



FUNDamentals

March 2010

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

\$\$ 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. Transportation service may be available for imaging services. Once you have that written physician order you can call to start saving money.

Here are some real examples of the savings calculated on the [Premier Plan](#) and [B Plan](#) that you can take advantage of for your WHF Clinic co-pay:

[Premier Plan](#) (90/10) means WHF will pay 90% and you will pay 10% of the total bill once you have met your annual deductible of \$300.00.

[B Plan](#) (80/20) means WHF will pay 80% and you will pay 20% of the total bill once you have met your annual deductible of \$500.00.

SERVICE	ACTUAL IN-NETWORK CHARGES	YOUR COST INCLUDING YOUR DEDUCTIBLE PREMIER PLAN (\$300) B PLAN (\$500)	YOUR COST THROUGH THE WHF REFERRAL DEPARTMENT
Cardiac Stress Testing	\$5,200	\$790 \$1440	Could be as low as \$10 WHF Clinic co-pay
Sleep Studies	\$3,920	\$662 \$1184	\$50 co-pay all plans
CPAP Equipment prescribed by a physician	\$732	\$343 \$546	\$50 co-pay (excluding retirees)
IMAGING			
CT Scan	\$3,280	\$598 \$1056	Could be as low as \$10 WHF Clinic co-pay
MRI	\$4,000	\$670 \$1200	Could be as low as \$10 WHF Clinic co-pay
Nuclear Med Scan	\$2,240	\$494 \$848	Could be as low as \$10 WHF Clinic co-pay
Pediatric Imaging	\$3,600	\$630 \$1120	Could be as low as \$10 WHF Clinic co-pay

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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.

ADDITIONAL WAYS THE WHF REFERRAL DEPARTMENT CAN ASSIST YOU IN SAVING MONEY

The Wisconsin Health Fund Referral Department has done all of the hard work and comparison shopping for you! We have analyzed pricing for specialists and services throughout the WHF Milwaukee metro area and have put together a list of high quality, lower cost providers. When you require services or specialists beyond your Primary Care Physician, you can call our Referral Department at 414-755-8313 to learn where you can save money. Here are some examples of the savings:

SERVICE OR SPECIALTY	ACTUAL CHARGES FOR SERVICES AT AREA HOSPITALS OR PROVIDERS	PRICING AT A WHF PREFERRED PROVIDER	*POTENTIAL SAVINGS TO YOU PREMIER PLAN B PLAN
Colonoscopy	\$4,560	\$2,250	\$231 \$462
Endoscopy	\$4,480	\$1,800	\$268 \$536
Cataract Surgery	\$6,800	\$2,700	\$410 \$820
Pain Management Services/Procedures	\$2,720	Performed at WHF Clinic for as low as a \$10 co-pay	\$532 \$929
Vasectomy	\$2,080	Performed at WHF Clinic for as low as a \$10 co-pay	\$468 \$801
Laboratory Services (blood work plus urinalysis)	\$200 (may be much higher based on type of testing)	Performed at WHF Clinic for as low as a \$10 co-pay	\$190 \$185
Physical Therapy (several week program following an injury or surgery - 16 visits)	\$2,200	Performed at WHF Clinic for as low as a \$10 co-pay per visit	\$330 \$600

*Potential savings are calculated on the portion of the total bill that you would pay after WHF pays according to your specific plan. The potential savings to you as they are listed above can vary depending on your coverage and deductible, but do reflect the average real savings for the examples that are listed. Procedure and service prices may vary depending on the complexity of your needs and condition. **Remember, you do not have to pay your deductible on services provided at the WHF Clinic.**

Call our **Referral Department at 414-755-8313** and we will help you save money on testing, procedures, office visits and services immediately.

YOU CAN SAVE MONEY ON YOUR URGENT HEALTHCARE NEEDS

Wisconsin Health Fund has contracted with three Urgent Care Centers in Southeastern Wisconsin to help save you money if you have an urgent healthcare need after regular clinic hours or on the weekend when most physician offices are closed. You can access the URGENT CARE deal after WHF Clinic hours or on weekends by using your WHF insurance card and identifying yourself as a WHF member at registration. You will be charged a \$30 co-pay when you register. Urgent Care Center bills can add up to several hundred dollars if they include lab or regular x-rays. The \$30 co-pay will cover the physician services, basic labs and x-rays if needed. The three locations are listed on Page 3.

