



FUNDamentals

September 2012

The newsletter from your Wisconsin Health Fund
PO Box 601 Milwaukee WI 53201

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and Cancer Rights
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Remember to notify
WHF if you have a
change of address,
phone number, or
other insurance
coverage.

OUR MISSION

Enriching lives
through progressive
benefits,
compassionate care,
and exceptional
service.



Find the missing piece to your health care at our
17th Annual Health Fair!

Thursday, October 4th, 5pm - 7pm

and

Saturday, October 6th, 8am - 11:30am

at

Wisconsin Health Fund - 6200 West Bluemound Road, Milwaukee

Free - Free - Free - Free

Free admission & **Free** parking

Free Bone Density Screening & **Free** Cholesterol Level Screening &
Free Glucose Level Screening & **Free** Blood Pressure Checks &
Free Carotid Doppler Screening

Free juice or coffee & a **Free** cookie or two

Free advice and information on:

Cancer Information, Children's Health, Weight Loss, Arthritis, Men's Health,
Finances, Home Fire Safety, Women's Health, Senior Programs and so much more!

Speak with a WHF Dentist, Medical Staff, Nurse, Physicians and Pharmacist
all for FREE!

Why wouldn't you come?!

FLU SHOTS

WHF Members: Your \$10 or \$15 Co-pay

WHF Active Retirees: \$15

Medicare: Billed Directly

Non-members: \$25

The pneumonia vaccine will be available only to those who are 65 years and older.

We look forward to seeing you and as always a Hunger Task Force barrel will be
available for non-perishable food item donations!

WISCONSIN HEALTH FUND ON-SITE FACILITIES

Medical Center

We recognize with proper preventative care, health problems can often be identified earlier, managed more effectively and treated before they develop into more complicated debilitating illnesses.

Sometimes, out of-pocket costs can act as a barrier, keeping our members from seeking recommended screenings, counseling and immunizations.

To help remove some financial obstacles, WHF will begin providing, at no cost to you, routine physicals for you and members of your family at our on-site medical center located at 6200 West Bluemound Road in Milwaukee. This will include the office visit, lab and x-ray if necessary.

Also, future services, rendered on-site, related to certain chronic or pre-chronic conditions such as diabetes, high blood pressure and high cholesterol may be provided at no out of-pocket cost to you and your family.

Dental Center

By utilizing the WHF Dental Center, you are taking control of your dental care dollar. What is the advantage of using the WHF Dental Center vs. outside dental providers? On site benefits include FREE preventative and diagnostic services such as cleaning, x-rays and exams. Basic Restorative services are covered at 100%. No deductible applies to these procedures and there is no limit on the annual maximum benefit. New this year is our White Smiles for Life program. Patients who qualify for White Smiles for Life will receive custom made, professional take-home whitening trays and whitening gel. Just call 414-755-8325 to schedule your appointment.

Pharmacy

Your health is very important to us and our staff at WHF's Pharmacy is constantly thinking of ways to help you stay healthy by taking your medications, consistently, and saving you money. Your maximum co-pay on brand name or generic prescriptions at our Pharmacy is always less versus the maximum co-pay elsewhere. Cost savings is always a goal of WHF's Pharmacy and we understand the impact that brand name prescriptions have on your wallet. As you may be aware, Atorvastatin, the generic version of LIPITOR® which lowers blood cholesterol, became available in November of 2011. When you bring your LIPITOR® prescription to our pharmacy you can get the generic-equivalent Atorvastatin for a \$1 co-pay for a 30-day supply or \$3 co-pay for a 90-day supply! If you do not live close in proximity to the Pharmacy you will still reap the benefits when we ship your prescriptions to your home, work or school for FREE! Just call 1-800-527-2023.

Because the WHF Pharmacy tries their hardest to be accommodating for our members, we are offering another convenience for our patients. Now, all Sharps (syringes, blades or any medical device used to puncture or lacerate the skin) can be dropped off at our Pharmacy when brought in a large-mouthed, puncture-proof container such as a coffee can. We will properly dispose of the Sharps for you at no cost to you!

Your overall health and wellbeing is very important to us.

Please call us at 1-414-771-5600 to get more information on any of the services we offer at 6200 West Bluemound.

