



COVID-19 (“Coronavirus”)

Navigating COVID-19 Employer & Employee Concerns

Disclaimer

The information in this program is based upon the very dynamic and evolving outbreak of respiratory disease caused by a novel (new) coronavirus that was first detected in China and which has now been detected in more than 100 locations internationally, including in the United States. The virus has been named “SARS-CoV-2” and the disease it causes has been named “coronavirus disease 2019” (abbreviated “COVID-19”). The information presented is current as of the date of this program, but it may change in the coming hours and days ahead. Participants are encouraged to refer to information from the U.S. Centers for Disease Control and Prevention (“CDC” at www.cdc.gov).

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Presentation Agenda

1 Layoffs and Furloughs

2 COVID-19-Related Legislation

3 FMLA, Paid Leave and Disability Provisions

4 Remote Work and Cyber Security

5 Population Health Concerns

6 Psychological Effects of COVID-19

Today's Presenters



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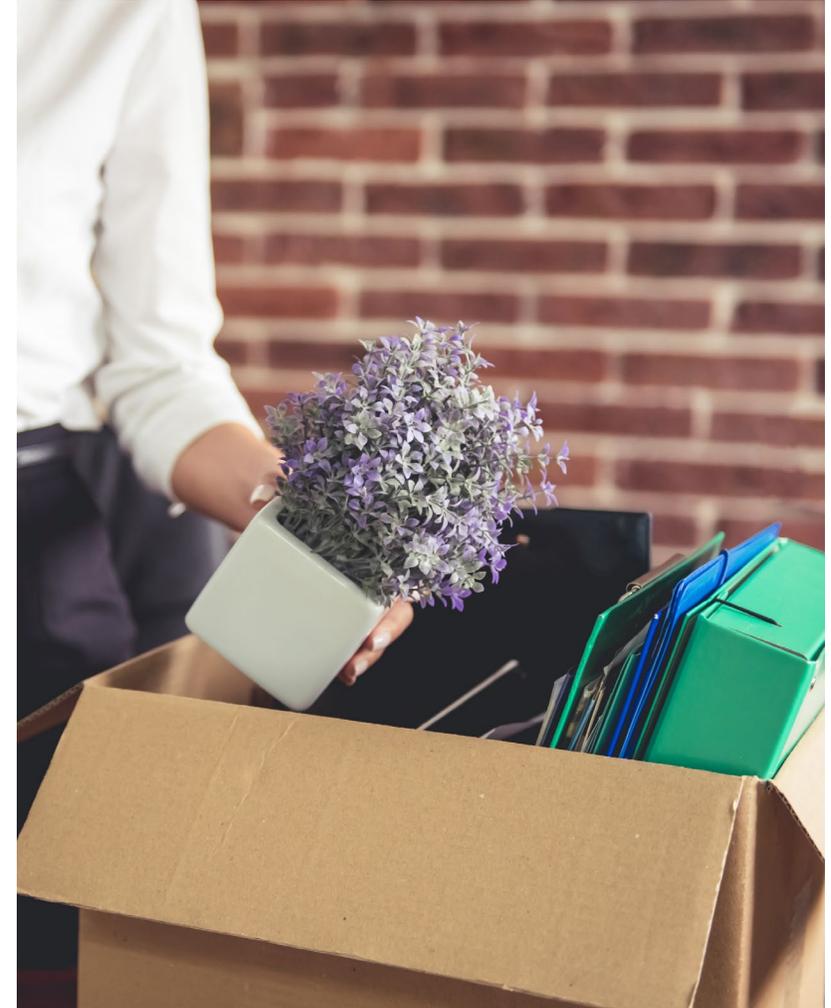
SBA and
Brown & Brown, Inc.



Layoff vs. Furlough

- **Furlough** maintains the employer/employee relationship
- **Layoff** terminates the relationship

- This is the context for our discussion today. There are industries with different uses and meanings for these terms
 - While important, we will not focus on reduction in hours due to FMLA triggering events



Layoff vs. Furlough

 Layoffs	 Furloughs
COBRA triggering event	Differentiate between those in a stability period and those not covered by a stability period
Employers can, but are not required to subsidize COBRA	If the employee is not in a stability period, do you want to maintain eligibility?
Waiting period if rehired? <ul style="list-style-type: none">• Don't forget the 13 week rehire rule under the employer mandate• If waiving waiting period for rehires, check with your carrier first (e.g. stop loss, fully-insured, etc.)'	Many plans will not automatically continue eligibility for those with reduced hours

Furloughs

Those in a stability period:

- Remain eligible for coverage as full-time employees
- Should* be offered affordable coverage to avoid exposure under the Employer Mandate
- Employers can, but are not required to subsidize a greater portion of the premium
- Coverage can be terminated for nonpayment of premiums



Those *not* in a stability period:

