

Check policies before students head to college

TOPEKA — Remembering to pack everything a college student will need while away from home is a challenge. So is understanding a student's changing insurance needs, according to Sandy Praeger, Kansas Commissioner of Insurance.

"College students across Kansas soon will settle into a routine at their schools," Commissioner Praeger said, "but in the rush to begin the semester, students and parents shouldn't forget their insurance coverage needs."

The Kansas Insurance Department and the National Association of Insurance Commissioners offer these tips to help review and update insurance policies of a Kansas college student.

Health Insurance

Nearly all young adults up to age 26 can now stay on their parents' insurance, due to federal health reform legislation. Prior to this, many health insurance policies covered dependents who were full-time students only until age 23.

Coverage with the new law extends benefits to adult children regardless of marital status, financial dependency, enrollment in school or residency.

Before leaving home, students should obtain copies of their relevant insurance cards and know about obtaining referrals and approvals (if necessary) before seeking medical treatment.

"If the student is insured by a provider network, check to see if he/she will be inside or outside the network service area while away at school," Commissioner Praeger said. "That will make a difference in an out-of-pocket payment." If your student's health care coverage has ended because of the maximum coverage age, or if coverage is limited by the

network service area, another option is a student health insurance plan.

"In general, these plans have more limited benefits and more exclusions than traditional health insurance plans," Commissioner Praeger said. "Many of these policies also will exclude routine examinations and injuries sustained while under the influence of alcohol or drugs."

Renter's Insurance

Many students bring thousands of dollars worth of personal items — electronics, textbooks, clothes, furniture, bicycles — with them to school.

With an enrolled student living on or off campus, check with your insurance agent to determine whether your family homeowner's policy extends to children away at school. If not, consider a renter's policy.

"Many renters mistakenly believe that a landlord's insurance policy on an apartment will protect them in case of a disaster," Commissioner Praeger said. "A landlord's policy doesn't cover a renter's personal belongings. A personal renter's policy will pay to replace stolen/destroyed property with items of the same type and value up to the coverage limit of the policy."

A comprehensive list of a student's possessions — including purchase prices, model numbers and serial numbers — will help parents and students decide how much renter's insurance is needed. It's also a good idea to have a detailed inventory in case of disaster, as it will help parents and students in filing insurance claims following a catastrophe. Make sure to take photos or video of the possessions, and store the inventory in a secure, off-site location.

To print an easy-to-use home inventory checklist and get more tips about disaster preparedness, visit www.ksinsurance.org and print the Personal Home Inventory found under "Publications."

The Big Move

Before packing a student's belongings into a car or rental trailer, make sure to talk with your insurance agent about insuring the contents. Ask if your homeowner's insurance policy will cover the belongings in the student's car or rental trailer before he/she gets to campus.

If the student is going to live off campus, ask the agent if coverage in the renter's policy will extend to the belongings during the move. If not, ask about a separate rider in case of accident or theft.

Auto Insurance

A significant move away from home can have a big impact on an auto insurance policy. If a student is taking a car to school, check with your local agent about the existing vehicle insurance policy. Ask about the rates for the college's city and state before deciding whether to keep the student's car on the family's auto policy.

In addition, the insurance company should be notified each semester if the student maintains good grades. Maintaining a certain grade average might make your child eligible for a good-student discount.

Identity Theft

Identity theft is one of the fastest-growing crimes in the U.S., costing victims more than \$5 billion annually.

College students are more likely to be hit by identity thieves because they are generally unprepared to protect themselves when the steady stream of requests

for personal information begins.

"Identity theft insurance cannot protect parents or students from becoming victims of identity theft, and it does not cover direct monetary losses incurred as a result," Commissioner Praeger said. "Instead, this insurance provides coverage for the cost of reclaiming your or your student's financial identity — such as the costs of making phone calls, making copies, mailing documents, taking time off from work without pay (lost wages) and hiring an attorney."

Check to see if your homeowners policy includes identity theft insurance, and

ask your insurance agent if this extends to your student living away from your primary residence. If not, you might be able to purchase an endorsement to amend such coverage.

If a student is renting an apartment, ask if his/her renter's insurance covers identity theft, or if that could be added to the policy.

For information about auto, home, life and health insurance options, as well as tips for choosing the coverage that is right for you and your family, visit www.ksinsurance.org or www.insureUonline.org.

Ease your children into the school routine

HOUSTON — Establishing a normal school routine can be hard for children of any age after the long lazy days of summer. Dr. James H. Bray, a family psychologist and associate professor of family and community medicine at Baylor College of Medicine, offers the following tips to help make going back to school a less stressful experience for children and parents.

- Get kids into the school mode early. Many children have a summer schedule that includes staying up late and sleeping in. Kids need at least a week before school starts to get back into the school schedule.
- Develop a plan. Doing things like

buying supplies and clothes, and finding out about schedules and teachers in advance, rather than waiting to the last minute, helps reduce stress for parents and kids.

- Talk with children about their fears and concerns and do some advance problem solving and planning.
- Get involved with your child's school by getting to know the teacher and discussing their expectations.
- Talk to your children about what they want to accomplish and get out of their school year. Discuss their academic and social goals, but emphasize balance.

Alumni association inducts new member

Colby City Council member from the university. He received David Voss was inducted as a Bachelor of Arts in 1980 and a new member of the board of directors for Fort Hays State University's Alumni Association at their meeting on June 10.



David Voss

Others inducted were Dan Sharp, Healy; Dr. Mary (Johansen) Martin, Hays; and Denise (Stegman) Riedel, Overland Park.

Voss, appointed to a four-year term, graduated with a com, e-mail alumni@fhsu.edu or two degrees in political science call (888) 351-3591.

The board has 24 members and sets the policy and direction of the association.

For information, visit www.goforthaysstate.com.

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