



FUNDamentals

October 2005

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

More Services for
your Co-Pay
Page 2

New Providers at
WHF Clinic
Page 2

New Service at
WHF Pharmacy
Page 3

WHF Summary
Annual Report
ERISA Notice
Page 3

WHF Employee sees
Hurricane Katrina's
Destruction
Page 4 and 5

Holiday Schedule
Page 6

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.

WHF'S 10TH ANNUAL HEALTH FAIR

WHF invites you and your family and friends to attend the 10th Annual Health Fair Thursday, November 10th and Saturday, November 12th at the WHF Health Center, 6200 W. Bluemound Road in Milwaukee.

WHF staff and physicians will be joined by many health-related organizations to provide you with medical and dental information. Blood pressure checks, lung function testing and foot evaluations will be available. Diabetic, cholesterol, and other screenings will be offered to help evaluate and understand the risks for development of certain diseases. Random cholesterol screenings, which do not require fasting, will take place on Thursday. A more extensive cholesterol test (lipid panel) will be done on Saturday; this test requires a 12-hour fast prior to testing.

Flu shots will be given both days to people 18 years and older. Active members will be charged their co-pay of \$10.00 or \$15.00, active retirees \$15.00, and non-members or Medicare \$20.00. WHF will bill Medicare directly.

The Health Fair is open to all and there is no admission fee. It takes place from 5:00 p.m. to 7:15 p.m. on Thursday and from 8:00 a.m. to 11:45 a.m. on Saturday.

**FOR QUESTIONS REGARDING THE PEDIATRIC FLU SHOT
PLEASE CALL (414) 771-5600**



WHF employee's first hand account of volunteering after Hurricane Katrina, see page 4 and 5

WHF Annual Food Drive November 7th - November 16th

Please bring in a non-perishable food item to donate to the Hunger Task Force. Items can be brought to the Health Fair or any time you visit the WHF Dental, Medical, Pharmacy or Benefits Departments during the Food Drive.

**WHF Welcomes
Silgan Containers, Inc.!**

**GREAT NEWS FOR MEMBERS!!
MORE SERVICES OFFERED FOR YOUR CO-PAY**

WHF is excited to announce that we have recently contracted with additional providers that will now allow you to not only receive CT and MRI services for only your plan co-pay, but also NUCLEAR MEDICINE SCANNING, BONE DENSITY TESTING, AND PET/CT SCANS. The negotiated prices are so good on the services listed that you can get these tests for just your co-pay, avoiding deductible and co-insurance. With the cost of many of these services being in the hundreds or even thousands of dollars, you will see huge savings in your out-of-pocket costs.

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

For those of you that have not yet used the on-site facilities or have questions on how to take advantage of these contracted rates call customer service at (888) 208-8808.

Reminder!!

Open Enrollment is during the month of November.
Changes become effective the first week in January.
Please contact the Eligibility Department with any questions at (414) 771-5600 or (800) 524-3538.

NEW PROVIDERS AT THE WHF CLINIC!

WHF is excited to announce the addition of the following new providers:

Thomas Shimshak, M.D. Cardiology

Syed Hussaini, M.D. Pain Management

Kristina Kleven, M.D. Dermatology

Bruce Sun, C.M.T. Massage Therapy

James Russell, M.D. Dermatology

Jack Wusler, C.M.T. Massage Therapy

Jason Guerrero, D.D.S. Dentist

The introduction of Pain Management represents an expansion of the specialties offered at the WHF clinic. You will now have these services available for the same inexpensive co-pays you've become accustomed to for all clinic services. Cardiology, Dermatology, and Dental providers have been added to improve access. Although Massage Therapy is not a covered benefit, two therapists have been added to enhance the variety of care available. We encourage you to contact WHF to schedule an appointment with any of these quality providers and take advantage of the exceptional care available at your WHF clinic.

A NEW SERVICE FOR MEMBERS WHO USE THE WHF PHARMACY.

To better serve you, a reminder to contact your physician's office in a timely manner will be included with your last refill. This gives your physician ample time to review your medication and make any necessary changes. The pharmacy will be unable to renew your prescription without proper authorization. Waiting too long, may delay your refill. We hope this will make the refill process easier.

