

# 2019 Benefit Fair Schedule

## Plan to drop by 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
Primary Children's	Oct. 2	7:00 a.m. to 1:00 p.m.	Mount Nebo & Twin Peaks
Supply Chain Center	Oct. 3	9:00 a.m. to Noon	Auditoriums A & B
TOSH	Oct. 3	1:30 p.m. to 3:00 p.m.	Auditorium
Park City	Oct. 4	9:00 a.m. to Noon	Cafeteria Dining Room
Heber	Oct. 4	1:30 p.m. to 3:30 p.m.	Education Center
Intermountain Medical Center	Oct. 7	8:00 a.m. to 4:00 p.m.	Doty Auditoriums
Dixie	Oct. 8	10:00 a.m. to 3:00 p.m.	Red Mountain Room
Cedar City	Oct. 9	8:30 a.m. to 11:00 a.m.	Northfield Conference Room
Garfield	Oct. 9	2:00 p.m. to 3:30 p.m.	Cafeteria
Sevier	Oct. 10	8:30 a.m. to 11:30 a.m.	Education Room
Sanpete	Oct. 10	2:30 p.m. to 4:30 p.m.	West Conference Room
Homecare & Hospice	Oct. 11	11:00 a.m. to 2:00 p.m.	Speedway Cafe
Salt Lake Clinic	Oct. 14	11:00 a.m. to 1:00 p.m.	Lounge Area
American Fork	Oct. 15	8:00 a.m. to 1:00 p.m.	Education Center
Orem	Oct. 15	2:30 p.m. to 4:30 p.m.	Education Center, Classrooms 1 & 2
LDS Hospital	Oct. 16	7:00 a.m. to 12:30 p.m.	Auditoriums, Classrooms D,E,F
Bear River	Oct. 17	11:30 a.m. to 1:30 p.m.	Main Conference Room
SelectHealth (Green St.)	Oct. 18	8:00 a.m. to 12:30 p.m.	Auditoriums A & B
Employee Service Center	Oct. 18	2:00 p.m. to 3:30 p.m.	Commons Area
Riverton	Oct. 21	7:00 a.m. to 1:00 p.m.	Riverton, Herriman & Copperton Classrooms
Logan	Oct. 22	8:00 a.m. to 1:00 p.m.	Classrooms 1-4
Cassia	Oct. 23	7:30 a.m. to 1:00 p.m.	Evergreen Room
Central Office (Key Bank)	Oct. 24	9:00 a.m. to 1:00 p.m.	Capitol View Rooms A & B
McKay-Dee	Oct. 25	9:00 a.m. to 4:00 p.m.	Green Auditorium
Alta View	Oct. 29	8:00 a.m. to 1:00 p.m.	Building 3, Lobby
Utah Valley	Oct. 30	7:00 a.m. to 2:00 p.m.	Classrooms 1-3
Layton	Oct. 31	8:30 a.m. to Noon	Davis & Mountain Conference Rooms
SelectHealth (Franklin Campus)	Nov. 1	8:30 a.m. to Noon	4th Floor Auditorium
Parkway	Nov. 1	2:00 p.m. to 4:00 p.m.	Dining Area

# the LiVe Well RetireeConnection

A NEWSLETTER FOR INTERMOUNTAIN HEALTHCARE RETIREES

FALL 2019



ANNUAL ENROLLMENT: NOVEMBER 1 - NOVEMBER 15, 2019



## What's inside this Fall 2019 issue:

- Dental insurance premiums
- Vision plan premiums
- New legal plan for retirees
- LiVe Well moment by Terri Flint
- 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 2020 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 2020.

Review the enclosed materials to assist you with your benefit choices. Benefits changes must be made between November 1 and November 15, 2019.

### BENEFIT CHANGES FOR 2020:

- **Dental Insurance:** You will see an increase in your monthly premium.
- **Vision Plan:** There are no monthly premium changes to this benefit.
- **ARAG Legal Insurance:** New option for 2020!

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, call Ask HR at 1.833.442.7547 to request an enrollment form. Coverage will be effective January 1, 2020.	You don't have to do anything and your coverage will remain the same through 2020.	Mail us a letter (before November 15, 2019) that includes: <ul style="list-style-type: none"> <li>• your name (printed clearly),</li> <li>• type of coverage,</li> <li>• your signature.</li> </ul> Coverage will end December 31, 2019.
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 two years ago—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 2020. See the table to the right for details.

## How to enroll

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 1-15, 2019.



Monthly Vision Premiums

Type of coverage	2019 premium	2020 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](http://eyemedvisioncare.com).



# Dental Insurance

Beginning in 2020, 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 November 1-15, 2019. 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	2019 premium	2020 premium
Retiree	\$36.50	\$38.70
Retiree and one dependent	\$73.00	\$77.30
Family*	\$127.80	\$135.30

\* Family coverage is retiree and two or more dependents.

# How to love winter with HYGGE

Live Well Moment by Terri Flint

While most of us love the changing seasons here in the West, winter may be the season that challenges us the most with shorter days, longer nights and cold, colder temperatures.



This winter let's learn from the Danish

how to make it a season of hygge. Hygge (pronounced "hoo-ga") is translated to encompass everything that creates a feeling of cozy contentment and well-being. The hygge lifestyle is one of the reasons Denmark, despite their harsh winters, is always at the top of the world's happiest countries.

Think of hygge as comfy clothes, candles, comfort food, soft, warm blankets and pleasurable conversations with friends and family. It's approaching winter as a unique season that brings its share of pleasure and enjoyment.

Here are five actions I'm taking to have a hygge winter:

- 1. Prepare to be warm.** I laugh at myself when I'm cold but won't take time to button up my coat. Find the clothes you need to be warm and comfortable, both inside and outside. Be sure to include a special blanket that makes you sigh heavily when you put it around you.
- 2. Find the light.** Rearrange your furniture and lamps so you can enjoy soft light in the early morning and evening. Candles are essential to hygge. Find your favorite one and use it up this winter.
- 3. Identify activities that are best done in winter.** For me, this includes visiting museums, taking classes, reading longer books, and playing in the snow.
- 4. Consider planning hygge holidays** where you simplify by focusing on relationships and experiences, not stuff.
- 5. Discover pleasure in each winter day** instead of waiting and wishing for spring. "How we spend our days is, of course, how we spend our lives," Annie Dillard.



Terri Anne Flint, Ph.D., L.C.S.W. is Intermountain Healthcare's recently retired EAP & Employee Wellness Director. For more encouragement and ideas on being your best self, subscribe to Terri's blog at [terrianneflint.com](http://terrianneflint.com).

# ARAG Legal Insurance Plan: 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.



To find out more about the ARAG Legal Plan visit the [ARAG Legal Center at ARAGLegalCenter.com](http://ARAGLegalCenter.com) and enter access code 17462ih or call ARAG toll-free at 800-247-4184.

## 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: child custody, child support and divorce
- Identity Theft Protection (upon activation)
- Financial Counseling
- Much, much, more.

HOW DO I ENROLL AND HOW MUCH DOES IT COST? Please refer to the enclosed ARAG flyer and form for enrollment details and premiums.



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](mailto:AskHR@imail.org).