



Employers Guide to Navigating **CORONAVIRUS**

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HYLANT

811 MADISON AVENUE | TOLEDO, OH 43604 | HYLANT.COM

CORONAVIRUS



Coronaviruses are a large family of viruses that are common in humans and many different species of animals, including camels, cattle, cats, and bats. Rarely, animal coronaviruses can infect people and then spread between people, such as with MERS-CoV and SARS-CoV. The virus that causes COVID-19 is spreading from person to person in more than 80 countries, leaving many organizations scrambling to keep employees protected.



Johns Hopkins Global COVID-19 Cases

The novel coronavirus (COVID-19) has already impacted many companies and organizations around the world both directly and indirectly. Companies are facing risks not just to their employees, but also to their revenues. By staying knowledgeable on the latest developments, developing or initiating contingency plans, educating employees to prevent the spread and infection of the disease, and using available insurance, companies can mitigate the effects of this outbreak.

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INTRODUCTION

This interim guidance is based on what is currently known about the coronavirus disease 2019 (COVID-19). The Centers for Disease Control and Prevention (CDC) will update this interim guidance as needed and as additional information becomes available.

CDC is working across the Department of Health and Human Services and across the U.S. government in the public health response to COVID-19. Much is unknown about how the virus that causes COVID-19 spreads. Current knowledge is largely based on what is known about similar coronaviruses.

CDC BUSINESS SECTOR

The following interim guidance may help prevent workplace exposures to acute respiratory illnesses, including COVID-19, in non-healthcare settings. The guidance also provides planning considerations if there are more widespread, community outbreaks of COVID-19.

To prevent stigma and discrimination in the workplace, use only the guidance described below to determine risk of COVID-19. Do not make determinations of risk based on race or country of origin, and be sure to maintain confidentiality of people with confirmed COVID-19. There is much more to learn about the transmissibility, severity, and other features of COVID-19, and investigations are ongoing. Updates are available on CDC's web page at www.cdc.gov/coronavirus/covid19.

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Actively encourage sick employees to stay home:

- Employees who have symptoms of acute respiratory illness are recommended to stay home and not come to work until they are free of fever (100.4° F [37.8° C] or greater using an oral thermometer), signs of a fever, and any other symptoms for at least 24 hours, without the use of fever-reducing or other symptom-altering medicines (e.g., cough suppressants). Employees should notify their supervisor and stay home if they are sick.
- Ensure that your sick leave policies are flexible and consistent with public health guidance and that employees are aware of these policies.
- Talk with companies that provide your business with contract or temporary employees about the importance of sick employees staying home, and encourage them to develop non-punitive leave policies.
- Do not require a healthcare provider's note for employees who are sick with acute respiratory illness to validate their illness or to return to work, as healthcare provider offices and medical facilities may be extremely busy and not able to provide such documentation in a timely way.
- Employers should maintain flexible policies that permit employees to stay home to care for a sick family member. Employers should be aware that more employees may need to stay at home to care for sick children or other sick family members than is usual.

Separate sick employees:

- CDC recommends that employees who appear to have acute respiratory illness symptoms (i.e., cough, shortness of breath) upon arrival to work or become sick during the day should be separated from other employees and be sent home immediately. Sick employees should cover their noses and mouths with a tissue when coughing or sneezing (or an elbow or shoulder if no tissue is available).

Emphasize staying home when sick, respiratory etiquette and hand hygiene by all employees:

- Place posters that encourage [staying home when sick](#), [cough and sneeze etiquette](#), and [hand hygiene](#) at the entrance to your workplace and in other workplace areas where they are likely to be seen.
- Provide tissues and no-touch disposal receptacles for use by employees.
- Instruct employees to clean their hands often with an alcohol-based hand sanitizer that contains at least 60-95% alcohol or wash their hands with soap and water for at least 20 seconds. Soap and water should be used preferentially if hands are visibly dirty.
- Provide soap and water and alcohol-based hand rubs in the workplace. Ensure that adequate supplies are maintained. Place hand rubs in multiple locations or in conference rooms to encourage hand hygiene.
- Visit the [coughing and sneezing etiquette](#) and [clean hands webpage](#) for more information.

