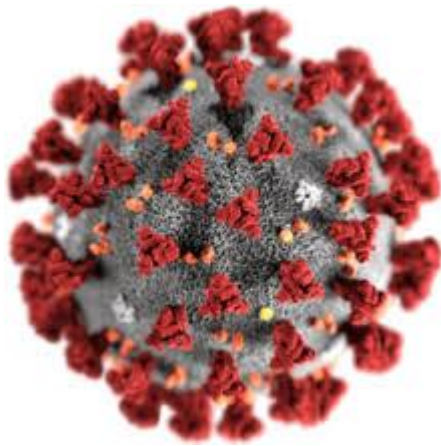


Coronavirus Preparedness:

**A Resource Guide for
Managers & Employees**





COVID-19 Coronavirus

A Resource Guide for
Managers & Employees

Coronavirus Preparedness: Tips and Resources for Managers and Employees

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Reference material and documents included in this report were compiled from a variety of public resources including the Center for Disease Control and the Occupational Safety & Health Administration. USI Risk Services is providing copies of documents from these governmental agencies as reference material. These documents are available by using the internet website addresses referenced throughout this reference guide. USI Insurance/Risk Services takes no responsibility for the accuracy or content of these documents or reference materials.

Introduction

This collection of tips and resources is made available by USI Insurance-Risk Control Group to help managers sift through the voluminous—and certainly anxiety-provoking—material on pandemic Coronavirus and business preparedness. Enclosed are tip sheets, checklists, and resources that bring the core issues into focus and present useful information designed to get managers and employees thinking ahead about steps they can take to prepare, both mentally and practically, for a possible COVID-19 emergency.

How Can I Use These Materials?

- Read the first two pieces, **Basic Facts About Coronavirus** and **COVID-19 Emergency Preparedness for Managers** for a basic understanding of what a pandemic emergency or Coronavirus emergency would mean for organizations and individuals, as well as issues you must consider in planning.
- Disseminate the materials among your colleagues and workforce members as desired.
- Contact the Risk Services Division of USI Insurance for additional resources.
- Visit the “Additional” websites for more in-depth planning materials and information, especially: <https://www.cdc.gov/nonpharmaceutical-interventions/pdf/gr-pan-flu-work-set.pdf> for Pandemic Workplace Planning from the Center for Disease Control.

Basic Facts About Coronavirus

NOTE: This information is valid as of March 2020. During a Coronavirus occurrence, you will need to stay informed of changes and developments. See the list of expert organizations you can contact for up-to-date information in the piece entitled “Coronavirus and Coronavirus Preparedness ‘Additional’ Organizations.”

Coronavirus Basics COVID-19

Human coronaviruses are common throughout the world. The most recent coronavirus, COVID-19, was first identified in Wuhan, China and is associated with mild-to-severe respiratory illness with fever and cough. Most people in the United States will have little immediate risk of exposure to COVID-19. However, global circumstances suggest it is likely that this virus will cause a pandemic; risk of exposure could change quickly in the United States.

Questions and Answers about the 2019 Novel Coronavirus (COVID-19)

What are coronaviruses?

Coronaviruses are a group of viruses that are common in both humans and animals that usually cause mild-to-moderate respiratory illnesses. The source of COVID-19 is suspected to be animals in an open air market and is possibly a previously unrecognized bat coronavirus. It appears to cause a more severe illness progressing to pneumonia.

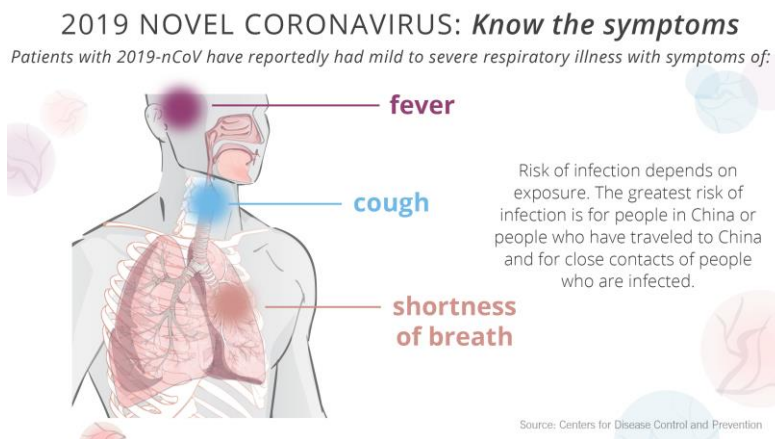
This is a rapidly evolving situation. More is being learned about this new virus every day and updates are available on the [CDC website](https://www.cdc.gov/coronavirus/2019-nCoV/)

What are the symptoms of this coronavirus infection?

