



LABOR ASSOCIATION OF WISCONSIN, INC.

Serving Public Employees Throughout Wisconsin

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*"Serving Public Employees
Throughout Wisconsin"*

PROPOSED CHANGES TO HEALTH INSURANCE PROGRAM FOR 2016

The Group Insurance Board is working with Segal Consulting to identify ways to improve health outcomes and increase the efficient delivery of quality health care for the more than 240,000 state employees and their families in the State of Wisconsin Group Health Insurance Program. Segal presented its first report, outlining preliminary recommendations for program changes beginning in 2016, earlier this week.

BACKGROUND

The legislature granted the board expanded authority in 2013 to provide additional oversight and strategic direction for the health insurance program. As a result, the board identified the need for a benefits consultant and retained Segal for research and analysis, and to recommend:

- Benefit and program design changes for 2016, initial observations for long-term program changes, and an evaluation of resources for future data management measurement. Report due in March 2015.
- Benefit and program design changes for 2017 and beyond. Report due in November 2015.

In addition, the 2015-2017 State Budget currently includes a provision requiring the board to work with Segal to identify \$25 million in cost savings over the next two years.

HIGHLIGHTS FROM THE MARCH 2015 REPORT

Segal compared the group health insurance program to those in other Midwestern states, including Minnesota, Michigan, Iowa, Illinois and Indiana. In general, Segal found Wisconsin has a rich benefits package, one of the highest premium costs and competitive pharmacy drug pricing.

Wisconsin needs to start planning for the implementation of the Affordable Care Act Excise Tax in 2018. Converting the health insurance program from an HMO model to a self-insurance model may help the state avoid ACA taxes and fees, as well as generate cost savings. The feasibility of self-insurance needs to be further explored for possible implementation in 2017 or beyond.

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Here are some of the proposed changes for the health insurance program for 2016:

- Introduce a deductible and increase the maximum out of pocket for the Uniform Benefits offering
- Increase the deductible and maximum out of pocket for the Standard Plan
- Increase the health savings account contribution for the high deductible health plan
- Change office visits from coinsurance to a copay
- Keep generic drugs affordable (\$5 copay) and shift to coinsurance for brand drugs:
 - Level 2—20% copay (\$50 maximum)
 - Level 3—40% copay (\$150 maximum)
 - Level 4 Preferred—\$50 copay
 - Level 4 Non-Preferred—40% copay (\$200 maximum)
- Continue to self-insure the Standard Plan and State Maintenance Plan, as well as pharmacy and dental benefits
- Consider switching from single and family only to a 4-tier structure
- Investigate premium-based incentives for participation in the Well Wisconsin Program
- Establish uniform metrics to measure health plan performance

If implemented, the proposed changes could generate an estimated \$42 million in cost savings in 2016, according to Segal.

NEXT STEPS

In April ETF will convene a study group to review recommendations and provide feedback for consideration by the board. The study group will include representatives from Wisconsin Retirement System employers, the Wisconsin Association of Health Plans, Pharmacy Society of Wisconsin, ETF staff and others.

Final recommendations for changes to the health insurance program for 2016 will be presented to the board for review and approval on May 19.



LABOR CONSULTANT POSITION OPEN

LAW is requesting resumes from anyone interested in working as a Labor Consultant on a full-time or part-time basis for our central and northern part of the state.

This will be an apprenticeship program and experience is preferred but not required. Resumes may be sent to the Germantown office at:

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WINNERS OF THE MILWAUKEE BREWERS

DATE	TEAM	WINNER
4/7/2015	Rockies	Rodney Lucht - St. Francis PD
4/10/2015	Pirates	Donna Rosner - Vilas County SS
4/11/2015	Pirates	Daniel Rossmann - Whitefish Bay PD
4/21/2015	Reds	Holly McManus - St. Francis PD
4/23/2015	Reds	Robert Wentz - So. Milw. PD
4/25/2015	Cardinals	Mike Laguna - Vill. of Harland
5/5/2015	Dodgers	Paul Schmidt - East Troy PD
5/9/2015	Cubs	Pat Murphy - Whitefish Bay PD
5/11/2015	White Sox	Alvin Brandl - Elkhorn PD
5/13/2015	White Sox	James Turk - Whitefish Bay PD
5/30/2015	Diamondbacks	Jody Buth - Green Bay PD
6/11/2015	Nationals	Mark McElroy - Bloomer PD
6/27/2015	Twins	Dave Drayna - Jefferson Co. Sheriff
7/6/2015	Braves	Ron Ostrowski - Greendale PD
7/18/2015	Pirates	Tom Brummeyer - St. Francis PD
7/30/2015	Cubs	Joel Fus - Butler PD
8/1/2015	Cubs	Katie Hall - Twin Lakes PD
8/4/2015	Padres	Jeff Meloy - Watertown PD
8/8/2015	Cardinals	James Theep - Germantown PD
8/14/2015	Philly	Daniel Dixon - Elkhorn PD
8/17/2015	Marlins	Eric Anderson - Town of Geneva PD
8/29/2015	Reds	Todd Vinohradsky - So. Milw. PD
9/1/2015	Pirates	Steve Hesse - Sol Milw. PD
9/3/2015	Pirates	Ruben Ojeda - Vill. East Troy PD Robert
9/19/2015	Reds	Robert Dzbinski - Twin Lakes PD

Congratulations to all the winners of our Brewer Ticket Raffle, and a big "Thank You", to all of you who participated. See you again next year!

