

OPENING UP AMERICA AGAIN

There is nothing simple about reopening a business in the middle of a global pandemic (COVID-19). With limited materials available to help business leaders develop and implement safe and effective strategies – we want to provide our clients and all businesses the following resources and advice to help navigate the process.

From a safety and risk management perspective, we have identified two very useful resources to assist businesses with starting the process. The CDC's [Guidelines-for-Opening-Up-America-Again](#) document references procedures for all three employer opening phases (page 7):

Develop and implement appropriate policies, in accordance with Federal, State, local regulations and guidance, and informed industry best practices, regarding:



SOCIAL DISTANCING & PROTECTIVE EQUIPMENT



TESTING, ISOLATING, & CONTACT TRACING

(Notifications of potential exposure)



USE & REGULAR DISINFECTION OF COMMON & HIGH TRAFFIC AREAS



TEMPERATURE CHECKS



SANITATION



BUSINESS TRAVEL

- Monitor workforce for indicative symptoms. Do not allow symptomatic people to physically return to work until cleared by a medical provider.
- Develop and implement policies and procedures for workforce contact tracing following employees COVID+ test.

While the government (i.e. CDC) is leaving these guidelines to the discretion of the employer – Lear Manufacturing has shared their interactive [“Safe Work Playbook”](#) that we believe provides a great start (i.e. examples) developing and implementing customized corporate reopening policies and processes.



THE WHITE HOUSE & CDC GUIDELINES FOR-OPENING-UP-AMERICA-AGAIN:

HIGHLIGHTS:

CRITERIA

The data-driven conditions each region or state should satisfy before proceeding to a phased opening (i.e. Gating criteria):

1. **Symptoms:** Downward trajectory of influenza-like illnesses (ILI) and COVID-like syndromic cases reported with a 14-day period;
2. **Cases:** Downward trajectory of documented cases or positive tests as a percent of total tests within a 14-day period;
3. **Hospitals:** Treat all patients without crisis care and robust testing program in place for at-risk healthcare workers, including emerging antibody testing.

PREPAREDNESS

What States should do to meet the challenges ahead:

1. Testing & Contact Tracing
2. Healthcare System Capacity
3. Plans

PHASE GUIDELINES

Responsibilities of individuals and employers during all phases, and in each specific phase of the opening.

1. Based on up-to-date data and readiness;
2. Mitigates risk of resurgence;
3. Protects the most vulnerable.

Note: Implementable on Statewide or County-By-County basis at Governor's discretion.

Guidelines for all opening up phases are broken down into 3 categories: **1)** Individuals, **2)** Employers, and **3)** Specific Types of Employers. For the purpose of this document we will focus on employers (2) – while it is highly recommended readers understand all 3 categories.

PHASE

1 EMPLOYERS *(FIRST MUST MEET 14-DAY GATING CRITERIA)*

- Encourage telework
- Return to work in phases
- Common areas – close or enforce strict social distancing protocols
- Minimize non-essential travel
- Strongly consider special accommodations for personnel who are members of a vulnerable population (age/health - see page 19)*

2 EMPLOYERS *(NO EVIDENCE OF A REBOUND AND SATISFY GATING CRITERIA A SECOND TIME)*

- Continue to encourage telework
- If possible, return to work in phases
- Common areas – close or enforce strict social distancing protocols
- Minimize non-essential travel and follow CDC guidelines regarding isolation following travel
- Strongly consider special accommodations for personnel who are members of a vulnerable population (age/health - see page 19)*

**Note: The CDC is positioning this guideline as “strongly consider” due to individual’s rights under HIPAA laws. Processes should first be reviewed by your HR leader and/or legal team.*

3 EMPLOYERS *(NO EVIDENCE OF A REBOUND AND SATISFY GATING CRITERIA A THIRD TIME)*

- Resume UNRESTRICTED STAFFING of worksites.

LEAR MANUFACTURING "SAFE-WORK-PLAYBOOK"

HIGHLIGHTS

The "Safe-Work-Playbook" manual covers a wide range of topics, including:

- Step-by-step guides for setting up a pandemic response team
- Cleaning and disinfection procedures
- Staggering shifts and lunch breaks and other social distancing strategies
- On-site health screening
- Protocols for isolating employees who become ill at work

The Lear Manufacturing manual provides the level of detail that all types of businesses should consider when designing and implementing their company's "returning to work safely" policies and procedures.

RESOURCES

<https://www.whitehouse.gov/wp-content/uploads/2020/04/Guidelines-for-Opening-Up-America-Again.pdf>

<https://www.lear.com/Site/Company/Safe-Work-Playbook.aspx>

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

HOW WE CAN HELP

Cobbs Allen and CAC Specialty Environmental, Health, and Safety Professionals stand ready to assist our clients. Our skilled team is available to assist through a variety of mechanisms that include, but are not limited to:

- Policy and procedure development or review
- Specific safety and health program updates that could include:
 - PPE Hazard Assessment Updates or Job Hazard Analyses
 - Employee Training Resources
 - OSHA Program Review, ie. Bloodborne Pathogens, Personal Protective Equipment
 - Housekeeping and Sanitization
- Assistance in regulatory guidance and agency interpretations
- Assisting clients through agency requests or notifications



ABOUT COBBS ALLEN

Cobbs Allen is an independent risk management and insurance brokerage firm providing market leading service in traditional commercial insurance, employee benefits, alternative risk financing, and structured solutions. Cobbs Allen can meet the demands of its clients without the same outside pressures public firms experience. This allows us to consistently provide innovative and creative solutions to enhance our clients' experience.

MATTHEW D. GRAHAM

Cobbs Allen - Vice President Loss Control
601.720.1539
mgraham@cobbsallen.com



ABOUT CAC SPECIALTY

CAC Specialty is a risk solutions company of seasoned and proactive senior industry leaders, operating as a nimble and collaborative partner who puts you and your business first. With a knowledge-driven approach informed by data and decades of honed instinct, CAC Specialty brings an innovative vision to insurance broking and structured solutions to solve your risk challenges – from the simple to the previously unsolvable.

BOB TRINKLEBACK

CAC Specialty - Vice President Loss Control
630.596.3204
Bob.Trinkleback@cacspecialty.com