Patients with confirmed COVID-19 have had mild-to-severe respiratory illness. Symptoms including fever, cough and shortness of breath may appear 2-14 days after exposure.

What is the risk of this coronavirus infection spreading in the United States?

At this time, the virus is NOT currently spreading widely in the United States. Most people in the United States will have little immediate risk of exposure to COVID-19. Call your healthcare professional if you develop symptoms and have been in close contact with a person known to have COVID-19 or if you recently traveled from an area with community spread of COVID-19.



How does the virus spread?

This virus probably originally emerged from an animal source, but can now spread from person-to-person. At this time, it's unclear how easily or sustainably this virus is spreading between people. Coronaviruses generally spread by respiratory droplets generated when a sick person coughs or sneezes. Coronaviruses may survive on surfaces that have been contaminated with respiratory secretions. (For example, a sick person coughs on their hand and then touches a doorknob.) Thus, contaminated surfaces may be another, less common, route of transmission. It should be noted that common disinfectants kill coronaviruses on surfaces.

Are some people more susceptible to getting the novel coronavirus?

We do not know enough about the virus to determine this. However, older people with chronic medical problems may be more susceptible to severe disease and death based on preliminary reports.

Coronavirus vs. the flu: Which is a greater threat?

To date, there have been very few cases of COVID-19 in the United States.. In contrast, there have been at least 15-million flu illnesses reported in the United States since the start of flu season in October 2019.

What is the main concern with this virus?

Health experts are concerned because we still don't have complete information on how the virus behaves and the full spectrum of disease. This information will become clearer over time as scientists investigate further.

What do experts know so far about the severity of the illness caused by COVID-19?

Most reported cases have been mild (similar to a cold). However, some cases have resulted in severe pneumonia that requires patients to spend time in a hospital, and a small proportion of victims have died. We currently do not know enough about the illness to predict who will develop more severe disease, but current data indicate that older age and underlying disease (COPD, diabetes, immunosuppression, etc.) may be risk factors.

What are the symptoms and complications?

Symptoms can range from quite mild to severe illness. Fever, cough, and shortness of breath are characteristic symptoms of infection. Symptoms have shown up as soon as two days to as long as 14 days after exposure to the virus. In more severe cases, pneumonia develops, which may make it difficult to breathe.

What should I do if I had close contact with someone who has COVID-19?

If you are not ill but had contact with a person confirmed to have COVID-19, notify your doctor, who will work with public health staff to determine whether you can be cared for at home. If it is determined that you can be isolated at home, you will be monitored by staff from your local or state health department.

Can I get COVID-19 from packages or products shipped from China?

In general, because of poor survivability of coronaviruses on surfaces, there is a very low risk of spread from products or packaging that are shipped over a period of days or weeks at ambient temperatures. Currently, there is no evidence to support transmission of COVID-19 associated with imported goods, and there have not been any cases of novel coronavirus in the United States associated with imported goods.

What about animals or animal products imported from China?

The CDC does not have any evidence to suggest that animals or animal products imported from China pose a risk for spreading COVID-19 in the United States. This is an evolving situation; information will be updated as it becomes available.

COVID-19 is dominating news cycles and social media. How worried should I be?

This situation is evolving and all persons are encouraged to keep track of events via reliable news sources – the CDC or World Health Organization, for example. Unfortunately, a lot of misinformation can be spread, causing unneeded anxiety. All persons should be taking steps to prevent the spread of common respiratory viruses – such as the flu – which will also help to prevent the spread of COVID-19.

Can the virus spread before symptoms present?

There is some concern that COVID-19 can be spread prior to the development of symptoms, but this has not been confirmed. Other viruses, like influenza, can sometimes be transmitted for 24 to 48 hours before symptoms develop. However, in general, symptomatic persons are a much more important source of transmission.

If I have cold or flu-like symptoms, when do I worry that it might be more than the cold or flu?

At the present time, unless you have traveled to China or have been in close contact with someone who has traveled to China, your risk is low. You should take care of yourself by getting plenty of rest, drink fluids, take acetaminophen or ibuprofen for aches, pains or fever, and avoid going out in public. (Stay home from work or school.) If you develop signs of more serious illness – difficulty breathing, for example – you should promptly seek medical attention.

Why is there so much attention on COVID-19 when influenza kills thousands every year?

New diseases, because of some degree of ambiguity, always generate more concern. We don't pay as much attention to illnesses such as influenza – even though it results in 25,000 to 50,000 deaths per year in the U.S – because we know what to expect and have become used to the yearly influenza epidemics.

Basic hygiene will be essential.

Be prepared to help those at home and at work practice good hygiene all the time. See the pieces entitled “Stopping the Spread of Germs”, “Hygiene Poster” and “Coronavirus Preparedness: Supplies for an Extended Stay at Home.”