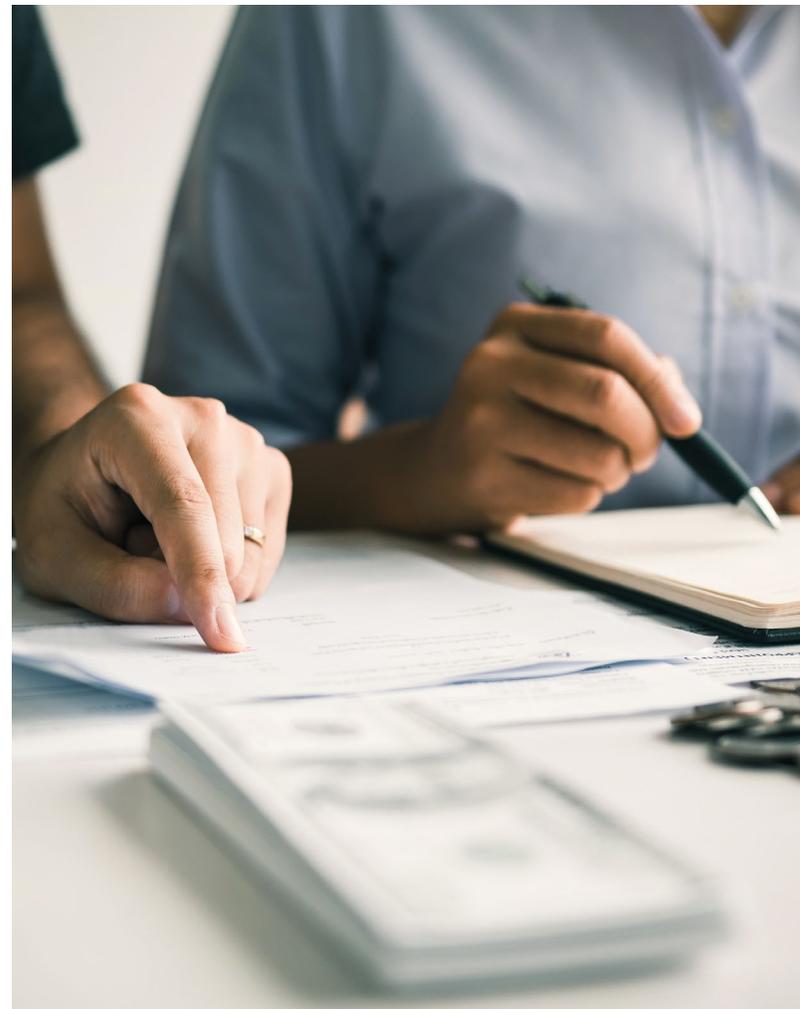
- Usually lose eligibility for coverage
 - Some plans allow for continued eligibility during furlough
- Can offer COBRA and treat similar to terminated employees, or
- Can amend plan documents for continued eligibility
 - Level of subsidization is up to the employer

Furloughs

Premium Payments

A Few Issues:

- Is there income from which to make deductions?
- If there is not:
 - Pre-pay
 - Pay-as-you-go
 - Catch-up
- Loss of coverage due to nonpayment of premiums during a furlough is not a COBRA triggering event





Families First Coronavirus Response Act

The Act

Families First Coronavirus Response Act



Signed into Law

The act was signed by the President on March 18, 2020.



15 Days

The act goes into effect 15 days after signing.



Expiration

The act expires on December 31, 2020



Temporary

The act is considered to be non-permanent.



Main Provisions

Include paid sick leave, expanded FMLA, required coverage of COVID-19 testing at no cost.

Paid Sick Leave

Employers With Less Than 500 Employees



Small Employers

Some small employers under 50 may be exempted in the future



Medical Providers

Does not apply to most nursing homes and medical providers



Length of Service

Does not require a length of service requirement

Two weeks of paid sick leave for those with symptoms of COVID-19, under either advice or order to self quarantine or isolate, as well as to care for someone with these criteria, or to care for children when place of care is closed.

- Paid entire wage up to \$511 per day when sick, capped at \$5,110 in aggregate
- Paid no more than \$200 when caring for others or children due to closures, capped at \$2,000 in aggregate