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Perform routine environmental cleaning:

- Routinely clean all frequently touched surfaces in the workplace, such as workstations, countertops, and doorknobs. Use the cleaning agents that are usually used in these areas and follow the directions on the label.
- No additional disinfection beyond routine cleaning is recommended at this time.
- Provide disposable wipes so that commonly used surfaces (for example, doorknobs, keyboards, remote controls, desks) can be wiped down by employees before each use.

Advise employees before traveling to take certain steps:

- Check the [CDC's Traveler's Health Notices](#) for the latest guidance and recommendations for each country to which you will travel. Specific travel information for travelers going to and returning from China, and information for aircrew, can be found at on the [CDC website](#).
- Advise employees to check themselves for symptoms of [acute respiratory illness](#) before starting travel and to notify their supervisor and stay home if they are sick.
- Ensure employees who become sick while traveling or on temporary assignment understand that they should notify their supervisor and should promptly call a healthcare provider for advice if needed.
- If outside the United States, sick employees should follow your company's policy for obtaining medical care or contact a healthcare provider or overseas medical assistance company to assist them with finding an appropriate healthcare provider in that country. A U.S. consular officer can help locate healthcare services. However, U.S. embassies, consulates, and military facilities do not have the legal authority, capability, and resources to evacuate or give medicines, vaccines, or medical care to private U.S. citizens overseas.

Additional measures in response to currently occurring sporadic importations of COVID-19:

- Employees who are well but who have a sick family member at home with COVID-19 should notify their supervisor and refer to CDC guidance for [how to conduct a risk assessment](#) of their potential exposure.
- If an employee is confirmed to have COVID-19, employers should inform fellow employees of their possible exposure to COVID-19 in the workplace but maintain confidentiality as required by the Americans with Disabilities Act (ADA). Employees exposed to a co-worker with confirmed COVID-19 should refer to CDC guidance for [how to conduct a risk assessment](#) of their potential exposure.

AVOIDING POTENTIAL DISCRIMINATION

As with any workplace policy, employers should be wary of inadvertent discrimination when it comes to a coronavirus prevention policy (e.g., ordering employees home when they seem sick). Just because an

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employee recently traveled to China and coughed in the elevator doesn't mean an employer can send them home.

Whatever policy a company decides to pursue, it must be equally enforced. Discriminating against employees—or asking illegal health-related questions—can introduce a host of legal concerns.

PLANNING FOR A POSSIBLE COVID-19 OUTBREAK IN THE U.S.

The severity of illness or how many people will fall ill from COVID-19 is unknown at this time. If there is evidence of a COVID-19 outbreak in the United States, employers should plan to be able to respond in a flexible way to varying levels of severity and be prepared to refine their business response plans as needed. For the general American public, such as workers in non-healthcare settings and where it is unlikely that work tasks create an increased risk of exposures to COVID-19, the immediate health risk from COVID-19 is considered low. The CDC and its partners will continue to monitor national and international data on the severity of illness caused by COVID-19, will disseminate the results of these ongoing surveillance assessments, and will make additional recommendations as needed.

Planning considerations:

All employers need to consider how best to decrease the spread of acute respiratory illness and lower the impact of COVID-19 in their workplace in the event of an outbreak in the United States. They should identify and communicate their objectives, which may include one or more of the following: (a) reducing transmission among staff, (b) protecting people who are at higher risk for adverse health complications, (c) maintaining business operations, and (d) minimizing adverse effects on other entities in their supply chains. Some of the key considerations when making decisions on appropriate responses are:

- Disease severity (i.e., number of people who are sick, hospitalization and death rates) in the community where the business is located.
- Impact of the disease on employees that are vulnerable and may be at higher risk for COVID-19 adverse health complications. Inform employees that some people may be at higher risk for severe illness, such as older adults and those with chronic medical conditions.
- Prepare for possible increased numbers of employee absences due to illness in employees and their family members, and dismissals of early childhood programs and K-12 schools due to high levels of absenteeism or illness.
 - Employers should plan to monitor and respond to absenteeism at the workplace. Implement plans to continue your essential business functions in case you experience higher than usual absenteeism.
 - Cross-train personnel to perform essential functions so that the workplace is able to operate even if key staff members are absent.

