

Benefit Fair Schedule

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
Delta	Oct. 1	9:00 a.m. to 10:30 a.m.	Classroom
Fillmore	Oct. 1	1:00 p.m. to 2:30 p.m.	Classroom
TOSH	Oct. 1	1:30 p.m. to 4:00 p.m.	Auditorium
Park City	Oct. 2	9:00 a.m. to Noon	Private Dining Room
Heber	Oct. 2	1:30 p.m. to 3:30 p.m.	Education Center
American Fork	Oct. 3	8:00 a.m. to 1:00 p.m.	Education Center
Orem	Oct. 3	2:30 p.m. to 4:30 p.m.	Education Center
SelectHealth (Franklin)	Oct. 4	8:30 a.m. to Noon	4th Floor Auditorium
Employee Service Center	Oct. 4	2:00 p.m. to 4:00 p.m.	Commons Area
Riverton	Oct. 5	7:00 a.m. to 1:00 p.m.	Classrooms
Dixie	Oct. 9	10:00 a.m. to 3:00 p.m.	Red Mountain/Zion Room
Cedar City	Oct. 10	8:00 a.m. to 11:00 a.m.	Northfield Conference Room
Garfield	Oct. 10	2:00 p.m. to 3:30 p.m.	Cafeteria
Sevier	Oct. 11	8:30 a.m. to 11:30 a.m.	Education Room
Sanpete	Oct. 11	2:30 p.m. to 4:30 p.m.	West Conference Room
Primary Children's	Oct. 12	7:00 a.m. to 2:00 p.m.	3rd Floor Multi-Purpose Room
Intermountain Medical Center	Oct. 15	7:00 a.m. to 4:00 p.m.	Doty Auditorium
LDS Hospital	Oct. 16	7:00 a.m. to 1:00 p.m.	Auditoriums
SelectHealth (Green St.)	Oct. 17	8:00 a.m. to 1:30 p.m.	Auditoriums
Cassia	Oct. 22	7:30 a.m. to 1:00 p.m.	Evergreen Room
Central Office	Oct. 23	9:00 a.m. to Noon	Capitol View Rooms A/B
Alta View	Oct. 24	7:00 a.m. to 1:00 p.m.	Oquirrh Mountain Room
Homecare & Hospice	Oct. 25	11:00 a.m. to 2:00 p.m.	Speedway Cafe
McKay-Dee	Oct. 26	10:00 a.m. to 4:00 p.m.	Green Auditorium
Supply Chain Center	Oct. 29	1:00 p.m. to 4:00 p.m.	Auditoriums
Lake Park	Oct. 30	8:00 a.m. to 1:00 p.m.	Auditoriums
Parkway	Oct. 30	2:00 p.m. to 4:00 p.m.	Dining Area
Bear River	Oct. 31	11:30 a.m. to 1:30 p.m.	Conference Room
Logan	Nov. 1	8:00 a.m. to 2:00 p.m.	Classrooms 1 - 4
Utah Valley	Nov. 2	7:00 a.m. to 2:00 p.m.	Auditorium Sec. 4-6, Sorenson



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.

the Live Well Retiree Connection

A NEWSLETTER FOR INTERMOUNTAIN HEALTHCARE RETIREES

FALL 2018



ANNUAL ENROLLMENT: OCTOBER 15TH - 30TH 2018



What's inside this Fall 2018 issue:

- Dental insurance premiums
- Vision plan premiums
- Ditch the pension paperwork
- Questions about Medicare?
- 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 4 for a schedule.

RETIREE ANNUAL 2019 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 to choose options that work best for you and your family in 2019.

Please review the enclosed materials to assist you with your benefit choices. Benefits changes must be made between October 15 and 30, 2018.

BENEFIT CHANGES FOR 2019:

- **Dental Insurance:** You will see an increase in your monthly premium.
- **Vision Plan and Life Insurance:** There are no monthly premium changes to these benefits.

Refer to the inside of this newsletter for details on enrollment, coverage and cancellations.

