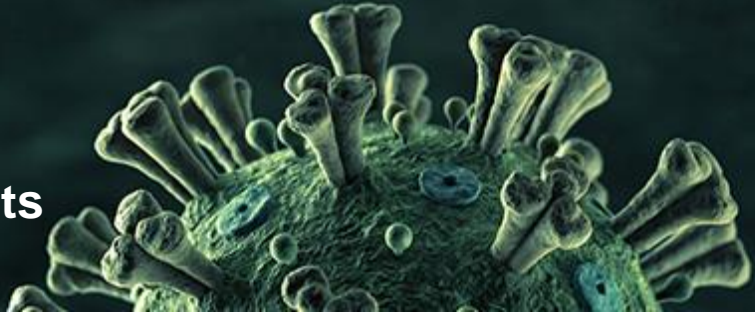




COVID-19 Latest Insights



Corporate Benefits – Information for Employers

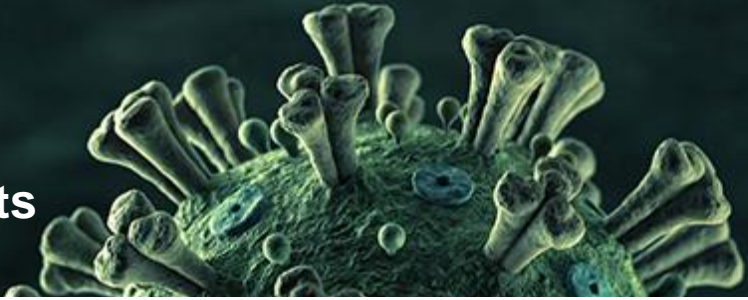
During an infectious disease outbreak, the main emphasis should be on containing and mitigating the disease itself. However, the economic effects are significant and many companies are overwhelmed as they work to understand, react to and learn lessons from the rapidly unfolding events involving COVID-19.

Given the very different degrees of preparedness across companies, the potential for further disruption and the value of being better prepared for future crises, it is important that employers focus on steps that protect employees, ensure business continuity and provide uninterrupted service to their customers. Preparation is the key and the World Health Organization suggests four key areas of focus:

- **Prepare and be ready.** Update emergency preparedness plans. Ensure your communication strategy is consistent and fact based, and informs employees of the actions the company is taking now as well as what may potentially change should the situation continue to escalate. Educate employees about COVID-19 symptoms and hygiene considerations such as handwashing and covering your cough.
- **Detect, protect and treat.** In countries outside the US, review insured plans (health, life and disability) to identify any exclusions related to COVID-19. Most insurance carriers are actively communicating their stance on these coverages but should you identify an exclusion, work with your consultant to negotiate a waiver. In the US, some health plans are mitigating costs associated with testing and treatment. Employers should review existing coverage policies with their health plan partners and inquire if their partners have moved to reduced or zero out-of-pocket cost for COVID-19 testing or treatment. This is an option for all group health plans, including HSA/HDHPs. Review [NFP's Benefits Compliance Implications for the Current Coronavirus Crisis](#) for additional information on the latest news from the IRS on HDHP exceptions for COVID-19 testing and treatment, as well as Benefits-related FMLA and Leave Considerations and HIPAA Privacy & Security Rules. Also consider your employees' emotional well-being. EAPs offer employees a way to address anxiety. Additionally, The World Health Organization has [published mental health advice](#).
- **Reduce transmission.** To mitigate further spread of the disease it is imperative that people do not come to work if they are sick. Communicate a strong message that employees should stay home if they are exhibiting symptoms. Other circumstances may also warrant that an employee stay home, such as: their geography is in quarantine, school closures resulting in children being home, they have recently traveled to certain locations, or they were in contact with an individual who tested positive for the virus. To accommodate this, ensure that [telecommuting policies](#) are updated and identify which sick leave or pay practices will apply to those in roles not conducive to remote working when they cannot come into work.
- **Innovate and learn.** Digital solutions such as telemedicine are effective alternatives in certain cases. Promote telemedicine to enable employees to obtain care, have their medical needs assessed, and reduce unnecessary burden on local hospitals or facilities for health needs that do not require more acute care. Some employers have waived fees associated with telehealth coverage to further encourage its use. Stay up to date on the latest information from reputable sources such as the CDC



COVID-19 Latest Insights



and WHO. As health experts learn more about COVID-19, its transmission and mortality rate, new guidance becomes available.

