

# commercial coverage



## Wisconsin Mandates For Health Insurance Policies

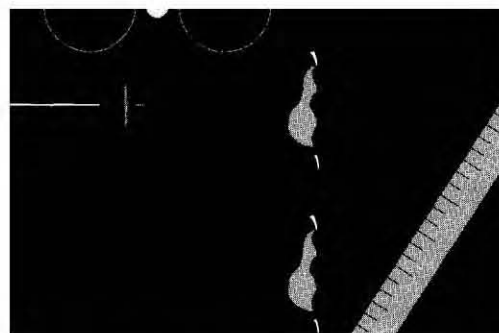
Health insurance policies sold in Wisconsin often include "mandated benefits." These are benefits that an insurer must include in certain types of health insurance policies. Except for HMOs organized as cooperatives under ch.185, Wis. Stat., HMOs are required to provide the same benefits as traditional insurers.

The mandated benefits required by Wisconsin state law for health insurance policies include coverage for: professional health-care services, adopted children, handicapped children, nervous and mental disorders, alcoholism and other drug abuse, home health care, skilled nursing home care, kidney disease, mammography, newborn infants, coverage for grandchildren born to dependent children under the age of 18 who are covered by the policy, diabetes, lead screening, and maternity coverage for all persons covered under the policy if it provides maternity coverage for anyone, genetic testing, drugs for treatment of HIV infection, TMJ disorders, hospital and ambulatory surgery center charges and anesthetics for dental care, breast reconstruction, and coverage of certain health-care costs in cancer clinical trials.

Cooperative HMOs are subject to the mandates regarding chiropractors, optometrists, genetic testing, nurse practitioners, newborns, adopted children, HIV drugs, dentists, TMJ disorders, breast reconstruction, and hospital and ambulatory surgery center charges and anesthetics for dental care.

*Reprinted from "Consumers Guide to Insurance," Wisconsin  
Office of the Commissioner of Insurance*

2007, No. II



## How To Survive A Heart Attack When Alone

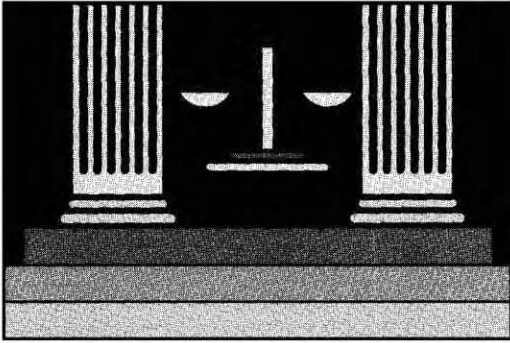
Many people are alone when they suffer a heart attack. Without help, the person whose heart is beating improperly and who begins to feel faint has only about 10 seconds left before losing consciousness. However, these victims can help themselves by coughing repeatedly and very vigorously. A deep breath should be taken before each cough, and the cough must be deep and prolonged, as when producing sputum from deep inside the chest.

A breath and a cough must be repeated about every two seconds without let-up until help arrives or until the heart is felt to be beating normally again. Deep breaths get oxygen into the lungs, and coughing movements squeeze the heart and keep the blood circulating.

The squeezing pressure on the heart also helps it regain normal rhythm. In this way, heart attack victims can get to a hospital. Tell as many other people as possible about this.

It could save their lives.





## Lawsuit Of The Year

Associated Press reported that a man who was fired by IBM for visiting an adult chat room at work is suing the company for \$5 million, claiming he is an Internet addict who deserves treatment and sympathy rather than dismissal. The man said he visits chat rooms to treat traumatic stress incurred in 1969 when he saw his best friend killed during an Army patrol in Vietnam. He claimed protection under the Americans with Disabilities Act. If it goes to trial, the case could affect how employers regulate Internet use that is not work-related or how Internet overuse is categorized medically, Associated Press noted. Stanford University issued a nationwide study last year that found that up to 14 percent of computer users reported neglecting work, school, families, food and sleep to use the Internet.

## What This Symbol Means To You ...



There is a difference in where you buy your insurance. Many don't realize there are three sources for insurance:

1. Captive Agents—who can sell you the insurance of only one company.
2. Telephone & Internet Representatives—who can offer you the insurance of one company only on the telephone or via computer.
3. Independent Insurance Agents, like us—who represent an average of eight insurance companies and research with these firms to find you the best combination of price, coverage and service.

## What Makes A Good Leader?

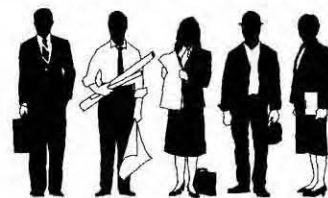
That question was asked by the Army War College in a study of highly regarded major generals in Iraq, as reported in Parade magazine. (They were rated anonymously by subordinates.) The responses, in order of importance:

- Keeps cool under pressure.
- Clearly explains missions, standards and priorities.
- Sees the big picture; provides context and perspective.
- Makes tough, sound decisions on time.
- The study showed that even when tactical and technical competence are excellent, interpersonal skills are critical, said one of its authors, retired Gen. Walter Ulmer. "One thing we found is that it's easier to teach technical skills than to teach people how to gain trust and build teams," he said. Ulmer also noted that many key behaviors are learned by example, so good leaders tend to produce more good leaders.



Other valued qualities:

- Adapts quickly to new situations; can handle bad news.
  - Gives useful feedback; sets a high ethical tone.
  - Is positive, encouraging and realistically optimistic.
- America's CEOs may want to take note.



## Business Brief

The reward for ambition, education and hard work in America may be a high-paying professional or management job, but it also means longer hours, more days at work and less leisure time than wage and hourly employees lower on the pay and education scales. That's one of the major findings of the Bureau of Labor Statistics' third annual American Time Use Survey.