

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 (see page 3 for details).



To find out more about the ARAG Legal Plan visit ARAGLegalCenter.com and enter access code 17462ih or call ARAG toll-free at **800-247-4184**.

Why self-care is non-negotiable

LiVe Well Moment by Terri Flint

Nine hours of sleep. A clean car, on the inside. Learn something new. Time to read. Diet Coke.



These five items are on my daily non-negotiable self-care list. I label them as non-negotiable because they're essential to my well-being. When my self-care consistently happens, my chances of being my best self are increased significantly. When they don't, my energy is low, I'm easily irritated, and it's tough to problem-solve.

Many misunderstand self-care. They believe it refers to indulgence, pampering, or bonus time. But self-care actually refers to the fuel in our fuel tanks or the charge in our batteries. If you've ever been on side of the road waiting for AAA to bring the gasoline can, you know that fuel is non-negotiable. You can talk yourself out of stopping at the gasoline station by thinking you don't have time, or you can calculate your car has an extra five miles

when the gauge shows empty, but ultimately when the fuel runs out, you stop. When we neglect our basic self-care, the same occurs, we stop. This may come in the form of headaches, chronic colds, or gastrointestinal problems. We become more vulnerable to anxiety and depression. Overwhelmed with stressful situations we respond in ways we later regret.

Curiously, when we're low in genuine self-care, we turn to imitation forms of comfort that provide quick, but temporary relief. These fake forms give us a gallon of low-quality fuel, and we quickly find ourselves on the side of the road again.

When was the last time your fuel tank was full? How did it feel? What difference did it make? For me, the real difference in having a full fuel tank is my patience. I'm patient with myself and others, and when hard things come my way, I take them in stride.

"Self-care is giving the world the best of you, instead of what's left of you."

—Katie Reed

While we don't have a self-care fuel gauge, we can look for signals that we're running low. One tool is HALT. It's the acronym for Hungry, Angry, Lonely, or Tired. By taking a moment (HALT) and asking ourselves if we're feeling Hungry, Angry, Lonely, or Tired, we can address the problem directly and quickly.



Try this

Reflect on your essential self-care

list. Commonly listed items are sufficient sleep, time alone, physical activity, and hobbies. But if you think about it, you probably have some unique items on your list. Two that I've seen that make me laugh are a daily dose of sports and having shaved legs! Once you have your list, share it with your spouse and invite them to do the same. By supporting each other in our non-negotiables, life really does get a bit easier. We have the fuel to focus on our goals, do daily tasks, face challenges, be creative, and be our best selves.



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.

the LiVe Well RetireeConnection

A NEWSLETTER FOR INTERMOUNTAIN HEALTHCARE RETIREES

FALL 2020



ANNUAL ENROLLMENT: NOVEMBER 2-13, 2020



What's inside this Fall 2020 issue:

- Dental insurance premiums
- Vision plan premiums
- Home and Auto Insurance
- LiVe Well moment by Terri Flint
- Identity Protection Insurance



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.



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 2021.

Review the enclosed materials to assist you with your benefit choices. Benefits changes must be made between November 2 and November 13, 2020.

BENEFIT CHANGES FOR 2020:

- **Dental & Vision Insurance:** You will see an increase in your monthly premiums.
- **Home, Auto and Identity Protection:** New insurance options for 2020!
- **ARAG Legal:** See page four 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 and/or vision, call Ask HR at 1.833.442.7547 to request an enrollment form. Coverage will be effective January 1, 2021.	You don't have to do anything and your coverage will remain the same through 2021.	Mail us a letter (before November 13, 2020) that includes: <ul style="list-style-type: none"> • your name (printed clearly), • type of coverage, • your signature. Coverage will end December 31, 2020.
Life Insurance	Closed enrollment.		Intermountain Retirement Program 5245 South College Drive Murray, UT 84123



Check out these two great benefits

What's new with your dental and vision

Dental insurance premium increasing in 2020

Beginning in 2020, you will see an increase in your monthly premium. Please refer to the table to the right for monthly premiums and the enclosed Schedule of Benefits for details.

Please 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 2-13, 2020. Refer to the Annual Enrollment Quick Guide on the cover of this newsletter for enrollment and cancellation details.

Monthly Dental Insurance Premiums

Type of coverage	2020 premium	2021 premium
Retiree	\$38.70	\$39.20
Retiree and one dependent	\$77.30	\$78.30
Family*	\$135.30	\$137.10

* Family coverage is retiree and two or more dependents.



Consider adding vision with your dental

Monthly vision plan premiums will increase for 2021. 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.

If you would like to enroll in our new vision plan, call Ask HR at 1.833.442.7547 to request an enrollment form. 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 2-13, 2020.

If you have questions about this coverage, contact Eyemed Vision Care at 1.866.723.0513 or visit them at eyemedvisioncare.com.

Monthly Vision Premiums

Type of coverage	2020 premium	2021 premium
Retiree	\$6.49	\$6.68
Retiree and spouse	\$12.33	\$12.69
Family*	\$18.11	\$18.64

* Family coverage is retiree and two or more dependents.

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 Benefit Concepts to make payment arrangements.

As an Intermountain Retiree, we are excited to offer you two additional benefits beginning January 2021. We have teamed up with Goldenwest Insurance Services and Allstate Identity Protection to offer you home and auto insurance and identity protection insurance at a discounted rate. Here's everything you need to know and how to sign up today.

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.

Goldenwest is an independent agency that compares quotes from the best providers in the nation to find discounted rates for your individual situation.

Partnering providers include:

- Liberty Mutual
- MetLife
- The Hartford
- Progressive
- Safeco
- Travelers
- Cincinnati
- Allstate

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 gwcw.org/intermountain.



2 Identity Protection

We are pleased to partner with Allstate Identity Protection® to provide our retirees with extensive identity protection at exclusively low rates (see below).

Identity Protection Monthly Premiums

Type of coverage	2021 monthly premium
Retiree	\$6.50
Family*	\$12.50

* Family coverage is the retiree plus any dependents who live within the retiree's household or are supported by the individual financially.

Allstate's Pro Plus Plan allows you to see your own personal data, manage it with real time alerts and protect your identity and finances from fraud. For a complete list of services this plan provides visit MyAIP.com/IntermountainRetirees.

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 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**.

