



FUNDamentals

October 2006

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.

WHF 11TH ANNUAL HEALTH FAIR

WHF invites you and your family and friends to attend the 11th Annual Health Fair Thursday, November 2nd and Saturday, November 4th at WHF Health Center, 6200 W. Bluemound Road in Milwaukee.

WHF staff and physicians will be joined by a variety of health related organizations. Medical and dental information as well as screenings will be provided to help evaluate and understand the risks for developing 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 noon on Saturday.

See below for information about our Pediatric Flu Shot Days.

Please bring any non-perishable food items you can spare for our food drive.

WHF PEDIATRIC FLU SHOT DAYS

It is now being recommended by the Center for Disease Control (CDC) that all children receive the flu vaccine.

WHO: Pediatric patients aged 6 months thru 17 years with no allergy to eggs
WHEN: TUESDAY OCTOBER 17th, 2006 from 4:00 TO 6:00 P.M. (Due to shipping delays by manufactures, we have not yet received vaccine for children aged 6 months up to 4 years - please call ahead to check availability) and TUESDAY, NOVEMBER 14th, 2006 from 4:00 TO 6:00 P.M.
No appointment needed for either date.

Pediatric patients who are aged 6 months to 8 years, who have NEVER had a flu shot require 2 doses. Plan to attend both Flu Shot Days to ensure proper immunity. These two shots must be 4 weeks apart.**

COST: Co-pay for active WHF Insurance, \$20.00 for non-members.
**For a child who requires two doses there will be a charge for each injection.
WHERE: WHF Medical & Dental Center, 2nd Floor (Medical Center) 414-771-5600

PEDIATRIC FLU SHOTS WILL **NOT** BE AVAILABLE AT THE HEALTH FAIR.

EMERGENCY ROOM VERSUS URGENT CARE

When your life may be at risk, or you have a sudden or severe pain, you have no choice - call 911 or go to the nearest emergency facility. However, when the situation is less severe, you may have choices that can be more convenient and save you money.

What is an Emergency?

Emergency care is care that is needed right away. An emergency is a serious medical condition or symptom (including severe pain) caused by an injury or sickness, or mental illness, which arises suddenly and that you believe, without immediate care and treatment that your life is in jeopardy, under these circumstances, it is necessary to call 911 or go to the emergency room. Emergency Rooms can be expensive to maintain, as they are fully equipped to manage catastrophic illnesses and injuries and are staffed with a variety of highly skilled physicians with specialty training, who are available and prepared to diagnose and treat every kind of tragic situation. Frequently, the cost that is associated with the advanced technology and electronics that is required to treat the worse case scenarios gets passed on to you, the patient. When less emergent medical treatment is sought, there are often less expensive and more convenient options available depending on the severity of the medical condition. For many medical situations, contacting your Primary Care Physician or going to an Urgent Care or Walk-In Clinic is often a better solution. If it is not an emergency, it is best to contact your Primary Care Physician's After-Hours or Night-Call service so you can be better directed as to whether to seek treatment at a Urgent Care facility or if your medical issue can wait until the next day or two for a scheduled appointment. Your Primary Care Physician knows you and your health history personally and going through your own physician is the number one way to best utilize your health care dollars. People often think of going to the Emergency Department when an illness or injury arises because it is perceived to be convenient and open 24 hours a day, as a result, patients with minor or non life-threatening illnesses often have to wait a long time for care while other more seriously injured patients are evaluated. Urgent Care/Walk-In facilities are staffed with medical professionals and equipment designed specifically to treat non-emergencies. The care at an Urgent Care/Walk-In clinic is comparable and hours are often extended to accommodate evenings and weekends with less-invasive equipment being needed at-hand. Overhead costs are generally less, which generally means your out-of-pocket costs are less. The guide below outlines some examples of when to go to an emergency room and when an urgent care is better.

Emergency Room:

- Signs of a heart attack
- Signs of stroke
- Severe shortness of breath
- Bleeding that won't stop
- Poisoning
- Suicidal or homicidal feelings

Urgent Care:

- Minor lacerations
- Sprains, strains, or deep bruises
- Ear infections
- Cold, sore throats, coughs and congestion
- Fever or flu symptoms
- Diarrhea

Open Enrollment

Is during the month of November. Changes become effective the first week in January.

