



# FUNDamentals

The newsletter from your Wisconsin Health Fund  
6200 West Bluemound Road, Milwaukee WI 53213

November 2018

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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.

## When should I get my flu shot?

### Some Flu Season Facts:

The timing of the flu is unpredictable and can vary in different parts of the country and from season to season.

In general, flu season is considered October - May, but there are cases of the flu year round.

Last year, seasonal flu activity began in early November but rose sharply during December through early February 2018.

### About the Flu Shot:

Once you receive the shot, it takes two weeks for your body to develop antibodies that will provide protection.

Your body's immunity to the flu decreases over time.

The flu vaccine is produced and shipped to providers during August. However, there is some evidence that it may not be advantageous to receive your vaccine that early.

A recent study indicated that maximum immunity is achieved shortly following vaccination and decreases each passing month. Therefore, if you get your vaccine in August, you may be more susceptible to infection late in the flu season, around February or March.

### In Conclusion:

The ideal time is no later than the end of October.

November is still an optimal time, it is not too late!

Getting it later in December or January and protecting yourself for the remainder of the flu season is still better than getting no protection at all!

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## **WHF Medical Clinic Updates**

### **Wisconsin Health Fund Physicians are training on a new Electronic Health Record System**

In this day and age, digital recordkeeping for healthcare providers is essential. The WHF Electronic Physician Health Record implementation will provide several significant advantages for Patients and Physicians at the WHF Medical Center.

The electronic Health Record system provides your physician with instant access to diagnostic tests, enabling you and your doctor to discuss results during your visit and quickly respond to any health changes. This results in better health management which is especially important for those needing management of chronic conditions. This instant access to your health record will also make the time you spend with your doctor more productive and, in many cases, reduce the number of visits required.

In addition, when your Primary Care Physician and any specialist you are seeing can share all of your information seamlessly, they can coordinate care in a more effective, efficient and time sensitive manner. Making more information available at the physician's finger tips creates a powerful tool which ensures improved decision making and better patient outcomes.

#### **Welcome New Pain Management Physicians**

Syed Huissani, M.D.  
 Jaweed Mohuiddin, M.D.  
 Parag Panchal, M.D.  
 Nicholas Weber, M.D.

#### **100% Covered**

Remember, the best value under your health care benefit is using the WHF Medical Clinic for a \$0 Co-Pay.

Applies to covered Medical services only.

#### **Doctor Update**

Dr. David Nevin, who many of you may know in Endocrinology, is now also providing primary care services in Internal Medicine.

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#### **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 the 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

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

- 1) November is National **Epilepsy** Awareness Month.
- 2) Wisconsin Health Fund Medical **Clinic** is available for a \$0 (**zero**) co-pay for Wisconsin Health Fund **members** and their **eligible** dependents.
- 3) Don't forget to get your **flu** shot!
- 4) Did you know you can just stop by the WHF clinic to get your **free flu shot**, no **appointment** needed? (WHF members and eligible dependents only)
- 5) A New Year's **resolution** is a **tradition** in which a person resolves to **change** an undesired behavior, **accomplish** a personal goal or otherwise **improve** their life.

*Wordsearch answer key can be found on our website: [www.whfund.org](http://www.whfund.org).  
Click on the November 2018 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 2019. If any other coverage for any of your covered dependents has changed please remember to inform WHF to avoid any issues that may occur if your records are not properly updated.

### 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, 2017 to December 31, 2017. 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, 2017 and ending December 31, 2017 were \$130,902.

### BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the plan, was \$67,528,894 as of December 31, 2017 compared to \$59,608,101 as of January 1, 2017. During the plan year the plan experienced an increase in its net assets of \$7,920,793. 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 \$46,491,098. This income included employer contributions of \$32,993,971, employee contributions of \$696,555, realized gains of \$324,185 from the sale of assets and earnings from investments of \$7,975,409. Plan expenses were \$38,570,305. These expenses included \$2,898,538 in administrative expenses and \$35,671,767 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 Road  
Milwaukee, WI  
53213**

**(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)**

**Thank you for helping to make our 23rd Annual Health Fair a success!**

Tentative 2019 Health Fair dates:  
Thursday, October 3rd, 5pm - 7pm  
&  
Saturday, October 5th, 8am - 11am

At this year's Health Fair WHF staff provided:

415 Flu shots	149 Carotid Dopplers
127 Blood Pressure Checks	96 Lipid Panel (Cholesterol)
154 Blood Sugar Screenings	86 Bone Density Screenings
50 Hearing Tests	45 Skin Cancer Screenings

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.

### 2018 Holiday Schedule

**Thanksgiving** - Thursday, November 22nd - Closed  
**Day after Thanksgiving** - Friday, November 23rd -  
Administration and Benefits Closed  
**Christmas Eve** - Monday, December 24th - Closed at Noon  
**Christmas Day** - Tuesday, December 25th - Closed  
**New Year's Eve** - Monday, December 31st - Closed at Noon  
**New Year's Day** - Tuesday, January 1st 2019 - Closed

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	
<b>1</b>	H	C	P	Z	H	R	S	A	M	R	S	T	I	O	(F11, M4) EPILEPSY
<b>2</b>	C	H	R	S	S	E	I	R	O	H	R	H	C	M	(H6, M11) CLINIC
<b>3</b>	E	T	O	P	I	S	P	S	E	N	O	L	I	V	(B10,E7) ZERO
<b>4</b>	P	O	N	I	L	O	L	U	R	B	M	E	Y	V	(M7,G1) MEMBERS
<b>5</b>	E	E	N	E	P	L	T	N	M	P	M	S	G	M	(L6, E13) ELIGIBLE
<b>6</b>	T	E	I	N	M	U	I	C	B	C	P	E	I	E	(I14,I12) FLU
<b>7</b>	F	N	S	H	O	T	A	I	L	E	L	M	M	A	(I14,F11) FREE
<b>8</b>	C	C	L	R	C	I	N	M	L	I	P	R	E	M	(C7,F7) SHOT
<b>9</b>	R	B	E	M	C	O	T	I	G	R	N	I	N	L	(L13,B3) APPOINTMENT
<b>10</b>	O	Z	F	A	A	N	P	I	O	A	T	I	L	O	(F1,F10) RESOLUTION
<b>11</b>	C	H	A	N	G	E	B	V	D	P	F	C	C	M	(L14, D6) TRADITION
<b>12</b>	O	J	S	D	F	L	E	E	U	A	P	I	N	I	(A11,F11) CHANGE
<b>13</b>	I	T	A	O	E	Z	M	R	L	L	R	A	A	S	(E10, E1) ACCOMPLISH
<b>14</b>	S	K	O	E	S	I	E	O	F	O	B	T	E	G	(M6,G12) IMPROVE