

HEALTH

	Issue Date
Blue Cross Customer Service Numbers:	
— Health Insurance – 651/662-5030	9/07
— HSA Help – 651/662-5065	9/07
— Nurse Helpline 800-622-9524	1/97
COBRA — Changing Jobs? – Continue medical for 18 mo. (MN law)	5/88, 5/86
— Extended to 24 mo. for those on active military duty	10/05
— Your rights when leaving a job	4/01
— Initial Notice Requirements	9/99
— Guidelines for Continuing Health Insurance	5/92, 5/90
College Students — Insurance Tips	9/95
— Summer Health Insurance	5/92, 5/88, 5/87, 5/86, 6/85
Dental —	
— Individual dental coverage now available from Blue Cross for Blue Cross Members	5/06
— Delta Dental now offers individual dental—not sold through agents — 651/406-5995	5/07
— Dental insurance for seniors	5/08
— Open enrollment every 11/15 – 12/31	9/08
Health Insurance Advice for the Newly Laid Off (four examples)	1/09
Health Insurance Portability and Accountability Act of 1996	1/97
— How HIPPA works when COBRA ends	1/01
— Group Medical Portability	1/98, 1/97
— Pre-Existing Condition Limitations	9/97
Health Savings Accounts — Basics	1/04
— HSA Debit Card now available — costs, pitfalls	1/07
— You can have your account anywhere —banks, insurance companies, brokers	5/07, 10/05
— Contributions no longer tied to deductibles	5/07
— Monitor HSA transactions and Blue Cross claims (www.bluecrossmn.com)	9/07, 1/05
— 8 tips for a smoother experience	9/04
— “Catch up” amounts for those age 55+	5/07, 1/05
— In-depth analysis (extended HSA article)	5/02
— Coordinating with dental insurance	5/06, 1/05
Laws —	
— Major laws affecting group insurance – recap	10/01
— Obama Care (PPACA – Patient Protection Affordable Care Act) (cont.)	
— Mandatory coverage on children up to age 26 — regardless of residency or school enrollment	10/10, 5/10, 1/08, 9/07
— Children under age 19 – no pre-existing condition exclusion	5/10
— No more caps on lifetime benefits	10/10, 5/10
— Guaranteed Health Insurance for those without it 6 months or longer (PCPI Plan 1.800.220.7898)	9/11
— Guaranteed limited long-term care	5/10
— Preventive new services	10/10
MCHA — MN Comprehensive Health Assn – Health insurance for all Minnesotans	9/08, 1/90, 9/86
— Higher deductibles with health savings accounts available	9/08
— www.mchamn.com	
Medical Evacuation Insurance – 1-800-9MEDJET	5/07, 1/07, 5/99
— Now partnering with AARP	5/08
Medicare — Open Enrollment – Within 6 mos. of age 65	9/99, 1/92
— Benefits Summary of Parts A & B	5/90
— New open period if you return to work	9/02
Medicare's New Part D – Prescription coverage effective January 1, 2006 – Summary	10/05
— My advice to those with Senior Gold	1/06
— Open enrollment every November 15th	10/05
— Avoiding the late enrollment penalty	1/06, 10/05
— How part D works re: deductibles and co-payments	10/05
— Choosing the best drug plan for you – www.yourmedicare.com	10/10
— Blue Cross MedicareBlue Rx Awarded Highest 5-Star Rating	9/11
Medicare Supplements — Do you need one?	9/86
— 3 Criteria for a Good Supplement	1/91
— Why I recommend Blue Cross “Senior Gold”	1/11, 5/05
— Blue Cross's Less Expensive Alternatives to Senior Gold (2)	1/11
Mental Health — Blue Cross Now Covers Outpatient	10/01
— Getting your Out of Network provider covered	9/02

HEALTH (cont.)

