

COVID-19: Action items

Employer considerations for
Coronavirus planning

March 13, 2020

BUCK

Contents

- 01 Background**
- 02 Advice and guidance on health services**
- 03 SSP, income protection and EAPs**
- 04 Annual leave or quarantine?**
- 05 Paid or unpaid leave?**
- 06 Employer actions: checklist for preparation**
- 07 Income protection considerations**
- 08 Life assurance considerations**
- 09 Digital GPs**
- 10 International healthcare and travel**
- 11 Additional resources**

Background

Since the first case of the COVID-19 virus was identified in Wuhan, China in late 2019, governments and public health leaders have escalated steps to contain the spread of the virus. Employers are evolving in their actions to protect the health of their employees, manage their workforce effectively, ensure business continuity, and minimise the disruption and financial consequences of the outbreak on their businesses. Historical precedent underscores the importance of contingency planning.

Information on COVID-19 is available via the [NHS](#) and the [WHO](#). Additionally, you can track the number of confirmed cases through the [John Hopkins University](#) dashboard.



Advice and guidance on health services



Healthcare

- General advice from the community of healthcare providers is to follow Public Health England guidelines. You will find useful contact details below. Additionally some of these sites have awareness tool kits you may wish to utilise.
- General guidance is that those who are feeling unwell should self-isolate and contact the NHS Helpline, dialling 111.

Helplines

- NHS 111
- Further general information for those that don't have symptoms is available on 0800 028 2816
- Public Health Wales
- NHS Scotland
- Northern Ireland Public Health Agency



SSP, income protection and EAPs

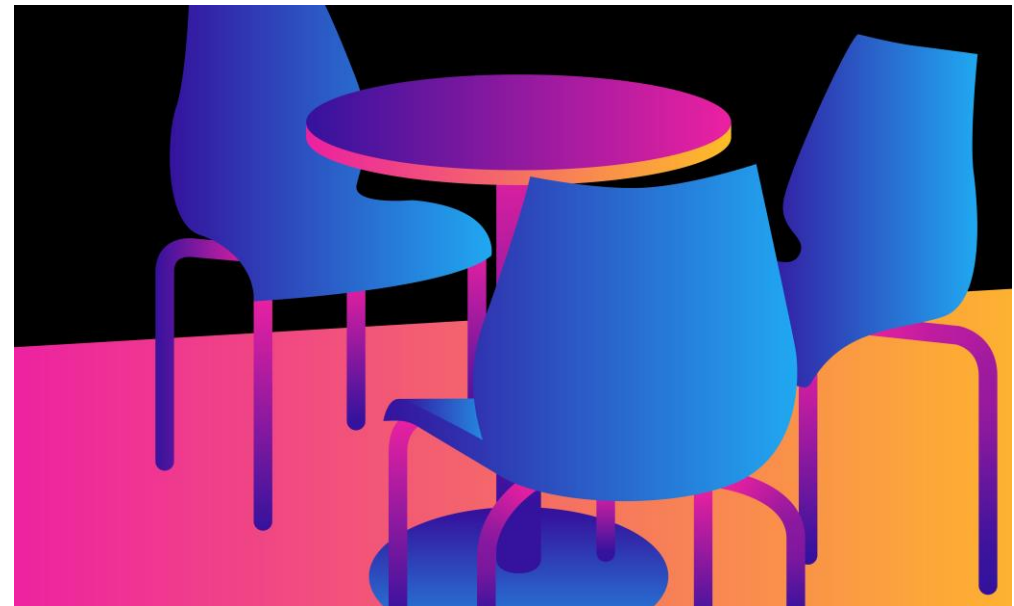


Statutory sick pay

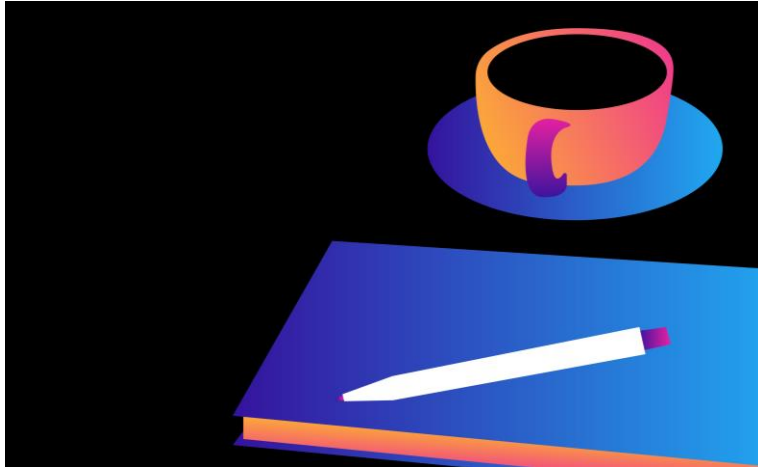
- 4 March 2020, the Prime Minister announced that Statutory sick pay (SSP) would be made available from Day 1 instead of Day 4.
- 11 March 2020 Budget announcement confirmed:
 - Firms with fewer than 250 staff would be refunded for sick pay payments for two weeks.
 - Small firms would also be able to access “business interruption loans” of up to £1.2million.