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- Assess your essential functions and the reliance that others and the community have on your services or products. Be prepared to change your business practices if needed to maintain critical operations (e.g., identify alternative suppliers, prioritize customers, or temporarily suspend some of your operations if needed).
- Employers with more than one business location are encouraged to provide local managers with the authority to take appropriate actions outlined in their business infectious disease outbreak response plan, based on the condition in each locality.
- Coordination with [state](#) and [local](#) health officials is strongly encouraged for all businesses so that timely and accurate information can guide appropriate responses in each location where their operations reside. Since the intensity of an outbreak may differ according to geographic location, local health officials will be issuing guidance specific to their communities.

CONSIDERATIONS FOR CREATING AN OUTBREAK RESPONSE PLAN

All employers should be ready to implement strategies to protect their workforce from COVID-19 while ensuring continuity of operations. During a COVID-19 outbreak, all sick employees should stay home and away from the workplace, respiratory etiquette and hand hygiene should be encouraged, and routine cleaning of commonly touched surfaces should be performed regularly.

Employers should:

- Ensure the plan is flexible and involve your employees in developing and reviewing your plan.
- Conduct a focused discussion or exercise using your plan to find out ahead of time whether the plan has gaps or problems that need to be corrected.
- Share your plan with employees and explain what human resources policies, workplace and leave flexibilities, and pay and benefits will be available to them.
- Share best practices with other businesses in your communities (especially those in your supply chain), chambers of commerce, and associations to improve community response efforts.

Recommendations for an infectious disease outbreak response plan:

- Identify possible work-related exposures and health risks to your employees. OSHA has more information on how to [protect workers from potential exposures](#) to COVID-19.
- Review human resources policies to make sure that policies and practices are consistent with public health recommendations and are consistent with existing state and federal workplace laws (for more information on employer responsibilities, visit the [Department of Labor's](#) and the [Equal Employment Opportunity Commission's](#) websites).

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- Explore whether you can establish policies and practices, such as flexible worksites (e.g., telecommuting) and flexible work hours (e.g., staggered shifts), to increase the physical distance among employees and between employees. For employees who can telework, supervisors should encourage employees to telework instead of coming into the workplace until symptoms are completely resolved.
- Identify essential business functions, essential jobs or roles, and critical elements within your supply chains (e.g., raw materials, suppliers, subcontractor services/products, and logistics) required to maintain business operations. Plan for how your business will operate if there is increasing absenteeism or these supply chains are interrupted.
- Set up authorities, triggers, and procedures for activating and terminating the company's infectious disease outbreak response plan, altering business operations (e.g., possibly changing or closing operations in affected areas), and transferring business knowledge to key employees. Work closely with your local health officials to identify these triggers.
- Plan to minimize exposure between employees and also between employees and the public, if public health officials call for social distancing.
- Establish a process to communicate information to employees and business partners on your infectious disease outbreak response plans and the latest COVID-19 information. Anticipate employee fear, anxiety, rumors, and misinformation, and plan communications accordingly.
- In some communities, early childhood programs and K-12 schools may be dismissed, particularly if COVID-19 worsens. Determine how you will operate if absenteeism spikes from increases in sick employees, those who stay home to care for sick family members, and those who must stay home to watch their children if dismissed from school. Businesses and other employers should prepare to institute flexible workplace and leave policies for these employees.
- Local conditions will influence the decisions that public health officials make regarding community-level strategies; employers should take the time now to learn about plans in place in each community where they have a business.
- If there is evidence of a COVID-19 outbreak in the United States, consider canceling non-essential business travel to additional countries per [travel guidance](#) on the CDC website.
 - Travel restrictions may be enacted by other countries, which may limit the ability of employees to return home if they become sick while on travel status.
 - Consider cancelling large work-related meetings or events.
- Engage state and local health departments to confirm channels of communication and methods for dissemination of local outbreak information.

