

# Returning to Work

## COVID-19 Precautions

**Notice:** The information provided in this presentation does not, and is not intended to, constitute legal or medical advice; instead, all information, content, and materials available in this presentation are for general informational purposes only. Information in this presentation may not constitute the most up-to-date legal, medical or other information. We recommend referring to the Centers for Disease Control and National, State, or Local Health Departments for up-to-date information.

# Outline

- AF Group resources
- Preparedness and response plan
- Basic infection prevention measures
  - Identification and isolation
  - Workplace flexibilities and protections
  - Workplace controls
  - Training topics
  - Travel guidelines
- PPE
  - Applicable OSHA standards

# AF Group Brand Resources

Policyholders Agents Injured Workers

RESOURCE LIBRARY: Safety Guides

## Prevent the Spread of Viruses in the Workplace

The following tips can help your workforce reduce the risk of exposure to viruses. To learn more about our business response to COVID-19, visit [www.afgroup.com/our-response-to-covid-19/](http://www.afgroup.com/our-response-to-covid-19/).

These best practices have been developed from various sources and are intended to be used as resources only, and not to be relied upon as legal or official guidance. Individual companies are encouraged to refer to local and state requirements to determine the appropriate practices for their respective operations.

**Additional Resources:**

- New! Map: COVID Resources by State**

(For best results view in Google Chrome.)



SHARE THIS RESOURCE:

COPY URL TO CLIPBOARD

Or send it directly to someone via our email form:

YOUR INFORMATION:

Name

Email




AF Group  
*Individual focus. Collective strength.*

ABOUT US ▾ OUR BRANDS NEWS EDUCATION CAREERS CONTACT

## People First Relief Program

### Providing Help During COVID-19

Our People First Relief Program is ensuring the health and safety of our workforce and offering more than \$20 million in immediate financial and operational assistance to our valued agents, policyholders and injured workers as we collectively face the challenges of COVID-19.



PRIVACY

# Preparedness and Response Plan

# Response Plan

- Build flu prevention into the operations and planning of your workplace
  - Work with local health department and other partners to review a plan
  - Develop emergency comms plan for critical sharing information
  - Establish flexible attendance and sick leave policies
  - Develop a system to alert the local health department
  - Designate a separate room and transportation for sick employees, if necessary
  - Consider implementing private, daily in-person or virtual health checks following CDC screening guidelines

<https://www.cdc.gov/coronavirus/2019-ncov/community/general-business-faq.html>

# Response Plan

- Identify a workplace coordinator to help address the level(s) of risk for worksites/job tasks
  - Where, how and to what sources of the virus might workers be exposed
  - Risk factors at home, in the community and for individuals
  - Controls to address risk factors
  - Training

<https://www.osha.gov/SLTC/emergencypreparedness/>

<https://www.cdc.gov/nonpharmaceutical-interventions/workplace/workplace-administrators.html>



# Communication

- Use staff training, routine workplace communications and email announcements to encourage healthy workplace behaviors and promote policies
- Update employees, customers and suppliers with information about workplace response plan
- Use a monitoring system to track employee absences due to illness
- Inform employees of their possible exposure to COVID-19 in the workplace, maintain confidentiality as required by HIPAA and the Americans with Disabilities Act (ADA)
- Cross-train employees to help respond to employee absenteeism
- Avoid large gatherings whenever possible – when not possible, limit to six attendees with physical distancing guidelines
- Share available employee assistance programs and community resources

# Protection & Prevention





# Basic Infection Prevention Measures



- Promote frequent and thorough hand washing
- Encourage employees, customers and visitors to stay home if they are sick
- Encourage respiratory etiquette
  - Cover coughs and sneezes
- Provide tissues and trash receptacles
- Increase the physical distance among employees
- Discourage workers from sharing tools and equipment
- Discourage handshaking
  - Encourage noncontact methods of greeting
- Routinely clean and disinfect the work environment

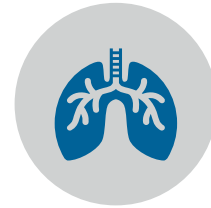
# Identification and Isolation



Self-monitor for signs and symptoms



Develop plan for employee reporting and immediate isolation of people with signs/symptoms



Take steps to limit spread of the respiratory secretions of an infected person



Restrict entrance to isolation areas



Use additional controls to protect workers with prolonged/repeated close contact with a sick person



