COVID-19 Update
Navigating the Coronavirus & Mapping a Bright Future

Thursday
APRIL 30TH 2020

HOSTED BY:
Denise Perlman
National Business Insurance Practice Leader
Kate Moher
National Employee Health & Benefits Practice Leader
Agenda

- Opening Comments
- HR Perspectives
- Clinical Update
- Workplace Readiness
- Workforce Steps for Recovery
- Resources
- Closing Comments
Our Speakers

Sharon Werner,
Chief Human Resources Officer
Marsh & McLennan Agency

Dr. Monte Masten,
Chief Medical Officer
Marsh & McLennan Agency

Lindsey Hanson,
Safety Consulting Manager
Marsh & McLennan Agency

Dan Hanson,
Cyber Center of Excellence Co-Chair
Marsh & McLennan Agency

Greg Norton,
Absence, Disability & Life & Practice Leader
Marsh & McLennan Agency
Looking Ahead, Opening Up America Again

Gating Criteria

**Symptoms**
Downward trajectory of influenza-like illnesses (ILI) reported within a 14 day period and a downward trajectory of COVID-19 syndrome cases reported within a 14 day period.

**Cases**
Downward trajectory of documented cases within a 14 day period and a downward trajectory of positive tests as a percent of total tests within a 14 day period (flat or increasing volume of tests).

**Hospitals**
Capacity to treat all patients without crisis care, and robust testing program in place for at risk healthcare workers, including emerging antibody testing.

https://www.whitehouse.gov/openingamerica/
After Satisfying Gated Criteria, Phased Approach

PHASE 1
Social distancing guidelines get relaxed but gatherings of more than 10 people should be avoided.

Non-essential travel should be limited and at risk individuals should continue to shelter in place.

Restaurants, sporting venues, churches and parks can reopen if they observe strict social distancing guidelines.

Elective surgeries can resume when appropriate on an outpatient basis.

Employers are still encouraged to leverage remote or telework and plan for a phased approach to return to work, limiting congregation and making special accommodations as needed.

PHASE 2
Social distancing guidelines get relaxed further, limiting gatherings to no more than 50 individuals.

Schools and organized youth activities like camps can reopen.

Nonessential travel can resume, but at risk or vulnerable individuals should continue to shelter in place, and employers should continue to encourage telework whenever possible.

PHASE 3
Vulnerable individuals can resume public interactions, but should practice physical distancing, minimizing exposure to social settings where distancing may not be practical, unless precautionary measures are observed.

Employers can resume unrestricted staffing of workplaces. Large public venues can operate under limited social distancing rules. Visits to senior care facilities and hospitals can resume.
Mapping a Bright Future Workplace Steps for Recovery

1. **Support**
   - Offer guidance and resources to your employees

2. **Survive**
   - Help your business manage expenses

3. **Optimize**
   - Adopt the best path and navigate through changing market conditions

4. **Thrive**
   - Execute on the strategies to help your business excel now and in the future
HR Perspective, Sharon Werner
Biggest HR/Talent Challenge?

Many employees are reluctant to return to the workplace:

Personal concerns:
- Childcare responsibilities while school/camp/daycare is closed
- Elder care
- Compromised immune system - self and/or family member
- If WFH is working, why should I go back?

Fear of contamination
- Public transit, elevators, stairwells
- Colleague interactions and shared facilities at work

Timing of when to return is unclear and nuanced by location
- Desire to move slowly
- Fear of “getting it wrong” and the safety consequences
Other considerations

Re-thinking workplace flexibility policies
• Is WFH the new normal until there’s a vaccine?
• How should our time off policies adapt?