Women's Health and Cancer Rights

The Women's Health and Cancer Rights Act of 1998 requires the Fund to notify you, as a participant or beneficiary of the Wisconsin Health Fund Plan, of your rights related to benefits provided through the plan in connection with mastectomy. As a participant or beneficiary of Wisconsin Health Fund you have a right to coverage provided in a manner determined in consultation with your attending physician for: (a) all stages of reconstruction of the breast on which the mastectomy was performed; (b) surgery and reconstruction of the other breast to produce a symmetrical appearance; and (c) prostheses and treatment of physical complications of the mastectomy, including lymphedema.

These benefits are subject to the plan's regular deductible and co-insurance described in the Plan Document. For further details, refer to your Summary Plan Description (SPD).

Keep this notice for your records and call your Plan Administrator at Wisconsin Health Fund, (888)208-8808 for more information.

Can you find all the words in **ORANGE**?

Words can be forward, backwards, up, down and diagonal

E E E U S R C E S H R F T Z
 A O S S Y E U E P F H L K A
 E Z L E M H A O F T N E K S
 I T L V P C U A G D D S L N
 U A C E T A T N S M L T D T
 I T T N O E I C H A H L L E
 A D L T M T R R C N E U E E
 L F F E S E S A E S I D S R
 N Y C E E I R R T N U A R F
 N R T N L A D U I R U L S N
 N O I T A L L I R B I F A D
 T N I H I I O U F E L A T P
 G E R H S M R L P U Z Z L E
 D L C M C G N A M U R T T R

- 1) This year is WHF's **SEVENTEENTH** Annual Health Fair
- 2) The WHF Health Fair is completely **FREE**
- 3) The **TESTING** provided at the Health Fair is important for your overall health
- 4) **SCREENING** is a method of finding **DISEASES** in people who do not yet have any signs or **SYMPTOMS** of the disease being screened
- 5) September is **ATRIAL FIBRILLATION*** awareness month
- 6) **CHILDREN** and **ADULTS** should receive the **FLU** vaccination
- 7) **FUN** fact - John Spilsbury, a **TEACHER** in England, created the first jigsaw **PUZZLE** in 1767, for the purpose of teaching geography

Wordsearch answer key can be found on our website: www.whfund.org. Click on the September 2012 FUNDamental, answer key is the last page

* Atrial fibrillation is an irregular and often rapid heart rate that commonly causes poor blood flow to the body. During atrial fibrillation, the heart's two upper chambers (the atria) beat chaotically and irregularly — out of coordination with the two lower chambers (the ventricles) of the heart. Atrial fibrillation symptoms include heart palpitations, shortness of breath and weakness. Episodes of atrial fibrillation can come and go, or you may have chronic atrial fibrillation. Although atrial fibrillation itself usually isn't life-threatening, it is a serious medical condition that sometimes requires emergency treatment. It can lead to complications. Treatments for atrial fibrillation may include medications and other interventions to try to alter the heart's electrical system. Some people with atrial fibrillation have no symptoms and are unaware of their condition until it's discovered during a physical examination.

Welcome! Some new faces at WHF!

Jeanne M. - Charge Entry Clerk
 Megan L. - Pharmacy Technician
 Cornesha T. - Medical Assistant

Meghan B. - Staff Registered Nurse
 Suman S. - Data Base Specialist
 Wendy W. - Medical Receptionist

Erika G. - Medical Records
 Nita S. D.D.S. - Dentist
 Dawn W. - Medical Records

Summary Annual Report

This is a summary of the annual report for the Wisconsin Health Fund, (Employer Identification No. 39-1762582, Plan No. 501) for the period January 1, 2011 to December 31, 2011. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Wisconsin Health Fund has committed itself to pay medical, pharmaceutical, dental, vision, disability, and life insurance claims incurred under the terms of the plan.

