



# FUNDamentals

November -  
December, 2003  
Volume 3, Issue 3

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## **Please Help!**

**Teamsters Local 200  
& 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  
6200 W. Bluemound Rd. Milwaukee, WI 53213*

## **Members Get More in 2004**

Your Union Trustees Sebastian Busalacchi, Chris Varsos, Rick Schermerhorn, Mike Spencer and Employer Trustees Dennis Suelflow, David Busch, Ronald Fetty, and Gary Marsack, Esq. are very proud and excited to announce benefit improvements for 2004.

As reported in the last issue of FUNDamentals your health fund is "in the black" for the first time in five years. That means that the sacrifices made by you and your fellow members along with the cost saving initiatives put into place by WHF have worked to restore the financial stability of your Fund.

The Trustees are very excited to continue fulfilling the promise of providing the highest level of benefits possible during all economic times, good and bad. In the following pages you will see detailed descriptions of some very positive changes to your dental and pharmacy benefits. Additionally, the Trustees have been able to "**hold the line**" on all other benefits including a freeze on the rates for all our retiree plans during 2004. Please take time to review these improvements and be aware of how they enhance your coverage.

It is refreshing to find the Fund "**ahead of the pack**" and it gives all of us great satisfaction to improve member benefits. The Trustees thank you for your on-going support and wish you the best in the coming year.

## **This Will Make You Smile!**

**Starting January 1st 2004, enhanced benefits will apply to most services rendered at the WHF Dental Center!** In addition to Preventative and Diagnostic Care, such as most exams and cleanings, Basic Restorative Care such as fillings will also be **FREE**. Yes, free. Also, for next year, there will be **NO DEDUCTIBLE** and **NO MAXIMUM DENTAL BENEFIT** for services performed at the WHF Dental Center.

Details on page 2

## **New Improved Pharmacy Benefits!**

**Good News! Starting in 2004, the pharmacy deductible will be eliminated.** This means there will be first-day coverage for all brand and generic drugs.

Also, for 2004, **the annual out-of-pocket maximum will be replaced by an individual prescription out-of-pocket maximum.** The new individual prescription out-of-pocket maximums will be \$100 for brand name drugs and \$25 for generics.

Turn to page 3 for an example of how these changes will reduce your out-of-pocket costs!

# New Improved 2004 Dental Benefits!

Dental Benefits At-A-Glance		Outside Provider Benefits Current and 2004**	WHF Dental Center Current On-Site Benefits	WHF Dental Center New 01-01-04 On-Site Benefits
Deductible	Premier	\$50 Single \$100 Family	\$50 Single \$100 Family	No Deductible
	Plan A & B	\$75 Single \$100 Family	\$75 Single \$100 Family	No Deductible
Yearly Maximum Benefit	Premier	\$1500	No Maximum	No Maximum
	Plan A	\$1250		
	Plan B	\$1000		
Preventative/Diagnostic		90%	FREE	FREE
Basic Restorative		80%	80%	FREE
Major Restorative		50%	50%	50%

\*\* Including referrals to outside provider for WHF Dental Center referred services.

## Did You Know?

Last year, both the Comprehensive and Direct plans were combined as one. **You are no longer required to select one or the other.**

In the past, November was the time of year that you “Re-enrolled” in either the Comp Plan or the Direct Plan. You and your family chose either to come to the Medical Center at 62nd and Bluemound (the Comp Plan) or chose physicians from our Preferred Provider (PPO) Network (the Direct Plan). In the Direct Plan, you were required to pay at a slightly higher level for benefits received. When you made your choice, the choice was made for your entire family. We’ve come to realize that one plan for the whole family may not always work for everyone.

**You and each family member can choose when and how you want to use the Medical Center.** At the WHF Medical Center one co-pay per day covers all medical services provided on-site. This benefit just can't be matched off-site. WHF is a more affordable option. The Medical Center exists to help members manage out-of-pocket costs and is often worth the drive. WHF has a wonderful and caring staff of professionals who provide quality cost effective health care. The WHF Medical Center just makes “cents” for all your medical, pharmacy and dental needs.

