

PUBLIC NOTICES

**OFFICIAL MINUTES OF THE BOARD OF
CARBON COUNTY COMMISSIONERS
REGULAR MEETING
Tuesday, September 3, 2024, 9:00 a.m.
Carbon Building- Courthouse Annex,
215 W. Buffalo Street, Second Floor, Rawlins, WY**

A regular meeting of the Board of Carbon County Commissioners (BOCC) commenced Tuesday, September 3, 2024, at 9:00 a.m. at the Carbon Building-Courthouse Annex in Rawlins, WY. Attending the meeting were Chairman, Sue Jones, Vice Chairman Travis Moore, Commissioners John Johnson, John Espy and Garrett Irene.

Chairman Jones called the meeting to order at 9:00 a.m.

ADDITIONS / CORRECTIONS

There were no additions or corrections to the agenda.

Commissioner Johnson moved to approve the agenda as presented. Commissioner Espy seconded and the motion passed unanimously.

VOUCHERS

Commissioner Irene moved to approve the report of expenditures in the amount of \$228,208.25 for an aggregate total today of \$228,208.25. Commissioner Johnson seconded and the motion carried unanimously.

Abels, Duane E. - County Health Officer \$1,633.00; Amazon Capital Services - Skid Steer Mount Plate \$220.39; Apodaca, David Allen - Soverlink Monitoring System \$403.50; AT&T Mobility - County Mobile Phone Service \$194.15; Baggs, Town of - Office Space Rent \$150.00; Biscaglia, Debra - Bailiff For Jury Trial \$150.00; Black Hills Energy - Gas Services \$4,470.71; Blue Knight Security LLC - Jail Extraditions \$4,025.00; Bomgaars Supply - Misc. Parts & Supplies \$774.98; Carbon County Economic Development - Annual Outside Agency Payment \$13,950.00; Carbon County Fair Board - Monthly Outside Agency Payment \$2,725.00; Carbon County Library - Monthly Outside Agency Payment \$29,247.00; Carbon County Museum - Monthly Outside Agency Payment \$18,995.00; Casper Winnelson Co. - Misc. Supplies \$178.82; Cook, Edith - Mileage \$86.90; Cowboy Chemical - Misc. Cleaning Supplies \$575.50; Cragun, Megan A. - Mileage \$214.06; Dixon, Town of - Water Services \$308.00; Elk Mountain Towing & Recovery - Vehicle Tow \$1,625.00; Erickson & Roberts - Legal Services \$234.84; Fatbeam LLC - Fiber/Internet \$4,590.00; Foxit Software Incorporated - Pdf Editing Software \$3,126.10; Further - Health Reimb. & Medical FSA \$2,255.05; Galls/Quartermaster - Pepper Spray \$275.40; Grainger - Misc. Supplies \$293.06; Gulbrandson, Kimberly A. - Mileage \$117.15; Hagan, Walter - Bailiff For Jury Trial \$150.00; High Plains Power - Electric Services \$417.02; Iacovetto, Karon - Monthly Janitorial Services \$8,230.00; Jack's Body & Fender Repair - Abandoned Vehicle Tow Charges \$712.00; K2 Towers III, LLC - Radio Site Rent \$2,028.72; Kaluzny, Emily - Personal Phone Usage August 2024 \$30.00; King Soopers Customer Charges - Kitchen Supplies \$12.76; Mgt Tires LLC - Tire Repair \$24.94; Modern Marketing, Inc. - Evidence Bags \$438.42; Motorola Solutions - Flex Mobile Software & Programming \$14,182.83; Norco, Inc. - Misc. Paper Products & Bags \$3,959.52; Noregon Systems LLC - J-Pro Vehicle Diagnostic Software \$2,199.00; North Fork Engineering, LLC - Supply Waterline Materials \$149.44; Old Penitentiary Joint Powers Board - Quarterly Outside Agency Payment \$8,137.50; O'Reilly Auto Parts - Misc. Auto Parts \$145.95; Parker, Elizabeth - Mileage \$204.74; Perkins Oil Co. - Diesel Fuel \$182.25; Plus Electric Inc. - Time Delay Fuses \$34.28; R.P. Lumber Company,

