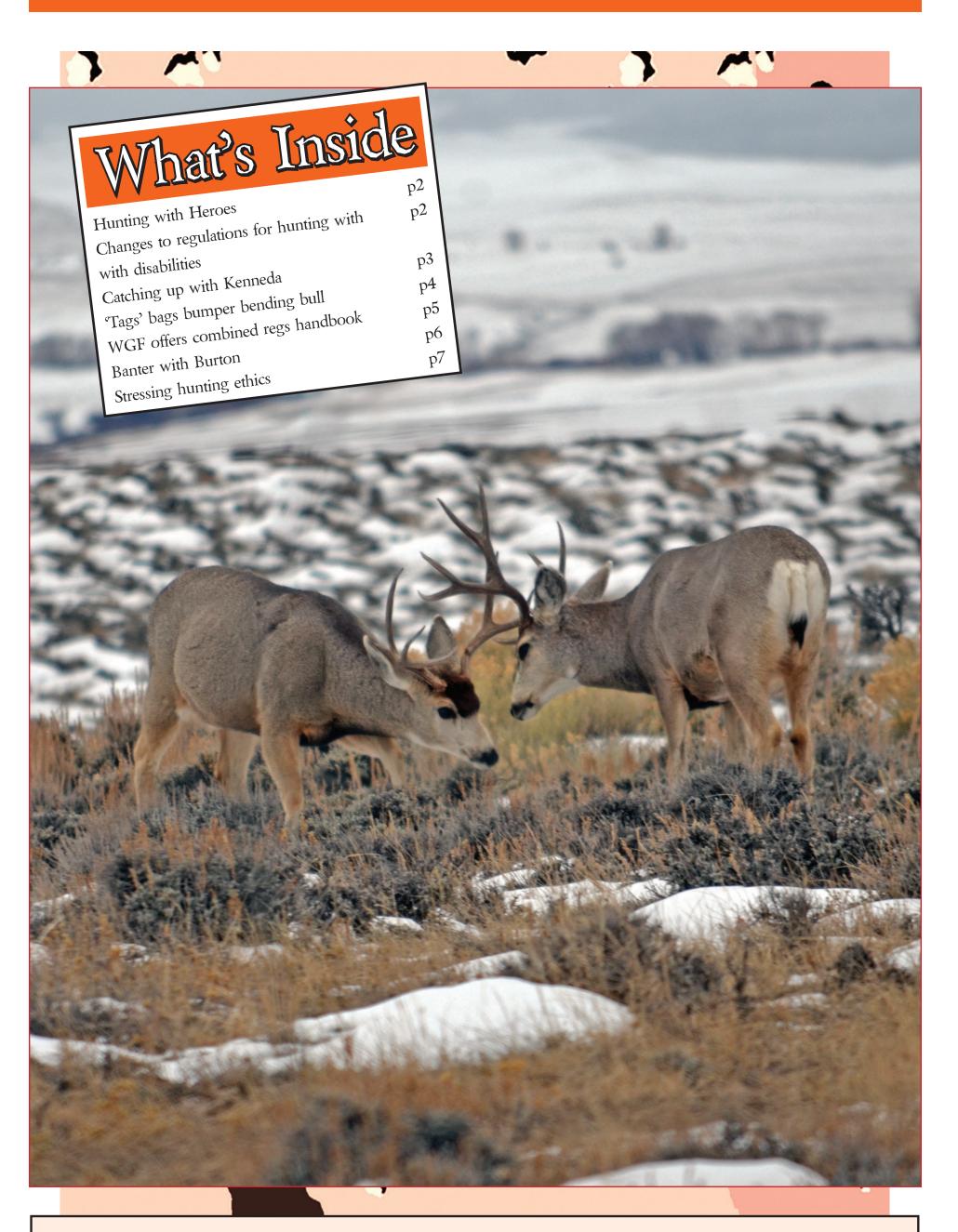
THE SARATOGA SUN GUNTE

A SPECIAL SECTION OF THE Saratoga Sun · WEDNESDAY, SEPTEMBER 27, 2017



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Hack's Tackle	407 North First St.	307-326-9823	Automated agent
Koyoty Sports	104 E. Bridge Ave.	307-326-5551	Automated agent
Riverside			
Trading Post	210 Highway 70	307-327-5720	Automated agent
Hanna			
Nugget Bar, Inc.	2200 First St., Elmo Addition	307-325-6872	Automated agent
The Manly Store	5 Miner Plaza	307-325-6067	Automated agent
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Hunting with heroes

