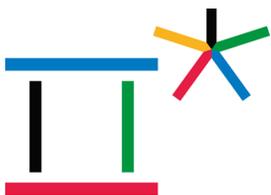




## What's inside this Winter 2018 issue:

- New tax overhaul plan
- Home personal assistants
- Recipe: Baked Sweet Potatoes
- Live Engaged: Target behaviors
- Medical Alert Systems



## PyeongChang 2018



## Let the games begin: 2018 PyeongChang

### 9 fast facts to get you pumped for the Winter Olympics

*The 2018 Winter Olympics in PyeongChang, South Korea are just days away. Scheduled to take place February 9 to 25, here's some fast facts to wet your Olympics whistle.*

- **First for everything:** This is the first time South Korea has hosted the Winter Olympics.
- **Live!:** For the first time, viewers in all U.S. time zones will have access to live coverage of the games, instead of delayed replay.
- **Chunk of change:** The estimated cost of the PyeongChang Winter Olympics is \$10 billion (five times less than the 2014 Sochi Olympics).
- **Russia banned:** The IOC announced in December that Russia is banned from participating in the 2018 Olympics due to a lengthy doping investigation.
- **Third time's a charm:** PyeongChang lost by three votes to Vancouver for hosting duties in the 2010 Olympics, by just four votes to Sochi for the 2014 event.
- **In with the new:** Six new medaled events were added to the schedule for 2018.
- **High-speed travel:** Development of high-speed rail lines was key to the country's Olympic bid, as PyeongChang is rather isolated.
- **It's bobsled time:** The Nigerian bobsled team qualified for the 2018 Olympics, becoming the first Nigerian team and the first African women competitors to be represented at the Winter Olympics.
- **Go for the gold:** A record 102 medals will be awarded in 15 disciplines.

Source: CNN.com

**Need to know:** For up-to-date information on videos, news, times and schedules for the 2018 Winter Olympics, visit [www.olympic.org](http://www.olympic.org).



## PERSONAL ASSISTANTS MORE HELPFUL THAN YOU MIGHT THINK

Digital voice-activated personal assistants — such as Amazon Echo and Google Home — can be helpful tools to users age 50 and older in some everyday ways.

Here's some ways that both assistants can help you:

- **SAFETY AND SERVICE.** You might ask your assistant to turn the lights on as you enter a dark house or room. Or you may ask to have the temperature adjusted if you are unable to get to a thermostat.
- **MOBILITY.** Use your voice to set a timer to turn on the oven in which you've already put dinner. Or ask the assistant to turn on classical music when you're sitting down.
- **MEMORY.** Assistants can remind you of birthdays. They can take dictation of your grocery list and order everything you need to be delivered. Assistants can recall for you the place you told them you put your passport or keys. They can prompt you to take medication at the correct time or pay credit card bills on time.

Voice-activated assistants work like a computer — all the smarts are hosted and delivered by Amazon or Google over the internet. You'll find as much information on the assistants as you could look up on any internet-connected computer.

For more information on purchasing your own personal assistant, visit [store.google.com](http://store.google.com) or [amazon.com](http://amazon.com).

Source: AARP.org

# Tax overhaul plan signed into law

## How the bill will effect the over 65 population

President Trump signed into law a massive tax overhaul bill in December which deeply cuts tax rates for businesses but provides only temporary tax relief for most households and will likely raise health care costs for millions of older Americans. The legislation would also increase the federal deficit by \$1.5 trillion, putting at risk critical programs vital to older Americans.

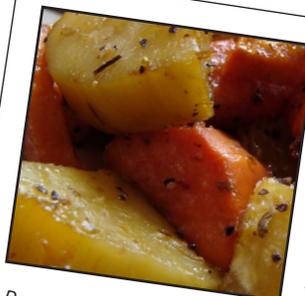
The tax overhaul legislation cuts the corporate tax rate from 35 percent to 21 percent. It eliminates personal exemptions and sets seven tax brackets, topping out at 37 percent. It nearly doubles standard deductions to \$12,000 for individuals and \$24,000 for married couples filing jointly. But the changes to individual tax rates would end after 2025, while the corporate tax break is permanent.

*Continued on page 4*



### The Basics

- Increases healthcare costs for older americans
- Increases the federal deficit by \$1.5 trillion
- Cuts the corporate tax rate from 35 percent to 21 percent
- Lowers taxes for most Americans in 2018 but once individual cuts expires, more than half of taxpayers would pay higher taxes by 2027
- State and local tax deduction capped at \$10,000
- Limits deductions on home mortgages to loans of \$750,000
- Preserves the extra standard deduction for those age 65 and older and the medical deduction
- Repeals requirement for most Americans to have health insurance
- May lead to smaller annual increases in Social Security
- Eliminates personal exemptions and sets seven tax brackets topping out at 37 percent



*Recipe:* Baked Sweet Potatoes

*Ingredients:* 2 Tbs olive oil, 3 large sweet potatoes, 2 pinches dried oregano, 2 pinches salt, 2 pinches ground black pepper

*Instructions:* Preheat oven to 350. Coat the bottom of baking dish with olive oil. Wash, peel, and cut the sweet potatoes into medium-size pieces. Place the potatoes in the baking dish and mix to coat. Sprinkle with remaining ingredients and bake for 60 minutes.

