Reality Store is a product of the INFBPW/ Indiana Women's Education Foundation, Inc. Any future use requires prior notification to the Indiana Women's Education Foundation, Inc. at 765-345-9812 or [bpwin@msn.com](http://bpwin@msn.com).



# Mental Health Care

## The evolution of mental health services in Bloomington

By Kasey Husk

Like most service-oriented businesses—a lawn care company or a marketing firm, for example—professionals in the mental health care industry use their expertise to provide an in-demand service.

From a business perspective, however, that is largely where the comparison ends.

Those who work with people experiencing mental illness or with developmental delays face the challenges inherent to the field—plus the complications of sorting through bureaucratic red tape, being largely unable to set their own prices for services and struggling to find qualified staff. Behind the bureaucracy are real people whose lives will be deeply impacted by the services.

“We are not talking about widgets. We are talking about kids,” said Mary Rosswurm, executive director of the Carmel-based autism treatment facility Little Star Center, which has a location in Bloomington. “What we do now can affect their whole life.”

“We are not talking about widgets. We are talking about kids.”

—Mary Rosswurm,  
executive director,  
Little Star Center



Little Star Center. Photos by Chris Howell.



Leslie Green,  
CEO, Stone Belt.  
Courtesy photo.

### An Evolving System

Until roughly the 1950s, few options existed for the families of children and adults with developmental delays or mental illness. Institutionalization was common.

When Bloomington's Stone Belt Arc was founded in 1958, the tide had begun to turn, said CEO Leslie Green. Stone Belt is an organization that helps support and empower people with developmental delays—and their families—by providing

**MENTAL HEALTH CARE**

continued on page 8



Stone Belt. Photo by Chris Howell.

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## MENTAL HEALTH CARE

Continued from page 7

programming, residential services, clinical and health resources and employment support.

“We were started by a group of families who wanted local services for their children so they wouldn’t have to send them to institutions,” Green said.

When Green first started working with Stone Belt in 1979, the focus was starting to shift toward community-based programs, which incorporate people with disabilities into the community rather than isolating them. Today that has increasingly become the norm.

“When communities see individuals with disabilities volunteering and going to all the places that anyone goes and working and contributing in a meaningful way, it changes the perspective of what people with disabilities can do and why it is important for them to be in the community,” Green said.

That’s not to say that there isn’t still a need for in-patient services. Both IU Health Bloomington Hospital and Bloomington Meadows Hospital provide in-patient services for children and adults who are in the midst of an acute mental health crisis or, in some cases, are struggling with substance abuse.

The Bloomington Meadows Hospital facility has 67 beds and mainly deals with children and adolescents, said CEO Jean Scallon. Unlike the days of the past, an average stay is only seven days for an adult, or seven to 15 days for a child or adolescent.



Jean Scallon, CEO, Bloomington Meadows Hospital. Photo by David Snodgrass.

The story is much the same at IU Health Bloomington Hospital’s 30-bed in-patient unit, said Scott Branam, director of behavioral health services.

“When I started just 20 years ago, it was not unusual for us to see patients stay anywhere from three to six weeks,” he said, noting that an average stay is now about four days. Patients are always connected with other resources in town before being released.

“In-patient is always the beginning of treatment, never the end,” he said.

As existing organizations shift the way they handle mental illnesses in the wake of new information, entirely new ones have cropped up to meet a need in the community that has been identified only more recently.

In the last two decades, the number of children diagnosed with autism has risen sharply, with the most recent Centers for Disease Control estimates indicating that approximately one in 45 children has an autism spectrum disorder. With at least two new Bloomington organizations—Rosswurm’s Little Star Center, and autism treatment center Unlocking the Spectrum—the families of children and young adults with the chronic condition now have options for applied behavior analysis (ABA) therapy, described by Rosswurm as the “gold standard” for autism therapy.

Little Star’s Bloomington location opened in 2014 and Unlocking the Spectrum—which now has four Indiana locations—opened in 2009 and began accepting insurance in 2010.



Mary Rosswurm, executive director, Little Star Center. Courtesy photo.