Inc. - Misc. Parts & Supplies \$468.46; Rapid Fire Protection, Inc. - Repair Valves on Jail Sprinklers \$1,155.00; Rawlins Automotive - Misc. Auto Parts \$126.60; Rawlins Hardware - 5410 - Misc. Parts & Supplies \$695.72; Rawlins Pack and Ship LLC - FedEx Shipping Label \$20.07; RNB State Bank - Ee's Years of Service Gift Card \$59.90; Saltus Technologies - Digi-ticket Software \$6,450.00; South Central WY EMS - Quarterly Outside Agency Payment \$11,432.50; Spyglass - Telecom Auditing Services \$3,150.00; Staples Advantage - Misc. Office Supplies \$67.07; State of Wyoming A & I - State Mainframe Access \$46.83; State of Wyoming DCI - Sex Offender Fees \$25.00; Stericycle, Inc. - Steri-Safe Bucket \$51.08; Summit Food Service - Jail Meals \$4,659.42; Swanson Services Corporation - Jail Commissary Supplies \$573.59; United States Postal Service - Postage \$10,000.00; UPRSWDD - Saratoga Library Trash Services \$152.00; WACO - Registration Fees \$250.00; Warne, Samuel J. - Reimbursement \$21.78; Wohl, Judith - Mileage \$288.20; Wreck-A-Mend - Windshield Replacement \$1,116.69; WY Dept Of Health - Qtr. 4 Apr 2024-June 2024 Salaries \$44,466.03; Wyoming Cleaning & Solutions LLC - Monthly Janitorial Services \$6,583.33; WY Dept. of Transportation - Plate Renewal \$60.00; Y2 Consultants, LLC - Land Use Plan Update \$4,231.00

CONSENT AGENDA

Commissioner Espy moved to approve the consent agenda noting any item could be removed for separate action. Clerk Bartlett noted the consent agenda includes the August 27, 2024, regular meeting minutes; a Continuation Certificate for Jeff Corson, Treasurer for Baggs Cemetery District in the amount of \$10,000.00. Vice Chairman Moore seconded and the motion passed unanimously.

ELECTED OFFICIALS & DEPARTMENT HEADS

Clerk

Commissioner Irene moved to adopt the 2024-2025 COBRA rates and authorize the Chairman's signature on the rate approval. Commissioner Johnson seconded and the motion passed unanimously.

Commissioner Johnson moved to waive procurement and authorize the Chairman's signature on the Boulder Associates Authorization to Proceed with Professional Services for the Memorial Hospital of Carbon County Site and Building Survey in the amount of \$47,112 plus reimbursables of an estimated \$4,000 for a total amount of \$51,112.00. Commissioner Espy seconded and Chairman Jones clarified that the building survey will assist the county in developing funding priorities for the hospital. It will also assist the hospital in obtaining grants as well. Clerk Bartlett reported the timeline is 6 weeks from when the contractor can begin to obtain a complete report. The motion passed unanimously.

Attorney

Vice Chairman Moore moved to authorize the Chairman's signature on the Contract Between the WY Department of Family Services and Carbon County Board of Commissioners for the Carbon County Juvenile Services Board in the amount of \$50,000.00 expiring June 30, 2026. Commissioner Espy seconded and the motion carried unanimously.

Commissioners

Commissioner Espy moved to ratify the Chairman's signature on the WYDOT Aeronautics Amendment Form for acquiring hangars and removing the North Apron that increases funds to match the Federal Grant and the Wyoming Airport Improvement Program Certificate of State Grant-in-Aid (ADW009B) in the amount of \$15,524.00 that were both signed on August 28, 2024. Vice Chairman Moore seconded and the motion passed unanimously.