Prep time: 15 minutes  
Cook time: 60 minutes

Source: allrecipes.com



# Prepare yourself for accidents and falls

## Six questions to consider for a medical alert system

- 1 What are your specific needs?** Consider whether or not a particular medical alert system fits into your lifestyle. For example, a cord worn around the neck may be practical for some but a wristband may be preferable for others.
- 2 Does it include wall-mounted help buttons in addition to the wearable device?** Not all older adults remember or want to wear their devices everyday. Easily accessible help buttons located in multiple rooms increases the chances that an older adult will be able to call for help.
- 3 Does it offer multiple contact choices?** While some situations necessitate an emergency response, less critical situations may call for help from a caregiver, family member or friend. Some medical alert systems take this into account by offering multiple contact choices.
- 4 Does it have a battery backup?** Battery backup ensures that even if the power goes out, medical alert systems maintain their usefulness.
- 5 What is the range of the base station?** Falls don't just happen inside the home. If an aging loved one falls outside the home, will the base station still be in range?
- 6 Does the company have its own monitoring center located within the country and staffed with trained emergency operators? Is the monitoring center certified by Underwriters Laboratories (UL)?** Some companies outsource these centers and/or fail to adhere to basic standards.



### Did you know?

*Falls among older Americans are the leading cause of both fatal and non-fatal injuries for seniors, according to the National Council on Aging and an older adult falls every second in the United States.*

*For more information about choosing a medical alert system, visit [seniorlist.com](http://seniorlist.com).*



## LiVe Engaged: Love what you do each day

Intermountain experts have identified the key behaviors for each LiVe Well dimension that result in well-being. These evidence-based targets provide clear direction for your journey to well-being. Listed below are six target behaviors that will help you focus on living engaged.

### Live Engaged Target Behaviors:

- Know your strengths and use them every day. Do what you do best.
- Look for opportunities to innovate and improve.

- Wherever you are, be all there. (Jim Elliot)
- Have fun. Enjoy life.
- Prioritize. Say “no” so you have time for what is most important.
- Manage technology so you can live mindfully, not distracted.

### Watch for more target behaviors

*Live Engaged is just one of five dimensions of the Intermountain LiVeWell Program. Keep an eye out for more target behaviors in upcoming issues of the Retiree Connection.*



Questions?  
Comments?

If you have any questions or comments about our Retiree Connection newsletter, feel free to email us at [retirement@imail.org](mailto:retirement@imail.org) or call us at **1.800.528.7845**.



## “You Can Change Anything” workshop

### Attend one of ten interactive LiVe Well workshops

As an Intermountain Healthcare retiree, you’re invited to attend a *You Can Change Anything* workshop. Based on Intermountain’s best practice principles it will increase your confidence and ability to make any healthy lifestyle change.

In this fun, interactive workshop you will learn how to:

- Create and use your *why* for well-being
- Use a growth mindset so that you don’t quit when it gets hard
- Measure what matters most so you

can see progress

- Use LiVe Well experiments to discover what works for you
- Celebrate along the way so that change is fun and energizing

All workshops are held from 8 a.m. to 2 p.m. There is no cost to attend, and lunch will be provided.

#### Registration information:

Space is limited to 40 participants per workshop. To register: Email [Patti.Taylor@imail.org](mailto:Patti.Taylor@imail.org) or Call 1.801.442.2304

- Monday, February 12  
Park City Hospital
- Friday, March 30  
Utah Valley Hospital
- Monday, April 23  
McKay-Dee Hospital
- Friday, May 11  
Employee Services Center
- Friday, June 22  
Cassia Regional Hospital
- Friday, July 27  
Employee Services Center
- Friday, August 10  
Logan Regional Hospital
- Friday, September 28  
Employee Services Center
- Tuesday, October 23  
St. George, Falls Event Center
- Friday, November 16  
Employee Services Center

## Tax Plan

*Continued from page 2*

While many Americans would see lower taxes, most households would get little to no tax breaks by the time the individual rates expire. An analysis by Congress’ nonpartisan Joint Committee on Taxation found that the plan would lower taxes for most Americans in 2018, but noted that most of the gains would go to wealthy households. Moreover, once individual cuts expire, more than half of taxpayers would pay higher taxes by 2027.

Many taxpayers may have a bigger tax bill next year as new limits on deductions kick in. State and local taxes — including property taxes, state

and local income taxes, and sales taxes — are capped at a total of \$10,000. Deductions on home mortgage interest are limited to loans of \$750,000. Interest on home equity loans would no longer be deductible.

The legislation preserves provisions such as the extra standard deduction for those age 65 and older and the medical expense deduction, which allows filers to deduct medical expenses exceeding 7.5 percent of their income in 2017 and 2018 (returning to its current 10 percent threshold in 2019).

Millions of older Americans would also face higher health care premium costs under the legislation. Beginning in 2019, it repeals the Affordable Care Act provision requiring most Americans

to have health insurance. The CBO projects that would lead to 13 million more people without insurance by 2027. With fewer individuals in the health insurance pool, premiums in the individual marketplace would jump 10 percent in most years, according to the CBO. Those ages 50 to 64 would be especially hard hit, with premiums rising up to \$1,500 in 2019 alone.

While Social Security benefits aren’t addressed under the plan, the legislation could lead Congress to base future Social Security cost of living adjustments (COLAs) on the chained CPI, meaning annual increases would likely be smaller. (Such a change would require congressional legislation).

*Source: AARP.org*