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EMPLOYEE COMMUNICATION



Clear, timely communication and preplanning is essential to ensuring employees are not exposed to coronavirus and that the virus is contained in the event of exposure. The CDC recommends encouraging sick employees to stay home, emphasizing good hygiene practices and considering expanding availability for remote work. Additionally, employers should communicate options and plans with employees often.

ENSURE VARIED COMMUNICATION: A 24/7 news cycle on coronavirus constantly shares updates on the situation and changing conditions as the pandemic spreads. However, it's still vital to consider how you will share important notices and information with employees as the organization is affected, including communication methods (e.g., text messages and phone calls) for those who may not have access to email.

EDUCATE ON PREVENTION: While it's impossible to control who employees may come in contact with during an outbreak, providing basic prevention tips can alleviate the spread.

EDUCATE ON SYMPTOMS: The quick spread of coronavirus has led to misunderstanding of the illness itself, how it's spread and who is at risk. Educating employees on symptoms can help curb the pandemic. Provide clear, detailed information on the symptoms so employees know when to reach out for medical services. (See symptoms below.)

PROVIDE GUIDANCE: Be sure to communicate:

- Steps to follow in case of exposure or symptoms
- How the office will respond if there is an office exposure
- What to expect if the office is quarantined
- How employees' compensation and benefits will be affected, if at all
- What support employees with ill family members can expect
- Steps to follow for traveling employees
- Remind of anti-discrimination, anti-harassment, anti-bullying and anti-retaliation policies

Note: before providing updates on employees affected by coronavirus, it is imperative to ensure patient confidentiality laws under HIPAA are followed. You can learn more about this through the [Health and Human Services website](#).

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SYMPTOMS

Though symptoms of coronavirus are mild, they have led to serious complications in individuals with compromised immune systems or poor health. Like the common cold, COVID-19 is a viral illness, meaning antibiotics will not help.

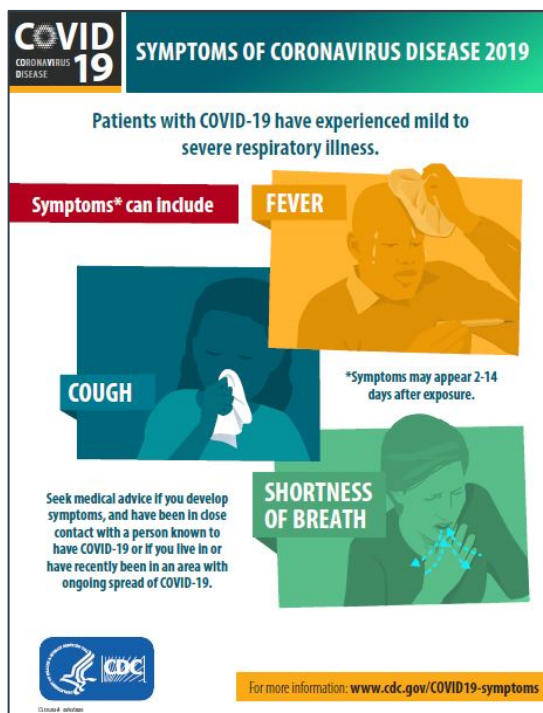
Symptoms appear anywhere from 2-14 days after exposure and comprise:

- Fever
- Cough
- Shortness of breath

For more information about symptoms visit: <https://www.cdc.gov/coronavirus/2019-nCoV/index.html>.

These symptoms should only be cause for concern for those who exhibit them AND have been in close contact with a person known to have coronavirus or live in or have recently been in an area with ongoing spread of coronavirus.

Though most people are not likely to experience some of the more severe aspects of coronavirus, and health officials compare it with a severe seasonal flu, the quick spread is causing major disruptions and overwhelming local healthcare systems.