Questions and considerations
• How can we ensure trust amidst fear, mitigating bias and discrimination?
• How are we supporting mental health? (E.g. loneliness, anxiousness, depression, abuse at home)
• How can we leverage the silver linings of this pandemic to transform our culture?
### Safety Plans to Implement for Return to Workplace

**300 HR leaders surveyed**

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Plan Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>82.9%</td>
<td>Requiring work from home for anyone who is ill</td>
</tr>
<tr>
<td>75.8%</td>
<td>Exercising ‘no physical contact’ (handshake, high five, hugs) in the workplace</td>
</tr>
<tr>
<td>73.8%</td>
<td>Increasing frequency of janitorial or other cleaning services at company facilities</td>
</tr>
<tr>
<td>70.7%</td>
<td>Staggering schedules to manage worker congestion</td>
</tr>
<tr>
<td>68.4%</td>
<td>Requiring self-quarantine of any employee who has traveled to any areas of concern</td>
</tr>
<tr>
<td>66.1%</td>
<td>Limiting the number of in-person meetings at company facilities</td>
</tr>
<tr>
<td>65.0%</td>
<td>Limiting the number of people allowed at in-person meetings</td>
</tr>
</tbody>
</table>

* Study conducted by *Institute for Corporate Productivity* of 300 HR leaders with 1,000+ employees. “Return to the Workplace: The Numerous and Nuanced Decisions for Employers”
Safety Plans to Implement for Return to Workplace

300 HR leaders surveyed

63.3%  Requiring people clean / sanitize their personal workspace on a regular basis

61.3%  Limiting / restricting visitation of non-employees to company facilities

57.6%  Limiting the number of people allowed in public areas (e.g. cafeterias) at one time

56.1%  Wearing masks in the workplace

55.3%  Reconfigure personal workspaces to ensure appropriate social distancing

43.6%  Temperature screening of all workers and visitors entering company facilities

* Study conducted by Institute for Corporate Productivity of 300 HR leaders with 1,000+ employees. "Return to the Workplace: The Numerous and Nuanced Decisions for Employers"
Clinical Update, Dr. Monte Masten
U.S. Prevalence as of 4/27/2020 (10pm EST)

<table>
<thead>
<tr>
<th>Category</th>
<th>Count</th>
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<tbody>
<tr>
<td>Total Cases</td>
<td>1,010,356</td>
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<tr>
<td>Deaths</td>
<td>56,797</td>
</tr>
<tr>
<td>Recovered</td>
<td>138,990</td>
</tr>
<tr>
<td>Active</td>
<td>814,569</td>
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<tr>
<td>Mild (96%)</td>
<td>781,986</td>
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<tr>
<td>Serious/Critical  (4%)</td>
<td>32,583</td>
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<tr>
<td>New Cases/Day</td>
<td>23,196</td>
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<tr>
<td>Deaths/Day</td>
<td>1,384</td>
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</table>
These 18 states account for 71% of all COVID-19 testing

Kareo (Irvine, CA) one of first employers to offer antibody test
- Private lab and MD
- 415 tested, 375 negative/40 positive

NYPD will test 1,000 officers this week for antibodies

LA County/USC and Stanford/Santa Clara County results show 50-55X more prevalent than thought

Positive antibody test: still unclear what titer infers immunity, and how long that lasts

Many inaccurate tests flooding market from overseas

Early results from Remdesivir and plasma infusions encouraging, but too early to tell long-term efficacy

Over 70 vaccines in development, 3 in trials, more to start over summer, realistically 2021 for vaccine
Supporting Employees at the Workplace
What we know works

Social Distancing
We know it works, so we need to make it a priority in the workplace.

We know that the virus spreads when people are closer together, and that the only truly effective method of slowing the spread is to keep our distance – 6 feet or more.

Might take some creativity, like creating unique shifts, rotations etc.; creating smaller cohorts to limit exposure and make tracking exposure easier.

Cleaning
Cleaning frequently, consistently and diligently may help slow the spread of SARS-CoV-2.

While it is certainly feasible that surface-to-person transmission is occurring, such transmission is not thought to be the main way this virus spreads according to the CDC.

Current evidence does suggest that SARS-CoV-2 may remain viable for hours to days on surfaces made from a variety of materials.

As additional cleaning efforts will be required, this may be a significant source of cost.

Masks
May help limit spread in the workplace, especially where employees may have a difficult time maintaining social distancing.

This recommendation relates to cloth masks, not surgical masks or N-95 respirators which must be reserved for healthcare workers.