Paid Family Leave

30
DAYS

Availability

Available after 30
days of employment

10
DAYS

Unpaid Period

Unpaid for the
first 10 days

2/3

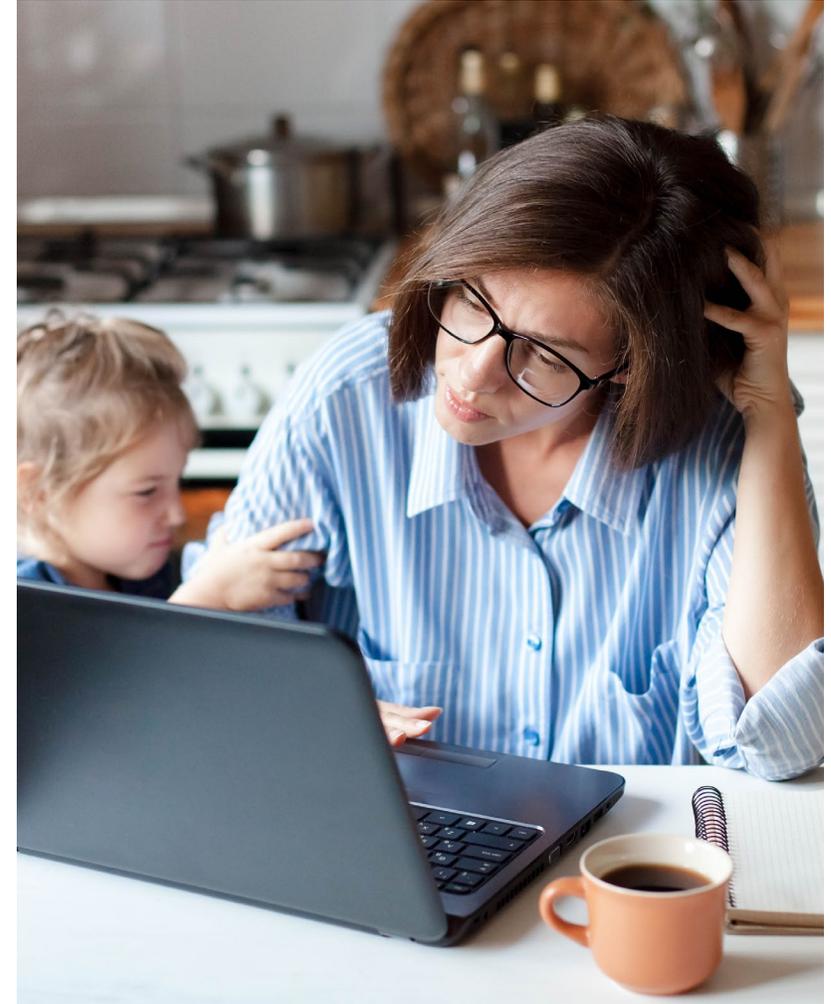
Rate

Paid at 2/3 of employee's
rate thereafter.
*Capped at \$200 per
day/\$10,000 in aggregate*

FMLA expanded to up to 12 weeks for employees to look after a son or daughter if their school or care provider is closed and the employee is unable to work (including working remotely).

Miscellaneous about The Act

- Paid sick leave and expanded FMLA reimbursed by the government through tax credits to offset an employer's social security tax requirements
- Notice requirements once the DOL creates a notice
- So many rules to follow
 - Control group rules?
 - Exempt fewer than 50?



Impacts to FMLA, Leave & Disability & ADA

Employers With More Than 500 Employees

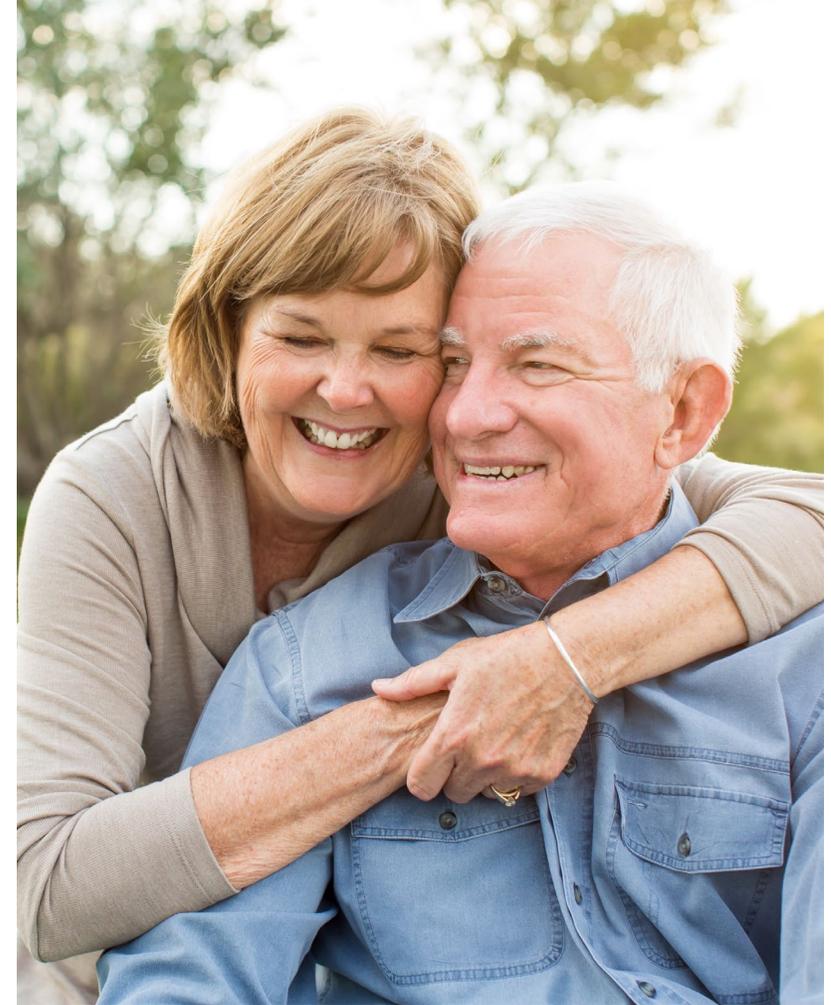
- FMLA – review and understand serious health condition parameters
- Provide flexible paperwork return requirements for leave and disability
- Review all state and municipal leave laws (paid & unpaid) as they may be applicable
- If Employer has company leave policies relax eligibility requirements for easier access to benefits
- Explore the use of temporary administrative leave as mechanism to pay employees in lieu of STD or Sick Leave



Impacts to FMLA, Leave & Disability & ADA

Employers With More Than 500 Employees

- For ASO & FI STD plans consider elimination of eligibility period for STD
- Provide additional Paid Sick Leave for quarantine periods (14 days per CDC guidelines)
- Understand your at-risk employees – per CDC guidelines
- Consider leave as an accommodation under ADA guidelines



