

March 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.

### More Savings for WHF Members!

Members who use some of the more expensive brand name and generic drug prescriptions can save up to \$25 per prescription. Now, when using the WHF Pharmacy, your out of pocket maximum co-pay for brand name and generic prescriptions will be reduced from \$100 to \$75 and \$25 to \$20 respectively.

Some of the very expensive brand name drugs can cost a member as much as \$100 per prescription. However, if that same member uses the WHF pharmacy they will pay no more than \$75 per prescription and enjoy savings of \$25 for each prescription filled. Also, on the higher priced generic drugs, members can save up to \$5 per prescription.

The maximum out of pocket co-pay for prescriptions filled at all other pharmacies will remain at \$100 for brand name and \$25 for generics.

Don't forget our mail order program. The WHF pharmacy can mail 30, 60, or 90 day supplies of prescriptions directly to your home enabling you to enjoy maximum savings on just about any prescription you need filled. With this program anyone can take advantage of the new reduced maximum co-pays. Call us with your pharmaceutical needs and let us help you reduce your out of pocket prescription drug expenses.

<u>Brand Name Examples:</u>	<u>Network Pharmacy Pricing</u>	<u>Network Pharmacy Co-Pay</u>	<u>WHF Pharmacy Co-Pay</u>	<u>Amount you save at WHF Pharmacy</u>
Enbrel® SureClick® 50mg/mL #8 syringes	\$3,688	\$100	\$75	<b>\$25</b>
OxyContin® 80mg #60	\$852	\$100	\$75	<b>\$25</b>
<u>Generic Example:</u>				
Oxycodone 80mg ER	\$660	\$25	\$20	<b>\$5</b>

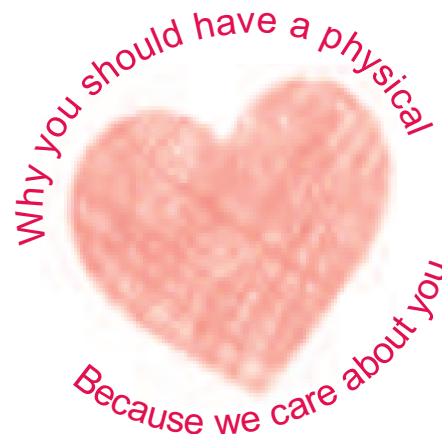


If you don't already use WHF's pharmacy, call to see how much you can save.

WHF Pharmacy - 1-414-771-5606  
1-800-527-2023

**Need a physical? Want to avoid excessive cost?  
Use the WHF On-Site Medical Center**

Yearly Physical  
(40-64 years of age)



<b><u>For Men:</u></b>	<u>Outside Clinic</u>	<u>On-Site Facility</u>
Average Allowed Amount	\$310	\$0
Amount Applied to Deductible	\$310	\$0
Co-Insurance	\$0	\$0
A1 Plan Member Pays	\$310	\$20*

<b><u>For Women:</u></b>	<u>Outside Clinic</u>	<u>On-Site Facility</u>
Average Allowed Amount	\$483	\$0
Amount Applied to Deductible	\$350	\$0
Co-Insurance	\$27	\$0
A1 Plan Member Pays	\$377	\$20*

\*Physicals require two visits. Lab work and EKG are done about 10 days before physical appointment to ensure all results are ready before your physical.

Check out our website  
at [www.whfund.org](http://www.whfund.org)  
for the  
most up-to-date  
Summary Plan  
Description (SPD)

**Urgent Care - For Life's Little Emergencies If You Are In The Milwaukee Area**

No one gets sick when it's convenient ...especially during the cold and flu season. Urgent Care Centers are typically open when normal doctor offices are closed. That's why more people than ever are taking advantage of local Urgent Care services.

Urgent Care is available to all ages and is appropriate for mishaps and illnesses that are not life-threatening, such as:

Flu & Sore Throats      Ear Infections      Minor Breaks & Sprains      Minor Cuts      Work or Sports Injuries

If the cold and flu season catches up with you and your family, don't forget that help is only a short trip away. WHF members have access to the following Urgent Care Centers for a co-payment of \$30. Your best value is still the WHF Medical Center Mon, Wed, Fri from 7:30am-5pm and Tues, Thurs from 7:30am - 7pm.

Urgent Care Locations for WHF Members:

River Woods Urgent Care Center  
375 W. River Woods Parkway, Glendale  
Monday – Friday from 8am – 9pm  
Saturday & Sunday from 8am – 8pm  
Call (414) 963-7100 for holiday hours

Cathedral Square Urgent Care  
734 N. Jackson Street, Milwaukee  
Monday – Friday from 7am – 9pm  
Saturday & Sunday from 8am – 4pm  
Call (414) 277-6500 for holiday hours

In most cases Urgent Care Centers are more cost effective than an Emergency Room visit no matter where you are.