Masks are not perfect to contain SARS-CoV-2, and should not be a substitute for social distancing efforts.

Sources:
Supporting Employees at the Workplace
What other measures are employers considering?

<table>
<thead>
<tr>
<th>Viral and Antibody Testing</th>
<th>Screening Questionnaires</th>
<th>Temperature Screening</th>
</tr>
</thead>
<tbody>
<tr>
<td>Serologic antibody testing (blood test) can tell us who had the virus and is immune</td>
<td>Screening with a questionnaire before employees enter the workplace is a practical step</td>
<td>While the EEOC has approved, there is little guidance from the CDC or OSHA</td>
</tr>
<tr>
<td>Viral detection testing (swabs) looks to identify presence of the virus</td>
<td>Relative value is unknown</td>
<td>Relative value is unknown</td>
</tr>
<tr>
<td>Approved tests can be CLIA waived point of care tests or approved for CLIA certified labs only</td>
<td>Such screenings are considered medical information, therefore maintaining privacy is a must</td>
<td>Risk of asymptomatic spread is a concern</td>
</tr>
<tr>
<td>Limited availability…for now</td>
<td>There are regulatory implications – check the requirements</td>
<td>Limits to accuracy and availability of thermometers</td>
</tr>
<tr>
<td>Will we have enough tests, capacity &amp; processes in place to test the volume of people we need to test?</td>
<td></td>
<td>There are regulatory implications – check the requirements</td>
</tr>
</tbody>
</table>

Sources:
https://www.eeoc.gov/eeoc/newsroom/wysk/wysk_ada_rehabilitaion_act_coronavirus.cfm
## Strategies

<table>
<thead>
<tr>
<th>Strategy</th>
<th>Implementation Scale (Easy to Difficult)</th>
<th>Effectiveness Score (low 0 – high 5)</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Distancing</td>
<td>☺</td>
<td>5</td>
<td>$</td>
</tr>
<tr>
<td>Cleaning/Disinfecting</td>
<td>☺</td>
<td>4</td>
<td>$$</td>
</tr>
<tr>
<td>Masks</td>
<td>☺</td>
<td>3 - 4</td>
<td>$</td>
</tr>
<tr>
<td>Employee Communications</td>
<td>☺</td>
<td>4</td>
<td>$</td>
</tr>
<tr>
<td>Enhanced paid sick leave policies</td>
<td>☺</td>
<td>4</td>
<td>$$$</td>
</tr>
<tr>
<td>Screening Questionnaires</td>
<td>☺</td>
<td>2</td>
<td>$$</td>
</tr>
<tr>
<td>Temperature Screening</td>
<td>☺</td>
<td>2</td>
<td>$$</td>
</tr>
<tr>
<td>Antibody Screening</td>
<td>☺</td>
<td>2</td>
<td>$$$</td>
</tr>
<tr>
<td>Virus Screening (i.e. Diagnostic)</td>
<td>☺</td>
<td>3</td>
<td>$$$</td>
</tr>
</tbody>
</table>
Facility Safety Measures

Where to start?

• Hazard Assessment

• Consider the Risk Classification within the organization: Low, Medium, High, Very High

• Develop Re-Entry Strategy using the Hierarchy of Controls
Hierarchy of Controls Considerations

- Entry/Exit Points
- Health/Temperature Screening Station Set up
- Traffic Control
- Workstation Orientation to maintain 6’ distance
- Barrier Installation
- Ventilation

**Engineering Controls**

**Facilities**

**NIOSH HIERARCHY OF CONTROLS**

- Elimination: Physically remove the hazard.
- Substitution: Replace hazard.
- Engineering controls: Isolate people from the hazard.
- Administrative controls: Change the way people work.
- PPE: Protect the worker with PPE.
Hierarchy of Controls Considerations

**Administrative Control**
- Visitor Restrictions
- Staggered/Alternating Shifts
- Restriction of Common Areas
- Communication and Training
- Disinfection Requirements

**PPE**
- Nitrile Gloves, Gowns
- Eye Protection, Face Coverings
- Supply Procurement
Documentation – Screening

Appendix A: COVID-19 Employee Temperature Screening and Case Form

Date of Screening:
Employee Name:
Job Title:
Screener Name:

Recorded temperature: ______

Is the recorded temperature within the permissible limit (Temperature)? _____ Yes _____ No

If no, the following section must be completed and the employee sent home upon completion:

Are visible signs of respiratory illness (cough/shortness of breath) present? _____ Yes _____ No

Has anyone in the employee’s household had fever, cough, or other symptoms known to be associated with Covid-19? _____ Yes _____ No

If yes, describe the symptoms below:

Has the employee come into close contact with other employees? _____ Yes _____ No

The CDC defines “close contact” as being approximately six feet from an infected person for more than a 15-minute period. Close contact also includes instances where there is direct contact with infectious secretions. Close contact generally does not include brief interactions, such as walking past a person.

If yes, list the names of those employees who were in close contact with the employee.

Name: ____________________________  ____________________________  ____________________________  ____________________________

An employee sent home can return to work when each of the following conditions have been met:

- At least 72 hours have passed since recovery defined as resolution of fever without the use of fever-reducing medications and
- Improvement in respiratory symptoms (e.g., cough, shortness of breath); and,
- At least 7 days have passed since symptoms first appeared.

An employee may return to work without meeting the conditions set forth above if a doctor confirms the cause of the employee’s symptoms is not COVID-19 related and provides a written release for the employee to return to work.

Appendix B: COVID-19 Employee Screening and Case Form

Date of Screening:
Employee Name:
Job Title:
Screener Name:

Are visible signs of respiratory illness (cough/shortness of breath) present? _____ Yes _____ No

Has anyone in the employee’s household had fever, cough, or other symptoms known to be associated with Covid-19? _____ Yes _____ No

If yes, describe the symptoms below:

Has the employee come into close contact with other employees? _____ Yes _____ No

The CDC defines “close contact” as being approximately six feet from an infected person for more than a 15-minute period. Close contact also includes instances where there is direct contact with infectious secretions. Close contact generally does not include brief interactions, such as walking past a person.

If yes, list the names of those employees who were in close contact with the employee.

Name: ____________________________  ____________________________  ____________________________  ____________________________

An employee sent home can return to work when each of the following conditions have been met:

- At least 72 hours have passed since recovery defined as resolution of fever without the use of fever-reducing medications and
- Improvement in respiratory symptoms (e.g., cough, shortness of breath); and,
- At least 7 days have passed since symptoms first appeared.

An employee may return to work without meeting the conditions set forth above if a doctor confirms the cause of the employee’s symptoms is not COVID-19 related and provides a written release for the employee to return to work.
Workplace Readiness, Dan Hanson
Leadership Considerations
Protections for Leaders and Organizations

### Decision Making

<table>
<thead>
<tr>
<th>Imperfect information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tight time frames</td>
</tr>
<tr>
<td>Incredible pressure</td>
</tr>
</tbody>
</table>
Management Survival Tips

- Board, or leadership meeting notes
  - Decision making process
  - Information available at the time
  - Ultimate decision

- Use outside specialists such as legal

- Communication to stakeholders
## Data Security Environment

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td><strong>More threat vectors</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Arguably less security</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Distracted employees</strong></td>
<td></td>
</tr>
</tbody>
</table>
Cyber Survival Tips
As we come back to our “new” normal…

Privacy and Security Trainings for Employees

Off line backup of data and critical systems prior to reintroducing employees

Latest software patching

Automatic password reset as employees return to “in office” network
Workforce Steps for Recovery, Greg Norton
Return to Workplace
Time Away from Work

Hurdles and Current State

- HR professionals have questions
- Employees are worried
- Children have no school
- 38% have an “underlying health condition”\(^1\)
- Compliance and statutory
- Testing and vaccine?
- Economic implications uncertain
- Workplace safety professionals are in high gear (Risk, Occupational Health, Safety)
- 60% of employers in a recent Mercer survey have not updated their RTW policies for Corona\(^2\)