Additional prevention measures include:

- Get a pneumonia shot to prevent secondary infection if you are over the age of 65 or have a chronic illness such as diabetes or asthma. For specific guidelines, talk to your health care provider or contact your local City or County Health Department.
- Make sure that your family's immunizations are up-to-date.

What Types of Issues May Arise in a Coronavirus?**Coronavirus Pandemic is different from other public health emergencies or community disasters:**

- A Coronavirus pandemic involving community spread could arrive with very little warning. Outbreaks may include "waves" of COVID-19 that last for several weeks separated by months. The effect of Coronavirus on individual communities could be relatively prolonged (weeks to months) in comparison to disasters of shorter duration.
- Outbreaks can be expected to occur simultaneously throughout much of the U.S. preventing sharing of resources that usually occur in response to other disasters. Localities should be prepared to rely on their own resources to respond.
- Public health officials will not know how severe a Coronavirus will be until it begins.
- Because of widespread susceptibility to this Coronavirus strain, the number of persons affected may be high.
- Health care workers and other first responders will be at higher risk of exposure and illness than the general population, further straining the health care system.
- Effective preventive and therapeutic measures, including vaccine and antiviral agents, are likely to be delayed and in short supply.

It is important to think about health issues that could arise:

If a Coronavirus Pandemic occurs, it could affect you and your loved ones. Create a family emergency health plan using the information at:

<https://www.cdc.gov/coronavirus/2019-ncov/community/get-your-household-ready-for-COVID-19.html>

Social disruption may be widespread.

Plan for the possibility that usual services may be disrupted. These could include services provided by hospitals and other health care facilities, banks, stores, restaurants, government offices, and post offices. Transportation systems and basic services, such as water, power, gas, and telecommunications may be limited or interrupted.

Consider how to care for people with special needs.

In case the services they rely on are not available. Plan for how you will care for loved ones, possibly in your home.

- Talk with your older relatives' elder care facilities and/or service organizations about their Coronavirus preparedness plans.

Schools may be closed for an extended period of time.

Plan home learning activities and exercises. Have books and learning materials on hand. Also plan recreational activities that your children can do at home.

- Talk with school administrators and your parent-teacher organization about your school's plans, and discuss how you can work together to help provide support for at-home learning, (e.g., web-based and email-based education, and educational resources on the Internet).

Being able to work may be difficult or impossible.

Find out if you can work from home. Plan for the possible reduction or loss of income if you are unable to work or your place of employment is closed. Check with your employer or union about leave policies.

COVID-19 Emergency Preparedness for Managers

You may feel overwhelmed by the thought of planning for a COVID-19 emergency, regional outbreaks or a full-on Coronavirus community event - you are not alone.

Many companies and managers feel that there isn't much they can do to prepare, and, unsurprisingly, many companies have not yet developed plans.

Don't despair: below are points to consider that at the very least will get you started in planning to protect employees' health and get your company prepared for doing business during a COVID-19 emergency. (USI Risk Control Services can help you develop a Contingency Plan)

START PLANNING NOW.

- Existing crisis plans are a good start, but are not enough to cover the specific issues that will arise during a Coronavirus event. Start reviewing your organization's plan NOW and get your team together. Be sure to include members from HR, operations, business continuity, IT, employee health, security, communications, and any other critical leadership sectors.

COMMUNICATE WITH EMPLOYEES.

- Reassure your workforce that you are making plans that include efforts to prevent the spread of illness and that take their needs, as well as the organization's, into account. Provide access to expert COVID-19 information to minimize misunderstandings
- Encourage employees to use their EAP.

PLAN FOR POTENTIAL HIGH ABSENTEEISM.

- Expect absenteeism to occur in waves during a severe Coronavirus event. Remember that employees may be kept home, quite possibly for extended periods, due to illness, grief, fear, quarantine, school closure, and lack of transportation, child care, and elder care.
- Plan for business continuation with a significantly reduced workforce. Consider how your absenteeism policies and disability benefit will address employees who have used up their time off.

CONSIDER ALTERNATIVE WORK ARRANGEMENTS

Include employees working from home and/or in shifts, and, for manufacturing or other work that cannot be done remotely, plans that prevent the spread of illness. Keep in mind that creative work arrangements require solid communications strategies to keep information loops intact and to shore up your leadership and decision-making networks. You may want to consult with a labor-law attorney for specific guidance.