Scott Branam, director of behavioral health services, IU Health Bloomington Hospital. Photo by David Snodgrass

## Flux and Flexibility

For mental health care providers, flexibility has always been key to dealing with changes as they arise.

As Scallon said, perhaps only half joking, “It is no longer a three- to five-year plan. It can be a 30-minute plan.”

Some innovations have proven to be game-changing for those in the field. Chief among them, providers say, are new medications and changes to the insurance landscape.

As IU Health Bloomington Hospital’s Branam notes, newer, more effective medications have already helped dramatically cut down the amount of time an average patient spends as an in-patient in the wake of a mental health crisis.

New drugs also have a vitally important effect on the day-to-day lives of patients because they come with fewer side effects, said Suzanne Koesel, CEO of Centerstone of Indiana. Centerstone is a nonprofit provider of community-based behavioral health care for people with developmental delays and those with mental health or substance abuse issues.

In the past, patients often struggled with deciding which was worse—the illness itself, or the side effects of the drugs designed to keep it at bay, according to Koesel. With fewer side effects, compliance with a drug regiment is higher, which—as with other chronic diseases like diabetes or asthma—is vital to a person’s mental health.

“It is absolutely clear that if people aren’t able to be consistent with their treatment, their medication ... oftentimes people with more serious mental health issues or addictions are probably going to have a relapse and end up in the hospital or jail,”

Koesel said.

Changes to insurance coverage—both before and after the Affordable Care Act—have also had a deep impact on those organizations that are funded largely by insurance.

A game-changer for autism treatment, Rosswurm said, came in 1999 when Indiana became the first state to mandate that insurance providers cover the cost

**“People having insurance means we can provide a broader range of services that are most effective and that we can serve more individuals who previously wouldn’t have made it here, or [who would have] come in once and decided they couldn’t afford treatment even on a sliding fee scale.”**

—Suzanne Koesel, CEO, Centerstone of Indiana

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**MENTAL HEALTH CARE**  
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## MENTAL HEALTH CARE

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of treatment for autism as they would other chronic health conditions. The service that Little Star and Unlocking the Spectrum provide, ABA therapy, is considered the most effective treatment for autism, but without insurance the cost was staggering—as much as \$30,000 to \$40,000 a year, Rosswurm said.

“We’re going to have a much better outcome,” she said of the insurance companies picking up the tab for ABA therapies. “When these kids are older, they are going to have more skills, they are going to be able to hold down jobs, they are going to be able to live more independently. It is going to save us money in the long run.”

The Affordable Care Act, meanwhile, has resulted in more people receiving insurance coverage, which Branam said helps with sustainability. In the past, his department would have written off as much as 25 percent of the services it provided because the patient had no insurance and no way to pay. These days, that percentage has dropped to five percent or less, he said.

Indiana’s decision to expand Medicaid as a result of the ACA has also been significant for Centerstone, Koesel said, because the majority of her clients have Medicaid. The benefits available through the expansion include mental health and substance abuse services that are at parity with those provided for physical health ailments.

“Up until some of the funding changes that have happened with the Medicaid expansion and ACA, people with addictions disorders did not have insurance—at least not the ones that came to us—which really limited what their options were,” Koesel said.

Insurance allows providers to focus on the most effective strategies.

“People having insurance means we can provide a broader range of services that are most effective and that we can serve more individuals who previously wouldn’t have made it here, or [who would have] come in once and decided they couldn’t afford treatment even on a sliding fee scale.”

## Looking Ahead

Moving forward, innovation and flexibility will be key to continuing to meet the ever-shifting needs of the community.

Unlocking the Spectrum’s director of business development, Melissa Chevalier, said that with increasing numbers of children being diagnosed with autism, community health leaders need to be addressing the future needs of adults who will be living with the chronic condition.

Meanwhile, telemedicine—which connects patients to doctors and therapists by video conference—is a growing field and is already in use by Bloomington Meadows Hospital and Centerstone. Mental health care providers expect telemedicine to grow.

“I was skeptical about whether people would want to get their services that way, but it actually has gone really well,” said Koesel, who explained that some Centerstone patients go into a health center near their home to virtually connect with a doctor much further away.

