

## WFDA BOARD OF DIRECTORS

Matthew C. Myrhum  
PRESIDENT

James Klemmer  
PRESIDENT ELECT

Joel Walters  
VICE PRESIDENT

Fawn Schaefer  
SECRETARY / TREASURER

Steve Lazarczyk  
IMMEDIATE PAST PRESIDENT

## DISTRICT REPRESENTATIVES

CENTRAL DISTRICT  
Steve Coy

CHIPPEWA / ST. CROIX  
Michael Horan

FOX RIVER VALLEY  
Bob Karrmann

LAKESHORE  
Noah Nienstedt

MILWAUKEE / WAUKESHA COUNTY  
Joseph Starosta

NORTHERN  
Tim Bratley

NORTHEASTERN  
Jeff Thielen

SOUTH CENTRAL  
Nick Miller

SOUTHEASTERN  
Eric Daniels

SOUTHWESTERN  
Tiffany Kramer

WISCONSIN VALLEY  
Nick Ficken

WESTERN  
Jeff Schanhofer

Monday, November 8, 2023

Greetings on behalf of the Wisconsin Funeral Directors Association,

As 2023 quickly draws to a close, and our sights become set on the new year ahead, we are honored to invite you to become a member of the Wisconsin Funeral Directors Association. Whether you represent a funeral home or an allied member, we value your partnership in the largest association representing funeral service professional in the state of Wisconsin.

Your membership grants you full access to our team of lobbyists. In addition to working on pro funeral service legislation, they have proven to be very valuable in assisting our members with issues they have encountered involving various state agencies.

You will also gain access to WFDA's legal counsel giving you a direct line to a nationally recognized expert in mortuary law that's available to answer your questions.

WFDA is your leading source for continuing education opportunities with a variety of quality programs offered around the state. This allows you and your staff access to a one stop shop for all your continuing education needs. We are also working hard to ensure that the credits we offer also qualify for credit in surrounding states, and when possible, are eligible for insurance credits.

In an effort to offer you more value in your membership, we are excited to also offer you the opportunity to purchase your health care through the WFDA Association Health Plan. You will find more information about this plan within this packet.

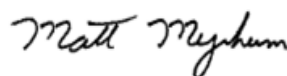
If you or anyone on your staff would like to become more involved with WFDA please call the office. We would be happy to explain the various opportunities available.

This year, I'm asking every individual member at your firm, if possible, to please join me in making a personal contribution to the WFDA PAC Fund. It is easy to do through our website and funds go a long way to support legislation that benefits funeral service.

I would also like to ask you to consider joining me in donating to the WFDA Leadership Development Foundation. Your donation will help advance the profession of funeral service by supporting continuing education and leadership development opportunities for members who may not otherwise be able to financially participate.

To renew your membership, or become a new member, please fill out the attached membership application form and return it to the WFDA office by January 31, 2024. An online application can also be found at [www.wfda.info](http://www.wfda.info). Thank you for your support.

Respectfully,



Matthew Myrhum  
WFDA President



Kent Anderson  
Executive Director WFDA

# 2024 WFDA Membership Application

## THE PROCESS:

1. Fill out these forms with all your membership information
2. Include check or credit card information with these forms
3. Submit by mail or email.

This form includes membership dues for the Wisconsin Funeral Directors Association (WFDA) and geographic district associations.

- Be sure to include the funeral home license number of your principal establishment and all your branch establishments if applicable. \*
- Be sure to include the names and license numbers of all funeral directors employed by your firm.
- It is very important that each funeral director has a unique email address for continuing education tracking purposes and all WFDA updates.
- List all the branch establishments operating under the principal funeral home location. You must pay dues for all branch establishments in addition to your principal funeral home.
- As a member funeral home all funeral directors, apprentices and employees are granted membership to the WFDA.
- Mobile phone number is not required. If none is listed the primary location number will be their default contact by phone.
- Pay by check or with credit card. Include check or completed credit card slip with completed form. A 3% processing fee will be charged to any renewals paid by credit card.

## Tax Deductibility of WFDA Dues

The Federal Budget Revenue Reconciliation Act (the Act) of 1993 stipulates that dues revenue utilized by a professional or trade association for lobbying purposes cannot be deducted by the member paying dues.

In accordance with the Act, the WFDA is hereby notifying their membership that we estimate 75% of the 2024 dues will be deductible as ordinary business expenses for Federal Tax purposes. The estimates above are to be utilized by members in determining what portion of their 2024 WFDA dues are deductible. Please provide a copy of this notice to your accountant or tax preparer.