Income protection and employee assistance programmes

- Deferred periods remain in force.
- Ensure procedures are followed with regards to alerting the relevant provider of potential claims.
- Employee assistance programmes (EAPs): check your policy terms and conditions to determine if this helpline is made available to all your employees. It can assist with the additional stress and anxiety of the situation, as well as managing absence. Most EAP providers will also be able to offer critical incident support (at additional cost).



Annual leave or quarantine?

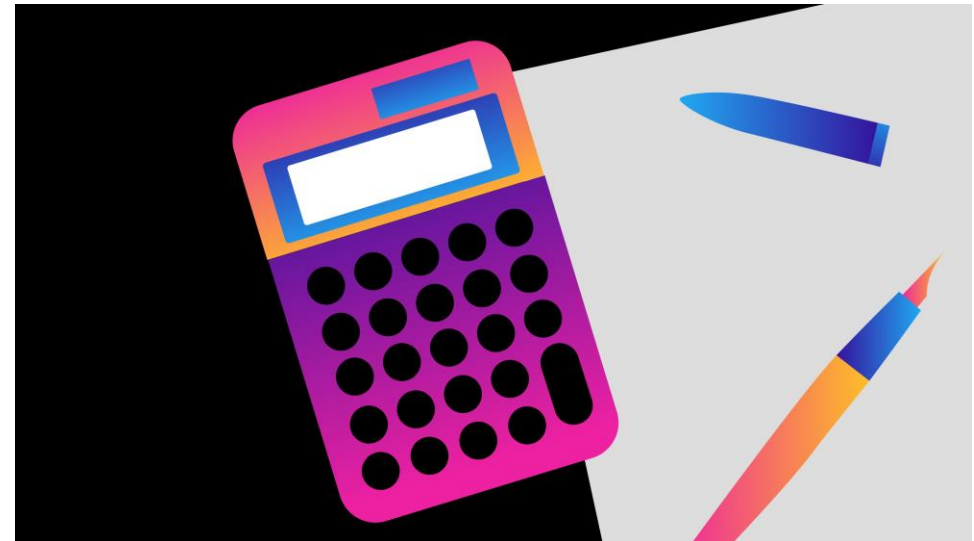


Involuntary quarantine

- Employees under quarantine are either confirmed or suspected of being infected with COVID-19.
- Employees must not leave their designated location unless advised to do so by a health care professional.

Employer imposed quarantine (EIQ)

- EIQ is a precautionary measure.
- If an employee has recently travelled abroad, an employer may request the employee stay home either as sick leave or work from home (if possible) for the virus incubation period, which is generally up to 14 days. This is also true for employees who have had close contact with someone who visited an affected region.



Paid or unpaid leave?



Pay if someone has to go into self-isolation

The government has stated that if NHS 111 or a doctor advises an employee or worker to self-isolate, they should receive any Statutory Sick Pay (SSP) due to them. If the employer offers contractual sick pay, it's good practice to pay this. The employee must tell their employer as soon as possible if they cannot work. They should tell their employer the reason and how long they're likely to be off for.

The employer might need to be flexible if they require evidence from the employee or worker. For example, someone might not be able to provide a sick note ('fit note') if they've been told to self-isolate for 14 days.



If an employee needs time off work to look after someone

Employees are entitled to time off work to help someone who depends on them (a 'dependant') in an unexpected event or emergency. This would apply to situations to do with coronavirus. For example, if they have children they need to look after or arrange childcare for because their school has closed, or to help their child/another dependant if they're sick, or need to go into isolation or hospital.

There's no statutory right to pay for this time off, but some employers might offer pay depending on the contract or workplace policy. The amount of time off an employee takes to look after someone must be reasonable for the situation. For example, they might take 2 days off to start with, and if more time is needed, they can book holiday.



Source: Acas. For further information, please visit: <https://www.acas.org.uk/coronavirus>

Employer actions: checklist for preparation

These steps may help employers minimise the impact of COVID-19 on employees and business operations.