Have a procedure in place for the safe transport of an employee who becomes sick while at work

# Workplace Flexibility and Protection



Encourage sick employees to stay home



Offer flexible sick leave policies that are consistent with public health guidance



Offer non-punitive leave policies for contract/temp employees



Do not require employees to have a healthcare provider's note



Permit employees to stay home to care for a sick family member



Be aware of workers' concerns



Consider conducting daily, confidential health screenings to check symptoms and temperature



Provide training, education and informational material about proper hygiene practices and the use of any workplace controls (including PPE)



Provide information to workers/customers about medical care available through insurance companies and health agencies

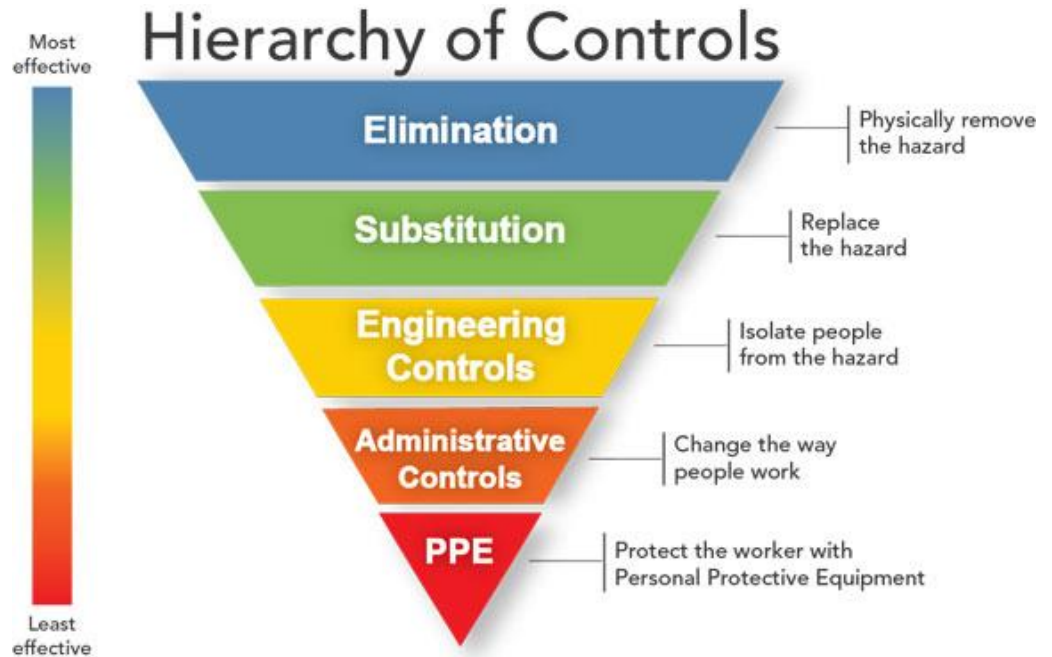
# Protect Employees at Higher Risk

- Support and encourage flexible options such as telework to employees
  - This eliminates the need for employees living in higher transmission areas to travel to workplaces in lower transmission areas and vice versa
- Consider offering vulnerable workers duties that minimize their contact with customers and other employees
- Offer telehealth virtual visits with medical providers when appropriate

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

# Implement Workplace Controls

- Hierarchy of Controls
  - Engineering controls
  - Administrative controls
  - PPE



<https://www.cdc.gov/niosh/topics/hierarchy/default.html>

Source: NIOSH

# Engineering Controls

- Install high-efficiency air filters
- Increase ventilation rates in the work environment
- Install physical barriers
- Use verbal announcements, signage and visual cues to promote physical distancing
- Provide remote shopping/customer service alternatives (e.g., delivery, pick-up)
- Use specialized ventilation for aerosol-generating procedures

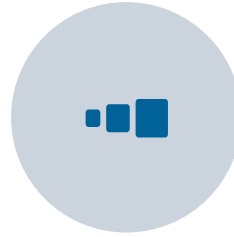
# Administrative Controls



Encourage sick workers to stay home



Minimize contact among workers, clients and customers



Reduce the total number of employees in a facility



Discontinue nonessential travel



Provide workers with up-to-date education and training on risk factors and protective behaviors



Train workers to use PPE properly in the context of their duties



Develop emergency communications plans



Have a procedure in place for the safe transport of an employee who becomes sick while at work

