

ALLIANT EMPLOYEE BENEFITS

Alliant's Coronavirus Workplace Playbook

What You Will Find In This Guide

Accurate and timely information is critical as we all navigate these uncharted waters. We are all part of a tightly knit employer community and we want to support as many employers as we can (Alliant client or not) during this time of crisis.

This guide will serve as a tool for HR organizations to access critical and timely resources as it relates to Coronavirus (COVID-19) and the topics below:

- Legislative Updates and Alerts
- Employer Policies and Best Practices (i.e. Leave Management, Work from Home, Communicable Disease, etc.)
- Health & Wellbeing – Strategies, Resources, and Solutions
- Employer and Employee Resources
- Insurance Carrier Updates

We will provide direct links throughout the Playbook to any referenced documents and resources. We will be making updates as new information becomes available and will alert you when new content has been added. You can also find any content developed internally by Alliant on our new [COVID-19 resources web page](#), which is updated daily to give you answers in this ever-changing situation.

Alliant's culture of **ENTREPRENEURIALISM**, **SERVICE**, **RELATIONSHIPS** and **PEOPLE** are the driving force of our organization. We are confident this guide will serve our clients well as we navigate the many obstacles and challenges ahead.

If you have any questions regarding the information in this guide, please reach out to your Alliant contact or marketing@alliantbenefits.com.

Stay Healthy and Informed,

Alliant Employee Benefits

Table of Contents

Legislative Updates & Alerts	4
Employer Policies, Best Practices, & Resources	6
Health & Productivity.....	8
Employee Resources.....	12
Insurance Carrier Resources.....	13

Legislative Updates & Alerts

The news is constantly changing regarding COVID-19 and our teams are rapidly creating content and guidance to keep up. Below you will find a list of legislative updates and alerts that will be updated continuously. Click on the title to view the document, or be redirected to a helpful resource.

ALLIANT ALERTS & PODCASTS	SUMMARY
3/24/2020 Podcast: Furloughs, COBRA, and WARN Act Implications	Listen in as our on-staff compliance attorneys discuss the unfortunate new reality of furloughs as well as employment law issues, COBRA, WARN Act implications and more.
3/24/2020 Podcast: Practical Implications of the Families First Coronavirus Act	Listen in as our compliance consultants discuss practical implications such as how to count employees, whether employees who already exhausted FMLA are eligible, and other granular issues employers are facing.
3/23/2020 New York Passes Legislation Providing Sick Leave During COVID-19 Pandemic	This alert provides a summary of the bill which has been signed into law that provides employees in New York sick leave and certain employee benefits when the employee is subject to an order of quarantine or isolation due to COVID-19.
3/19/2020 Podcast: Families First Coronavirus Response Act Alliant	Join Alliant's on-staff attorneys as they discuss the new Families First Coronavirus Response Act and its impact on employers, as well as issues related to benefits during layoffs or furloughs.
3/18/2020 Congress Passes the Families First Coronavirus Response Act	This Alert provides a summary of the key provisions of the Families First Coronavirus Response Act, as expected to be signed into law.
3/11/2020 IRS Confirms COVID-19 Testing and Treatment Will not Impact High Deductible Health Plan Status	This Alert addresses the impact of Novel Coronavirus (COVID-19) "testing and treatment" on qualified High Deductible Health Plan (HDHP) status and Health Savings Account eligibility
3/06/2020 Coronavirus Update: States Implement Special Requirements for Insurance Carriers	This Alert describes the specific actions taken by four states to direct state insurance carriers and other state-coverage providers to waive certain costs associated with testing for COVID-19. This also includes the impact on HDHP plans and self-funded plans.
ALLIANT STATE BY STATE GUIDANCE	SUMMARY
3/13/2020 Relevant Federal, State, and Local Guidance on COVID-19	This 50-state chart outlines federal, state, and local COVID-19 guidance.
3/13/2020 Relevant Federal, State, and Local Legislation Related to COVID-19	This 50-state chart addresses relevant leave mandates on a federal, state, and local level.

