



ANNUAL ENROLLMENT: OCTOBER 30TH – NOVEMBER 10TH



What's inside this **Fall 2017** issue:

- Dental insurance premiums
- Try out Connect Care
- Vision Plan premiums
- Retiree Spotlight
- Stop by a benefit fair



IF YOU HAVE QUESTIONS, you'll have a chance to talk with our Benefits and Retirement team at the upcoming benefit fairs. See page 6 for a schedule.

RETIREE ANNUAL 2018 ENROLLMENT

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

Annual Enrollment is an important time to understand your benefit choices and to choose options that work best for you and your family in 2018.

Please review the enclosed materials to assist you with your benefit choices. Benefits changes must be made between October 30 and November 10, 2017.

BENEFIT CHANGES FOR 2018:

- **Dental Insurance:** Preventive care services will not count toward the annual maximum benefit in your plan, and you will see a decrease in your monthly premium.
- **Vision Plan:** This is a new benefit offered to retirees.

Refer to the inside of this newsletter 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, complete and mail the enclosed Dental & Vision Application by November 10, 2017. Coverage will be effective January 1, 2018.	You don't have to do anything and your coverage will remain the same through 2018.	Send us a letter (before Nov. 10) that includes: <ul style="list-style-type: none"> • your name (printed clearly), • type of coverage, • date you want the coverage canceled, • your signature.
Life Insurance	Not applicable.		Intermountain Retirement Program 5245 South College Drive Murray, UT 84123





Dental Insurance

Beginning in 2018, you'll receive enhanced dental coverage for a lower premium and a new vision benefit option. As part of the enhanced coverage, preventive care services in our dental insurance plan will not count toward the annual maximum benefit. In the past, if you or a family member had some major dental work early in the year that used up most of your annual maximum benefit, you might have ended up paying out of pocket for some of your preventive care services. This change will ensure that you are covered for preventive dental care all year long.

Refer to the Annual Enrollment Quick Guide on the cover of this newsletter for enrollment and cancellation 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 October 30 to November 10.



Monthly Dental Insurance Premiums

Type of coverage	2017 premium	2018 premium
Retiree	\$38.70	\$33.28
Retiree and one dependent	\$74.30	\$66.58
Family*	\$136.80	\$116.50

* Family coverage is retiree and two or more dependents.



What's new for retirees? VASA Fitness Discount



TAKE ADVANTAGE OF THE VASA FITNESS DISCOUNT. Intermountain Healthcare has partnered with VASA Fitness to provide significant discounts for employees, retirees and their immediate family members. The Intermountain discount rate is a flat monthly fee without any additional fees and includes access to all 20 VASA Fitness Centers in Utah.

The average rate for full-fledged VASA membership is \$24/month, but the Intermountain discount rate begins at \$15 (plus tax) and decreases as more Intermountain employees and family members sign up. Membership includes a first-time orientation and a complimentary fitness assessment.

HOW DO I SIGN UP? To sign up, go to cwjoin.vasafitness.com and enter

company code: Intermountain Retirees. Select a plan and fill out all the fields. Agree to the terms and click submit. Take your ID into any VASA Fitness to pick up your barcode.

WHAT IF I ALREADY HAVE A VASA MEMBERSHIP? If you currently have a VASA membership, first cancel your membership online at cancel.vasafitness.com (cancellation fee may apply) and then sign up online with the Intermountain discount.

WHAT DOES THE MEMBERSHIP INCLUDE? The membership includes fitness classes, machines with video screens, basketball, racquetball, cardio cinema, women's only section, hydro massage beds, steam room sauna, hot tub and pool.

Vision Plan

As a result of increased requests from our retirees, you now have the option to add our new vision plan option to your existing dental coverage, which will begin January 1, 2018.



According to the Vision Council of America, approximately 75% of adults use some sort of vision correction. And, as you get older, the likelihood of you needing some kind of vision correction hardware increases. As you consider your vision correction needs in 2018, take a minute to review the benefits that this new vision plan has to offer.

What does it cover? Vision benefits are designed to help reduce costs of eyeglasses, contact lenses, and other vision services. Refer to the enclosed Schedule of Benefits for details.

Our new vision plan does not include an eye exam. An annual eye exam may be covered through your

health insurance. Check with your health insurance provider for more information.

