



2020

COVID-19 Toolkit & Resources

(as of 3/30/2020_2)

www.usi.com



NOTE: All data subject to change and current as of 3.30.2020. Please refer to all primary source websites and materials for any updates, changes and most current information.
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COVID- 19

TOOLKIT & RESOURCE LIST

- COVID-19: What is it? What are its symptoms?
- PREVENTION
- COPING & MENTAL HEALTH
- IMPACT ON LOCAL HEALTHCARE
- ACCESS TO CARE
- IMPACT ON:
 - HDHP/HSA HEALTH COVERAGE
 - HSA/FSA ELIGIBLE EXPENSES
 - HEALTHCARE & LEAVES OF ABSENCE
- TRAVEL GUIDELINES AND BANS
- RESOURCES FOR YOU
- OUR CARRIERS



WHAT IS COVID-19

The illness may vary in severity (mild, moderate to severe) and symptoms may include fever, cough, shortness of breath or difficulty breathing, myalgia or fatigue.

According to the U.S. CDC, the symptoms “*may appear in as few as 2 days or as long as 14 after exposure.*” Human-to-human transmission has been confirmed. Recent travelers from the area experiencing fever or respiratory symptoms are advised to seek medical attention immediately.

SYMPTOMS

Following possible exposure, monitor your health starting from the day you may have been exposed to the virus and continue for 14 days after the last possible exposure. Watch for these signs and symptoms:

- Fever (above 100.4 F) – Take temperature twice a day
- Coughing
- Shortness of breath or difficulty breathing
- Myalgia or fatigue

Sore throat also has been reported in some patients early in the clinical course. Symptoms that have been reported less commonly include headache, sputum production, diarrhea, nausea and hemoptysis. Some people have experienced gastrointestinal symptoms such as diarrhea and nausea prior to developing fever and lower respiratory tract symptoms.

The severity of the disease varies from being asymptomatic or having a mild illness to developing severe illness, which in some cases can result in death. Possible risk factors for developing more severe disease include older age, pregnancy and having underlying health conditions.



WHAT ARE COVID-19 SYMPTOMS

Is it coronavirus (COVID-19), the flu, a cold or seasonal allergies?

All 4 can look very similar, making it hard to tell the difference. Use this chart to help you decide when to seek care for your symptoms.

If you start to feel sick, try not to panic or assume the worst.

- Coronavirus shares some of the same symptoms caused by the flu and colds, including fever and cough.
- Remember, we're still in the midst of cold and flu season, plus seasonal allergies are starting to kick in. If you're feeling sick, one of those conditions is still the most likely cause.
- For most people who are otherwise healthy, coronavirus does not cause serious health problems.

When should you seek care for coronavirus?

When you have a fever of 100.4 °F or higher, shortness of breath/difficulty breathing or a cough, call your doctor's office.

In case of an emergency, please call 911.

	Coronavirus (COVID-19)	The Flu	A Cold	Seasonal Allergies
What are the typical symptoms? Keep in mind: It's possible to have these conditions without experiencing every symptom.	Cough Shortness of breath Fever	Aches Chills Cough Diarrhea* Fatigue Fever Headaches Runny nose Sore throat Stuffy nose Vomiting* <small>*more common in children than adults</small>	Cough Fever (rare) Mucus dripping down your throat (post-nasal-drip) Runny nose Sneezing Sore throat Stuffy nose Watery eyes	Itchy eyes Runny nose Sneezing Stuffy nose Watery eyes
How long does it take for symptoms to appear after exposure?	2 to 14 days	1 to 4 days	1 to 3 days	Immediately
How long do symptoms last?	Undetermined	3 to 7 days	7 to 10 days	As long as you're exposed to allergens

Source: Atrium Health



STEPS & RECOMMENDATIONS FOR PREVENTION

The U.S. CDC recommends the following to reduce the risk of infection and spread:

- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Stay home when you are sick.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
- Clean and disinfect frequently touched objects and surfaces using a regular household cleaning spray or wipe.
- Follow CDC's recommendations for using facemask.
- Wash your hands often with soap and water for at least 20 seconds, especially after going to the bathroom; before eating; and after blowing your nose, coughing, or sneezing.
- If soap and water are not readily available, use an alcohol-based hand sanitizer with at least 60% alcohol.