IT

Commissioner Espy moved to waive the procurement policy and authorize the Chairman's signature on the CenturyLink Total Advantage Express Agreement for a term of three years in the amount of \$2,400 per year. Vice Chairman Moore seconded and the motion carried unanimously.

PUBLIC HEARING - Z.C. Case File #2024-09 – Lauren and Charlotte Swanson

Chairman Jones opened a public hearing at 11:33 a.m. to hear Planning & Zoning Z.C. Case 2024-09 – Lauren and Charlotte Swanson's request for a Zone Change from Ranching, Agriculture and Mining (RAM) to Forestry Production and Seasonal Recreation (FPSR-9) for one parcel located in the Woodedge Area. The FPSR Zone is intended to be applied to areas of the County in which timber production and seasonally accessible recreation uses are the desirable predominant uses and is located on Woodedge Road – Approximately 5 miles southwest of Cooper Cove Exit & I-80; approximately 7 miles southeast of Arlington. Kristy Rowan, Planning & Development Coordinator and Zoning Administrator presented the case file.

Chairman Jones called for comments for or against the case. There being none, Chairman Jones closed the hearing at 11:38 a.m.

Commissioner Johnson moved that based on the recommendation of the Planning & Zoning Commission and staff to authorize the Chairman's signature on Resolution No. 2024-23 A Resolution of the Board of County Commissioners of Carbon County, Wyoming adopting the recommendation of the Carbon County Planning and Zoning Commission regarding Z.C. Case 2024-09 – Lauren and Charlotte Swanson's request for a Zone Change from Ranching, Agriculture and Mining (RAM) to Forestry Production and Seasonal Recreation (FPSR-9) for one parcel located in the Woodedge Area and located on Woodedge Road – Approximately 5 miles southwest of Cooper Cove Exit & I-80; approximately 7 miles southeast of Arlington, noting the specific request will be granted to waive the 40' wide access standard. Vice Chairman Moore seconded and the motion passed unanimously.

ADJOURNMENT

Commissioner Espy moved to adjourn the meeting at 11:40 a.m. Vice Chairman Moore seconded and the motion passed unanimously.

A regular meeting of this Board will be held Tuesday, October 1, 2024 9:00 a.m. at the Carbon Building – Courthouse Annex located at 215 W. Buffalo St., Rawlins, WY. The public is invited to attend, or you can listen online at the website listed below. To get on the agenda, call the Clerk's Office by the Thursday before the meeting. Per Wyo. Stat. §18-3-516(f), access to county information can be obtained at www.carboncountyywy.gov or by calling the Clerk's Office at (307) 328-2668 or 1-800-250-9812.

-s- Gwynn G. Bartlett, Carbon County Clerk

Approved this 17th day of September 2024
BOARD OF COUNTY COMMISSIONERS
CARBON COUNTY, WYOMING

-s- Willing "John" Johnson, for Sue Jones, Chairman

**Legal #9005
Published in
The Saratoga Sun
September 26, 2024**

**Town Council Regular Meeting
September 3, 2024 at 6:00 PM
Saratoga Town Hall
110 E Spring Ave
Saratoga, WY 82331
MINUTES**

CALL TO ORDER

Mayor Chuck Davis called the meeting to order at 6:00 PM

Opening Ceremony

Roll Call: Mayor Chuck Davis, Councilman Cooley, Councilwoman Beck, Councilman Jerry Fluty, Councilman Bub Barkhurst. All members of Council were present

APPROVAL OF THE AGENDA

Motion was made to approve agenda for Sept 3, 2024 by Councilman Cooley, second by Councilman Barkhurst. Motion carried.

APPROVAL OF THE MINUTES

Minutes from August 20, 2024 meeting

Motion to approve meeting minutes from August 20, 2024 made by Councilman Barkhurst, second by Councilman Cooley. Motion carried.

