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INSIGHT BEYOND INSURANCE

# POLICIES & PANDEMICS: *PREPARING FOR THE CORONAVIRUS BATTLE*

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DCSI  
Dynamic Corporate Solutions, Inc.

# PRESENTERS

HOSTED BY:



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# NO NEED TO PANIC!



# TODAY'S OBJECTIVES

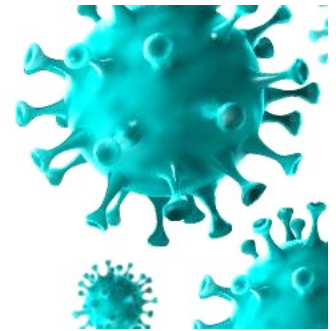
- REVIEW THE OUTBREAK OF NOVEL CORONAVIRUS (2019-NCOV)
- DEFINE & EXPLORE PANDEMICS
- DISCUSS WHAT TO INCLUDE IN A WORKPLACE RESPONSE PLAN
- ASSURE YOUR RESPONSE IS COMPLIANT WITH EMPLOYMENT LAWS INCLUDING EEO, FMLA, FLSA, AND ADA
- DISCUSS INTERIM WORKPLACE INTERVENTIONS, SUCH AS WORKING REMOTELY OR FLEXIBLE POLICIES

# NOVEL CORONAVIRUS (2019-NCOV)

## WHAT WE KNOW:

- Respiratory disease caused by a “novel” coronavirus
- History: First detected in China
- Person-to-Person contact
- No current vaccination
- CDC is regularly monitoring public risk

COVID-19  
**2019-NCOV**  
NOVEL CORONAVIRUS  
NCP

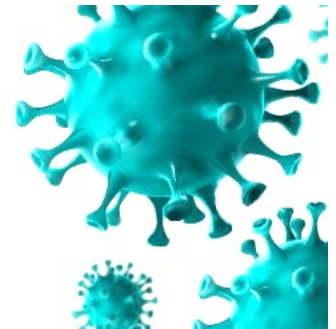


# NOVEL CORONAVIRUS (2019-NCOV)

## WHAT WE KNOW:

- Mild to severe symptoms
- Most aggressive in those with pre-existing health conditions
- Transmission can occur 2 to 14 days after initial exposure

COVID-19  
**2019-NCOV**  
NOVEL CORONAVIRUS  
NCP



# WHAT IS A PANDEMIC?

ACCORDING TO WHO, PANDEMIC IS  
“A GLOBAL SPREAD OF A NEW DISEASE”



# READY FOR BATTLE!



## *WHAT SHOULD BE IN YOUR RESPONSE PLAN?*

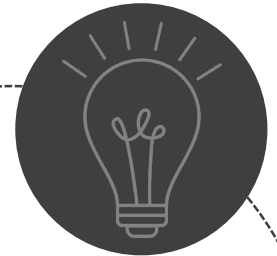


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# 1. ASSEMBLE THE TEAM

- Team members
- Stakeholders involved
- Available policies
- Methods/timing of communication
- Relate back to your mission
- Essential questions for your business



*Employees maintain confidence in a well-prepared organizational response.*

## 2. GET THE FACTS

Center for Disease Control and Prevention (CDC)

*[cdc.gov](https://www.cdc.gov)*

World Health Organization (WHO)

*[who.int](https://www.who.int)*

Health Department

*[Varies by state](#)*



# 3. HOUSEKEEPING



## MAINTAIN THE WORKSITE

- Daily disinfecting schedules
- High traffic areas
- Identify where your organization is at risk



## STOCK UP & SET UP

- Sanitizing stations
- Visitors, employees, community
- Kleenex, sanitizer, gloves



## MAKE YOUR EFFORTS VISIBLE

- Posters
- Cleaning supplies in employee areas
- Train proper hand washing procedures

# HOUSEKEEPING: HAND WASHING

When & how to wash your hands:

- Meals, restroom, pets, sneeze

How to wash hands:

- Wet, lather, scrub, rinse, dry
- Hand Sanitizer:
  - Only when no soap/water are available

**Stop Germs! Wash Your Hands.**

**When?**

- After using the bathroom
- Before, during, and after preparing food
- Before eating food
- Before and after caring for someone at home who is sick with vomiting or diarrhea
- After changing diapers or cleaning up a child who has used the toilet
- After blowing your nose, coughing, or sneezing
- After touching an animal, animal feed, or animal waste
- After handling pet food or pet treats
- After touching garbage

**How?**

**Wet** your hands with clean, running water (warm or cold), turn off the tap, and apply soap.

**Lather** your hands by rubbing them together with the soap. Be sure to lather the backs of your hands, between your fingers, and under your nails.

**Scrub** your hands for at least 20 seconds. Need a timer? Hum the "Happy Birthday" song from beginning to end twice.

**Rinse** hands well under clean, running water.

**Dry** hands using a clean towel or air dry them.

Keeping hands clean is one of the most important things we can do to stop the spread of germs and stay healthy.