	Issue Date
MN Care — Highlights	5/93
— Insurance for Those Who Can't Afford It	5/92, 5/91
— Portico healthcare – clearing house/medical care for low income	10/10
Newborns — No coverage beyond 30 days: Warning!	5/94
School Accident Insurance — Reasons not to buy	9/08, 9/86
Single Parents — How to avoid paying for a non-existent spouse	5/92
Temporary Insurance Between Jobs: Tips	9/94, 1/91, 5/86
Temporary Medical Policies – Warnings	1/09
Tips — The 8 Best Health Insurance Tips 1985 – 1999	1/00
HOME	
Antiques and Artwork – Risk Management Tips	5/98, 9/95
— Two Insurance Strategies Enclosure	5/96
Appraisals — Tips on updating personal property appraisals	1/95, 5/94
— Home mortgage appraisals: Insist on Freddie MAC 70 form	9/03
— Ingredients of a Good Jewelry Appraisal	5/95
— Recommending a home appraiser – Castle “for about” \$250	5/05
Assisted Living Apartments—Arranging coverage—personal property and liability	1/11
Babysitting — By teens – Coverage?	1/87
— Babysitting Co-ops – Is There Coverage?	1/87
Basement Water — Prevention Tips	9/00, 1/95
Blueprints — Keep offsite for easier rebuilding	1/94
Boats — Save 5 - 15% a year for life with course credit	5/90
Building — Home or Addition – Insurance exposures	5/91, 5/89, 6/85
Building Ordinance Risks — The good and bad news of MN's laws that only require the insurer's replacement of the damaged areas—Tips	5/11, 5/05
— Buying Coverage – Basic 10% can be increased to 25%, 50%, 75% or 100%	5/05
— Raise Your Building Coverage Limit High Enough to Rebuild According to New Code	5/11
Business — Limitations/Recommendations	9/93, 9/85
— Examples of what is and is not a “business”	1/99
— Business in the Garage – Limitations/Counsel	9/09, 5/95, 9/92
Bicycles, Motorized – No liability coverage away from home	5/04
Cabins — liability insurance gap if you have regular use of	5/07, 5/06
Cameras — Cover for breakage for \$10-15/Yr.	1/92
Cancellation notices for homeowner's claims	9/08
Claims — The \$2,100 Purse Story	5/94
— Mold – Avoiding it in a water damage claim (3 tips)	5/95, 9/92
— Effects on pricing, availability	5/02, 1/02
— Hail Claims Handling Tips	5/98
— Hurricane Andrew Lessons (J.B. Quinn)	5/93, 9/92
— Storm Claims – Seven tips to get what you deserve	5/99
— The Structural Mismatch Claim Problem – Suggestions for Solving	9/98
— Ice/Snow Water Damage/Your Responsibilities	1/97, 1/91
— Mortgage company – why they are a co-payee on checks	10/10
College — Back to School Reminders/Warnings – coverages needed	10/10, 9/89
Computers — Insurance Advice	5/06, 1/94, 6/85
— Reasons to schedule notebooks/laptops	9/09, 5/96
— Online computer coverage – warning against buying	9/09, 5/06
Condos — Insurance Buying Tips	9/02
— Time Sharing Vacation Condos (deeded vs. undeeded)	1/97, 5/96, 1/90
— Townhome/Condo Owners: Buy “Loss Assessment Coverage”	5/95
— Warning – Insuring Your Responsibility for Large Association Deductibles	9/02
— Covering garage stall storage units and contents	5/07
Daycare	
(1) Call State of MN for coverage	1/87
(2) Moms – Get evidence from provider	5/86
Domestic workers – Are they employees?	1/11, 1/10
— The IRS fines, penalties—www.irs.gov—publication 926 – Household Employees Tax Guide	1/11
— Minnesota Requirements for Workers Compensation	1/11
Earthquake — Coverage Recommended for 20¢/\$1,000	1/91, 9/88
— Discover the earthquake risk for your state at www.fema.gov	5/10
Equipment Breakdown Coverage recommended (Safeco and Western National)	1/11