## Deadline

**WFDA Bylaws state dues are due by January 31, 2024\*\***

## Questions

Contact the WFDA office at (608) 256-1757 or [office@wfda.info](mailto:office@wfda.info)

---

\* Our firm understands that by providing our mailing address, email address, telephone number and fax number, we consent to receive communication sent by or on behalf of the Wisconsin Funeral Directors Association.

\*\* Per Bylaws, membership shall be forfeited if annual dues are not paid by March 1.

# Steps

- 1) Principal Location
- 2) Calculate Dues
- 3) Mail in Form w/Check

## STEP 1: Principal Location - Provide your principal location information, including any employees you want included

\_\_\_\_\_  
Name of Company

\_\_\_\_\_  
Street Address and/or PO Box

\_\_\_\_\_  
City State Zip Code

( )

\_\_\_\_\_  
Telephone Location Email County

( )

\_\_\_\_\_  
Primary Contact Name Email Phone

## Additional employees

Please list any other employees that should receive WFDA communications  
Attach copies of this form if you need more room.

( )

\_\_\_\_\_  
Name Email Phone

( )

\_\_\_\_\_  
Name Email Phone

( )

\_\_\_\_\_  
Name Email Phone

( )

\_\_\_\_\_  
Name Email Phone

( )

\_\_\_\_\_  
Name Email Phone

( )

\_\_\_\_\_  
Name Email Phone

( )

\_\_\_\_\_  
Name Email Phone

## STEP 2: Calculate Dues

### WFDA Dues

Base charge for Allied Membership

\$315 \$ \_\_\_\_\_

WFDA Subtotal \$ \_\_\_\_\_



Leadership Development Foundation Contribution \$ \_\_\_\_\_

**Grand Total Due** \$ \_\_\_\_\_

Add all Dues from each of the Subtotal lines above and any contributions

## Step 3: Include check, payable to WFDA or complete the credit card form below

### Mail to:

**Wisconsin Funeral Directors Association**  
1502 W Broadway  
Suite 102  
Monona, WI 53713

\$ \_\_\_\_\_ Total Due

Name on Credit Card: \_\_\_\_\_

Billing Address: \_\_\_\_\_

CC #: \_\_\_\_\_

EXP: \_\_\_\_/\_\_\_\_ CVC: \_\_\_\_\_

\* A 3% processing fee will be charged to any renewals paid by credit card.



# WFDA

WISCONSIN FUNERAL  
DIRECTORS ASSOCIATION

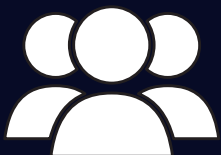
1881

## MISSION

The Wisconsin Funeral Directors Association represents and supports funeral service professionals licensed in Wisconsin through continuing education, networking, advocacy, and promoting the high professional standards of its members in providing meaningful funeral services to the families they serve.

## 2023 | A YEAR IN REVIEW

### MEMBERSHIP



705

Funeral Directors

299

Funeral Homes



### CONTINUING EDUCATION



308

CEU Hours Offered

51

Total  
Events

36

District  
Meetings

11

OSHA  
Courses

Funeral homes and their funeral directors, employees, and interns all receive membership and the following benefits when the funeral home joins.

- **WFDA Association Health Plan** WFDA members are now eligible for a wide variety of plan options to fit your unique needs
- **Continuing Education** Satisfy your biennial licensing requirements - OSHA, All Funeral Credits and OCI at a discounted rate
- **Legislative Advocacy** Amplify your voice in Madison
- **Complimentary Legal Counsel** Funeral Service legal questions answered by our General Counsel
- **Career Center Access** Find your next career or next great employee through our career center
- **Networking** Connect with other members throughout the state
- **Discounted Convention Rate** Attend the Annual WFDA Convention and Fall Conference at a discounted rate
- **Spotlight Express** Receive the WFDA bi-weekly e-newsletter to stay up to date on association and industry news
- **Membership Directory** Be listed in and receive a printed copy of the WFDA Membership Directory and Resource Guide



# Association Health Plan

The Funeral Directors Association Health Plan is another option for you to consider as you review your health care coverage. The Association Health Plan allows groups to be underwritten outside of “community rating.” This means rather than being rated as an entire pool, health underwriting allows your company to be rated accordingly, unlike ACA plans which do not allow this type of underwriting.



- The owner must be a current WFDA member to set up their group plan with the WFDA Association Health Plan. Membership will be verified.
- Health insurance must be offered to all eligible employees. Eligible employees are those who work 26 hours or more per week.
- Based on your group size, you may select up to four plan design options.
- Employer contribution is recommended, but not required.

