



FUNDamentals

September 2009

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 14th Annual Health Fair You, your family and friends are invited to attend

The Health Fair will take place on Thursday, October 22nd 5:00p.m. – 7:30p.m.
and on Saturday, October 24th from 8:00a.m. to Noon at
Wisconsin Health Fund, 6200 W. Bluemound Rd.

Join us at WHF's 14th Annual Health Fair and get free medical information and health screenings. The seasonal flu vaccine will be available for your \$10.00 or \$15.00 co-pay.

Free screenings and health information available:

- * Bone Density
- * Cholesterol Levels
- * Carotid Doppler
- * WHF Dentists
- * WHF Medical Staff
- * Cancer Information
- * Children's Health
- * Weight Loss
- * Glucose Levels
- * Blood Pressure
- * WHF Physicians
- * WHF Pharmacists
- * Arthritis Information
- * Men's Health
- * Finances
- * Home Fire Safety
- * Women's Health
- * Senior Programs
- * And Much More!



Seasonal flu shots will be available for children as young as 6 months through 17 years. Keep in mind if your child aged 6 months to 8 years has never had a flu shot he/she will require two doses. If your child aged 6 months to 8 years had a flu shot for the first time last year and only received one shot he/she will require 2 shots this year. These two shots must be four weeks apart with the second shot being given on November 24, 2009 from 4:30p.m. to 6:00p.m., no appointment necessary.

Flu Shots

- WHF Members - \$10 or \$15 Co-Pay
- WHF Active Retiree's - \$15
- Medicare - Billed Directly
- Non-Members - \$15



Pneumonia Vaccine Available for Those 65 and Older Only

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

Don't Let the Flu Get You - Get Your Annual Vaccine

Flu season is right around the corner and the best way to prevent complications from this disease is by getting a flu shot each year.

To help you make the best decisions for you and your family, the following are some common facts about the seasonal flu and influenza vaccinations.

Influenza insights:

- Influenza, the seasonal flu, is a contagious respiratory illness caused by influenza viruses.
- Various types of influenza viruses are responsible for seasonal flu outbreaks each year.
- Flu season, typically November through March, is when flu viruses tend to circulate and cause the most cases of illness.
- The seasonal flu virus can cause mild to severe illness, and sometimes can even lead to death.
- People over 50, young children and those with certain health conditions have a higher risk for serious flu complications.
- The seasonal flu virus can spread by physical contact or through the air. You can protect yourself by washing your hands often and staying home from work or school if you have the seasonal flu.

Flu shot facts:

- The best time to get the seasonal flu shot is in September or October, before flu season begins.
- Each year, the flu vaccine is formulated to protect against the flu strains predicted to cause the most illness during that particular flu season. That's why it's important to get an annual vaccination.
- A flu shot can protect you from certain influenza viruses, or it can make your illness milder if you come down with a related but different influenza virus strain.
- The flu shot does not protect you from getting a cold.
- Antibiotics do not prevent or treat the flu virus, but some anti-viral medications may.

What do I Need to Know About Novel H1N1 (Swine) Flu?

What is novel H1N1 (Swine) Flu? It is a respiratory disease, similar to the regular seasonal influenza. It was originally called swine flu in the news because early tests showed that some genes were the same as those in a type of flu found in pigs. Further testing shows genes from a variety of different sources. Even so, be assured that you can not get the flu from eating pork.

What are the symptoms? Symptoms include fever, runny or stuffy nose, sore throat, cough, body aches, headache, chills, and fatigue and may include diarrhea and vomiting. Fever and cough may not be seen in young children. Infants may not show respiratory symptoms at all, only having a fever, tiredness or drowsiness.

How is it spread? The same way the seasonal flu is, person to person by coughing and sneezing. This includes when someone coughs or sneezes on their hand and then touches another person. Sometimes people may even become infected by touching something with flu viruses on it and then touching their mouth or nose.

When should I seek emergency care? Get medical care right away if you experience: Difficulty breathing, shortness of breath or chest pain; purple or blue discoloration of the lips; severe vomiting or unable to keep liquids down; signs of dehydration such as dizziness when standing, absence of urination, dry mouth or in infants a lack of tears when they cry; seizures, feel confused or less responsive than normal; or flu-like symptoms that worsen over time.

How is it treated? In most cases be sure to drink enough fluids, get plenty of rest, eat healthy, wash hands frequently and stay home to avoid spreading the flu. Anti-virals can also be used to treat it, the H1N1 has been resistant to some, but not all, of these drugs.

How can I prevent the spread of H1N1 to me, my family, or others? Stay home and away from others as much as possible as soon as you have symptoms, if you suspect H1N1 flu you should remain in isolation for 24 hours after the fever is gone. Cover your cough/sneeze with a tissue and immediately throw it away or with the crook of your elbow. This helps prevent contaminating your hands. Wash your hands frequently! Thoroughly soap hands both palms and backs for 15/20 seconds, then rinse. If not able to wash your hands use a hand sanitizer gel that contains at least 60% alcohol.

Welcome New Dentist!



Krissy Connor, DDS



Each year during the Annual Open Enrollment 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”. These changes may be made during the month of November, any changes made during open enrollment become effective January 1, 2009.

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, 2008 to December 31, 2008. 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 has contracts with United Health Care 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, 2008 was \$247,516.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$32,679,035 as of December 31, 2008 compared to \$36,767,467 as of January 1, 2008. During the plan year the plan experienced a decrease in its net assets of \$4,088,432. 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 \$37,301,769. This income included employer contributions of \$36,166,686, employee contributions of \$2,149,587, realized losses of \$911,325 from the sale of assets and earnings from investments of (\$3,960,365). Plan expenses were \$41,390,201. These expenses included \$2,790,230 in administrative expenses and \$38,599,971 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. Fiduciary information, including non-exempt transactions between the plan and parties-in-interest (that is, persons who have certain relationships with the plan);
5. Transactions in excess of 5 percent of the plan assets; and
6. 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.

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.

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.



WHF Holiday Schedule

- Thursday, November 26th - Closed for Thanksgiving
- Friday, November 27th - Admin/Benefits Dept.
Closed for Day after Thanksgiving
- Thursday, December 24th - Closed at Noon for Christmas Eve
- Friday, December 25th - Closed for Christmas
- Thursday, December 31st - Closed at Noon for New Year's Eve
- Friday, January 1st - Closed for New Year's Day 2010

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Avoid touching your eyes and nose as this can transfer the virus to areas where it can cause infection.

If someone in my house is sick, but I'm not, do I need to stay home? If you are not sick no, however, you should limit unnecessary contact with other people.

Who is at risk? Most people are at risk for getting the disease. Certain groups are at greater risk of developing a more severe illness, those include children, especially children under 5 years of age, young adults, pregnant women and people with other health problems like asthma, diabetes, lung problems, heart problems, and other serious chronic illnesses.

Is there a H1N1 vaccine available? Yes, the vaccine will be given first to those at greatest risk for complications from an H1N1 infection.



PO Box 601
Milwaukee WI 53201



Return Service Requested