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 October 30, 2018. Coverage will be effective January 1, 2019.	You don't have to do anything and your coverage will remain the same through 2019.	Mail us a letter (before October 30, 2018) that includes: <ul style="list-style-type: none"> • your name (printed clearly), • type of coverage, • your signature. Coverage will end December 31, 2018.
Life Insurance	Closed enrollment.		Intermountain Retirement Program 5245 South College Drive Murray, UT 84123



Dental, vision, life only

Vision Plan

Our vision plan—which we added as a benefit option last year—is a supplement to your existing dental coverage. You must enroll in dental in order to be eligible to enroll in the vision plan.

Monthly vision plan premiums will remain the same for 2019. See the table to the right for details.

How to enroll

If you would like to enroll in our new vision plan, please

complete the enclosed Dental & Vision 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 October 15 to 30, 2018.

Monthly Vision Premiums

Type of coverage	2018 premium	2019 premium
Retiree	\$6.49	\$6.49
Retiree and one dependent	\$12.33	\$12.33
Family*	\$18.11	\$18.11

* Family coverage is retiree and two or more dependents.

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



Dental Insurance

Beginning in 2019, you will see an increase in your monthly premium. Please refer to the table to the right 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 October 15 to 30, 2018. Refer to the Annual Enrollment Quick Guide on the cover of this newsletter for enrollment and cancellation details and to the table to the right for monthly premiums.

Monthly Dental Insurance Premiums

Type of coverage	2018 premium	2019 premium
Retiree	\$33.28	\$36.50
Retiree and one dependent	\$66.58	\$73.00
Family*	\$116.50	\$127.80

* Family coverage is retiree and two or more dependents.



Questions about Medicare?

Whether you're already enrolled or transitioning to this new health insurance in the future, you may still have a lot of questions about this important but sometimes complicated benefit.

The Intermountain Retirement Program wants to help you understand what Medicare is, what it covers, and how to enroll.

In the coming months, we will be holding a Medicare meeting specifically for Intermountain Healthcare retirees. A licensed employee from SelectHealth will be presenting the information and answering any questions you might have.

The time and location is yet to be determined, but if you are interested in attending, please send an email to retirement@imail.org or give us a call at **1.800.528.7845**.

Ditch the pension paperwork

In an effort to provide increased security and keep your information safe, any future changes directly related to your Intermountain Healthcare pension benefit—specifically address, direct deposit and tax withholding information—need to be made online at intermountainhealthcare.org/retiree. We can no longer accept paper requests in the mail for address, direct deposit or tax withholding changes.

On the homepage, you can access PensionPath by clicking on the PensionPath link. In order to sign in to Pension Path, you will need to create a username and password. Once you are signed in, follow the prompts.





Recipe: Apple chips

Ingredients: Two Golden Delicious apples, cored and thinly sliced, 1 ½ tsp white sugar, ½ tsp ground cinnamon

Instructions: Preheat oven to 225 degrees, arrange apple slices on metal baking sheet, mix cinnamon and sugar in a bowl and sprinkle over apple slices. Bake 45 minutes to an hour until apples are dried and edges curl up.

Prep time: 15 min
Cook time: 45 minutes
Serves 6
Source: allrecipes.com

A reminder: Four steps to keeping your retirement safe



Safeguarding your retirement account(s) such as your Savings Plus 401(k) Plan, is a priority of the Retirement Program. There are proactive steps you can take to help us keep your account secure and private, and to avoid fraudulent or unauthorized activity.

- 1 **LOGIN:** If you have yet to create a log in, do so now at rps.troweprice.com.
- 2 **REGISTER:** Register for two-factor authentication from your profile page.
- 3 **UPDATE:** Add or update your security questions and email address.
- 4 **ACCESS:** Check your account regularly and change your password frequently.

IF YOU HAVE QUESTIONS, visit rps.troweprice.com or call them at **1.800.922.9945**. If you would like to sign up for two-factor authorization, simply login to your account at rps.troweprice.com and click "Profile" at the top of the screen and scroll down to "Login Information."

WHAT IS TWO-FACTOR AUTHORIZATION? It is a two-step verification process that requires not only a password and username but also something that only the user has on them such as a cell phone. This ensures that the user's identity is legitimate.