**Remember: One Fund . . . One Plan**



**Looking for WHF On-Line?  
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.

# New Improved 2004 Pharmacy Benefits!

We believe this new design will simplify your pharmacy benefits and allow members to more effectively budget for out-of-pocket costs. The chart below will provide all of the details of the new benefits.

<u>PLAN</u>	<u>Retail Brand Copay/Min/Max</u>	<u>Retail Generic Copay/Min/Max</u>	<u>Mail Brand Copay/Min/Max</u>	<u>Mail Generic Copay/Min/Max</u>
<b>On-Site Premier, A1, A2 Plans</b>	<b>25%/\$25/\$100</b>	<b>10%/\$10/\$25</b>	<b>25%/\$75/\$300</b>	<b>10%/\$30/\$75</b>
<b>Outside Premier, A1, A2 Plans</b>	<b>30%/\$30/\$100</b>	<b>15%/\$12/\$25</b>	<b>30%/\$90/\$300</b>	<b>15%/\$36/\$75</b>
<b>On-Site B, Retiree Plans</b>	<b>30%/\$30/\$100</b>	<b>15%/\$12/\$25</b>	<b>30%/\$90/\$300</b>	<b>15%/\$36/\$75</b>
<b>Outside B, Retiree Plans</b>	<b>35%/\$35/\$100</b>	<b>20%/\$15/\$25</b>	<b>35%/\$105/\$300</b>	<b>20%/\$45/\$75</b>

The following is an example of how these changes will reduce your out-of-pocket costs.

## Example: Plan B Benefit Comparison 2003 versus 2004 for Name Brand Enbrel

<u>2003 Plan B</u>			<u>2004 Plan B</u>		
	<u>Cost Calculation</u>	<u>Member Pays</u>		<u>Cost Calculation</u>	<u>Member Pays</u>
Total Price of Drug	\$1173.00		Total Price of Drug	\$1173.00	
Less the Deductible	\$200.00	\$200.00	Less the Deductible	None	
Multiplied by the 25% Co-Pay	\$973.00	= \$243.25	Multiplied by the 30% Co-Pay	\$1173.00	= \$351.90
Limited by the Maximum Co-Pay		None	Limited by the Maximum Co-Pay		\$100.00
<b>Equals the Out-of Pocket Payment</b>		<b>\$443.25</b>	<b>Equals the Out-of Pocket Payment</b>		<b>\$100.00</b>

Additionally, as a result of our member's efforts to substitute lower cost generics for name brand drugs, we are able to **pass more savings on to members by reducing generic co-pays**. The next example will show how the 2004 improvements will reduce your generic out-of-pocket costs.

## Example: Plan B Benefit Comparison 2003 versus 2004 for Generic Omeprazole

<u>2003 Plan B</u>			<u>2004 Plan B</u>		
	<u>Cost Calculation</u>	<u>Member Pays</u>		<u>Cost Calculation</u>	<u>Member Pays</u>
Total Price of Drug	\$159.45		Total Price of Drug	\$159.45	
Less the Deductible	None		Less the Deductible	None	
Multiplied by the 25% Co-Pay	\$159.45	= \$39.86	Multiplied by the 15% Co-Pay	\$159.45	= \$23.92
Limited by the Maximum Co-Pay		None	Limited by the Maximum Co-Pay		\$25.00
<b>Equals the Out-of Pocket Payment</b>		<b>\$39.86</b>	<b>Equals the Out-of Pocket Payment</b>		<b>\$23.92</b>



## WHF to Distribute Food Baskets Giving Thanks

Fall is upon us and the official beginning of the holiday season, Thanksgiving, is just around the corner. As we, at Wisconsin Health Fund, contemplate gathering together with our family and friends to share a meal and give thanks for our blessings, we are mindful that, as wonderful as this celebration can be, it can also be stressful for families who may be having trouble making ends meet.

Each year, WHF employees donate food items and money to put together a Thanksgiving Dinner Basket for a family within the community.

This year, we have committed to putting together *ten* Thanksgiving Baskets for Fund Members and their families who are in need of a little extra help during this holiday season. Anyone who has been a Wisconsin Health Fund Member at anytime during the past twelve months is eligible.