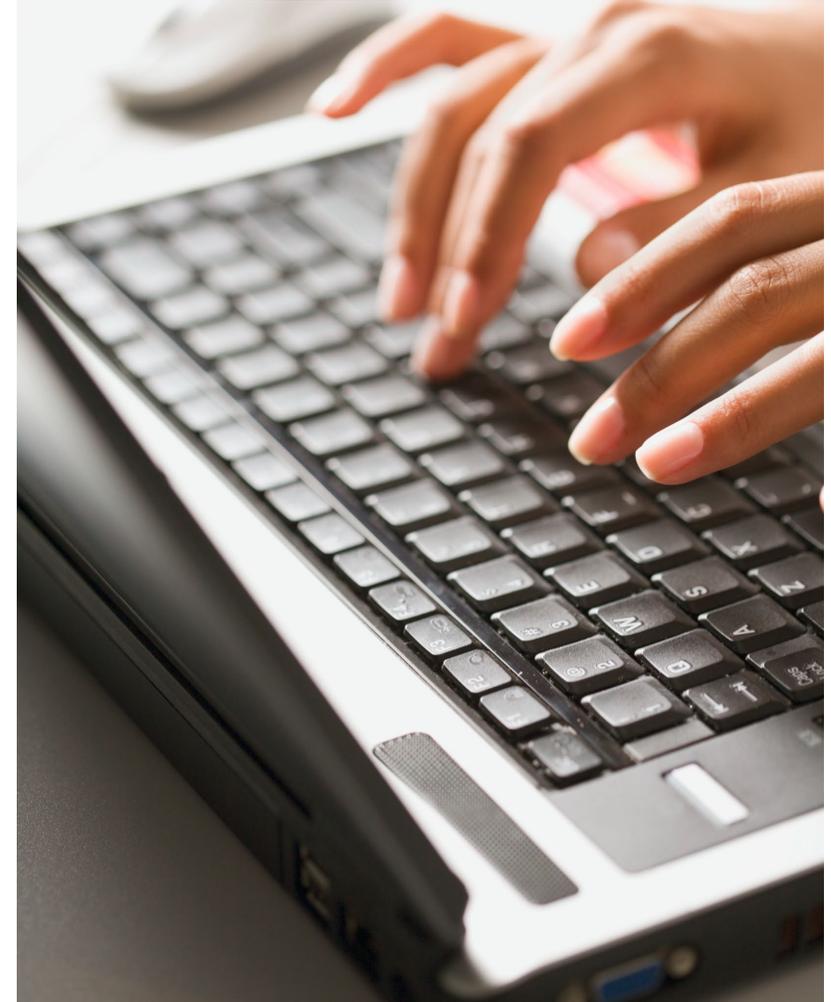
Cyber in the Age of COVID-19

What can happen?

- Loss of productivity
- Income loss
- Ransomware and following systems loss
- Information and employee information theft or loss
- Monetary theft
- Equipment destruction

Why do these things happen?

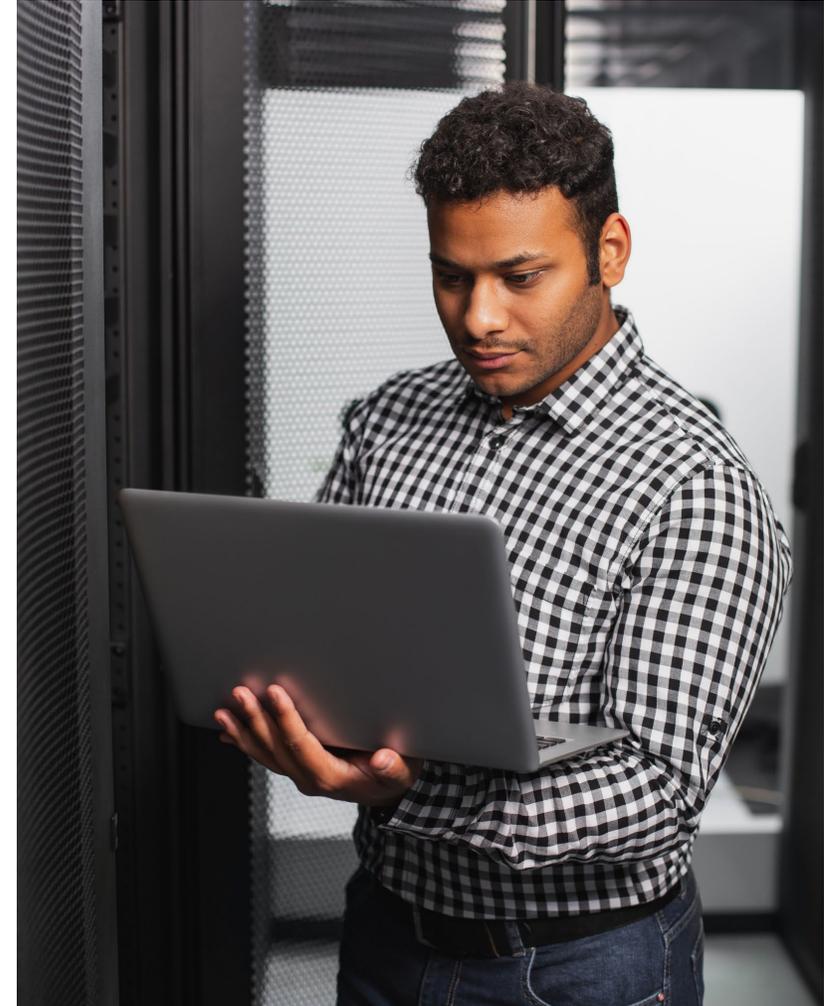
- Overloaded and stressed employees
- Quick scale up of remote desktop software which is highly vulnerable
- Increased activity of threat actors exploiting systems changes
- Increased susceptibility to phishing and socially engineered losses