HOME (cont.)**Issue Date**

Flood Insurance	
— Coverage for about \$100	1/96, 1/95, 9/93, 1/91, 9/87
— “Flood defined” — 2 acres or 2 adjoining properties	1/07
— Now has a thirty-day wait	1/07, 4/01
— Table Comparison to Federal Disaster Assistance – Benefits vs. Costs	1/98
— Summary/recommendation/cost spread sheet	4/01, 9/00, 5/97
— Flood Stories – Minnehaha Creek	9/97
— Lessons from Eagan Flood	9/00
— Get an Insurance Quote 800-333-0883	4/01
— MN law requires homeowner’s policy notice	9/08
Golf Carts – No liability, theft or collision coverage	5/04
Heirloom jewelry, sterling silver - Risk Management Advice	9/94
Home Building Coverage – Custom homes may be underinsured by 50%	5/05
— 5 Steps to Insuring Your Home Accurately	5/05
Home Replacement Guarantee – capped @ 125%	5/03 4/01, 1/01
— Harleysville offers 150% Replacement Cost for \$15/yr.; 175% for \$30/yr.	5/07, 5/06
— Must register all changes over \$5,000	5/05
Inventory — Doing it with Photographs – Tips	5/98
Identity Theft/Identity Recovery Insurance — Background and price table by insurance company	1/06
— “Lifelock” — Guaranteed Identity Theft Prevention	5/07
Jet Skis – No coverage!	5/91
Mini-Satellite Dishes – Coverage limitations	5/96
MN Laws — Credit if no detached structures	1/88
— Escrow: \$500 is yours if your mortgage company fails to pay your Homeowners premium	5/90
— Mortgagees can no longer require insurance amount greater than estimated replacement cost	9/87
Mold – Insurers Limiting Coverage – examples, advice	9/04, 1/04
Moving — Caught between homes?	5/94
Nannies — Tips for managing the risk	1/93
— Call us to check driving record before hiring	1/95
Non-Profit Boards – Advice for serving	1/99
— State Law Protection – Examples	9/99
Nursing Homes — Covering parent’s property in assisted living	5/07
Personal Injury Liability — What it covers/Our recommendation	9/96
— Can cover social media (Facebook, Twitter, My Space, etc.)	1/11
— Cost grid/How to trigger coverage in your Umbrella policy?	9/96
Personal Property — Coverage while traveling	5/87
— Limitations – (jewelry, furs, etc.)	1/92, 1/90, 1/89, 1/85
— Limits on Rugs, Tapestries, Trading Cards, Comic Books, etc.	1/99
— Recommend “All Risk” coverage for everyone	9/98, 9/94
— Spreadsheet comparison of limits by insurer	5/04
— The uninsured \$3,000 bracelet story	9/96
Premises Liability for cabins, time shares, vacant land	5/06
Questionnaires from Insurance Companies – Beware!	4/01, 1/01, 9/96
Rates — Homeowner Insurance Cost Cutting Tips	1/02, 10/01
Refinancing Your Home – Send us appraisal	9/92
Remodeling — Insurance Tips	5/93
— Don’t leave jewelry in the home! True Story	5/95
Replacement cost not affected by dropping market values	9/08
Schedules — Make sure to include sales tax	5/95
Sewer backup / sump pump coverage	5/08, 4/01, 9/00, 1/96, 1/95, 9/93, 1/91, 5/89, 9/87, 1/86
— Advantages over flood insurance	1/07
— Advice on how much to buy	1/09
— Install a sump pump backup system	5/08
— Better yet—a backup generator	9/11
— Sewer backup story	1/96
— The cost to insure (table) – coverage now available up to \$50,000	1/09, 1/96
Snowmobiles or ATV’s – Limitations	1/85

HOME (cont.)**Issue Date**

Stolen teeth story	5/08
Storage facility – liability and property risks	1/10
Teenage Drinking Parties – No liability coverage if minors are served	5/04
Tips — The 20 Best Homeowners Tips 1985 – 1999	1/00
Tornado Insurance — Avoiding Seven Gaps	5/98
Toy cars – No liability coverage off premises if motorized	5/04
— Getting coverage	9/09
Trampolines – hazards and risk management	9/00
Travel — Winter Escapes – Insurance Tips	1/99
Trusts — Protecting the ownership and liability risks	5/97
Vacant Homes – No vandalism or glass coverage after 60 days	9/09
Wood Stoves — Register or you may not have coverage	1/89, 9/88, 9/87, 1/85
Working from home – coverage needs	9/09
Workers Comp — Home Contractors may now be your employees	1/97, 9/96
— The 9 point test enclosure	9/96

IRA/PENSION

Annuities – A Menu of Our Choices	10/01
— Advantages—The Grocery Money Test	1/03
— Best choice for the investments you want safe, sound and secure	1/04
— Comparison Criteria	1/03
— Rollovers	1/03
— A single premium immediate annuity to cover your basic needs for life	5/03
— Tax Deferred Annuities Earn Top Interest Rates With Safety	1/94, 1/92
Beneficiaries	10/10
— Reminder to update primary and contingent	10/10
— Virginia’s story	10/10
IRA’s — Advantages of IRA’s Through Us: Lifetime Income Options	1/90
— Guidelines – Who should invest	1/89
Pension — Changing Jobs: Pension Rollovers	5/90, 5/86, 5/87
— Avoiding the spouse penalty using life insurance	1/03
— The John and Ellen example	1/03
Roth IRA instead of a Coverdell to save for college	5/03
“SIMPLE” IRA’s/401(k)’s for Small Business	1/97
Social Security Benefits Phone # 800-772-1213	9/98

