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## Information

# Understanding Avian Flu



There's been a great deal of news lately concerning avian flu and the likelihood of a pandemic.

Why the concern? Is there reason to be concerned? Should you be concerned?

The following article has been prepared to help shed light on the current situation.

### Answering Your Questions about Avian Flu

#### What is avian flu?

Avian influenza, or bird flu, is a highly contagious disease caused by a virus that normally only infects birds and, less commonly, pigs.

There are many strains of bird flu. Some are quite mild, while others are rapidly fatal, with a mortality rate of almost 100 percent. The most extreme strains can cause birds to die the same day that symptoms first appear. While all birds are susceptible to the disease, domestic poultry flocks are especially vulnerable and the disease can reach epidemic proportions. This is because the virus is secreted in bird droppings, contaminating dust and soil, and the virus is subsequently inhaled by other flock members. Contaminated equipment, vehicles, feed, cages and especially shoes, carry the virus from farm to farm or cage to cage.

There have been outbreaks around the world, but since mid-December 2003, a growing number of countries have reported outbreaks of pathogenic avian influenza in chickens and ducks. Infections in several species of wild birds have also been reported. This rapid spread of highly pathogenic avian influenza, with outbreaks occurring at the same time in several countries, is historically unprecedented and of great concern for human health.

#### Why is there such concern about avian flu if it only affects birds?

As stated above, there are many strains of bird flu, but the World Health Organization (WHO) is concerned about a highly virulent strain, known as H5N1. H5N1 has jumped the species barrier, causing severe disease and often death in humans. The number of bird to human infections is growing.

So far, human-to-human contagion has not taken place. But scientists know that avian and human influenza viruses can exchange genes when a person is simultaneously infected with both viruses. This process of gene swapping inside the human body could result in a completely new subtype of the influenza virus to which few, if any, humans would have natural immunity. Existing flu vaccines that are developed each year to match current strains would not be effective against a completely new influenza virus.

#### What is a pandemic?

A pandemic is an infectious disease that spreads across many countries within a short time. In other words, a disease that has gone global. An epidemic is local or regional.

A pandemic can be catastrophic, such as the Black Death (1345-50) or the 1918 Spanish Influenza, or mild, such as the world influenza pandemics of 1957 and 1968.

The WHO says influenza pandemics can be expected to occur three or four times each century, when new virus subtypes emerge and are readily transmitted from person to person.

#### Are the avian flu and SARS related?

No. SARS is caused by a coronavirus similar to one of the viruses that causes the common cold. Avian flu is caused by an influenza virus. However, both viruses originally occurred in animals and spread to humans.

#### What are the symptoms of bird flu in humans?

Symptoms of bird flu in humans have ranged from typical flu-like symptoms (fever, cough, sore throat and muscle aches) to eye infections, pneumonia, severe respiratory diseases (such as acute respiratory distress) and other severe and life-threatening complications. The symptoms of bird flu may depend on which virus caused the infection.

#### How does avian flu spread from one country to another?

The disease can spread from one country to another through international trade in live poultry. Migratory birds, such as wild waterfowl, sea birds and shore birds can carry the virus for long distances and have been implicated in the international spread of highly pathogenic avian influenza in the past.

# Understanding Avian Flu

Migratory birds, particularly wild ducks, are a natural reservoir of bird flu viruses and also the most resistant to infection. They can carry the virus over great distances, excrete it in their droppings, yet develop only mild and short-lived illnesses. Pigeons, on the other hand, resist infection with avian influenza. However, domestic ducks are susceptible to lethal infections, as are turkeys, geese and several other species raised on commercial or backyard farms.

## Have there been outbreaks in Canada?

Yes. In February 2004, another strain of avian influenza - H7N3 - swept through BC's poultry industry. The province ordered the disposal of more than 17 million birds and it took about six months for the province to be declared free of avian flu. While the outbreak was devastating to poultry farmers, no people got sick.