FACE MASKS

Anyone regularly exposed to someone with a confirmed infection and those who are coughing should wear a mask to limit spread.

There is now a critical shortage of these supplies. The U.S. CDC suggests the following regarding the use of face masks:

"CDC does not recommend that people who are well wear facemask to protect themselves from respiratory viruses, including COVID-19.

Facemask should be used by people who show symptoms of COVID-19, in order to protect others from the risk of getting infected. The use of facemasks is also crucial for health workers and people who are taking care of someone in close settings (at home or in a healthcare facility)."



STEPS & RECOMMENDATIONS FOR PREVENTION

Prevent the spread of COVID-19 in 7 STEPS*

- 1 Wash your hands frequently
- 2 Avoid touching your eyes, nose and mouth
- 3 Cover your cough using the bend of your elbow or a tissue
- 4 Avoid crowded places and close contact with anyone that has fever or cough
- 5 Stay at home if you feel unwell
- 6 If you have a fever, cough, and difficulty breathing, seek medical care early — but call first
- 7 Get information from trusted sources

* World Health Organization



STEPS & RECOMMENDATIONS FOR PREVENTION

Maintain Social Distancing





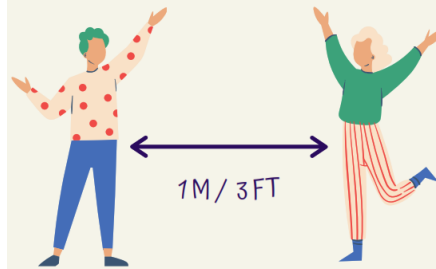
STEPS & RECOMMENDATIONS FOR PREVENTION

Stop the Spread*



WASH YOUR HANDS FREQUENTLY

Regularly and thoroughly clean your hands with an alcohol-based hand rub or wash them with soap and water.



MAINTAIN SOCIAL DISTANCING

Maintain at least 1 metre (3 feet) distance between yourself and anyone who is coughing or sneezing.



AVOID TOUCHING EYES, NOSE AND MOUTH

Hands touch many surfaces and can pick up viruses. Once contaminated, hands can transfer the virus to your eyes, nose or mouth.



IF YOU HAVE A FEVER, COUGH AND DIFFICULTY BREATHING, SEEK MEDICAL CARE EARLY

Stay home if you feel unwell. If you have a fever, cough and difficulty breathing, seek medical attention and call in advance.

* World Health Organization



COPING WITH COVID-19

Self Care*

Prepare

- Ensure that you have everything you need to hunker down, stay healthy, and clean surfaces.
- Remember that preparation is key to staying calm and equipped in emergency situations.

Stay on Schedule

- Keep your schedule as close to normal as possible.
- Create a feeling of work-life-balance by sticking to your regular working hours.
- Try to go to bed and wake up at the same time you always do.

Eat Healthy Foods

- Remember to nourish your body with nutrient dense foods.
- Avoid over-snacking.
- Try mindful eating by asking yourself if you are really hungry or just bored, what benefit this food will bring to your body, and if you will feel good about this food choice in a few hours or days.

Keep Active

- Try at-home workouts.
- Integrate full body exercises you can do anywhere, like squats & push-ups.
- Go for a walk with your family or pet.
- Stretch throughout the day to keep your body moving.
- Get up once an hour to move around.

Go Outside

- Does working from home make you feel cooped up? Try going for one long walk a day and getting in shorter walks every hour.
- Grilling out for dinner or enjoying a meal by the pool or in the backyard are great options to get outside.

De-Stress

- Feeling anxious about the virus? Try talking it out realistically with your friends, family and primary care physician.
- Meditate, practice breathing exercises, and try yoga to help keep you calm throughout the day.

