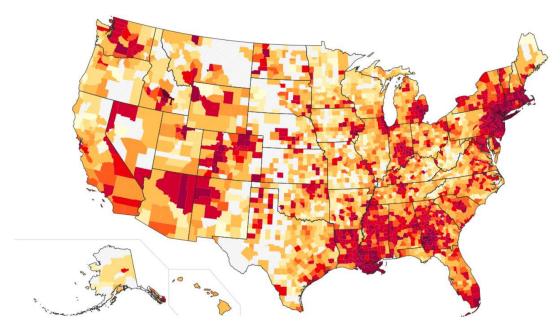
How are you helping your employees with the return to work transition?

What is the problem?

COVID-19 has brought many changes in our lives and the biggest challenge faced by employers right now is how to seamlessly and safely integrate their workers back into the workplace.



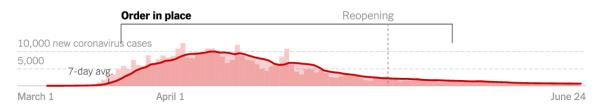
US COVID-19 cases by county heat map -- April 18, 2020. (biglocalnews.org)

What are some known challenges?

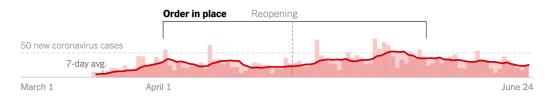
- Employers need to be ready for return to work, and comply with various state rules.
- Employers are now facing the challenge of having to respond quickly to plan design updates and member calls relating to specific coverage and benefits for COVID-19.
- Members with increased risks due to existing conditions, mental stress and challenges around access to care need appropriate information.
- Members have limited access to tele-health services and need help navigating.

Some states are in the process of reopening and integrating workers, while others are slowing down again

New York



Maine



State public health guidelines detailing COVID-19 related safe return to work

States requiring compliance:	States recommending compliance	States that have mixed compliance mandates, depending on the sector	States w/ no compliance requirements or recommendations
Arizona, California, Colorado, Georgia, Indiana, Michigan, Mississippi, Massachusetts, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Puerto Rico, Rhode Island, Vermont	Alabama, Alaska, Idaho, Illinois, Iowa, Kansas, Nebraska, North Dakota, Oregon, South Carolina, South Dakota, Tennessee, Texas, Virginia	Arkansas, Connecticut, Delaware, D.C., Minnesota, Nevada, Pennsylvania, Utah, Washington, West Virginia, Wyoming	Florida, Hawaii, Louisiana, Maine, Missouri, Oklahoma

Specific sectors targeted by state guidelines*

*This list only identifies those states who have highlighted specific industries

Compliance required by state:



Restaurants & Bars

Arkansas, Connecticut, Georgia, Indiana, Michigan, Mississippi, Washington, West Virginia, Wyoming



Places of Indoor Amusement

Georgia, Mississippi, Wyoming



Hospitality & Lodging

West Virginia



Outdoor Entertainment

Wyoming



Gym & Fitness Centers

Arkansas, Georgia, Mississippi, Utah, Wyoming



Construction

Michigan, Washington



Personal Care Services

Connecticut, Georgia, Mississippi, Utah, Wyoming



Pharmacy

Michigan



Retail

Connecticut, Washington, West Virginia



Manufacturing Facilities

Michigan, Minnesota



Retail Food Sellers

D.C., Georgia, Indiana, Michigan, Mississippi



Meatpacking

Minnesota



Office-based Businesses

Connecticut



Landscaping

Washington

Compliance <u>recommended</u> by state:



Restaurants

D.C, Illinois, Nebraska, South Carolina



Personal Care Services

lowa



Retail Food Sellers

Illinois



Meatpacking

Nebraska



Sectors that need to put things in place to survive:

Retail, hospitality, manufacturing, construction, healthcare, services

24/7 Wall St. reviewed industry publications and data from the Bureau of Labor Statistics to determine the U.S. industries being devastated most by the outbreak are:

- Gambling
- Airline
- Hotels
- Movie Theatres
- Live Sports

- Cruises
- Shipping
- Film production
- Automakers
- Oil

How does "liability" factor in?

Employer's legal responsibilities to maintain safe working conditions upon reopening

What is OSHA - Occupational Safety and Health Administration, an agency of the US department of labor. Their goal is to ensure safe and healthy working conditions for workers and enforcing standards by providing training, outreach education and assistance.

Companies fear COVID-19 lawsuits and fines

- More than a thousand COVID-19 lawsuits have been filed in the past 6 weeks
- *Almost 1,300 coronavirus-related lawsuits have been filed since May 1

Fines for businesses that do not comply with COVID-19 mandated reopening policies

As Massachusetts starts a phased reopening of the economy during the coronavirus pandemic, businesses that violate the state-mandated safety standards would face a series of fines before potentially being shut down, officials say.