We look forward to serving all of your medication needs.

WHF Pharmacy: (414) 771-5606 or (800) 527-2023

WHF Medical Center Physician refill request: (414) 771-5600 Ext. 540

Did you know??

You can take advantage of WHF's on-site reduced co-pays without leaving the house? The WHF Pharmacy can mail your prescriptions to you and there is no mailing fee. To find out how, call the Pharmacy at (414) 771-5606 or (800) 527-2023.

SUMMARY ANNUAL REPORT FOR WISCONSIN HEALTH FUND

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, 2004 to December 31, 2004. 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, dental, optical, disability, and life insurance claims incurred under the terms of the plan.

Insurance Information

The plan has a contract with the Metropolitan Life Insurance Company to pay all life insurance claims incurred under the terms of the plan. The total premiums paid for the plan year ended December 31, 2004 was \$338,686.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$17,529,360 as of December 31, 2004 compared to \$10,542,243 as of January 1, 2004. During the plan year the plan experienced an increase in its net assets of \$6,987,117. 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 \$41,293,652. This income included employer and participant contributions of \$37,521,263, sales of drugs of \$1,590,171, administrative charges of \$629,135, other income of \$1,248,718, and earnings from investments of \$304,365.

Plan expenses were \$34,306,535. These expenses included \$2,457,073 in administrative expenses and \$31,849,462 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. Assets held for investment;
3. Fiduciary information, including non-exempt transactions between the plan and parties-in-interest (that is, persons who have certain relationships with the plan);
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 who is the 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.



Wisconsin Health Fund's Field Relations Coordinator Teresa Mealey has been a volunteer with the American Red Cross for 3 years now. In 33 weeks of being on call she has assisted with 111 fires, gas leaks, and emergency shelters in Milwaukee alone, helped at the flooding in Randolph/Beaver Dam in June of 2004 and the Watertown Tire Fire in July of 2005. In February of this year she signed up and completed all the necessary training for National Disaster Services. She spent a month in Louisiana assisting with recovery efforts in the aftermath of Hurricane Katrina. Following is her story.

On August 31st, I received a call requesting me to deploy with the American Red Cross (ARC) and was on a flight to Houston, Texas by noon the next day. Our debriefing on the morning of September 2nd reminded us one more time of the hardship we would personally be going through (extreme heat, lack of food/water, shelter/transportation limitations, poor working conditions, and extreme emotional stress) and was our last chance to decide to return home. Groups of 3-4 are assigned cars to drive to the temporary Louisiana headquarters for our particular disaster assignment, currently set up at the Electrical Workers Local Union 995 hall in Baton Rouge, about 5 hours away. We are required to always wear our ARC ID badges and as a result receive countless expressions of appreciation as we stop at places along our route. At headquarters we learn that Baton Rouge has more than doubled in population due to all the evacuees; power has not been restored to all areas, and to watch for poisonous snakes and alligators. We spend the night on cots in a church and have limited power supplied by a portable generator.

On the morning of September 3rd, three of us are assigned to report to the Local ARC headquarters in Shreveport, LA, about 4½ hours away. When we arrive we learn they are expecting several hundred more evacuees from New Orleans and need to set up a shelter at the CenturyTel Arena in nearby Bossier, LA. During the next few days our shelter grows to more than 900 evacuees, hundreds of local volunteers, Bossier City Marshals, Police, Firefighters, EMTs, and a handful of us trained ARC National Volunteers. We are working 19-22 hours per day. The stories of survival and loss are heartbreaking. There were so many I will never forget. One night I sat outside with a woman sorting through three trash bags, containing everything she now owned, to throw out everything destroyed by the floodwater. When she finished all she had left was a Rubbermaid container and a little suitcase. She shared stories of the items she grabbed and how she got her blind husband out with water up to her chest. Many tears are shed, but so is laughter. Strong friendships are formed instantly. There is lots of stress and frustration, but the majority of people are extremely grateful. The evacuees actually start becoming concerned about us, asking when is the last time you slept or ate. Witnessing families reunite, being introduced as their friend, the hugs, and thank yous from both children and adults make everything worthwhile. As more National ARC Volunteers arrive my days slow to 14-18 hours per day.