OTHER RESOURCES	SUMMARY
<u>CDC Website - Interim Guidance for Businesses and Employers</u>	<p>The Center for Disease Control and Prevention (CDC) has created a website providing interim guidance for businesses and employers as it related to Coronavirus.</p>
<u>EEOC - What You Should Know About the ADA, the Rehab Act and the Coronavirus</u>	<p>The U.S. Equal Employment Opportunity Commission created a list of important information regarding the ADA, the Rehabilitation Act, and COVID-19.</p>
<u>HHS – COVID and HIPAA Bulletin</u>	<p>In this document, the Department of Health & Human Services addresses limited waiver of HIPAA sanctions and penalties during a nationwide health emergency.</p>
<u>OSHA Guidance on Preparing Workplaces for COVID-19</u>	<p>The Occupational Safety and Health Administration’s guidance on preparing workplaces for COVID-19.</p>

Employer Policies, Best Practices, & Resources

As we support the employer community, below are some up-to-date resources for navigating the new responsibilities and requirements that you are facing.

ALLIANT RESOURCE	SUMMARY
<u>Communicable Disease-Illness Policy Template</u>	Template verbiage for distributing a Communicable Disease-Illness Policy to employees.
<u>Employer FAQ on Coronavirus Part I</u>	The coronavirus and its impact on employers: FAQs on employment practices, benefit plan issues, and safeguarding employees and the workplace.
<u>Employer FAQ on Coronavirus Part II</u>	Part II on the Coronavirus and its impact on employers: updated FAQs on benefit plan implications of furloughs and lay off.
<u>Employer FAQ on Coronavirus Part III</u>	Part III on the Coronavirus and its Impact on employers: FAQs on benefit plan implications of furloughs and lay off.
<u>Leave Management</u>	A review of how employers are approaching paid sick leave, potential leave related scenarios, working from home, and business travel, as well as a brief summary of the Families First Coronavirus Response Act released by House Democrats.
<u>Tips for Managing the New Normal of Remote Work</u>	Employer ability to support a telecommuting work force is being tested like never before. This document provides tips for telecommuting employees to manage the unknown and unavoidable while balancing priorities and communicating effectively.
<u>Virus, Volatility & Retirement Plans</u>	The financial markets don't like bad news. The current coronavirus outbreak is no exception, and many investors are tempted once more to "do something." But, in times of volatile markets, the best move for long-term investors is, surprisingly, no move at all.

THINKHR RESOURCE	SUMMARY
<u>Acknowledgment of Receipt for Company-Issued Property</u>	Employees may be issued equipment for use when working off-site as part of a telecommuting or work-at-home agreement. This is a template for employees to acknowledge receipt of company-owned property.
<u>Coronavirus (COVID-19) Sample Communication to Employees</u>	This template provides sample language for important topics to address in the workplace as it relates to COVID-19 including business travel, remote work, family needs, workplace safety, leave, etc.
<u>Furlough Letter (COVID-19)</u>	This template provides sample language aimed to inform employees of furlough due to COVID-19.
THINKHR RESOURCE	SUMMARY
<u>Sample Telecommuting Agreement</u>	This is a sample agreement with terms and conditions employees must agree to in order to telecommute.
<u>Sample Work from Home Policy</u>	This document provides a sample work from home policy that can be customized and sent to employees.
<u>Telecommuting Checklist</u>	Use or customize this checklist to ensure that employees understand policies and procedures for remote work.
<u>ThinkHR Blog: When Business Threats are Contagious</u>	This FAQ is based on the top 10 questions ThinkHR has been receiving from clients as it relates to the Coronavirus.
<u>Tips to Handle an Infectious Disease Outbreak</u>	When an outbreak happens, it's important for employers to communicate concern for the well-being of the workforce. This guide provides detailed responses by ThinkHR Live Advisors to frequent client questions regarding infectious disease outbreaks.
<u>Work from Home Agreement</u>	This is a sample agreement with terms and conditions employees must agree to in order to work from home.
OTHER RESOURCES	SUMMARY
<u>Flimp Communications Coronavirus Digital Postcard</u>	Flimp Communications is offering English and Spanish coronavirus (COVID-19) educational videos & digital postcard communications for anyone to use at no cost.