If this is the best option for your business, you’ll set up your plan based on the design options below.

**Six co-pay and coinsurance plans available. Deductible and coinsurance options are:**

\$750 individual/\$1,500 family deductible with 20% coinsurance	\$3,750 individual/\$7,500 family out of pocket
\$1,500 individual/\$3,000 family deductible with 20% coinsurance	\$5,500 individual/\$11,000 family out of pocket
\$2,500 individual/\$5,000 family deductible with 20% coinsurance	\$6,500 individual/\$13,000 family out of pocket
\$5,000 individual/\$10,000 family deductible with 20% coinsurance	\$8,000 individual/\$16,000 family out of pocket
\$7,500 individual/\$15,000 family deductible with 20% coinsurance	\$9,000 individual/\$18,000 family out of pocket
\$9,450 individual/\$18,900 family deductible with 0% coinsurance	\$9,450 individual/\$18,090 family out of pocket

**Six High Deductible Health Savings Account qualified health plans. Deductible and coinsurance options are:**

\$2,500 individual/\$5,000 family deductible with 0% coinsurance	\$2,500 individual/\$5,000 family out of pocket*
\$2,500 individual/\$5,000 family deductible with 20% coinsurance	\$5,500 individual/\$11,000 family out of pocket*
\$5,000 individual/\$10,000 family deductible with 0% coinsurance	\$5,000 individual/\$10,000 family out of pocket
\$6,500 individual/\$13,100 family deductible with 0% coinsurance	\$6,500 individual/\$13,100 family out of pocket
\$7,500 individual/\$15,000 family deductible with 0% coinsurance	\$7,500 individual/\$15,000 family out of pocket
\$8,050 individual/\$16,100 family deductible with 0% coinsurance	\$8,050 individual/\$16,100 family out of pocket

\*Non-embedded deductible. If an employee has family coverage, the family deductible must be met before the plan will pay benefits.

WPS uses the Statewide Network. This is the broadest, most inclusive network available in Wisconsin.

**In addition to health insurance, let our knowledgeable staff help you put together an insurance package tailored to meet your specific needs.**

We are proud to be a partner of the WFDA.

**Contact our Benefits Team today to learn more!**

800-637-4676 | [info@profinsprog.com](mailto:info@profinsprog.com)  
[www.insuranceformembers.com](http://www.insuranceformembers.com)



# Wisconsin Funeral Directors Association

## Group Health Insurance Plans

Your WFDA membership gives you buying power to get competitive, affordable health coverage to help protect your health and your business. You get:

- Access to our WPS Statewide Network
- Telehealth services through Teladoc® for treatment of minor conditions 24/7
- Prescription drug coverage with a \$0 copay on select preventive drugs<sup>1</sup>



Visit [insurancemembers.com/wfda-group-health](https://insurancemembers.com/wfda-group-health) for more information!

Deductible	COPAY PLAN OPTIONS						
	Plan Designs	\$750 20%	\$1,500 20%	\$2,500 20%	\$5,000 20%	\$7,500 20%	\$9,450 0%
In-network	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
Single	\$750	\$1,500	\$2,500	\$5,000	\$7,500	\$9,450	
Family	\$1,500	\$3,000	\$5,000	\$10,000	\$15,000	\$18,900	
Out-of-network							
Single	\$1,500	\$3,000	\$5,000	\$10,000	\$10,000	\$15,000	\$18,900
Family	\$3,000	\$6,000	\$10,000	\$20,000	\$20,000	\$30,000	\$37,800
<b>Coinsurance</b>							
In-network	20%	20%	20%	20%	20%	20%	0%
Out-of-network	40%	40%	40%	40%	40%	40%	30%
<b>Annual Out-of-Pocket Amounts</b>							
In-network	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
Single	\$3,750	\$5,500	\$6,500	\$8,000	\$8,000	\$9,000	\$9,450
Family	\$7,500	\$11,000	\$13,000	\$16,000	\$16,000	\$18,000	\$18,900
Out-of-network							
Single	\$7,500	\$11,000	\$13,000	\$16,000	\$16,000	\$18,000	\$23,400
Family	\$15,000	\$22,000	\$26,000	\$32,000	\$32,000	\$36,000	\$46,800
Maximum OOP In-network							
Single	\$7,350	\$8,000	\$8,000	\$8,000	\$9,450	\$9,450	\$9,450
Family	\$14,700	\$16,000	\$16,000	\$16,000	\$18,900	\$18,900	\$18,900
Maximum OOP Out-of-network							
Single	\$14,700	\$16,000	\$16,000	\$18,900	\$18,900	\$18,900	\$18,900
Family	\$29,400	\$32,000	\$32,000	\$37,800	\$37,800	\$37,800	\$37,800
<b>Teladoc® Health Visit</b>	\$10	\$10	\$10	\$10	\$10	\$10	\$10
<b>Primary Care Visit</b>	\$25	\$35	\$35	\$50	\$50	\$50	\$50
<b>Specialist Visit</b>	\$50	\$70	\$70	\$100	\$100	\$100	\$100
<b>Emergency Room Visit</b>	\$300	\$500	\$500	\$500	\$500	\$500	\$500
<b>Prescription Drugs</b>							
Preferred Generic	\$10	\$10	\$10	\$10	\$10	\$10	\$10
Non-Preferred Generic	\$20	\$20	\$20	\$20	\$20	\$20	\$20
Preferred Brand	\$40	\$50	\$50	\$50	\$50	\$50	\$50
Non-Preferred Brand	\$80	\$100	\$100	\$100	\$100	\$100	\$100
Specialty	25%	25%	25%	25%	25%	25%	25%

