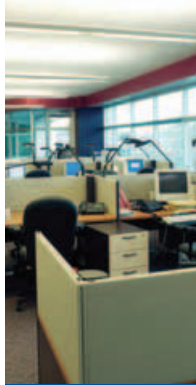


It's Not Flu As Usual

WHAT BUSINESSES NEED TO KNOW
ABOUT PANDEMIC FLU PLANNING



Trust for America's Health
1707 H Street NW, 7th Floor
Washington, DC 20006

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ASSOCIATION FOR PROFESSIONALS IN
INFECTION CONTROL & EPIDEMIOLOGY, INC.

Imagine that ten percent of your employees are too sick to come to work on any given day. Imagine that cumulatively, a quarter of your workforce could be out for as many as three to four months. Imagine that the other businesses you rely on are facing the same massive absentee rates.

Hard as it may be to believe, such a scenario could happen -- indeed, some health officials say it's inevitable. The cause: a pandemic flu.

What A Pandemic Flu Could Mean To Your Business

Each winter, the flu kills approximately 36,000-40,000 Americans, hospitalizes more than 200,000, and costs the U. S. economy over \$10 billion in lost productivity and direct medical expenses.

Bad as that is, health experts are now warning about a far more lethal kind of flu -- a pandemic flu that could kill over half a million in the U.S., hospitalize more than 2 million, and cost our economy a staggering \$70-\$160 billion.

A pandemic flu will spread rapidly and easily from person to person, affecting all age groups. It will cause illness in a high proportion of those infected. Health officials are concerned that the avian "bird flu" emanating from Asia could mutate to a new strain of flu that humans have no natural immunity against -- the World Health Organization has said that a bird flu pandemic could infect 25-30 percent of the world's population.

With that much of the population and workforce affected, a pandemic flu could disrupt your business -- perhaps even force it to close down for a time.

THIS BROCHURE OFFERS GUIDANCE ON HOW BUSINESSES CAN:

- Prepare for a pandemic flu in order to maintain business continuity.
- Help protect employees' health.
- Work with health officials to minimize disruption.

Key Differences Between Annual Flu And Pandemic Flu

ANNUAL FLU	PANDEMIC FLU
Occurs every year during the winter months.	Occurs three to four times a century and can take place in any season.
Affects 5-20 percent of the U.S. population.	Experts predict an infection rate of 25-50 percent of the population, depending on the severity of the virus strain.
Globally, kills 500,000-1 million people each year, 36,000-40,000 in the U.S.	The worst pandemic of the last century -- the "Spanish Flu" of 1918 -- killed 500,000 in the U.S. and 50 million worldwide.
Most people recover within a week or two.	Usually associated with a higher severity of illness and, consequently, a higher risk of death.
Deaths generally confined to "at risk" groups, such as the elderly (over 65 years of age); the young (children aged 6-23 months); those with existing medical conditions like lung diseases, diabetes, cancer, kidney, or heart problems; and people with compromised immune systems.	All age groups may be at risk for infection, not just "at risk" groups. Otherwise fit adults could be at relatively greater risk, based on patterns of previous epidemics. For example, adults under age 35 (a key segment of the U.S. workforce) were disproportionately affected during the 1918 pandemic.
Vaccination is effective because the virus strain in circulation each winter can be fairly reliably predicted.	A vaccine against pandemic flu may not be available at the start of a pandemic. New strains of viruses must be accurately identified, and producing an effective vaccine could take six months.
Annual vaccination, when the correct virus strain is used, is fairly reliable and antiviral drugs are available for those most at risk of becoming seriously ill.	Antiviral drugs may be in limited supply, and their effectiveness will only be known definitively once the pandemic is underway.



What To Do In The Event Of An Outbreak

If a pandemic flu strikes, government health officials will issue information and warnings and work with the media to disseminate advice on how to avoid becoming ill. Your company's managers, human resources department, and employees should pay close attention to the guidance provided by local and state health departments and the U.S. Centers for Disease Control and Prevention (www.cdc.gov). Other organizations that provide assistance in public health emergencies include the American Red Cross (www.redcross.org), and the World Health Organization (www.who.org).

In a worst-case scenario, "business as usual" may cease. Government health officials may have to implement dramatic measures, including shutting down certain businesses that involve high levels of interaction with the public, such as restaurants and theatres. Health officials may also have to restrict travel, cancel public events such as concerts or sports, and close schools.

