



The Farmers' Health Cooperative Advantage

Health insurance that works for farmers and agri-businesses.

Thank You, Cooperative Members!

Anthem Transition Update

The Farmers' Health Cooperative of Wisconsin (FHCW) would like to thank all of our members for their understanding and patience during the transition to a new insurance carrier effective January 1, 2010. We appreciate your continued membership in the cooperative. The feedback many of you provided over the past few weeks has been extremely helpful as we navigate the switch to Anthem and work to eliminate outstanding issues.

One of those issues was a delay in mailing identification cards to members, especially those in our \$5,000 deductible HSA-plan. Because

members alerted us to the problem right away, we were able to get Anthem working to resolve it immediately. We sincerely apologize to anyone who had concerns about their coverage because they did not receive identification cards. Please be assured that there are no gaps in coverage as a result of the transition to Anthem.

You may be wondering why the FHCW Board of Directors changed insurance carriers, and some of you may be asking why they chose Anthem. We feel it is important that our members fully understand the reasons behind this decision.

Changing carriers was certainly not a decision that the Board made lightly, and the FHCW Board and management did everything possible to avoid a change in carriers. While the cooperative was happy with certain aspects of our arrangement

with Aetna, there were underlying financial considerations that were critical to the decision to leave. Among them, Aetna was imposing an increase in their administrative costs beginning in 2010, that the cooperative felt was unjustified.

Additionally, FHCW's actuary advised the Board that Aetna's provider network discounts were poor. As a result, the cooperative's claims were more costly than they should have been. The increase in administrative costs along with poor network discounts and a worse-than-average claim year, resulted in a proposed increase from Aetna that the Board considered unacceptable.

In light of the proposed increase, FHCW worked with five different insurance carriers to investigate the highest-quality, lowest-cost and least-disruptive option for members, including participating in ongoing negotiations with Aetna in hopes that they would remain our carrier. After considering all options, the Board chose to work with Anthem, based on its price (lower administrative fees with improved network discounts) and its willingness to offer similar insurance plans.

FHCW is aware some members were insured by Anthem (formerly Blue Cross Blue Shield of Wisconsin) before joining the cooperative. Some members have expressed concerns about the change because of past experiences with this company.

We want you to know that FHCW expects all members to have a positive experience with Anthem because of the contract requirements in place between FHCW, Anthem and Agri-Services Agency (ASA). ASA continues to be our administrative agency. Members can work with ASA regarding any claims or customer service concerns by calling 1-800-654-8840.

Members are also encouraged to contact FHCW Executive Director Cathy Mahaffey at (608) 848-7212 or at executivedirector@farmershealthcooperative.com with any thoughts or concerns about the cooperative.

FHCW takes its member-driven philosophy seriously. We are committed to making FHCW your choice for years to come. Wisconsin farmers deserve plan designs that meet their needs, with higher quality benefits than are available to individuals outside the cooperative. We will continue working on your behalf toward these important goals.

Again, thank you for your continued membership. We're happy to serve you in 2010 and look forward to a bright future together.

Inside:

- Take Advantage of Anthem's Website
- Capitalization Payments and Promissory Notes

Cooperative Advantage

Prepared quarterly by the Farmers' Health Cooperative of Wisconsin and Agri-Services Agency to provide timely information on matters pertaining to the cooperative.

Farmers' Health Cooperative
P.O. Box 930413
Verona, WI 53593-0413
608-848-7212
www.farmershealthcooperative.com

Inside: FHCW Sets Date for Annual Meeting

Wisconsin farmers deserve plan designs that meet their needs, with higher quality benefits than are available to individuals outside the cooperative.

Thank You to Our Outgoing Board Members!

Three of our Board members' terms are expiring in 2010 and we would like to extend our sincerest thanks for their time and dedication to FHCW. Bill Averbeck and Christine Sohns have served on the FHCW Board since 2008. They resigned their positions effective December 31, 2009. Dean Micke has also served on the Board since 2008 and he will not run for re-election in 2010.

Bill served as the Board's Vice President and Christine served as Secretary/Treasurer. We're grateful for the many contributions these three members made to FHCW. They will be greatly missed. Board elections will take place after our Annual Meeting in March. Look for your ballot to arrive in your mailbox.

FHCW Continues Emphasis on Preventive Care

The new Anthem benefit plans offer members thorough coverage for preventive care. When receiving services from an in-network provider, preventive care services are not subject to the deductible! If you utilize an out-of-network provider, then the plan deductible and coinsurance will apply. Also, if any of these procedures are received for diagnostic purposes, the appropriate plan deductible and coinsurance will apply.