## Taking precautions against the avian flu

The guidelines to avoiding the spread of avian flu are the same as those for any type of influenza:

- Wash your hands often. As with other infectious diseases, one of the most important preventive practices is careful and frequent hand washing. Washing your hands often using soap and water (or waterless alcohol-based hand rubs when soap is not available) removes potentially infectious material from your skin and helps prevent the transmission of disease. Hand washing is especially important when preparing raw poultry for cooking. As a general rule, hands should always be washed:
  - before, during, and after you prepare food
  - before you eat and after you use the bathroom
  - after handling animals or animal waste
  - when your hands are dirty
  - more frequently when someone in your home is sick
- Thoroughly cook all poultry and eggs. Influenza viruses, as well as bacteria that causes salmonella and e-coli infections, are destroyed by heat.
- Consider getting a flu shot. While the current seasonal flu shot does not protect against avian flu, individuals who are immunized are less

## Is there a vaccine?

At the present time, there is still no vaccine that protects humans against the avian flu (H5N1) virus. While the current seasonal flu shot does not protect against the H5N1 virus, it may be beneficial to those travelling to regions where human cases of H5N1 are being reported. Individuals who are immunized with the seasonal influenza vaccine are less likely to contract seasonal influenza, which in turn reduces the likelihood of becoming infected with both human and avian forms of influenza at the same time.

Antiviral drugs, which are already available, may also help limit symptoms and reduce the chances that the disease will spread.

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- Routinely clean, with soap and water, surfaces, toys, and objects that younger children may put in their mouths. It may also help to wipe surfaces with paper towels that can be thrown away or cloth towels that can be washed afterwards.
- Use disposable tissues to wipe or blow your child's nose.
- Remember "cough etiquette", which is to turn your head and cough or sneeze into a disposable tissue or the inside of your elbow if a tissue is unavailable. Teach cough etiquette to your children.
- Avoid unnecessary contact with crowded places if a flu epidemic or pandemic occurs. It's difficult to tell when people are sick and some people are contagious before they even start to show symptoms. Therefore, you shouldn't expose yourself to large crowds of people if you don't have to. This also applies when you yourself are suffering from a cold or flu.
- Eat a balanced diet, exercise and get plenty of sleep. The healthier you are, the better equipped your body will be to fight viruses and infections.

## FOR MORE INFORMATION

Government of Canada: Pandemic Influenza  
[www.pandemicinfluenza.gc.ca](http://www.pandemicinfluenza.gc.ca)

Public Health Agency of Canada:  
Avian Influenza A (H5N1) Situation Update  
[http://www.phac-aspc.gc.ca/tmp-pmv/2006/h5n1060407\\_e.html](http://www.phac-aspc.gc.ca/tmp-pmv/2006/h5n1060407_e.html)

This article was written by FGLworld.

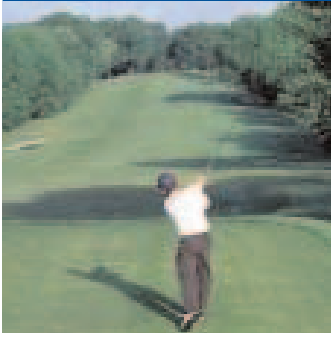
## Industrial Alliance and Avian Flu

Please note that Industrial Alliance group insurance plans do not include any limitations with regards to a pandemic.

The benefits included in your plan (life insurance, disability insurance, health insurance, dental insurance etc.) will remain applicable as stipulated in your contract.

Industrial Alliance is currently reviewing its existing business continuity plan to ensure services in the event of a pandemic. You will receive more information on this subject at a later date.

# Going on Vacation with Peace of Mind



It's finally time to go on vacation! Every aspect of your trip has been planned. Images of lounging on the beach, playing golf, going on outings, swimming or just plain relaxing come to mind. Under the circumstances, it's only natural to avoid imagining oneself lying in a hospital bed, recovering from a fall down the stairs or from some exotic virus. But what if...

