



What's inside this Fall 2015 issue:

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- Stop by a benefit fair



RETIREE DENTAL INSURANCE

You will not see an increase in your premium

If you are currently enrolled in the Intermountain Retirement Program's retiree dental insurance, you will not see an increase in your 2016 premium. If you want to keep your dental coverage the same, you don't have to do anything and it will continue through 2016. If you are currently enrolled in dental insurance and you want to cancel it, send us a letter including your name (printed clearly), type of coverage and your signature to the Intermountain Retirement Program, 5245 South College Drive, Murray, UT 84123.

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 2 to November 13.

Monthly dental insurance premiums

Type of coverage	2015 premium	2016 premium
Retiree	\$38.70	\$38.70
Retiree and one dependent	\$74.30	\$74.30
Family*	\$136.80	\$136.80

* Family coverage is retiree and two or more dependents.



ANNUAL ENROLLMENT

November 2 -13

Dental and/or life only





LIVE HEALTHY

Keys to living a healthy life



- Be as active as you can by fitting physical activity into your regular routine. Recommended goal is to exercise 150 minutes (moderate) or 75 minutes (vigorous) a week. Include strength training of major muscle groups 2 times per week.
- Eat healthy by having fruits and vegetables make up one-half of each meal, limiting sugar-sweetened beverages and choosing whole grains in place of simple carbohydrates made with white flour, white sugar, etc.
- Get adequate sleep with 7-9 hours each day being ideal.
- Schedule preventive care recommended for you each year or as often as necessary.

Source: intermountain.net



Have your prescriptions delivered to your home

Intermountain Home Delivery Pharmacy makes it easy to get the medications that you need, delivered right to your home.

You will receive personalized service at no extra charge. In addition, you'll get high-quality medications that are refillable by phone or online.

Intermountain Home Delivery Pharmacy provides home delivery pharmacy service to various employer groups with SelectHealth. Go online to intermountainRx.org/homedelivery or call **855.779.3960** to see if you qualify and/or to enroll.

Health Care Credit Union

As a retiree of Intermountain Healthcare, you and your family are entitled to the benefits the Health Care Credit Union has to offer.

Convenience

Branches are on-site at many Intermountain Healthcare facilities to provide members with an easy option to banking. There are offices in Alta View Hospital, Intermountain Medical Center, the Lake Park building, LDS Hospital, Riverton Hospital, and SelectHealth. Another office in the Salt Lake Valley is the Main Branch at 769 East South Temple.

You also have access to your account at over 100 locations in Utah and over 4,000 locations nationwide through the Credit Union Service Center network.

HCCU is a full service financial institution and offers:

- Savings accounts
- IRAs
- Checking accounts
- Direct deposit
- Online banking
- Loans (auto, signature, mortgage, etc.)
- Mobile banking
- Bill pay
- ... And more

Great Discounts

Health Care Credit Union offers discount tickets to the Megaplex Theaters, Utah's Hogle Zoo, Lagoon, Seven Peaks, and other local attractions throughout the year.

The Health Care Credit Union continues to improve the services it offers to its members. Visit their website at www.myhccu.org to learn more and to see what new products and services will soon be available.



Recipe: Grapes and Grains

Ingredients: 2T olive oil, 2T lemon juice, 1T orange juice, 2C cooked barley, 1 1/2C seedless grapes, 1/2C celery, sliced mint to taste, salt and pepper to taste

Instructions: In mixing bowl, whisk together oil, lemon and orange juices. Add barley, grapes, celery and mint. Toss to coat. Season with salt and pepper. Chill until serving time.

Source: intermountain.net



HIKES USING THE HEALTH HUB APP

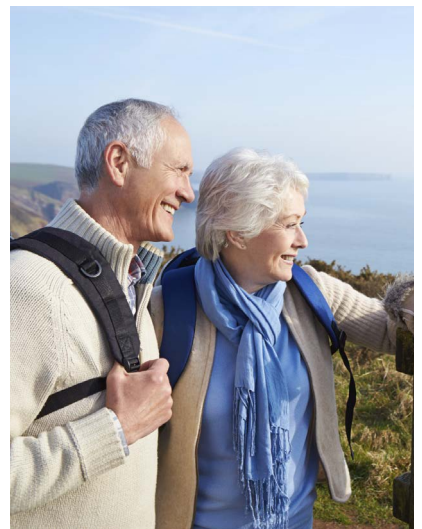
LiveWell, get outdoors and enjoy some hikes

Hiking is a great way to get out and get moving. It's healthy, it's fun, and it's an excuse to spend some time in the great outdoors. Besides being a great hobby, hiking provides a variety of health benefits:

- Improves heart, lung, and blood vessel fitness.
- Improves muscle fitness.
- Lowers risk of high blood pressure and type 2 diabetes.
- Reduces depression and improves sleep.

Whether you're a novice hiker or a seasoned mountaineer, try one of these Healthy Hikes and LiVe Well!

You can get all these Healthy Hikes right on your mobile device too through Intermountain's free Health Hub app. You can download the Health Hub app from our Mobile App Center or directly from the App Store or Google Play. Search for "Intermountain Health Hub."