1. How can we best protect our employees from exposure in the workplace?

The coronavirus that causes Covid-19 (as the disease is called) is [thought to spread](#) largely through respiratory droplets from coughing and sneezing, and it seems to spread easily. It may also be possible to become infected by touching a contaminated surface or object and then touching one's nose or mouth. The [Centers for Disease Control and Prevention advises](#) that employees should:

- Stay home if they have respiratory symptoms (coughing, sneezing, shortness of breath) and/or a temperature [above 100.4 F](#).
 - Leave work if they develop these symptoms while at the workplace.
 - Shield coughs and sneezes with a tissue, elbow, or shoulder (not the bare hands).
 - Wash hands often with soap and water for at least 20 seconds or use an alcohol-based hand sanitizer.
- We would add that it's sensible to avoid shaking hands entirely to reduce the risk of spreading infection. Though that might be awkward at times, it's an increasingly common practice in hospitals and clinics.
- As hand washing is one of the most effective defenses, employers need to make sure that employees have ready access to washing facilities and that those are kept well stocked with soap and (ideally) paper towels; there is some [evidence](#) that paper towel drying is less likely to spread viruses than jet dryers.
- Alcohol-based hand sanitizers and sanitizing wipes should be distributed throughout the workplace, and all frequently touched surfaces such as workstations, countertops and doorknobs should be routinely cleaned.
- Increased cleaning of common areas using standard cleaning agents can also reduce risk of spread of respiratory disease. Unless they're delivering health care, there's no need for organizations to stockpile face masks, as these are in short supply and the [CDC doesn't recommend](#) their use by healthy people to protect against infection.

PLAN FOR TELECOMMUNICATIONS AND TECHNOLOGY MODIFICATIONS

Can you support a dispersed workforce? Insure that employees who would be working from home have the hardware, soft ware, and Internet services they need as well as information for logging-in remotely. Considerations for interruptions in power and other services should also be part of your plan.

THINK ABOUT HOW TO KEEP PEOPLE HEALTHY. Focus on three fundamentals:

1. Encouraging Hygiene and Specific Workplace Cleaning Practices:

- a. Consider basic hygiene practices, such as using foot-pedal waste baskets and minimizing shared workspace, kitchen, and bathroom items.
- b. Stockpile certain cleaning supplies and providing hand sanitizer, and, if needed, latex gloves. (See pieces entitled “Hygiene Poster” and “Stopping the Spread of Germs at Work and at Home.”)

2. Sending Sick Employees Home:

- a. Develop clear policies and prepare to enforce them.

3. Modifying Work Arrangements to Minimize Contact and Exposure

CONSIDER MULTINATIONAL ISSUES.

Global companies need to think about issues such as dealing with foreign responses to an outbreak (some countries will be better prepared than others to protect health and safety), whether to bring expatriates home (timing will be critical), and curtailing travel (in the case of a Coronavirus this may not be a matter of choice). Also, company policies will have to take into account the laws of the countries in which they are located.

COMMUNICATE WITH YOUR VENDORS.

They will be facing the same challenges as your organization and you need to know how they plan to continue serving their customers in the event of a Coronavirus event.

REMEMBER THAT YOUR ORGANIZATION WILL STILL BE OBLIGATED TO OBSERVE EMPLOYMENT AND OTHER LAWS AND UNION RELATIONSHIPS.

Look into each area where your company will need to fulfill its legal and regulatory obligations as an employer. Consider that, in the event of a serious COVID-19 threat, there may be additional laws at all levels of government, both domestic and international that will have to be observed.

Stopping the Spread of Germs at Work and at Home

How Germs Spread

Illnesses like the COVID-19 (Coronavirus) and colds are caused by viruses that infect the nose, throat, and lungs. These viruses usually spread from person to person when an infected person coughs or sneezes.

How to Help Stop the Spread of Germs

1. Cover your mouth and nose when you sneeze or cough.
2. Cough or sneeze into a tissue and then throw it away.
3. Cover your mouth with your upper sleeve if you do not have a tissue, then clean your hands every time.

Clean your hands often

1. Wash your hands with soap and warm water; rub your hands vigorously together and scrub all surfaces. Wash for 15 to 20 seconds. It is the soap combined with the scrubbing action that helps dislodge and remove germs.
2. When soap and water are not available, alcohol-based disposable hand wipes or gel hand sanitizers may be used. You can find them in most supermarkets and drugstores. If using a gel, rub the gel in your hands until they are dry. The gel doesn't need water to work; the alcohol in the gel kills germs that cause colds and the COVID-19.

Avoid touching your eyes, nose, or mouth

1. Germs are often spread when people touch something that is contaminated with germs and then touch their eyes, nose, or mouth. Germs may live for a long time (some can survive for 2 hours or more) on surfaces like doorknobs, desks, and tables.

Stay home when you are sick

1. When you are sick or have COVID-19 symptoms, stay home, get plenty of rest, and check with a health care provider as needed. Your employer may require a doctor's note for an excused absence.

Remember: When you are sick, keeping your distance from others may protect them from getting sick.