On September 12th, with about 200 evacuees, 50 local volunteers, and 10 police officers remaining, we announce we are combining with Hirsch Coliseum shelter in Shreveport, LA and will relocate to that facility. This is a hard announcement to make since everyone finally feels at home and many become angry. The day is spent preparing for the move and saying good-bye to evacuees that have found alternative places to stay and a lot of local volunteers that will not be working at Hirsch.

On September 13th the move goes relatively smooth, but is extremely emotional for all. After only 11 hours I need to stop for the day. Amazing how two shelters can be completely different. Hirsch has had some problems, but not as bad as the rumors suggest. They have an older facility in a rougher part of town. The military is there mainly just for presence. The LSU shelter is also closing; just Hirsch will remain open, with roughly 500 people. By combining shelters and staff, we now have enough National volunteers to establish a schedule; mine will be 8-4pm.

By the morning of September 15th I had made the decision to file for a transfer, I want to go where help is needed even more, where staff is working the longer hours and may need a break. I had also heard they were in desperate need for certified Emergency Response Vehicle (ERV) drivers and I have my certification.

The morning of the 16th I complete my transfer paperwork and drive back to Baton Rouge headquarters. Before I even complete registering, I am immediately assigned to an ERV for a new operation just being set up.

Within a few hours they have the 4 ERV drivers they need. We are given directions to a church shelter and told to get dinner and some sleep - we are going to need it. We are going to be part of the first ARC group allowed into New Orleans.



On September 18th, after a day of preparing, we line up for our 47-vehicle police escorted convoy to New Orleans. Once there we will split into two already established teams. As we get closer we start seeing more and more damage. Storage facilities with no roofs, steel poles twisted, trees down, boats tied off to the freeway. Our shelter is in a community center. The house across the street has been blown about 30 feet from its concrete front steps, siding torn off, but the roof and front door are intact. Seeing the lost animals is extremely sad, we have to use caution, as many are sick or injured; we are working with animal shelters to pick them up. We are a food and bulk distribution site (water, cleaning supplies, diapers). The National Guard is with us 24 hours a day, I am getting used to their M-16 rifles.



In the afternoon of the 19th we are able to serve 2,500 hot meals. On the 20th we only have cold sandwiches, some of the problems with supplies are due to Hurricane Rita and where it might make landfall. It is very hot, with high humidity, the heat index is reaching 107 and we attempt to keep cool by draining water from coolers and wrapping the wet towels around our necks. The first night we are shuttled to a very run down middle school to shower. It's hard to believe the school is still in use. On the drive over we see a lot more of the damage, seeing it on the news is nothing compared to seeing it in person. The next couple of nights we go to "tent city", which is set up for disaster relief workers only. They have an 18-wheeler set up with showers. There are also a few trailers where hot meals are being served.

We are called into a meeting on the 21st and are given one hour to pack up and evacuate for Hurricane Rita. We spend four nights in Baton Rouge riding out the storm and waiting for the OK to return to New Orleans. Two nights at one shelter and two at another, these are shelters strictly for ARC Volunteers. Cots are pretty much lined up right next to each other and we have very little food. The majority of vehicles we drive are not allowed off the premises until the storm is over, leaving about 15 rental cars for about 140 of us. People take turns running a shuttle service and making food runs. On the 23rd the brunt of the storm hits, we are under tornado, hurricane, flood, and tropical storms warnings. We lose power and experience some flooding. A window breaks about 20 feet above us and we do our best to cover it with duct tape. Some looting is reported and we are all instructed not to take our ID badges off for any reason. Emergency plans are established and run through. Head counts are done for the night and we are put on complete lock down, we cannot even step outside the building. After an hour or so the lock down is lifted, but no vehicles can leave and there is no place to go anyway. Many of us sit outside and watch the storm. Through the night we take in water from under the doors due to the force of the rain. We had a few leaks in the roof and some branches down around the property, but that is about the extent of our damage, we are very lucky. Some homes around us have had trees fall on them and larger trees are down around us. We pass the time by talking, playing cards, reading, inspecting vehicles, getting last minute supplies, adjusting plans, and rebuilding our team. About 10 from our team of 40 to 45 are not asked to return due to the heat and extreme manual labor required for our project.

