



FUNDamentals

April 2005

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

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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.

More for Wisconsin Health Fund Members

In a time when benefit reductions are all too common WHF has been able to bring it's members benefit enhancements, and in the same breath, gain back some of it's financial strength.

The Fund has committed itself to delivering maximum benefits for your health care dollar. Over the last year and a half the Fund has found several creative ways to enhance your benefits, saving you and the Fund money, a winning combination. Many members have realized significant savings by utilizing their program enhancements. Take a look at the following list to see examples of the many advantages of being a member of this health fund.

- 01-01-04 Pharmacy plan deductible was removed
- 01-01-04 Preventative, diagnostic and basic restorative care is free when rendered in the Fund's Dental Center
- 01-01-04 Dental plan deductible and plan maximum on major restorative services provided on-site was removed
- 08-15-04 Contracts with Dental Associates in Kenosha, Green Bay, Appleton, and Fond du Lac provide almost identical dental benefits for those members who are not able to access the Fund's Dental Center
- 01-01-05 Introduced \$30 DAILY co-pay to retirees for medical services provided at the Fund's Medical Center
- 03-01-05 Vision benefits enhanced through Wisconsin Vision by increasing frame value coverage resulting in an expanded selection by 100 frames or free tinting on lenses
- 05-01-05 CT and MRI services for as little as the member's clinic co-pay with a Fund referral (Please see article on page 2 in this issue of Fundamentals)

Along with these enhancements your health fund has strengthened itself financially. While some health funds have disappeared or merged with other funds, WHF's reserves have grown substantially over the last few years.

Your Trustees are committed to maintaining a solvent fund that delivers a superior level of benefits. WHF's sound business plan and committed staff coupled with savvy and educated membership will continue to result in forward progress for your health fund for years to come.

What?! MRI and CT Imaging Services for Just My Clinic Co-pay?

That's right! WHF has negotiated aggressive contracts with two area-imaging centers. The prices are so good for this health fund that our members can get the services for just their co-pay avoiding their deductible and co-insurance. Typically, imaging services can run hundreds or even thousands of dollars, soon retirees and active members can receive these services for as little as their plan's co-pay. **This exciting new benefit will be available to our members May 1st of this year!**

To take advantage of these savings you must call the Medical Center for a referral at (414)771-5600 ext. 540, we will direct you to the proper facility based on your imaging needs.

Please keep in mind, for tests that cannot be scheduled with these contracted providers, services will not be available for your plan co-pay.

If you have any questions on how to take advantage of these contracted rates or for those of you that have not yet used the on-site facilities, ask how we can save you money by calling customer service at (888)208-8808.



The school year is just coming to an end, please, remember to schedule your children's school physical and dental appointments ahead of time.

Each time a claim is paid on your behalf you will receive an Explanation of Benefits (E.O.B.) describing how your benefits were applied to charges.

Please review the E.O.B. as soon as possible by matching it with any statements received from the provider.

This simple step will ensure your ability to respond in a timely manner to any potential billing errors.

Members Take Full Advantage of Quality and Savings On-site

As more of the membership becomes aware of what is available, more are utilizing the Fund's on-site Medical, Pharmacy, and Dental Clinic. Since January 1st of this year, the Medical Center has had over 6,000 patient visits, the Pharmacy has filled over 16,000 prescriptions and Dental has had over 2,269 patient visits.

With the introduction of the \$30 daily co-pay for retirees, their patient visit count is up over 15% year to date. They are receiving the care they need at an affordable price.

The Medical Center, with over 22 specialty physicians and 14 primary care physicians, delivers care at an affordable DAILY co-pay. Our members are continuing to realize the savings passed directly to them by our Pharmacy. Our Active Members enjoy free preventative, diagnostic and basic restorative dental services, saving our membership hundreds of dollars annually.

Please call us to see how we can save you money by using the on-site facilities. Gail Stelmaszewski, Director of Member Services, will be happy to address any questions you may have. She can be reached directly at (414)479-3693.

Woman'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-payment 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.

Step Up To Better Health

WHF is offering a FREE program to our patients called the 10,000 Step Program
Classes will be instructed by Susan Maxwell, R.N., C.D.E.

Learn how to increase your motivation and physical activity by using a pedometer to count the number of steps you take each day. The information meeting will be held on Tuesday, April 19, 2005 at 6:00pm. At this meeting you will receive a free pedometer, a step log to record daily steps, and tips on how to increase the number of steps you take each day.