In addition, here are some actions you can take to support your employees and make preparations to support business continuity:

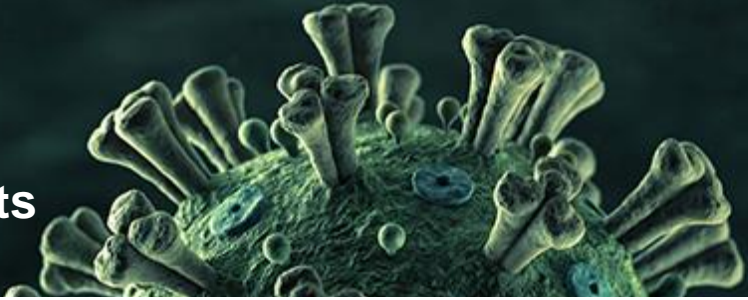
- **Monitor travel guidelines.** Stay up to date on travel restrictions imposed by country authorities as you update your company's guidelines. Also consider any business travelers or expatriates in certain areas who may appreciate additional guidance.
- **Educate and remind employees of essential prevention practices.** Though the focus today is on COVID-19, Mark Tomasulo, NFP's medical director, reminds us that the impact of this and other viruses, including influenza, can be mitigated by following the CDC recommended guidelines for preventing the spread of respiratory diseases by practicing good hygiene:
 - Wash hands frequently and for at least 20 seconds
 - Carry alcohol-based hand sanitizer where soap and water may not be available
 - Avoid touching your face (including eyes, nose and mouth)
 - Avoid hand shaking
 - Maintain appropriate social distancing
 - Avoid crowded places, if possible
 - Cover your cough or sneeze with your elbow
- **Plan ahead for prescriptions.** While there is no risk of drug shortages at this time, CVS Caremark and OptumRx are waiving prescription refill-too-soon limits on maintenance medications. Those with chronic conditions are encouraged to consider this option. Several pharmacies are also supporting prevention best practices by waiving charges associated with home delivery of prescription medications.

It appears that people who are the most infectious are those who are currently ill. However, there is evidence to indicate asymptomatic transmission. For those with the illness, the CDC recommendation is isolation until two negative tests are done, 24 hours apart. There is currently no vaccine for this disease, but it will likely be available within 18 months. Being up to date on other vaccines, such as the flu, promotes good overall health and prevents undue pressure on the overall health system. The CDC indicates that the elderly and those with compromised immune systems could be the most vulnerable.

We should expect that the COVID-19 crisis will change our businesses and society in important ways. Events are unfolding with astounding speed and the picture changes on a daily basis. As a result, be sure to update



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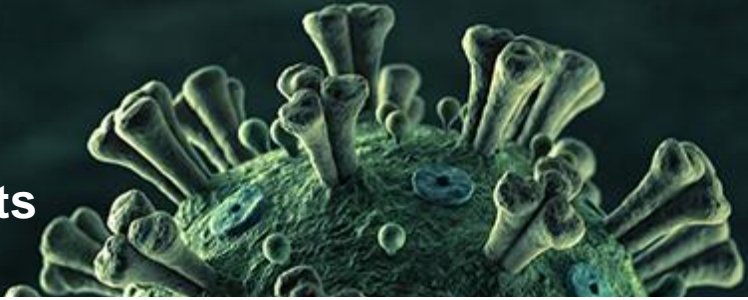
your intelligence frequently and use experts and forecasts carefully. A pandemic has been declared but together, with responsible actions, we can change the course.

External COVID-19 Resources

- [World Health Organization: Getting Your Workplace Ready for COVID-19](#)
- [World Health Organization: Coronavirus disease \(COVID-19\) outbreak](#)
- [Centers for Disease Control and Prevention: Coronavirus disease 2019](#)
- [Mapping of the coronavirus by the Center for Systems Science and Engineering](#)
- [At a Glance Visual of the Coronavirus](#)
- [CDC: Interim Guidance for Businesses and Employers](#)
- [Coronavirus Map: Tracking the Spread of the Outbreak](#)
- [CDC Stop the Spread of Germs](#)



COVID-19 Latest Insights



This information has been provided as an informational resource for NFP clients and business partners. It is intended to provide general guidance, and is not intended to address specific risk scenarios. Regarding insurance coverage questions, each specific policy must be reviewed in its entirety to determine the extent, if any, of coverage available for the impact of the Coronavirus. If you have questions, please reach out to your NFP contact.