Columbia St. Mary's Urgent Care Centers

Cathedral Square Urgent Care Center
734 N. Jackson St. (Jackson & Mason)
Milwaukee, WI 53202
(414) 277-6500
Hours:
Monday - Friday: open until 9:00 pm
Saturday & Sunday: 8:00 am - 4:00 pm
Open Most Holidays - Parking at surface
lot is validated west of clinic, between
Jackson & Jefferson, south of Mason

River Woods Outpatient
Center/Urgent Care
375 W. River Woods Pkwy.
Glendale, WI 53212
(414) 963-7100
Hours:
Monday - Friday: open until 9:00 pm
Saturday & Sunday: 8:00 am - 8:00pm
Open Most Holidays - Surface Parking

Columbia St. Mary's Urgent
Care - Cedarburg
N143W6515 Pioneer Road
Cedarburg, WI 53012
(262) 387-4930
Hours:
Monday - Friday: open until 9:00 pm
Saturday & Sunday: 12:00 pm - 4:00 pm
Open Most Holidays - Surface Parking

WHF MEDICAL CENTER PREVENTIVE CARE

An annual physical is an investment in your personal health. A physical allows your physician to become more familiar with your medical history, family history, and lifestyle. Physicals often catch problems before symptoms arise. Diabetes, high cholesterol, thyroid disorders, anemia, liver and kidney dysfunction are often discovered during annual physicals through routine blood work. These conditions often have little to no symptoms in their early stages and can go undetected for a significant amount of time, all the while continuing to worsen. The earlier that these problems are caught, the easier and more successfully they can be treated. Early detection allows for you, along with your doctor, to take charge and map out a treatment plan and to get your health issues under control. If no problems are found, a clean bill-of-health can certainly ease anxiety and provide peace of mind.

WHY PAY MORE THAN YOUR CLINIC CO-PAY?

Primary Care Physician Annual Physical Exam - Female

(Note: Women under age 40 do not receive an EKG or Bone Density Heel Scan)

Average Cost: \$353	Your Cost: Your Plan Co-Pay
Average Cost under 40: \$262	Your Cost: Your Plan Co-Pay

Primary Care Physician Annual Physical Exam - Male

(Note: Men under age 40 do not receive an EKG or Bone Density Heel Scan)

Average Cost: \$381	Your Cost: Your Plan Co-Pay
Average Cost under 40: \$289	Your Cost: Your Plan Co-Pay

Wellness Physical with a Gynecologist - Should be done in addition to Physical with Primary Care Physician

(Note: Women under age 40 may not require a mammogram)

Average Cost: \$395	Your Cost: Your Plan Co-Pay
Average Cost under 40: \$235	Your Cost: Your Plan Co-Pay

Pediatric Physical Exam with the Pediatrician (Ages birth - 18 years)

Average Cost: \$147	Your Cost: Your Plan Co-Pay
Average Cost Various Immunizations: \$22-\$163	Your Cost: Your Plan Co-Pay

Don't forget - All same day services are covered with ONE co-payment per covered person!

Example - your child has their physical exam and receives two immunizations - your cost is just ONE co-pay

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

- Friday, April 2nd - Admin/Benefits Dept. Closed at Noon for Good Friday
- Saturday, April 3rd - Pharmacy Closed for Easter
- Saturday, May 29th - Pharmacy Closed for Memorial Day
- Monday, May 31st - Closed for Memorial Day
- Saturday, July 3rd - Pharmacy Closed for Independence Day
- Monday, July 5th - Closed for Independence Day
- Saturday, September 4th - Pharmacy Closed for Labor Day
- Monday, September 6th - Closed for Labor Day
- Thursday, November 25th - Closed for Thanksgiving
- Friday, November 26th - Admin/Benefits Dept. Closed for Thanksgiving
- Thursday, December 23rd - Closed at Noon for Christmas
- Friday, December 24th - Closed for Christmas
- Saturday, December 25th - Pharmacy Closed for Christmas
- Thursday, December 30th - Closed at Noon for New Year's Eve
- Friday, December 31st - Closed for New Year's Day 2011
- Saturday, January 1st - Pharmacy Closed for New Year's Day 2011



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Return Service Requested