APPROVAL OF THE BILLS

Motion was made to approve financials for Sept 3, 2024, by Councilman Barkhurst, second by Councilman Cooley. Motion carried.

Treasurer Corina Daley gave a financial report for FY 2023/2024.

**Deposits - \$354,364.35
Accounts Payable - \$86,885.61
Transmittals - \$23,431.50
Payroll - \$47,840.24**

CORRESPONDENCE

ITEMS FROM THE PUBLIC

Special Event Application - Fall Festival - Sophia Borg
Sophia Borg presented a special event application for the Fall Festival, a motion was made to approve application by Councilman Cooley, second by Councilman Fluty. Motion carried.

Leslie Jefferson - Carbon County Visitors' Council - Destination Development Grant Leslie Jefferson with Discover Carbon County presented the Carbon County Tourism Masterplan. Jefferson introduced Cindy Loose as the Destination Development Specialist. Loose presented a voluntary opportunity to work with Discover Carbon County to promote the visitors experience and related improvements.

Fran Payne-Rogers - American Legion Auxiliary

Motion was made by Councilman Cooley to accept a donation of flags for Bridge St, to be placed by Town Employees from the American Legion Auxiliary, second by Councilman Barkhurst. Motion carried.

REPORTS FROM DEPARTMENTS

Town Hall

Joan Evans - WGIF

Joan Evans Director at WGIF presented on overview of WGIF investment firm.

WAM Voting Delegate for 2025 Winter Workshop

Motion was made to appoint Chuck Davis as voting delegate for the Town of Saratoga during the WAM Winter Conference made by Councilman Barkhurst, second by Councilman Cooley. Motion carried.

Motion was made by Councilman Barkhurst to appoint Councilman Fluty as the alternate voting delegate during the WAM Winter Conference, second by Councilman Cooley. Motion carried.

Police Department

Chief Mike Morris reported there have been 239 calls of service since the last meeting with 27 citations and 16 written warnings, the two (2) new patrol cars have been delivered.

Fire Department

Recreation Department

Next meeting is September 9, 2024 at 6:00 PM at the Town Hall Council Chambers

Department of Public Works

Director Emery Penner reported on work being done at Never Forget Park, waterline is going in and also the power cable for the bathroom.

Never Forget Park - Curb Bid

Motion to accept bid of under \$75,000.00 from Eagle Eye Construction for the curb and valley pan at Never Forget Park made by Councilman Cooley, second by Councilman Fluty. Motion carried.

CWSRF Sewer Application Task Order

Motion to approve task order for a CatEx or Environmental Assessment in the amount of \$14,000 not to exceed \$20,000 made by Councilman Cooley, second by Councilman Barkhurst. Motion carried.

REPORTS FROM BOARDS AND COMMISSIONS

Water and Sewer Joint Power Board

Next meeting is September 11, 2024 at 5:30 PM at the PVCC
Director Penner reported the Water tank application for the Level 3 construction funding has been completed and submitted.

Planning Commission

Next meeting is September 10, 2024 at 5:30 PM at the Town Hall Council Chambers

STAMP Plan - Resolution 2024-7

Council will review that STAMP plan and discuss it at the next meeting.

Community Center Joint Powers Board

Next meeting is September 9, 2024 at 4:30 PM at the PVCC

Recreation Commission

Next meeting is September 9, 2024 at 6:00 PM at the Town Hall Council Chambers

Community Center Joint Powers Board

Next meeting is September 9, 2024 at 4:30 PM at the PVCC

South Central Wyoming Emergency Medical Services Board

Next meeting is September 16, 2024 at 6:00 PM at Saratoga Ambulance Barn

NEW BUSINESS

EXECUTIVE SESSION

To discuss personnel and matters of litigation in accordance with W.S. 16-4-405(a) (ii) and (iii)

Motion was made to enter into Executive Session at 7:36 by Councilman Cooley, second by Councilman Barkhurst. Motion carried.