Protect Your Organization

For Organizations

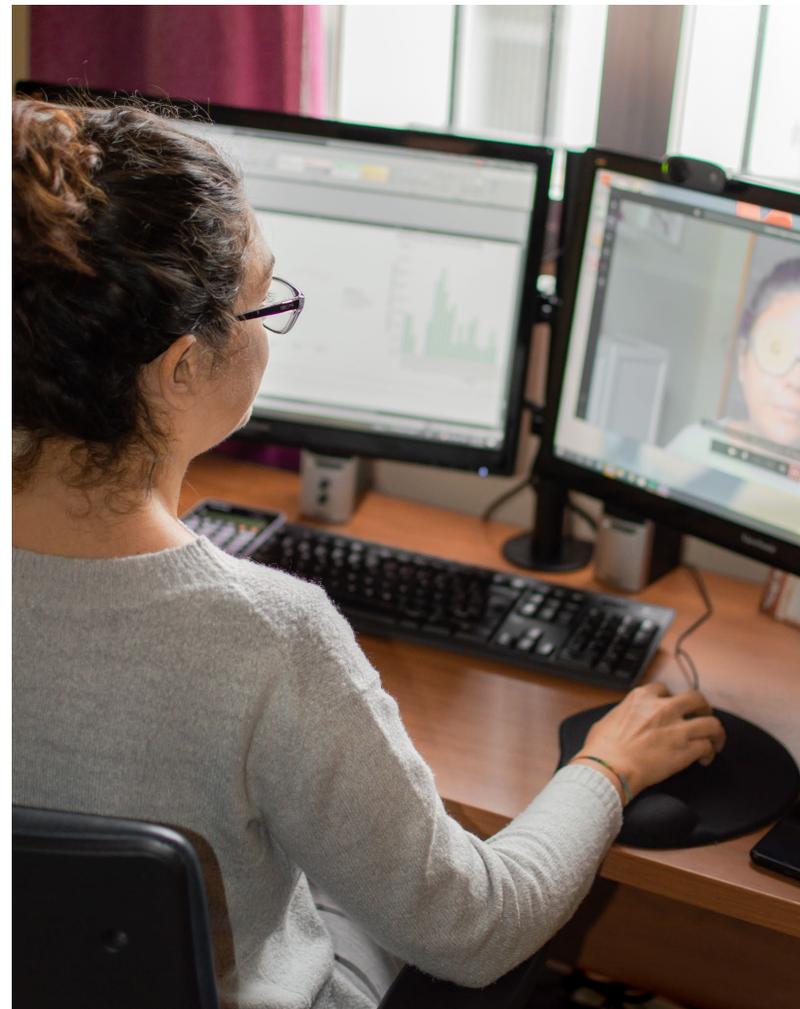
- Consistently advise employees of best practices and risks
- Determine how employees should access, share and store sensitive files
- Limit access to remote desktop management (administrative access)
- Use strong authentication (two factor authentication)
- Update patches
- Maintain strict access rights and remove for employees who have gone
- Use VPN technology and office hardware wherever possible
- Monitor networks and hosts for anomalous behavior and new connections
- Ensure incident response plans are ready for use
- Make sure that your best data backup practices are ready for action



Protect Individuals

For Individuals

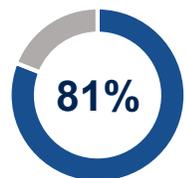
- Focus on HR and IT advisories and on cyber security
- Create the strongest possible user-names and passwords
- Keep security protocols on your systems up to date
- Be suspicious of e-mails which might be phishing attempts



How is COVID-19 Different

COVID-19 Compared to Influenza

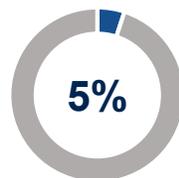
- No current vaccine or treatment
- Of those infected:



Mild/Moderate



Severe



Critical

- Groups at higher risk for severe/critical disease:



Over 60



Chronic Disease

- Highly contagious
- Unknown prevalence due to lack of testing and reliable data
- Stress to the healthcare system