* For more information on Coping with Covid, visit www.cdc.gov/coronavirus/2019-ncov/prepare/managing-stress-anxiety.html



COPING WITH COVID-19

Please visit the **National Alliance on Mental Illness*** website for their latest information, resources, and help with questions like:

- I'm having a lot of anxiety because of the coronavirus. Please help.
- I'm quarantined or working from home – lonely and isolated even further – what can I do?
- I don't have health insurance or a regular doctor – how can I get care?
- What if I'm quarantined and can't get my medication? Will there be a shortage?
- My business is suffering as a result of the Coronavirus. What assistance programs are available to help?
- Are people who have a mental illness at a greater risk of contracting COVID-19?
- Is there a vaccine or cure for COVID-19?
- I lost a loved one to Coronavirus. Where can I find support?
- I'm a smoker. Am I more likely to catch COVID-19? What should I do?
- How does homelessness increase risk of contracting COVID-19?
- My loved one is incarcerated, are they at increased risk for exposure to COVID-19?
- I'm the aging parent of an adult child living with a serious mental illness. I want to be sure they are taken care of

* For additional information and to find NAIM's latest guide, click here:

[**NAMI's COVID-19 \(CORONAVIRUS\) INFORMATION AND RESOURCES GUIDE**](#)



Supporting Mental Health During This Challenging Time

Feeling stressed or anxious about the rapidly evolving situation around COVID-19 (Coronavirus)? Your feelings are valid, and you are not alone. If you or someone you know is struggling emotionally – help is available 24/7 through the **National Alliance on Mental Illness (NAMI)**: <https://www.nami.org/>

For state-specific NAMI sites including links to Affiliates, Resources, and Blogs, please visit:

Georgia

<http://www.namiga.org/>

Community Resources:

<https://namiga.org/community-resources/>

North Carolina

<http://www.naminc.org/>

Community Resources:

<https://naminc.org/resources/useful-links/>

South Carolina

<http://www.namisc.org/>

Community Resources:

<https://namisc.org/resources/>

Virginia

<http://www.namivirginia.org/>

Community Resources:

<https://namivirginia.org/mental-health-resources/>

Tennessee

<http://www.namitn.org/>

Community Resources:

<https://namitn.org/mental-health-substance-abuse-networks/>



IMPACT ON LOCAL HEALTHCARE

Local healthcare systems in different regions of the world are grappling with the influx of patients with respiratory symptoms; this impacts their ability to provide care for non-COVID related illnesses.

People requiring access to non-COVID-19 related health services may be requested to complete an epidemiological history questionnaire and/or go through screening measures, including temperature check, prior to being seen by a healthcare professional.

Following triage at the facility entrances, patients with high temperatures may be transferred to designated areas within the facilities for further assessment.



To minimize risk of exposure and minimize contributions to the spread of COVID-19, employees may want to consider utilizing convenient methods for access to care:

MEDICAL

Telehealth services provided through their health insurer or healthcare provider to minimize the spread and exposure. Employees may access their id cards via the carrier mobile apps for readily accessible electronic versions of the medical id card.

RX

Mail order prescription options and/or home delivery options that may be provided by their pharmacy.

TESTING

LabCorp, has made its LabCorp 2019 Novel Coronavirus NAA test available for ordering by physicians or other authorized healthcare providers anywhere in the U.S. for use with patients who meet current guidance for evaluation of infection with COVID-19.

Patients for whom testing has been ordered should not be sent to a LabCorp location to have a specimen collected. Instead, an appropriate specimen should be collected at the healthcare facility where the patient was seen, and the test was ordered. Test results will be available in 4-5 days.

<https://www.labcorp.com/tests/139900/2019-novel-coronavirus-covid-19-naa>



IMPACT ON HDHP/HSA HEALTH COVERAGE

EXPENSES BEFORE MINIMUM DEDUCTIBLE

- **IRS Notice 2020-15** – Issued March 11, 2020
 - High-deductible health plans (HDHPs) can pay for 2019 Novel Coronavirus (COVID-19)-related testing and treatment, prior to an individual meeting HDHP minimum deductible, without jeopardizing HDHP status, so individual continue to contribute to a health savings account (HSA)
 - Reiterates vaccination costs continue to count as preventive care and can be paid for by an HDHP – anticipates development of a COVID-19 vaccine
- **CARES Act** – Enacted March 27, 2020
 - HDHPs can pay for any telehealth services for any illness or condition, prior to an individual meeting HDHP minimum deductible, without jeopardizing HDHP status
 - Only for plan years beginning on or before December 31, 2021