GO BREWERS!

A Bit of Humor...

A policeman clocks a motorist at 21 MPH over the posted limits, and also notices that he isn't wearing his seatbelt. The officer pulls the guy over and approaches.

"Good afternoon, sir. I'm Officer Smith. I stopped you for speeding today ... 21 MPH over the limit."

The motorist, who is obviously going to have an attitude about the stop, says, "That's a bunch of boloney! I wasn't speeding. You don't have any idea what you're doing, pig! Do you know who I am? I play golf with your chief!"

Remaining calm and professional, the officer then says, "And as you went by, I also noticed that you weren't wearing your seatbelt."

The man, whose seatbelt was now fastened, says, "You need glasses, cop! I pay your salary! Can't you see that I'm wearing my seatbelt? Why are you harassing me like this? I'm calling my friend, the chief, and I'm gonna have your badge!"

Still remaining calm, the officer says, "Sir ... as I pulled in behind you, I watched you suddenly decide to fasten your seatbelt, but the fact is ... you were not wearing it prior to that." The officer looks at the lone female front seat passenger and says, "Ma'am ... are you related to this gentleman?" The lady says, "Yes, sir ... he's my husband."

The officer says, "You look like an honest person. Was your husband wearing his seatbelt before I stopped him?" The woman responded, "Officer ... one thing I've learned about my husband over the years is ... never argue with him when he's been drinking!"

"Shared by, Paul Warick. Ret."

Visit Wisconsin



*Voted Best Diner &
Best Breakfast in
Kenosha County!*

Locally recognized as a historic landmark and great breakfast joint, **Franks Diner** is now nationally famous! Featured with **Guy Fieri** on the Food Network series “**Diners, Drive-Ins and Dives**,” Franks also has been in the limelight on numerous TV specials and in various travel magazines. The unusual lunch car diner is celebrating more than 80 years in business.

The staff offers friendly smiles, sassy service and one piece of advice: be nice or leave! Dig into the homemade bread, gigantic pancakes, juicy burgers and the best-seller — the “**Franks Garbage Plate**.”

Franks Diner
508-58th Street
Kenosha, Wisconsin
53140
262-657-1017

THE BENEFITS OF APPLE CIDER VINEGAR



APPLE CIDER VINEGAR CAN DETOXIFY YOUR HOME.

It's made from apple juice and is fermented to hard apple cider. It's then fermented a second time to become apple cider vinegar. By using ACV in lieu of other products, we instantly decrease the consumption of unnatural chemicals in our homes and daily lives.

NATURAL APPLE CIDER VINEGAR REGULATES THE PH OF YOUR SKIN.

Dilute ACV with two parts water, and spread the concoction over your face with a cotton ball to replace your current toner. You can do this at night after washing, and in the morning before you apply your moisturizer. A dab of apple cider vinegar can also be left on the skin overnight to fade age spots or acne scars.

It's also a recommended agent for warts. For warts, soak a cotton ball in apple cider vinegar, then fasten the cotton ball over the wart with a Band-Aid overnight. The skin may swell some as it reacts with the solution. However, the wart will fall off. Once it falls off, the treatment should be continued for a few more days, to make sure the wart doesn't return.

IT CAN REMOVE STAINS FROM TEETH.

Rub teeth directly with apple cider vinegar, and rinse with water.

IT CAN SOOTHE SUNBURNED SKIN.

Add a cup of apple cider vinegar to your bath, and soak for 10 minutes to eliminate discomfort from sunburn.

APPLE CIDER VINEGAR CAN AID IN WEIGHT LOSS.

For daily weight management, add 2 teaspoons of apple cider vinegar to 16 ounces of water. This concoction can be sipped throughout the day. Data shows some limited, yet significant, weight loss benefits from sustained daily intake of acetic acid (which is a main ingredient in apple cider vinegar).

In a 2009 study published in *Bioscience, Biotechnology, and Biochemistry*, it was found that subjects that consumed acetic acid for 12 weeks experienced significant declines in body weight, abdominal fat, waist circumference and triglycerides. Triglycerides contribute to the bad cholesterol that we want to avoid.

APPLE CIDER VINEGAR WILL BALANCE YOUR ENTIRE INNER BODY SYSTEM.

The body constantly strives to achieve a state of equilibrium. Apple cider vinegar helps the body maintain a healthy alkaline pH level, cancer cells grow in an acidic environment. Research shows that higher acid levels (lower pH level) leads to a lack of energy and higher incidences of infection. Hence, my desire to sip some a few times a day for a natural boost of energy.

IT CAN HELP YOU DETOX.

As part of balancing the body's pH, apple cider vinegar creates an overall detoxification of the body. Research shows that it can help stimulate cardiovascular circulation and help detoxify the liver.

