

Pandemic Flu vs. Zika Virus – Comparison and Context

In an effort to help organizations understand and prepare for potentially significant health events, Aon has created an exhibit comparing the salient characteristics of Pandemic Influenza and the infectious disease at hand; which in this case is Zika virus. The sources for the information provided in the exhibit are the Centers for Disease Control and Prevention (CDC) and the World Health Organization (WHO). For more detailed information about these topics, please visit their websites.

Pandemic Flu vs. Zika Virus Characteristics

Characteristic	Pandemic Influenza	Zika Virus
Symptoms	<p>Fever* or feeling feverish/chills, Cough, Sore throat, Runny or stuffy nose, Muscle or body aches, Headaches, Fatigue, Some people have vomiting and diarrhea (more common in children than adults).</p> <p><i>*Not all flu patients exhibit fever.</i></p>	<p>About one in five people infected with Zika experience symptoms, including: Fever, Rash, Joint pain, or Conjunctivitis (red eyes). Other common symptoms include muscle pain and headache. Symptoms are typically mild and most people infected with Zika experience no symptoms.</p>
Method of Transmission	<p>Person to Person; Novel flu viruses are spread mainly by droplets made when people with flu cough, sneeze or talk. Droplets land in mouths or noses of people who are nearby or are possibly inhaled into lungs. Less often, a person might get the flu by touching a surface or object that has flu virus on it and then touching their own mouth or nose.</p>	<ul style="list-style-type: none"> ▪ Through mosquito bites: Zika virus is transmitted to people primarily through the bite of an infected Aedes species mosquito (A. aegypti and A. albopictus) ▪ From mother to child: <ul style="list-style-type: none"> – A mother already infected with Zika virus near the time of delivery can pass on the virus to her newborn around the time of birth, but this is rare. – It is possible that Zika virus could be passed from a mother to her baby during pregnancy. ▪ Through infected blood or sexual contact <p>Note: Zika virus has also been detected in urine and saliva, but no evidence of its being transmissible by those means has been identified as of this time.</p>
When does a Patient Become Contagious to Others	<p>Most healthy adults are able to infect other people beginning 1 day BEFORE symptoms develop and 5-7 days after becoming sick. Children may pass the virus for longer than 7 days.</p>	<p>During the first week of infection, Zika virus can be found in the blood and passed from an infected person to another person (typically) through mosquito bites. (Because most people have no symptoms, you may be able to pass Zika to someone else without ever knowing you are sick.)</p>

Chart is continued on next page

Characteristic	Pandemic Influenza	Zika Virus
Incubation Period	1-4 Days. Symptoms start 1-4 days after the virus enters the body. That means you may be able to pass the flu to someone else before you know you are sick. Some people can be infected with the flu virus but have no symptoms. During this time those persons may still spread the virus to others.	Symptoms typically begin about 2-7 days after being bitten by an infected mosquito.
Social Implications	May produce a large degree of absenteeism due to illness, caregiving responsibilities and fear.	Until more is known, CDC recommends that pregnant women in any trimester consider postponing travel to the areas where Zika virus transmission is ongoing. This warning may result in a reluctance to travel to certain areas of the world (particularly among women of child-bearing age).
Mortality	Many will be infected. Some proportion of those will die. Total number of deaths significant.	<p>In general, people don't get sick enough to go to the hospital and very rarely die of Zika. However, recent developments suggest that Zika may be associated with:</p> <ul style="list-style-type: none"> ▪ Incidence of Guillain-Barre, (a rare disorder causing muscle weakness and sometimes temporary paralysis); ▪ birth defects and other poor pregnancy outcomes in babies of mothers who were infected with Zika while pregnant. <p>Additional studies are needed to further characterize these relationships.</p>
Geography	Typically spans the globe within a short time.	As of February 12, no locally transmitted Zika cases have been reported in the continental United States, but cases have been reported in returning travelers. With the number of recent outbreaks, the number of Zika cases among travelers to the United States will likely increase.

Source: United States Centers for Disease Control and Prevention

Disclaimer: This document has been provided as an informational resource for Aon clients and business partners. It is intended to provide general guidance on potential exposures, and is not intended to provide medical advice or address medical concerns or specific risk circumstances. Due to the dynamic nature of Zika virus, and infectious disease in general, Aon cannot be held liable for the guidance provided. We strongly encourage visitors to seek additional safety, medical and epidemiologic information from credible sources such as the Centers for Disease Control and Prevention and World Health Organization. As regards insurance coverage questions, whether coverage applies or a policy will respond to any risk or circumstance is subject to the specific terms and conditions of the insurance policies and contracts at issue and underwriter determinations.

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