By Mike Armstrong

Game Warden, said Elk Mountain Ranch will be hosting a Hunting with Heroes event Oct. 15-21 for four disabled veterans.

"Fred Eschelman, who owns the property, has not allowed much hunting on the mountain itself, although he has allowed hunting on the hunter management area which is fantastic for elk," Keneda said.

This year's Hunting with Heroes came about when two vets sent a thank vou note to Eschelman Halleck Ridge, which is on the hunter management area. Eschelman liked that the vets had enjoyed

Ryan Kenneda, Senior ford, who worked for Elk Mountain Ranch, contact Kenneda about getting more vets on the property.

Kenneda in turn contactset up.

vear's hunt.

on his concern about disabled vets and giving them opportunity to hunt on Elk sued to a disabled veteran. Mountain Ranch.

for being able to hunt on a non-profit and charitable dation on Eschelman's organization, formed in kindness to those vets 2013, dedicated to giving who have sacrificed for the disabled veterans who country and his willingserved the USA opportu- ness to work with Hunting

land, he had Shelley Brad- and other unique outdoor experiences.

Partnering with the Wyoming Game and Fish Department, and using their big game donated ed Hunting with Heroes license program, Hunting and a hunting trip was with Heroes coordinates veterans with a license, Four disabled veterans supplies, guide services, have been selected for this rifles and other gear, game processing and room and Kenneda said Eschel- board if needed. The doman should be commended nated license program allows anyone to donate a big game license to be reis-

Most people would agree Hunting with Heroes is with Kenneda's commenthemselves so much on his nities for hunting, fishing with Heroes organization.

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Changes to regulations for hunters with disabilities

Staff Report

Hunters should be aware of changes to Wyoming Game and Fish Commission Regulation Chapter 35, **Hunting Permit Regulations** for Persons with Disabilities. Hunters should be aware of the new Hunting Season Extension Permit. All Disabled season extension permit:

- or otherwise physically rized below: disabled so as to be permanently confined to a wheelchair (or similar device) or,
- Can produce a decision nected disability; or

sponsored by a nonprofit has lawfully wounded. charitable organization whose mission it is to provide hunting opportunities and experiences to persons serious illness).

 Has a central visual acuity itations of their license as road or highway. disability, is quadriplegic, specified in Section 2 of the upper extremity disabled, current regulation for that paraplegic, permanently species. This only applies to paralyzed over at least rifle seasons, not archery.

Disabled Hunter Permit

The veteran's disability letter issued by the Unit- percentage was adjusted ed States Department of from 65 percent to 70 per- these disabled hunter per-Veterans Affairs, or any cent and requires the de-mits are available at all branch of the armed forc- cision letter to have been Game and Fish regional es of the United States, issued within five years Offices or Cheyenne Headshowing the person to have from the date of application. quarters Office. Applications a 100 percent service con- Disabled Hunter Permits are also available online. For Meets the requirements permit holder to be accom- changes, please call 307set forth in W.S. 23-1- panied by a person with a 777-4600. 705(j); (is 20 years of age Disabled Hunter Companion or younger with a life Permit who may take any

threatening illness and is animal the disabled hunter

Shoot from a Vehicle Permit

All requirements remain with a life threatening or the same; this permit was added to Chapter 35. This permit allows any person Hunters issued a hunting with a qualifying physical Hunter Permit holders no season extension permit disability to shoot from a longer automatically qualify may hunt antelope, deer stationary vehicle to take for the hunting season ex- or elk 5 days prior to the wildlife. This permit does tension. The applicant must earliest opening date in not allow a holder of this permeet one of the following to the hunt area(s) and for mit to hunt, shoot or attempt receive a separate hunting the sex of antelope, deer to take any wildlife from, or elk set forth by the lim- along or across any public

Central Visual Acuity Disability Permit

All requirements remain 50 percent of their body Other changes are summa- the same; this permit was added to Chapter 35. This permit allows the holder to use a scope that projects a visible light onto a target to take any animal.

