



## What's inside this **Winter 2020** issue:

- Understanding depression
- Come to a LiVe Well Fair
- Tips to healthier teeth
- Is the flu that big a deal?
- Recipe: roasted brussel sprouts



#### To learn more about the SECURE Act visit:

#### Congress.gov

https://www.congress.gov/bill/116thcongress/house-bill/1994

#### Fidelity.com

https://www.fidelity.com/learningcenter/personal-finance/retirement/ understanding-the-secure-act-andretirement

## New law impacts retirement savings options

#### 5 ways the SECURE Act could affect you

The Setting Every Community Up for Retirement Enhancement (SECURE) Act, which President Donald Trump signed into law on December 20, 2019, could mean big changes for your retirement savings options.

## Here's how some of the changes may affect you:

- Allows you to contribute to your retirement plan longer. The bill allows people older than 70 1/2 to contribute to traditional IRAs and pushes back the age at which you must take distributions to 72.
- Helps you secure guaranteed retirement income. Employers can offer annuities in their retirement plans, which means guaranteed monthly payments for you and your spouse.
- Makes it easier for companies to offer retirement plans. Small businesses that don't offer retirement plans will be able to join other businesses to create multiple employer plans, or MEPs.
- Makes part-time workers eligible for employer retirement plans. The new



bill allows employees who have worked 500 hours per year for three consecutive years to join the company retirement plan.

#### Significantly reduce "stretch" IRAs.

The bill puts a 10-year limit on the time a beneficiary has to take withdrawals from an inherited IRA. Otherwise, those who fail to withdraw funds within the 1-year window face a 50 percent tax penalty on assets remaining in the account.

Source: aarp.org This article is a summary and does not illustrate the full details of the Act.

# See depression. Seek help. Feel good.

## LiVe Well Moment by Terri Flint

Depression is a sneaky, physical disease that will affect one in five people sometime in their lifetime. It can come on slowly and because the symptoms are not just physical, but are also



mental, emotional, social, and spiritual, it often goes unrecognized and untreated.

#### Symptoms of depression include:

- little interest or pleasure in doing things
- feeling down, depressed or hopeless
- change of sleep and appetite
- trouble concentrating on things
- moving slowly or being fidgety
- thoughts of being dead or hurting oneself

In older persons, symptoms can also include persistent and vague complaints, confusion and memory problems, and demanding behavior. Having these symptoms for over two weeks is a red flag and indicates it's time to see a healthcare provider.

Depression in the elderly often goes unrecognized. Depression is mistakenly seen as a normal part of again related to chronic illness, loss or social transitions. Others may

confuse the symptoms of depression with diseases like dementia, heart disease or stroke. Unfortunately, the stereotype about depression also continues and many are ashamed of admitting they feel bad or need help.

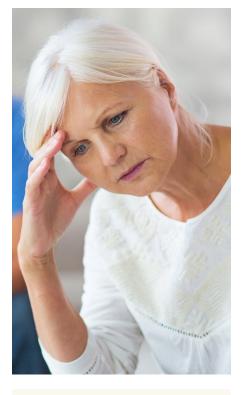
Untreated depression results in needless suffering. It can also result in fatal consequences. Depression is the single most significant risk factor for suicide in the elderly population. Older caucasian males have the highest rate of suicide in the U.S. Late-life depression increases risk for medical illness and cognitive decline. For example, untreated depression is a risk for heart disease and can suppress the immune system, raising the risk of infection.

#### Treatment is available

No one needs to suffer from this depression. Treatment is available and effective. Once diagnosed, 80 percent of clinically depressed individuals can be effectively treated with medication, counseling or both.

Don't ignore changes in behavior. Friends and family members are usually the first to see behavioral changes of depression in a loved one. Speak up with kindness and concern. Support them getting the help they need to recover and feel better.

> Terri Anne Flint, Ph.D., L.C.S.W. Recently retired EAP & Employee Wellness Director at Intermountain



#### To learn more about depression:

- https://www.nimh.nih.gov/health/ topics/depression/index.shtml
- https://www.nami.org/Videos/Tell-Me-About-Depression

To read more from Terri, who knows depression, subscribe to her Life Experienced blog at terrianneflint.com or contact her at terria.flint@gmail.com

### RETIREMENT KNEE SLAPPERS

- **Q:** What do retirees call a long lunch?
  - A: Normal
- Q: What do you call a person who is happy on Monday?
  - A: Retired
- Q: Why don't retirees mind being called seniors?
  - A: The term comes with a 10% discount
- Q: How do you know you're old enough to retire?
  - A: Instead of lying about your age, you brag about it.



Prep time: 5 minutes Cook time: 15-18 minutes

Source: allrecipes.com

Recipe: Instant Pot Roast Brussel Sprouts

Ingredients: 2 Tbs olive oil, 1 chopped onion, 1 Ib Brussel sprouts, 1 tsp salt 1/2 tsp pepper,

1/2 C vegetable broth

Instructions: Saute olive oil and onion for 2 minutes in Instant Pot. Add brussel sprouts and cook for 1 minute more. Add salt, pepper and broth. Close and lock the lid. Cook on high pressure for 3 minutes. Allow 10-15 minutes for pressure to build. Quick release and serve.



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# TIPS TO KEEP YOUR TEETH HEALTHY AS YOU AGE

Tooth loss doesn't have to be an inevitable part of aging. Here are six ways to keep your chompers sparkling and in tiptop shape.

