



## What's inside this Winter 2021 issue:

- Still unsure about the vaccine?
- Share your vaccine story
- Live Well moment: Worrying
- Taxes, retirees and a pandemic
- Recipe: Spinach artichoke dip



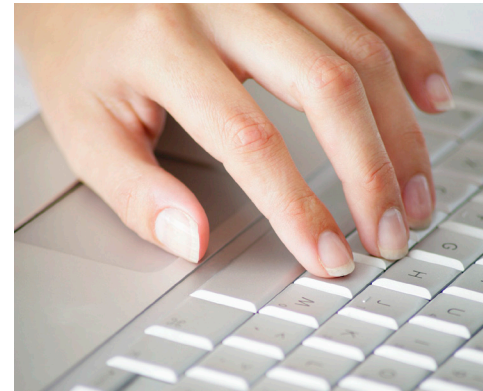
## Take advantage of our online resources

### Retirement team continues to have limited access to mail

As a retirement team, we expect to continue working remotely for several more months due to COVID-19. As a result, we do not have daily access to mail. We encourage you to utilize our online tools to make changes to your pension benefit.

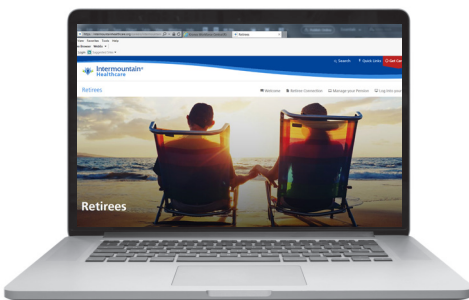
#### THREE CHANGES YOU CAN MAKE TO YOUR PENSION BENEFIT ONLINE:

- 1 Address**  
If you've moved recently, you can go online now and update your address.
- 2 Tax Withholdings**  
No need to send a letter to update your pension tax withholdings. Go online.
- 3 Bank Information**  
If you want your pension payment deposited in a different account, just go online to change that information.



Make these changes via PensionPath by visiting [intermountainhealthcare.org/retiree](http://intermountainhealthcare.org/retiree) and clicking on the PensionPath link. In order to sign in to Pension Path, you will need to create a username and password then follow the prompts.

**Why go online?** The Intermountain Retirement Program is transitioning to online-only updates and soon we won't be able to accept changes to your pension via mail in the near future. Watch your mail for updates.



Aside from accessing your pension benefit online, you can still call AskHR at 1.800.442.7547, Monday through Friday, 8 a.m. to 5 p.m. or email us at [askhr@imail.org](mailto:askhr@imail.org). If you have any questions or concerns about the information above, feel free to give us a call.



## Beat the wintertime blues

Whether it's due to the cold weather, shorter days, the holidays coming to an end or reminders of missed loved ones, seasonal sadness can often creep in during the winter months. Here are seven tips below that can help to brighten each day and make the most of the season.

- **Brighten your home:** Make it a daily routine to open your window coverings including blinds and curtains.
- **Anticipate an event:** Looking forward to some type of event can help to create positive feelings.
- **Stick to a schedule:** It can be tempting to alter your schedule to avoid activities.
- **Eat a balanced diet:** Eating a balanced diet is a natural way to boost your mood and energy.
- **Stay active:** Exercise can be vital to lifting you up during the winter months.
- **Accomplish a goal:** Add it to your to-do list, and once it's finished, cross it off.
- **Socialize:** Being around other people and/or talking to them can lift your spirits.

Source: condordialm.org

### Recipe: No-cook spinach artichoke dip

*Ingredients:* 1 onion, 8 cloves garlic, 1 can artichoke hearts, 1 package frozen chopped spinach, thawed and drained, 1 package shredded Parmesan cheese, 1 package dry vegetable soup mix, 1 package cream cheese, 1C mayonnaise, 1 container sour cream

*Instructions:* Finely chop onion and garlic in food processor, add remaining ingredients until well incorporated. Serve immediately or chill.



Prep time: 20 minutes  
Servings: 32

Source: allrecipes.com



## Retirees, taxes and a pandemic

### 10 need-to-knows about your 2020 tax return

1. **Deadlines.** Federal income tax returns are due April 15 this year, the traditional filing deadline. Congress extended the deadline to July 15 last year because of the disruptions caused by COVID-19. The Internal Revenue Service (IRS) set Feb. 12 as the start date for processing 2020 returns, which is later than normal.
2. **Penalties.** If you file after April 15 without having asked for an extension, you'll have to pay a late filing fee.
3. **Missing stimulus money.** If you didn't get a stimulus check last year — or if you didn't get as much as you were entitled to — you can claim the missing stimulus money on your 2020 tax return in the form of a tax credit called the Recovery Rebate Credit.
4. **Stimulus checks aren't taxable.** Stimulus payments are not considered income and no tax is owed on the money.
5. **Unemployment checks.** Unemployment benefits were a lifeline for many who lost their jobs last year during the pandemic. Unfortunately, those jobless benefits are taxable.
6. **Standard deduction.** The standard deduction for 2020 is better for age 65-plus taxpayers.
7. **65+ tax return.** Calculating the bigger standard deduction is made easier with Form 1040-SR, "U.S. Tax Return for Seniors."
8. **Medical deductions.** A remarkably large number of unreimbursed expenses are eligible for the medical deduction in order to help get you above the 7.5 percent threshold. The permanent 7.5 percent threshold, which was scheduled to return to 10 percent in 2021, was included in stimulus-related legislation signed into law on Dec. 27.
9. **Charitable deductions.** Those filing jointly can get a maximum deduction of \$600 — \$300 per spouse — in the 2021 tax year.
10. **Social Security payroll taxes.** You'll still have to repay any payroll taxes deferred in 2020 because of the pandemic, but Congress has given you more time to do so. Under stimulus-related legislation signed into law on Dec. 27, you'll now have until the end of 2021 to repay the deferred payroll taxes before penalties and interest start to accrue.