“Some people even prefer it, especially the younger people. I think eventually we’ll be able to provide services to people like that in their homes.”

## Changes and Challenges

Even as changes to insurance create some positives, dealing with complexities and bureaucracy of insurance and government regulations tops the list of mental health care providers’ biggest challenges.

Most businesses set a price for the service they will be providing and the person receiving that service pays them. In health care, the system is in many ways the opposite.

“The insurance tells us what we can charge,” Rosswurm said.

In 2012, insurance providers cut reimbursement rates to Little Star by 22 percent, according to Rosswurm. Insurance companies are required to give just six weeks’ notice of such cuts.

“You are really kind of at the whim of what the insurance will pay,” she said.

Political changes and company



Suzanne Koesel, CEO, Centerstone of Indiana. Courtesy photo.



Centerstone of Indiana. Photo by Chris Howell.



Bloomington Meadows Hospital. Photo by Chris Howell.



Unlocking the Spectrum. Photo by Chris Howell.

## MENTAL HEALTH CARE

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## MENTAL HEALTH CARE

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bureaucracy also bring with them the possibility of change at any time, making planning for the business' financial future a tricky proposition.

"That's the hardest part—trying to forecast in a quickly-changing arena," Rosswurm said. "We have to run lean and mean. We have to squirrel money away where we can. We have to be ready to change our system at a moment's notice. If the insurance company said 'You now have to bill an entirely different way,' we have to drop everything and train our people."

Making sure they—as the provider—understand what, exactly, an insurance policy covers is Unlocking the Spectrum's biggest challenge, Chevalier said. If a provider does not interpret someone's insurance coverage correctly, it can mean the company does not get paid for services.

At Stone Belt—which is largely funded by Medicaid—Green also struggles with keeping up with government regulations.

"There's a lot of documentation that we have to keep track of—and by the time we get that figured out, it changes," she said.

Another serious concern for many local organizations is finding enough qualified staff—both for entry-level positions that start at \$9 to \$10 an hour and for jobs that require advanced degrees and certifications.

**"There's a lot of documentation that we have to keep track of—and by the time we get that figured out, it changes."**

**—Leslie Green,  
CEO, Stone Belt**

The health care industry has seen a shortage of psychiatrists nationwide, Branam said, most likely because that career path is not typically a lucrative as other specialties. Monroe County is no exception.

Koesel explained that because there was so little funding for addiction services for so long, now the state does not have enough qualified professionals in that area.

"The Medicaid expansion here in Indiana exposed that really clearly, because when you aren't funding services for people with addiction forever, you don't attract those types of professionals and people don't get those degrees. All of the sudden, you put money into that system because there is a need, but there's not enough people out there," she said.

To help combat these shortages, several organizations recruit from across the nation to fill openings. Branam expects to see organizations increasingly looking to nurse practitioners to get more involved with inpatient and outpatient treatment of mental illness.

### Monroe County Success

Despite the challenges, there is wide agreement among mental health workers that Monroe County is doing a better job than most counties.



An office of IU Health Bloomington Hospital. Photo by Chris Howell.

"I think Monroe County overall is pretty rich in terms of social services," the head of Centerstone in Indiana said.

"We have a lot of medical specialists and organizations like ours ... We work in probably 20 different counties in Indiana, and in most of those counties we are the only behavioral health provider—and that's not true here."

Resource providers also do an excellent job working collaboratively for the good of patients, according to several mental health care providers contacted by BizNet.

Carol Weiss-Kennedy, director of community health for IU Health Bloomington Hospital, gave an example of this type of collaboration. After a 2012 community health needs assessment, the county formed a mental health task force to establish better communication and understanding between mental health care partners throughout the community.

This isn't to say everything is perfect. The community has more psychiatrists than most surrounding communities, Branam said, but that still isn't enough to fully meet its needs.

At Bloomington Meadows Hospital—which plans an expansion in the near future—Scallon estimates she helped more than 600 people find beds in other locations because Bloomington Meadows did not have room, or room in the appropriate areas, for those patients.

"We are fortunate to have the number of providers we have in our community, but those are taxed because some of the surrounding counties have little to no mental health [services]" Branam said.