Common symptoms of the COVID-19 include:

- fever
- headache
- fatigue
- cough
- sore throat
- runny or stuffy nose

Teaching Children About Hygiene

- Teach your children to wash their hands frequently with soap and water, and model the correct behavior.
- Teach your children to cover coughs and sneezes with tissues and to wash their hands every time. Be sure to model that behavior.
- Teach your children to stay away from others as much as possible if they are sick. Stay home from work and school if sick.

Working From Home:

Working remotely from a home-based office can be a challenge, especially if you add on the significant stressors and potential infrastructure breakdowns that may come with a COVID-19 emergency. But in the event of a pandemic or community spread, situations such as school closures, quarantines, lack of dependent care, family illness, limited transportation, and workplace measures to reduce person-to-person exposure may force employers and employees to rely on teleworking as part of a business continuation plan. It won't be "business as usual," so here are some tips to consider.

Dependent Care Concerns: When the Care You Depend on Isn't There

Everyone recognizes that normal teleworking is not a substitute for child care or elder care. Care giving is its own "job," and that it is not possible to devote your full attention to work if you are busy taking care of others. You and your employer will need to set realistic expectations if you are in an emergency situation where schools are closed and child care and/or adult care are not available, very difficult to find, or carry health risks.

Your employer will need to be kept informed of the reality of your situation, and you will need to be honest with yourself about the family demands that have been placed on you during a crisis. Consider these pointers:

- You may be called upon to work from home even if your children are present, be sure to have extra "entertainment" supplies at home.
- Keep in mind that children may be more "needy" than usual; a widespread community disease crisis will take its toll on everyone's psyche and emotions, and children will need extra reassurance and attention. Be sure to limit their exposure to news coverage.
- In the absence of quarantine, you may be able to work out informal child or elder care arrangements with neighbors, friends or relatives, but any such plans will hinge on all involved parties being symptom-free and not exposed to others who are ill.

Teleworking Basics

Establish a routine and avoid overwork.

Once you start teleworking, you will have 24-hour access to work. You may be tempted to work longer hours. However, working too much can cause stress, and this will not help you stay healthy and grounded during a challenging time. Knowing when to stop is essential for effective performance. One way to get around overwork is to implement specific business hours. Set firm starting and stopping times, and communicate these to your manager and coworkers. At the office, there are routines that structure your time. If you work at home, it may help to establish your own routine so that you don't overwork.

Establish goals.

Develop daily lists of goals and assignments. At the end of each day, go over the list and see how much you've accomplished.

Plan in advance for teleworking.

1. List all of the tasks and upcoming work that you may need to perform remotely. It's helpful to start the list in advance so that you can arrange for all the resources you'll need at home.
2. Assess your telecommunications services at home, as well as any computer hardware or software you may need. Be sure that you have all the information you need at home regarding logging-in to systems over the Internet. It may also help to have this, as well as other contact information for your organization, in hard copy at home.
3. Remember that during a severe disease event, regular telecommunications services and power may be limited or interrupted, so be sure that you and your manager have worked out multiple communication channels.
4. Be sure to have basic office supplies at home, as you may be forced to work using pen, paper, etc.

Avoid distractions.

Although you will need to stay in touch with the news media for updates during any type of crisis, you may need to keep unnecessary distractions at bay.

Maintain regular communication with your manager.

As a teleworker, you'll need to keep your supervisor informed about your progress and any difficulty you encounter.

Be accessible. Stay in touch with the office and/or your "central command." Set up a system so that you can be reached easily. Make sure that you stay informed about back-up communication protocols, and that you are "in the loop" so that you can remain abreast of any changes regarding your work teams or manager's plans.

Coronavirus Preparedness

Supplies for an Extended Stay at Home

Store a two-week supply of water and food.

During a wide spread disease event, you may not get to a store or if stores are out of supplies, it will be important for you to have extra supplies on hand. Some items may become scarce, even in advance of an actual community Coronavirus event. During a severe event there may be power outages and interruptions in other basic services such as gas and water.

Water

- Store one gallon of water per person per day (two quarts for drinking, two quarts for food preparation/sanitation).
- Store water in plastic containers such as soft drink bottles. Do not use juice or milk containers as they may harbor bacteria even after being washed.