# Administrative Controls

- Ensure policies and practices are consistent with public health recommendations and with existing state and federal workplace laws
- Consider conducting daily, confidential health checks
- Identify where and how workers might be exposed to viruses at work
- Educate employees about protecting themselves at home and at work
- Provide tissues, no-touch trash cans, hand soap, alcohol-based (at least 60%) hand sanitizer, disinfectants and disposable towels for workers to clean their work surfaces
- Encourage regular hand washing or using of alcohol-based hand rubs
- Take action if an employee is suspected or confirmed to have COVID-19 infection:
  - Communication
  - Disinfection
  - Temporary closure (when necessary)

<http://www.dol.gov/>

<http://www.eeoc.gov>



# Training Topics

- Policies to reduce the spread of viruses
- General hygiene
- Symptoms, what to do if sick
- Cleaning and disinfection
- Cloth face covers
- Social distancing
- Use of PPE
- Safe work practices
- Stress management
- Travel policies

# Travel Guidelines

## **Prohibit nonessential travel. For necessary travel, consider the following:**

### **Before**

- Remain informed on locations where COVID-19 is spreading
- Assess benefits and risks related to upcoming travel plans
- Avoid sending employees who may be at higher risk of serious illness
- Ensure employees traveling are briefed by a qualified professional

### **During**

- Encourage employees to wash hands regularly and practice physical distancing
- Ensure employees know what to do and who to contact if they feel ill while traveling
- Comply with instructions from local authorities and any local restrictions on travel and gatherings

### **After**

- Employees who have returned from an area where COVID-19 is spreading should monitor themselves for symptoms for 14 days and take their temperature twice a day
- If they feel ill, employees should stay at home, self-isolate and call their health care provider or the local public health department, to provide details of their recent travel and symptoms

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019/situation-reports/>

<https://www.who.int/docs/default-source/coronaviruse/advice-for-workplace-clean-19-03-2020.pdf>

# Cleaning and Disinfection

**Always follow CDC and EPA guidelines for cleaning disinfection.**

A few tips to consider:

- Wait 24 hours (or as long as possible) before cleaning and disinfecting to minimize exposure risk
  - During this period, open outside doors and windows to increase air circulation
- Clean dirty surfaces with soap and water before disinfecting them
- Use products that meet EPA standards when disinfecting surfaces
- Always wear PPE as appropriate for the chemicals being used
- Follow the manufacturer's instructions for proper chemical use

<https://www.cdc.gov/coronavirus/2019-ncov/community/disinfecting-building-facility.html>

<https://www.epa.gov/pesticide-registration/list-n-disinfectants-use-against-sars-cov-2-covid-19>

# Personal Protective Equipment

# Personal Protective Equipment (PPE)

**Gloves, goggles, face shields, gowns, face masks and respiratory protection**

**All types of PPE must be:**

Selected based upon the hazard to the worker

Properly fitted and periodically refitted (e.g., respirators)

Consistently and properly worn

Regularly inspected, maintained and replaced

Properly removed, cleaned and stored/disposed of

# Respirators

- N95 filtering facepiece respirators
- Alternatives to N95 respirators:
  - Other filtering facepiece respirators
  - Air-purifying respirators with appropriate filter/cartridges
  - Powered air purifying respirators (PAPR) with HEPA filter
  - Supplied air respirators (SAR)
- Train employees
  - Respirator selection, use, disposal/disinfection, inspection, maintenance and limitations
- Considerations: function, fit, ability to decontaminate, disposal and cost



This Photo by Unknown Author is licensed under CC BY-SA

# Follow Existing OSHA Standards



- Personal Protective Equipment (PPE) - 29 CFR 1910 Subpart I
- General Duty Clause - Section 5(a)(1) of the OSH Act of 1970, 29 USC 654(a)(1)
- Bloodborne Pathogens - 29 CFR 1910.1030
- Hazard Communication - 29 CFR 1910.1200

**OSHA COVID-19 webpage:** [www.osha.gov/SLTC/covid-19/standards.html](http://www.osha.gov/SLTC/covid-19/standards.html)



AF Group (Lansing, Mich.) and its subsidiaries are a premier provider of innovative insurance solutions. Insurance policies may be issued by any of the following companies within AF Group: Accident Fund Insurance Company of America, Accident Fund National Insurance Company, Accident Fund General Insurance Company, United Wisconsin Insurance Company, Third Coast Insurance Company or CompWest Insurance Company.