

# It's okay to not be okay

LiVe Well Moment by Terri Flint

"It's okay to not be okay." This wisdom has been said many times since Simone Biles chose to step away from competing in most of her events in the



Olympics. The situation has opened the door (again) to the discussion of mental health in America. Michael Phelps said it well, "I hope this is an opportunity for us to jump on board, and to even blow this mental health thing even more wide open. It is so much bigger than we can ever imagine." What's sad, but true is that if she had sprained her ankle and withdrawn from competing, there would have been little said other than sympathy for bad timing. Mental health seems to be an easy target for judgement, both from others and ourselves. "I must be weak." "If they knew I had depression, they would think less of me." "I'll make up an excuse for not going." "I can't talk to my family about it." How deeply we fear letting others see that we're human, not superhuman.



### What Does it Mean for You and Me?

Depression and anxiety are not normal parts of aging. They are true and treatable medical conditions. There is no need to suffer needlessly or alone. Talk to your doctor. Receive help.

Let's join Simone and many others in speaking up about mental health. Let's share our experiences of depression, anxiety, overload, perfectionism, etc. and how we're owning them to overcome them. Let's role model to the next generations that it's good to ask for help and that it's okay to not be okay."



Photo credit: NPR.org

## Four attitudes about mental health

- 1 Ignore and Deny.** Those who ignore and deny any mental health problem. This is the "just pull yourself up by your bootstraps" mentality. To cope, however, it's acceptable to over drink, overeat, over work or over anything that hides the real problem. I suspect this is the group that is quick to pronounce harsh judgements about the smallest mention of mental health or people who seek counseling.
- 2 Hide.** Those who suffer alone, in silence, hiding their pain. They go about their lives as if nothing is wrong, while inside they are writhing in shame for not being better or doing better.
- 3 Resist Help** Those who know there is a problem but resist any treatment or care. "I should be able to fix this by myself" is their mantra. Medication or counseling is for those who are crazy or too weak to figure it out by themselves.
- 4 Own It** Those who own it and recognize that a mental illness or mental distress is just as treatable as hypertension or diabetes. They recognize symptoms early and are quick to reach out for help—confident they will discover what treatment works for them.

**An Emerging Attitude.** A fifth attitude is now emerging: those who own it and will openly talk about it. Simone Biles just won the gold medal in this category. With so much of what the world considers success at risk, she exemplified to all what is most important, overall well-being.

Terri Anne Flint has a Ph.D. in social work and has helped thousands of people as a therapist and a teacher. Subscribe to Terri's blog at [terrianneflint.com](http://terrianneflint.com).

# the LiVe Well RetireeConnection

A NEWSLETTER FOR INTERMOUNTAIN HEALTHCARE RETIREES

FALL 2021



ANNUAL ENROLLMENT: NOVEMBER 1-14, 2021



### What's inside this Fall 2021 issue:

- Dental insurance premiums
- Vision plan premiums
- ARAG Legal: Need to knows
- LiVe Well moment by Terri Flint
- Check out Pension Connect



### QUESTIONS ABOUT THIS NEWSLETTER?

Call Ask HR at **1.833.442.7547**, Monday through Friday, 7 a.m. to 6 p.m. or email us at [AskHR@imail.org](mailto:AskHR@imail.org).

## RETIREE ANNUAL 2021 ENROLLMENT

Take a moment to see what's new for next year

Retiree Annual Enrollment is an important time to understand your benefit choices and choose options that work best for you and your family in 2022.

Review the enclosed materials to assist you with your benefit choices. Benefits changes must be made between November 1 and November 14, 2021.

### BENEFIT CHANGES FOR 2021:

- **Dental & Vision Insurance:** You will see a decrease in your monthly dental premium. Your vision insurance premium stays the same.
- **Home, Auto and Identity Protection:** See page three for details
- **ARAG Legal:** See page three for details.

### Annual Enrollment Quick Guide

Plan	Not enrolled/would like to enroll	Want to keep it	Want to cancel
Dental & Vision Insurance	If you would like to enroll in dental/vision, visit <a href="http://intermountainhealthcare.org/retiree">intermountainhealthcare.org/retiree</a> to download an enrollment form. Coverage will be effective January 1, 2022.	You don't have to do anything and your coverage will remain the same through 2022.	Mail us a letter (before November 14, 2021) that includes: <ul style="list-style-type: none"> <li>• your name (printed clearly),</li> <li>• type of coverage,</li> <li>• your signature.</li> </ul> Coverage will end December 31, 2021.
Life Insurance	Closed enrollment.		Intermountain Retirement Program 5245 South College Drive Murray, UT 84123