1	Establish a cross-functional COVID-19 response team and hold regular meetings for purposes of monitoring and making rapid, informed and coordinated decisions (team should include HR, legal, occupational health, communications, operations, finance, etc.).
2	Develop a Business Continuity Plan. Revisit and refine prior pandemic policy provisions.
3	Maintain an ongoing communication channel throughout the organisation (both internally and externally with clients and service providers).
4	Provide proactive communication to employees on COVID-19, including contact information for human resources and relevant providers.
5	Establish employee business travel guidelines for domestic and international travel; consider transportation alternatives.
6	Define clear work-from-home protocols including IT and security considerations.
7	Determine company guidelines for placing an employee on EIQ linked to COVID-19 (remember an employee may need leave of absence to care for a family member).
8	Determine if EIQ (Employer Imposed Quarantine) is treated as paid leave or unpaid leave.
9	Determine what company policies apply to the leave: <ul style="list-style-type: none">• If employees do not have paid leave, they may be more likely go to work when sick, increasing risk.• Consider unpaid leave and the impact to employee longer-term financial wellbeing
10	Provide support services to employees, such as EAP to deal with stress and anxiety, tips on resources during this time.
11	Track adherence to the company attendance policy but with appropriate flexibility.
12	Consult public health guidelines

Income protection considerations

Consideration will need to be given to the insured policies you currently have, for example:

Income protection

If an employee is unable to work for longer than the deferred period as a result of the coronavirus, they will most likely be covered by the income protection policy providing they developed the virus after the policy went live.

This means they will start to receive a monthly benefit equivalent to a proportion of their salary until they are well enough to return to work or until the payment period is up (this will depend on the policy's terms and conditions).

There are no exclusions for pandemics on most income protection policies and, as of March 13th 2020, we aren't aware of any insurers planning to add them.



Life assurance considerations

Life assurance

Could coronavirus be considered a catastrophic event?

Whilst there are no exclusions under group life assurance policies for specific conditions/illnesses, following the announcement by the WHO that coronavirus is now being treated as a pandemic, insurers may now treat coronavirus as one originating cause.

Catastrophic event limits apply to group life insurance and dependants' pensions policies and may also apply to group income protection as well as group critical illness policies.

Please consult your adviser for more information.



Digital GPs

Presently, appointments through the medical insurance providers, for example Bupa and Aviva, are currently operating within expected service levels.

However, as you would expect they are closely monitoring the situation. In the event that customers have a medical concern related to COVID-19, they should be directed to the NHS and government websites and the 111 service, and NOT to the Digital GP.

Directing customers to the Digital GP service could be considered inappropriate advice as it encourages a behaviour and pathway which is inconsistent with that devised by Public Health England, and the advice being widely publicised by the government and NHS – which is potentially subject to minute-by-minute updates.



International healthcare and travel

Policy terms and conditions will vary between providers. In all instances we would recommend contacting your adviser to discuss specific concerns.

Do international plans cover clients regardless how the coronavirus is categorised, i.e. as an epidemic versus pandemic?

Whilst some plans may cover medically necessary claims related to infectious diseases and medical conditions per the terms of the medical plan, it is vital that you refer to the terms in your plan for coverage details.

Do international plans cover testing of asymptomatic business travellers for coronavirus screening?

Testing asymptomatic persons is not indicated and against the advice of the Centers for Disease Control (CDC) and World Health Organisation (WHO). Providers may cover medically necessary testing when clinically indicated.

Will providers help locate and/or support the procurement/shipping of supplies such as gloves, mask, thermometers and hand sanitisers to customers?

Most providers are not a medical supplier and encourages customers seeking supplies such as gloves, mask, thermometers, and hand sanitisers to visit local suppliers and clinics.

Travel Cover: Due to the bespoke nature of international policies, we would recommend that individuals contact their provider to check the eligibility to cover in the event they have an essential need to travel.

Additionally employees should NOT rely on their UK health plan in covering any required overseas treatment.



Additional resources

Source	Web Page
HSE Guidance	https://www.hse.gov.uk/biosafety/diseases/pandemic.htm
Public Health England	https://www.gov.uk/government/organisations/public-health-england
Public Health Scotland	http://www.healthscotland.scot/
Public Health Wales	http://www.publichealthwales.wales.nhs.uk/
Public Health Northern Ireland	https://www.publichealth.hscni.net/
John Hopkins University	https://www.arcgis.com/apps/opsdashboard/index.html#/bda7594740fd40299423467b48e9ecf6
Acas	https://www.acas.org.uk/coronavirus
World Health Organisation	https://www.who.int/emergencies/diseases/novel-coronavirus-2019/events-as-they-happen

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