\(^1\)Henry J. Kaiser Family Foundation 2020 study
\(^2\)Mercer pulse survey, April 2020
Current Situation

UNEMPLOYMENT IN THE US
A look at how many millions of people lost their jobs over the last century, up to March 1, 2020

Source: BLS, The Balance

Exhibit 2: Workforce Employment Status
Furloughs, Layoffs and Paid Leaves
By Industry Sector

Industries affected the hardest
- Consumer Discretionary
- 60% furloughed
- 20% permanent layoffs

26 million new since March 23

OLIVER WYMAN

 Industries affected the hardest
• Consumer Discretionary
• 60% furloughed
• 20% permanent layoffs

Exhibit 2: Workforce Employment Status
Source: EY, April 2020
Return to Workplace

Section Topics

• Thinking about RTW holistically
• Time Away from Work – Redesign?
• Situational challenges for RTW
• Compliance reminders
• Statutory reminders
• Vendor management expectations
• Data points and claims costs

Return to Workplace Checklist

- Understand all emergency legislation: Local, State and Federal government agencies have legislated emergency acts that provide guidance. Click here for details on state legislation.
- Are you creating a new “pandemic” or emergency leave?
- Create a RTW “control center”: Create an executive team now to agree on guidelines and protocols. Make sure to include those in Executive and Upper management roles.
- Worker safety is first priority: Putting employees with underlying health risks back to work may not be worth it. Monitor CDC guidance. Click here for case studies and benchmarking.
- Establish guiding principles: Determine workforce priorities based on your business situation. Furloughs/layoffs may be more suitable until RTW is safe.
- Build out of modified RTW program: Document new policies and protocols. Involve other departments such as Risk, Safety and Legal.
- ERP and related systems updates: Many employers have integrated workforce management systems like Kronos or Workday. These systems may interface with vendor systems – ensure proper configurations are made.

What to do Now

- The workplace ready? Do you have enough masks, hand sanitizers, gloves, and tissues? Has it been cleaned?
- Personal hygiene requirements: Should you have a written and enforceable policy regarding personal hygiene? Have you established a policy on testing or temperature taking?
- Reduced hours or schedule changes: Changing up shift start times or modifying hours may allow for less frequent contact with co-workers.
- Exposed and quarantined employees: Establish policy for when someone who has been exposed and/or had contracted the virus after symptoms end.
- Document and agree on exceptions: Given the level of fear many employees have, there will be many requests for exceptions.
- At-risk employees who do not want RTW: Some employees may not want to return to work because they have an “underlying health condition” and/or are younger than 55. What will your policy be for those people? Termination? A special leave benefit w/o pay? Check your state for coverage mandates.
- Healthy employees who do not want RTW: Some employees may not want to return to work even if they don’t have any underlying health conditions and/or are younger than 55. What will your policy be for those people? Termination? A special leave benefit w/o pay?
COVID-19 Leave Legislation

In addition to Federal leave legislation under FFCRA, many states and localities are issuing new leave and sick time requirements – or amending existing laws – to assist and protect employees during the COVID-19 crisis. Consult your legal advisor.

- California localities have also enacted temporary legislation, including Los Angeles, San Francisco and San Jose. Also, while some of the paid sick time laws currently do not specifically call out public health emergency as a qualifying reason for use, guidance has been issued stating that sick time may be used during COVID-19-related quarantine (CA State, Emeryville, San Francisco, Santa Monica).
- In addition to temporary measures related to COVID-19, New York has also passed permanent paid sick leave legislation.
- Seattle, WA has passed temporary and permanent requirements.

As of April 17, 2020 – This is public information, we are not tax advisors or attorneys. Subject to change.

Marsh & McLennan Agency LLC
Recent Mercer Pulse Survey¹
Four Scenarios

1. Do companies have a return-to-work policy relating to employees who are or who become ill with COVID-19 in the future?

2. How are companies handling job protection for healthy employees who are required to work on-site but decline to work?

3. How have companies infrastructure handled the culture and workplace change to working virtually?

4. How are companies handling for healthy employees who are required to work but decline to work?

Employers will look to have more workers remote if the business supports it.