How to enroll

If you would like to enroll in our new vision plan, please complete the enclosed Dental & Vision Enrollment Form. **Keep in mind that you must enroll in dental in order to be able to enroll in the vision plan.**

The vision plan premiums are listed to the right. 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 October 30 to November 10.

Monthly Vision Premiums

Type of coverage	2018 premium
Retiree	\$6.49
Retiree and one dependent	\$12.33
Family*	\$18.11

* Family coverage is retiree and two or more dependents.

Hearing discount

EyeMed members also have access to hearing care discounts through Amplifon, including 40% off hearing exams, discounted hearing aids and more. Call 844.526.5432 for more information.



- **Who administers this benefit?** EyeMed Vision Care is the administrator of this benefit and offers many private practice doctors in addition to a variety of leading retail locations.
- **How do I choose the correct provider?** This vision plan uses the Insight provider network, which offers a hardware benefit primarily designed to help reduce the cost of eyeglasses and contact lenses. Contact EyeMed at **1.866.723.0513** or visit **eyemedvisioncare.com** and choose the "Insight" provider list.

Retiree Website

Have you visited the new Intermountain retiree website yet? It's a one-stop resource to assist you with all of your needs as an Intermountain Healthcare retiree. With the click of a button, you will be able to manage your pension benefit, access your retirement savings plan(s), and explore the many other benefits that are available to you as an Intermountain retiree.

We hope this website will be helpful to you as you navigate the various aspects of retirement living. With continued access to many of the benefits you enjoyed as an employee, our goal—through this website—is to help you feel connected and informed throughout your entire retirement. To access this website, just go to the following address:

<https://intermountainhealthcare.org/careers/intermountain-retirees/>



What you'll find there:

Links

- Employee Discount Program
- Savings Plus 401(k)
- Pension Plan
- Employee Discount Program
- Pharmacy Services

...And more

- Helpful phone numbers
- Important updates
- Past retiree publications
- LiVe Well news and information

A reminder: Try out Intermountain's Connect Care today



IF YOU HAVE QUESTIONS, visit IntermountainConnectCare.org or email the Connect Care team at connectcare@imail.org.

Intermountain Connect Care is a new online and mobile service that allows you to receive care from Intermountain providers 24/7, every day of the year. You can use Connect Care to visit with clinicians for urgent conditions using a computer, smartphone, or tablet.

Starting a visit is easy. Go to IntermountainConnectCare.org or download the Connect Care app from GooglePlay or the Apple App Store. Even if you're not sick now, create a free account so you're ready when you do need a visit. Then, whenever you need clinical care, simply log in, select a provider, fill out a few forms about your visit, and connect—your visit will start in just a few minutes.

What should you use Connect Care for? Connect Care works best for low-level urgent care conditions. The most common, treatable concerns include stuffy and runny nose, allergies, sore throat, eye infections, earache, cough, painful urination, lower back pain, joint pain or strains and minor skin problems.

INTERMOUNTAIN RETIREE SPOTLIGHT

WHEN LIFE GIVES YOU LEMONS ...

Intermountain retiree finds silver lining amid life's challenges

If you ever decide to join a yoga class in Salt Lake City, you just might run into Intermountain Healthcare retiree, Nancy Adams. But you won't find her in the back of the class. You'll find her in the front—teaching everyone else.



Switching roles from Regional Director of Human Resources to Yoga Instructor, this 68-year-old is embracing her new life as a retiree and enjoying every minute of it (despite its unexpected twists and turns).

Six years ago, Nancy retired on the same day as her husband, Alfred, after working for 32 years at Intermountain Healthcare.

"My career was very fulfilling, but I don't miss nylons, high-heeled shoes, or coloring my hair! When I embraced my natural gray, it represented true freedom," Nancy says. "I have fond memories of my career, but I knew that retirement would be anything but boring."

However, just as Nancy and her husband began taking adventures

around the world—Costa Rica and Europe—he was diagnosed with cancer. "Eleven months later, my sweetheart died and I was alone," Nancy says.

Faced with the reality of her new situation, Nancy decided that good years were still ahead, they would just look differently than she had imagined. She continued to attend her Yoga classes and received an unexpected invitation to become a certified instructor herself. Hesitant at first, her instructor reassured her that she was indeed NOT too old.

"There was my miracle and 280 hours later, I became a Yoga instructor," Nancy recalls.

Nancy continued to redefine her life and rekindled her love of hiking. She found friends who enjoyed

the same and together they hiked Angels Landing, Mount Baldy, and Wheeler Peak.