## From the Doctor

### Why It's Important to Know Your Blood Pressure

#### **This Issue: Blood Pressure**



**Mohammad Fared, M.D.**

Everyone should be screened for high blood pressure beginning at a young age. Although it is less common to see elevated blood pressure in children, it does happen. Teens should also be aware of their blood pressure level. Ideally, people between the ages of 18 and 39 should have their blood pressure checked every other year, if not once a year. Beginning at the age of 40, everyone should be screened annually.

While a blood pressure reading of 140/90 or above traditionally has been considered the threshold for diagnosing high blood pressure or hypertension, the medical profession is now focusing on aggressive and earlier treatment for some people whose blood pressure falls into the “pre-hypertension” range, which is a blood pressure of 120 to 139/80 to 89.

Although the cause of high blood pressure is unknown, a family history of high blood pressure and lifestyle factors such as tobacco and alcohol use, obesity, high sodium intake, stress and inactivity can contribute to the onset of hypertension.

Blood pressure is the force of blood exerted on the inside walls of blood vessels. The higher your blood pressure, the harder your heart has to work to pump blood throughout your body and to major organs. Systolic, the top number, is the measure of force when the heart beats; and diastolic is the measure of force as the heart relaxes.

High blood pressure is not inevitable, but as we get older our artery walls tend to get harder, which puts us at greater risk for developing hypertension. In fact, the lifetime risk is much greater than previously thought. According to the landmark Framingham Heart Study, 90 percent of those at age 55 who currently do not have hypertension will eventually develop the condition.

If you have high blood pressure or fall into the pre-hypertension range, you should be monitored by your physician. He or she can recommend if you need treatment of pre-hypertension based on your risk factors for coronary heart disease.

In recent years, studies have indicated that even if your blood pressure falls into the borderline category, you may be at higher risk for developing hypertension-related disease later in life, including heart and kidney disease, stroke, circulatory diseases and vision problems.

If you fall into the pre-hypertensive range or have moderately high blood pressure, you may be able to control your blood pressure through lifestyle modifications such as losing excess weight, exercising, limiting alcohol, following a heart-healthy diet, cutting back on salt and quitting smoking.

*Continued on page 4*

### Can you find all the words in RED?

Words can be forward, backwards, up, down and diagonal

O Y O A S L I Y E D S N E S  
H L Y C T D S A A A E S A N  
L R A E G L E B V I H P H T  
Y A N C N S N E O H R R A K  
R E T T I O S A P E S R I E  
E Y M N N S M T S Y S C S E  
L E S L E S Y S T O L I C P  
A S I R T D U H G H N L O A  
X F B R A R B A P E T O U M  
E E S N E R D L I H C T L O  
S A T H R O M B O S I S I L  
L R D E H E E L S S A Y A  
Y I S E T A S T M V E I N A  
I T S L E S S E V I Y D O I

- 1) Using WHF Medical, Dental and Pharmacy **saves** you **money**
- 2) Urgent Care Centers are a good option for **non-life threatening** situations
- 3) February was National **Children's Dental** Health Month
- 4) March is **Deep Vein Thrombosis** (DVT) Month
- 5) April is **Autism** Awareness Month
- 6) Blood **pressure** is the force of blood exerted on the inside walls of blood **vessels**
- 7) **Systolic** is the top number in your blood pressure reading
- 8) Systolic is the measure of force when heart **beats**
- 9) **Diastolic** is the bottom number in your blood pressure
- 10) Diastolic is the measure of force when heart **relaxes**
- 11) Don't forget to schedule your **yearly physical**

*Wordsearch answer key can be found on our website: [www.whfund.org](http://www.whfund.org). Click on the March 2009 FUNDamental, answer key is the last page*

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 10th - Admin/Benefits Dept. closed at Noon for Good Friday
Monday, May 25th - Closed for Memorial Day
Friday, July 3rd - Closed for Independence Day
Monday, September 7th - Closed for Labor Day
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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The good news is that high blood pressure is very controllable and treatable. And the earlier high blood pressure is diagnosed and treated, the less likely you are to develop hypertension-related diseases.

If lifestyle modifications aren't enough to bring your hypertension under control, your doctor may prescribe medication. Today, there are many different types of high blood pressure medications available, most of which people tolerated with minimal or no side effects. Safe and effective options include angiotensin converting enzymes (ACE inhibitors), diuretic, beta-blockers and angiotensin receptor blockers (ARBs) and calcium channel blockers.

Regardless of the course of treatment, better control of blood pressure can help significantly reduce the deaths brought on by heart attack, heart failure, stroke and kidney disease.



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Return Service Requested

