



MEDICAL MUTUAL OF OHIO.
Your healthcare partner since 1934

INFORMATION ON SEASONAL FLU AND H1N1 (SWINE FLU)

Flu season may be more serious this year due to infections by H1N1 (swine flu) on top of the “routine” seasonal influenza that we battle every winter.

Flu, no matter what the cause, is easily spread in the workplace and can have a major impact on business operations. It is possible that flu conditions could become severe during the next several months because experts anticipate that **both** seasonal influenza and H1N1 (swine flu) are expected to be circulating at the same time. Therefore, it is important to plan now for how your business will respond under those circumstances.

The most important thing to remember is that H1N1 (swine flu) is a flu virus. *The approach to disease spread and treatment are the same as seasonal influenza.*

A flu response plan should include measures to:

- Protect the health and safety of individuals.
- Maintain the continuity of business operations.

The following suggestions apply to businesses of all sizes and types except for those that provide healthcare services.



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Flu Frequently Asked Questions for Employers

Q: How can our business protect the health and safety of our employees?

- Encourage employees at higher risk for H1N1 (swine flu) complications to get the H1N1 (swine flu) vaccine as soon as it becomes available. People at higher risk of complications include:
 - Pregnant women
 - Household contacts and caregivers for children younger than 6 months
 - Healthcare and emergency medical personnel
 - All people from ages 6 months through 24 years
 - People with chronic conditions (e.g., asthma, heart disease or diabetes)

Medical Mutual of Ohio has made the decision to cover the administration of the H1N1 flu vaccine for all fully insured plan members and all members of self-funded plans unless directed otherwise by the plan sponsor. Medical Mutual will provide this coverage even in instances where members' specific health plans do not provide coverage for preventive care or have limits on such coverage. Medical Mutual will cover the full cost of the administration of the vaccine with no member out-of-pocket costs applied.

- Encourage all employees who want protection from seasonal flu to get vaccinated. The H1N1 (swine flu) vaccine *is not* intended to replace the seasonal flu vaccination.
- Provide educational resources and a work environment that promotes hand-washing and the careful covering of coughs and sneezes. Supply tissues, soap and 60-percent alcohol-based hand cleaners and hands-free trash receptacles. Visit flu.gov/plan/workplaceplanning/toolkit.html for printable posters and handouts.
- Advise all employees to stay home until at least 24 hours *after* they no longer have a fever (i.e., 100 degrees F or 38 degrees C) or signs of a fever (e.g., chills, feeling very warm, flushed appearance or sweating). Normal temperature should be confirmed when fever-reducing medicines (i.e., any medicine that contains ibuprofen or acetaminophen) have not been used within the last several hours. This is recommended even if they are using antiviral medicines.
- Isolate employees becoming sick at work from other staff and send them home.
- Routinely clean surfaces and items that have frequent hand contact (e.g., doorknobs and telephones) with standard cleaning agents. Additional disinfection beyond routine cleaning is not recommended.



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Flu Frequently Asked Questions for Employees

Q: How can I reduce my risk of catching the H1N1 (swine flu)?

- Wash your hands often with soap and water for 20 seconds or use an alcohol-based hand cleaner if soap and water are not available. Wash your hands after coughing, sneezing or blowing your nose.
- Avoid touching your nose, mouth and eyes as these are common sources for spreading germs.
- Cover your coughs and sneezes with a tissue, or cough and sneeze into your elbow.
- Clean frequently touched, common surfaces, such as telephones and doorknobs. The flu virus can live on hard surfaces up to eight hours.
- Do not use other workers' phones, offices or work equipment.
- If you are at higher risk for H1N1 (swine flu) complications, get the H1N1 (swine flu) vaccine when it becomes available. People at higher risk of complications include:
 - Pregnant women
 - Household contacts and caregivers for children younger than 6 months
 - Healthcare and emergency medical personnel
 - All people from ages 6 months through 24 years
 - People with chronic conditions (e.g., asthma, heart disease or diabetes)

If you have questions about how the H1N1 (swine flu) vaccination will be paid (covered), please call our Customer Service department at the number on your member identification card.

- Get vaccinated against seasonal flu. The H1N1 (swine flu) vaccine *is not* intended to replace the seasonal flu vaccination.
- Maintain a healthy lifestyle through rest, diet, exercise and relaxation.

Q: What should be done if I or a family member has H1N1 (swine flu)?

- It will be very hard to tell whether someone who is sick has H1N1 (swine flu) **or** the seasonal influenza so you should plan to respond in the same manner if flu symptoms are present.
- Be prepared in case you get sick and need to stay home. Have the following items on hand: fever-reducing medicines that contain acetaminophen or ibuprofen, alcohol-based hand cleaners and tissues and, if applicable, medicines appropriate for your children.
- Stay home except to get medical care. Symptoms of flu include fever (100 degrees F or 38 degrees C) and cough or sore throat. Symptoms of flu can also include runny nose, body aches, headache, tiredness, diarrhea and vomiting. The Centers for Disease Control (CDC) recommends that sick workers stay home if they are sick with a flu-like illness until at least 24 hours **after** they are free of fever without the use of fever-reducing medicines.
- Have a plan in place to care for sick household members or for children if schools or child care programs close.
- You do not need to stay home from work if a household member is sick, but be sure to monitor yourself for signs of illness.
- To find out more about the flu and how to prepare, go to flu.gov or call 800/CDC-INFO (800/232-4636).