COVID-19 Testing

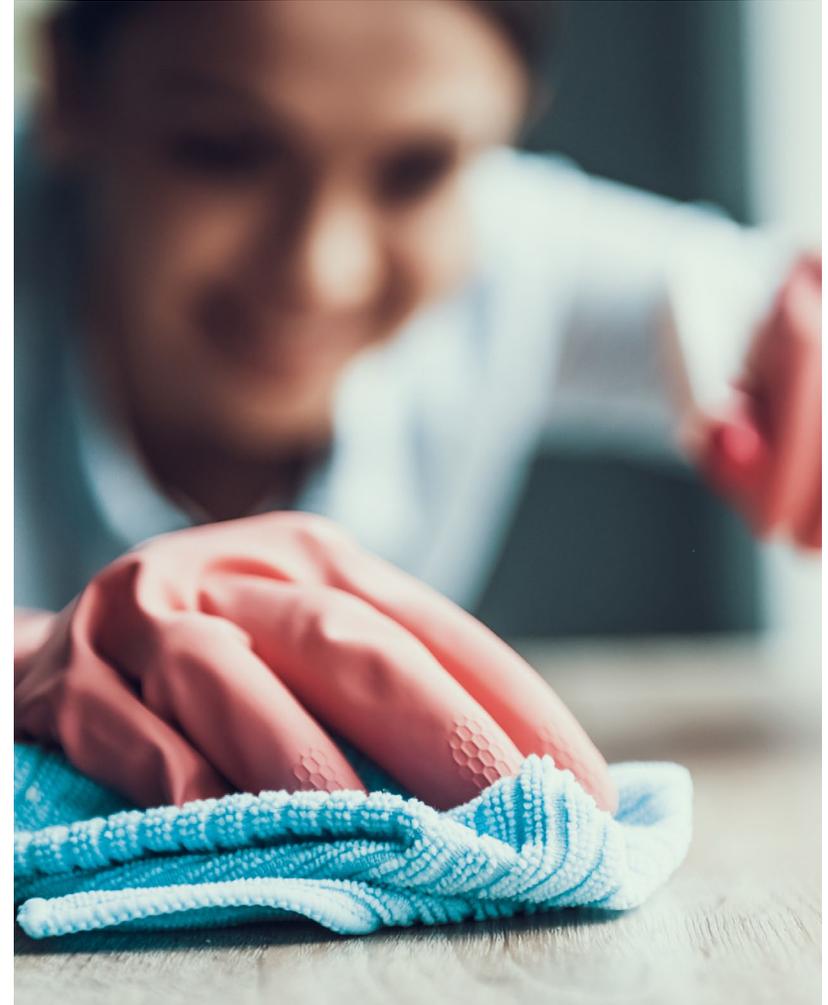
Common Testing Questions

- Who needs it?
- Where can someone receive a test?
- How is the test performed?
- When will the results be available?
- How much does the test cost?
- When will drive-through testing begin?
- What is the criteria for returning to work?
 - <https://www.cdc.gov/coronavirus/2019-ncov/if-you-are-sick/steps-when-sick.html>



Environmental Hygiene

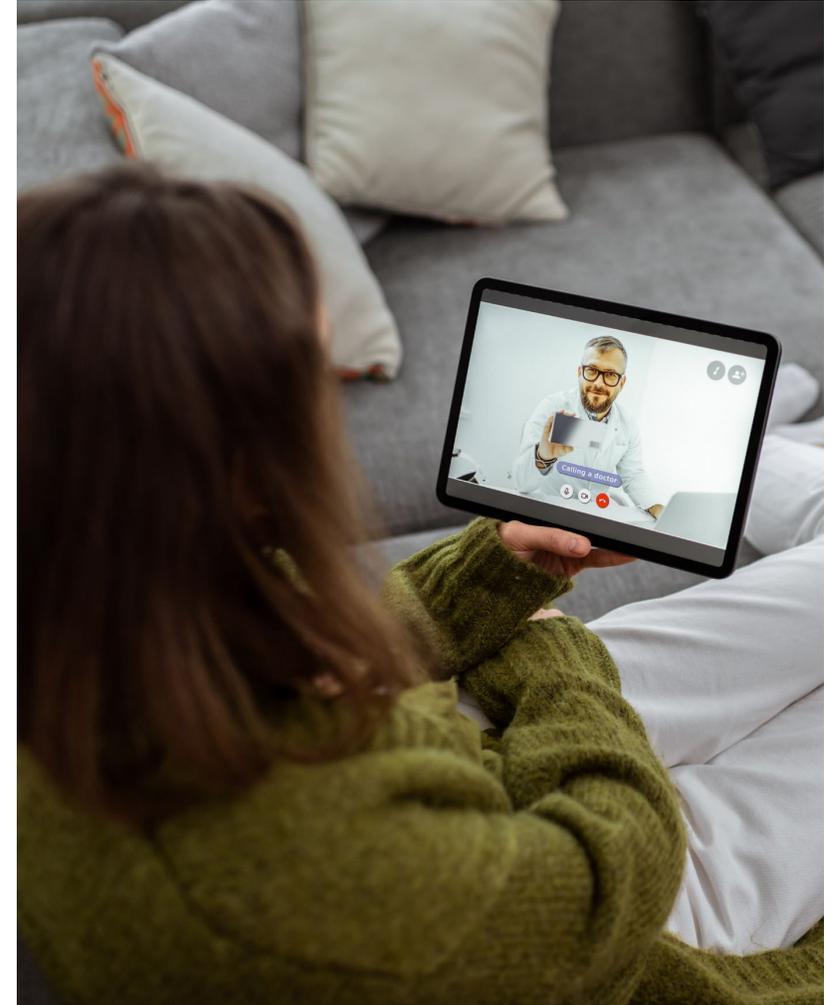
- It is **unclear** how long COVID-19 can live on surfaces
- For disinfection, use:
 - diluted household bleach solutions
 - alcohol solutions with at least 70% alcohol
 - EPA-registered household disinfectants:
 - <https://www.epa.gov/pesticide-registration/list-n-disinfectants-use-against-sars-cov-2>
- Routinely clean all frequently touched surfaces in the workplace
- Provide disposable wipes so that commonly used surfaces (for example, doorknobs, keyboards, remote controls, desks) can be wiped down by employees before each use.
- Practice social distancing – no hugs or handshakes in the workplace



Utilization of Telehealth

Why Now Is The Time for Telehealth:

- Access to care
- Triage
- Assure appropriate use of in-person healthcare services
- Decrease unnecessary exposures to in person care settings
- Specialty care
- Behavioral health & addressing fears



When to Self-Isolate



Person who has tested **POSITIVE** for COVID-19

CLOSE CONTACT

OPTION A: If this is you... Quarantine for 14 days.



OPTION B: If this is you... No extra restrictions. Practice social distancing. Watch for symptoms. If you develop fever or other symptoms, contact your personal healthcare provider.

CLOSE CONTACT



OPTION C: If this is you... No extra restrictions. Practice social distancing. If you develop symptoms, contact your personal healthcare provider.

CLOSE CONTACT



Person with symptoms who was tested and is **AWAITING RESULTS**

CLOSE CONTACT

OPTION X: If this is you... Follow the guidance for Option "A" above until you learn that the person tested negative. If they test positive, then keep following advice for Option "A".



CLOSE CONTACT

OPTION Y: If this is you... Follow the guidance for Option "B" above until you learn that the person tested negative. If they test positive, then keep following advice for Option "B".