LIFE

Beneficiaries — First-Time Parents – Time to revise life insurance and beneficiaries	5/95
— Reminder to update beneficiaries	10/10
Cash value life insurance – 4 options if you need coverage but can’t afford the premiums	1/09
Credit Card Optional Insurance — Only for the “Near-Dead”	1/92
Credit Life Insurance on Loans: Bad deal unless poor health	5/86
Group Life — Supplemental – Should I buy?	1/91, 5/90
— Naming beneficiaries	1/96
Rates skyrocket on your term policy – what to do	9/04
Survivor — Life Insurance Summary For Loved Ones– Make one now	9/95
— Linda’s Survivor “Nightmare”	5/05
— Survivor Kit: Susan M’s Tips	9/03, 9/96
— Create a one-page “Survivor Summary Spreadsheet” – what to include	5/05
— Jack and Judy’s Sample	5/05
— Survivor Kit Top 10	1/03
— Creating a Death Dossier and The 25 Documents You Need	1/11
Term insurance – Know your conversion date	9/09
Tips — How Much Life Insurance Do You Need?	9/02, 9/88
— Lower Interest Rates Require More Coverage	1/95
— The 9 Best Life and Disability Tips 1985 – 1999	1/00
— The Rick Rule (10 times)	9/02
— Jim and Sarah’s story	1/10
Trusts — Reducing Estate Taxes	5/97, 1/97
Wills	10/10, 1/91, 9/85

LONG-TERM CARE

Anti-Nursing Home Insurance
Bob and Betsy's Long Term Care Story (CB)
Commerce Commissioner Recommends
Determining the amount of coverage you will need
— Long Term Care Planning Advice
Partnership program with Medicaid
Probability of Using – 50% at age 65
Rates Increasing on existing policies-options explained
Six Criteria of a Good Long Term Care Policy
The Problem with Medicaid
"What Age Should I Start?"
— Cost of waiting 10 years – table
"What Are the Odds?"

MISCELLANEOUS

Claims — The May 1998 Hail Storm Statistics
— The Two Biggest Claim Handling Problems of That Storm
— September 11, 2001: The Worst Loss in Insurance History – \$40 billion
Corvallis, Oregon—The Safest Place in the U.S. from Natural Disasters
Corporate 4 — Toll-free number – 800-685-0024
Great Insurance Program—3 Components
Humor — The price of a hole in one around the world
Insurance For Dummies — 27 reasons to own a copy
— 2nd Edition – Published June, 2009
Jack's 35-year Insurance Proclamation (Abe Lincoln)
The Minnesota Guarantee Fund — How you're protected
Rate Increases — A reminder we don't see them, you must call
Robot Insurance
"Smart Car" earns top crash test ratings
Stories — Where Your Premiums Are Going: Claims examples
Terrorism is excluded on all policies except Workers' Comp
Writing — "In Looking Back" by Carol DeSain
— John Ruskin's "Essay On Low Dollars"
— "Ode to Speeders" by Jack Hungelmann

ONLINE RESOURCES I RECOMMEND

Blue Cross — www.mybluecrossmn.com — claims info.,
ID cards, doctor info., etc., HSA account info.
Computer backup site — www.datadepositbox.com
Domestic Employees—www.irs.gov publication #926
Credit report for free — www.annualcreditreport.com
Dental — Individual — from Delta (www.deltadentalmn.com) 2 plans
Earthquake risk by state — www.fema.gov
Flood — www.fema.gov/nfip — National Flood Insurance
Household Inventory Tool-Online Source—www.knowyourstuff.org
Identity theft tips — www.consumer.gov/IDtheft (Federal Trade Commission)
Identity theft prevention guarantee — www.lifelock.com
Jack H's website — www.jackhungelmann.com —
locate Jack's newsletters and articles, his bio, and more
Jack H's Risk Management articles — www.irmi.com/
Enter Jack Hungelmann in the search engine
Medicare — www.medicare.gov
MedicareBlue Rx Drug coverage — www.yourmedicareolutions.com –
comparing Blue Cross drug plans
Obama Care summary information – www.KFF.org
Padlocks—www.medco.com—Keys can't be duplicated; locks can't be picked or sawed
Pre-existing condition insurance plan—www.PCIPlan.com
Health insurance for those without it 6 months or more
SADD contract — www.saddonline.com/contract — Students Against Driving Drunk
Safest Cars—www.hwysafety.org—which cars are safest & least expensive to insure
Social Media—"Don't Blog Your Way Into a Lawsuit"
Social Security — www.ssa.gov — estimating Social Security benefits
Sump Pump — www.cellarsaver.com — sump pump failure alarm
Sump pump installers – www.nawsrc.org certified contractors
Trunk Monkey Risk Management videos — www.trunkmonkey.com
Wills — www.ethicalwill.com — creating a legacy of your values