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ACCESS TO HEALTHCARE

The healthcare benefits you so carefully considered as part of your employees' benefits package is about to become a focus of conversation. Remind your employees about what their health plan offers before they need it so they can plan what to do if they are exposed to coronavirus.

Remember, a pandemic and the resulting effects change how healthcare is covered. For example, employees placed under quarantine due to illness may be able to tap into short-term disability insurance, FMLA, or even the ADA.

Communicate with employees the steps to follow if they have been exposed to and are experiencing symptoms of coronavirus.

CALL AHEAD: Before driving to the emergency room, employees should call their primary care physician or other general practitioner. Providing insight on symptoms and activities may negate the need for a medical visit. Additionally, it allows medical facilities the time to take steps to prevent others from exposure or infection.

CONSIDER TELEMEDICINE With Teladoc and other video and telephone medical services, employees can set up digital consultations with certified physicians and nurse practitioners. This quick service keeps illnesses from spreading further.

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COMPLIANCE AND COVERAGE

As the number of reported cases of COVID-19 continues to rise, employers are increasingly confronted with the possibility of an outbreak in the workplace.

Employers are obligated to maintain a safe and healthy work environment for their employees, but are also subject to several legal requirements protecting workers. For example, employers must comply with the Occupational Safety and Health Act (OSHA), Americans with Disabilities Act (ADA) and Family and Medical Leave Act (FMLA) in their approach to dealing with COVID-19.

There are several legal considerations that employers should keep in mind when implementing and administering a communicable illness policy. These considerations are addressed in the following sections.

HIPAA Privacy Rule

It is important to note that HIPAA Privacy laws generally will not apply to an employer in this situation. HIPAA Privacy laws apply to covered entities including health care providers, health care clearinghouses and health plans. In general, the employer will not learn of COVID-19 diagnoses through their health plan. Much of the information the employer obtains will be either self-reported from the employees – or potentially through public health authorities that contact the employer if a member of their workforce has a positive test.

Occupational Safety and Health Act of 1970

Under OSHA, employers have a general duty to provide employees with safe workplace conditions that are “free from recognized hazards that are causing or are likely to cause death or serious physical harm.” Workers also have the right to receive information and training about workplace hazards, and to exercise their rights as employees without retaliation.

There is no specific OSHA standard covering COVID-19. However, some OSHA requirements may apply to preventing occupational exposure to COVID-19. In addition to the General Duty clause, OSHA’s Personal Protective Equipment (PPE) standards and Bloodborne Pathogens standard may apply to certain workplaces, such as those in the healthcare industry.

Employers should continue to monitor the development of COVID-19 and analyze whether employees could be at risk of exposure. It is also important for employers to consider what preventative measures they can take to maintain safety and protect their employees from potentially contracting COVID-19.

Also, OSHA requires many employers to record certain work-related injuries and illnesses on their OSHA Form 300 (OSHA Log of Work-Related Injuries and Illnesses). OSHA has determined that COVID-19 is a recordable illness when a worker is infected on the job. Establishments that are required to complete an OSHA 300 log should be sure to include all COVID-19 infections that are work related.

The Americans with Disabilities Act

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The ADA protects applicants and employees from disability discrimination. It is relevant to COVID-19 because it prohibits employee disability-related inquiries or medical examinations unless:

- they are job related and consistent with business necessity; or
- the employer has a reasonable belief that the employee poses a direct threat to the health or safety of him-or herself or others (i.e., a significant risk of substantial harm even with reasonable accommodation).

According to the Equal Employment Opportunity Commission (EEOC), whether a particular outbreak rises to the level of a “direct threat” depends on the severity of the illness. Employers are expected to make their best efforts to obtain public health advice that is contemporaneous and appropriate for their location, and to make reasonable assessments of conditions in their workplace based on this information.