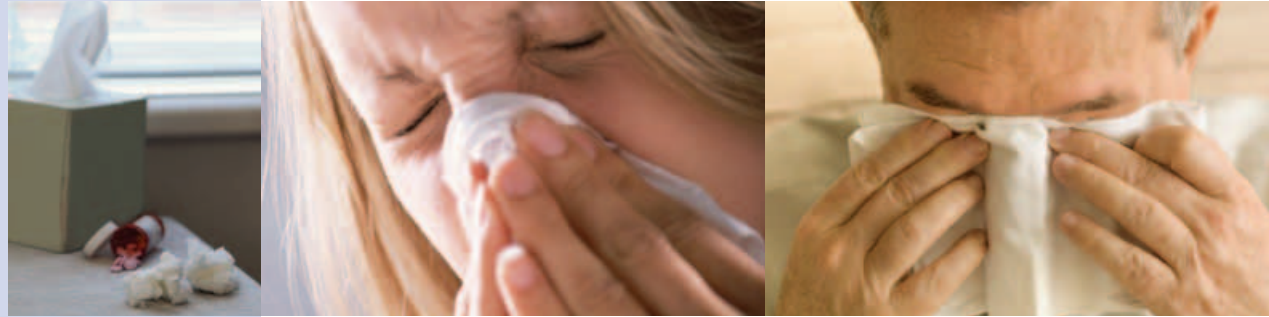
Plan Now To Keep Your Business In Business

"Business continuity" means ensuring that essential business functions can survive a natural disaster, technological failure, human error, or other disruption. In recent times, assuring business continuity has also meant planning for terrorist-related biological, chemical, or nuclear attacks.

Many existing business continuity plans anticipate disruptions such as fires, earthquakes, and floods; these events are restricted to a certain geographic area, and the time frames are fairly well defined and limited. Pandemic flu, however, demands a different set of continuity assumptions since it will be widely dispersed geographically and potentially arrive in waves that could last several months at a time.

Depending on the flu strain and based on previous pandemics, public health officials project **cumulative absentee rates of 25-30 percent over three to four months**. Absentees will include sick employees, and those who must care for others who are sick. Fear will also impact rates of absenteeism.

10 STEPS YOUR BUSINESS CAN TAKE



HERE IS WHAT YOU CAN DO NOW TO MAINTAIN BUSINESS CONTINUITY. KEEP IN MIND THAT MANY STRATEGIES TAKE TIME TO IMPLEMENT.

- ✓ Check that existing contingency plans are applicable to a pandemic.
- ✓ In particular, check to see that core business activities can be sustained over several weeks.
- ✓ Plan accordingly for interruptions of essential governmental services like sanitation, water, power, and disruptions to the food supply.
- ✓ Identify your company's essential functions and the individuals who perform them. The absence of these individuals could seriously impair business continuity. Build in the training redundancy necessary to ensure that their work can be done in the event of an absentee rate of 25-30 percent.
- ✓ Maintain a healthy work environment by ensuring adequate air circulation and posting tips on how to stop the spread of germs at work. Promote hand and respiratory hygiene. Ensure wide and easy availability of alcohol-based hand sanitizer products.
- ✓ Determine which outside activities are critical to maintaining operations and develop alternatives in case they cannot function normally. For example, what transportation systems are needed to provide essential materials? Does the business operate on "just in time" inventory or is there typically some reserve?
- ✓ Establish or expand policies and tools that enable employees to work from home with appropriate security and network access to applications.
- ✓ Expand online and self-service options for customers and business partners.
- ✓ Tell the workforce about the threat of pandemic flu and the steps the company is taking to prepare for it. In emergencies, employees demonstrate an increased tendency to listen to their employer, so clear and frequent communication is essential.
- ✓ Update sick leave and family and medical leave policies and communicate with employees about the importance of staying away from the workplace if they become ill. Concern about lost wages is the largest deterrent to self-quarantine.

Protecting Employees' Health

Flu is caused by viruses that infect the nose, throat, and lungs, and is generally spread from person to person when an infected person coughs or sneezes. An effective vaccine, when available, will be the best safeguard against pandemic flu. In addition, the following simple, common-sense precautions can also help. Recommended by the Centers for Disease Control and Prevention, these precautions should be communicated to the workforce and posted in common areas:

- **Avoid close contact with people who are sick.** If you are sick, keep your distance from others to protect them from getting sick, too.
- **Stay home when you're sick or have flu symptoms.** Get plenty of rest and check with a health care provider as needed.
- **Cover your mouth and nose with a tissue when coughing or sneezing.** It may prevent those around you from getting sick.
- **Clean your hands.** Washing your hands often will help protect you against germs. When soap and water are not available, use alcohol-based disposable hand wipes or gel sanitizers.
- **Avoid touching your eyes, nose or mouth.** Germs are often spread when a person touches something that is contaminated with germs and then touches his or her eyes, nose or mouth.
- **Practice other good health habits.** Get plenty of sleep, be physically active, manage stress, drink plenty of fluids, eat nutritious foods, and avoid smoking, which may increase the risk of serious consequences if you do contract the flu.

Made possible by Kroll, a global risk consulting company of the MMC/Marsh & McLennan Group of Companies.