Her next big surprise came when she fell on the ice and broke both her wrists last December. Of course, she didn't let that get her down. She continued to teach her Yoga classes with her casts and an external fixator.

Today, Nancy continues to teach four Yoga classes per week and also enjoys spending time with her 96-year-old mother and her three children and five grandchildren.

"My future plans, without knowing what other big surprises await, are to remain curious, engaged, active, and invested in my students, family, and friends," Nancy says.



QUESTIONS ABOUT THIS NEWSLETTER? Call the Intermountain Retirement Program at **1.800.528.7845**, Monday through Friday, 8 a.m. to 5 p.m. or email us at retirement@imail.org.

Mark your calendar

Plan to drop by a Benefit Fair

Take a few minutes and attend a Benefit Fair.

Representatives from the *Intermountain Retirement Program* will be available to answer your questions. See the schedule for more information.

Location	Date	Time	Room
Park City	Oct. 2	9:30 a.m. to 11:30 a.m.	Private Dining Room
Heber	Oct. 2	1:00 p.m. to 3:00 p.m.	Education Center
Sanpete	Oct. 2	Noon to 2:00 p.m.	West Conference Room
Central Office	Oct. 3	8:30 a.m. to 11:30 a.m.	Capitol View Rooms A/B
Supply Chain Center	Oct. 3	1:00 p.m. to 4:00 p.m.	Auditoriums
SelectHealth (Franklin Covey Building)	Oct. 4	8:30 a.m. to Noon	4th floor Auditorium
Employee Services Center	Oct. 4	1:30 p.m. to 3:30 p.m.	Commons Area
American Fork	Oct. 5	8:00 a.m. to 1:00 p.m.	Education Center
Orem	Oct. 5	2:00 p.m. to 4:30 p.m.	Education Rooms
Utah Valley	Oct. 6	7:00 a.m. to 2:00 p.m.	Clark Auditorium
Delta	Oct. 9	9:00 a.m. to 10:30 a.m.	Hospital Classroom
Fillmore	Oct. 9	1:00 p.m. to 2:30 p.m.	Boardroom
Sevier	Oct. 10	8:30 a.m. to 11:30 a.m.	Education Room
Garfield	Oct. 10	2:00 p.m. to 3:30 p.m.	Cafeteria
Cedar City	Oct. 11	8:00 a.m. to 11:00 a.m.	Classroom
Dixie: River Road	Oct. 12	10:00 a.m. to 3:00 p.m.	Red Mountain/Zion Conference Rooms
Dixie: 400 East	Oct. 13	7:00 a.m. to 11:30 a.m.	Flood Street Café
LDS Hospital	Oct. 16	7:00 a.m. to 1:00 p.m.	Auditoriums
Salt Lake Homecare and Hospice	Oct. 17	8:30 a.m. to Noon	Speedway Café
TOSH	Oct. 17	1:30 p.m. to 4:30 p.m.	Auditorium
SelectHealth (Green St.)	Oct. 18	8:00 a.m. to 1:30 p.m.	Auditoriums
Lake Park	Oct. 23	8:00 a.m. to 1:00 p.m.	Auditoriums
Parkway	Oct. 23	2:00 p.m. to 4:00 p.m.	Dining Area
Alta View	Oct. 24	7:00 a.m. to 1:00 p.m.	Large Classroom
Cassia	Oct. 25	7:30 a.m. to 1:00 p.m.	Evergreen Room
Logan	Oct. 26	8:00 a.m. to 2:00 p.m.	Classrooms 1 - 4
Bear River	Oct. 26	3:30 p.m. to 5:30 p.m.	Cafeteria
McKay-Dee	Oct. 27	10:00 a.m. to 4:00 p.m.	Auditoriums
Salt Lake Clinic	Oct. 30	11:00 a.m. to 2:00 p.m.	Employee Breakroom
Intermountain Medical Center	Oct. 31	7:00 a.m. to 4:00 p.m.	Auditoriums
Primary Children's	Nov. 1	7:00 a.m. to 2:00 p.m.	3rd Floor Multipurpose Room
Riverton	Nov. 2	7:00 a.m. to 1:00 p.m.	Riverton/Herriman Conference Rooms
Layton Office Building	Nov. 3	11:00 a.m. to 2:00 p.m.	Auditoriums