The EEOC has said that sending an employee home who displays symptoms of contagious illness would not violate the ADA’s restrictions on disability-related actions, because advising such workers to go home is not a disability-related action if the illness ends up being mild, such as a seasonal influenza. On the other hand, if the illness were serious enough, the action would be permitted under the ADA as the illness would pose a “direct threat.” In either case, an employer may send employees home, or allow employees to work from home, if they are displaying symptoms of contagious illness.

The ADA requires that information about the medical condition or history of an employee obtained through disability-related inquiries or medical examination be collected and maintained on separate forms and in separate medical files and be treated as a confidential medical record. Employers should refrain from announcing to employees that a coworker is at risk of or actually has a disease. Instead, employers should focus on educating employees on best practices for illness prevention.

Employee Leave Requirements

If an employee, or an employee’s family member, contracts COVID-19, the employee may be entitled to time off from work under federal or state leave laws. For example, an employee who is experiencing a serious health condition or who requires time to care for a family member with such a condition may be entitled to take leave under FMLA. An illness like COVID-19 may qualify as a serious health condition under the FMLA if it involves inpatient care or continuing treatment by a healthcare provider. Employees may also be entitled to FMLA leave when taking time off for medical examinations to determine whether a serious health condition exists.

Many states and localities also have employee leave laws that could apply in a situation where the employee or family member contracts COVID-19. Some of these laws require employees to be given paid time off, while other laws require unpaid leave. Employers should become familiar with the laws in their jurisdiction to ensure that they are compliant.

Some employees may wish to stay home from work out of fear of becoming ill. Whether employers must accommodate these requests will depend on whether there is evidence that the employee may be at risk of contracting the disease. A refusal to work may violate an employer’s attendance policy, but employers

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should consult with legal counsel prior to disciplining such an employee. However, if there is no reasonable basis to believe that the employee will be exposed to the illness at work, the employee may not have to be paid for any time that is missed.

For more information about FMLA as it relates to pandemic virus, visit the Department of Labor website: <https://www.dol.gov/agencies/whd/fmla/pandemic>.

COMPENSATION AND BENEFITS

TIME OFF

If employees miss work due to COVID-19, whether they are compensated for their time off will depend on the circumstances. As noted above, employees may be entitled to paid time off under certain state laws if they (or a family member) contract the illness. In other cases, non-exempt employees generally do not have to be paid for time they are not working. Exempt employees must be paid if they work for part of a workweek, but do not have to be paid if they are off work for the entire week. Note that special rules may apply to union employees, depending on the terms of their collective bargaining agreement.

WORKERS' COMPENSATION

Employees may be entitled to workers' compensation benefits if they contract the disease during their employment. For example, employees in the healthcare industry may contract the disease from a patient who is ill. Whether an employee is eligible for other benefits, such as short-term disability benefits, will depend on the terms of the policy and the severity of the employee's illness.

HEALTH/MEDICAL BENEFITS

To protect the public from the growing spread of COVID-19, the federal government is directing or encouraging health insurance issuers to cover COVID-19 testing without imposing a deductible or other cost sharing. Some insurers are voluntarily waiving cost sharing for COVID-19 testing, without a state directive. Self-funded plans may also voluntarily waive these costs due to the public health emergency posed by COVID-19.

HIGH-DEDUCTIBLE HEALTH PLAN: On March 11, 2020, the Internal Revenue Service (IRS) issued [Notice 2020-15](#) to advise that high-deductible health plans (HDHPs) can pay for COVID-19 testing and treatment before plan deductibles have been met, without jeopardizing their status. According to the IRS, this also means that individuals with HDHPs that cover these costs may continue to contribute to their health savings accounts (HSAs).

The IRS also noted that any COVID-19 vaccination costs count as preventive care and can be paid for by an HDHP without cost sharing. Employers with HDHPs should consult their plan administrator or carrier regarding plan benefits for COVID-19 testing and treatment, including any potential application of any deductible.

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Only individuals who are covered by HDHPs can make contributions to HSAs. To qualify as an HDHP, a health plan cannot pay medical expenses (other than preventive care) until the annual minimum deductible has been reached. IRS Notice 2020-15 provides an exception to this general rule to remove financial barriers that might otherwise delay testing for and treatment of COVID-19.