Preparing for the unexpected is an essential part of travel planning. It's therefore important for you to know that your group insurance plan provides coverage for various emergency medical expenses incurred while travelling outside your province of residence.

By being familiar with the features of this coverage plan, administrators can inform and guide members who are planning to travel during their holidays. Members can in turn take any other necessary precautions in order to go on vacation in total peace of mind.

We've come up with a series of questions and answers designed to help you better understand the extent of your plan's emergency out-of-province coverage.

## What emergency out-of-province expenses are eligible under my group insurance plan?

To be considered eligible, medical expenses incurred outside the province of residence must meet the three following conditions:

- The expenses must be included in the **emergency expenses** covered under the plan;
- They must be required on an **urgent basis**, i.e., in an emergency situation requiring immediate action; and
- They must be **unforeseeable**, which means they must be due to an injury or a sudden illness.

Your *Supplemental Health Insurance* benefit contains exclusions for certain expenses. It's therefore important to consult your insurance booklet and read up on your coverage before leaving. We invite you to contact your insurer if:

- You have any questions concerning exclusions; or
- You are planning to travel to a conflict/high-risk area.

## How long does the coverage last?

The group insurance plan generally provides coverage for emergency medical expenses for a limited number of days, which can be either:

- The expected duration of the trip; or
- The maximum coverage period.

Before leaving, verify the maximum duration of the coverage, especially if you are planning to be away for a lengthy period of time. You can obtain information on the coverage period by consulting your insurance booklet or by contacting your insurer.

## Who is covered during the trip?

All individuals who are covered under the plan's *Supplemental Health Insurance* benefit are insured during the trip, including:

- Members who are covered under this benefit; and
- Their eligible dependents (if family coverage was chosen).

All insureds have the same level of coverage. The maximum that applies to emergency medical expenses incurred outside the province of residence is generally a lifetime maximum, per insured, as stipulated in the group insurance plan.

## What if I've had health problems in the past? Can I still be covered while I'm away on my trip?

It depends on the stability of your present medical condition. If you have had serious health problems in the past, it would be wise to contact your insurer before going on your trip to discuss your present condition, even if it is stable.

Furthermore, if you require medication or medical supplies to control your condition, you must also contact your insurer to have your condition evaluated before you leave. The insurer will send you a detailed questionnaire that must be completed by your attending physician.

## Here's what to do in such a situation:

- 1) Obtain in advance the necessary medication or medical supplies needed to maintain your condition. Such expenses are not considered eligible because the medical condition existed prior to your trip. Thus, it does not qualify as "unforeseeable".
- 2) Contact your insurer to have your present condition evaluated. The insurer will ask you to provide the information necessary for an evaluation.
- 3) Following the evaluation, the insurer will decide whether or not to cover any expenses that may be incurred as a result of your particular condition during travel. You will be informed of the insurer's decision in writing.

In the event that coverage for emergency medical expenses is denied, please note that this decision only applies to the condition evaluated and that it does not affect all emergency coverage. For example, if you break a leg in an accident during the trip, the expenses incurred for the required emergency care are eligible, subject to the exclusions contained in the plan and provided that these expenses are not related to the condition in question.

## Are there any other precautions I should take before travelling?

Your group insurance plan also includes a *Medical Assistance Service*. This service may prove helpful to you in several ways should you incur emergency medical expenses outside Canada. We therefore recommend you take the extra precautions described below before leaving:

- Ensure that you have the telephone number for the *Medical Assistance Service* as well as your policy and certificate numbers on hand when you leave. Members who have a drug payment card will find this information on the back of their card. The *Medical Assistance Service* can be reached at one of the following numbers:
  - Toll-free calls from Canada and the United States: 1 800 203-9024
  - Collect calls from other countries: 514 499-3747
- Give your family members or travel companions the telephone numbers for the *Medical Assistance Service* and your policy and certificate numbers. In an emergency situation, you may not be able to make the call yourself.