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ACV IS GREAT FOR YOUR LYMPHATIC SYSTEM.

This miracle vinegar helps to break up mucous throughout the body and cleanse the lymph nodes. Believe it or not, research suggests that apple cider vinegar can help with allergies because of its ability to reduce mucous and sinus congestion. When reducing the effects of allergies, it can also help stave off sinus infections and their related symptoms, such as sore throats and headaches.

ACV CAN HELP YOU REDUCE HEARTBURN.

Though it might seem like an oxymoron to treat stomach acid with an acid-containing vinegar, there is research suggesting that apple cider vinegar works by correcting low acid, hence reducing heartburn. Natural remedy experts say you should begin to feel relief very shortly after taking a teaspoon of apple cider vinegar followed by a glass of water. Note that apple cider vinegar will not give relief if you have an ulcer.

EFFECTIVE IN REPELLING FLEAS ON YOUR PETS.

One part vinegar and one part water can be sprayed on your pets fur and rubbed in generously to the skin. Saturate the entire coat, and continue every day for a few days to a week. Any flea infestation will surely be gone.

IT'S AN ALL-NATURAL ROOM FRESHENER.

Apple cider vinegar will clean your toilets and leave your bathroom smelling like apples! Just pour apple cider vinegar into the toilet, and allow it to sit overnight. It can also be used in dishwashers as a substitute for dish detergent. Mix 1/2 cup of apple cider vinegar with 1 cup water, and you can use this solution to clean microwaves, kitchen surfaces, windows, glasses and mirrors, too.

As you can see, apple cider vinegar is a miracle product that can be used in a multitude of ways and its' use is highly recommended. *excerpts from* [MINDBODYGREEN](#)

Upcoming Holidays:

May 5 - Cinco de Mayo

May 10 - Mother's Day

May 16 - Armed Forces Day

May 25 - Memorial Day Obs.

June 14 - Flag Day

June 21 - Father Day & First Day
of Summer

July 4 - Independence Day



VEBA - How does it work?

Proceeds from the VEBA Health Trust can be used for:

- Health Insurance Premium
- Vision Insurance Premiums
- Dental Insurance Premiums
- Home Health Care Premiums
- Medicare Part B Insurance Premiums

There is **NO LIMIT** to the number of shares an individual may purchase.

A DAY TO CELEBRATE

*The coals are red hot
The flag's proudly waving.
The fireworks are popping
And the band's loudly playing.
All over the country
we see the stripes and stars
Today we celebrate
this great country of ours.*

Happy July 4th!

Can You Name The Animal Song Titles Of The
50's,60's,70's?

1. Time keeps on slippin', slippin, slippin' into the future
2. You ain't never caught a rabbit and you ain't no friend of mine
3. One pill makes you larger, and one pill makes you small
4. Well, she looks at you so cooly, and her eyes shine like the moon in the sea
5. Spread your tiny wings and fly away
6. Little boy blue and the man in the moon
7. I don't want a rabbit or a kitten; I don't want a parrot that talks
8. In the desert you can remember your name for there ain't no one for to give you no pain
9. And they whirl and they twirl and they tango
10. All the little robins on J Bird Street love to hear the robin goin' tweet, tweet, tweet
11. I remember when rock was young. Me and Suzie had so much fun
12. In the jungle, the mighty jungle
13. And this bird you cannot change, Lord knows, I can't change
14. I am he as you are he as you are me and we are all together
15. And that ain't what it takes to love me, like I want to be loved by you

1. Fly Like an Eagle	9. Muskrat Love
2. Hound Dog	10. Rockin' Robin
3. White Rabbit	11. Crocodile Rock
4. The Year of the Cat	12. The Lion Sleeps Tonight
5. Snowbird	13. Free Bird
6. Cat's in the Hat	14. I am the Walrus
7. Doggie in the Window	15. Spiders and Snakes
8. A Horse With No Name	

Growing a Sweet Potato Vine



Start them the same way you sprouted sweet potatoes as a child, over a glass or dish of water. A small part of the tuber should be touching the water, to encourage roots to grow, but if you stick it too far into the water you may have trouble with rot. Change the water every day or two. Once roots begin to sprout, only the roots need to be in the water, and the tuber can be safely dry. Sweet potatoes are very forgiving. If you goof and let the roots dry up, just put the tuber in a fresh glass of water and it'll start growing again. Little nubs will soon appear on the top part of the potato.

When the sprouts (also called slips) start getting their second or third pair of leaves and are big enough to handle easily, just snap them off at their base. Pot them in barely moist soil-less potting mix. A bit of moisture is good, but don't drench the potting mix with water until roots develop, or your cuttings may rot.

Water as needed to keep the soil moist but not soggy. Bottom watering (putting your pots in a tray or pan with a quarter to half an inch of water and letting them soak it up) will help prevent fungus gnat and mold issues.

Stand back and watch them grow! Enjoy their cascades of wonderful color and texture. And plan how you will incorporate dozens of these beauties into next year's containers, by saving and propagating the tubers