Health & Productivity

The current COVID-19 situation affects all individuals differently. It is important to provide support and resources to employees in order to protect their overall health and well-being. Below are some options ranging from no cost to paid solutions.

CHILDCARE & PARENTING	
Bamboo Books Alexa Skill Cost: Free Bamboo Books Amazon App Cost: Free to enable	Bamboo Books offers narrated stories and exercises to help children improve listening comprehension. For children using Amazon Alexa based devices, Bamboo Books offers text and images to permit reading along with Alexa.
Ben's Guide to the U.S. Government Cost: Free	Ben's Guide is an online, interactive, and educational portal for children ages 4-14+ designed to inform students, parents, and educators about the Federal Government.
Child Mind Institute Cost: Free	The Child Mind Institute offers digital responses to the coronavirus including: daily Facebook video chats and consultations with clinicians, remote evaluations & telemedicine, and daily email tips for parenting during the crisis.
Helpr App Cost: Varies	Helpr provides in-home personal care with a vetted professional for adults and children little as 3 hours or up to 3 months in advance. Helpr matches your company culture and budget with a customized benefit package. They offer a range of services including screened Helpr Care, Core Care, Upload Your Own Provider, and FSA Management.
National Park Virtual Tours Cost: Free	Ready to explore the U.S. National Parks? Start exploring now by virtually touring some of the main attractions around the park.
UrbanSitter At Cost: Waiving implementation fees for march	UrbanSitter partners with employers to provide trusted in-home caregivers as a benefit for employees aimed to reduce absenteeism, improve productivity, and attract & retain talent. UrbanSitter is a turnkey solution that can be implemented in 2 business days. UrbanSitter Corporate Benefit Program Summary - 2020 UrbanSitter Corporate Benefit Program one pager - 2020
Virtual San Diego Zoo Cost: Free	The San Diego Zoo offers live cams and videos of the zoo's animals, information & stories about all the animals at the park, arts & crafts, games, and ways to save wildlife.

INFOGRAPHICS & EMPLOYEE EDUCATION	
<u>CDC Seasonal Flu vs. Pandemic Flu</u>	How is Pandemic Flu different from the Seasonal Flu? The CDC addresses common questions.
<u>Coronavirus Do's and Don'ts (Alternate version)</u>	Don't be scared, be prepared with EdLogics' sharable infographic depicting what employees need to know about staying safe during COVID-19.
<u>Cornerstone OnDemand</u>	In response to the Coronavirus pandemic, Cornerstone has launched a free online public learning platform where employees can access essential training.
MENTAL HEALTH	
<u>Care for your Coronavirus Anxiety</u> Cost: Free	Shine and Mental Health America's partnered mental health toolkit comprises research-backed tools including articles, meditations, access to mental health experts, anxiety screenings, and more.
<u>Coping with a Disaster or Traumatic Event</u> Cost: Free	Follow tips from the CDC to help employees and their families recover or find support during the COVID-19 pandemic.
<u>Livongo</u> Cost: Free for members & member's friends and family for 90 days starting March 18th	Registered Livongo Members will receive communication providing access to new COVID-19 and Mental Wellness content from Livongo for Behavioral Health powered by myStrength.
<u>Mental Health and COVID-19 Information and Resources</u> Cost: Free	Mental Health America (MHA) reports as the number of COVID-19 cases increase, so does the associated anxiety. To aid individuals and communities during this time, MHA has compiled a range of resources and information from mental health to financial support.
<u>Mental Wellness Under Quarantine Course</u> Cost: Free	Wellworks For You has partnered with Healbright to offer a free mental health course designed to address the stress caused by the COVID-19 pandemic. This free online course is designed to help reduce stress and develop resilience from home.
<u>SAMHSA</u> Cost: Free	Substance Abuse and Mental Health Services Administration flyer on coping with stress during infectious disease outbreaks.
<u>Shine App</u> Cost: Free limited access, Subscription option is \$11.99/month or \$53.99/year	The Shine app offers support for daily stress and anxiety. Learn a new self-care strategies, receive community support, and explore audio library of meditations, bedtime stories, and ambient music to help shift mindset and mood.

