



## What's inside this Summer 2017 issue:

- Retiree Spotlight: Randy Reese
- LiVe Secure
- Prevent earwax hearing loss
- "Gray Divorce" is on the rise
- Senior discounts for you!



### Annual enrollment coming up!

Watch your mail for your 2018 Retiree Annual Enrollment packet which includes information about changes to your retiree health and/or dental insurance for next year.

## Updating your info is easy as pie

Don't forget to update any deaths or address changes

Have you moved recently? Have you experienced the death of a loved one? If you answered yes to either of these questions, we want to make sure you stay informed and that your information remains up-to-date in our system.



### ADDRESS CHANGES

**Monthly annuitants:** If you are receiving a monthly pension payment, you can update your address by going to [intermountainhealthcare.org/retiree](http://intermountainhealthcare.org/retiree), click on "Pension Path, Manage your Pension" and then log into Pension Path and follow the prompts.

### Lump sums:

If you received a lump sum when you retired, you can change your address by mailing us a letter. Don't forget to include your name, Social Security number, phone number, old address and new address.

### DEATH OF A DEPENDENT

For the **death of a dependent** such as your spouse or a child, please notify us by mailing a letter that includes your name, Social Security number, phone number and your dependent's name and the date of death.

### WHERE DO I MAIL IT?

Intermountain Retirement Program  
5245 College Drive  
Murray, UT 84123

### Questions?

Call the Intermountain Retirement Program at 1.800.528.7845, Monday through Friday, 8 a.m. to 5 p.m.



## “Gray divorce” is on the rise

### Tips to navigate divorce for adults age 50 and older

- **Alimony is almost always granted after long-term marriages.** What’s customary for alimony can vary, but senior couples can expect it to play some role in their divorce proceedings. financial support for adult children. While they may want this support to continue, it’s not something typically written into a divorce agreement unless a child has a disability or is in school.
- **Your retirement money is about to be cut in half.** It doesn’t matter who was considered at-fault for the divorce; retirement funds and other assets are likely to be split evenly.
- **There is no reason to be a buddy to your ex.** Try to keep conversations neutral to avoid giving a spouse considerable power during divorce proceedings.
- **If you keep the house, you’re giving up something else.** While it can be an emotional decision to give up a longtime home, it’s one that makes the most financial sense, particularly when courts often split assets evenly.
- **Make new friends, but don’t start dating before your divorce is final.** It can anger the soon-to-be ex-spouse and add time and money to the proceedings.
- **Your kids may be older, but they might still be a factor.** It’s not unusual for parents to provide
- **Get a prenuptial agreement for the second time around.** With remarriages being more likely to end in divorce than first marriages, anyone considering another union should get a prenuptial agreement.



### Did you know?

Among those **ages 65 and older**, the divorce rate has roughly **tripled** since 1990, reaching **six people per 1,000** married persons in 2015.

Source: [money.usnews.com](http://money.usnews.com)



### Florida

The most attractive state for seniors, netting more than 61,000 seniors per year between 2010 and 2013.

Source: [Brookings Institution](http://Brookings Institution)



### Eighteen

The percentage of people age 65 or older who reported difficulty with one to two activities of daily living.

Source: [American Association for Long-Term Care Insurance](http://American Association for Long-Term Care Insurance)



### 1 in 8

The number of Americans that will be at least 65 years old by the year 2040.

Source: [NY Times](http://NY Times)



### \$1,341

The average monthly Social Security payment as of January 2016.

Source: [money.usnews.com](http://money.usnews.com)



### 99%

The percentage of Baby Boomers who were planning to travel in 2016, and more than three-quarters of them had already chosen their destination(s).

Source: [aarp.org](http://aarp.org)



### Smartphones

27% of adults age 65 or older own a smartphone.

Source: [pewresearch.org](http://pewresearch.org)

## Live Secure: Be financially secure today and in the future



### Key to Live Secure:

- Know your financial values and goals.
- Match how you spend with your values and goals.
- Spend less so you can save. Make saving automatic.
- Have sufficient insurance and savings for emergencies.
- Recognize your emotional connection with money.

### Create your financial plan:

- Identify your core values and fundamental beliefs. Your values and beliefs should

guide your financial dreams and goals.

- Dreams come from your values and beliefs and they focus on what you would want if achieving them was easy.
  - I want to have no debt.
  - I would like to buy a house.
- Set financial goals. Goals are what you are willing to work for and/or sacrifice for in order to achieve them.
  - I will have no credit card debt by 2018.
  - I will have a \$10,000 down payment for a house by 2020.

### Watch for more target behaviors

*Live Secure is just one of five dimensions of the Intermountain Live Well Program. Look out for more target behaviors in upcoming issues of the Retiree Connection.*

## Eh? Prevent earwax hearing loss

The American Academy of Otolaryngology-Head & Neck Surgery updated its earwax guidelines. Here's what you can do to avoid hearing loss due to earwax.