CLOSE CONTACT

OPTION Z: If this is you... No extra restrictions. Practice social distancing. If you develop symptoms, contact your healthcare provider.



Person who is well, but **TRAVELED** in a Level 3 Area

CLOSE CONTACT

OPTION 1: If this is you and the person traveled in the past 14 days... No extra restrictions. Practice social distancing. Watch for symptoms. If you develop fever or other symptoms, contact your personal healthcare provider.



CLOSE CONTACT

OPTION 1: If this is you and the person traveled over 14 days ago... No extra restrictions. Practice social distancing. If you develop symptoms, contact your personal healthcare provider.



CLOSE CONTACT

OPTION 2 OR 3: If this is you... No extra restrictions. Practice social distancing. If you develop symptoms, contact your personal healthcare provider.



*Close contact means being within 6 feet for a prolonged period of time OR having direct contact with infectious secretions (e.g., being coughed on).

NOTE: If you have a connection that is more distant than the options described above, you do NOT need to do anything more than social distancing, which is recommended for everyone. People connected to you do not need to do anything different from everyone else, unless they themselves have risks due to some other exposure. This guidance does not apply to health care workers, or people with respiratory symptoms.

Mental Health Strategies to Address COVID-19

1 in 2

American adults will develop at least one mental illness during their lifetime¹

Chronic disease, such as infectious diseases and HIV, are associated with higher levels of mental disorder. Effects of COVID-19 will have rippling effects, especially based on current public reactions.

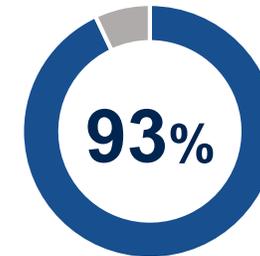
ANXIETY

DEPRESSION

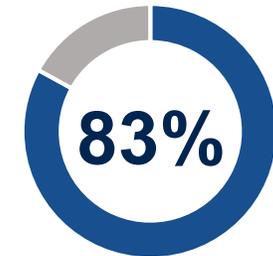
SUICIDE

CHEMICAL DEPENDENCY

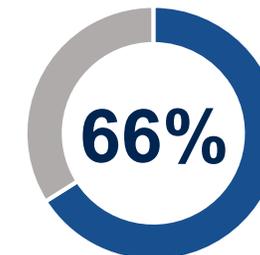
Top Concerns Employers Need To Address



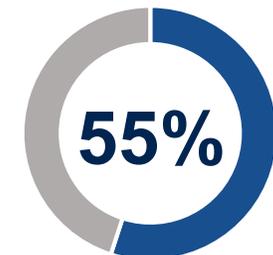
Stigma



In-network Provider Availability



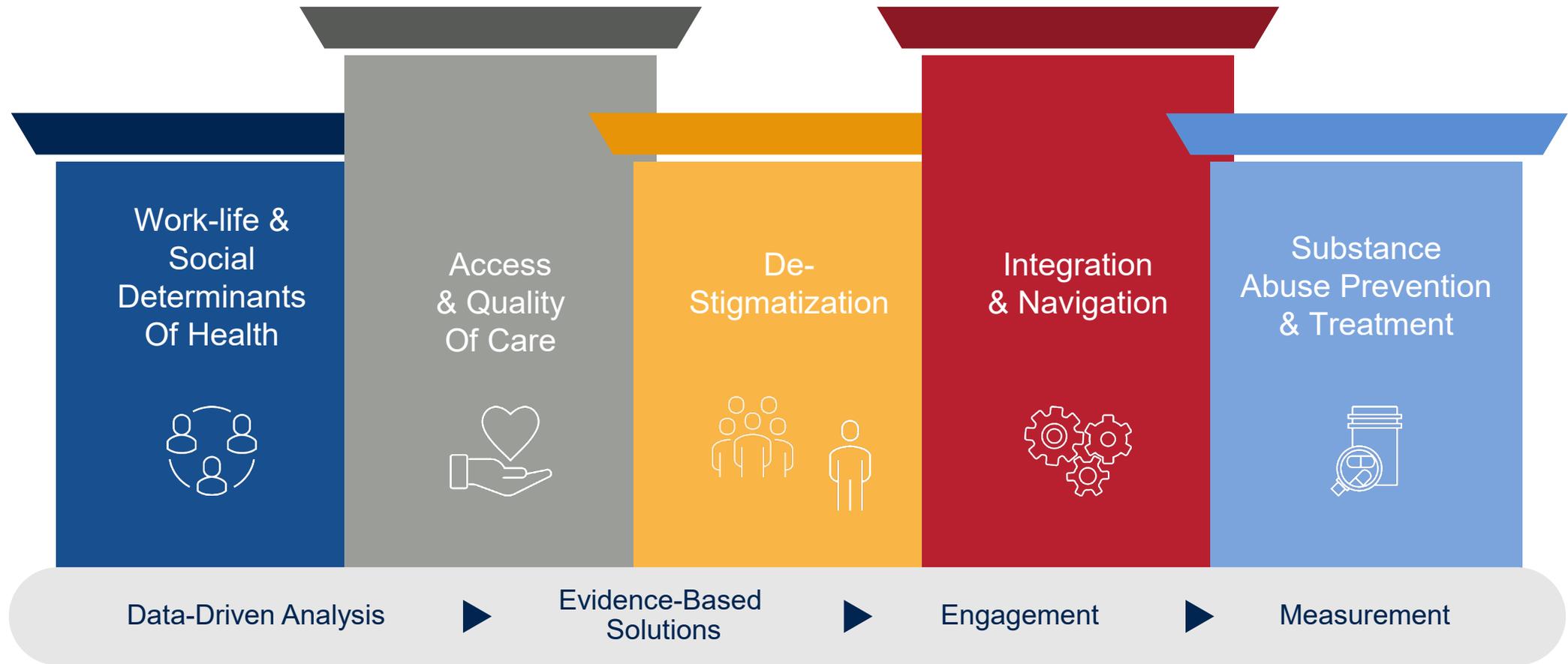
Access to Low Cost, High Quality Providers



