



# FUNDamentals

October, 2003  
Volume 3, Issue 3

Questions and  
Answers about  
the WHF Dental  
Center  
Page 2

WHF Website  
Page 3

Questions and  
Answers about  
the WHF  
Pharmacy  
Page 4

**Please Help!**  
Teamsters Local  
200 and WHF are  
hosting a  
**Blood Drive**  
Wednesday,  
November 19th  
1:00 to 6:00 p.m.  
in the Union Hall  
Call Gail at  
(414) 479-3693 to make  
an appointment

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

## A Few Words From Your Plan Administrator:

# In the Black



**Mike Lovely**

Welcome to the latest issue of Fundamentals, the newsletter from your Health Fund. I would like to take this opportunity to give you an idea of where WHF stands financially as well as tell you about our current and future direction.

In yet another year that has brought about relentless increases in the cost of healthcare, we have, thus far, enjoyed financial success. For the first time in five years the Fund is "in the black". This means that the money coming into the Fund is enough to pay out the benefits without dipping into the Fund's savings. The value or worth of the Fund has increased at a steady pace since early 2003, an accomplishment very few organizations like ours have been able to achieve.

The Trustees have adopted a comprehensive and dynamic business plan that will promote growth and strength while at the same time preserve or enhance your level of benefits. For example, some of you

*continued on page 3*

## WHF Health Fair November 6th and 8th

WHF invites members and their families to attend the 8th annual Health Fair Thursday, November 6th and Saturday, November 8th at the WHF Health Center, 6200 W. Bluemound Road in Milwaukee.

WHF staff will be joined by many health-related organizations to provide participants with medical and dental information and screenings to help evaluate and understand the risks for development of certain diseases.

Information will be available on a variety of topics including women's health issues, cancer detection and treatment, kidney disease, mental health and chemical dependency, Lyme disease and

more.

Blood pressure checks, lung function testing and foot evaluations will be available, along, with diabetic and cholesterol screening (random cholesterol screening, which does not require fasting, will take place on Thursday, while the screening on Saturday requires a 12-hour fast prior to test-taking).

Flu shots will be given both days for \$10.00.

**The Health Fair is open to all WHF participants, family and friends. It takes place from 5:15 to 7:15 p.m. on Thursday and from 8:00 a.m. to noon on Saturday. There is no admission fee.**



# WHF Dental Center

**Q. What is the advantage of using the WHF Dental Center vs. outside dental providers?**

**A.** On-site benefits have been enhanced to provide members with FREE preventative and diagnostic services such as simple cleanings, x-rays and exams. No deductible applies to these procedures.

**Q. How does the Annual Maximum Dental Benefit work?**

**A.** The Annual Maximum Dental Benefit is the maximum dollar amount WHF will pay for services performed outside the WHF Dental Center. This maximum dollar amount **does not** apply to

services performed at the WHF Dental Center. At the WHF Dental Center, your benefits continue despite the quantity of dental work needed.

For those who use an outside provider, once your Annual Maximum Dental Benefit has been reached, you can choose to use the WHF Dental Center where services and coverage will continue at on-site co-insurance levels.

**Q. If I change jobs or my company closes, can I still use the WHF Dental Center?**

**A.** Yes. WHF would be happy to continue to provide your dental care.

**Q. I am retiring and will not carry dental insurance. Are there any discounts for retirees?**

**A.** Yes. WHF offers a 20% discount on normally covered procedures to WHF retirees.

**Q. I have family and friends that are unhappy with their dentist. Can they use the WHF Dental Center?**

**A.** Yes. Family and friends are always welcome to use our facility.

**Q. I have not been to a dentist in a few years but nothing is bothering me. Will it hurt me to wait a bit longer?**

**A.** Dental pain and problems are rarely noticed until it is too late to treat conservatively and inexpensively. With preventative and diagnostic services covered at 100% at the WHF Dental Center, there is no reason to wait. We encourage patients to continue with bi-annual check-ups.

## WHF MEDICAL CENTER

No deductible or co-insurance. All services available for one \$10, \$15 or \$20 co-pay for active participants, depending on your Plan. Teamster retirees pay 10% co-insurance versus 20% elsewhere after deductible.

### HOURS

Monday - Wednesday - Friday  
7:30 a.m. to 5:00 p.m.  
Tuesday - Thursday  
7:30 a.m. to 7:00 p.m.

## WHF DENTAL CENTER

Preventative and Diagnostic services for active participants are paid at 100%. Teamster retirees receive a 20% discount on most procedures.