\*Maximum out-of-pocket includes out of pocket AND all copays.

<sup>1</sup>Preventive drugs include specific supplements, contraceptives, immunizations, and other preventive drugs ranked A or B by the U.S. Preventive Services Task Force.

These plans feature an embedded deductible where an individual deductible must be satisfied before this plan will pay benefits for that individual. These plans feature an embedded out-of-pocket limit where the individual out-of-pocket limit must be satisfied before this plan will pay 100% of covered benefits for that individual. Deductibles and out-of-pocket maximums apply annually.



## HSA-QUALIFIED HIGH-DEDUCTIBLE HEALTH PLAN OPTIONS

Plan Designs	\$2,500 0% <sup>2</sup>	\$2,500 20% <sup>3</sup>	\$5,000 0%	\$6,550 0%	\$7,500 0%	\$8,050 0%
<b>Deductible</b>						
In-network	Non-Embedded	Non-Embedded	Embedded	Embedded	Embedded	Embedded
Single	\$2,500	\$2,500	\$5,000	\$6,550	\$7,500	\$8,050
Family	\$5,000	\$5,000	\$10,000	\$13,100	\$15,000	\$16,100
Out-of-network						
Single	\$2,500	\$2,500	\$5,000	\$6,550	\$7,500	\$8,050
Family	\$5,000	\$5,000	\$10,000	\$13,100	\$15,000	\$16,100
<b>Coinsurance</b>						
In-network	0%	20%	0%	0%	0%	0%
Out-of-network	30%	40%	30%	30%	30%	30%
<b>Annual Out-of-Pocket Amounts</b>						
In-network	Non-Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
Single	\$2,500	\$5,500	\$5,000	\$6,550	\$7,500	\$8,050
Family	\$5,000	\$11,000	\$10,000	\$13,100	\$15,000	\$16,100
Out-of-network						
Single	\$7,000	\$8,500	\$9,500	\$11,050	\$15,000	\$15,550
Family	\$14,000	\$17,000	\$19,000	\$22,100	\$30,000	\$31,100
<b>Teladoc® Health Visit</b>	D/C	D/C	D/C	D/C	D/C	D/C
<b>Primary Care Visit</b>	D/C	D/C	D/C	D/C	D/C	D/C
<b>Specialist Visit</b>	D/C	D/C	D/C	D/C	D/C	D/C
<b>Emergency Room Visit</b>	D/C	D/C	D/C	D/C	D/C	D/C
<b>Prescription Drugs</b>						
Preferred Generic	D/C	D/C	D/C	D/C	D/C	D/C
Non-Preferred Generic	D/C	D/C	D/C	D/C	D/C	D/C
Preferred Brand	D/C	D/C	D/C	D/C	D/C	D/C
Non-Preferred Brand	D/C	D/C	D/C	D/C	D/C	D/C
Specialty	D/C	D/C	D/C	D/C	D/C	D/C

D/C=Deductible and coinsurance

HSAs are administered and/or maintained by a participating financial institution. WPS Health Insurance does not operate or administer HSAs.

<sup>2</sup>Non-Embedded Deductible and Out-of-Pocket Limit: This plan features a non-embedded deductible and out-of-pocket limit. If an employee has family coverage, the family deductible must be satisfied before this plan will pay benefits. One person can satisfy the family deductible. If an employee has family coverage, the family out-of-pocket limit must be satisfied before this plan will pay 100% of covered benefits. One person can satisfy the family out-of-pocket limit. Deductibles and out-of-pocket maximums apply annually.