### RID YOURSELF OF EARWAX USING THESE OPTIONS:

- **Over-the-counter ear drops.** These soften your earwax, to allow it to flush out on its own.
- **Ear-irrigation devices.** These use gentle pressure to direct water into your ear to loosen ear wax.
- **Professional cleaning.** Your doctor will use special tools to remove your earwax.

### AVOID THE FOLLOWING:

- **Putting anything in your ear.**



You'll risk ear damage/hearing loss.

- **Ear candling.** This does not work. You'll only end up with candle wax in your ear in addition to your earwax.
- **Over cleaning your ears.** Remember, earwax is normal. There's no need to do anything unless it causes a problem.

Source: aarp.org

## Retiree staying busy as ever and loving life

### Former Intermountain pediatrician embracing and enjoying new retirement lifestyle

Two years ago, Dr. Randy Reese was busy waking up at 6 a.m. to do rounds and visiting with his many patients. Now, as life has led him down the path of retirement, each day is just as fulfilling and rewarding, just in different ways.



### Retiree SPOTLIGHT

"I miss my kids," Reese explained, referring to his patients that he served at the Intermountain Bountiful Clinic for 20 years.

But now, he has loved being able to spend time with his own family. Reese is the father of five children, 20 grandchildren (with one on the way) and one great grandchild (with another on the way). Spending more time with them has been one of the best parts of being retired, Reese said.

Retirement has also brought some unexpected changes as well. He was recently called as a bishop for the LDS Church, which requires much of his time and attention. But he enjoys it still all the same. "Enjoy the

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# Take advantage of senior discounts

## Check out these restaurant discounts before age 65

While age may be just a number, some ages can help you keep more money in your wallet! Reaching a milestone birthday — either 50, 55 or 60 — means you now have access to a lot of deals that used to be reserved for those 65 and older.

- **Applebee's.** Those who are 60 and up get 10% to 15% off at participating locations.
- **Arby's.** Seniors age 55 or older get a 10% discount. Some locations reportedly throw in a free drink.
- **Ben & Jerry's.** Seniors who are 60+ can get 10% off at participating locations.
- **Bubba Gump Shrimp Company.** AARP members get 10% off.
- **Chili's.** Seniors who are 55+ can get 10% off at participating locations.
- **Denny's.** This diner has a secret menu for anyone over 55. AARP members also receive 15% off the bill.
- **Jack in the Box.** Seniors age 55 or older can get 20% off their entire order.
- **KFC.** Seniors who are 55 or older can get a free small drink with any meal.
- **McDonald's.** Seniors who are 55+ can enjoy discounts on all sizes of coffee, every single day.
- **Outback Steakhouse.** AARP members can get 10% off their entire meal. Excludes alcohol.



For an up-to-date list of senior discounts, visit [www.theseniorlist.com](http://www.theseniorlist.com).  
Source: [clark.com](http://clark.com)

## Retiree Spotlight

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change and grasp the opportunities,” Reese said as encouragement to those who are approaching retirement. “Anticipate change in your life with differing schedules and timing.”

Even with his busy schedule, Reese has been able to do some traveling including a Baltic Sea Cruise, where they visited Denmark, Germany, Estonia, Russia, Finland and Sweden. He and his wife also spent some time in New England and Canada. Most recently they returned from a river cruise that took them to the Czech Republic, Slovakia, Austria, Budapest and Hungary.

“Amazing scenery and wonderful experiences,” Reese remarked. With England and Wales still on the list, their traveling days are far from over.

Other hobbies that Reese has been able to enjoy since retiring are reading and genealogy. Unlike many retirees, golfing is not one of his hobbies. “I am not a golfer ... horrible way to ruin a good walk!” Reese joked.

Reese resides in Centerville, Utah with his wife.

## Uber: A great option for seniors

“I can go wherever I want—the road is endless with Uber.” - 93-year-old man.



Although it may seem odd, Uber is an affordable option for seniors to regain their independence, especially for those who no longer feel comfortable behind the wheel. Seniors typically rely on family members or neighbors to drive them places, but this may not be an option for many since 22 percent of baby boomers are expected to become elder orphans with limited access to transportation. Luckily with Uber, all seniors have the opportunity to get a ride, whether it's to a grocery store, doctor's appointment or a get-together with friends or family. According to one Uber driver, seniors make up 40 percent of her clients.

Source: [senior.com](http://senior.com)



Prep time: 10 minutes

Serves 4  
Source: [allrecipes.com](http://allrecipes.com)

Recipe: Guacamole

Ingredients: 3 avocados, peeled, pitted & mashed, 1 lime, juiced, 1 tsp salt, 1/2C diced onion, 3Tbs chopped cilantro, 2 roma tomatoes, diced, 1 tsp minced garlic, pinch ground cayenne pepper (optional)

Instructions: In medium bowl, mash together the avocados, lime juice and salt. Mix in onion, cilantro, tomatoes and garlic. Stir in cayenne pepper. Refrigerate 1 hour for best flavor.