

Flu shots available; know your coverage

It may seem that flu season is a long way off, but, as the H1N1 flu pandemic of 2009-2010 showed, it's important to look ahead and understand your health insurance policy when it comes to preventive measures.



Sandy Praeger

• Kansas Ins. Commissioner

A total of 160 million doses of flu vaccine are being produced for the upcoming season, according to the U.S. Centers for Disease Control and Prevention. This year's flu shot will include vaccinations against H1N1, A Perth and A Brisbane strains. The H1N1 vaccination last flu season was a separate shot, or two shots in some cases.

There will be many opportunities through health clinics and pharmacies to receive the vaccination in Kansas this year. But before you receive your shot, especially in a clinic setting, you should review the following tips about your health coverage:

- Make sure you have your health insurance I.D. card handy.
- Know which doctors and hospitals are in your network.
- Know how much a doctor's office visit will cost.
- What is your co-payment? Also, find out if there are any coverage limitations that apply to the distribution of the medication.
- What is your out-of-network co-payment? If your area is heavily affected by the spread of a flu outbreak, your regular doctor may not be able to see you in a timely manner. If you have to go out-of-network, be aware you will have to pay a higher co-payment for your office visit and possibly any tests run during the visit.
- Know which pharmacies accept your insurance coverage.

• Know if your policy requires preauthorization from your insurance company before you are admitted to a hospital.

• Make sure you have contact details for your health insurance company available in case you have questions.

• If you have plans to travel, check to see if there are any doctors or medical facilities in-network where you will be visiting. If not, be aware of your policy's out-of-network coverage provisions.

With business insurance considerations, widespread absenteeism in a flu pandemic may not be covered under a company's business interruption insurance because that insurance normally covers only property loss. However, workers' compensation might be affected. Business owners are encouraged to check with their agents or companies regarding their coverage limitations.

The Kansas Insurance Department's Consumer Assistance Division representatives can answer questions about health and business insurance. Call (800) 432-2484.

We hope that the upcoming flu season will not cause the concerns of last year's H1N1 outbreak. Kansans can lessen the anxiety by taking time to prepare and gather insurance information before any problem occurs. That personal responsibility in about knowing your policy coverage is important.

Naked cyclists promote clean air and bike awareness

PHILADELPHIA (AP) — Hundreds of naked and partially nude cyclists pedaled their way through Philadelphia to promote bicycling awareness and cleaner air.

Some of the buff bikers wore body paint, some were in bathing

suits and some were just naked. This was the second year for the Philly Naked Bike Ride. Similar rides have taken place in more than 70 cities worldwide.

The bicyclists pedaled several miles through the city Sunday.

Jazz singer back home to perform in Oberlin

Oberlin native Donna (Kump) Tucker, a jazz vocalist, musician and songwriter, will perform at The Gateway civic center in her hometown at 7:30 p.m. Saturday, Sept. 18.



Donna Tucker

"She has been blessed with not only a vibrant voice, but also a musical style and enchanting presence both on and off the stage making her an unforgettable talent," said Mary Henzel, a member of the Oberlin Arts and Humanities Commission.

She began her career in Dallas as a jazz singer and pianist. In 1999, she began a long-running contract with the Westin Tokyo in Japan. She spends several months a year there performing six nights a week.

When asked where she is from, Tucker responds, "Great people come from Kansas. I

live in Kansas but I work all over the world."

She says jazz studies have become an important component in her work. After moving back to Kansas to be near her family, she was hired by Friends University as an artist-in-residence to develop a vocal jazz ensemble. She says she likes working with students and choral directors as they develop jazz styles.

She is the daughter of Don Kump of Kingman and the late Jean Ann (Gauger) Kump, and is a 1969 graduate of Decatur Community High School.

The concert is an Oberlin Arts and Humanities season ticket event or \$10 for adults, \$5 for students at the door.

