



# FUNDamentals

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

September 2010

Four Surprising Sources of Sickness  
Page 2

Women's Health and Cancer Rights  
Page 2

Health Care Reform  
Page 3

**Important ERISA Notice Summary Annual Report**  
Page 3

Holiday Schedule  
Page 4

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.

## Everyone is invited to attend the WHF 15th Annual Health Fair

When: Thursday, October 21st 5:00p.m. - 7:30p.m.  
and

Saturday, October 23rd 8:00a.m. - Noon

Where: Wisconsin Health Fund - 6200 West Bluemound Road, Milwaukee

Bone density, cholesterol level, glucose levels and blood pressure are just a few of the many free screenings available.

Protect yourself and get your seasonal flu shot. Seasonal flu shots will also 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. In addition, for the 2010-2011 flu season, children 6 months to 8 years who did not receive at least 1 dose of the H1N1 vaccine should receive 2 doses of the seasonal flu vaccine this year. Children 6 months to 8 years for whom flu history cannot be determined should receive 2 doses of vaccine this year. These two shots must be four weeks apart with the second shot being given on November 23, 2010 from 4:30p.m. to 6:00p.m. with no appointment necessary.



Our 15th year of supplying free medical information, free health screenings and having the seasonal flu vaccine available makes everyone happy!

### FLU SHOTS

WHF Members: Your \$10 or \$15 co-pay

WHF Active Retirees: \$15.00

Medicare: Billed Directly

Non-members: \$20.00

The pneumonia vaccine will be available only to those who are 65 years and older.

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

## Around the house: Four surprising sources of sickness

By Karis Day, R.N.

Even in the cleanest homes, germs happen. But, some areas around the house could be harboring health hazards you haven't considered. Taking some simple steps can help protect you and your family. Here are a few common items worth your attention:

### **The offender: Your kitchen sponge**

It soaks up spills, scrubs countertops and scours pots. The more a sponge is used, the dirtier it becomes. Keep in mind that as it picks up germs, it can also spread them around. This can result in a foodborne illness.

What you can do: Replace your sponge often. After using a sponge, heat it in the microwave for one minute. Another option is to run it through your dishwasher. These two methods have been found to kill more than 99% of the bacteria, yeast and mold on sponges.

### **The offender: Your cutting board**

It's a key kitchen tool. But, if you use cutting boards without care, you could spread germs to the foods you eat. For example, when preparing dinner, you might unwrap a package of raw chicken on a cutting board. Later, you might use the same board to slice tomatoes for a salad. Bacteria from the uncooked chicken could spread from the board to the tomatoes. It's called cross-contamination — and it can make you sick.

What you can do: Keep one cutting board for raw meat, poultry and seafood. Use another for fruits, vegetables and other foods. Wash cutting boards with hot water and soap. Do this before and after preparing each food. Use a solid wood or nonporous plastic, acrylic or glass cutting board.

### **The offender: Your pillow**

You probably think of it as a comfort zone. But, here's a not-so-comforting thought: Your pillow could be hosting thousands of dust mites. Dust mites and their waste can cause allergic reactions and asthma symptoms in some people. These pesky pests are invisible to the naked eye — and every home has them. Dust mites feed on shed human skin particles. And, they multiply easily in warm, humid places.

What you can do: Cover your pillow (and your mattress) with allergen-proof covers. Wash bedding weekly in hot water. Try to keep indoor humidity levels between 30 percent and 50 percent. Using vent fans in bathrooms and the kitchen may help. A dehumidifier may be useful, as well.

### **The offender: Your cat's litter box**

Cats can get a parasite called Toxoplasma after eating infected birds, rodents or other small animals. It isn't pleasant to think about. But, cats can pass the parasite in their feces after being infected. Most people who come in contact with cat waste aren't in danger. But, the parasite can cause serious health conditions in some people. This includes pregnant women and people with weakened immune systems. What you can do: Change your cat's litter box every day. The Toxoplasma parasite doesn't become infectious until one to five days after being shed in a cat's feces. Regularly disinfect the box with boiling water for 5 minutes. If you're pregnant or have a weak immune system, ask someone else to clean the litter box. If that's not an option, wear gloves and wash your hands thoroughly afterward. If possible, keep your cat indoors. Don't feed your cat raw or undercooked meats.

Wear gloves in the garden, where you might also encounter cat waste. Keep this in mind even if you don't own a cat.

*Karis Day, R.N., provides medical review and development of clinical materials using evidence-based medicine and best practices to support OptumHealth clinical staff. She is a licensed registered nurse with 20 years of experience in pediatrics, neonatal intensive care, newborn and postpartum, geriatrics, homecare and telephone triage. Your healthy home - To learn more about health threats in your home, visit myuhc.com®. Select "Health & Wellness," then "Encyclopedia." Click "H" and scroll down to "Home Safety."*

### Referral Update

MRI's are now available for your co-pay in the Sheboygan area with a WHF referral.

Call our Referral Department when you require services or specialist beyond your Primary Care Physician 414-755-8313.

Coming soon Physical Therapy services will be available in the Racine and Kenosha area.

### **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.

## HEALTH CARE REFORM - ADULT COVERAGE UNTIL AGE 26

A provision of the new health care reform law, the Patient Protection and Affordable Care Act (PPACA), requires group health plans to provide coverage for adult children until age 26. For calendar year plans such as the Wisconsin Health Fund, the compliance effective date of this provision is January 1, 2011.

As a result of the new law, beginning January 1, 2011 participants will be able to obtain coverage for their adult children age 19 through 25 who do not have access to other employer-sponsored health coverage. Under the law, student status, marital status, financial dependency, employment status and place of residency can not be considered for determining dependent coverage.

Before the end of the year the Fund will hold an open enrollment period for participants to enroll their eligible adult children who are age 19 through 25.

Finally, participants who are on plans with a multi-tier rate structure (e.g., Member Only, Member and Child, Member and Spouse or Family) may need to move to a higher rate tier to provide coverage for any newly added adult child. This may result in a higher contribution rate for the employer and/or participant depending on their collective bargaining agreement.

There are other changes under the PPACA that will affect participants. As these changes are finalized, we will advise you further.

## **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, 2009 to December 31, 2009. 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, 2009 was \$180,219.

### **Basic Financial Statement**

The value of plan assets, after subtracting liabilities of the plan, was \$38,780,857 as of December 31, 2009 compared to \$32,679,035 as of January 1, 2009. During the plan year the plan experienced an increase in its net assets of \$6,101,822. This increase 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 \$42,861,762. This income included employer contributions of \$32,111,408, employee contributions of \$2,034,037, realized losses of \$1,073,444 from the sale of assets and earnings from investments of \$6,082,071. Plan expenses were \$36,759,940. These expenses included \$2,718,016 in administrative expenses and \$34,041,924 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. 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, 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.

## 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)

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 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



Return Service Requested