



## A Letter from our Featured Agent for April 2008 Julie Boadway

I have lived in the community for over 15 years. I have worked in the insurance industry for over 18 years, the last 2 years at Horton-Renn Insurance Agency. I am married and have 3 children, Casey 13, Breanna 10 and Cody 4. I'm not sure what keeps me busier, the changing insurance industry or my 3 children. All my children go to Brandon Schools and we love being part of the community.

I understand how challenging it can be to interpret insurance policies and I am here to help you. You may have spoken to me if you have called the office with questions about a policy. I am a Customer Service Agent (CSA) and my goal is to make sure that your coverage gives you all the protection you may need, explain optional coverages and assist you during a claim. We write insurance for many companies so you can call us and we will do the shopping for you.

Thank you for a great two years and I look forward to many more. I am here to help you with questions and changes, so please feel free to contact me. If you know someone who needs a quote and/or has questions about their policy, please give them my number. Your referral is the best thank you I could receive.

## “That would never happen to me.”

Think your identity can't be stolen? In 2005, 8.3 million Americans reported identity theft for various types of misuse. The median value of stolen goods and services was \$500 but 10% reported \$6,000 or more and 5% reported the thief obtained at least \$13,000.

According to the Federal Trade Commission, the best way to avoid the time and costs associated with clearing fraudulent activity and to keep from destroying your credit and your good name is to **Deter, Detect** and **Defend**.

### **Deter** identity thieves by safeguarding information.

- **Shred** personal information before discarding.
- **Protect** your social security number.
- **Don't give out** information unless trusted source.
- **Never click** on links in unsolicited e-mail.
- **Don't use** an obvious password.
- **Keep** personal information in a secure place.

### **Detect** suspicious activity through monitoring.

- **Be alert** for signs such as bills not arriving as expected, unexpected cards/statements, denials of credit for no apparent reason, and contact regarding purchases you did not make.
- **Inspect** your credit report and financial statements. By law you can obtain a free credit report each year. Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228 to order your free report.

### **Defend** against ID theft as soon as it's detected.

- **Place** a fraud alert on your credit reports.
- **Close accounts** with fraudulent activity.
- **File** a report with police and FTC.

Source: [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

## Understanding Your Health Insurance Coverage



All too often, customers don't learn about the features of their health insurance policy until after they have experienced an event that could cost them excess money out of their pocket. It is very important to go over the different aspects of your policy so you can make educated decisions for you and your family before expensive procedures are performed.

**The Basics:** Your health insurance policy is an agreement between you and your insurance company. The policy lists your package of medical benefits such as tests, drugs, and treatments that your premium has purchased. These are called “covered services.” The purchasers of these insurance policies (usually your employer for group or you under an individual policy) decide which services will be covered and whether or not deductibles and co-payments will be imposed on the patients. There are so many different insurance plans that it's not possible for us to always know the specific details of your plan. Changes to your medical benefits may occur each time you or your employer renews the contract with the health insurance company. Thus, even though your coverage may continue with the same health insurance company, your benefits will change periodically. It is very important to review your policy each time it is purchased new as well as each time you renew with the same company.

### Ways to Prevent Unexpected Out-of-pocket Expenses:

- Take time to read your insurance policy. It is better to know what your insurance company will pay for before you receive a service, get tested or fill a prescription. Some kinds of care may have to be approved by your insurance company (pre-authorized) before your doctor can provide the service. Your policy may also require that you pay a deductible and/or a co-payment. And unfortunately, if your insurance company's specific instructions for referrals, pre-authorizations and predeterminations are not followed, they may reject or deny the claim and not pay for the service.
- If you have questions about your coverage, call us or your insurance company and ask a representative to explain it. (The number is often on the back of your insurance card).
- If you have an employer-sponsored group policy, your human resources or personnel department should also be able to answer your questions about your coverage.
- Remember that your insurance company, not your doctor or your agent, decides what the benefits and the limits are to your insurance policy.

Remember, ultimately it is your responsibility to know what's covered as well as your required deductibles and co-payments.

# Putting the Pieces Together

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## Agents

Walter A. Renn, AAI  
Julie Boadway  
Tiffany Dresback  
Ann Kuklinsky  
Gert Lowery

Horton-Renn now has an emergency line available in the event of a serious accident or claim.  
The number to be used only in cases of **Emergencies** is **248-766-8885**.

Newsletter Editor: Krista T. McBride

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### Common Ways Identity Theft Happens

To further help to protect your identity, the common ways thieves use to steal your personal information are listed below:

- **Dumpster Diving**-They rummage through trash looking for bills or personal information.
- **Skimming**-They steal credit/debit card numbers by using a special device when processing your card.
- **Phishing**-They pretend to be financial institutions and send spam or pop-ups to get you to reveal personal information.
- **Changing your address**-They divert your billing statements by completing “change of address” orders.
- **“Old-fashioned stealing”**-They steal wallets/purses, bank/credit card statements, pre-approved offers, checks or tax information. Some steal personnel information from their employees or bribe employees who have access.

Source: [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

### Additional advice to help protect your personal and financial information

1. Do not sign the back of your credit cards; instead put “PHOTO ID REQUIRED.”
2. When writing checks to pay your credit cards, do not put the entire account number in the memo line or on the check. Putting only the last eight to four numbers will suffice since the credit card company has your account information. Anyone who may process your check as it goes through the check handling process will not have access to it.
3. Put your work phone number instead of home number on your checks. If you have a PO Box address, use that instead of your home address. And you should never print your social security number on your checks.
4. Keep a photo copy of the contents of your wallet including the front and back of your driver’s license and cards. Keep this photocopy in a safe place and you will have the information needed to cancel cards if needed. You should also keep a copy of your passport if you use it to travel.
5. File a police report immediately in the jurisdiction where your card was stolen. This proves you were diligent if ever there is an investigation.
6. Again, if your identity is stolen; place an alert with the three credit agencies (Experian, Equifax and Transunion) as well as the Social Security Administration.

For further assistance when identity theft happens, certain insurance policies now have identity theft protection as a part of their policies. Give us a call and we can review your policies and let you know if such coverage is available to you or we can search for quotes from other companies that can provide such coverage in addition to your regular auto or home policy.

<b>Fiesta Salad</b>	<b>Total Time: 10 minutes</b>	<b>Yield: 4 servings</b>
2 cups torn romaine	¾ cup frozen corn, thawed	1/3 cup canned black beans, rinsed and drained
1 medium tomato, chopped	1 celery rib, chopped	1 medium carrot, thinly sliced
¼ cup torn curly endive	1/3 cup salsa	2 Tbsp. reduced-fat sour cream
2 Tbsp. prepared reduced-fat ranch salad dressing.		
In a salad bowl, combine the vegetable and bean ingredients. In a small bowl, combine the salsa, sour cream and ranch dressing. Drizzle over salad and toss to coat. Serve immediately.		
Source: April/May 2008 Healthy Cooking (formerly Light & Tasty Magazine)		