

For Your Benefit

DECEMBER 2018

Protect Yourself from Seasonal Flu

The Basics

Everyone age 6 months and older needs to get a flu vaccine every year. Seasonal flu vaccines are the best way to protect yourself and others from the flu.

For many people, the seasonal flu is a mild illness. But sometimes, the flu can be serious or even deadly.

The flu:

- Is linked to serious infections like pneumonia (“noo-MOHN-yah”)
- Can make existing health problems worse (for example, long-term heart or lung disease)
- Can lead to hospitalization or death

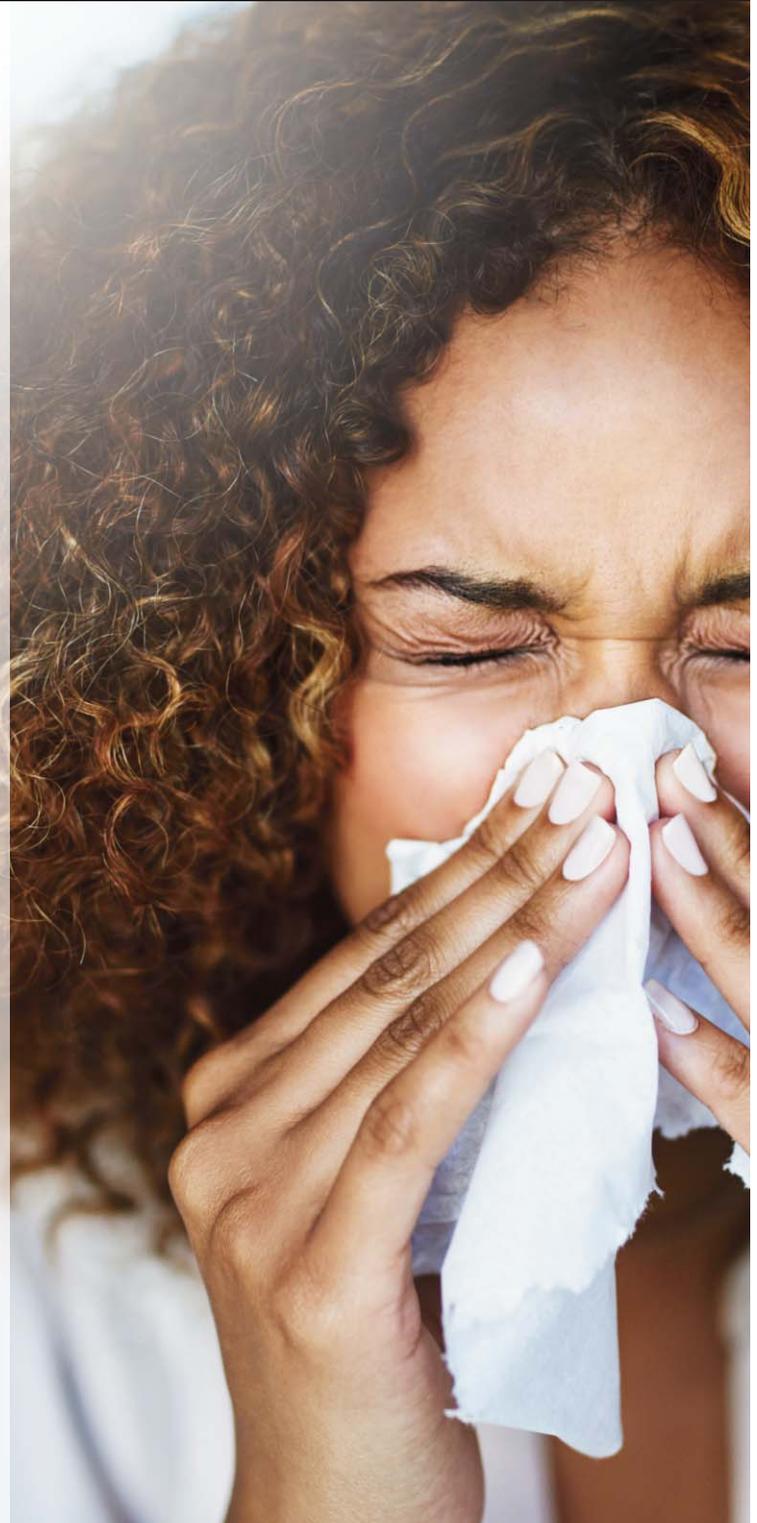
Flu vaccines can help prevent people from getting sick with the flu – and reduce the risk of hospitalizations and death caused by the flu.

The flu spreads easily from person to person. When you get a flu vaccine, you don’t just protect yourself. You also protect everyone around you.

When do I need to get the seasonal flu vaccine?

It’s best to get a flu vaccine by the end of October if you can. After you get the vaccine, it takes about 2 weeks for your body to develop protection against the flu. That’s why it’s a good idea to get the vaccine before the flu starts to spread in your community.