"We have a number of folks who drive into Bloomington to receive services. As a region, we could use more, but at the same time are fortunate that we have as much as we do."





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Monroe County's Child Support Program has formed a partnership with organizations in the community to help parents who pay child support. The Monroe County Prosecutor's Office, which has a new executive director and prosecutor, will change its policy and offer mediation for parents in child support cases. Courtesy photo.

# Chamber Reiterates Support for *LGBT Community*

**T**he Greater Bloomington Chamber of Commerce issued a statement reiterating its support of efforts to expand the state's civil rights law to include protection for sexual orientation and gender identity. The Chamber included this as one of the priorities in its 2016 Legislative Agenda, believing it helps to foster a pro-business climate that attracts and retains businesses in Bloomington and Indiana.

In 2014 the Chamber opposed House Joint Resolution 6 (HJR-6), the proposed amendment that would alter the definition of marriage within the Indiana Constitution. The position, drafted by the Chamber's legislative council with input from the executive committee and approved by the Chamber's board of directors, opposed the state constitutional amendment and instead encouraged the state legislature to focus on issues that had the potential to strengthen and attract business.

"Like HJR-6, The Greater Bloomington Chamber of Commerce believes that any proposed legislation

to limit or exclude individuals or protections offered to individuals hinders efforts to recruit new business, appeal to top talent, or grow our economy," said Jeb Conrad, president and CEO of the 850-member organization.

"We strongly encourage the General Assembly to take action and expand our state's civil rights law. It is the right thing to do and will establish Indiana as a state that welcomes all."

Member feedback received as part of the annual Business Climate and Legislative Survey, which was sent out to the Chamber's full membership in early fall 2015, was considered as the organization crafted its 2016 Legislative Agenda. Expanding the state's civil rights protections to include sexual orientation and gender identity was identified as a priority.

"Our community and member businesses value and support the ideals of being open to all people, regardless of their sexual orientation, race, color, religion, ancestry, age, national origin, disability, sex, gender identity or military service," Conrad said. 



For more information about the Chamber's advocacy and public policy efforts, please contact Anne Bono, director of advocacy and public policy, at 812-336-6381. Courtesy photo.

Join us at...

## The Woolery MARKET

### Eclectic shopping event coming to Bloomington



The Woolery Market, a new quarterly event hosted by The Hoosier Times, features vendors offering art, antiques, collectibles, new and vintage clothing, furniture, woodworking, fine prepared and packaged food, jewelry, and other unique items.

**The inaugural market takes place Saturday, Feb. 13 from 10 a.m. to 5 p.m. at the Woolery Stone Mill in Bloomington.**

The event is free and open to the public. And, no worries about February weather—The Woolery Market takes place in the covered and enclosed portion of the historic limestone mill building, and patio heaters will be on site for added warmth. Food vendors and food trucks will offer warm food and drink options.

For event updates, information, photos, vendor list, and more, like **The Woolery Market Facebook page** and visit [woolerymarket.com](http://woolerymarket.com).

[www.WooleryMarket.com](http://www.WooleryMarket.com)

 **TheWooleryMarket**

# 2016 Educators of the Year *Awardees Announced*

The recipients of the 15th Annual Educators of the Year were announced by the Greater Bloomington Chamber of Commerce's Franklin Initiative. Eight individuals and one educational program will be honored at a community celebration recognizing the top educators and educational programs in accredited schools across Monroe County.

The awardees were nominated by their fellow educators, school administration and individuals within Monroe County. The awards dinner is scheduled for February 24 from 6:30 to 8 p.m. at Presidents Hall in Indiana University's Franklin Hall.

Since 2001 the Chamber's Franklin Initiative, along with the business community, has supported excellence in education with Educators of the Year awards ceremony. In addition to seven educators who will receive an Outstanding Educator Award, Monroe County Community School Corporation's superintendent, Judith DeMuth, will be honored with the Lifetime Achievement Award for her outstanding longtime commitment to education.