For information, call Ella Betts (785) 475-3557 or Henzel (785) 470-0218.

Conferences to help veterans start businesses

HAYS — Three half-day conferences designed to help veterans involved in small businesses will be offered by the Kansas Small Business Development Center in October, part of a multistate effort to provide opportunities to veterans.

The free conferences will be on Tuesday, Oct. 5, in Wichita; Tuesday, Oct. 19, in Manhattan, and Thursday, Oct. 28, in Kansas City.

The center used information gathered through a survey and through conference calls to learn about the needs of veteran business owners and those interested in starting a business to build the conference agenda.

"Overall, our veterans are interested in obtaining more information about the financial piece of opening a business," said Wally Kearns, the center's state director, "such as how to find capital, what programs are available for loans and if there are grants available."

"In addition, the survey results

indicated there is a strong interest in learning tips on how to market a business and how to do business with government entities."

Veterans will have many sessions to choose from in three tracks:

- The basics — exploring a business idea, writing a business plan, marketing a business.
- Capital/financing — financing options, working with a loan officer.
- Doing business with the government — opportunities in local, state and federal government.

Participants may also attend sessions about using their veteran benefits and exploring franchising opportunities.

Veteran business owners will share their experiences as part of a lunch-time panel.

For information or to register, go to www.kansas.gov/ksbdc or call (785) 296-6514. Kansas residents can call toll-free at (877) 625-7232.

Workshop to help cook for diabetes

A partnership to help people with diabetes to cook healthful foods for healthy living has been cooked up between the Kansas Blue Cross and Blue Shield and the K-State Research and Extension office in Colby.

The workshop will be from 6 to 8 p.m. Thursday, Oct. 7, at the Colby United Methodist Church, 950 Franklin.

The workshop is free. However, due to limited seating, preregistration is required. Preregistration closes Sept. 30.

The evening's events include: a chance to taste-test healthful recipes, tips for healthy eating by extension agent Diann Gerstner, information on managing diabetes from certified diabetes educator Sarah Linton, registered dietitian,

and an abundance of giveaways and door prizes.

This is the sixth year blue Cross Blue Shield of Kansas and K-State Research and Extension have collaborated to provide workshops.

Over 4,000 people have attended previous seminars.

For information, contact Gerstner at (785) 460-4582, or visit www.bcbsks.com.

UPCOMING EVENTS in Kansas

Brought to you in part by Kansas Department of Commerce Travel & Tourism Division

Kansas City Renaissance Festival
September 4-October 17, Bonner Springs-Weekends, Labor Day & Columbus Day 10a-7p. 15 minutes & 500 years from Downtown KC. Just off I-70 at exit 224 then north on K-7. kcrenfest.com

Huff n Puff Balloon Festival
September 10-12, Topeka
Enjoy spectacular night illumination followed by two days of balloon flights and races in early morning and evening hours. (785) 554-2003

Grandparents Weekend
September 11-12, Salina
Enjoy multigenerational activities at the Zoo and Wildlife Museum. Grandparents get 1/2 price Zoo admission! (785) 827-9488, rollinghillswildlife.com

Walnut Valley Festival
September 15-19, Winfield
Internationally well-known acoustic music festival and national Flat-picking championship. wvfest.com

Autumn & Art at Bradley Fair
September 17-19, Wichita
A juried visual arts show with artists from across the U.S. Enjoy art from a variety of mediums. Hands-on children's art activities, food & music. (877) 934-3378, autumnandart.com

Kansas Championship Ranch Rodeo
September 24-25, Medicine Lodge
Kansas Ranching comes alive! See how cowboys work on the ranch! Kansas' best cowboys and horses compete! www.peacecreaty.org

Columbus Hot Air Balloon Regatta & Columbus Day Festival
October 8-10, Columbus
Only balloon rally in Southeast Kansas. Fall Festival downtown with activities for all ages. (620) 429-1492

Asian Festival
October 30, Wichita
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