



AUGUST 2009 TIP OF THE MONTH

A Tip from *The Benefits Expert*

Did you know... you can plan now to prevent the flu or to cut costs if you become ill?

Healthcare professionals predict that the H1N1 virus, commonly known as “Swine Flu”, will resurge this fall. You can reduce – or prevent – the effects of H1N1 and other types of flu, *plus* save money by taking action before or at the first signs of illness.

Preventing the Flu

You can dramatically decrease your risk of catching the flu by taking these easy steps:

1. **Get a flu shot.** H1N1 is only one of a variety of flu viruses you can catch. The vaccine for H1N1 hasn't yet been released, but you can protect yourself from other types of flu by getting a flu shot every year. USF insurance providers AvMed, United Healthcare and [Blue Cross Blue Shield of Florida](#) all cover the cost of a flu vaccine.

[AvMed](#) offers this money-saving tip for its members: if you get the flu vaccine at the doctor's office, and the doctor does not charge it as an office visit, you do not have to pay the co-pay. You can also go to a walk-in clinic and, if you pay out-of-pocket for the vaccine, AvMed will reimburse you up to \$28 for the shot.

[United Healthcare](#) reminds its members to get your flu shot in the doctor's office in order to have it covered by your insurance.
2. **Wash your hands** frequently and avoid touching your face and mouth.
3. **Avoid people with flu-like symptoms.** If you must care for someone who has the flu, check out the Centers for Disease Control and Prevention's tips on [Taking Care of a Sick Person in Your Home](#) to help protect yourself from becoming ill.

When the Flu Strikes

Although the CDC says that many people who become ill will recover without seeking medical care, anyone with a severe or chronic illness, or who is at risk for other health complications, should contact their doctor or a medical professional.

- By seeking early treatment, your physician may be able to prescribe an antiviral drug, such as Tamiflu, to help fight the virus. Antiviral drugs are most effective when taken within 48 hours of the first signs of symptoms, so if you are at risk for health complications from the flu, you should consider seeking treatment quickly.
- If you are ill, your physician may ask you to get tested for H1N1, in order to formulate the best treatment plan for you. If your doctor requests that you go to the emergency room to get tested, ask if there's a testing lab nearby that can administer the test. A testing lab might be able to see you faster and can save you money over a visit to the ER. Ask your doctor's office staff to help you verify that the testing lab will accept your insurance before you go.

AvMed's money saving tip for its members: you can go to a Quest Diagnostics lab to get tested for the flu virus instead of going to the ER and paying the co-pay for an ER visit.

For more information on H1N1, review the updates on the [Division of Public Safety website](#).