IMPACT ON HSA/FSA ELIGIBLE EXPENSES

OTC DRUGS AND MEDICINES

- **CARES Act**
 - Allows health flexible spending accounts (health FSAs) and health savings accounts (HSAs) to reimburse for over-the-counter drugs and medicines without a prescription, and for menstrual care products
 - Effective immediately and permanently, for expenses incurred after December 31, 2019
 - Still optional for health FSAs sponsors to allow or not allow reimbursement for such expenses (note that PayFlex will be allowing for this)
 - This does not appear to allow for an employee to make a mid-year election change to add health FSA coverage



IMPACT ON HEALTH COVERAGE AND LEAVES OF ABSENCE

EMPLOYEE HEALTH INSURANCE ELIGIBILITY WITH LAYOFF OR FURLOUGH

- Most health and welfare benefit plans require employees to meet a certain minimum hours per week to be eligible
- Paid leaves of absence, including time for which PTO is used, generally qualify for continued “active” coverage
- Unpaid leaves of absence, or reduction of hours below plan requirements, often do not allow for continued coverage and COBRA should be triggered
- Major carriers, including stop-loss carriers, are permitting employers to continue “active” coverage for employees placed on furlough, layoff, other unpaid leave of absence, or other reduction in hours, often until some specified date
- Extension of active coverage is optional for employers
- Employers intending to retain active coverage for all such employees should confirm with carriers the process for extending such coverage



TRAVEL GUIDELINES AND BANS

Travel Bans (as of 3/27/20)

U.S. State Department

"The Department of State has no greater responsibility than the safety and security of U.S. citizens overseas, including providing information to help U.S. citizens make informed decisions about traveling abroad.

The Department of State advises U.S. citizens to [avoid all international travel](#) at this time due to the global impact of COVID-19. Many areas throughout the world are now experiencing COVID-19 outbreaks and taking action that may limit traveler mobility, including quarantines and border restrictions. Even countries, jurisdictions, or areas where cases have not been reported may restrict travel without notice."

For additional U.S. State Department information regarding travel, please visit their website:

<https://travel.state.gov/content/travel/en/traveladvisories/ea/covid-19-information.html>

[Self-quarantine](#) at home for at least 14 calendar days upon return from travel and, if you experience any symptoms, speak to your physician before returning to the office.



TRAVEL GUIDELINES AND BANS

Travel Bans (as of 3/27/20)

CDC.GOV

As of the timing of this message, the CDC recommends that travelers avoid all nonessential travel to all global destinations. Travel health notices are designated as Level 1, 2, or 3, depending on the situation in that destination.

Warning Level 3: CDC recommends travelers avoid all nonessential travel to these destinations.

Alert Level 2: CDC recommends older adults and people of any age with serious chronic medical conditions consider postponing nonessential travel.

Watch Level 1: CDC does not recommend canceling or postponing travel to destinations with, but it is important to take [steps](#) to prevent getting and spreading diseases during travel.

For the latest updates on the CDC's specific travel recommendations by country, please visit their website:

<https://www.cdc.gov/coronavirus/2019-ncov/travelers/map-and-travel-notices.html#travel-1>



COVID-19: What you need to know and where you need to go

There are a lot of articles, flyers, blogs, and other information about COVID-19. The saturation in the media can overwhelm and cause confusion. In addition, not every source is a reliable source. You need credible resources to keep you safe and healthy.

WEB RESOURCES

1. [Centers for Disease Control and Prevention \(CDC\)](#)
2. [World Health Organization \(WHO\)](#)
3. [USI COVID-19 Resource Center](#)

Help dispel myths and debunk misinformation by taking [this quiz](#) written by Harvard Medical School.

BENEFIT RESOURCES



Employee Assistance Plans (EAP) – Your EAP has many services that can offer a strong sense of support and reliability to employees and their families.



24/7 Nurse Lines – Provided by most health plans, trained nurses are available to answer member questions.



Telemedicine – A great option for employees with symptoms unrelated to COVID-19 to allow for medical treatment in alignment with social distancing protocols. Check to see if your health plan is waiving the cost-share for telemedicine visits.



COVID-19: What you need to know and where you need to go – continued

ABSENCE MANAGEMENT

DISABILITY

- Generally, a person who is not sick, but misses work due to a quarantine, is not entitled to disability benefits.
- Certain paid leave programs may be involved depending on the situation (review your internal policies).
- Due to the nature and typical length of isolation, some absences will fall under employers' paid sick or PTO plans (review your internal policies).