Applications for any of only allow a disabled hunter questions regarding these



HE SARATOGA SUN

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Catching up with Kenneda

An interview with the Elk Mountain area Senior Game Warden

By Mike Armstrong

Game Warden, said one of the first differences hunters will see this year is the Wyoming Game and Fish Commission's packet titled 2017 Antelope, Deer and Elk Hunting Regulations. The packet can be picked up at any licensed selling agent and is free.

"I like this packet," Kennada said. "It has tips and suggestions throughout."

Kenneda said the packet helps hunters know where the boundaries are located.

"Boundaries are important," Kennada said. "There are some clearly defined places but once you get up into the mountains, it is more difficult."

Kenneda said the biggest problem he has with hunters being in violation of regulations is when it comes to them paying attention to boundaries of an area allowed to hunt. He believes the 2017 packet will help hunters with this problem.

"At the end of each section is the boundary description and this is what I think people really need to pay attention to if they don't have a GPS unit with the most current SD chip installed from Xmaps," Kennada said. "So what I recommend is going and grabbing a Bureau of Land Management (BLM) going to hunt."

Kenneda said hunters and the BLM map can highlight the area they want to call me." search for their animal and

Ryan Kenneda, Senior accuracy of the area to hunt from the road which is in is improved immensely.

The packet makes clear big game, trophy, and muzzleto wear fluorescent orange clothing. This also applies to archery hunters during rifle season. The clothing can be a hat, shirt, jacket, coat, vest or sweater. Bird hunters on Game and Fish Wildlife Management Areas also must wear fluorescent orange.

expensive is shooting game district of Elk Mountain. from a car or the road.

a \$435 fine and shooting from the road is a \$270 fine, so you are looking at \$800 already if you do both of these," Kenneda said.

not aware of rules and Ken- of 125 and the elk part of neda understands this. For instance, many Wyoming hunting licenses require the is filling out a carcass coupon taking of a specific gender incorrectly after harvesting of an animal. Some season dates require specific genders. So evidence of the gender must be visible with the carcass, the head or antlers.

"Every circumstance may vary and I have some officer discretion to write a warning versus a citation, it just depends what is going on," map of the area they are Kenneda said. "Typically, a to the landowner if it is done lot of my violations that come to me are from hunters and armed with the 2017 packet landowners because if they see something wrong, they

most people that hunt in only due to not knowing an the kill."

both packet and map, their sees an animal to harvest an designated area to hunt, Kenneda said common but has private property violations are listed in the between the road and public land, a common violation occurs.

"Shooting from the road is loader hunters are required illegal and so is going onto the private land to get to the hunting area without the owner's permission," Kenneda said. "This is a violation even if it is unintentional."

> State statutes require any permission given by a landowner be written on the back of the license.

Kenneda gives advice on A violation that can get the best areas to hunt in his

"For antelope area 50, the "Shooting from a vehicle is south area of 48, the southwest area of 47 and area 46," said Kenneda. "For deer it is the south end of area 70, area 74, 75, 79 and 161. Elk is area 11, half of area 12, Hunters sometimes are the southern part of 16, all area 114."