Finally on the 25th we are cleared to return, but it's too late in the day. We will not have a police escort this time so each team will send out three separate convoys. Mine is set to leave at 6am the 26th. We return to the same community center for our shelter, fortunately the only damage is an air conditioning unit knocked over on the roof. This time we don't have round-the-clock military patrol due to many being deployed to help in Texas, but we really haven't had any safety issues. We are incredibly busy, but have an amazing team. We are starting to serve hot meals again and have been given the OK to take the ERVs into surrounding neighborhoods. Going house to house really drives home the devastation and we haven't even been into the harder hit areas. I am scheduled to leave the 30th at 1pm and I notice a feeling of sadness starting. The morning of my flight I spend my time saying good-bye and doing paperwork. The good-byes are extremely hard and lots of tears are shed, we've become an instant family. Not only are we there for the victims, but also for each other - we have watched out for each other and laughed and cried with each other. A person from Federal Emergency Management Agency (FEMA) offered to drive me to the airport. I thought I had seen a lot of the damage until that point - cars crushed, water lines on homes and cars, the orange fluorescent paint Search and Rescue teams used to mark the homes and cars, brick walls collapsed from the storm... The city is still pretty vacant. Sitting at the airport I had a very wide variety of feelings. Being so busy you really don't have time to stop and think. With so many needing help you almost feel like you are abandoning them, that so much more needs to be



done. You miss home and know that other volunteers will help them, but that doesn't making leaving any easier.

Wisconsin
Health Fund
FUNDamentals

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53201

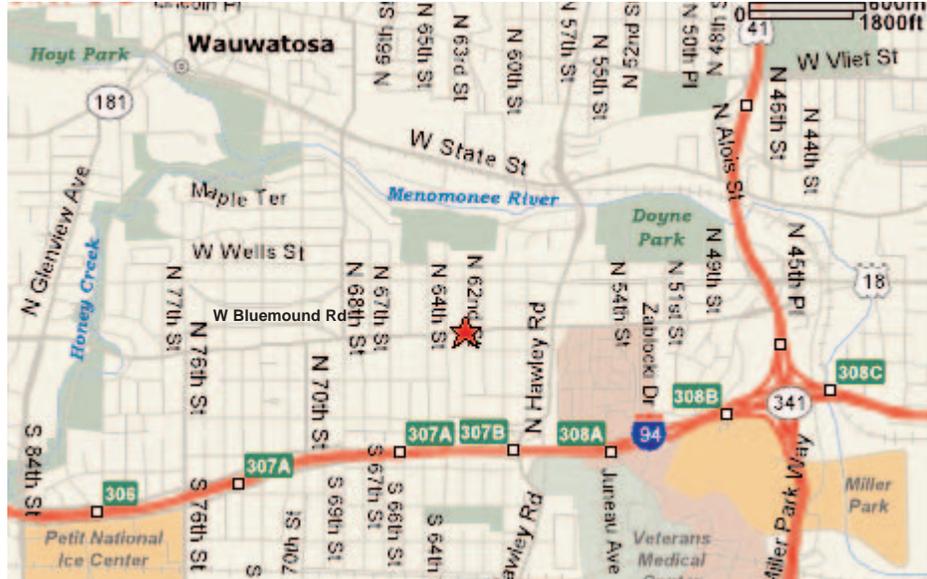
(414) 771-5600
or Toll-free
(800) 524-3538

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

- November 24th (Thursday), closed for Thanksgiving
- November 25th (Friday), closed for Administration Staff only
- December 23rd (Friday), closed at noon for Christmas Eve
- December 24th (Saturday), Pharmacy closed
- December 26th (Monday), closed for Christmas Day
- December 30th (Friday), closed at noon for New Year's Eve
- December 31st (Saturday), Pharmacy closed
- January 2nd (Monday), closed for New Year's Day