MENTAL HEALTH	
<p>Talkspace</p> <p>Cost: Varies</p>	<p>Talkspace provides messaging-based therapy conducted through an app. Talkspace is providing complimentary services to support mental health care during this time by:</p> <ul style="list-style-type: none"> • Community Support Groups on Social Media: Talkspace has organized therapist-led support groups on Facebook and Instagram where anyone can access a safe space to share worries and concerns and not feel alone. These groups will expand over the coming days to focus on topics such as work, home and parenting. • Universal Assistance for Everyone: Friends, extended family or peers (really anyone) without a Talkspace benefit can have a no-cost consultation with a therapist, via text messaging, from Talkspace's mobile app. Anyone who would like to register for continued support can do so at a reduced rate for one month (Use "TAKECARE150" for a \$150 discount). • Digital Therapy Access for First Responders: Complimentary services to those who may be the most in need, front line first responders. • Content and Resources: Talkspace therapists and editorial staff are collaborating daily to produce helpful, easy-to-understand resources to help readers manage the coronavirus pandemic. <p>Talkspace is also offering 3-Month vouchers for employers at 10+ quantity levels. This option has no formal arrangement between employers and Talkspace. Pricing is \$675 for 3 months of access</p>
<p>Virusanxiety</p> <p>Cost: Free</p>	<p>A toolkit filled with resources for anxiety and mental health in a global climate of uncertainty.</p>
NUTRITION	
<p>Food Storage Guidelines</p>	<p>Help employees make the most out of their grocery shopping, view recommendations for how long food and produce remains at peak freshness with this guide.</p>

PHYSICAL HEALTH	
<p><u>Down Dog Workout Apps</u></p> <p>Cost: Free until April 1st FREE until July 1st for all students, teachers, and healthcare professionals</p>	<p>Down Dog offers 5 different at home workout apps including Yoga, Yoga for Beginners, HIIT, Barre, and 7 Minute Workout.</p>
<p><u>FitnessBlender</u></p> <p>Cost: Free but has buy-up options: \$79.99/yr or \$8.99-\$11.99/mo</p>	<p>FitnessBlender is an online workout portal that offers free, full-length workout videos, meal plans, and helpful health, nutrition, & fitness information.</p>

Employee Resources

Employees have many questions during this time, not only as it relates to their employee benefits, but also to how to manage their lives both professionally and personally. These resources are intended to answer some of these unknowns and alleviate just a little of their stresses.

RESOURCE	SUMMARY
President's Coronavirus Guidance: 15 Days to Slow the Spread	The Whitehouse outlines the President's Coronavirus guidelines for America.
Stop the spread of germs (English , Spanish , Chinese)	The CDC provides simple precautions that you can take to prevent the spread of respiratory diseases like COVID-19.
Symptoms of coronavirus (English , Spanish)	The CDC provides a list of the most prevalent symptoms of coronavirus disease 2019.
What you need to know (English , Spanish , Chinese)	The CDC answers common questions about coronavirus disease 2019 (COVID-19).
What to do if you are sick (English , Spanish , Chinese)	The CDC provides steps to help prevent the spread of COVID-19 if you are sick.
Workplace, School and Home Guidance	The CDC provides guidelines on what every American and community can do now to decrease the spread of coronavirus by keeping the workplace, the school, the home, and commercial establishments safe.

Insurance Carrier Resources

Insurance carrier updates are critical as employers and employees navigate their healthcare access. Outlined below are the latest developments being provided by insurance carriers.