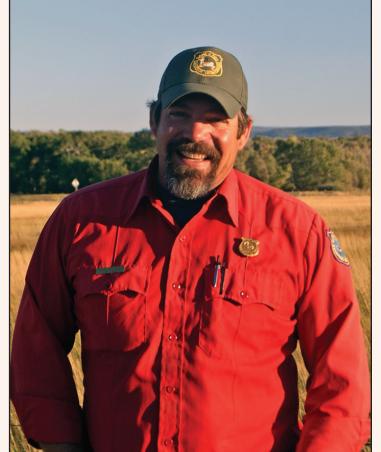
> Another common violation an animal.

> "There are three parts to your license," Kenneda said. "You have the main part of the license, which has all your information, the directions and what you must sign to validate your license."

> This main part of the license after the harvest goes on private property so they will receive \$16 for the kill.

"It isn't much, but adds up," said Kenneda. "Then carted away. immediately after killing

intentionally, so by utilizing what is allowed. If a hunter ting the paper on a hoof on the carcass you take out to come.



Elk Mountain area Senior Game Warden Ryan Kenneda in the field.

the knife doesn't hurt the hunter. He has seen hunters jab themselves in the leg by not taking this precaution.

Then he recommends signing the third part before starting to cut on the carcass so as not to get blood on any part of the license.

The animal is now legally ready to be hauled out. A mistake at this point by hunters is not tagging the animal as body parts are

Kenneda suggests when offers. Kenneda says trespassing the animal, I need to cut out hauling out the animal, the be in compliance. He said is a common violation, not the entire month and day of license is in three parts, so ing, be ethical and have fun," the wrong area, don't do it area, but not understanding Kenneda recommends put-that is left behind, one part the hunters a great season

before cutting to make sure first and one part on your

Kenneda also wants hunter's contributions after the season.

"I love to hear the input after the hunt which really helps us for next year," Kenneda said.

Kenneda said it is the public's surveys that help determine what will change for the year to come.

The one thing he always wants to see is people enjoy the experience hunting

"Be safe when you go hunthave one part on the carcass said Kenneda wishing all

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Shaun "Tags" McBride and his near seven-by-seven bull.



The front part of the elk alone proves to be a bumper bender.

'Tags' bags bumper bending bull

By Keith McLendon

area elk tag in July.

chery hunter has drawn two he don't need me. I was trying of the rare limited quota to cow call him, but he didn't tags in the last four years he want to fight either." laughingly related that some call him "Tags."

normal hunting ground.

the weekends off to let the not be scented by the herd. 'weekend warriors' have the mountain," and to, "take a south side of the canyon

three of four bulls above him Shaun McBride found out bulls below him. But he was the herd went just past him. yards, so it was a "perfect" he had drawn a special draw the bull with cows, he was the Because the long-time ar- get him to come. He had cows,

So after watching the herd's of his friends have begun to pattern for a while and noticing they were moving down McBride took the first 17 the canyon, McBride backed days of September off to out and moved lower down scout the special draw area the canyon to a pinch point this year since that is not his where he though he would get a good shot. Though McBride McBride began hunting says he keeps his camo really on September 1, but did not clean and uses a lot of scent make his kill until September eliminator, he had tried to 14. McBride said he, "took pick a spot where he would

McBride stayed up on the vacation from my vacation" and watched. "I was within McBride said, "The hunt 85 yards of the bull for 45 itself was a fun hunt. I went minutes and he was breeding into a canyon I had seen elk cows. He was going back and in previously from scouting," forth, he was chasing," Mche continued, "I could not Bride said. "I was just hoping here." McBride described the call this bull in. He would a cow was going to come by action, "Boy he just bugled not leave his cows. During me. I was just going to sit and up the hill he came and the observation, there were there like a stump."

Unfortunately no cows came and there were two or three by and McBride watched as to shoot his bow at under 30 onto a hitch mounted rack.



"We messed up a little bit. We should have left the elk in the Razor."

Shaun "Tags" McBride



got upwind of me where my scent was no longer a threat, I cow called about five times 'Hey! Hey, you left a cow back ... 29 yards."

lung area.

period.

pack. To dress the animal, long way over there. he knew he would need a saw himself.

beast into three pieces which 800 pounds. they brought up to the Jeep in the Razor.

the Razor."