Full-Time Student Forms

Full-Time Student Certificate of Eligibility needs to be completed for dependents age 19-25 to verify that your child is a full-time student.

Insurance ID Cards

Carry your medical identification card(s) with you at all times. Providers will make a copy at the time of your appointment.

If you haven't received a current WHF insurance card or have any questions regarding these reminders please contact WHF Customer Service at 1-888-208-8808.

Appointment Cancellations

Our goal at Wisconsin Health Fund ("WHF") is to provide you and your family with high quality care in the most affordable manner possible. A big part of that is accomplished through the efficient use of our on-site facilities. Last minute appointment cancellations or a failure to appear for scheduled appointments represents wasted resources for all WHF members. It is difficult to fill openings with patients in need of treatment without sufficient notice. We understand that it sometimes becomes necessary to cancel previously made appointments. However, we ask that you make every effort to notify the Medical or Dental Centers as soon as possible. By working together we can continue delivering exceptional value for your healthcare dollars.

Women's Health and Cancer Rights

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.

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 a mastectomy. As a participant or beneficiary of Wisconsin Health Fund you have a right to coverage to be 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-pay described in your plan document. For further details, refer to your SPD. Keep this notice for your records and call your Plan Administrator, Wisconsin Health Fund, at (888)208-8808 for more information.

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, 2005 to December 31, 2005. 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 United Health Care Insurance Company and 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, 2005 was \$279,899.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$25,356,571 as of December 31, 2005 compared to \$17,529,360 as of January 1, 2005. During the plan year the plan experienced an increase in its net assets of \$7,827,211. 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 \$43,206,114. This income included employer and participant contributions of \$38,858,000, sales of drugs of \$1,633,063, administrative charges of \$783,411, realized gains of \$90,151 from the sale of assets and earnings from investments of \$479,462. Plan expenses were \$36,249,646.

These expenses included \$2,468,738 in administrative expenses and \$33,780,908 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. These portions of the report 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 FUNDamentals

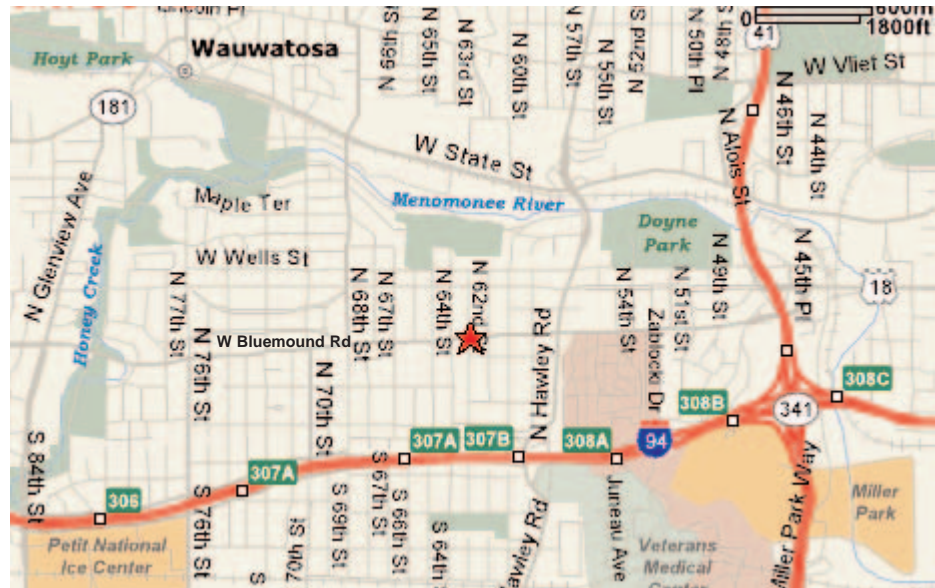
PO Box 601
Milwaukee, WI
53201

(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.



MRI for your co-pay!

WHF is able to provide quality imaging service with on-site 1.5T High-Field MRI (Magnetic Resonance Imaging) equipment.



Holiday Schedule

November 23rd (Thursday) - Closed
November 24th (Friday) - Admin/Benefits Department Closed
December 22nd (Friday) - Closed at Noon
December 25th (Monday) - Closed
December 29th (Friday) - Closed at Noon
January 1st (Monday) - Closed