

College students have a range of insurance options

When checking off items a Kansas college student needs at school, don't forget to check "insurance coverage," said Sandy Praeger, Commissioner of Insurance.

"College students across Kansas soon will be back at their schools," Praeger said. "But in the rush to get there, students and parents shouldn't forget their insurance coverage."

The commissioner, the Kansas Insurance Department and the National Association of Insurance Commissioners offer these tips for college students and parents.

Health Insurance

Nearly all young adults up to age 26 can now stay on their parents' health insurance plans because of federal health reform legislation. Marital status, financial dependency, enrollment in school or location doesn't affect that provision.

At school, students should have copies of their insurance cards and know how to seek medical treatment, the commissioner advises.

"If the student is insured through a network of medical providers, check to see if he or she will be in or out of the network service area while at school," Praeger said. "That will make a difference in how much you or your student will have to pay for out-of-pocket charges."

Another coverage option is a student health insurance plan purchased through the college, al-

though not all schools offer these limited plans.

"In general, these plans have more limited benefits and coverages than traditional health insurance plans," Praeger said. "Many of these policies don't offer routine examination coverage or cover injuries sustained while under the influence of alcohol or drugs. This might also be true of a parents' group plan."

Renters Insurance

Parents should check with their insurance agents to determine whether their family homeowners policies extend to children away at school. If not, they could consider a renters policy.

"Many renters mistakenly believe that a landlord's insurance policy on an apartment will protect them in case of a disaster," the commissioner said. "A landlord's policy doesn't cover a renter's personal belongings. Also, make sure to take photos or video of the possessions and store an inventory list in a secure location."

To print an easy-to-use home inventory checklist and get tips about disaster preparedness, go to www.ksinsurance.org. iPhone/iPad and Android users can do an electronic inventory by using the myHOMEScr.APP.book application from the national association.

Before your student packs their things and heads to campus, make sure to ask if your homeowners insurance covers his or her belongings.

Auto Insurance

If a student is taking a car to school, check with your local agent about the current 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.

Identity Theft

"Identity theft insurance is limited. It can't protect parents or students from becoming victims of identity theft and it doesn't cover your direct financial losses," Praeger said. "It does give coverage for the cost of reclaiming you 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."

Parents should check first to see if their homeowners policy includes identity theft insurance while the student is away from the family home. If a student is renting an apartment, ask if his or her renters insurance covers identity theft, or if that could be added to the policy.

"College life is an exciting milestone for both students and parents," the commissioner said. "Being prepared can keep the focus on all the positive aspects of your experience."

For information about auto, home, life and health insurance options, visit www.ksinsurance.org or www.insureonline.org.

Booking

Booked into the Thomas County jail:

- Aaron Lee Nichols, 18, Colby, July 25, probation revocation, Juvenile Justice Authority/Court Services of Thomas County, released Aug. 14 to other agency.

- Ameree Renee Greene, 23, Grinnell, Aug 5, abuse of a child under 18, Gove County Sheriff's Office, released same day with charges pending.

- Raul Otivo Realivquez, 23, Colby, Aug 5, driving under the influence, driving without a license, failure to maintain lane, Kansas Highway Patrol, released same day to responsible party.

- Michael Julian Saul, 25, Denver, Aug. 6, possession of stolen property, possession of hallucinogenic drugs, Highway Patrol, released Aug. 9 on \$50,000 appearance bond.

- Christopher Michael Deck, 31, Vicksburg, Miss., Aug. 7, possession/distribution of hallucinogenic drugs, using communication facility to arrange sales or purchase, Highway Patrol, released Aug. 8 on \$50,000 appearance bond.

- Dee Petty, 51, Brewster, Aug. 5, driving with license suspended or revoked, no proof of insurance, illegal tag, Colby Police Department, released Aug. 8 on court order.

- Anthony Calvin Wright, 38, Edmond, Okla., Aug. 8, possession of hallucinogenic drugs, Highway Patrol, released Aug. 10 on recognizance.
- Michael Wayne Harig II, 31, Sumner, Neb., Aug. 11, driving under the influence, Thomas County Sheriff's Office, released Aug. 12 to responsible party.
- Renell Marie Bell, 45, Colby, Aug. 13, driving under the influence, Thomas County Sheriff, released Aug. 14 with charges pending.

On the Beat

COLBY POLICE

Sunday

12:28 a.m. — Caller reported a barking dog in the 1200 block of Brookside.

1:32 a.m. — Received several calls of three or four head of cattle out by the sale barn on Country Club. Cattle ran behind the sale barn. Left phone message for management.

1:54 a.m. — Security check at Twister's.

8:03 a.m. — Caller reported four head of cattle loose walking westbound in the 900 block of E. Plum. Got them back into pasture.

8:13 a.m. — Criminal damage to property: manager of motel called to advise had room door locks super glued overnight. Report filed.

8:46 a.m. — Caller reported dog at large in the 100 block of S. Franklin. Unable to catch.

8:52 a.m. — Provided ride for juvenile and escort for parents to 100 E. College Drive.

9:22 a.m. — Provided directions for subjects from Law Enforcement Center to Kansas Department of Transportation building at 1020 S. Range.

12:08 p.m. — Caller reported subjects taking items from trailer. All OK, owner was there getting belongings.