McBride said they tried to so you don't tear things up." put two of the animal's quarters in the back seat of his elk did. four seater Jeep and went to

The hunter said he likes put the head, chest and horns

As a result McBride said, "Soon as he walked kinda range for him to put his ar- "It bent my bumper. I didn't bigger of the bulls. I could not by me at about 80 yards, he row squarely in the heart/ hurt the receiver hitch at all, but it pulled my bumper McBride said the bull sport- down so far he was damn ed seven points per side on near touching the ground. his rack when he had seen and we just idled back to him three days earlier but camp." McBride continued, had broke a portion of one "We just barely got to back point off in the intervening to camp. So I actually had to call my wife to bring my truck Because the 54-year old has up so we could load the elk been having knee problems, into the truck. We're talking McBride was carrying fewer it takes about two and a half implements with him in his hours to get over there. It's a

McBride estimates the bull which he did not have with weighed 750 to 850 pounds him. So McBride left his bow and said that though many and pack with the elk and people would say bulls weigh traveled the mile and a half more than that, he says he to two miles back to his jeep went to Montana a month where he called his son who ago and talked to a guy who had just gotten back to camp hunts White Mountain Indian Reservation. At the res-McBride's son brought ervation McBride says they their Razor all terrain vehicle load their world-class elk "as up to where McBride was at big as they make 'em" whole, and they proceeded onward to guts and all, and they have gut the elk. They then cut the never have had a bull over

So though "Tags" McBride got a trophy bull, he also got "We messed up a little a bent bumper he describes bit," McBride admitted, "We as, "that's not a stock jeep should have left the elk in bumper, it's one for off-roading you can put a jack under

Unfortunately he and his



Wish Wyoming Game and Fish offered the more than 1,500 licenses they did 25 years ago?

Moose continue to face challenges, but as in the past, the 315 licenses issued this year are in proportion to the population.

THE SARATOGA SUN

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The new combined antelope deer and elk regulation handbook, center, is available for free at any Wyoming hunting license purchasing location.

WGF offers combined hunting regs handbook

Free booklet features informational maps and graphics

By Keith McLendon

This year the Wyoming (WGF) is offering a free 64 hunting regulations for ante-boundary areas and more. lope, elk and deer.

ual species, which combined, animal characteristics, hunt came to a total of 200,000 regulation pamphlets sent.

The move combines these and allows the agency to more easily serve the 40,000 people who hunt multiple species

CHARACTERISTIC

yearly in Wyoming.

The handbook covers license Game and Fish Department types, general hunting questions, gender evidence, how page booklet which combines to fill out licenses, hunting

The booklet is full of graph-Previously, WGF distribut- ics showing the edible pored pamphlets for each individ- tions of game, shot placement,

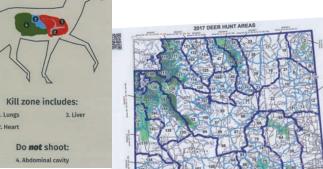
Shot placement

for big game

areas by species and highlights hunting tips and common hunting violations. Hunt areas are also listed

along with season dates and limitations.

The WGF would like your input on this change and encourages you to give feedback by emailing sara.dirienzo@ wyo.gov, logging on to the agency's Facebook page at https://www.facebook.com/ WyoGFD/ or calling WGF's phone bank at 307-777-4600.



Some of the graphics featured in the combined handbook.