Food

Store at least a two-week supply of non-perishable food. In addition, you may not be able to cook if you are ill. Select foods that require no refrigeration, minimal preparation or cooking, and little or no water. Try to avoid very salty foods, as they will increase thirst. Include a selection of the following foods in your home:

- Vitamins
- Foods for infants, elderly persons or persons on special diets
- Ready-to-eat canned meats, fish, beans, fruits and vegetables
- Canned juices, milk, soup (if powdered, store extra water)
- Staples: sugar, salt, pepper
- High energy foods: peanut butter, jelly, nuts, trail mix, dried fruits, protein bars, fruit bars
- Dry cereals, crackers, granola bars, pasta
- Comfort/stress foods: cookies, hard candy, sweetened cereals, lollipops, instant coffee, tea bags (remember to limit these and maintain a healthy diet)
- Pet food

Tools and Supplies

- Paper cups, plates and plastic utensils
- Battery-operated radio and extra batteries
- Flashlight and extra batteries
- Cash
- Non-electric can openers (2)
- First-aid manual and home-based Coronavirus guidelines

Hygiene and Sanitation

- Toilet paper, towelettes
- Tissues
- Soap and alcohol-based (60-95%) hand wash
- Liquid detergent
- Plastic garbage bags, ties (for personal sanitation uses)
- Paper towels
- Plastic bucket
- Disinfectant and disinfectant wipes (for phones and surfaces)
- Household chlorine bleach
- Latex gloves

Special Items

Note: all prescription and over-the-counter drugs must be kept up-to-date.

For Babies/Small Children

- Formula and baby food
- Diapers, wipes and ointment
- Pacifiers
- Extra bottles and bottle brushes
- Powdered milk/long shelf-life milk
- Infants' or children's pain reliever/fever reducer (acetaminophen and/or ibuprofen)
- Children's anti-diarrhea medication
- Pediatric electrolyte-replacement COVID-19ids
- Thermometer

For Adults

- Essential prescription medications
- Prescribed medical supplies such as glucose and blood-pressure monitoring equipment
- Basic toiletries
- Feminine hygiene supplies
- Pain reliever/fever reducer (acetaminophen and/or ibuprofen)
- Anti-diarrhea medication
- Thermometer
- Contact lens supplies

Entertainment and Education

You may be home for a long time. Even if power is on, you may need to get away from the news and media occasionally. Be ready to keep spirits up with old-fashioned (nonelectrical) games, etc., for children and adults:

- Extra arts-and-crafts supplies, pens, pencils, and paper
- Activity/puzzle books
- Educational workbooks and basic text books
- Books and magazines on a variety of topics
- Board games, playing cards
- Hobby supplies

Minimizing Fear and Anxiety About A Possible COVID-19 Pandemic

As a manager, you have an important role to play in helping your organization and its employees keep a rational perspective about the threat of a possible Coronavirus disease event. Needless to say, the thought of this prospect is bound to trigger some fear and anxiety in most people. An alternate reaction may be total denial about the issue.

By promoting correct information and planning ahead, you can actually reduce anxiety and help your organization, its members, and their loved ones.

Below are some tips for managers, as well as messages for employees, which you can disseminate or post.

Tips for Managers:

➤ COMMUNICATE WITH EMPLOYEES.

- Reassure your workforce that you are making plans that include efforts to prevent the spread of illness and that take their needs, as well as the organization's, into account.
- Provide access to expert COVID-19 information (see the referenced list of resources agencies, to minimize misunderstandings.

PREPARE YOURSELF at work and at home. If you feel better prepared, you will feel calmer and be better able to assist others in planning ahead.

Tips for Employees:

FAMILIARIZE YOURSELF WITH EXPERT CORONAVIRUS PREPAREDNESS INFORMATION.

- It may seem overwhelming at first, but being prepared can actually reduce anxiety.
- Knowing where to turn for reliable, up-to-date information can make you feel more in control and less fearful.

GET PREPARED AT HOME.

- Use the section entitled "Coronavirus Preparedness: Supplies for an Extended Stay at Home" and get prepared, not only for a possible Coronavirus emergency, but for other types of emergencies as well.
- Talk with your children's schools or child care centers, and your adult loved ones' caregivers, service organizations, or residential facilities about what they are doing to prepare. Discuss how you can work together to prepare.
- Many people find that getting prepared is a constructive way of focusing their fears or anxious feelings about a threat.
- Feeling powerless ultimately feeds anxiety. Feeling empowered can help ease anxiety and stress.

CONTAIN YOUR OWN AND FAMILY MEMBERS' EXPOSURE TO MEDIA ON CORONAVIRUS.

- Too much “news” and media-hype will increase your anxiety, and will be very difficult for children to handle.
- Instead, seek out reliable and helpful information

USE STRESS REDUCTION TECHNIQUES.

- Contact USI Risk Control Services for informational materials on Stress Reduction.
- Use your EAP. Trained counselors can help you with stress reduction and managing fear and anxiety.

Coronavirus and Coronavirus Preparedness “Additional” Organizations

The Centers for Disease Control and Prevention (CDC)

<http://www.cdc.gov>

CDC is one of the major operating components of the United States Department of Health and Human Services. The CDC’s mission is to protect America from health, safety and security threats, both foreign and in the U.S.

