

FUNDamentals

September 2016

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

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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.



"We have partnered through the successes and challenges of our diabetes journey together and we want to share our story with you."

When:

Tuesday, November 1, 2016 6:00 p.m. - 7:00 p.m.

Where:

Wisconsin Health Fund 6200 W. Bluemound Road Union Hall Milwaukee, WI 53213

If you have any questions or would like to register for this session, call the WHF medical reception desk at 414-755-8310.

Please note that although we encourage both patients and care partners to attend, individuals are always welcome.

SANOFI DIABETES

Join us for a free educational program for people with diabetes and their care partners. A care partner may be a friend or family member – anyone who supports you on your diabetes journey.

Diabetes Together is presented by an A1C Champions team – Brian Butler who has diabetes and Sheila Butler his spouse and care partner. Their interactive program is designed to strengthen the partnership between care partners and people with diabetes.

During the 60-minute Diabetes Together presentation, the A1C Champions team will share:

- Their story about working as a team
- Information about diabetes and controlling blood sugar
- Ideas for effective communication
- How to manage diabetes without it becoming the main focus of your relationship

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You can save money on your urgent health care needs!

Wisconsin Health Fund is contracted with the urgent care locations listed below, for your urgent care needs. Simply show your WHF insurance card identifying you as a WHF member at registration and you will be charged a \$30 co-pay. This \$30 co-pay will cover the physician services, basic labs and x-rays if needed.

Downtown

Cathedral Square Express Care Center

Milwaukee

734 North Jackson Street, Milwaukee, WI (414) 277-6500

Monday - Friday: 8am - 6pm Saturday & Sunday: 8am - 4pm Open most holidays.

East Side Milwaukee **Prospect Medical Commons Express Care**

2311 N. Prospect Avenue, 2nd Floor, Milwaukee, WI (414) 319-3000

Monday - Thursday: Noon - 7pm Friday: Noon - 6pm Saturday: 10am - 2pm

Franklin

Popcare+

6501 South 27th Street, Franklin, WI (414) 436-0872 Monday - Friday: 9am - 9pm Sat - Sun: 9am - 5pm

Germantown

Germantown Express Care

N112W15415 Mequon Road, Germantown, WI (262) 250-7899

Monday- Friday: 8am - 7pm Saturday: 8:30am - Noon Sunday: Noon - 4pm

Grafton

Grafton Express Care

2061 Cheyenne Court, Grafton, WI (262) 243-4924

Monday - Friday: 8am - 7pm Saturday & Sunday: 10am - 2pm

Saukville

Greenlane Express Care

830 East Green Bay Avenue, Saukville, WI (262) 284-7117

Monday - Thursday: 8am - 7pm Friday: 8am - 5pm Saturday: 8 - Noon

Sheboygan

Marsho Family Medical Group Express Care

1703 North Taylor Drive, Sheboygan, WI (920) 457-4438

Monday - Friday: 8am - 7pm Saturday: 8:30am - 11:30am

West Allis

Gateway Medical Clinic Express Care

801 South 70th Street , West Allis, WI (414) 773-6600

Monday- Friday: 9am - 7pm Saturday: 8am - Noon

Also available for your WHF Clinic co-payment:

Swift Care Walk-In Clinic

1515 South Green Bay Road; Racine, WI; (262) 637-9438

Monday - Thursday: 10am - 7pm Friday: 10am - 5pm

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

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

- 1) This year is WHF's 21st Annual HEALTH Fair.
- 2) October is Healthy **LUNG** Month. During a normal day we **BREATHE** nearly 25,000 times.
- 3) October is also LIVER Awareness Month and it should get more than a month and here is why - over THIRTY MILLION people in America have one form or another of liver disease.
- 4) Children and adults should receive the flu VACCINATION.
- Wear PURPLE in the month of November to show your support for ALZHEIMER, EPILEPSY, and PANCREATIC Cancer awareness.
- I U F A U Y W Z W I W T H B 6) Our Health Fair has so many fun and FREE things to do and see, bring your FAMILY and FRIENDS too!

Wordsearch answer key can be found on our website: www.whfund.org. Click on the September 2016 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 2017.

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, 2015 to December 31, 2015. 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, 2015 and ending December 31, 2015 were \$100,903.

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the plan, was \$56,875,922 as of December 31, 2015 compared to \$53,960,980 as of January 1, 2015. During the plan year the plan experienced an increase in its net assets of \$2,914,942. 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 \$37,730,954. This income included employer contributions of \$32,460,691, employee contributions of \$918,408, realized gains of \$848,525 from the sale of assets and earnings from investments of (\$519,607). Plan expenses were \$34,816,012. These expenses included \$2,962,752 in administrative expenses and \$31,853,260 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.



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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

Come Join Us At Our 21st Annual Health Fair!



Thursday, October 6th, 5pm - 7pm & Saturday, October 8th, 8am-11am

The Health Fair is FREE and includes many free screenings such as: Carotid Doppler, Blood Sugar, Bone Density, Hearing and so much more! (Unfortunately, Cholesterol testing will not be available this year.)

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

If not a WHF member, we will bill your insurance on your behalf with no cost for you, please bring your insurance card.

For those with no health coverage the flu shot is \$25.

Located at: 6200 W Bluemound Rd, Milwaukee

2016 Holiday Schedule

Thanksgiving - Thursday, November 24th - Closed

Day after Thanksgiving - Friday, November 25th
Administration and Benefits Closed

Christmas Eve - Friday, December 23rd - Closed at Noon

Christmas Day - Monday, December 26th - Closed

New Year's Eve - Friday, December 30th - Closed at Noon

New Year's Day - Monday, January 2nd 2017 - Closed



ALZHEIMER
BREATHE
EPILEPSY
FAMILY
FREE
FRIENDS
HEALTH
LIVER
LUNG
PANCREATIC
PURPLE
THIRTY MILLION
VACCINATION