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Banter with Burton

Game warden talks regulation changes and common violations

By Fred Broschart

been no changes.

and Fish and possibly change caliber rounds may. to adapt to changing situations on the ground.

regulations is that they are are meant to reflect that. designed to be adjusted and changed."

ally fall into three categories Due to what Burton called a in Wyoming: low misdemean- "productive couple of years," ors, high misdemeanors and, the Elk herd in the area has the most serious, felonies. grown allowing for a larger Low misdemeanors can carry harvest. This year, there are a fine of up to \$1,000 and six no point restrictions on Elk months in jail. High misde- as there have been in the meanors can carry fines of past, Burton said. up to \$10,000 and one year "This year, they can kill in jail. Other penalties, such any elk on a general license," as the confiscation of game Burton said, adding that the meat and loss of the privilege areas around the Valley are

change in regulations deals allowed to kill yearling elk,

Biff Burton, has a lot to game animals. For instance, lers. This year, due to the say about regulations when it is now legal to hunt prongit comes to hunting and fish- horn antelope with some .22 ing, but more than anything caliber centerfire cartridges. wants to stress it's important The cartridge must be centersports people check on regula- fire, and have a casing length tions to make sure there have of at least 2", Burton said. That means the popular .223 The regulations, he said, or 5.56 mm NATO cartridge are designed to be reviewed used in the AR-15 cannot be every year by Wyoming Game used, but other centerfire .22

Developments in ballistics mean that in some cases, bul-"It's really not safe to as- lets of a smaller diameter are sume that regulations hav- actually packing more punch en't changed," Burton said. than some of larger caliber, "The whole point of these Burton said, and the changes

Another significant change that is notable this year Hunting violations gener- regards the hunting of elk.

to hunt may also be assessed. general license areas. Two This year, one significant years ago, hunters were not

population, that is different, license, the part you keep highlighting the changing nature of regulations.



Public roads are not always what people think either ... even private roads on private land can be considered "public" if they are open to, and frequently used by members of the public.

> Biff Burton Wyoming Game & Fish



Some common violations Burton notes include failing

hunters can use to hunt some of their non-branched ant- cass tag" to a killed animal. of the animal in case a kill is "There are two parts to the inspected by game wardens. of a laugh.

> road, Burton said. It's ille- like handheld GPS receivers gal to hunt from a vehicle, and even smartphone apps, and it's also illegal to fire a hunters are more keenly Public roads are not always are supposed to be there. what people think either, Burton said, adding that even are listed on WFG's website. private roads on private land can be considered "public" if they are open to, and frequently used by members of the public.

> is hunters not preserving agency publishes booklets proof of sex for the animal they have harvested, Burton tions are also online at the said. It is a hunter's respon- agency's website. sibility under the law to be able to prove the sex of the ask a game warden, who are animal they have harvested, always happy to help explain so it is important to keep ei- regulations and even give ad-

Some regulations have not on you and the tag that is changed, and thanks to new put on the killed animal," technology and better under-Burton said. Often, hunters standing by hunters, violaforget to attach the carcass tions of those have become tag, something that must be rarer. One example Burton done at the kill site before the points to is trespassing. In carcass is transported. "You the past, trespassing hapshould carry a pen, pencil, pened a lot more frequently, crayon, something to fill it since it was sometimes difout," Burton said with a bit ficult for hunters to know the difference between pub-Another common violation lic land and private land. is firing too close to a public Thanks to modern technology weapon from within 30 feet aware of where exactly in the of a public road, Burton said. world they are, and if they

Many, but not all such apps

It is up to hunters to know and follow regulations, Burton said, but the WGF hopes to make it easy for hunters to learn about all the chang-Another common violation es that occur. Of course the and pamphlets, and regula-

Hunters can always just with the caliber of bullet known as "spikes" because to properly attach the "car- ther the head or sex organs vice to hunters, Burton said.

Firearm Cartridges allowed by Gameper Wyoming Game and Fish regulations

Bighorn Sheep, Elk, Moose, Mountain Goat, Some ck Bear or Grizzly Bear* recommended cartridges Any CENTERFIRE cartridge at least .24 caliber and at least 2" in overall length or other cartridge .35 caliber or better and at least 1.5" in overall length "00" or using an expanding point bullet. buckshot Muzzle-loading rifle or handgun at Oľ least .40 caliber Larger bullet) using a charge of at least 30-06 Springfield Weatherby RemiMag Shotgun Shell Win Mag Win Mag Savage .25-06 Rem *GrizzIv Ž Bear hunting is not 7mm .300 .270 currently **Black** legal in **Powder Wyoming**

Antelope, Mountain Lion, Deer or Gray Wolf

Any CENTERFIRE cartridge at least .22 caliber (excluding .22 Hornet) and having a bullet weight of at least 60 grains and firing a cartridge at least 2" in overall length, or any cartridge at least .35 caliber and at least 1.5" in overall length and using an expanding point bullet.