- BRUSH TWICE A DAY. Brush your teeth for two minutes, twice a day with a fluoridated toothpaste. If possible, use an electric toothbrush.
- DON'T FORGET THE FLOSS. As you age, gum tissue between teeth shrinks, leaving bigger gaps where food can get stuck. Floss once a day before brushing.
- MONITOR YOUR MOUTH.
   Dry mouth is more common with age and saliva helps prevent tooth decay. If you're noticing a persistent sticky, dry feeling in your mouth, talk to your dentist.
- EAT THE RIGHT FOODS.
   Eat foods high in calcium,
   phosphorus and vitamin C,
   which promote strong teeth
   and healthy gums. Avoid
   dried fruit and sodas.
- VISIT YOUR DENTIST ONCE A YEAR. Even if you've never had a cavity, prevention is the best answer.
- OPT FOR DENTAL COVERAGE. Even some coverage is better than nothing. Search for a dental plan at the National Association of Dental Plans (NADP).



## Is the flu really that big a deal?

#### Here's everything you need to know

Influenza, more commonly known as the flu, is a viral infection that affects millions of people worldwide each year and can be deadly. In the United States, about 20,000 people die every year from influenza and influenza-related complications. Flu season typically peaks in the winter, but can extend from the late fall to the late spring.

What are the symptoms of the

flu? Flu symptoms typically come on quickly, and usually include fever, cough or sore throat, and body aches. Some patients may experience gastrointestinal issues like nausea, vomiting, and diarrhea. Symptoms and complications are often worse in people at the far ends of age (infants and the elderly) and people with chronic medical conditions, but even young and healthy people can get severe infections.

What should I do if I think I have the flu? Effective treatment is available, but it MUST be started in the first two days of symptoms for it to be effective. After the second day, it really doesn't do much good. Hours count and the faster treatment can be started, the better. If you think you have the flu, contact your doctor as soon as possible.

**How do I prevent the flu?** With the exception of people with

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serious allergic reactions to the flu vaccine and people with certain medical problems, everyone should get the flu vaccine every year. This is by far the most effective way to avoid symptoms for yourself and protect those around us who cannot receive the vaccine.

Does the flu shot really give me the flu? Contrary to what some people say, the flu shot cannot give you the flu, as the influenza virus components have been inactivated or weakened.

The purpose of getting the vaccine is to stimulate your body to produce antibodies against the strains of flu that are predicted to cause the flu that year. While your body's immune system is making the antibodies, you may feel a little under the weather, but symptoms are not nearly as bad as a case of the flu. You will have maximum protection about 2 weeks after getting your flu shot.

Source: Intermountainhealthcare.org

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## **Envision** a new and healthier you

#### Stop by an Intermountain LiVe Well fair

Come learn how you can be the healthiest version of you by attending one of 44 different LiVe Well fairs at various Intermountain Healthcare facilities throughout the valley.

The fairs are held for Intermountain caregivers and retirees. They will begin in April and run through the middle of June 2020. Dates, times and locations are listed in the tables to the right and below.

**IMPORTANT NOTE:** Room locations and times may be subject to change. If you have any questions, email the LiVe Well department at **ilivewell@imail.org** or call **1-800-442-5260.** 

		April	
Sorenson Building	Apr. 1	Noon to 2 p.m.	Executive Conference Room
TOSH	Apr. 2	9 a.m. to Noon	Auditorium
Riverton	Apr. 7	7 a.m. to 1 p.m.	Riverton/Herriman/ Copperton Education Center
Homecare & Hospice	Apr. 8	11 a.m. to 2 p.m.	Speedway Cafe
LDS Hospital	Apr. 9	7 a.m. to 2 p.m.	Auditorium
Holladay Clinic	Apr. 13	Noon to 2 p.m.	2nd Floor Conference Room
Central Office (Key Bank)	Apr. 14	9 a.m. to 1 p.m.	16 Capital View Rooms 1 & 2
Layton	Apr. 15	9 a.m. to Noon	Davis & Mountain Conference Rooms
McKay-Dee	Apr. 16	8 a.m. to 2 p.m.	Green Auditoriums
Supply Chain	Apr. 20	11 a.m. to 2 p.m.	Auditorium A&B
Lake Park	Apr. 21	11 a.m. to 1:30 p.m.	Auditorium A&B
Parkway	Apr. 21	2:30 to 4:30 p.m.	Cafeteria
Alta View	Apr. 23	8:30 a.m. to 1 p.m.	Alta View Education Center, Building 5, Level 0
SelectHealth (Franklin)	Apr. 24	8 a.m. to Noon	FCB Auditorium B
Intermountain Medical Center	Apr. 27	7 a.m. to 4 p.m.	Doty Education Center
Employee Service Center	Apr. 28	9 a.m. to 1 p.m.	Classrooms 1-2
SelectHealth (Green St.)	Apr. 29	8 a.m. to 1 p.m.	Auditoriums A&B
Central Laundry	Apr. 30	10 a.m. to Noon	Central Laundry Conference Room



		June	
Dixie	Jun. 2	7 a.m. to 1 p.m.	Red Mountain Conference Room
Sunset Clinic	Jun. 3	9 a.m. to 11 a.m.	Sunset Conference Room
Hurricane Clinic	Jun. 3	1 p.m .to 3 p.m.	Conference Room
Cedar City	Jun. 4	8 a.m. to 11:30 a.m.	Northfield Conference Room
Garfield	Jun. 4	2 p.m. to 4 p.m.	Cafeteria
Sevier Valley	Jun. 5	8:30 a.m. to 11:30 a.m.	Education Room
Sanpete Valley	Jun. 5	2 p.m. to 4 p.m.	West Conference Room
North Ogden Clinic	Jun. 8	8 a.m. to 10 a.m.	Library
Bountiful Clinic	Jun 10	11 a.m. to 1 p.m.	Conference Room