We will then meet the following **Tuesdays** of every month at 6:00pm:

May 17, 2005	June 21, 2005	July 19, 2005
August 16, 2005	September 20, 2005	October 18, 2005

Some of the benefits of participating in this program include:

Reduce diabetes risk 58% if you are less than 60 years old * Reduce diabetes risk 71% if you are over 60 years old * Lower risk of heart disease by 61% * Reduce risk of colon and breast cancer * Increase metabolism/burn calories * Lower risk for alzheimer's * Reduce cholesterol * Increase energy level * Reduce blood pressure * Reduce stress * Lower risk of osteoporosis * Reduce risk of arthritis

Please sign up at the Front Desk - Hope to see you there!

WHF Clinic Physicians by Speciality

Family Practice

John Borkovec, M.D.
Donald Nimmer, M.D.

Pediatrics

Lori Ann Falci, M.D.
Gary Nordyke, M.D.
Rosanna Carpita-Elmer, M.D.

ENT

Douglas Wermuth, M.D.

Podiatry

Kevin Broaddrick, D.P.M.

Diabetes Educator

Susan Maxwell, R.D., C.D.E.

Internal Medicine

Mohammad Fareed, M.D.
Oscar Toledo, M.D.
Gregory Topetzes, M.D.
Robert Madden, M.D.
Curtis Fowler, M.D.
Abdul Hafeez, M.D.
Sharon Doss, M.D.
Kalpana Dixit, M.D.
Ismail Quryshi, M.D.

Chiropractic

Tim Kostusak, D.C.
Philip Repetti, D.C.

Dietician

Ann Markuson, R.D., C.D., C.D.E.

Ob/Gyn

Gary Fait, M.D.
Cindy Palabrica, M.D.

Orthopedic Surgery

James Langenkamp, M.D.
David Kornreich, D.O.

Neurology

Joanna Galezowska, M.D.
Denis Nathan, M.D.

Urology

J.Patrick Walsh, M.D.
C.J. Walsh, M.D.

Cardiology

David Engle, M.D.

Endocrinology

David Nevin, M.D.

General Surgery

Joseph Battista, M.D.
Robert Haushalter, M.D.

Gastroenterology

Milwaukee GI Specialists

Dermatology

Bradley Straka, M.D.

Wisconsin
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Milwaukee, WI
53201

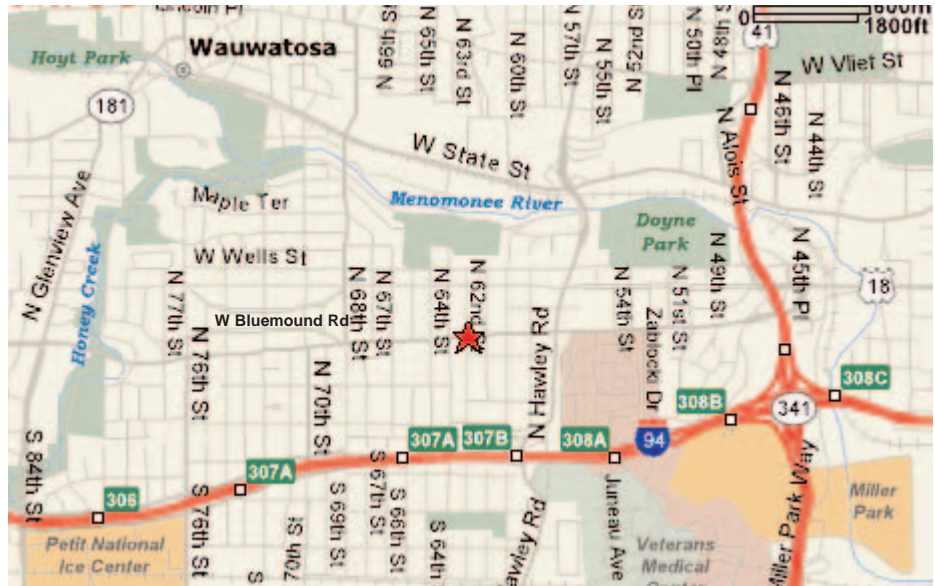
(414) 771-5600
or Toll-free
(800) 524-3538

WHF Customer
Service
(888) 208-8808

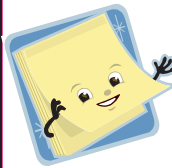
WHF On-line
www.whfund.org

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.*



WHF Holiday Schedule



May 30th (Monday), closed for Memorial Day
July 4th (Monday), closed for Independence Day
September 5th (Monday), closed for Labor Day
November 24th (Thursday), closed for Thanksgiving
November 25th (Friday), closed for Administration Staff only
December 23rd (Friday), closed at noon for Christmas Eve
December 26th (Monday), closed for Christmas Day
December 30th (Friday), closed at noon for New Year's Eve
January 2nd (Monday), closed for New Year's Day