Source: AARP





# Still unsure about the COVID-19 vaccine?

## SHARE YOUR VACCINATION STORY

Intermountain caregivers and retirees are the trusted voice about what people should do to prevent and respond to COVID-19, and your actions and words influence others. Intermountain supports retirees who want to share their vaccination experience online in their social media feeds—to spread accurate, helpful information to our communities about the immunization process. If you feel comfortable, you can also invite friends to ask you questions.



When speaking to others—online or in person—stay positive, provide accurate information, steer clear of debates, and simply speak to your personal experience discussion.

Sharing your experience is completely voluntary and you represent your personal opinion only. Don't share any protected health information.

Source:  
IntermountainHealthcare.org

## Here's what Intermountain has to say about this new vaccine

With COVID-19 vaccines rolling out across the country, the key to defeating this deadly disease is ensuring vaccines are safe and effective, and that enough of us get vaccinated. Now is the time to learn about COVID-19 vaccines, ask questions, and understand whether and when vaccination might be right for you.

**Are COVID-19 vaccines safe?** The FDA will only approve vaccines if they meet strict safety and effectiveness standards. The FDA, CDC, and Intermountain Healthcare are committed to being fully transparent about any approved vaccine(s), include effectiveness and any risks or side effects. The FDA and CDC have not indicated any potential side effects from vaccines under exploration at this time. Just as with any vaccination, there could be mild side effects like mild pain, swelling, or redness at the site of injection; mild fever; chills; feeling tired; headache; and muscle and joint aches. These are all signs that the immune system has been activated to create immune cells that protect against the virus.

**Are COVID-19 vaccines effective?** A vaccine must be at least 50 percent effective (reduces the risk of infection by one half) for it to be granted FDA authorization for emergency use. Another way to say this is: you are half as likely to become infected compared to those who are not vaccinated.

Any level of effectiveness can help slow the spread. Data indicates that some

COVID-19 vaccines being developed may be around 95 percent effective.

**How do COVID-19 vaccines work?** Vaccines help the body develop immunity by training the immune system to recognize and remember how to respond to the disease-causing part of a virus. Vaccines traditionally contain either weakened or inactivated (killed) viruses or purified, signature proteins of viruses.

In the COVID-19 response, some manufacturers are making vaccines in new ways, using messenger RNA (mRNA). mRNA vaccines "teach our cells to make a protein, or a piece of a protein, that triggers an immune response inside our bodies," according to the CDC. "That immune response, which produces antibodies, is what protects us from getting infected if the real virus enters our bodies." mRNA vaccine does not include live virus and cannot give someone COVID-19. Nor do these vaccines interact with our own DNA in any way. Instead our cells break down and get rid of the mRNA after it receives the "instructions."

Source: Intermountainhealthcare.org



# How to stop constant worrying

LiVe Well Moment by Terri Flint



At the end of each the year, we hear about songs of the year, people of the year, and books of the year. If there was an Emotion of the Year 2020, I suspect it would be Worried. This is the year where events provoking worry have been harsh and relentless. While we may be

on the last leg of the race with coronavirus, other issues appear to be unending (I am writing this on January 6, 2021, a day we will always remember).

This article is not intended to stop you from worrying, but to encourage you to worry well. Yes, you read it correctly—you can improve your worry ability. Instead of it controlling you, you can learn to control it.

The danger of uncontrolled worry is that it hijacks our thoughts and begins to push out positive thinking like gratitude and optimism. We're learning new things about our brain and one discovery is that the brain creates neural pathways when we continually repeat behaviors. The well-traveled pathway of worry can become so deep, Arthur Somers Roche notes it "cuts a channel into which all other thoughts are drained."

We've also learned that we can rewire the brain and create new pathways of healthier habits at any age! This process is called neuroplasticity. Carving out new paths isn't easy, it requires learning and lots of practice, but it's worth it when it comes to reducing anxiety and increasing well-being.

Can your Emotion of 2021 be Calm? Yes! Learning how to not worry constantly is within your control. Focus on small steps, don't give up, celebrate along the way, and ask for help if you need it. When you're the master of your worries, you'll find more time and energy to be delighted, happy, and content.



## Ten ways to worry well

1. **Choose a daily time to worry** and connect it to something you already do. For example, I'll do my worry time right after breakfast.
2. **Set a timer.** Start with 15 minutes and adjust if you need more or less time.
3. **Have a worry notebook** to document your process.
4. **Start by writing all of your worries.** When you think you're done, ask again, "Is there anything else?" Just writing the list is a great start to worrying well.
5. **Sort the list by circling those worries** that are out of your control and putting a star by those within your control. (This is an application of the Serenity Prayer.)
6. **Prioritize the list of worries** that are in your control to begin problem-solving.
7. **Determine your strategy** for coping with what is out of your control. This could include applying faith, prayer, meditation, or reflecting on your past success of letting go.
8. **Increase the time you spend** on social media and with people who are accountable, hopeful, and pro-active. Decrease time with sources of worry that cannot be controlled by you.
9. **As worries arise** outside of your chosen time, jot them down so you can focus on them more intentionally during your next worry time.
10. **Enlist a counselor** who can help you overcome barriers that arise while practicing this new habit or if you have a diagnosis of anxiety that may require additional resources.

### ABOUT TERRI

Terri Anne Flint, Ph.D., L.C.S.W. is a recently retired EAP & Employee Wellness Director at Intermountain.

To read more from Terri, subscribe to her Life Experienced blog at [terrianneflint.com](http://terrianneflint.com) or contact her at [terria.flint@gmail.com](mailto:terria.flint@gmail.com).