

NetCare Health Reacts to the Swine Flu Concerns and provides some guidance to clients

By now you are well aware of the world-wide health concerns related to Swine flu, which according to the Department of Health and Human Services, has evolved into a public health emergency in the United States and throughout the world.

"This is an evolving situation," said Dr. Geoffrey Galgo, Medical Director at NetCare Life & Health Insurance Company. "It is expected that we will learn more about this new virus with each passing day, so we encourage our members and clients to employ a common sense approach and to refer to the Centers for Disease Control (CDC) Web site for the most accurate, updated information and guidance." There you will find updated information as it becomes available directly from the agency that is monitoring the swine flu outbreak. Note this link and check it everyday to keep in the know:

<http://www.cdc.gov/swineflu>

Right now, the CDC is recommending these basic personal hygiene principles to help keep oneself healthy:

- Cover your nose and mouth with a tissue when you cough or sneeze, and throw the tissue away after you use it.
- Wash your hands often with soap and water, especially after you cough or sneeze. Alcohol-based hand cleaners are also effective.
- Avoid touching your eyes, nose or mouth. Germs spread that way.
- Try to avoid close contact with sick people.

To ensure that you have the most accurate information available about this crisis, I have included answers to some of the most frequently asked questions below.

How does swine flu spread?

The CDC has identified several cases of swine flu in the United States. According to the CDC, influenza is thought to spread mainly person-to-person through coughing or sneezing of infected people. If you get sick, the CDC recommends that you stay home from work or school and limit contact with others to keep from infecting them.

What are the symptoms of swine flu in humans?

The symptoms of swine flu in people are expected to be similar to the symptoms of regular human seasonal influenza and include fever, lethargy, lack of appetite and coughing. Some people with swine flu also have reported runny nose, sore throat, nausea, vomiting and diarrhea.

What is NetCare doing about the swine flu?

NetCare is monitoring the situation and will follow the advice of the CDC as well as the Department of Public Health and Social Services and the Office of Civil Defense of the Government of Guam. We will keep our members and clients informed if actions by health authorities affect our members.

What kind of coverage does NetCare provide for the swine flu?

Benefits are provided for Tamiflu and Relenza, the drugs known to ease the symptoms of swine flu, under the prescription drug plan. These drugs are tier 3 or non-preferred. Eligible members may receive ten pills within a six-month period, which is enough for the five-day course of treatment approved by the Food and Drug Administration to treat the influenza virus.

Claims for hospital and office visits related to swine flu will be paid according to the terms of the member's medical plan. The appropriate copayments and coinsurance will apply.

How can I protect myself from the swine flu?

NetCare recommends that members follow the advice suggested by the CDC to protect themselves from getting or spreading the swine flu.

Spread of the swine flu virus is thought to be happening in the same way that seasonal flu spreads. Flu viruses are spread mainly from person to person through coughing or sneezing of people with influenza. Sometimes people may become infected by touching something with flu viruses on it and then touching their mouth or nose. Therefore:

- Cover your nose and mouth with a tissue when you cough or sneeze. Throw the tissue away after you use it.
- Wash your hands often with soap and water, especially after you cough or sneeze. Alcohol-based hand cleaners are also effective.
- Avoid touching your eyes, nose or mouth. Germs spread this way.
- Try to avoid close contact with sick people.

Does NetCare have a plan in place to address a large workforce outage?

The Risk Management department, Finance Division, oversees the business continuity planning efforts of the company, including the development, maintenance and testing of comprehensive business continuity plans.

These plans document the requirements necessary to recover business operations in the event of a natural or man made disaster. In addition, a separate plan was developed to address the unique impact of a Large Workforce Outage. These plans are maintained by the individual business units and audited and tested by the company.

At this time, NetCare is monitoring the CDC and other government agencies regarding the swine flu and will continue to do so throughout this event. "NetCare's business continuity plans were developed to ensure that the company is prepared for such an emergency," said Jerry Crisostomo, NetCare's Health Plan Administrator.

Should you require additional information, please contact NetCare's Customer Service Department at (671) 472-3610.