



INSIGHTS

DECEMBER 2009
ISSUED QUARTERLY

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1two3

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Do you risk not being inoculated?

As health officials brace for the second, more powerful wave of H1N1, Canadians appear prepared to give the government permission to restrict personal freedoms in the event of a pandemic. Half of those agreed that violation of a quarantine would be tantamount to manslaughter.

Healthy children have died of H1N1. Canadians have been shaken by the deaths of Evan Frustaglio, 13, of Toronto and Vanetia Warner, 10, of Cornwall. These were healthy kids, taken with frightening speed by the pandemic virus.

One immediate response on the part of worried parents might be to jump the queue, to butt in front of those who have been identified as high risk, in an effort to protect their children. But maintaining a level-headed approach is the best medicine right now.

As of my initial writing of this, the H1N1 vaccine was available for high risk individuals only. It's important that these people – health-care providers and people most likely to suffer very serious health impacts if they catch the H1N1 virus – not be prevented from accessing the vaccine because members of the general public swarm clinics in panic. We need to respect the way health officials have decided to stage vaccine availability in the best interests of all communities. After patiently waiting, the vaccine has now been made available to the general public.

The H1N1 flu virus is spreading rapidly throughout the country. Since the deaths of the two children more people have decided to get the vaccination, but there are still those who wonder if the remedy is entirely safe, and ask themselves if they should be inoculated?

The answer is obvious. Yes. Do it.

Roll up your sleeve. Stand in line with your child at a public clinic even if it takes a few hours. Do not panic. Do not blow the threat of this virus out of proportion. But get the needle.

When all of the risks are balanced, when the realization is grasped of just how widespread and deadly this pandemic could be if nothing is done to stop it, the only reasonable choice for most of the population is to be vaccinated.

Consider what we know, and remember that most of the following information comes from the Region of Waterloo's public health department.

The H1N1 virus is not like the kind of seasonal flu virus that sweeps Canada each winter. It's very different, so we need to be more vigilant and active when facing it.

While much of the population has developed a degree of immunity to seasonal flu, H1N1 is a new, circulating virus. The population has little or no resistance to it.

Because of this, while the typical seasonal flu contributes to between 4,000 and 8,000 deaths in Canada each year, the H1N1 flu could kill even more people, depending on the severity of the virus. Moreover, H1N1 could make those who catch it sicker, for a longer period of time than the seasonal flu would.

Remember, too, that the impact of the typical seasonal flu is felt most severely by the very old and very young. In contrast, H1N1 flu could be severe in any age group because there is so little resistance to it. At the moment it is primarily affecting children, adolescents and young adults.

Skeptics have been arguing that, while such deaths are extremely sad and unfortunate, the actual risk to the general population from H1N1 is small. Yet even if the risk seems minuscule today, such skeptics miss the point of why a vaccination makes sense.

continued on reverse...

Holiday Hours

Thurs. Dec. 24th - Closed at noon
Fri. Dec. 25th - Closed all day
Mon. Dec. 28th - Closed all day
Thurs. Dec. 31st - Closed at noon
Fri. Jan. 1st - Closed all day

The office is open regular hours on Dec. 29 & 30.

The staff at RWAM Insurance Administrators Inc. would like to wish you a safe holiday season & the best of health and happiness in 2010.

1two3 Renewal 2010



MANDATORY BENEFITS

Life Insurance, Dependent Life, AD&D, Extended Health Care & Out-of-Canada

All Eligible Employees

Single Coverage	\$ 74.20 /month
Family Coverage	\$ 159.25 /month
Exempt Coverage	\$ 14.50 /month

OPTIONAL BENEFITS/no change

Dental

All Eligible Employees

Single Coverage	\$ 43.40 /month
Family Coverage	\$ 107.00 /month

Long Term Disability

Some occupations are not eligible for LTD coverage due to the nature of the risk.

All Eligible Employees \$2.85/\$100 of benefit

PLAN CHANGES FOR THE YEAR AHEAD

Commencing January 1st, 2010, the WorldCare Second Opinion consult has been added to the Extended Health Care Benefit.

WorldCare is an organization made up of 17,000 doctors and well-known specialists that provide patients and their referring physicians with a second opinion and treatment recommendations including alternative therapies. WorldCare's Second Opinion service sends a member's medical information to the top doctors at the most research intensive university hospitals in the U.S. including the Mayo Clinic, Duke University Health System, Partners Healthcare System including Harvard Medical School teaching affiliates, Children's Hospital Boston and UCLA Health Care to get the latest medical advice on their specific condition.

RWAM Administrative Updates...

Risk of Inoculation

continued from reverse...

Premium Summary for Life & Dependent Life Benefits

A summary has been sent to each group outlining the monthly volume of employee life insurance and the associated premiums. The monthly premium includes dependent life premium (if applicable to your group).

The employee's individual total premium includes any applicable taxes.

According to the Income Tax Act, any portion of this total that is employer paid is considered a taxable benefit and should be reflected as such on each employee's T-4.

Short Term Disability New Name - Same Benefit

RWAM's Weekly Indemnity has now been renamed Short Term Disability.

Over the next year, you will begin to notice that the new name will show up when ordering more claim forms or Employee Benefits booklets. References in billings, correspondence, and other related material will also begin to reflect this change, using the new term 'Short Term Disability' (STD).

Please be assured there are no changes to the benefit itself.

This is a change in name only and is more consistent with the term now in use by Canada's group insurance industry.

Underwriting Eligibility - Now 3 Lives

Effective immediately, RWAM has reduced stand-alone group eligibility requirements to three lives.

Please note, standard underwriting requirements remain in place.

"No child has immunity against this virus," says Michael Gardam, director of infectious diseases prevention and control for the Ontario Agency for Health Protection and Promotion. "You're going to start to see more children dying in the next few weeks," says Dr. Anand Kumar, an intensive-care specialist at Winnipeg Health Sciences Centre. "And then the numbers are going to get even worse as parents and other adults are hit."

This is what it comes down to – a balance of risks. The vaccine that will protect people from H1N1 flu has been tested and found safe. But those who are not vaccinated and catch the flu run a small but real risk of being hospitalized and potentially dying. So balance the discomfort of a tiny jab in your arm with the risk of becoming quite ill in the weeks or months ahead, or watching someone you love suffer.

Even though the flu is already here, the H1N1 virus will be around for another three months. Some people should not be inoculated – children under 6 months, people who have had serious allergic reactions to eggs, egg products, chicken protein, to previous doses of influenza vaccine or Thimerosal, a vaccine component.

Most people, however, can safely take this needle. If you want to protect yourself, if you want to protect your family, friends and neighbours, and if you want to protect the children, adolescents and young adults who are this country's future, get the vaccination.

Until next time...