

## Some advice for small businesses who may face flu

By Jim Kendall | Daily Herald Columnist

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It could be we're so busy planning for the recovery, we just haven't gotten around to wondering what might happen if, say, a chunk of the staff went down with the flu.

Or it could be that few entrepreneurs are worried that the flu - regular or swine - will have much of an impact on their businesses.

Whatever the reason, the business owners I talk to aren't yet expressing too many worries about the possibility of a full-blown flu attack. But, in case the flu arrives at your door and you must answer such suddenly germane questions as who will fill in if a key player or two is out for a week with the bug, here is what some businesses are thinking.

Cross training and remote capabilities are important, and some surprisingly helpful information is available from the government.

First, the good news - which comes from health insurance experts Jim Patrician, senior vice president at Coordinated Benefits Co., LLC, Schaumburg, and Angela Holten, the Holten Financial Group, Inc., DeKalb: Most insurance companies are covering the cost of both regular and swine flu shots, even in those instances where the shots are not part of your normal coverage.

One reason, Holten says, is that the H1N1 (swine) vaccine "is being given to providers at no charge" and the cost of actually giving the shots is low. Another is that insurers are covering the shots "to avoid greater costs down the road," according to Patrician.

Whatever the reason, check with your health benefit provider.

It's not too late to adapt plans already in place at two leading local businesses. At Elk Grove Village's Tasty Catering, for example, President Tom Walter says that:

- "All 53 full-time staff are cross-trained in at least two positions.
- "All staff are mandated to stay home if they are ill - we are in the food service business - and leadership watches for symptoms.
- "All staff have sick leave time allotted so if there is a family illness, staff can take family leave time.
- "We bring a company in to administer the flu shots (for both strains), free of charge to staff.
- "We do not wear masks, but have hand sanitizers on all desks. Food service staff wear gloves any time they touch food or food surfaces."

At Mother Network Guardians, an Itasca-based IT consulting and support firm, COO Dave Davenport notes that the company's business model is "somewhat disaster resistant." For example, "All employees have the capability to work remotely; most client work can be performed remotely; and client-facing employees have skill sets that overlap, so we can manage if someone is out sick."

If you want planning help, good information - including employee posters - is available from Uncle Sam. Visit either [flu.gov](http://flu.gov) or [cdc.gov](http://cdc.gov).

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