Difficulty balancing returning to work with the various workplace standards employers are expected to comply with

Employers must balance the return to on-site work with the health and safety of their workers and clients, all while complying with a variety of local, state, and federal requirements and guidelines

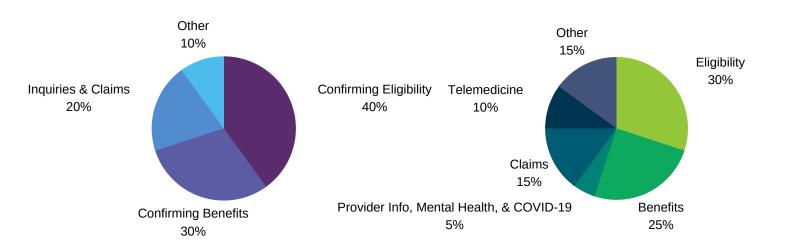


What are employers ultimately looking for?

- Employers impacted by these requirements looking for return to work compliance surveys due to different requirements by states
- Identifying risky population (CVD, diabetes, asthma) and connecting them to telemedicine services including remote mental and behavioral health services (tele-psychiatry, virtual therapy etc.)
- Inform employees about telemedicine and other tele-health services by removing co-pay
 - COVID-19 testing and treatment related co-pays are already removed
- Employers are looking to run campaigns for members focusing on:
 - Wellness, medical, Rx, and services. For example, closing certain gaps in care including PCP visits, flu vaccinations, foot examination for pre-diabetic and diabetic members, and other preventative health screening reminders.
 - Reminder to opt for low-cost in-network MRI/CT scanning centers
 - Urgent care options so that the ED usage decreases
 - Mail-order pharmacy promotion to reduce the usage of retail pharmacy
 - Other considerations include: contract tracing, on-site testing, communication with employees directly, and discussing health benefits

What are employees looking for?

Customer support calls are focused on:



Pre-COVID 19 Post-COVID 19



Member queries on the our app (chatbot):

Who are my telemedicine providers?

What are my COVID-19 benefits?

Please share more info. on provider network status, balance bill network, deductible, co-pay urgent care, and service subject to deductible.

Campaigns members are responding to:

- State-specific stay-at-home guidelines with latest information from state advisory councils
- Promoting telemedicine and other remote health services
- Help members track the new COVID-19 cases in their state and local areas

According to an article on The Guardian*, a survey was sent out to 3,500 workers by the GMB Union and the results were as follows:



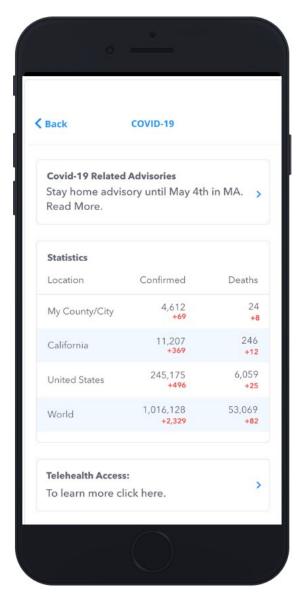
The Washington Post* released an Ipsos poll data where 8,000 adults were surveyed and around 6 out of 10 Americans were concerned about being exposed to the virus and spreading it. Essentially, they would like to know what measures are being put in place by their employers to ensure their safety.



How can employers help their employees?

zConnect is a mobile app portal that helps members complete diagnostic surveys and understand their healthcare and benefits. It is also central resource to receive the latest information, resources, and answers to members' benefits and plan related questions including any urgent matters related to COVID-19.

How does it work?



In 3 simple steps:

The employee takes the survey



The employee receives a green or a red signal indicating whether it's safe to go back to work



The employer can track the results of the survey through customized reports

Benefits to the employer

Customization

Customized surveys based on different state mandates

Flexibility

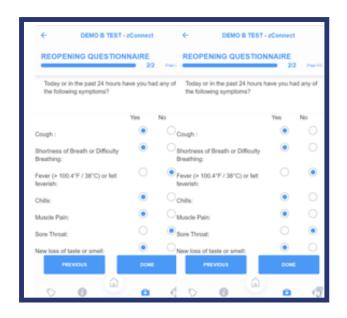
Accommodation of different devices and hard copies to ensure everyone can participate

Reporting

Helps the employer keep track of all members in one place

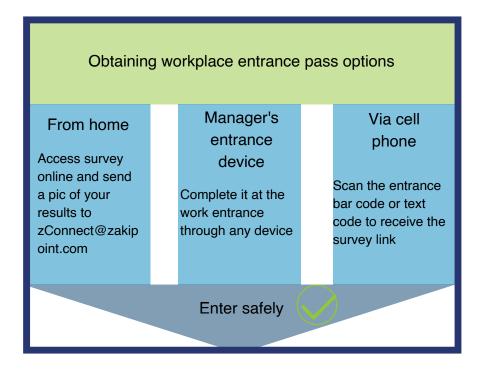


1. Survey





2. Entrance Pass



3. Reporting

