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Information on the Ebola virus outbreak

Answering some common questions

We are closely monitoring the Ebola virus outbreak as it evolves. Our response to the outbreak is based on current information about the spread and scale of the disease. Should there be a significant escalation of the outbreak, or if it begins to spread in the U.S., we will review our position and let you know of any changes to our handling of the situation.

As the situation in West Africa continues to unfold, we felt it would be useful to provide you with the answers to some questions we are receiving.

Credible sources of information

Many information agencies and websites are giving updates on the progression of the Ebola outbreak. Not all sources are credible however. For authoritative information on the current situation, please visit these websites:

Centers for Disease Control and Prevention

<http://www.cdc.gov/vhf/ebola/>

World Health Organization

For more information on Ebola symptoms, how the virus is spread and a current view of affected regions, please visit www.cdc.gov

<http://www.who.int/csr/disease/ebola/en/>

Should employers be removing their employees from affected areas?

Employers will have their own disaster recovery and business continuity policies, which will determine their course of action.

Will my plan cover the evacuation of healthy members from affected areas as a preventive measure?

Evacuation of healthy individuals based on proximity to a risk area or affected area is not covered under most self-funded plans because it is not a typical medical benefit. Medical evacuations are based on the clinical necessity of evacuation of the patient suffering an acute accident or illness. Aetna may approve the costs of evacuations of such patients determined to be medically necessary by our clinical team, consistent with the terms of your plan.

Employers may, of course, wish to make their own arrangements to remove healthy employees from an affected area.

If I have an employee in an affected area who needs treatment either for Ebola-related or unrelated symptoms, what should they do?

They should seek local health services for primary care. They can also contact Member Services for assistance in finding local care, using the number on the back of their ID card. Should their symptoms appear to be related to Ebola, they should immediately contact their local health authority for the location of the appropriate centers for advice, medical care and support.

**What happens if an individual contracts Ebola?
Are you responsible for getting them home for
treatment?**

No. Medical evacuations for Ebola patients are not being arranged by commercial organizations. Our role in the process is to liaise with the relevant authorities, and to provide support in helping affected individuals and their families and employers understand the decision process that is underway. All decisions about evacuation, and the health care facility to which the individual will be sent for treatment, are made by the home and host country authorities. In the United States, for example, the CDC and the government are the determining authorities.

**Will my plan cover ZMapp or any other
experimental drug?**

We will continue to follow the guidance of health authorities closely on any treatment options they determine are viable. Currently, the treatment is still in trials, unproven in humans, and not yet approved by the U.S. Food and Drug Administration (FDA).

**Will an individual in an affected area who is sick
with non-Ebola symptoms be prevented from
being evacuated?**

Evacuation of an individual from an affected region who is sick with non-Ebola symptoms would be possible, provided the evacuation is medically necessary, and consistent with the terms of your plan. However, such evacuations may prove more challenging given the unique circumstances. A negative Ebola test may well be required. There may also be restrictions on destination, depending on the nationality of the individual.