Medicare turns 50 years old; Americans still have a lot to learn

The landmark health insurance program for those 65 and older, recently turned 50 and a Kaiser Family Foundation poll released found that 91% of those enrolled had positive experiences with the program. But while generations of Americans have grown up with a general awareness of Medicare, many are in the dark about the details of what it does — and doesn't — provide.

Areas of coverage. One surprise for many Americans is Medicare's different areas of coverage. Though most do not have to pay a premium for Medicare Part A, which covers hospital stays, most will pay a monthly premium for Part B, which covers their doctors' visits and other outpatient services.

Both Parts A and B may have co-payments or deductibles. And if you're still working and receiving insurance coverage from your employer, you may want to put off enrolling in Part B because your income could lead to higher premiums.

Calculating costs. A Merrill Lynch retirement study released last September found that fewer than 1 in 6 people, who were in their 50s and not yet retired, had calculated how much they might need to cover health or long-term care costs when they stopped working.

The Merrill Lynch study found that while only 37% of Americans in their 50s thought they might eventually need long-term care, 70% actually will. And Medicare doesn't cover it.

Long-term care policies can be expensive and difficult to get if you are in poor health. But there are ways to try and compare the cost, such as opting out of inflation adjustments for the policy, or getting a life insurance policy instead that includes a rider to help cover part of the costs for long-term care.

Educational resources. It's important to do your homework before you actually become eligible for Medicare. There are many educational resources. Consumers can go to **Medicare.gov** for information. The **National Council on Aging's Web tool "MyMedicareMatters"** boils the program down, and its Medicare QuickCheck addresses consumers' questions about their personal situation.

And Merrill Lynch has an app that illustrates for clients what portion of their health care costs is going to be covered by Medicare, breaking it down between Parts A and B. Many insurers also have apps where consumers can input their medications and compare coverage costs.

Source: USA Today



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
Sanpete	Oct. 5	Noon to 2:00 p.m.	West Conference Room
Fillmore	Oct. 6	9 a.m. to 10:30 a.m.	Classroom
Delta	Oct. 6	1:00 p.m. to 2:30 p.m.	Hospital Classroom
Sevier	Oct. 7	9:00 a.m. to Noon	Conference Room
Park City	Oct. 8	9:30 a.m. to 11:30 a.m.	Private Dining Room
Heber	Oct. 8	1:00 p.m. to 3:00 p.m.	Education Center
American Fork	Oct. 9	7:00 a.m. to 1:00 p.m.	Education Center
Primary Children's	Oct. 12	7:00 a.m. to 2:00 p.m.	3rd Floor Multipurpose Room
Utah Valley	Oct. 13	6:30 a.m. to 12:30 p.m.	Atrium
Intermountain Medical Center	Oct. 14	7:00 a.m. to 4:00 p.m.	Auditoriums
SelectHealth (Franklin Covey Bldg.)	Oct. 15	9:00 a.m. to 12:30 p.m.	Auditorium
Garfield	Oct. 19	3:00 p.m. to 5:00 p.m.	Cafeteria
Dixie: River Road	Oct. 20	7:00 a.m. to 3:00 p.m.	Red Mountain/Zion Conference Rooms
Dixie: 400 East	Oct. 21	7:00 a.m. to 1:00 p.m.	Flood Street Café
Valley View	Oct. 22	9:00 a.m. to Noon	Classroom
Riverton	Oct. 23	7:00 a.m. to 1:00 p.m.	Riverton/Herriman Conference Rooms
Central Office	Oct. 26	9:00 a.m. to Noon	Capitol View Rooms A/B
Employee Services Center	Oct. 26	1:30 p.m. to 3:30 p.m.	Commons Area
SelectHealth (Green St.)	Oct. 27	8:00 a.m. to 12:30 p.m.	Auditoriums A & B
Supply Chain Center	Oct. 27	2:00 p.m. to 4:00 p.m.	Auditoriums
Alta View	Oct. 28	7:00 a.m. to 1:00 p.m.	Large Classroom
Orem	Oct. 28	2:30 p.m. to 4:30 p.m.	Education Rooms
Parkway	Oct. 29	9:00 a.m. to 11:00 a.m.	Dining Area
TOSH	Oct. 29	1:00 p.m. to 4:00 p.m.	Auditorium
LDS Hospital	Oct. 30	7:00 a.m. to 1:00 p.m.	Auditoriums
Lake Park	Nov. 2	8:00 a.m. to 2:00 p.m.	Auditoriums A & B
Salt Lake Homecare and Hospice	Nov. 3	9:00 a.m. to Noon	Dining Area
Bear River	Nov. 3	3:30 p.m. to 5:30 p.m.	Education Room
McKay-Dee	Nov. 4	10:00 a.m. to 3:00 p.m.	Back of the Café
Logan	Nov. 5	8:00 a.m. to 2:00 p.m.	Classrooms 1 - 4
Cassia	Nov. 6	7:30 a.m. to 1:00 p.m.	Evergreen Room