FMLA and Other Leave

- U.S. private employers with less than 500 employees must:
 - Provide up to 12 weeks of leave under FMLA for eligible employees who have been employed for at least 30 days and unable to work (or telework) due to a need to care for a son or daughter under 18 years of age when their school or place of care has been closed, or the childcare provider of such son or daughter is unavailable, due to COVID-19.
 - Provide paid sick leave of up to 80 hours to employees for COVID-19 issues. (This also applies to all public agency employers with 1 or more employees.)
- Symptomatic employees may otherwise have a qualifying condition under the FMLA which would require them to take leave (Please note: Not every symptomatic person will qualify).
- Quarantined employees who are asymptomatic and can work remotely are not in need of leave.
- If the employees are ineligible for the FMLA or have exhausted their 12 weeks, they may still have time under an analogous state FMLA or under the ADA.
- FMLA also applies to leaves related to a family member with a serious health condition, which could include the COVID-19 coronavirus.



COVID-19: What you need to know and where you need to go – continued

WHAT INSURANCE CARRIERS ARE DOING

- All plans (insured or self-funded) must cover testing at 100% (no copays or other cost-share for members)
- The IRS has ruled that this first dollar coverage is allowed for HSA-qualified HDHP plans
- Unless the carrier or state is making an exception, claims for treatment will be paid according to plan provisions (subject to any deductibles, copays, etc. and only for medically necessary covered expenses – just like any other illness)
- Some carriers are extending coverage to employees without sufficient hours to continue coverage outside COBRA
- Some carriers are extending the timeframe in which premiums must be remitted

WELLNESS PROGRAMS



- With the influx of COVID-19 cases, normal preventive care may be difficult to obtain.
- GAC is extending the deadline for the annual physical requirement for any employee (participating in the Wellness Program of the medical plan) whose annual physical exam was scheduled during the April and May time period.



Helpful Employee Communication Deliverables

COVID-19 Videos

With hopes of being able to assist you with staying informed about COVID-19, USI would like to provide you with this informative [video](#) and [digital postcard](#). These have been made available by FLIMP Communications – a valued vendor for educational employee videos.

The video provides an overview of the virus, who is most at risk and what to do to keep it from spreading. And the digital postcard includes more information and links to the CDC and WHO websites.

Additional External Resources:

- [5 Tips for Working From Home](#)
- [The COVID Chart, Explained](#)





USI RESOURCES

We have assembled COVID-19 information and other valuable resources focused on key insurance-related considerations and helping our clients prepare and respond to a widespread public health emergency.

We offer you access to general, employee benefits, and retirement consulting resources provided here:

- [Employee Work From Home Guide](#)
- [Investing for Retirement in a Volatile Market](#) (USI Consulting Group)



Our CARRIERS

Informational blogs and websites for our major carriers include:

BCBS GA

<https://www.anthem.com/blog/member-news/how-to-protect/>

ANTHEM

<https://www.anthem.com/blog/member-news/how-to-protect/>

BCBS NC

<https://blog.bcbsnc.com/2020/02/what-you-need-to-know-about-coronavirus/>

Aetna

<https://www.aetna.com/individuals-families/member-rights-resources/need-to-know-coronavirus.html>

BCBS SC

<https://www.southcarolinablues.com/web/public/brands/sc/members/live-healthy/blog/>

CIGNA

<https://www.cigna.com/individuals-families/health-wellness/topic-disaster-resource-center/coronavirus-public-resources>

BCBS TN

<https://bcbstupdates.com/>
<https://bcbstnews.com/insights/were-answering-member-questions-about-coronavirus-covid-19-coverage/>

UHC (and UMR)