TELEHEALTH/ VIRTUAL CARE

Many employers now offer convenient ways to access healthcare via telehealth or virtual visits. Now is a good time to promote those programs if they are available, aimed at helping reduce the spread of the virus.

MENTAL HEALTH BENEFITS

Your employees' mental health during unprecedented times may be compromised. Providing information about the benefits available, whether through a medical plan, telehealth, Employee Assistance Program or wellness program, will help encourage employees to take care of their mental health during this season. It is also important that managers and leaders within the company reiterate and practice empathy around mental health concerns and not make light of the situation.

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TRAVEL

With the spread of coronavirus hitting over 80 countries worldwide, more governments and global organizations are suggesting, and even enforcing, travel restrictions. Currently, the CDC advises avoiding nonessential travel outside of the United States. It is sensible for employers to limit business travel from areas where COVID-19 is most widespread.

FOR TRAVELING EMPLOYEES: For those individuals traveling to or currently on the ground in the affected areas, they should exercise extreme caution, following these guidelines:



- Avoid direct contact with animals, alive or dead, and surfaces that maybe contaminated with droppings.
- Avoid activities involving large groups of people.
- Avoid people who are obviously sick.
- Maintain good personal hygiene.
- Wash their hands frequently, carry hand sanitizer and avoid touching their face.
- Wear a face mask if you are sick.
- If there is any suspicion of infection, local health authorities should be contacted immediately. COVID-19 shares many symptoms with the common cold, including runny nose, headache, cough, sore throat and fever.

BUSINESS TRAVEL ACCIDENT AND MEDICAL INSURANCE: Travel accident and medical policies are often purchased to enable the movement of and payment for an injured or sick employee traveling internationally. While there is no exclusion for medical evacuation if someone were to be diagnosed with coronavirus, the voluntary evacuation of employees is typically not covered.

Any covered evacuations are subject to the approval of health authorities in both the originating and receiving country. Also, flight availability and possible cancelations of evacuation flights due to safety concerns could lead to additional restrictions.

Employers who haven't purchased a business travel policy should consider obtaining one if employees need to leave the country for work.

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GLOBAL BENEFITS

Most international companies have a risk and medical insurance plan in place to protect from events such as coronavirus. Term life insurance also covers death due to illness, such as infectious diseases.



Most insurers in China have announced that they have removed limitations on the types of drugs, levels of hospitals, and all deductibles and waiting periods to support their insured members who are infected (or who are suspected of being infected) and require extensive medical treatment.

Ensure employees who become sick while traveling or on temporary assignment understand that they should notify their supervisor and promptly call a healthcare provider for advice, if needed.

Employees outside of the United States who have contracted coronavirus should follow standard company policies for obtaining medical care. Companies should ensure that international employees know where to get help, as not every medical facility can help patients with this virus.

A U.S. consular officer can help locate healthcare services. However, U.S. embassies, consulates and military facilities are unable to evacuate or give medicines, vaccines, or medical care to private U.S. citizens located overseas.



Contact your Hylant representative if you have specific questions about any of your employer-sponsored benefit plans and coverage related to coronavirus.

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RESOURCES

Centers for Disease Control and Prevention

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

The World Health Organization

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

Mayo Clinic

<https://www.mayoclinic.org/diseases-conditions/coronavirus/symptoms-causes/syc-20479963>

OSHA

Guidance: https://www.osha.gov/SLTC/novel_coronavirus/index.html

U.S. Department of State

<https://travel.state.gov/content/travel/en/traveladvisories/ea/novel-coronavirus-hubei-province-china.html>

U.S. Department of Labor

<https://www.dol.gov/agencies/whd/fmla/pandemic>

Please note the contents provided in this guide may be used for informational purposes only and should not be construed as legal or authoritative advice on your employer sponsored benefit plans. Check with your Hylant representative, insurance carrier partners and legal counsel for specific advice for your business.

Sources: www.cdc.gov; U.S. Department of Labor, Zywave