If you don’t get the vaccine by the end of October, it’s not too late. Getting the vaccine later can still protect you from the flu. Keep in mind that flu season can last as late as May.



What is the flu?

The flu is caused by viruses that infect your nose, throat, and lungs. It's easily spread from person to person when someone with the flu coughs, sneezes, or talks. It's also possible to get the flu by touching a surface or object that has flu virus on it and then touching your mouth, nose, or eyes.

Symptoms of the flu may include:

- Headache
- Tiredness
- Cough
- Sore throat
- Runny or stuffy nose
- Muscle or body aches
- Fever of 100 °F or higher
- Feeling feverish or having chills

For some people, the flu may also cause vomiting (throwing up) and diarrhea (frequent, watery poop). This is more common in children than adults.

Remember, not everyone with the flu has a fever.

How is the flu vaccine given?

You can get the flu vaccine as a shot or as a nasal spray. The best way to protect yourself and others around you is to get a flu vaccine every year.

Are there any side effects from seasonal flu vaccines?

For many people, getting a flu vaccine doesn't cause any side effects. If it does cause side effects, they are usually mild and begin soon after the vaccine is given. Side effects from flu vaccines usually last 1 to 2 days. Side effects from the flu shot may include:

- Soreness, redness, or swelling where the shot was given
- Low fever
- Aches

Side effects from the nasal spray vaccine may include:

- Runny nose
- Cough
- Headache

These side effects aren't the flu. You can't get the flu from flu vaccines.

Am I at high risk for serious complications from the flu?

For some people, the flu is more likely to cause serious illness that can lead to hospitalization or even death. People at high risk for getting complications from the flu include:

- Children under age 5 (<https://www.cdc.gov/flu/protect/children.htm>) – especially children under age 2
- Pregnant women (<https://www.cdc.gov/flu/protect/vaccine/pregnant.htm>) and women who've had a baby in the last 2 weeks
- Adults age 65 and older (<https://www.cdc.gov/flu/about/disease/65over.htm>)
- People with some long-term health conditions (https://www.cdc.gov/flu/about/disease/high_risk.htm) (for example, asthma, diabetes, or heart disease)
- People who live in long-term care facilities, like nursing homes
- American Indians and Alaska Natives (https://www.cdc.gov/flu/pdf/freeresources/native/protect_circle_life_factsheet.pdf) [PDF - 1.1 MB]
- People with extreme obesity

If you are at high risk from the flu, it's especially important to get a vaccine before the flu starts to spread in your community.

If you care for or spend time with someone at high risk from the flu, you can protect both of you by getting a flu vaccine.

Is there medicine that can treat the flu?

Yes. If you get sick with the flu, your doctor may prescribe medicines called antiviral drugs. Antiviral drugs can help you feel less sick and shorten the time you are sick. They can also prevent serious flu complications.

If you are at high risk for complications from the flu and you get flu symptoms, it's important to ask your doctor about antiviral drugs right away. If you need to go to the hospital because of flu complications, doctors may use antiviral drugs to treat you.

Antiviral drugs work best if you start taking them in the first 2 days after you get sick. But they may still help if you take them later on, especially if you are very sick.

Get the facts about flu antiviral medicine (<http://www.cdc.gov/flu/antivirals/whatyoushould.htm>).

TAKE ACTION!



Flu vaccines are offered in many locations. You can get a flu vaccine at a doctor's office, health clinic, pharmacy, or your local health department. Your employer may also offer flu vaccines.

Find out where to get a flu vaccine near you. Use this vaccine locator (<http://flushot.healthmap.org/>) to find out where you can get a flu vaccine near you.

What about cost?

Under the Affordable Care Act (<https://www.healthcare.gov/health-care-law-protections/>), the health care reform law passed in 2010, insurance plans must cover seasonal flu vaccines.

- Depending on your insurance, you may be able to get the flu vaccine at no cost to you. Talk to your insurance company to find out more.
- If you have Medicare Part B, you can get a flu vaccine for free.

To learn more about other services covered by the Affordable Care Act, visit [HealthCare.gov](https://www.healthcare.gov/what-are-my-preventive-care-benefits/) (<https://www.healthcare.gov/what-are-my-preventive-care-benefits/>).

Protect yourself and others from the flu.

Getting a flu vaccine is the first and most important step in protecting yourself from the flu.

Here are some other things you can do to help protect yourself and others from the flu:

- Stay away from people who are sick with the flu.
- Wash your hands often with soap and water. If soap and water aren't available, use an alcohol-based hand rub (hand sanitizer).
- Try not to touch your nose, mouth, or eyes. This helps keep germs from spreading.
- Cover your mouth and nose with a tissue when you cough or sneeze – whether or not you have the flu. Throw the tissue in the trash.
- Clean surfaces and objects that may have flu germs on them, like doorknobs. Use hot, soapy water or a household cleaner.

