



Christian Church Health Care Benefit Trust Pension Fund of the Christian Church as Trustee

November 9, 2009

Just in from Highmark:

As one of the largest health insurers in the nation, Highmark is dedicated to helping our members and the communities we serve stay healthy. With that in mind, Highmark will cover the cost of administering the H1N1 vaccine for all members enrolled in our health insurance products.

Coverage for the administration of the H1N1 vaccine will not be limited to members that are covered by the Highmark Preventive Schedule or have an immunization benefit as was previously communicated. The BCBSA has requested that Highmark cover the vaccine for all members. The Pennsylvania Insurance Department has requested that the administration of the vaccine be covered at 100% with no out-of-pocket expenses, even if the vaccine is administered by an out-of-network provider. Highmark has agreed to these requests.

The vaccine itself will be provided by the federal government at no cost to individuals. The administration of the vaccine will be covered at 100%, with no cost-sharing for all insured members. As a self-insured client, it is our understanding that the administration of the H1N1 vaccine will be at the same level of coverage as for other immunizations unless Highmark is instructed otherwise.

The distribution of the vaccine still has not been determined. The department of health for each state will be obtaining the vaccine from the federal government and then distributing the vaccine to vaccinators including physicians, schools, facilities and others. Different states may have different distribution strategies. In Pennsylvania, for example, high-risk individuals will receive the vaccine first and as more vaccine is obtained it will be made available to other lesser risk members.

Please note that the information on the availability of the H1N1 vaccine is changing rapidly. The best source of information regarding availability and whether a member should receive the vaccine is the primary care physician.

H1N1 Virus

The H1N1 virus is a new strain of influenza that people have no immunity to, and it is spreading rapidly. It was first detected in the United States in April 2009. As of October 24, 2009, 48 states are reporting widespread flu activity with the majority being H1N1. Although most cases of H1N1 are similar to seasonal flu in symptoms and severity, the proportion of deaths attributable to pneumonia and influenza are above the epidemic threshold as of October 30, 2009. Almost all of the influenza viruses identified during the 2009-2010 flu season have been the H1N1 virus.

H1N1 Vaccine

- The vaccine along with items such as needles, syringes, sharps containers and alcohol swabs will be supplied by the Centers for Disease Control through the Pennsylvania Department of Health directly to participating vaccinators at no cost.
- Because there is currently a limited supply of the vaccine, the PA Department of Health is recommending that the following groups receive the vaccine first, since they are most vulnerable:
 - Pregnant women
 - Persons 6 months to 24 months
 - Healthcare providers and EMS personnel
 - Parents, household members or caregivers for persons under 6 months old
 - Those under age 65 with underlying medical conditions.
- The current recommendation is for two doses of the vaccine to be administered to children nine years of age and under and one dose for all others.
- For additional information related to the H1N1 virus, such as symptoms, risk factors and tips on preventing the spread of H1N1, members/groups should be referred to the Centers for Disease Control website <http://cdc.gov/h1n1flu/> or Pennsylvania DOH website <http://www.h1n1inpa.com/>. The best source of information regarding availability and whether a member should receive the vaccine is the primary care physician.