

**The problem with the gene pool is that there is no lifeguard.**  
**Thursday Prime Rib**  
#4 Village Plaza • Phone: 432-629-2338 • Monday - Thursday  
11:30 AM - 10:00 PM • 11:30 AM - 10:00 PM • 11:30 AM - 10:00 PM

**PHASE V PHASE VI**  
PHASE V: 2013-2014  
PHASE VI: 2014-2015

**Honoring SWMC Auxiliary Volunteers**  
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**Low Star Friends Church**  
with SWMC  
Friday, January 31  
5:00 PM

**GROUNDHOG SUPPER**  
Low Star Friends Church will host its 9th annual Groundhog Supper on Friday, Feb. 7, 6-8 p.m. at the church, 1100 N. 10th St. The supper will feature a buffet dinner, a silent auction, and a drawing for a cash prize. Tickets are \$10. For more information, call the church at 432-629-2338.

**House panel to review Kansas tracking industry**  
Page 3A

**Lucky Seven**  
Beard presses bond proposal with 7-0 vote

**Law affects those with insurance thru work too**

**Birders reach rarefied Kansas air**

**LL governor's \$500K loan to gov. not unusual**

**LEADER & TIMES**  
TUESDAY, JANUARY 21, 2014  
Year 143 • Issue 4 • Pages 1-127 • \$2.00

**WILL I BE COVERED?**  
The new law will affect those with insurance through their employer. It will also affect those who have a spouse with insurance through their employer. The law will require employers to provide information about the insurance plan to their employees. This information will include the name of the insurer, the type of plan, and the terms and conditions of the plan. The law will also require employers to provide information about the cost of the insurance to their employees. This information will include the amount of the premium, the amount of the employer's contribution, and the amount of the employee's contribution. The law will also require employers to provide information about the portability of the insurance to their employees. This information will include the conditions under which the employee can port the insurance to a new employer, and the conditions under which the employee can port the insurance to an individual plan. The law will also require employers to provide information about the continuation of coverage to their employees. This information will include the conditions under which the employee can continue coverage under the employer's plan, and the conditions under which the employee can continue coverage under an individual plan. The law will also require employers to provide information about the conversion of coverage to their employees. This information will include the conditions under which the employee can convert coverage from the employer's plan to an individual plan, and the conditions under which the employee can convert coverage from an individual plan to the employer's plan. The law will also require employers to provide information about the reinstatement of coverage to their employees. This information will include the conditions under which the employee can reinstate coverage under the employer's plan, and the conditions under which the employee can reinstate coverage under an individual plan. The law will also require employers to provide information about the termination of coverage to their employees. This information will include the conditions under which the employee's coverage will terminate, and the conditions under which the employee can appeal the termination of coverage. The law will also require employers to provide information about the appeals process to their employees. This information will include the conditions under which the employee can appeal the termination of coverage, and the conditions under which the employee can appeal the denial of a claim. The law will also require employers to provide information about the dispute resolution process to their employees. This information will include the conditions under which the employee can dispute a claim, and the conditions under which the employee can dispute the termination of coverage. The law will also require employers to provide information about the enforcement of the law to their employees. This information will include the conditions under which the employee can file a complaint with the state insurance department, and the conditions under which the employee can file a lawsuit in court. The law will also require employers to provide information about the penalties for non-compliance to their employees. This information will include the conditions under which the employer can be fined, and the conditions under which the employer can be held liable for damages. The law will also require employers to provide information about the effective date of the law to their employees. This information will include the date when the law will take effect, and the date when the employer's obligations will begin. The law will also require employers to provide information about the scope of the law to their employees. This information will include the types of employers that are covered by the law, and the types of employees that are covered by the law. The law will also require employers to provide information about the purpose of the law to their employees. This information will include the reasons why the law was enacted, and the benefits that the law will provide to employees. The law will also require employers to provide information about the contact information for the state insurance department to their employees. This information will include the name, address, and phone number of the department, and the website where the department's information is available. 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