## Going on Vacation with Peace of Mind (cont.)

### What should I do if an emergency situation arises during my trip?

If you are outside Canada, the first thing to do is contact the *Medical Assistance Service*. Make sure you have your policy and certificate numbers handy because they will be required to confirm your eligibility.

The *Medical Assistance Service*, which is available 24 hours a day in the language of your choice, can provide you with the information and support needed to make any necessary arrangements. The *Medical Assistance Service* deals directly with service providers and with your authorization, it will also take responsibility for submitting a claim and obtaining the reimbursement of expenses incurred.

In taking these minimal precautions, you will be prepared for any situation that may arise during your trip and be able to make the most of a well-deserved break!

### In summary...

- Eligible expenses must be covered under the plan and be both urgent and unforeseeable.
- A limited period of coverage generally applies corresponding to either the planned length of the trip or a maximum period of time.
- Only persons insured under the *Supplemental Health Insurance* benefit are insurable during the trip.
- Check with your insurer if past or current health problems may have an impact on your coverage during the trip.
- Keep all important telephone, policy and certificate numbers handy and share this information with your travel companions.
- If you are outside Canada when a medical emergency arises, contact the out-of-country *Medical Assistance Service* without delay.

If you have any other questions concerning the coverage of emergency expenses incurred outside the province of residence, please contact Industrial Alliance's Customer Service Centre.

## Legislation

### Reminder – Prescription Drug Insurance in Quebec

A lot of people who are covered under the RAMQ's public prescription drug insurance plan should in fact be covered under a private group insurance plan.

Choosing the right plan is relatively simple. If an individual has access to a private plan, they must enrol for coverage under that plan. However, events can occur later on that may impact their initial situation. Such events include a job change, a separation, divorce or new relationship, retirement or a change in student status.

Since you are in direct contact with individuals who are rightfully covered under group plans as well as those who should be, the Régie de l'assurance maladie du Québec (RAMQ) and the Canadian Life and Health Insurance Association (CLHIA) are soliciting your help in informing these individuals of their rights and obligations under Quebec's *Act respecting prescription drug insurance*.

You, more than anyone else, are in a position to help those who should be covered under a group plan to obtain the coverage to which they are entitled. Here's how you can help:

- Inform all plan members, particularly new ones, that they must enrol in the private group insurance plan you are offering.
- Advise employees who are leaving their jobs to register for the RAMQ's public prescription drug insurance plan if they do not have access to a private group plan through their new employer or their spouse.

- Remind insureds that if their spouse and/or children are not covered under another private group insurance plan, they must obtain coverage for them.

Providing general information to all employees limits the number of specific questions you may have to answer. In the end, this is a great way to save time.

To obtain further information concerning rights and obligations with respect to prescription drug insurance or information on private and public plans in Quebec, please contact your benefits advisor or your group account executive.

#### Supporting Materials

To assist you in your task, the RAMQ has prepared three pamphlets (available in both official languages) to familiarize employees with the different situations that may apply to them:

- 1- Prescription Drug Insurance – General information
- 2- Important information for people age 17 to 26 (full-time student, spouse, etc.)
- 3- Prescription Drug Insurance at Retirement

Should you wish to include copies of these documents with employee pay slips, they can be ordered free of charge on the RAMQ's website as follows:

- Go to the English section of the website at [www.ramq.gouv.qc.ca](http://www.ramq.gouv.qc.ca)
- Click on the Prescription Drug Insurance box (on the right side of the screen)
- Click on Information for Group Plan Sponsors (on the left side)
- Fill out the online order form

### About Industrial Alliance The INFO Bulletin is presented to you by Industrial Alliance.

Industrial Alliance is among the most solid financial institutions in the country and is a leader in insurance and financial services. With offices from coast to coast, Industrial Alliance insures more than 1.7 million Canadians and has over

\$40 billion in assets under management and under administration, making it the 5<sup>th</sup> largest life and health insurance provider in Canada.

This INFO Bulletin is also available on our website at [www.inalco.com/groupinsurance](http://www.inalco.com/groupinsurance) under the Administrator Services section.