Engage PEO Client Alert:

Coronavirus Concerns in the Workplace: More Guidance and Resources for Clients and Employees

In addition to the information provided in the latest *Engage Today in HR*, here is some more employer guidance related to coronavirus, and resources available to Engage clients and their employees.

Take Advantage of Your Engage Health and Wellness Offerings

If your employees participate in the Engage medical plan, many support services are available to them via our health and wellness partners, including Aetna, Teladoc, CVS Health, and Health Advocate.

- **Information for members of the Aetna medical plan is available from Aetna here, including the following:**
    - **Telemedicine:** For the next 90 days, Aetna will offer zero co-pay telemedicine visits – for any reason. Aetna members should use telemedicine as their first line of defense in order to limit potential exposure in physician offices.
    - **Prescriptions**: Aetna is offering 90-day maintenance medication prescriptions and a waiving early refill limits on 30-day prescription maintenance medications for all members with pharmacy benefits administered through CVS Caremark.
- **Health Advocate EAP Services:** Engage member clients can contact Health Advocate to register for resources at **www.HealthAdvocate.com/engagepeo** or call them directly at: 877-233-8205. Indicate that you are a participating member through Engage PEO.
- **High Deductible Health Plans (HDHP):** The IRS issued guidance on March 11 allowing HDHP plans to cover the cost of COVID-19 related testing and treatment before plan deductibles have been met. An individual with an HDHP that covers these costs can also continue to contribute to a Health Savings Account (HSA).

Review your IT /Technology Policies

- **Infrastructure check**: Review the availability of laptops and the capacity of your remote access technologies to accommodate more people working from home.
- **Ensure your data is secure and that confidential information is protected**: If more employees are using their own or work-issued devices to access office networks from home, provide clear instructions on how to use your remote systems, and make sure your IT policy that covers the use of these devices is up-to-date.
- **Beware of increased cyber threats:** Hackers are using malicious file attachments/links disguised as legitimate content about coronavirus in phishing scams. Remind your workforce to avoid clicking on any unsolicited or suspicious links sent to them. When seeking information, go directly to official sources such as the CDC and the World Health Organization, or trusted partners like Engage.

Consider the use of Pay Cards and Electronic Funds Delivery (Direct Deposit)

It may be useful to offer employees a convenient alternative to going to the office to pick up their paycheck or visiting a bank or check cashing facility. Pay cards can be used like a debit card, avoiding the need to handle cash and coins.

- **Learn more about Pay Cards in the FAQ document here.** Note: Rules vary by state. Before requiring all employees to switch to pay cards, please consult with your Engage HR Consultant.

Risk Management and Workers' Compensation Guidance

What happens if an employee acquires COVID-19 and believes they acquired the virus at work – is this covered by workers' compensation?

It depends. Workers' compensation is governed by state law, and all 50 states have different provisions regarding whether a disease is an occupational disease and thus covered under the workers' compensation policy.

The state where the employee/employer is located, the type of work the employee performs and the nature of work provided will have an impact. **In most states, front-line healthcare professionals and first responders may have coverage under the workers' compensation policy if they indicate that they acquired the disease while at work**. For all other employees, in most states, they will need to provide proof that the work environment placed them at a greater risk for acquiring the disease, or that there was something uncommon about the work environment that placed them at a higher risk of exposure than the general public.

With the recent declaration that the disease spread is now a pandemic, and as "community spread" continues across the U.S., it will be less likely that COVID-19 will be covered by workers' compensation.

- **If an employee notifies their employer that they have the disease and they believe they acquired it at work, the employer must file a claim with their workers' compensation carrier immediately and allow the insurance professionals to determine whether the disease is covered by workers' compensation laws.**

Clients with Engage-sponsored workers' compensation plans should contact our Risk team if they have any questions by sending an email to wc@engagepeo.com.

Guidance from OSHA

The Occupational Safety and Health Administration (OSHA) requires employers to provide a work environment that is free from hazards that are likely to cause death or serious physical harm.

With respect to COVID-19, OSHA issued the following guidance on March 10, 2020 advising employers to prepare as follows:

- Recommend employees take personal measures to prevent exposure, such as frequent hand washing.
- Assess the hazards to which workers may be exposed.
- Evaluate the risk of exposure.

- Develop an infectious disease preparedness and response plan, and policies and procedures for prompt identification and isolation of sick employees.
- Select, implement, and ensure employees use controls to prevent exposure, including physical barriers to control the spread of the virus; social distancing; appropriate hygiene, and cleaning supplies.

Other best practices for prevention:

- Reinforce that employees wash their hands and use hand sanitizer with at least 60% alcohol.
- Evaluate the cleanliness of the work environment and clean and disinfect frequently touched surfaces daily.
- Institute policies that require employees to maintain a 6 ft. distance from one another and use virtual resources for meetings.

For ongoing guidance on the risks of infection and prevention of exposure to COVID-19, please review the attached links to federal agency resources:

- Centers for Disease Control and Prevention (CDC)
  https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html
- Occupational Safety and Health Administration (OSHA)
  https://www.osha.gov/SLTC/covid-19/controlprevention.html
- World Health Organization (WHO)
  https://www.who.int/emergencies/diseases/novel-coronavirus-2019/events-as-they-happen
- National Institute for Occupational Safety and Health (NIOSH)
  https://www.cdc.gov/niosh/index.htm