Motion to exit executive session at 7:57 PM was made by Councilman Cooley, second by Councilman Barkhurst. Motion carried.

Motion to reconvene regular meeting at 7:58 by Councilman Barkhurst, second by Councilman Cooley. Motion carried.

Motion was made by Councilman Barkhurst to transfer property at Lot 1 Section 7, Township 17 North, Range 83 West, 6th P.M. Carbon County, Wyoming for less than \$500.00 to David and Sarah Chatfield, second by Councilman Cooley. Motion carried.

FURTHER BUSINESS

ADJOURNMENT

Motion was made to adjourn meeting at 8:00 P.M. by Councilman Cooley, second by Councilman Barkhurst. Motion carried.

THE NEXT TOWN COUNCIL MEETING WILL BE ON TUESDAY, SEPTEMBER 17, 2024 AT 6:00 PM.

**Legal #9006
Published in
The Saratoga Sun
September 26, 2024**

Notice of Petition for Change of Name

State of Wyoming) In The District Court
County of Carbon) ss. Carbon County Judicial District
In the matter of the) Civil Action Case No. 24-19
Change of Name of)
Maria Rubi Leon Rivera,)
Petitioner)

You are hereby notified that a Petition For Change of Name has been filed on behalf of Maria Rubi Leon Rivera in the Wyoming District Court for the Carbon County Judicial District, whose address is 415 W. Pine St. Ste. 310 Rawlins, WY 82301, the object and prayer of which is to change the name of the above-named person from Maria Rubi Leon Rivera to Rubi Leon Van Pelt. Any objection must be filed with the District Court within 30 days following the last date of publication of this notice, or an Order Granting Name Change may be granted without further notice. Dated this 4th Day of September, 2024

-s- Cameron Lund

**Legal #8999
Published in
The Saratoga Sun
September 12, 19 26 & October 3, 2024**

Notice of Sale

Pursuant to W.S. 31-13-109 Taylor Auto Repair, 2601 E Mahoney, Rawlins, Wyoming 82301, will on the 30th day of September at 10:00 a.m. will offer for sale at public auction to the highest bidder, to be paid in cash or certified funds, at time of sale, the following described vehicle(s) to satisfy expenses indice to the removal, preservation, custody, storage repair service and sale in the amount of \$5,000 and \$6,850 respectively in storage repair costs as of August 28, 2024. Plus accruing storage expenses of \$10.00 per day for each day thereafter, plus cost of sale. 2003 Chevrolet S-10 Pickup VIN#1GCCT19038238236 \$5,000 1992 FORD E-150 VIN# 1fdce14n5bbh28855 \$6,850 All sold "AS IS" without expressed or implied warranty.