### HOURS

Monday - Wednesday - Friday  
7:15 a.m. to 5:00 p.m.  
Tuesday - Thursday  
7:15 a.m. to 7:00 p.m.  
*Located in the Medical Center building.*

## WHF PHARMACY

Save a minimum of \$5 on each prescription co-pay. Save a minimum of \$15 on a 90-day supply through mail-order or walk-in.

### HOURS

Monday - Wednesday - Friday  
8:00 a.m. to 6:00 p.m.  
Tuesday - Thursday  
8:00 a.m. to 7:00 p.m.  
Saturday  
8:30 a.m. to 12:00 noon  
*Located adjacent to the Medical Center at 6118 Bluemound Road*

**GENERAL INFORMATION, MEDICAL AND DENTAL APPOINTMENTS: (414) 771-5600**

**CUSTOMER SERVICE/BENEFIT INFORMATION: (414) 479-3671 or (888) 208-8808**

**PHARMACY DIRECT PHONE LINE: (414) 771-5606**

WHF MEMBERS SAVE \$\$\$ • WHF MEMBERS SAVE \$\$\$ • WHF MEMBERS SAVE \$\$\$ • WHF MEMBERS SAVE \$\$\$

# A Few Words from the Plan Administrator

from page 1

may have noticed some new faces here at your on-site facilities. This is the result of our efforts to increase membership and open the clinics and pharmacy to the public. We have exceptional on-site facilities that we can use to generate revenue to help offset the cost of your care. In efforts to gain access to outside patient revenue, our Medical Center has recently become a

*“There still will be significant challenges that lay ahead but, by working together, we can keep WHF going in the right direction, moving toward a bright future.”*

- WHF Plan Administrator  
Mike Lovely

member of seven preferred provider organizations (PPOs) and is pursuing membership in half a dozen others. These initiatives will result in additional dollars for WHF - dollars that can be used to help pay for your care.

Going forward, our major goal is to continue to strengthen the relationship between the Fund and its members. We also aim to teach our members to be better consumers of healthcare, which will result in a more effective use of available benefits and less out of pocket expenses. WHF and its Trustees will continue to watch the volatile healthcare environment and work tirelessly to keep WHF strong and improve the quality and affordability of your healthcare.

In conclusion, your Health Fund is headed in the right direction. Compared to some other organizations like ours, we are ahead of the pack. Over the last four years the Trustees have made the difficult decisions that other union health plans will now have to make. I am very proud of the WHF staff and it's Board of Trustees as they take enormous ownership in this organization and passionately commit themselves to building a strong foundation to provide you with the benefits that you deserve. There still will be significant challenges that lay ahead but, by working together, we can keep WHF going in the right direction, moving toward a bright future.



**Looking for WHF Online? Visit**  
**[www.whfund.org](http://www.whfund.org)**

We have updated and improved our website. Visitors can now take a virtual tour of the WHF facilities, read brief bios of our physician staff, look at past issues of FUNDamentals, and see what's new and happening at WHF. We will be adding more features in the months to come, so visit regularly to see what's new or watch for updates in future issues of FUNDamentals.



*WHF participated at LaborFest 2003 at the Summerfest grounds on Labor Day.*



# WHF Pharmacy

**Q. Can I save money on my prescriptions by using the WHF Pharmacy?**

**A.** Yes. WHF prescription pricing is very competitive with other pharmacies, including major chains. In addition, when you use the WHF Pharmacy instead of other WHF-contracted pharmacies, you save an additional 5% off your co-pay (see chart below).

**Q. Am I limited to a 30-day supply of medication?**

**A.** No. If you use the WHF Phar-

macy and have your doctor's permission, you may receive up to a 90 day supply either at the counter or by mail.

**Q. I always want generic drugs if possible. Do I have to ask every time with every prescription?**

**A.** No. Not at the WHF Pharmacy. We stock about 660 generic products and automatically substitute to save you money.

**Q. If I have questions can I speak to a WHF Pharmacist?**

**A.** Yes. A WHF Pharmacist is available during regular business hours. They will be glad to answer your

questions and help you take full advantage of all your pharmacy benefits. Just call (414) 771-5606 or (800) 527-2023.

## Did You Know?

The WHF Pharmacy can mail your prescriptions to you and there is no extra mailing fee. To find out how, call the Pharmacy at (414) 771-5606 or (800) 527-2023

## CONSUMER INSIGHT

### Members Save Using The WHF Pharmacy

In addition to saving \$5 or 5% members also save with the preferred pricing!