**LIFE IS BETTER WITH CLEAN HANDS**

[www.cdc.gov/handwashing](http://www.cdc.gov/handwashing)

This material was developed by CDC. The Life is Better with Clean Hands Campaign is made possible by a partnership between the CDC Foundation, GSK, and Staples. HHS/CDC does not endorse commercial products, services, or companies.

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*Educational Resources are available:*



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# HOUSEKEEPING: PPE & SUPPLIES



# OSHA & THE WORKPLACE

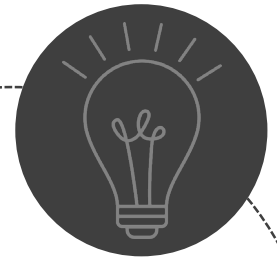
While there is no OSHA standard covering COVID-19, the following general standards apply:

- General Duty Clause
- Personal Protective Equipment (PPE), including respiratory fit testing
- Hazardous Chemicals
- Recordkeeping & Reporting Requirements



# 4. SICKNESS

- Communicate: “Stay home if you are sick.”
- Send employees home who are exhibiting symptoms
- Track trends; not names



*Maintain confidentiality of employee illness at all times*

# SICKNESS:

What are the common reasons employees  
DON'T stay home?

- ✓ Out of vacation time/PTO
- ✓ Big project at work
- ✓ No coverage when not there
- ✓ Culture doesn't support missing work
- ✓ Refuse to admit when sick

*Address these issues*





# 5. WORKPLACE POLICIES & PROCEDURES: BE FLUID!

Determine if workforce policies & processes need to be temporarily changed or be created, in response to the current environment:

- Identify the specific policies
- Clearly identify the time frame for the change
- Include contractors & applicants
- Address bargaining units, if applicable
- Assure the changes are applied consistently and are not discriminatory



# ATTENDANCE/CALL OFF POLICIES

## Consider flexible attendance policies:

- Physician notes may not be necessary
- Attendance points may be suspended for illness
- Plan for family member illnesses

*What do we do with employees who abuse this?*



# TRAVEL

## To Consider:

- Business necessity of the trip
- Domestic and international travel
- Alert Levels  
(State Department & CDC)
- Quarantines



# TRAVEL POLICIES & ADA

The ADA prohibits discriminating against an employee

- Who has a disability
- Who is regarded as having a disability



Is it discriminatory to prohibit employees from the workplace after returning from travel?



Is an employee diagnosed with 2019-nCoV covered by ADA?

# TRAVEL POLICIES & FLSA

## FLSA Requires that:

- Non-exempt employees must be paid for all hours worked.
- Exempt employees



Do I pay my employees for staying home on quarantine?



Do I need to pay them if the travel was required for work?



Is sick pay required?

Refer to your DCSI HR Toolkit regarding possible state-specific laws regarding paid sick leave.



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# REMOTE WORK

- ☐ Set clear expectations for productivity
- ☐ Establish schedules
- ☐ Train employees on best practices
- ☐ Assure technical capabilities
- ☐ Implement video conferencing
- ☐ Assure safe, private work area
- ☐ Discuss telephone access
- ☐ Provide support & check in



*DCSI can help create your Remote Work Policy.*



# FLSA



## Non-exempt:

- May not pay below minimum wage (review weekly pay)
- Track hours if working remotely



## Exempt Employees:

- Unable to deduct partial week

# FMLA



Is this a qualifying event?



# EEO & NON-DISCRIMINATION

## 1. Assure your policies and actions remain non-discriminatory:

- Are certain individuals being singled out?
- Do our procedures negatively impact individual groups?

## 2. Focus on workforce-related criteria:

- “Do you have flu-like symptoms?”  
vs “Is your immune system compromised?”

## 3. National Origin Discrimination (Job applicants, workplace policies)



# IN CLOSE, PLAN AND LEARN

- Advanced planning is necessary. Remain calm and implement a logical plan.
- Be flexible. Know that the plan may need to be edited as information changes.
- Support your employees.
- Remain committed to best Human Resources practices.
- Look ahead and communicate recovery plans when business returns to normal.
- Plan to regroup and review needed changes and lessons learned.



PLEASE FEEL FREE TO REGISTER & JOIN US FOR OUR NEXT  
WEBINAR AT 11:30am ON:

**BUSINESS INSURANCE & CORONAVIRUS:**  
*HOW WILL YOUR POLICIES RESPOND?*

YOU CAN REGISTER USING THE LINK SHARED IN THE Q&A BOX

ADDITIONAL  
RESOURCES



[bks-partners.com/bks-partners-covid-19-resources/](https://bks-partners.com/bks-partners-covid-19-resources/)

*ALSO LINKED ON OUR HOMEPAGE*



THANK YOU!  
QUESTIONS?



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