The following is an overview of the types of preventive services covered by Anthem:

Child Preventive Care	Adult Preventive Care
Preventive Physical Exams	Preventive Physical Exams
Screening Tests: <ul style="list-style-type: none"> • Eye exam • Hearing screening • Screening for lead exposure • Pelvic exam and Pap test 	Screening Tests: <ul style="list-style-type: none"> • Eye exam • Hearing screening • Cholesterol and lipid level screening • Blood glucose test to screen for Type 2 Diabetes • Prostate cancer screenings including digital rectal exam and PSA test • Breast exam and Mammography screening • Pelvic exam and Pap test • Screening for sexually transmitted diseases • HIV test • Bone density test to screen for osteoporosis • Colorectal cancer screening including fecal occult blood test, barium enema, flexible sigmoidoscopy • Screening colonoscopy • Routine blood and urine screenings
Immunizations: <ul style="list-style-type: none"> • Hepatitis A • Hepatitis B • Diphtheria, Tetanus, Pertussis (DtaP) • Varicella (chicken pox) • Influenza (flu shot) • Pneumococcal Conjugate (pneumonia) • Human Papilloma Virus (HPV) • H. Influenza type b • Polio • Measles, Mumps, Rubella (MMR) • Meningococcal Polysaccharide • Rotavirus 	Immunizations: <ul style="list-style-type: none"> • Hepatitis A • Hepatitis B • Tetanus, Diphtheria (Td) • Varicella (chicken pox) • Influenza (flu shot) • Pneumococcal Conjugate (pneumonia) • Human Papilloma Virus (HPV) • Measles, Mumps, Rubella (MMR) • Meningococcal Polysaccharide • Herpes Zoster (shingles)

If you have questions about preventive care benefits that are not listed, please call Agri-Services Agency Customer Service at 1-800-654-8840.

Take Advantage of Anthem's Website

If you have access to the Internet, we encourage you to register on Anthem's website. You'll find a number of tools, support and resources to assist you with managing your health plan and your medical conditions. Registering is easy. All you need is your ID card, the Internet and five minutes of your time.

Here's how:

1. Go to www.anthem.com
2. Click on "Member"
3. Select "Wisconsin" from the center box
4. Select "Register Now" from the left side
5. Click "Continue" on the Member Service Functions page
6. Click "I Agree" on the Anthem Member Services Online Access Agreement page
7. Fill in the required fields
8. Click "Continue"



Once you have registered, you will be able to perform many tasks such as:

- Find a doctor or facility
- View coverage and benefit information
- Review current and past claims
- Print a temporary ID card
- Obtain estimated cost information for medical services
- Build a safe, online health profile so all your important medical information is in one place
- Participate in a health assessment through a secure online health analysis
- Sign up for reminder phone calls or postcards alerting you when it's time for a checkup, immunizations or screenings
- See all discounts available to you for health living products and services, like fitness club memberships and LASIK
- Find tools and information to help you better evaluate and manage your health

You can rest easy knowing your personal health information is safeguarded with Anthem's strict privacy and security standards. If you need assistance with registering or navigating the website, please call Agri-Services Agency Customer Service at 1-800-654-8840.

Capitalization Payments and Promissory Notes

With FHCW approaching its three-year anniversary, members may be wondering about the capitalization payment made when initially joining the cooperative, or the promissory note signed by members with two or more employees. You may recall that FHCW members are required by state law to make a capitalization payment to the cooperative based on your first month's premium plus 10%. FHCW allows employer groups with two or more employees to sign a promissory note for the capitalization payment.



The capitalization payments are to be returned, and the promissory notes are to be forgiven, for members who have been enrolled in FHCW for three years. That means, in 2010, FHCW will begin returning checks and forgiving promissory notes to those members who have been enrolled for three years.

Members will be asked to renew their three-year commitment, but the FHCW Board of Directors made the decision not to ask for another capitalization payment.

Instead, you will be asked to sign a promissory note for your current monthly premium, plus 10%. The promissory note will be forgiven after your next three-year commitment is fulfilled or if you leave the cooperative for a qualified reason (i.e. if you reach age 65).

If you should have any questions about the capitalization payment or promissory note, contact FHCW Executive Director Cathy Mahaffey at 608-848-7212 or executivedirector@farmershealthcooperative.com.

FHCW Sets Date for Third Annual Meeting

You are invited to attend the third Farmers' Health Cooperative of Wisconsin Annual Meeting on **Thursday, March 4 at 1:00 p.m.**

The meeting will be held at 29 Pines, located outside of Chippewa Falls, just off Highway 29 and Cty T, Exit 69. Their address is 5872 33rd Ave., Eau Claire, WI.

Please RSVP by calling 608-848-7212 or send an email to executivedirector@farmershealthcooperative.com.

RSVPs are due by Friday, February 19.



We encourage you to attend this event and hear from FHCW Board Chair Jeff Bennesch. A representative from ASA will also attend.

Please Send Us Your Email Address!

In an effort to keep members up-to-date on news and events, we would like to have the option to communicate more frequently via e-mail.

We realize that not everyone has an email address, so important news will continue to be communicated via the U.S. postal system.

We will not share this address with any person or firm outside of the FHCW insurance program. Please send your e-mail address to executivedirector@farmershealthcooperative.com.



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