COVID-19: KEY CONSIDERATIONS FOR EMPLOYERS

The checklist below offers specific considerations for employers in planning for emergencies like the Coronavirus (COVID-19):

1 Review your policies that may be impacted by a pandemic-like situation:

- Leave policies
- Telecommuting policy
- Communicable disease policy
- Travel policy

2 Examine your pay practices for exempt and non-exempt employees in the event that you transition to remote operations.

3 Update and review your organizational plans:
- Company pandemic plan
- Business continuity plan

4 Review all employee and corporate benefits that may be impacted:

- Business Interruption Coverage- review triggers and limits.
- Employee Benefits- review eligibility requirements and how benefits are impacted related to leaves or reduction in hours.
- Employee Benefits- If fully insured, review and communicate any carrier plan or copay concessions. If self-insured analyze cost impact to temporarily offer plan or copay concessions.
- Retirement Plan: Offer resources to support employees' concerns around market volatility and the impact to their retirement savings.

5 Have a clear understanding of employee protections related to all federal, state and local laws related to OSHA, EEOC and FLSA.

6 Confirm the infectious disease protocols for any non-employees who frequently enter your site, such as janitorial services, package delivery persons, etc.

7 Ensure your emergency communications remain safe from phishing and ransom attempts, as these incidents spike during these times.

- Implement a company code word in any communications so that employees can be certain that the communication is valid and from the trusted source.

Most importantly, in times of an emergency, decisions and actions must be taken quickly; however, careful consideration must be made at every step. Employers are encouraged to consult with trusted professionals and seek both internal and external resources to reduce their level of risk and liability.

Innovative Benefit Planning's team is dedicated to assisting employers with their organizational policies and plans to ensure that you and your team are prepared and protected. If you have any questions or need assistance with the review or creation of policies, please contact us for timely assistance.