**Legal #9004
Published in
The Saratoga Sun
September 19 and 26, 2024**

**Town of Saratoga
Manual Checks 09-17-2024**

Accounts Payable	\$119,957.27
Transmittals	\$50,556.70
Payroll	\$46,466.36

**Legal #9008
Published in
The Saratoga Sun
September 26, 2024**

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PUBLIC NOTICES

Carbon County School District #2 August 2024 Bills List \$500.00 and over

307 Cowboy Plumbing LLC - 3,949.50; Ace Industrial Supply - 535.80; AD Plumbing - 900.00; Amazon Capital Services - 9,301.26; B&H Photo - 1,309.80; Bighorn Design Studios - 737.50; Black Hills Energy - 2,021.59; Bleak, Dan - 1,200.00; Boces 5 - 1,598.24; Capital Business Systems Inc - 5,694.89; Carbon Power & Light Company - 11,864.72; Cashwa Distributing - 5,844.81; Chariot Group Inc - 2,255.00; Communication is Everything LLC - 7,107.00; Connect Speech Therapy LLC - 10,363.50; Crater Enterprises Inc - 4,563.29; Curriculum Associates - 1,287.00; dba Valley Fire Extinguisher Service - 7,033.30; Dell Marketing LP - 17,026.23; Developmental Preschool & Day Care - 920.00; Flinn Scientific Inc - 2,714.02; Game One - 4,043.99; Grainger Inc - 7,413.09; Grumpy Italian - 508.05; Hill Music Company-Casper - 606.97; Holiday Inn-Riverton - 1,819.00; Hot Lunch Fund CCSD#2 - 50,000.00; HUDL - 1,550.00; Imprest Fund Encampment - 906.80; Imprest Fund Hanna - 1,043.12; Imprest Fund Saratoga - 3,013.50; Jacobsen, Maura - 983.67; Johnston, Jacob - 600.00; Laramie GM Auto Center Inc - 2,237.74; Lexia Learning Systems, Inc. - 3,192.00; Little Caesars Fundraising Program - 2,360.00; Long Building Technologies Inc - 2,245.39; Make-A-Wish Wyoming - 1,500.00; McGraw Hill School Education - 965.60; Mid American Research Chemical - 1,092.00; Midwest Bus Parts - 1,261.60; Murphy-Hoffman Company, LLC - 2,434.84; Nexus Children's Hospital-Dallas LLC - 58,480.00; Nortech - 899.10; Northwest Colorado Auto And Truck Parts, Inc - 4,760.04; Pederson, Susan - 700.00; Pepsi - 3,566.66; Pine Cove Consulting LLC - 3,650.00; Pixellot US Inc - 4,095.00; Plan One Architect - 3,846.00; Platte Valley Porta Pots & Septic Pumping - 1,000.00; Pocketaalk - 1,079.40; Quill Corporation - 3,100.28; Rock Auto - 768.27; Rocky Mountain Power - 6,880.08; Rod's Backhoe Service, Inc - 685.00; Sam's Club - 2,199.44; Searle, Ryan - 550.00; Shepard Construction Solutions LLC - 344,637.92; Shi - 5,695.20; Shively Hardware - 1,780.38; Sleep Inn & Suites-Douglas - 675.00; Staples - 6,078.40; Stinker Stores Inc for AR - 1,760.88; Sunrise Sanitation Service Inc - 736.00; Sysco Food Services - 13,303.15; Team Fitz Graphics - 2,685.00; Town Of Encampment - 1,149.00; Town Of Hanna - 2,023.31; Town Of Saratoga - 7,583.18; Uline - 2,992.32; Union Telephone Company - 2,059.27; UPRSWDD Billing - 892.00; USAC - 57,009.52; Valley Foods - 716.69; Valley Oil Company - 1,517.02; Voyager Sopris Learning - 600.60; Walmart - 1,582.62; Walsworth Publishing Co. - 688.42; Wells, Sally - 600.00; Western Wyoming College Bookstore - 2,869.00; William H. Sadler - 1,002.33; WAEMSP - 975.00; WYO Assoc School Admin - 2,016.00; WYO High School Activities Assn. - 8,703.00; WYO School Boards Association - 2,700.00

Legal #9009
Published in
The Saratoga Sun
September 26, 2024

Carbon County Sheriff's Office Arrest Record

September 14, 2024 to September 19, 2024

- September 14**
- Blessed Blackwell of Rawlins, Wyoming was arrested for a felony charge of child abuse in response from welfare of physical injury.
 - Diana Ray of Rawlins, Wyoming was arrested on a warrant.
- September 15**
- Thomas Gile of Rawlins,

Wyoming was arrested for possession of drugs in plant form and DUI from alcohol and controlled substance combination - 1st offense within 10 years.

September 16

- Tammy Beckermann of Rawlins, Wyoming was arrested for domestic battery - 1st offense.
- Spencer Hensinger of West Point, Utah was arrested for DUI from alcohol - 1st offense within 10 years.

