



FUNDamentals

September 2013

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

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Out-of-Pocket
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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.



Please Join Us At Our 18th Annual Health Fair!

Thursday, October 3th, 5pm - 7pm
and
Saturday, October 5th, 8am - 11:00am
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:

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 and WHF Active Retiree's: **Free**

If not a WHF member or on Medicare, simply bring your
insurance card and we will bill them on your behalf.

No Insurance? No Problem!: \$25.



A high dose flu vaccine will be available to those 65 and older.
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!

Please remember to wear a short sleeve shirt for any shots or testing you may want done

WHF CAN HELP YOU REDUCE YOUR OUT-OF-POCKET COSTS

Wisconsin Health Fund (WHF) understands that in today's challenging economic times all of our members and their families are looking for every way possible to reduce costs in their family budget.

WHF wants to help you save money and reduce your out-of-pocket costs for the services you receive not only at our Medical Center, Dental Center and Pharmacy, but also for services you receive outside of the WHF facilities.

WHF has a Referral Department whose staff can direct you to the highest quality, lowest cost providers for diagnostic testing, specialty physicians and services. WHF has done the cost comparison shopping and price negotiating for you. We are able to pass on our specialty pricing to all of our members regardless of whether or not you use the WHF facilities.

Call us first. By calling our Referral Department prior to receiving diagnostic testing or specialty services, we can begin the necessary referral paperwork and help you obtain discounted pricing. All testing requires a written order from your physician. Some of the discounts are so deep that you may be able to receive services for the price of your WHF Clinic co-pay.

The only way to get the preferred pricing on the services listed below and others is to call the **WHF Referral Department** at **414-755-8313** and have them refer you to the proper provider.

Your lowest copay is available
ONLY at
Wisconsin Health Fund



To fill prescriptions:

-Call the pharmacy at
(414) 771-5606

-Doctor ONLY can fax
prescription to (414) 774-2987

-Mail or take prescription
in to pharmacy at

6118 West Bluemound Road
Milwaukee, WI 53213

By request - pharmacy can mail
all prescriptions

Join Our New Online Dental Community!!

Here are some of the benefits of signing up:

Manage your Appointments Online: Receive appointment reminders and confirm upcoming appointments via Email or SMS text or both.

Request appointments online any time day or night.

Promotions and Referrals Digitized: Receive exclusive specials and promotions digitally.

Refer friends and family with just one click.

Surveys and Reviews Online: Let us know online how we can serve you better with post-appointment surveys.

Submit a public web review and rate our practice.

We strive to provide a superior experience and encourage you to provide your email and/or cell phone number to take advantage of this new and exciting program. Help us go green by taking advantage of this program!

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 BLUE?

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

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

- 1) This year is WHF's **EIGHTEENTH** 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) October is **DOWN SYNDROME*** awareness month
- 6) Children and adults should receive the flu **VACCINATION**
- 7) Fun fact - In 1816, René Laennec, a French **PHYSICIAN**, rolled up a sheet of paper into a tube and pressed it against the patient's **HEART**. As he suspected, it allowed him to hear her heart much better. After years of development, the modern **STETHOSCOPE** was finally invented in 1851.

Wordsearch answer key can be found on our website: www.whfund.org. Click on the September 2013 FUNDamental, answer key is the last page

* In every cell in the human body there is a nucleus, where genetic material is stored in genes. Genes carry the codes responsible for all of our inherited traits and are grouped along rod-like structures called chromosomes. Typically, the nucleus of each cell contains 23 pairs of chromosomes, half of which are inherited from each parent. Down syndrome occurs when an individual has a full or partial extra copy of chromosome 21. This additional genetic material alters the course of development and causes the characteristics associated with Down syndrome. A few of the common physical traits of Down syndrome are low muscle tone, small stature, an upward slant to the eyes, and a single deep crease across the center of the palm - although each person with Down syndrome is a unique individual and may possess these characteristics to different degrees, or not at all.

Annual Open Enrollment

Each year you are asked to review your health and welfare benefits to see if they continue to meet your needs for the upcoming year. You may add or delete dependents without a "qualifying event". The member can make these changes during the month of November, any changes made become effective the first billing cycle of 2014

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, 2012 to December 31, 2012. 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 Principal Life Insurance Company and The Hartford 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, 2012 was \$107,381.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$42,389,968 as of December 31, 2012 compared to \$41,520,175 as of January 1, 2012. During the plan year the plan experienced an increase in its net assets of \$869,793. This increase 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 \$41,282,664. This income included employer contributions of \$32,124,079, employee contributions of \$1,422,724, realized gains of \$558,579 from the sale of assets and earnings from investments of \$2,822,659. Plan expenses were \$40,412,871. These expenses included \$2,737,004 in administrative expenses and \$37,675,867 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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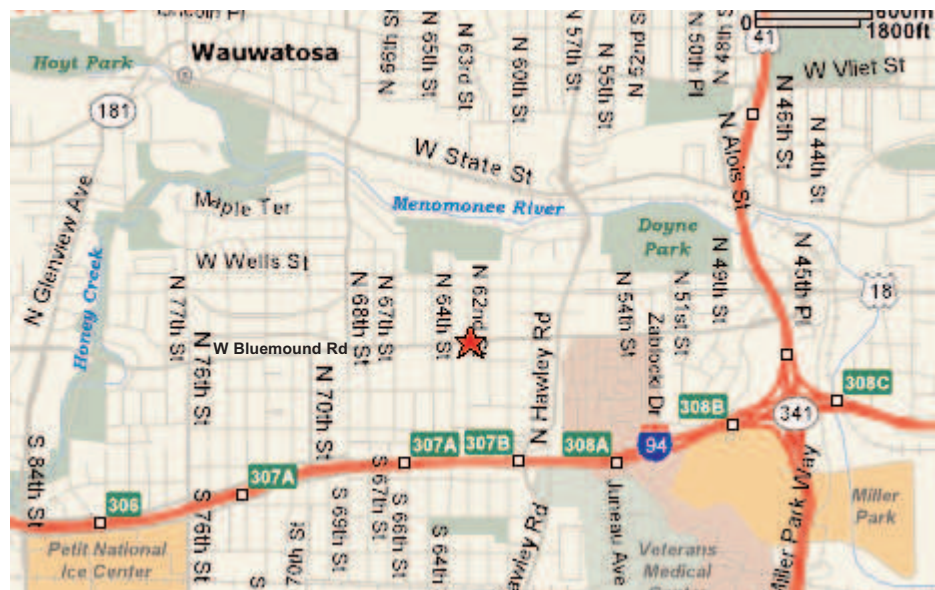
PO Box 601
Milwaukee, WI
53201

(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.



2013 Holiday Schedule

Thanksgiving - Thursday, November 28th - Closed
Day after Thanksgiving - Friday, November 29th -
Administration and Benefits Closed
Christmas Eve - Tuesday, December 24th - Closed at Noon
Christmas Day - Wednesday, December 25th - Closed
New Year's Eve - Tuesday, December 31st - Closed at Noon
New Year's Day - Wednesday, January 1st 2014 - Closed

Wordsearch Answer Key

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

DOWN
EIGHTEENTH
FAIR
FREE
HEALTH
HEART
PHYSICIAN
SIGNS
STETHOSCOPE
SYNDROME
VACCINATION