<sup>3</sup>Non-Embedded Deductible and Embedded Out-of-Pocket Limit: This plan features a non-embedded deductible. If an employee has family coverage, the family deductible must be satisfied before this plan will pay benefits. One person can satisfy the family deductible. This plan features an embedded out-of-pocket limit. The individual out-of-pocket limit must be satisfied before this plan will pay 100% of covered benefits for that individual. Deductibles and out-of-pocket maximums apply annually.

Unless otherwise noted, plans have an Embedded Deductible and Embedded Out-of-Pocket Limit. These plans feature an embedded deductible where an individual deductible must be satisfied before this plan will pay benefits for that individual. These plans feature an embedded out-of-pocket limit where the individual out-of-pocket limit must be satisfied before this plan will pay 100% of covered benefits for that individual. Deductibles and out-of-pocket maximums apply annually.



**Professional Insurance Programs**  
 Phone: 800-637-4676  
 Email: [info@proffinsprog.com](mailto:info@proffinsprog.com)



WISCONSIN FUNERAL DIRECTORS ASSOCIATION  
**1881**





**Professional Insurance Programs**  
A Division of WFDA Insurance & Services Corp.

**Phone: 800-637-4676**  
**Fax: 414-277-1124**  
**info@profinsprog.com**

**Group Census**  
**WFDA Association Health Plan**



**WISCONSIN FUNERAL  
DIRECTORS ASSOCIATION**

**1881**

**Group Name:**

**Main Contact:**

**Address:**

**City, State, Zip:**

**Email address:**

**Telephone:**

**Effective Date**

**Business Number:**

**Fax Number:**

**County:**

Employee Name	DOB	Gender	Spouse Name / DOB / Gender	Child Name / DOB / Gender	*Plan Type	Residence Zip Code

\*Type of Plan: EE-employee only ES-Employee and Spouse EC-Employee and Child(ren) ESC-Family

This census data is collected to allow us to obtain preliminary rates. Final rates are subject to medical underwriting. Any changes to the census will also change the rates.

Current Carrier: \_\_\_\_\_

Current Plan: \_\_\_\_\_

Current Premium: \_\_\_\_\_

### WPS-WFDA PLAN OPTIONS

#### Copay Options

Deductible:	\$750/\$1,500	\$1,500/\$3,000	\$2,500/\$5,000	\$5,000/\$10,000	\$7,500/\$15,000	\$9,450/\$18,900
Coinsurance:	80/60	80/60	80/60	80/60	80/60	100/70
MOOP:	\$3,750/\$7,500	\$5,500/\$11,000	\$6,500/\$13,000	\$8,000/\$16,000	\$9,000/\$18,000	\$9,450/\$18,900
Copays:	\$10/\$25/\$50/\$300	\$10/\$35/\$70/\$500	\$10/\$35/\$70/\$500	\$10/\$50/\$70/\$500	\$10/\$50/\$70/\$500	\$10/\$50/\$70/\$500
RX:	\$10/\$20/\$40/\$80/25%	\$10/\$20/\$50/\$100/25%	\$10/\$20/\$50/\$100/25%	\$10/\$20/\$50/\$100/25%	\$10/\$20/\$50/\$100/25%	\$10/\$20/\$50/\$100/25%

<b>HDHP Options HSA Qualified</b>	Deductible:	\$2,500/\$5,000	\$2,500/\$5,000	\$5,000/\$10,000	\$6,550/\$13,100	\$7,500/\$15,000	\$8,050/\$16,100
	Coinsurance:	100/70	80/60	100/70	100/70	100/70	100/70
	MOOP:	\$2,500/\$5,000	\$5,500/\$11,000	\$5,000/\$10,000	\$6,550/\$13,100	\$7,500/\$15,000	\$8,050/\$16,100

#### Additional Services Available:

Benefit Management Solutions:

FlexSystem/Section 125/ Premium Only Plan \_\_\_\_\_ COBRA Administration \_\_\_\_\_ Health Savings Account (HSA) \_\_\_\_\_

Health Reimbursement Account (HRA) \_\_\_\_\_

Mineral-Your Human Resource Service \_\_\_\_\_

Indicate if you would like additional information on any of the following coverages:

Life \_\_\_\_\_ Disability \_\_\_\_\_ Professional Liability \_\_\_\_\_ Business \_\_\_\_\_ Home & Auto \_\_\_\_\_ Medicare \_\_\_\_\_ Long Term Care \_\_\_\_\_ Travel \_\_\_\_\_ Vision \_\_\_\_\_

This census data is collected to allow us to obtain preliminary rates. Final rates are subject to medical underwriting. Any changes to the census will also change the rates.