2:20 p.m. — Helped ambulance crew on call.

4:16 p.m. — Caller reported finding wallets in alley behind his house. Report filed for recovered property.

6:16 p.m. — Civil standby.

8:42 p.m. — Walk-through at Quality Inn.

10:52 p.m. — Caller reported unnecessary noise at Colby House.

Monday

12:11 a.m. — Security check at Quality Inn.

2:38 a.m. — Caller reported an intoxicated subject walking eastbound on Fourth St. from the library. Unable to locate.

5:47 a.m. — Security check to residences.

8:17 a.m. — Subject came to station with wallet found. Owner was located; returned at 08:38 a.m.

8:57 a.m. — Alarm: building secured; owner didn't respond.

9:17 a.m. — Owner called to request officer in reference to terminated employee refusing to leave. Two officers responded, subject left.

2:07 p.m. — Caller reported transient going into business asking for money in 400 block of N. Franklin. Spoke to subject; took to a motel.

2:45 p.m. — Assisted sheriff's office.

3:31 p.m. — Collision in the Western State Bank parking lot.

6:31 p.m. — Caller reported dog at large in the 1200 block of Court Place. Owner found on arrival.

8:37 p.m. — Caller reported two dogs at large in the 300 block of S. Grant. Spoke with subjects.

9:46 p.m. — Caller reported loud music at Friendly Acres. Spoke with subjects.

THOMAS COUNTY SHERIFF

Sunday

12:48 a.m. — Oakley Police called about a subject banging on door at Free Breakfast Inn. Problem taken care of.

2:13 p.m. — Caller reported possible drunk driver heading southbound at K-25 mile 204 from County Rd. AA. All OK at traffic stop on U.S. 24 at County Rd. 16.

5:22 p.m. — Rollover injury accident on U.S. 24 at mile 67.

Monday

6:31 a.m. — Caller reported a black bull out on the south side of I-70 at Levant. Unable to locate.

7:13 a.m. — Caller reported black bull in median at I-70 mile 46. Owner located.

9:41 a.m. — Brought prisoner from Rawlins County to Colby.

11:09 a.m. — Brought prisoner from Sherman County to Colby.

1:36 a.m. — Helped Highway Patrol at I-70 mile 59 eastbound.

12:20 p.m. — Served arrest warrant on William Luetke.

1:02 p.m. — Booked Luetke.

1 p.m. — Caller reported cattle out on U.S. 24. Owner located and en route.

1:48 p.m. — Caller reported cattle out at U.S. 83 and County Rd. F. Unable to locate, owner located and en route.

1:49 p.m. — Took prisoner from Colby to Sherman County.

2:45 p.m. — Caller reported drunk driver. Driving under the influence report filed.

5:16 p.m. — Welfare check on juvenile in Oakley.

8:34 p.m. — Assisted subjects in accident at I-70 mile 37 westbound. No report.

8:59 p.m. — Harassment: caller reported subject keeps calling her in Rexford. Spoke with subjects.

10:08 p.m. — Vehicle struck cow on County Rd. 2 north of Brewster.

Public Notice

NOTICE OF SUMMARY PUBLICATION

ORDINANCE NO. 1099 OF THE CITY OF COLBY, KANSAS ADOPTING AND INCORPORATING BY REFERENCE THE "STANDARD TRAFFIC ORDINANCE FOR KANSAS CITIES".

Ordinance No. 1099 of the City of Colby was approved on August 7, 2012. This ordinance regulates traffic within the corporate limits of the City of Colby, Kansas, in accordance with the "Standard Traffic Ordinance for Kansas Cities," 2012 Edition, provided therein, and repeals Ordinance No. 1097, Article 1, Section 181, of the Municipal Code of the City of Colby, Kansas, 2007 Edition, and repeals Ordinance No. 1462.

The complete text of this Ordinance may be obtained or viewed free of charge at the office of the City Clerk and on the City's website www.colbyks.com.

John D. Getz, City Attorney

John D. Getz, City Attorney, does hereby certify that the above summary is highly accurate and sufficient. Dated this 7th day of August, 2012.

John D. Getz, City Attorney

Published in the Colby Free Press on Thursday, August 16, 2012

Public Notice

NOTICE OF SUMMARY PUBLICATION

ORDINANCE NO. 1010 OF THE CITY OF COLBY, KANSAS ADOPTING AND INCORPORATING BY REFERENCE THE "UNIFORM PUBLIC OFFENSE CODE FOR KANSAS CITIES".

Ordinance No. 1010 of the City of Colby was approved on August 7, 2012. This ordinance adopts and incorporates by reference the Uniform Public Offense Code for Kansas Cities, 2012 Edition, except Chapter 9A, Article 1, Section 181, of the Municipal Code of the City of Colby, Kansas, 2007 Edition, and repeals Ordinance No. 1463.

The complete text of this Ordinance may be obtained or viewed free of charge at the office of the City Clerk and on the City's website www.colbyks.com.

John L. Neehran, City Clerk

John D. Getz, City Attorney, does hereby certify that the above summary is highly accurate and sufficient. Dated this 7th day of August, 2012.

John D. Getz, City Attorney

Published in the Colby Free Press on Thursday, August 16, 2012

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