AETNA RESOURCE	SUMMARY
Aetna Extra Benefits	Aetna is providing additional benefits for all fully insured plans including free telemedicine until June 4, free diagnostic testing and doctor visits related to COVID-19, free recovery care packages for members diagnosed with COVID-19, free delivery on CVS Pharmacy prescriptions, and free crisis support. Self-insured companies should verify eligibility for these programs.
Aetna Resources for Living	Aetna Resources For Living (RFL) is offering support and resources to individuals and organizations who have been affected by the Coronavirus. Through this liberalization, those in need of support can access RFL services whether or not they have EAP as part of their benefits: <ul style="list-style-type: none"> • Individuals and organizations who do not have RFL can call 1-833-327-AETNA (1-833-327-2386). • Members and Plan Sponsors who do have RFL should call their designated RFL number available in program materials.
Teladoc	Aetna will be waiving costs for all telemedicine visits through June 4, 2020. Members are eligible for telemedicine visits by utilizing Teladoc, which is also accessible through the Aetna Health app .
What you need to know about Coronavirus (COVID-19)	Aetna has created a FAQ page regarding the virus that includes guidance from the World Health Organization (WHO) and the Centers for Disease Control (CDC), tips for staying healthy, and a few procedures that CVS Health has implemented focusing on the health and safety of their colleagues, customers and patients.
ANTHEM RESOURCE	SUMMARY
Anthem Microsite	Anthem Members can stay up-to-date on the latest communications related to the Coronavirus by visiting Anthem's blog.
COVID-19 Benefits FAQ (Spanish version)	Learn how Anthem health plan helps members handle COVID-19. Anthem will cover symptom checks & doctor visits from home, COVID-19 testing, and early prescription refills.
FAQ COVID Benefits Guide	This document contains FAQs on topics including, employer impact, privacy, benefit coverage, pharmacy, telehealth, underwriting & financial, and life & disability.

ANTHEM RESOURCE	SUMMARY
LiveHealth Online LHO Cost: No extra cost until further notice VC Cost: No cost until June 14 th	Through Anthem’s virtual care via video or phone, doctors can evaluate symptoms, help members understand whether they’re at risk for COVID-19, and let members know whether they need to visit a local health care provider in person.
Sydney Care Mobile App	Anthem’s Sydney Care mobile app is a quick and easy way to evaluate symptoms and see a doctor. Members can check symptoms, and connect to a doctor through a LiveHealth Online video session or a Virtual Care text session via phone.
CIGNA RESOURCE	SUMMARY
Cigna EAP Program	If you’re caring for a parent, spouse, or someone else in your life, you’re not alone. Get real solutions with the Cigna’s EAP. All services are confidential and available to members and anyone in the member’s household.
Cigna's Here When You Need Us	<p>Cigna has taken several actions to further their commitment to customers, clients, and communities to help fight the global spread of COVID-19. This includes:</p> <ul style="list-style-type: none"> • Removing financial barriers to make it easier for members to seek a doctor’s visit and diagnostic testing for COVID-19 symptoms when they need it • Providing resources free of charge for all customers, clients, and communities to help manage high stress and anxiety and opened a 24-hour toll-free help line (1-866-912-1687)
COVID-19 Resource Center	Cigna Members can find the latest benefit information and resources to keep up-to-date and informed on Cigna’s COVID-19 Resource Center webpage.
KAISER RESOURCE	SUMMARY
Coronavirus and COVID-19 Member Resources	KP members can access COVID-19 and other member resources online at kp.org . Members can also download the KP app to schedule telephonic or virtual appointments, email their doctor, view test results, and order prescriptions.
Telephone Appointments (SoCal)	Kaiser is now offering telephone appointments to all Southern California members.

UHC RESOURCE	SUMMARY
<u>Expanded access to care, support and resources</u>	UHC is expanding access to care, support and resources to help members navigate through this unprecedented time.
<u>UHC Virtual Care</u>	Get 24/7 access to care from anywhere in the US with virtual visits. A virtual visit lets members see a doctor from a mobile device, or computer, without an appointment. Choose from an <u>Amwell</u> , <u>Doctor On Demand</u> , or <u>Teladoc</u> network provider. All 3 virtual visits provider networks are covered under member's health plan benefits.
<u>Virtual Behavioral Health Visit</u>	Behavioral health virtual visits provide quick and easy access to behavioral health professionals from a mobile device, tablet, or computer. Members can connect with a provider from the comfort of home, and begin receiving care for conditions such as depression anxiety, ADD/ADHD, addiction, mental health disorders, and more. Visit <u>myuhc.com</u> and sign in or register for an account to get started.

