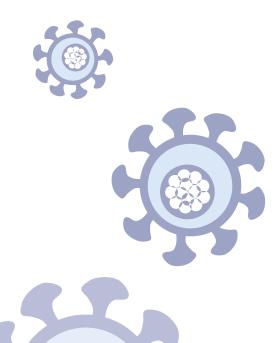
Pandemic H1N1 2009

Influenza A (H1N1) virus infection can cause a wide range of symptoms, including fever, cough, sore throat, body aches, headache, chills and fatigue. Some people have reported diarrhea and vomiting associated with influenza A (H1N1). Like seasonal flu, this infection in humans can vary in severity from mild to severe. Severe cases resulting in pneumonia, respiratory failure and even death is possible with influenza A (H1N1) infection. Certain groups might be more likely to develop a severe illness from influenza A (H1N1) infection, such as persons with chronic medical conditions. Sometimes bacterial infections may occur at the same time as or after infection with influenza viruses and lead to pneumonias, ear infections, or sinus infections.



How flu spreads?

The main way that influenza viruses are thought to spread is from person to person in respiratory droplets of coughs and sneezes. This can happen when droplets from a cough or sneeze of an infected person are propelled through the air and deposited on the mouth or nose of people nearby. Influenza viruses may also be spread when a person touches respiratory droplets on another person or an object and then touches their own mouth or nose (or someone else's mouth or nose) before washing their hands.

People with influenza A (H1N1) who are cared for at home should:

- check with their health care provider about any special care they might need if they are pregnant or have a health condition such as diabetes, heart disease, asthma, or emphysema
- check with their health care provider about whether they should take antiviral medications
- stay home for 7 days after your symptoms begin or until you have been symptom-free for 24 hours, whichever is longer
- get plenty of rest
- drink clear fluids (such as water, broth, sports drinks, electrolyte beverages for infants) to keep from being dehydrated
- cover coughs and sneezes. Clean hands with soap and water or an alcohol-based hand rub often and especially after using tissues and after coughing or sneezing into hands.
- avoid close contact with others do not go to work or school while ill
- be watchful for emergency warning signs (see below) that might indicate you need to seek medical attention

When to Seek Emergency Medical Care?

Get medical care right away if the sick person at home:

- has difficulty breathing or chest pain
- has purple or blue discoloration of the lips
- is vomiting and unable to keep liquids down
- has signs of dehydration such as dizziness when standing, absence of urination, or in infants, a lack of tears when they cry
- has seizures (for example, uncontrolled convulsions)
- is less responsive than normal or becomes confused



Which groups at high risk for severe illness from Influenza A (H1N1) infection?

Children younger than 5 years old

Persons aged 65 years and older

Children and adolescents (< 18 years) on long term aspirin therapy

Pregnant women

Adults and children with asthma, chronic obstructive pulmonary disease, organ failure, cardiovascular disease, hepatic, heamatological, neurologic, neuromuscular or metabolic disorders such as Diabetes Mellitus

Adults and children who have immunosuppression Residents of nursing homes and other chronic care facilities

Source: http://h1n1.moh.gov.my/

CARA PENGGUNAAN PENUTUP MULUT DAN HIDUNG (MASK)

JENIS N95



Kendurkan tali getah dengan menarik di antara 1 - 2 inci sepanjang tali supaya tali getah tidak terlalu tegang.



Pegang penutup mulut dan hidung itu di tapak tangan anda dengan meletakkan hujung jari kepada kepingan logam penyepit hidung. Biar tali getah terjuntai di bawah tangan anda.



Tangkupkan penutup mulut dan hidung itu di bawah dagu dengan kepingan logam penyepit hidung di sebelah atas.



Letakkan tali getah atas mengelilingi kepala di paras atas telinga manakala tali kedua diletakkan di paras bawah telinga. Pastikan tali getah tidak terpintal.



Menggunakan kedua-dua belah tangan, bentukkan kepingan logam mengikut bentuk hidung.



Untuk memastikan pemakaian yang betul, tutup penutup mulut dan hidung dengan kedua-dua belah tapak tangan dan hembus dengan kuat.
Sekiranya udara keluar dari sekeliling hidung, tekan kepingan logam, supaya melekap pada hidung. Jika udara keluar dari tepi, tarik getah ke belakang.

JENIS PEMBEDAHAN (SURGICAL MASK)



Tutup keseluruhan mulut dan hidung.



Ikat tali atas mengelilingi kepala di atas paras telinga, kemudian ikat tali kedua di bawah paras telinga.



Menggunakan kedua-dua belah tangan, bentukkan kepingan logam mengikut bentuk hidung.







I have an existing medical plan. Can I claim if I'm hospitalized due to H1N1?

Yes, for medical plans issued from 1997 to 2005. For medical plans issued from 2006 onwards, the exclusion in the contract will be waived if the insured is infected with the disease between 14 August 2009 to 31 December 2009. We will definitely review the situation again closer to 31 December 2009.

If I have a medical plan, do I need to prove that I have H1N1 before I submit a claim?

There is no need to confirm Influenza A (H1N1) infection.

If I purchase a medical plan and if I claim for hospitalization when I first contracted H1N1, can I submit another hospitalization claim when I contract H1N1 subsequently?

Yes, as long as your claim is within the annual/lifetime limit imposed in the policy contract and diagnosis of H1N1 is from 14 August 2009 to 31 December 2009. We will definitely review the situation again closer to 31 December 2009.

For my medical plan, do I need to go through the 30-day waiting period before I submit my medical claim for H1N1?

No, the waiting period isn't required. We will cover as long as the policy is in force and diagnosis of H1N1 is between 14 August 2009 to 31 December 2009. After 31 December 2009, claims eligibility will be per the terms and conditions of the policy contract.



I have an existing policy covering critical illness benefits.

Can I claim if I contracted H1N1?

No, Influenza A (H1N1) does not fall under any of the critical illness

If I have a medical plan, can I submit a claim if I am being treated for H1N1 outside of Malaysia, Singapore or Brunei?

No, you can only claim if hospitalization/ treatment is in Malaysia, Singapore or Brunei.

If I have a positive diagnosis of H1N1 but I'm not hospitalized, will I be entitled to any claim?

No, you must be hospitalized to be entitled to claim.