¹Mercer pulse survey, April 2020
Big Picture – Return to Workplace and Mental Health

“The Long Haul of Suppression – Getting Back to Work Responsibly”

Five immutable truths for business leaders

<table>
<thead>
<tr>
<th>Critical considerations/impacts</th>
<th>Key questions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Seemingly “random” regional shutdowns</td>
<td>Do I have adequate insights to anticipate risks and actually react like I did in Phase 1?</td>
</tr>
<tr>
<td>Supply chains and coast-to-coast locations</td>
<td>Have I begun to diversify my supply chain and distribution channels?</td>
</tr>
<tr>
<td>Travel risks</td>
<td>Do I have adequate reactivity plans, including for reactions not anticipated?</td>
</tr>
<tr>
<td>Customer demand</td>
<td>Do I understand my financial risks at scale?</td>
</tr>
</tbody>
</table>

2. 20 percent absenteeism, with some employees severely ill

- Staffing challenges and need for resiliency
- Adequate protection, and the company’s role in monitoring
- Scalability of policies and benefits
- Do I have flexible staffing and executive coverage plans?

3. Significant mental health and wellbeing challenges for employees

- Cultural features as employees cope with social distancing, personal health concerns, and financial stresses
- Video, email, and calendar overload
- Reduced productivity and impaired decision-making
- Have I invested in culturally-appropriate, virtual mental health support for my employees? Are they using it?
- Do I have strategic opportunities for partnership or M&A?

4. Unequal economic impact across sectors

- Significant small business failure
- Some sectors never bounce back
- New services and categories arise as customer needs are shaped by COVID-19
- Preference for digital vs. physical
- Generational risk aversion
- Reduced travel and institutions
- Building strong local experiences
- How are my customers and business partners affected, and how will I partner with them?
- How has my strategic control in my sector shifted?
- Do I have strategic partnerships or M&A?

5. Changed customer behaviors (perhaps permanently)

- Preference for digital vs. physical
- Directional risk aversion
- Reduced travel and institutions
- Building strong local experiences
- Do I understand how my customer and employees perceive the risks to them? |

Case Study – Mental Health Claims

Mental Health: A Tale of Two Industries

<table>
<thead>
<tr>
<th>Professional Services</th>
<th>Healthcare</th>
</tr>
</thead>
<tbody>
<tr>
<td>120</td>
<td>-</td>
</tr>
<tr>
<td>100</td>
<td>40</td>
</tr>
<tr>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>60</td>
<td>-</td>
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<tr>
<td>40</td>
<td>0</td>
</tr>
</tbody>
</table>

New baseline ±15%?

April 24, 2020

Short-term disability claim patterns: large healthcare 100,000+ employees
Number of short-term disability claims submitted per month for mental health reasons

- Large healthcare sees spike
- Professional services declines
- Design can influence behavior

Marsh & McLennan’s Oliver Wyman April 2020

1Oliver Wyman: The Long Haul of Suppression: Getting Back to Work Responsibly, April 2020

Marsh & McLennan Agency LLC
Looking Forward…Workforce Management

- Creating a **safe workspace** is paramount, but just the start
- You will need to make **more tough decisions** about your workforce
- Use a holistic approach towards designing your program – **permanent change**?
- Pay attention to all **statutory legislation**, many of your employees might have coverage requirements
- Continue to pay attention to ADAAA, OSHA and other **compliance** requirements
- RTW work and disability/leave **data points** are critical
- **Vendors** will need to play an active role – employee experience?
- **Digital transformation accelerates** and workforce management a priority
- Could “**at risk**” employees **motivate** to address personal health?
- Expect to be in this for the **long haul**
Return to Workplace Toolkit, In Development

Included items:

- Return to Workplace Considerations
- Return to Workplace Template
- “Do your Part” Employee Resource
- Screening and Temperature Guidance
- Face Mask Info Sheet
Resources on MarshMMA.com

- Dedicated page added to MarshMMA.com.
- Includes resources, helpful links, upcoming events and post-event replays.
- Use the sign up link to receive email notifications when the page is updated.
Closing Thoughts