Prior to taking the superintendent role at MCCSC in 2011, DeMuth served as superintendent of LaPorte Schools and also as the superintendent of Richland Bean-Blossom School Corporation. Her experience also includes being assistant superintendent for personnel and business in Highland, Ind., director of personnel/labor relations, high school principal and middle school assistant principal along with Connersville High School assistant principal, Richmond teacher, coach and assistant athletic director.

"To have the opportunity to honor Dr. DeMuth with the Lifetime Achievement Award is such a fitting tribute to her far-reaching influence on education—not just in Monroe County but throughout our state. She is deeply passionate about creating schools that foster lifelong learning and allow our young people to find success. We are thrilled to be able to celebrate her long record of academic and administrative excellence," said Jeb Conrad, president

and CEO of the Greater Bloomington Chamber of Commerce.

Bloomington-based company Solution Tree will again donate \$500 to the school of each Outstanding Educator. In addition, Solution Tree will pay all expenses for each awardee to attend a Solution Tree Institute, or one of the company's two-day workshops anywhere in the country.

"Solution Tree is committed to education and our community's educators. By providing the opportunity for our Outstanding Educator recipients to take part in a Solution Tree Institute, our awardees bring back a wealth of

knowledge to both their classrooms and to our community," said Conrad.

Other sponsors who support the event are

Smithville Fiber, Cook Group, Markey's Rental and Staging, Indiana University, IU Credit Union, Ivy Tech Community College of Indiana – Bloomington, Bunger & Robertson, G.E. Appliances, Nature's Way, Mallor Grodner, LLP, First Financial Bank and The Herald-Times.

Leading Light Awards are given to innovative programs that enhance our education community and serve our county's young people. This year the Prism Youth Community will receive a Leading Light Award. Prism is an inclusive social group for youth celebrating all sexual orientations and gender identity expressions. It is a program of Bloomington PRIDE, the organization that serves the lesbian, gay, bisexual, transgender, queer and allied community of Bloomington and south-central Indiana.

*To register for the 15th Annual Educators of the Year Dinner and Awards, please contact the Greater Bloomington Chamber of Commerce at 812-336-6381 or email Carol Kelly at [ckelly@ChamberBloomington.org](mailto:ckelly@ChamberBloomington.org). Tickets are \$35 per person. Children in kindergarten through 12th grade are \$20 and there is no charge for pre-kindergarten children.*



## 2016 Outstanding Educator Awards will be given to:

**Steve Brewer,**  
*Edgewood High School*



**Joe Donnelly,**  
*Jackson Creek Middle School*

**Alissa Drewes,**  
*Edgewood Primary School*

**Helen Melwid,**  
*Marlin Elementary School*

**Amy Morwick,**  
*Hoosier Hills Career Center*

**Jenny Noble-Kuchera,**  
*Binford and Rogers Elementary Schools*

**Gwen Witten Upchurch,**  
*Bloomington High School South*

*See highlights  
from last year's  
event on page 13*

*For more information about the Chamber's Franklin Initiative, visit [www.FranklinInitiative.com](http://www.FranklinInitiative.com).*

# Mark your Calendar!

## 2016 Educators of the Year Awards

Wednesday, Feb. 24 6:30 to 8 p.m.

Franklin Hall on the I.U. Campus

To reserve your seat or table,  
please call The Chamber at 812-336-6381



Last year's Educators of the Year award winners. Courtesy photo.



Pat Wilson, right, received the 2015 Lifetime Achievement Award. Courtesy photo.



Employees from Solution Tree had a table at the 2015 ceremony. To reserve your table, call 812-336-6381. Courtesy photo.

### CHAMBER VOICES

Continued from page 3

energy and excellent skills to this position and now leads this strategic area for the Chamber.

In 2016 we are looking to build more relationships and collaborations that will enhance our Franklin Initiative programming, develop local talent and leadership, and build a stronger partnership for our workforce development in conjunction with our members.

Your Chamber is ready to lead in 2016 and we thank our Board of Directors, committees and staff for driving excellence in our strategies. We have published our legislative and local advocacy agendas, are preparing for our new website launch, and are hosting the Educators of the Year Awards Feb. 24. It's a great start to 2016 for your chamber and our members!



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Chris Johnson leads a meeting at JA Benefits. Photo by Rich Janzaruk.