Undiagnosed/Untreated Depression

¹ NBGH Quick Survey Findings: Mental Health Strategy and Anti-Stigma Campaigns (2019)

Mental Health Strategies to Address COVID-19



Integrated Mental Health Innovations

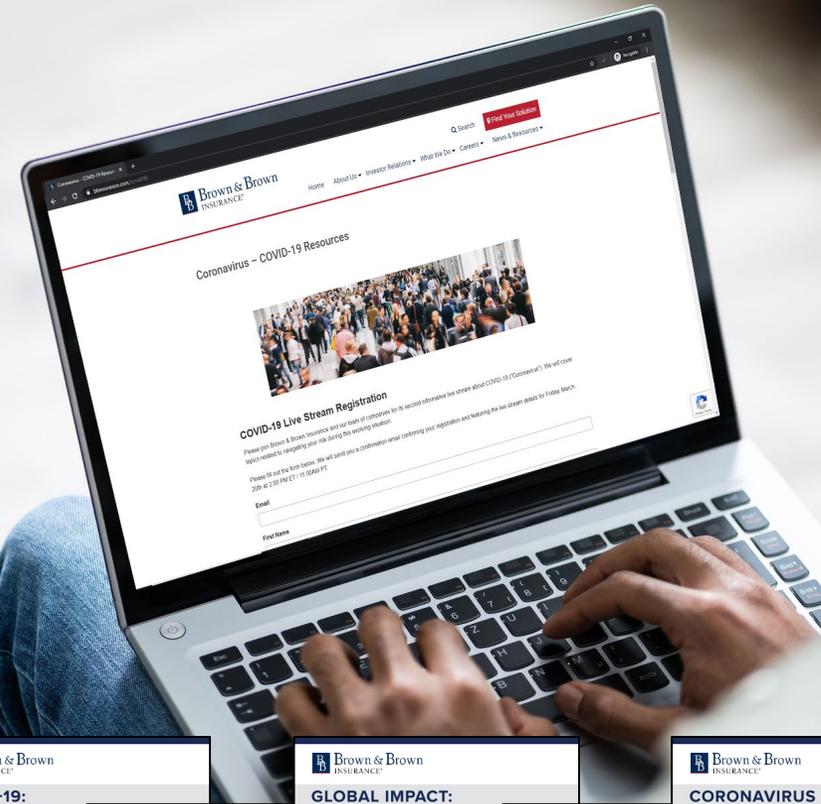
INTENSITY OF INTERVENTION



How We Can Support

Resource Center

- Find more information on other insurance implications (i.e. pharmaceutical impacts) at bbinsurance.com/covid19
- Resource Links:
 - WHO - www.who.int/health-topics/coronavirus
 - CDC - www.cdc.gov/coronavirus/2019-ncov/index.html
 - National Business Group on Health - <https://www.businessgrouphealth.org/topics/blog/the-evolving-situation-of-coronavirus-what-we-know-and-what-we-dont>
 - OSHA – www.osha.gov



Q&A

- Please submit any questions in the Live Chat feature of this webinar or direct them directly to your service team

COVID-19: TERMINATION & FURLough

As we move through these difficult times, we are now confronted by both visible and hidden challenges. The following information is intended to provide a general overview of the challenges and the questions that are being asked. It is not intended to provide legal advice. For more information, please contact your service team.

COVID-19: PAID LEAVE LAWS

As COVID-19 (Coronavirus) continues to spread, many employers are seeking to understand if and how they have the ability to come into work when employees are unable to work. The following information is intended to provide a general overview of the challenges and the questions that are being asked. It is not intended to provide legal advice. For more information, please contact your service team.

GLOBAL IMPACT: 2019 NOVEL CORONAVIRUS

The first cases of coronavirus disease 2019 (COVID-19) were reported in 2019 and were primarily from the Hubei province in China. Since the first reports, the virus outbreak has spread to a wide range of countries and territories. The following information is intended to provide a general overview of the challenges and the questions that are being asked. It is not intended to provide legal advice. For more information, please contact your service team.

CORONAVIRUS TESTING: FREQUENTLY ASKED QUESTIONS

Should I be tested for COVID-19?

Individuals who are experiencing symptoms such as fever, cough, and difficulty breathing, have been in close contact with a person known to have COVID-19, or have been exposed to a high-risk environment should consider getting tested for COVID-19. For more information, please contact your service team.

How long does it take to get test results?

Most COVID-19 tests can provide results within 24 to 48 hours. For more information, please contact your service team.

How much does the test for COVID-19 cost?

The cost of a COVID-19 test varies by the type of test and the location. For more information, please contact your service team.

When can I get tested for COVID-19?

Individuals who are experiencing symptoms or have been in close contact with a person known to have COVID-19 can get tested at a healthcare provider's office, a community testing site, or a drive-through testing site. For more information, please contact your service team.

Thank You

Please contact your service team for any additional information and visit

bbinsurance.com/covid19

