

# Employee Benefits Advisor

Helping you get the most from your benefit plans.

## Flu Protection Through Your AmeriHealth Plan

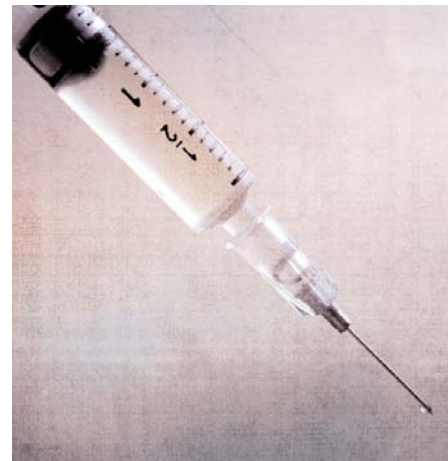
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Through this year and next, AmeriHealth will continue to offer increased flexibility in obtaining flu vaccines under their HMO, POS and PPO plans. While most people get the shot through their Primary Care Physician or family doctor, AmeriHealth is making it easier to get it through other sources, as well.

Below you will find information about the flu, vaccinations for it, and the relevant benefits available to you through your AmeriHealth plan during this flu season.

### What is the flu?

Colds and the flu are both caused by a virus, but while colds rarely affect more than your nose and sinuses, flu takes a heavy toll on the whole body, triggering a potent mix of fever, chills, muscle aches, intense headaches, fatigue, nausea, coughing, sneezing, and sore throat. And in certain vulnerable people, it can easily set the stage for more serious secondary diseases such as bacterial pneumonia, bronchitis, even inflammation of the heart and brain.



### Should I get a flu shot?

There is some protection against the viruses most likely to cause the flu this winter. The Centers for Disease Control and Prevention (CDC) recommends that the flu vaccine be administered to certain groups who are at greatest risk from serious complications from influenza disease, such as: people 65 years of age or older, children ages 6 to 23 months, pregnant women, and healthcare workers or caregivers who have direct contact with patients or small children. However, certain individuals are not candidates for flu shots, such as those with: an allergy to eggs (the vaccines are cultured in eggs), a history of Guillain-Barré Syndrome, a current fever or severe illness. Flu vaccines are also not recommended for anyone who had a severe reaction to a flu shot in a previous year. You can find more information on the benefits and risks of the flu vaccine at [www.cdc.gov/flu](http://www.cdc.gov/flu). Additionally, you should always consult your physician to see the flu vaccine is appropriate for you before being immunized.

### What flu-related benefits do I have through my AmeriHealth plan?

During this year's flu season, which extends through March 31, 2008, the following benefits are available:

- ◆ **Reimbursement up to \$25**

This is for anyone who gets their flu vaccine at a place other than a doctor's office or hospital. Therefore, if you get your shot at a pharmacy, supermarket, or other location in the community, you can submit a claim and receipt for reimbursement. You can call the Member Services number on your ID card to get a claim form.

- ◆ **Coverage of FluMist**

FluMist is an intranasal influenza vaccine. This benefit is available to anyone covered under a group health plan. It is not covered by Medicare plans.

- ◆ **No PPO deductible or coinsurance**

This applies to members who get the flu vaccine from an in-network doctor or hospital.

- ◆ **No referrals required for HMO or POS plans**

Members who are covered by HMO or POS plans will not need a referral to receive the flu vaccine from a specialist. However, keep in mind that if you are seeing the doctor for reasons in addition to getting the vaccine, you will need a referral for the visit.

If you have any questions about this topic please  
contact your RSI Benefit Service Specialist at 1-800-394-6111.