**“Our goal is to take complex business issues and simplify them for the individual, the employer and the employee—and make things easy and understandable. And for our group employers, it is to keep the focus on their core business.”**

*—Chris Johnson,  
president, JA Benefits*

## SPOTLIGHT

Continued from page 1

partner Jeff Neal in 2000. In 2004, Chris Johnson joined the staff, which today includes 21 people.

The senior Johnson is currently still CEO.

“He’s not going anywhere,” his son said, describing him as “our visionary.”

JA Benefits provides life and health insurance, which largely includes the types of insurance that are typically deducted from someone’s paycheck. The company’s role is to make clients’ lives easier by helping them locate the policy that will work best for them—and to ensure they understand exactly what they are getting. Insurance policies have notoriously complex and obscure language.

The goal, Johnson said, is for clients to view JA Benefits as “a trusted partner, in the same sense that you would use a tax professional or attorney.”

He noted that the Affordable Care Act has, in many ways, made having a helping hand like JA Benefits even more important.

“For us, the ACA created a lot of opportunities for us to deliver even more value to our clients because it started changing the landscape of health insurance benefits very quickly,” Johnson said. “Given we are specialists in this field, it gave us the chance to say, ‘How can we make this very challenging task less challenging for our employers?’”

Johnson added that while some very positive and much-needed changes resulted from health care

**SPOTLIGHT**

continued on page 15



**Above:** Danielle Hitchcock works at her desk at JA Benefits.  
**Below right, from left:** Kylie Abel, Sharon Saunders, and Jenni Beyers go over documents at JA Benefits. Photos by Rich Janzaruk.

**“Our clients don’t work with us because we are insurance. They work with us because of why we do it. Our entire team is passionate about serving our clients well.”**

**—Chris Johnson,  
 president, JA Benefits**

businesses from across the United States, as well as more than 500 individual clients. According to its web site, JA Benefits is one of the Midwest’s largest employee benefits practices.

When an insurance company has grown as much as JA Benefits has, moving to a larger city is par for the course. However, Johnson said company leadership has no plans to move to a bigger city for a simple reason.

“For us, south-central Indiana has always been home,” Johnson said. “We feel we can get the best talent, the most talent, and not have to move to Indianapolis to get team members.”

Johnson said the company strives to treat its employees—whose feedback earned the company a spot as one of the 2013 and 2014 Top 10 Best Places to Work in Indiana—right. Among the employee benefits offered is a lifelong learning challenge that rewards employees for activities that encourage personal and professional growth—whether it is taking a personal finance course, volunteering in the community or attending a professional development class.

“We believe that a person who continues to grow personally brings a lot of value to their relationships, so we reward that,” said Johnson, who noted that employees can take days off of work to volunteer in the community without using a paid time off day.

The company is projected to double its workforce over the next five years as it continues to grow, Johnson said, and its employees are a big reason for that.

“Our clients don’t work with us because we are insurance. They work with us because of why we do it,” he said. “Our entire team is passionate about serving our clients well.”



## SPOTLIGHT

Continued from page 14

reform, it has also created some challenges for people and employers.

“It’s why it is beneficial for us to be a specialist,” he said. “We can keep up with [the changes] because it is all we do.”

The company has delved outside the insurance world as well, developing on-site or near-site health clinics for employees of its clients. These clinics operate as an alternative health care solution for employees of participating companies because employees can see a staff doctor or nurse practitioner for free. They can also potentially receive free medication on site, if what they need is among the 30 to 50 medications kept on hand. Unlike a traditional doctor’s office, Johnson said, these clinics do not even have a waiting room—so an employee can walk in to an appointment, talk to the doctor right away and be finished in 15 minutes.

“It improves the employers’ ability to get their team to even go visit the doctor because it is a totally different health care experience,” said Johnson, noting the importance of preventive health care.

“Someone who typically would have to take half a day [off work] could be in and out before they even got to work. It is a win for the employee and a win for the employer.”

Since starting this program four years ago, JA Benefits opened six clinics that serve 15 businesses. Usually one large company anchors each clinic and a few smaller companies join it.

The company currently works with more than 200



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