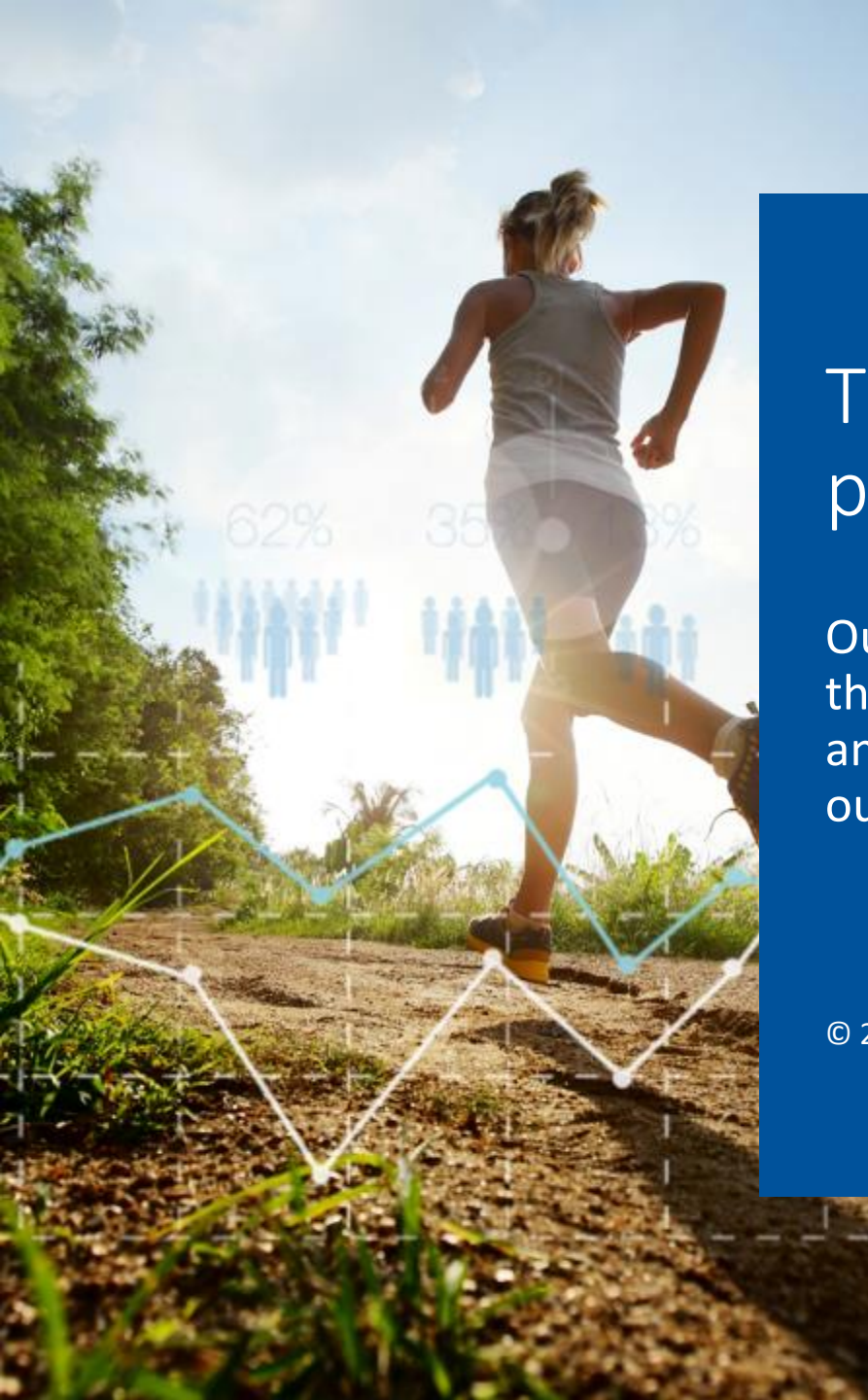
<https://www.uhc.com/health-and-wellness/health-topics/covid-19>

Additional information for other carriers can be found at **AHIP's (America's Health Insurance Plans)** website: <https://www.ahip.org/health-insurance-providers-respond-to-coronavirus-covid-19/>



SOURCES

- [CDC](#)
- [IRS.GOV](#)
- [LABCORP](#)
- [WORLD HEALTH ORGANIZATION](#)
- [U.S. CENTERS FOR DISEASE CONTROL AND PREVENTION](#)
- [ATRIUM HEALTH](#)
- [NAMI: NATIONAL ALLIANCE ON MENTAL ILLNESS](#)



Thank you for your partnership!

Our priority is and will continue to be the well-being of our team members and the support and service for you, our valued client's employees.

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