- Bryan Hobbs of Rawlins, Wyoming was arrested for domestic assault - 1st offense.
- Raydel Planas Ramos of Denver, Colorado was arrested on a warrant and vehicle exceeding 75 mph on the interstate (6+ mph over).
- Yusmel Ramos Izquierdo of Brighton, Colorado was arrested on a warrant.

- Leo Montoya of Rawlins, Wyoming was arrested on a warrant.
- Amya Stadnick of Eagle, Idaho was arrested on a hold-over for another agency.

September 18

- Leroy Cyrus of Medicine Bow, Wyoming was arrested as a sentenced inmate.

September 19

- Joel King of Laporte, Colorado was arrested for driving while under suspension.

September 17

- David Marks of Nampa, Idaho was arrested on a hold-over for another agency.



The Saratoga Sun is looking for veterans to talk about their service for our country for our upcoming Veterans' Day special section. If you, or someone you know, would like to talk please contact us at (307) 326-8311 or email editor.saratogasun@gmail.com.

The Saratoga Sun's
2024 Salute to Veterans
will be published on November 7th



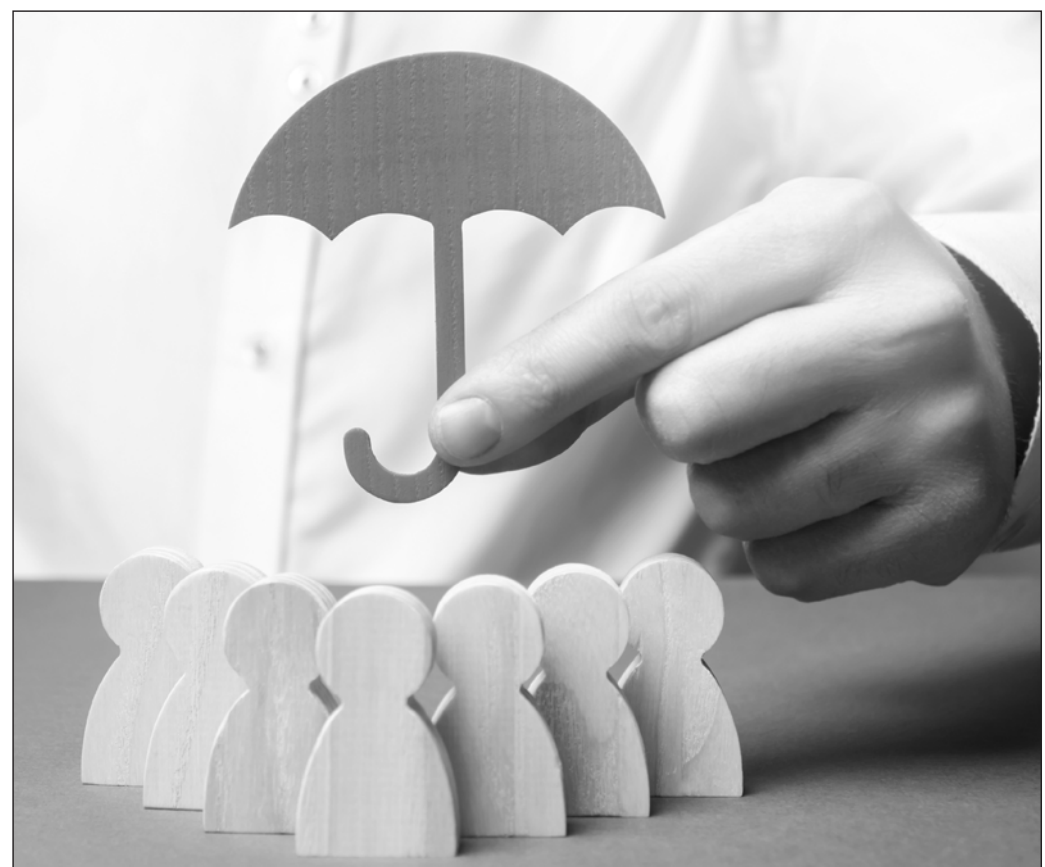
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THE SARATOGA SUN

INSURANCE | NATIONAL LIFE INSURANCE MONTH



September is National Life insurance Awareness Month. This is a time for you and your family to reflect on whether you have the right coverage for your financial future.