Muzzle-loading rifle or handgun at least .40 caliber (expanding point charge of at least









Game Birds

excluding Wild Turkey, Blue Grouse & Ruffed Grouse Any center-fire or muzzle-loading shotgun not larger than a ten (10) gauge plugged to admit no more than one (1) shell in the chamber and two (2) shells in the magazine or any archery equipment.

Wild Turkey

For the Wild Turkey, a hunter shall use any shotgun, center-fire firearm, .17 HMR or larger rimfire firearm with an overall cartridge length greater than 1", any muzzle-loading firearm, or any archery equipment.

Blue Grouse & Ruffed Grouse

Blue grouse, ruffed grouse and small game may be taken in any manner except as prohibited by Wyoming Statute.

Questions

The Wyoming Game and Fish maintains a phone bank to answer any hunting related questions you may have and can transfer or refer you to the correct official or agency.

Please call 307-777-4600 for more information.

HE SARATOGA SUN

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Stressing hunting ethics

Game warden, environmental reporter highlight importance of principals

By Fred Broschart

sage he'd like to stress above tance. all else; that hunters hunt ethically and humanely.

doesn't mean you should," can hit a target from a half-Burton says, echoing the mile away, that doesn't mean title of a reported essay by the bullet will strike the an-Jeff Barnard, a hunter who imal with sufficient force to is an environmental reporter kill it, and kill it cleanly and for the Associated Press. In humanely. his essay, Barnard discusses hunting ethics and says it cleanly," Burton said. An in essence, ethical hunting important consideration in involves five basic things: deciding whether to take chase, be safe, obey the law, to track the animal and find and don't be a slob."

Burton agrees. Burton says meat. in the last several years, he has seen an increase in ported that if a person takes what he considers unethical a shot at an animal and the hunting. "Because of the animal gets away with the technology in ballistics, guns hunter unable to find it, and optics, guys can now take ethically that hunter should shots from 1,000 yards out," consider his tag filled and go he said. "But just because you home. have the ability to do it, that doesn't mean you should."

For hunters taking to the hunters, with scores of them wrong animal. field this season, Biff Burton, seeking the glory that comes game warden for Wyoming with sniping an animal from animal has fair chance. It is gal in the state of Wyoming, it's alright to leave gut piles Fish and Game, has one mes- the greatest possible dis-

But there are ethical problems with that sort of hunt-"Just because you can, ing. Just because someone

"You should be able to kill "... Respect your quarry, fair the shot is also your ability it so it can be harvested for

In his essay, Barnard re-

Taking extremely long shots can also be the cause Hitting targets from the of a common hunting season farthest distance has become mistake that can carry signif-

car, ATV or aircraft.



"... Respect your quarry, fair chase, be safe, obey the law, and don't be a slob."

Jeff Barnard Hunter and Associated Press environmental reporter



Aircraft include Unmanned Aerial Vehicles (UAVs) or, as they're often known, drones. Cheap, reliable UAVs can be purchased online or at hobby stores, and even though there

an animal from a vehicle, and use of drones or other aircraft will eat it." it's not ethical to chase an an- is not sporting and gives the over the animals.

them, Burton said.

cluding good stewardship the sport. of the land, resources and But just as importantly, ers and non-hunters alike.

of hunting ethically is, "don't ing and hunters. be a slob." These rules, he By following safe, legal and wrote, should be common ethical hunting practices, sense: Don't trespass, don't today's hunters can do their litter, don't shoot up signs parts to ensure that the gift and other objects out of bore- of this great sport will be endom, and don't drink or con- joyed for generations to come. sume any other intoxicating substances while on the hunt.