If you would like to be included in a drawing for one of the baskets, please call Nancy at Wisconsin Health Fund at (414) 479-3621 by November 17th and give her (or leave on her voicemail) your full name with spelling, your address and phone number. All requests will be kept completely confidential and the names of those receiving a basket will not be released except to the individuals who deliver the baskets. On November 18th, ten names will be picked at random and those individuals or families will receive a Thanksgiving Dinner Basket. Each basket will contain all the fixings to make a wonderful Thanksgiving Day feast including potatoes, stuffing, vegetables, cranberries, rolls, pumpkin pie, fruit pie, whipped topping and, of course, a turkey!

Have a blessed and happy Thanksgiving!

### THE SUMMARY ANNUAL REPORT (SAR) UNDER ERISA: A CROSS REFERENCE TO THE ANNUAL REPORT

SAR ITEM	FORM 5500 LINE ITEM
1. Name of insurance carrier	Sched. A, Part 1, item 1(a)
2. Total insurance premium	Sched. A, Part 111, item 9(a)
3. Experience-rated premiums	Sched. A, Part 111, item 8(a) (4)
4. Experience-rated claims	Sched. A, Part 111, item 8(b) (4)
5. Value of Plan assets (net)	
a. End of plan year	Sched. H, Part 1, item 1(L)Column (b)
b. Beginning of plan year	Sched. H, Part 1, item 1(L)Column (a)
6. Change in net assets	Sched. H, Part 11, item 2(K) Column (b)
7. Total income	Sched. H, Part 11, item 2(d) Column (b)
a. Employer contributions	Sched. H, Part 11, item 2(a) (1) (a), Column (a)
b. Employee contributions	Sched. H, Part 11, item 2(a) (1) (b), Column (a)
c. Change in sales of assets	Sched. H, Part 11, item 2(b) (4) (c), Column (b)
d. Earnings from investments	Sched. H, Part 11, item 2(b)
8. Total plan expenses	Sched. H, Part 11, item 2(J), Column (b)
9. Administrative expenses	Sched. H, Part 11, item 2(i) (5), Column (b)
10. Benefits Paid	Sched. H, Part 11, item 2(e) (4), Column (b)
11. Other expenses	Sched. H, Part 11, item 2(i) (4), Column (a)

## Summary Annual Report for Wisconsin Health Fund

This is a summary of the annual report for the WISCONSIN HEALTH FUND, (EIN 39-1762582, Plan No. 501) for the calendar year 2002. The annual report has been filed with the Internal Revenue Service, as required under the Employee Retirement Act of 1974 (ERISA).

Wisconsin Health Fund has committed itself to pay medical, pharmacy, dental, optical, disability, and life insurance claims incurred under the terms of the plan.

### Insurance Information

The plan has a contract with the Met Life 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, 2002 was \$486,680.

### Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$6,405,369 as of December 31, 2002 compared to \$17,327,421 as of January 1, 2002. During the plan year the plan experienced a decrease in its net assets of \$10,922,052. This decrease included 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 price the plan originally paid for these assets. During the plan year, the plan had total income of \$45,665,582 including employer and participant contributions of \$42,314,058, sales of drugs of \$1,278,540, administrative charges of \$612,499, other income of 1,645,508 and a net loss from investments of \$185,023.

Plan expenses were \$56,587,634. These expenses included \$3,649,790 in administrative expenses and \$52,937,844 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 annual report, or \$.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 accompany 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 Public Disclosure Room N2677, Pension and Welfare Benefit Programs, U.S. Department of Labor, 200 Constitution Avenue, NW, Washington, DC 20216.



**Wisconsin  
Health Fund  
FUNDamentals**

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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.*



## Did You Know?

If you have recently lost WHF Benefits due to a recent lay-off or company closure and do not have another form of coverage, you and your family may be eligible for discounted prices at the Wisconsin Health Fund Medical and Dental Center.

To help families continue with necessary prevention and treatment during difficult times, a discount will apply to normally covered procedures while you are without coverage. For more information, call WHF Customer Service at (414) 771-5600 or 1-888-208-8808.



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