Life insurance can be an important part of your family's long-term financial planning. However, shopping for coverage can be intimidating. All life insurance policies have one thing in common; they're designed to pay money to the beneficiaries when you die. A beneficiary can be one or more individuals or even an organization. In most cases, policies are purchased by the person whose life is insured, but life insurance policies can be taken out by spouses or anyone that is able to prove they have an insurable interest in the person.

There are many different types of life insurance policies. However, they generally fall into two classes of life insurance: term and cash value. There are also separate "riders" that allow you to modify or add to your policy's benefits. Each individual's situation is different, therefore you should reach out to an agent that is licensed to sell policies in your state.

Here are some of the terms you will hear when discussing life insurance.

Term Life insurance: is a policy that is purchased for a period of time (term). The policy pays money to the named beneficiaries if the insured dies during the term. Term life insurance is intended to provide lower-cost coverage for a specific period. Term life policies may

include a provision that allows coverage to renew at the end of the term. However, those premiums may be higher than the original policy. Before you renew, ask what the premiums will be.

Cash Value life insurance: is a policy that you can keep for as long as you need it. These policies also have savings or investment features, which make it possible for policy owners to get money from the policy while they're still alive. Whole life, universal life and variable life are types of cash value policies.

Life insurance riders give you a choice to add coverage that isn't in your life insurance policy. Adding a rider will increase your premium. Some riders that may be added are:

Waiver of premium rider- you can stop paying your life insurance premium if you develop a covered illness or disability named in your rider. Also check if there is a wait time before the insurer waives the premiums after diagnosis.

Accidental death benefit rider will pay more than the death benefit if you die in an accident. Be sure to check how the rider defines an accident.

Guaranteed insurability rider lets you increase your death benefit at certain times in the future without a medical exam. How much is costs to increase the benefit will depend on your age and the amount of the increase, not your health or lifestyle.

Long-term care rider lets you use part of your death benefit to pay for long-term care expenses. There may be a limit on how much of the death benefit you can use. Also, you may be able to use the benefit only for certain types of long-term care expenses, such as a

nursing home or home health care.

Accelerated death benefit lets you take money from your death benefit if you're diagnosed with a terminal illness and expect to die soon. Be sure to check the rider to learn what terminal illnesses qualify and what the insurer requires.

Be sure to speak with your agent about each of these riders, and ask if there are any other riders to consider, to determine if they are needed for your situation.

Finally, it is possible that a loved one has passed away and you are not sure where to find their life insurance policies. The National Association of Insurance Commissioners has a free online tool that is available to anyone and is one of the ways the insurance department can help consumers get their entitled insurance benefits. The locator can be found at:

<https://eapps.naic.org/life-policy-locator/#/welcome>

The tool will ask you questions regarding the deceased's information. After you complete all required fields, you will submit your request. The request is stored in a secure, encrypted database where participating life insurance companies can access the information through a secure portal. You will receive a "Do Not Reply" email confirming your request. If a policy is found and you are the beneficiary, the life insurance company will contact you directly. If there is no policy, or you are not the beneficiary, you will not be contacted.

If you have questions or need assistance, please contact the Wyoming Department of Insurance at **307-777-7401**.

This public service announcement is presented and paid for by the insurance companies licensed to do business in Wyoming in cooperation with the Wyoming Insurance Department. For more information on the state's insurance companies, including financial information, visit the Insurance Department website's "Company Financial Information" section.



Wyoming Department of Insurance
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