## What's new with your dental and vision

### Dental premium decreasing in 2022

Beginning in 2022, you will see an decrease in your monthly premium. Please refer to the table to the right for monthly premiums and the enclosed Schedule of Benefits for details. Keep in mind that dental cancellations are always effective December 31 of the current year. You can only cancel or enroll in dental insurance during the annual enrollment period held from November 1-14, 2021. If you would like to enroll in dental, download and print the Dental & Vision Enrollment form at [intermountainhealthcare.org/retiree](http://intermountainhealthcare.org/retiree) and email the completed form to [AskHR@imail.org](mailto:AskHR@imail.org). **You will also be receiving new dental insurance ID cards with new ID numbers in the mail that will be effective January 1, 2022.**

Monthly Dental Insurance Premiums

Type of coverage	2021 premium	2022 premium
Retiree	\$39.20	\$37
Retiree and one dependent	\$78.30	\$75
Family*	\$137.10	\$131

\* Family coverage is retiree and two or more dependents.

Monthly Vision Premiums

Type of coverage	2021 premium	2022 premium
Retiree	\$6.68	\$6.68
Retiree and spouse	\$12.69	\$12.69
Family*	\$18.64	\$18.64

\* Family coverage is retiree and two or more dependents.

### Consider adding vision with your dental

Monthly vision plan premiums will remain the same for 2022. See the table to the left for details. **As a reminder our vision plan is a supplement to your existing dental coverage.** You must enroll in dental in order to be eligible for the vision plan.

Vision cancellations are always effective December 31 of the current year. You can only cancel or enroll in vision insurance during the annual enrollment period held from November 1-14, 2021.

If you have questions about this coverage, contact Eyemed Vision Care at 1.866.723.0513 or visit them at [eyemedvisioncare.com](http://eyemedvisioncare.com).

**Important note:** If your pension benefit check will not be large enough to cover your dental/vision premium, you will receive a letter at the beginning of the year from SelectHealth to make payment arrangements.

## ARAG Legal: What you need to know

As an added benefit for all Intermountain Healthcare retirees, you have the option to enroll in the ARAG Legal Insurance Plan. It offers a variety of benefits for when you need legal assistance.

### WHAT SERVICES DOES ARAG OFFER?

ARAG Legal Insurance can help you navigate through a number of legal issues including:

- Wills and trusts
- Adoption
- Estate Administration
- Family Law
- Financial Counseling

### HOW DO I ENROLL AND HOW MUCH DOES IT COST?

Please refer to the enclosed ARAG flyer and form for enrollment details and premiums.

**Important note:** Identity protection has been removed from this benefit. You can enroll in more extensive identity protection coverage through Allstate Identity Protection by visiting [MyAIP.com/IntermountainRetirees](http://MyAIP.com/IntermountainRetirees).



To find out more about the ARAG Legal Plan visit [ARAGLegalCenter.com](http://ARAGLegalCenter.com) and enter access code 17462ret or call ARAG toll-free at 800-247-4184.

### HAVE YOU CHECKED OUT PENSION CONNECT YET?



As of August 2, 2021—if you have taken your pension benefit in the form of an annuity—you now have access to a new online tool called Pension Connect to manage your pension benefit. This tool will replace PensionPath.

- **How do I access Pension Connect?** Go to our Intermountain Healthcare retiree website at [intermountainhealthcare.org/retiree](http://intermountainhealthcare.org/retiree) and click on the Pension Connect link on the homepage. You can log into your account using the same username and password that you used to log into PensionPath. If you've never created a username and password for PensionPath, you can simply create one directly from the Pension Connect login page.
- **What can I do on Pension Connect?** Aside from being able to update your address, bank and/or tax withholding information, you will also be able to connect directly to the Bank of New York Mellon website where you can view your pension payment history, direct deposit statements, and access your annual 1099R tax form.

For questions, please contact AskHR at 801-442-7547.

## Two new benefits

### 1 Home and Auto Insurance

As a benefit offered exclusively to Intermountain Healthcare retirees and caregivers, Goldenwest Insurance Services can help you find the auto and/or homeowners policy that will best meet your needs. You can enroll in this benefit anytime during the year. You do not have to wait for annual enrollment. Cancel at any time.

#### RECEIVE A FREE QUOTE

For a free home and/or auto insurance quote call Goldenwest Insurance Services' dedicated Intermountain phone number at 888.853.8992 option 5 or visit [gwcu.org/intermountain](http://gwcu.org/intermountain).

### 2 Identity Protection Insurance

We are pleased to partner with Allstate Identity Protection® to provide our retirees with extensive identity protection at exclusively low rates. Coverage is effective beginning January 1, 2021. You can enroll in this benefit anytime during the year. You do not have to wait for annual enrollment. Cancel at any time.

#### ENROLL ONLINE TODAY!

Visit [www.MyAIP.com/IntermountainRetirees](http://www.MyAIP.com/IntermountainRetirees) and follow the prompts. You will be asked to choose a plan, enter your personal information and your payment details. If you have any questions, call 1.800.789.2720.