Basically, hunters should

a point of pride among some icant penalties: shooting the are numerous positive uses leave the environment as for UAVs, using them to find pristine as when they found Fair chase means that the or track game animals is ille- it, Barnard writes, adding illegal, for instance, to shoot Burton said, adding that the in the field as, "something

> By hunting animals in a imal with a vehicle, whether hunter an unfair advantage safe, ethical manner, ensuring none of the animal It is also important to be is wasted, giving fair chase, safe and obey the law. Hunt- following all regulations and ers have an obligation to being respectful of property know regulations-includ- and the environment, hunting changes to regulations ers help ensure that the land from year-to-year, and follow and animals will continue to thrive for years to come, Those regulations are in preserving the ability of place for many reasons, in- future generations to enjoy

> > animal herd management, as hunting safely, legally and well as protection of property ethically protects the sport and ensuring safety for hunt- from the sorts of bad press that can negatively affect Barnard's fifth basic tenet people's perceptions of hunt-



INSURANCE Health Lifestyle

There is no better time to understand how lifestyle could affect your insurance policy. Diet and exercise are the best ways of maintaining a healthy lifestyle, but it is also important to keep a healthy budget. Fortunately, balancing your budget and staying healthy can go hand-in-hand. The Wyoming Department of Insurance provides these tips on how a healthy lifestyle may lower your insurance premiums while it lowers your risk of health concerns.

September is **Awareness Month**

Can your health or lifestyle affect your rates?

Yes. When you apply for individual life insurance, you provide answers to detailed health questions. Based on these answers, insurance companies may ask for additional medical information or tests prior to considering your application for coverage.

The cost of an individual life insurance policy takes into account your age, height, weight, medical history, occupation, driving record and your family health history and other personal habits like smoking.

Maintaining a healthy weight, practicing good health habits and seeking regular medical care can be important in lowering your insurance costs. Health and lifestyle information gathered by the insurance company is used to determine whether you get coverage, as well as the amount of premium you will be charged.

What are some of the habits that can increase premium?

Smoking. Smokers pay higher premiums than non-smokers. Even if you only smoke a few

cigarettes a day, an insurance company could charge you the same premium as a heavy smoker.

If you are a smoker or if you use smokeless tobacco, it may be possible for you to lower your insurance premium by quitting. After you have remained "smoke-free" for a time period specified by your insurance company, you may qualify for the lower, non-smoker premium.

High-Risk Activities. You will be asked about your hobbies and activities on your application. Insurance companies typically charge higher premiums if you participate in high-risk activities such as mountain climbing, motorcycle riding, flying an airplane, hang gliding or sky diving. You may lower your insurance premiums by cutting back on high-risk activities. Talk with your insurance company about your options.

Can my lifestyle have an effect on the insurance coverage I have through work?

Yes. Some group health insurance companies provide information regarding lifestyle and good health habits on their websites. These tools often included online nurses; health assessment and coaching; symptom checkers; weight loss and smoking cessation advice; and information about how to improve your overall health and well-being. Ask your insurance company or agent if you have access to these types of programs.

Can retirement affect my coverage?

Yes. If you are planning to retire in the near future, now is a good time to

re-evaluate your life insurance to determine whether you still need as much coverage as you did when your family was younger and you had a large mortgage on your home. Your circumstances have likely changed.

If you are covered by a group life insurance policy through your job and are planning to retire soon, check with your insurer or your HR representative about converting your group policy to an individual policy. Typically, you may convert your existing policy as a guarantee issue, which means you will not be subject to any medical examinations but your rates may be higher than under the group policy.

When checking on conversion, be sure to ask the following questions:

- Can the policy be converted through your job and if so, what are the limitations/costs of conversion?
- How much insurance do I need?
- What type of insurance do I need? (Term life/
- What will my conversion rate be? (You are now older, so rates will adjust to reflect this.)



Wyoming Insurance Department http://doi.wyo.gov 1 (800) 438-5768

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