Insurance Information

The plan had contracts with United Health Care Insurance Company, Principal Life Insurance Company, and Prudential Insurance Company of America to pay all life insurance, long-term disability, and accidental death and dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ended December 31, 2011 was \$142,739.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$41,520,175 as of December 31, 2011 compared to \$41,613,712 as of January 1, 2011. During the plan year the plan experienced a decrease in its net assets of \$93,537. This decrease includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year, or the cost of assets acquired during the year. During the plan year, the plan had total income of \$36,399,027. This income included employer contributions of \$30,927,275, employee contributions of \$1,640,674, realized gains of \$247,460 from the sale of assets and earnings from investments of (\$135,359). Plan expenses were \$36,492,564. These expenses included \$2,886,961 in administrative expenses and \$33,605,603 in benefits paid to participants and beneficiaries.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report;
2. Financial information and information on payments to service providers;
3. Assets held for investment;
4. Transactions in excess of 5 percent of the plan assets; and
5. Insurance information including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Mr. Michael S. Lovely, Executive Director, 6200 W. Bluemound Road, Milwaukee, WI 53213, (414) 771-5600. The charge to cover copying costs will be \$5.50 for the full report, or \$0.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan: 6200 W. Bluemound Road, Milwaukee, WI 53213, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: U.S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue, NW, Suite N-1513, Washington, D.C. 20210.

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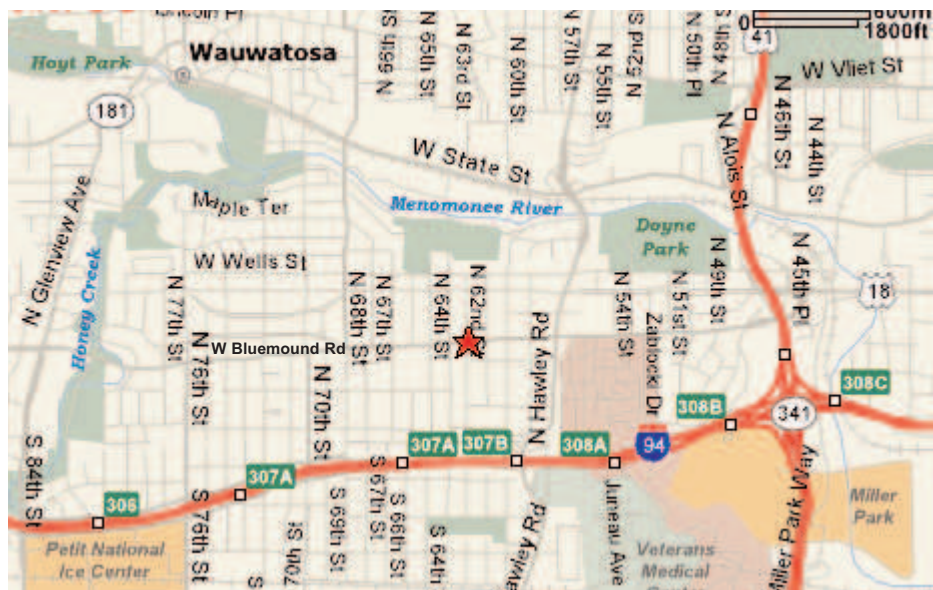
PO Box 601
Milwaukee, WI
53201

(414) 771-5600
or Toll-free
(800) 524-3538

WHF Customer
Service
(888) 208-8808

WHF On-line
www.whfund.org

Schedule a private tour by calling Director of Member Services Gail Stelmaszewski at (414) 479-3693
The WHF Medical Center is conveniently located at 6200 W. Bluemound Rd. in Milwaukee. Bluemound Rd. is one half mile north of I-94.



2012 Holiday Schedule

Thanksgiving - Thursday, November 22nd - Closed
Day after Thanksgiving - Friday, November 23rd -
Administration and Benefits Closed
Christmas Eve - Monday, December 24th - Closed at Noon
Christmas Day - Tuesday, December 25th - Closed
New Year's Eve - Monday, December 31st - Closed at Noon
New Year's Day - Tuesday, January 1st 2013 - Closed

Wordsearch Answer Key

EEEEUSRCESHRFTZ
AOSSYEUEPFHLKA
EZLEMHAOFTNEKS
ITLVPCUAGDDSLN
UACETATNSMLTDT
ITTNOEICHALLÉ
ADLTMTRRCNEUEE
LFFESESAESIDSR
NYCEEIRRRTNUARF
NRTNLADUIRULSN
NOITALLIRBIFAD
TNIHIOUFELATP
GERHSMRLPUZZLE
DLCMCGNAMURTTTR

ADULTS
ATRIAL
CHILDREN
DISEASES
FIBRILLATION
FLU
FREE
FUN
SCREENING
SEVENTEENTH
SYMPTOMS
TEACHER
TESTING
PUZZLE