If you have the flu, stay home for at least 24 hours after your fever is gone. (Your fever should be gone without using a fever-reducing medicine.)

Remember, people with the flu can spread it to others even if they don't feel sick. Usually, adults with the flu can spread the virus starting the day before they first feel sick – and up to 5 to 7 days after they first felt sick. Children may be able to spread the virus for even longer than 7 days.



SOCIAL SECURITY

APPLICATION FORM

1 PERSONAL INFORMATION

Surname Name
Postal address Postal Code
Telephone
Relationship to proposed insured

2 PERSONAL DETAILS

Surname Name
Next birthday Date of birth / / Place of birth Male Female
Postal address Postal code
Email address Occupation
Telephone
Name and address of employer

3 THE POLICY

Type of Policy
Sum Assured Term
Premium payable
Mode of payment Monthly Quarterly Semi-annual Annual
Method of payment Banker's Order Cash Salary Order Direct Debit M-Pesa Other (specify)

Signature

Date

How Much Should You Rely On Social Security Benefit Estimates?

by Bob Carlson

Social Security tries to make retirement planning easier by offering estimates of what your retirement benefits would be if you claim them at different ages. But you have to know what's behind those estimates or you could be very surprised when that first benefit payment is received.

For decades now, the Social Security Administration (SSA) has offered future retirement benefit estimates to those who've paid enough into the system to be eligible for retirement benefits. When you're age 50 or older, you can receive estimates of what your benefits would be if you begin them at age 62 (the earliest age retirement benefits can begin), full retirement age (which varies with your year of birth) and age 70. The maximum benefits are paid when you delay them until age 70, so there's no advantage to delaying retirement benefits beyond 70.

For a while, estimated benefits statements were mailed to everyone. Younger Americans received them every five years. People closer to retirement age received annual estimates. The practice changed over the years with fluctuations in the SSA's budget and probably will continue to fluctuate. Currently, those age 60 and older receive annual estimates in the mail.

Estimates always are available to everyone. You can go online, call the SSA or visit a local office to ask for you. You also can go to www.socialsecurity.gov and open a "my Social Security" account. That would allow you to obtain individual benefit estimates and other information any time.

The SSA web site has a tool called Retirement Estimator that allows you to customize benefit estimates and see what your benefits would be under different scenarios other than the three provided in the standard estimate.

If you're married, you also can coordinate benefits with your spouse by determining the joint benefit that would be paid if you each claim benefits at different ages.

Some analysts have argued for years that the SSA's estimates systematically underestimate future benefits for most people, because the estimates use some short cuts that aren't used when you apply for benefits and the official computation is done. I won't dive into the details of how the computations are made. But the critics say SSA's estimates don't fully index your earnings history for

average wage increases. That indexing will be done when you apply for benefits. The SSA estimates also use an averaging method to determine your highest 35 years of earnings instead of assessing each year individually.

In other situations, the estimates could be higher than your eventual benefits.

In the years before you claim benefits, SSA assumes your latest year's earnings as the base line. It assumes you'll earn that amount each year, increased by the average annual wage increase, until the year you claim benefits. There are a lot of situations in which that isn't an accurate assumption.

Many people might earn less in the future than the estimate. A person might become sick or disabled. You also might retire from work but not claim Social Security retirement benefits for several years so you can capture the annual delayed retirement credits. Some people lose their jobs and are out of work for a period of time. A person might voluntarily or involuntarily take new employment at lower pay for the years before claiming benefits.

In any of these situations, and probably others, the SSA's estimate is likely to be higher than the benefits eventually received.

The closer you are to claiming retirement benefits, the more accurate the estimate will be. Younger people are unlikely to earn the same wage, increased for wage inflation, every year for the rest of their careers. They'll have promotions, raises, job changes, lay offs, and other fluctuations that aren't factored into the estimates.

Medicare is another factor to consider.

At age 65, you're eligible to sign up for Medicare Part B or a Medicare Advantage plan. You'll pay a monthly premium for either

of the benefits. Most people choose to have the premiums deducted from their Social Security benefits and never see that portion of their retirement benefits. So, your monthly benefits are likely to be reduced by the Medicare Part B premium that prevails when you retire. For 2019, the base Part B premium will be \$135.50 (income-related surcharges can bring the monthly premium up to \$460.50.)

The SSA's estimates of your retirement benefits are useful planning tools, but you must know their limits. The younger you are, the less accurate the estimates are likely to be. You can obtain more accurate benefits by opening a "my Social Security" account using SSA's online Retirement Estimator tool. You also might want to use one or more of the private software programs that estimate your benefits under different scenarios.

“The closer you are to claiming retirement benefits, the more accurate the estimate will be.”