Issue Date

9/09
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RISK MANAGEMENT

Claims Consulting Success Story — The condo mold/water damage claim
Cost-Saving Tips for Tough Times
College — My "Off-To-College Tip List"
Contracts
— Cosigning Apartment Leases for Children – Dangers/Story
— Parent to Child Adult Property Transfers and Pitfalls
— Some Coverage Under Umbrella Policies
Credit Card Travel Insurance — Limited value
Deductibles — Four (4) Factors in Choosing a Deductible
Domestic Employees—Employees or Independent Contractors
Electronic Payments — Jack recommends as good risk management strategy
Examples of value-added services
— Comparison to annual insurance "premium" for risk management
services as needed
— Jane and Mick story – how the appraisal prevented a \$500,000
underinsurance problem
Fireplace Chimney Fire Prevention
Ground water risk management strategy – 3 steps
Group Insurance — Help with sorting through the options and making good choices
Hail Damage—Avoid Damage – Use Hail Resistant Shingles and Siding
Home Energy Audit — A free tool for reducing furnace/electrical risks
Home Security Advice
Jack's articles on Personal Risk Management – www.irmi.com
Jack's Personal Risk Management Services
— Consulting on Personal Contracts – 6 examples
— My 16 commitments I make as part of the annual fee
— Examples of differences we've made
— Four (4) Personal Consulting Services –
Claims, Plan Designs, Contracts, Audits
— Jack's Insurance Audit Service: Success Stories
— Jack's Personal Risk Management Thank You
— Seven (7) Value-Added Services We Offer
— Value Added Claims Advocacy Examples
Las Vegas Insurance (trip, travel accident, car rental, cancer, AD&D): Warning!
Life Changes (marriage, death, divorce) — Be sure to call us!
Moving — Risk managing a household move and new home construction
Products — Three (3) New Management Reports You Can Purchase
Sump pump installers – www.nawsrc.org certified contractors
Tips — The 55 Best Newsletter Tips 1985 – 1999
— Ingredients of Quality Insurance Program
— Money Saving Tips in a Tough Economy
Transferring Residence Ownership to a Trust — How to protect trust assets
Trusts — Avoiding the Pitfalls of Family Corporations or Trusts — Story
Vacationing Outside the U.S. – 3 Tips
Volunteer Protection Act of 1997 – warning and tips
Weddings — Reception contracts, vehicle rentals, wedding gifts
Wills — Creating an Ethical Will – Order Kit 977-827-7323

UMBRELLA

Buy an Umbrella policy
Boat Rentals — The Houseboat Story
Car rental liability coverage in Europe
Coverage — \$10 Million Umbrella Limits Available
— Excess Uninsured/Underinsured Motorists Recommended –
Available Now with AutoOwners
Covering primary insurance gaps
— Vicarious Auto Liability when you don't own a car
— Damage caused to non-owned vehicles (includes table)
— Damage caused to rented boats, ATVs or snowmobiles (includes table)
— Other gaps that can be covered by an Umbrella policy
— Jack's advice regarding rentals of cars, boats, ATVs, & snowmobiles
Harleysville introduces new Umbrella — gains, losses
Kids' part-time jobs – Umbrella coverage by insurer (table)
Lawsuits — Examples
— Lawsuits: Do I have enough protection?
Personal Injury — Triggering Coverage for Libel, Slander,
Invasion of privacy, False Arrest
"Sueability Factor" What's Yours?
The wedding barn dance
Three major benefits

Issue Date

5/98
1/09
10/10, 9/98
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