

Seasonal Flu and 2009 H1N1 Influenza Virus Information

To help combat the seasonal flu, American Community's Group and Individual health plans that have preventive care benefits include coverage of vaccines for the flu as well as the 2009 H1N1 influenza virus. Depending on the type of policy, your deductible, benefit percentage, copay and benefit maximum may apply.

According to the Centers for Disease Control and Prevention (CDC), "Most healthy persons who develop an illness consistent with influenza, or persons who appear to be recovering from influenza, do not need antiviral medications for treatment or prophylaxis" (prevention). However, as of September 22, 2009, the CDC is recommending the use of influenza antiviral medications for people who are at higher risk for complications including:

- People with more severe illness, such as those hospitalized with suspected or confirmed influenza
- People with suspected or confirmed influenza who are at higher risk for complications
 - Children younger than 2 years old
 - Adults 65 years and older
 - Pregnant women
 - People with certain chronic medical or immunosuppressive conditions
- People younger than 19 years of age who are receiving long-term aspirin therapy

American Community will cover antiviral drug treatment, such as Tamiflu® or Relenza®, to lessen flu symptoms for all insureds that have prescription drug coverage. Your deductible, benefit percentage and copay may apply depending on the type of policy. In addition, American Community has instituted the following drug limits with one refill available every 180 days. These limits are based on the manufacturers' recommended dosage.

Tamiflu

75mg Cap (10)
45mg (10)
30mg (20)
60mg/5ml Oral Liquid (75ml)

www.tamiflu.com/taking

Relenza

Cap (20)

www.relenza.com/relenza-faqs.html

As with any medication, be sure to discuss with your doctor any over-the-counter or prescription medications you are currently taking before beginning any drug therapy and follow manufacturer's recommended dosage instructions.

For the most up-to-date information about the seasonal flu and the 2009 H1N1 influenza, please visit the following Web sites:

- Centers for Disease Control:
<http://www.cdc.gov/h1n1flu/qa.htm>
- World Health Organization:
<http://www.who.int/csr/disease/swineflu/guidance/individuals/en/index.html>

To verify benefits, you can reach a Customer Service Representative Monday through Friday, between 8 a.m. and 5 p.m. EST at (800) 991-2642.