Federal Coronavirus Pandemic Website

<https://www.cdc.gov/coronavirus/2019-ncov/index.html>

Workplace Pandemic Planning-CDC

<https://www.cdc.gov/nonpharmaceutical-interventions/pdf/gr-pan-flu-work-set.pdf>

State Departments of Public Health

<https://www.cdc.gov/publichealthgateway/healthdirectories/healthdepartments.html>

The World Health Organization (WHO)

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019> WHO is charged with tracking a COVID-19 Coronavirus in humans’ worldwide and monitoring global responses to it. The WHO is also the lead international organization monitoring the threat of a Coronavirus Pandemic.

Occupational Safety & Health Administration (OSHA)

<https://www.osha.gov/SLTC/covid-19/>

OSHA’s mission is to ensure that employees work in a safe and healthful environment by setting and enforcing standards, and by providing training, outreach, education and assistance.

For Additional Information or Assistance Contact:

Steven Danon
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USI Insurance Mountain/Central Region
9394 West Dodge Road
Omaha, Nebraska 68114
Email: steve.danon@usi.com
Phone: 402-398-9009



DON'T SPREAD GERMS AT WORK

If you're sick, stay home, rest, and remember to:



Cover your coughs and sneezes with a tissue or your sleeve.



Wash your hands often with soap and water.



Talk to your supervisor about working from home.



U.S. Department of
Health and Human Services
Centers for Disease
Control and Prevention

Employers: Consider offering flexible leave and telework policies.
*Make it easier for your staff to stay home when they're sick
or caring for a sick family member*

For more information: www.cdc.gov/npi | 1-800-CDC-INFO (232-4636) | www.cdc.gov/info



STAY HOME IF YOU'RE SICK

If you're sick, stay home, rest, and remember to:



Cover your coughs and sneezes with a tissue or your sleeve.



Wash your hands often with soap and water.



Clean frequently touched surfaces and objects (for example, TV remotes and computers).



U.S. Department of
Health and Human Services
Centers for Disease
Control and Prevention

Employers: Consider offering flexible leave and telework policies.
Make it easier for your staff to stay home when they're sick
or caring for a sick family member

For more information: www.cdc.gov/npi | 1-800-CDC-INFO (232-4636) | www.cdc.gov/info

DO YOUR PART

SLOW THE SPREAD OF GERMS



**Cover your coughs
and sneezes**



**Stay home when
you're sick**



**Wash your
hands often**



U.S. Department of
Health and Human Services
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CDC-4-8089

Pandemic Flu Checklist: Workplace Administrators

As employers, you can plan and make decisions now that will protect the health of your staff during a flu pandemic. Plan policies and strategies to increase space or limit face-to-face contact between staff. These measures may help more staff stay well and keep the workplace running smoothly. Use this checklist to help you take steps to plan and protect the health of your staff.



Before a pandemic: PLAN

- ☐ Work with your local health department on planning efforts.
- ☐ Create or update your pandemic flu and emergency communication plans.
- ☐ Share your plans with staff.
- ☐ Strategize how to increase space or limit contact between staff, if possible (for example, teleworking and conference calls).
- ☐ Establish flexible leave policies for staff during a flu pandemic.
- ☐ Develop a monitoring system to track staff absences due to the flu.

- ☐ _____
- ☐ _____
- ☐ _____
- ☐ _____
- ☐ _____
- ☐ _____

During a pandemic: TAKE ACTION

- ☐ Stay informed about the local flu situation and school closures.
- ☐ Put your plans, policies, and strategies into action, as needed.
- ☐ Update staff, customers, and suppliers with information about how your business is responding to the pandemic.
- ☐ Encourage staff to practice healthy behaviors (such as staying home when they're sick, covering their coughs and sneezes, and washing their hands often).
- ☐ Provide supplies (such as tissues and soap).
- ☐ Clean frequently touched surfaces and objects (such as computers and door knobs).
- ☐ Use a monitoring system to track staff absences due to the flu.

- ☐ _____
- ☐ _____
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- ☐ _____

After a pandemic: FOLLOW UP

- ☐ Discuss and note lessons learned.
- ☐ Improve your plans accordingly.
- ☐ Maintain community partnerships.
- ☐ Test and update your plans regularly.

- ☐ _____
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www.cdc.gov/npi

1-800-CDC-INFO (232-4636)
TTY: 888-232-6348

www.cdc.gov/info

National Center for Emerging and Zoonotic Infectious Diseases
Division of Global Migration and Quarantine



CS2448998



Checklist

Business Pandemic Planning

Coronavirus COVID-19

In the event of significant disease event, businesses will play a key role in protecting employees' health and safety as well as limiting the negative impact to the economy and society. Planning for a Coronavirus or other potential pandemic is critical. To assist you in your efforts, the Department of Health & Human Services and the Centers for Disease Control and Prevention have developed the following checklist for large businesses. It identifies specific activities large businesses can do now to prepare, many of which will also help you in other emergencies.

