



FUNDamentals

October 2017

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Massage Therapist
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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.

The newsletter from your Wisconsin Health Fund
6200 West Bluemound Rd. Milwaukee WI 53213

Getting The Most From Your Health Plan With myuhc.com

The screenshot shows the myuhc.com website interface. At the top, there's a navigation bar with links like 'Message Center', 'Account Settings', 'Print', 'Help', 'Contact Us', 'Feedback', and 'Sign Out'. Below that is a main menu with categories: 'Home', 'Claims & Accounts', 'Physicians & Facilities', 'Benefits & Coverage', 'Personal Health Record', and 'Health & Wellness'. The main content area is divided into several sections:

- Hello, Chrisdemo:** My Coverage: Active 01/01/08 (with a 'More Details' link), Plan Name: Choice Plus, Group/Acct#: 111111, Member ID: 7891234567.
- Plan Details:** Account Balances, Benefit Details.
- Deductible:** \$1,000 individual, \$3,000 family.
- Out-of-Pocket Max:** \$3,000 individual, \$9,000 family.
- myClaims Manager:** Managing your claims just got easier - now with online bill payment. Includes a pie chart showing 'PLAN DISCOUNTS', 'YOUR RESPONSIBILITY', and 'YOUR PLAN PAID'. A 'Learn More' button and 'MAKE ONLINE PAYMENTS' link are also present.
- What would you like to do today?:** A list of actions with numbered callouts:
 1. Look up My Benefits
 2. Find a Doctor
 3. Manage My Claims
 4. View Online Statement, View Account Balances, Print an ID Card, Health Assessment
 5. Estimate Health Care Costs, Extra Programs & Discounts, Look Up Health Topics

(myuhc.com screenshot)

Make Smarter Choices and Better Manage Your Expenses

(Go to www.myuhc.com and create a login and password)

- 1 - Locate information on your benefits and coverage. Learn about what's covered and what's not, deductibles and out-of-pocket costs. You'll also find tips for getting the most out of your benefits.
- 2 - Consider a doctor's Premium designation status. Based on national quality standards and local market benchmarks for cost efficiency. You can even search for doctors who treat other patients of your age and gender with similar health conditions.
- 3 - Manage your claims. You can easily search for claims, track claims you need to watch, mark claims you have already paid, and use easy-to-read graphs to better understand your bill and what you owe. Subscribers can pay their health care providers online for any claim that has a 'You Owe' amount using the 'Make Payment' feature.
- 4 - Track your medical expenses, including account balances and spending history.
- 5 - Estimate health care costs. Before you have a test or procedure, with myHealthcare Cost Estimator, you can view treatment options and see variations in cost and quality by provider or facility all before seeking care.

Also, introducing RALLY on myuhc.com - an online experience that makes it easier for you to eat better, move more, and complete activities that help improve your health. RALLY is a user-friendly digital experience that will engage you in a new way to help you understand, learn and find support in working toward your health and wellness goals.

Use myuhc.com wherever you are, download the UnitedHealthcare Health4me mobile app.

Welcome New Physicians & Massage Therapist



Neurology

Nihal Herath, M.D.
Every other Tuesday
1:00pm - 5:00pm



Podiatry

Brian Fischer, D.P.M.
Wednesday
8:00am - 11:00am



Chiropractor

Steve Wilsens, D.C.
Tuesdays & Thursdays
1:30pm - 6:30pm



Massage Therapy

Jeania Weber, L.M.T.
Call or visit WHF
Medical Reception for
dates and times.

STRETCH

\$\$\$ By Using The On-Site Facilities \$\$\$

The WHF Medical Center, with over 23 specialty physicians and 9 primary care physicians, delivers care at an affordable DAILY co-pay and no co-pay for certain chronic or pre-chronic conditions such as diabetes, high blood pressure and high cholesterol.

Our members are continuing to realize the savings passed directly to them by our Pharmacy. Your maximum co-pay on prescriptions at the WHF Pharmacy is always less verses elsewhere and if you do not live close you will still reap the benefits as we can ship prescriptions to your home, work or school for FREE!

Our Active Members enjoy free preventative, diagnostic and basic restorative dental services, with no deductible or annual maximum, saving our members hundreds of dollars annually.

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.

Can you find all the words in BLUE?

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

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

- 1) November is National **Diabetes** Month.
- 2) We **welcome** walk-ins for **flu** shots.
- 3) myuhc.com is a great tool to use to help you make **smarter** health **choices**.
- 4) Members **save** money every time they use the WHF on-site **facilities**.
- 5) **Massage** Therapy **relieves** stress, **reduces** anxiety, helps with chronic pain, **eases** symptoms of depression and so much more.
- 6) Annual **physicals** are important for numerous reasons and can keep you on track with your **health** and **wellness** goals.