	Major Chain	Plan B Co-Pay	WHF Pharmacy	Plan B Co-Pay	Member Savings
<b>30-Day Supply</b>					
<b>NAME BRAND DRUGS</b>					
Lipitor 10mg #30	\$80.59	\$30.00	\$71.55	\$25.00	<b>\$5.00</b>
Glucophage XR 500mg #120	112.69	33.81	93.05	25.00	<b>8.81</b>
<b>GENERIC DRUGS</b>					
Lisinopril 20mg #30	26.89	20.00	9.40	9.40	<b>10.60</b>
Diclofenac Sodium 50mg #60	42.89	20.00	9.35	9.35	<b>10.65</b>
<b>TOTAL MEMBER SAVINGS</b>					<b>\$35.06</b>

**NOTE:** Member savings of \$35.06 assumes deductible has been satisfied. If charges are applied toward your annual deductible, the same example generates savings of \$49.93

# More about the WHF Pharmacy

## Plans Accepted by the WHF Pharmacy

- Aetna US Health (HMO)
- Aetna US Health (PPO)
- Advance PCS Arizona
- Advance PCS Texas
- Argus
- Blue Cross (Wellpoint)
- EHS (TDI)
- Express Scripts
- Health Excellence
- Humana (PCS)
- Paid—Medco Health
- Pfizer Share Card
- Prudential Health (HMO)
- Restat
- Rx Care
- Rx Solutions
- Rx West
- Script Care
- Serve You
- Tmesys (Travelers WCC)
- Together Rx (HDS)
- United HealthCare (Medco)
- Walgreen Health Initiative



*The WHF Clinic Pharmacy is conveniently located one-half block east of the WHF Medical/Dental Center at 6118 W. Bluemound Road in Milwaukee. (See map on page 6)*



*The WHF Pharmacists are (from left to right): Kim, Tom and Curt.*

## Meet our staff . . .

### WHF WELCOMES NEW PEDIATRICIAN

WHF is excited to announce the addition of Lori Falci, M.D. to our Medical Center Physician Staff. Dr. Falci is a top-notch pediatrician who attended the University of Minnesota Medical School and completed her residency at Children’s Hospital of Wisconsin. She is a current member of the American Academy of Pediatrics and is eligible and preparing for Board

Certification in Pediatrics. As a mother herself, Dr. Falci understands the concerns parents have when their children are ill. She focuses not only on providing quality medical care, but also on creating a supportive environment for both parent and child. In her free time Dr. Falci enjoys spending time with her family, painting and serving as a care-taker in her church nursery. To



make an appointment for your child to see Dr. Falci call the clinic directly at (414) 771-5600. Please join us in welcoming Dr. Falci to Wisconsin Health Fund.

# 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

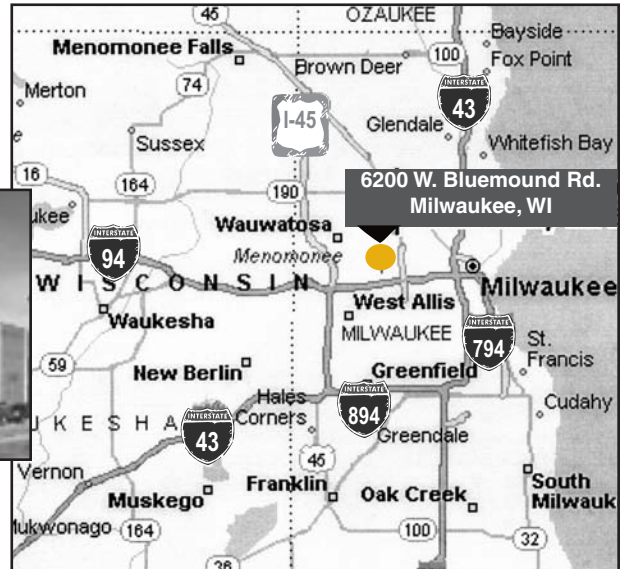
WHF On-Line  
[www.whfund.org](http://www.whfund.org)

## WHF Medical Center - Come Try Us!!!

Schedule a private tour of the WHF Medical Center and other facilities 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.



### Tell Your Friends and Family . . .

After 37 years, Wisconsin Health Fund has opened its Medical, Dental and Pharmacy facilities to the general public. Now the quality and convenience of Wisconsin Health Fund is available to everyone! Tell your neighbors, family and friends to stop by for a tour. We accept most insurance. The Medical Center is affiliated with the following PPOs:

- United Health Care (UHC)
- Associates for Health Care (AHC)
- Humana
- MultiPlan/WPPN
- Health Care Network (HCN)
- Aetna
- BC/BS (Indemnity Plans Only)
- More to Come

If you would like to refer someone who is not in one of the above PPOs, call Nancy at (414) 479-3621. Let us know which PPO you would like us to affiliate with and we will credential the Medical Center with that PPO.



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