1. Plan for the impact of a pandemic on your business:

	DONE	IN PROGRESS	NOT STARTED
Identify a pandemic coordinator and/or team with defined roles and responsibilities for preparedness and response planning. The planning process should include input from labor representatives.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Identify essential employees and other critical inputs (e.g. raw materials, suppliers, sub-contractor services/products, and logistics) required to maintain business operations by location and function during a pandemic.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Train and prepare ancillary workforce (e.g. contractors, employees in other job titles, retirees).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Develop and plan for scenarios likely to result in an increase or decrease in demand for your products and/or services during a pandemic (e.g. effect of restriction on mass gatherings, need for hygiene supplies)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Determine potential impact of a pandemic on company business financials using multiple possible scenarios that affect different product lines and/or production sites.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Determine potential impact of a pandemic on business-related domestic and international travel (e.g. quarantines, border closures).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Find up-to-date, reliable pandemic information from community public health, emergency management, and other sources and make sustainable links.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Establish an emergency communications plan and revise periodically. This plan includes identification of key contacts (with back-ups), chain of communications (including suppliers and customers), and processes for tracking and communicating business and employee status.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Implement an exercise/drill to test your plan, and revise periodically.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2. Plan for the impact of a pandemic on your employees and customers:

	DONE	IN PROGRESS	NOT STARTED
Forecast and allow for employee absences during a pandemic due to factors such as personal illness, family member illness, community containment measures and quarantines, school and/or business closures, and public transportation closures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Implement guidelines to modify the frequency and type of face-to-face contact (e.g. hand-shaking, seating in meetings, office layout, shared workstations) among employees and between employees and customers (refer to CDC recommendations)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Encourage and track annual influenza vaccination for employees.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evaluate employee access to and availability of health care services during a pandemic, and improve services as needed.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Provided by: USI Insurance

3. Establish policies to be implemented during a pandemic:

	DONE	IN PROGRESS	NOT STARTED
Establish policies for employee compensation and sick-leave absences unique to a pandemic (e.g. non-punitive, liberal leave), including policies on when a previously ill person is no longer infectious and can return to work after illness.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Establish policies for flexible worksite (e.g. telecommuting) and flexible work hours (e.g. staggered shifts).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Establish policies for preventing disease spread at the worksite (e.g. promoting respiratory hygiene/cough etiquette, and prompt exclusion of people with symptoms).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Establish policies for employees who have been exposed to a pandemic disease, are suspected to be ill, or become ill at the worksite (e.g. infection control response, immediate mandatory sick leave).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Establish policies for restricting travel to affected geographic areas (consider both domestic and international sites), evacuating employees working in or near an affected area when an outbreak begins, and guidance for employees returning from affected areas (refer to CDC travel recommendations).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Set up authorities, triggers, and procedures for activating and terminating the company's response plan, altering business operations (e.g. shutting down operations in affected areas), and transferring business knowledge to key employees.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

4. Allocate resources to protect your employees and customers during a pandemic:

	DONE	IN PROGRESS	NOT STARTED
Provide sufficient and accessible infection control supplies (e.g. hand-hygiene products, tissues and receptacles for their disposal) in all business locations.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Enhance communications and information technology infrastructures as needed to support employee telecommuting and remote customer access.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ensure availability of medical consultation and advice for emergency response.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

5. Communicate to and educate your employees:

	DONE	IN PROGRESS	NOT STARTED
Develop and disseminate programs and materials covering pandemic fundamentals (e.g. signs and symptoms, modes of transmission), personal and family protection and response strategies (e.g. hand hygiene, coughing/sneezing etiquette, contingency plans).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Anticipate employee fear and anxiety, rumors and misinformation and plan communications accordingly.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ensure that communications are culturally and linguistically appropriate.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Disseminate information to employees about your pandemic preparedness and response plan.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Provide information for the at-home care of ill employees and family members. Develop platforms (e.g. hotlines, dedicated websites) for communicating pandemic status and actions to employees, vendors, suppliers, and customers inside and outside the worksite in a consistent and timely way, including redundancies in the emergency contact system.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Identify community sources for timely and accurate pandemic information (domestic and international) and resources for obtaining counter-measures (e.g. vaccines and antivirals).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

6. Coordinate with external organizations and help your community:

	DONE	IN PROGRESS	NOT STARTED
Collaborate with insurers, health plans, and major local health care facilities to share your pandemic plans and understand their capabilities and plans.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collaborate with federal, state, and local public health agencies and/or emergency responders to participate in their planning processes, share your pandemic plans, and understand their capabilities and plans.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Communicate with local and/or state public health agencies and/or emergency responders about the assets and/or services your business could contribute to the community.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Share best practices with other businesses in your communities, chambers of commerce, and associations to improve community response efforts.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>