Wordsearch answer key can be found on our website: www.whfund.org. Click on the September 2017 FUNDamental, answer key is the last page

Annual Open Enrollment

Each year you are asked to review your health and welfare benefits to see if they continue to meet your needs for the upcoming year. You may add or delete dependents without a “qualifying event”. The member can make these changes during the month of November, any changes made become effective the first billing cycle of 2018.

SUMMARY ANNUAL REPORT

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, 2016 to December 31, 2016. 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, and vision claims incurred under the terms of the plan.

INSURANCE INFORMATION

The plan had a contract with Aetna Life Insurance Company 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 beginning January 1, 2016 and ending December 31, 2016 were \$131,166.

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the plan, was \$59,608,101 as of December 31, 2016 compared to \$56,875,922 as of January 1, 2016. During the plan year the plan experienced an increase in its net assets of \$2,732,179. 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 \$41,381,540. This income included employer contributions of \$33,323,473, employee contributions of \$815,676, realized gains of \$316,011 from the sale of assets and earnings from investments of \$2,525,713. Plan expenses were \$38,649,361. These expenses included \$2,975,812 in administrative expenses and \$35,673,549 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. 20210.



6200 West Bluemound Road
Milwaukee WI 53213

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Wisconsin Health Fund FUNDamentals

**6200 West
Bluemound
Milwaukee, WI
53213**

**(414) 771-5600
or Toll-free
(800) 524-3538**

**WHF Customer
Service
(888) 208-8808**

**WHF On-line
www.whfund.org**



**Thank you for helping to make our
22nd Annual Health Fair a success!**

**Tentative 2018 Health Fair dates:
Thursday, October 4th, 5pm - 7pm
&
Saturday, October 6th, 8am-11am**

At this year's Health Fair WHF staff provided:

- | | |
|-----------------------------------|-------------------------------------|
| 331 Flu Shots | 134 Carotid Dopplers |
| 142 Blood Pressure Checks | 91 Lipid Panel (Cholesterol) |
| 163 Blood Sugar Screenings | 66 Bone Density Screenings |
| 48 Hearing Tests | 300 Free Toothbrushes |

And enjoyed over 300 free Smoothie Samples!

**If you were unable to attend the Health Fair please remember that you can
just stop by the WHF Medical Center Reception Desk (no appointment
needed) and let them know you would like a flu shot.**

Seasonal flu shots are free to WHF Members and Active Retirees.

2017 Holiday Schedule

- Thanksgiving** - Thursday, November 23rd - Closed
- Day after Thanksgiving** - Friday, November 24th -
Administration and Benefits Closed
- Christmas Eve** - Friday, December 22nd - Closed at Noon
- Christmas Day** - Monday, December 25th - Closed
- New Year's Eve** - Friday, December 29th - Closed at Noon
- New Year's Day** - Monday, January 1st 2018 - Closed

	A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	A	D	S	E	H	E	U	D	R	T	R	W	I	S
2	I	A	I	A	S	H	E	P	W	S	E	E	S	S
3	A	T	S	E	W	S	L	E	M	A	L	C	L	T
4	C	E	H	E	C	D	H	C	H	O	I	C	E	S
5	V	U	L	T	S	L	A	A	I	M	E	F	E	S
6	O	E	C	E	G	A	S	S	A	M	V	T	A	W
7	T	M	F	C	D	W	E	L	L	N	E	S	S	A
8	R	S	W	E	F	E	V	A	S	B	S	S	M	T
9	S	E	I	T	I	L	I	C	A	F	S	R	A	F
10	R	V	D	R	R	C	U	I	S	M	E	E	R	C
11	S	V	M	U	I	O	D	S	H	E	A	L	T	H
12	S	N	V	E	C	M	A	Y	S	T	A	S	E	E
13	M	R	A	M	O	E	L	H	S	B	K	I	R	R
14	T	A	A	S	S	L	S	P	A	V	E	S	D	E

(H4, N4) Choices
(G11, N4) Diabetes
(G7, C3) Eases
(J9, A9) Facilities
(E8, G10) Flu
(I11, N11) Health
(J6, D6) Massage
(H14, H6) Physicals
(A8, G14) Reduces
(K1, K8) Relieves
(I8, F8) Save
(M7, M13) Smarter
(F7, F13) Welcome
(F7, M7) Wellness