



Return to Workplace Considerations

May 7, 2020



Gallagher

Insurance | Risk Management | Consulting

Return to Workplace Considerations

Building confidence. Together.

These are unprecedented times — our communities, families, employees and organizations as a whole have all been impacted by the COVID-19 pandemic. The decision to return to the workplace is complex and encompasses a variety of key aspects — including considerations of who, when and how because of the need to ensure a safe, clean and secure workplace for all.

Fostering the wellbeing of employees and an organization can mean many things — it goes beyond the physical health of your people and the bricks and mortar of the buildings in which your teams work. It includes the way people connect, the stress and worries they may face personally and professionally, the work products they create, teams they lead, and culture that drives it all. The connection between organizational wellbeing and risk management has never been more apparent or more important.

Reopening facilities and office buildings following a pandemic requires careful planning and considerations. As local, state and federal authorities evaluate and begin to loosen shelter-in-place orders and other restrictions, your risk management, human resources, and operations teams should work together to develop an action plan that addresses potential challenges to protect your people, property and organization.

This guide is designed to be a first step in helping you develop an action plan guiding those decisions and understanding how Gallagher can help provide the services and resources you and your organization need during your pandemic recovery process.

GALLAGHER'S EXPERTISE CAN HELP YOUR

1. **PEOPLE** by supporting the health, safety and wellbeing of your workforce
2. **PROPERTY** by monitoring and mitigating potential virus rebounds or outbreaks
3. **PROFITS** by reducing your risk and supporting your revenue streams

COVID-19 RECOVERY:

A Five-Step Process to Returning to the Workplace

STEP 1	ELIGIBILITY TO REOPEN	- Gallagher Forecast: Real-time COVID-19 geographic case monitoring and tracking - Federal/local government - Case data - Gallagher Peak Infection Analysis
STEP 2	EMPLOYEES: Implementation Policies and Procedures by Role and Function	- Infection prevention measures - Social distancing and hygiene - Personal protective equipment - Proactive claims management - Employee assistance programs - Compensation and benefits modifications - HR policy considerations
STEP 3	FACILITIES AND EQUIPMENT: Sanitization, Life Safety, Building System and Social Distancing	- Cleaning and decontamination - Industrial hygiene and engineering - Protection and response
STEP 4	OPERATIONS SUPPLY CHAIN AND THIRD PARTY	- Product, services and partners - Distribution/transportation/deliveries - Business continuity planning
STEP 5	CUSTOMERS, CLIENTS AND PUBLIC	- Contact points - Communications consulting - Waivers and notices - Claims reporting support

Key Questions to Consider

Gallagher has gathered a library of questions for employers to consider when determining a return to workplace plan.

Your Workplace

- What federal, state, or local guidelines and regulations apply to our organization and people as we contemplate returning to the workplace?
- Are we prepared and able to comply with all federal, state, and local return to workplace guidelines?
- Have we developed a site-level weekly work schedule that will allow us to meet our clients' needs while also ensuring our employees' safety and our compliance with relevant guidelines and regulations?
- Do we have a risk management process in place to cover worker re-entry and to account for new risks?
- Have we defined customer and visitor contact protocols by site?
- Have we identified which employees are most critical to return to a physical site and which employees can continue to work remotely?
- How are we treating remote work moving forward?
 - Staggering weeks in office and at home among team members, or part-time remote work on alternate weekdays.
 - Responding to employee requests to continue to work from home, including long-term arrangements.
 - Updating technology to support virtual workers.
 - Considering the long-term cost savings or impact of offering permanent remote work.
- Assuming more employees will be working remotely, how will we manage and deliver the same opportunities and benefits to our remote workers, as compared to those working onsite?
- For employees returning to a physical site, will we need to provide them with safe alternatives to local public transportation options?
- Can we develop and maintain return to workplace schedules at the employee level by site?
- How do we account for any childcare issues that our employees may have, especially given that almost all school districts remain closed?
- Have we established an incident management team, tools, and processes to ensure that we are ready to begin operations?
- Have we considered how new processes and risk controls will be monitored for operating effectiveness?
- Have we considered what steps we should take to implement temperature checks?
- Can we use contact tracing for employees and visitors to help reduce the risk of spreading COVID-19?
- Should we introduce sanitization protocols and more frequent and stringent cleaning protocols at each of our sites?
- Do we need to change our policies to encourage employees to clean their work spaces, take time to clean their hands, and promote our new safety protocols?
- Will we require our employees and visitors to wear personal protective equipment (PPE), such as masks when they are onsite? If yes, can we acquire enough PPE?
- Do we have guidelines for physical distancing for our employees while they are at work?
- Do we need to retain healthcare professionals or third-party vendors to implement our mitigation strategy, such as, screening and/or temperature taking?
- Do we have a targeted notification plan for notifying individuals at risk of exposure?
- Do we have a policy on immunity or disease testing?
- Have we developed a policy around business and personal travel for our employees?
- Do we have a policy on whether we will allow visitors onto our sites?
- Do we have a contingency plan in place if there is a significant spike in COVID-19 cases during the return transition period?
- How will we manage risk, including food safety, associated with all on site cafeterias?

Key Questions to Consider

Your People

- Is our leadership prepared and trained to lead a people-first way of working through this transition?
- Can our crisis management team transition to become our return to workplace team?
- What cultural strengths should we leverage as a focus point?
- Do we need to institute policies and programs to protect employees that have an underlying condition and are returning to a physical site?
- How do we help employees feel safe and comfortable as they return to their workplaces?
- How will we respond if an employee does not feel safe coming back to a physical work site, even though that employee cannot work remotely?
- How do reductions in hours of service, furloughs, or layoffs impact employee status for purposes of the ACA?
- Do we have a plan to address the mental and emotional health of our employees?
- What policies or programs can we introduce to help our employees manage their stress levels as they begin to come back to the workplace?
- What new benefits should we offer to promote the health and wellbeing of our employees?

Your Communications

- What inventory of training on new workplace safety and disinfection protocols have been implemented?
- Do we have exposure-response communications ready to go to any affected employees and customers?
- Have we considered what policy updates should be circulated to employees?
- What employee benefits changes do we need to communicate to employees?

- Do we have media communications ready to release on topics such as return to workplace timetables, safety protections in place, and how our organization is supporting workers and customers? Are we prepared to respond to the media for workplace exposures?

Your Processes

- Have we coordinated an efficient business continuity plan that includes infectious disease control?
- Do we have the information necessary to facilitate efficient, data-driven decisions?
- Have we updated plan resources and contact information to ensure accuracy?
- What employee benefits deadlines have been impacted by disaster relief?
- Do we have a robust change management approach that can drive awareness during these difficult times and that can support our culture and organizational objectives?
- What is our plan for training on new processes, policies, and operational procedures during the transition back to workplace and afterwards?
- How will we define and measure a successful transition?
- What health verification solutions are best to ensure the privacy of our employees and the organization's policies?
- How will we continue to meet our financial and corporate responsibility reporting, as well as all related disclosure requirements?

No matter where your organization stands in the COVID-19 pandemic, Gallagher has the insurance, risk management and consulting resources to help protect your people, your property and your profits.

Call your Gallagher consultant today to get the conversation started.

The information in this article is current through May 5, 2020. However, given the fast changing nature of the response to the COVID-19 pandemic, we acknowledge that facts will change and invite you to visit www.ajg.com/pandemic where we maintain up-to-date information.

Disclaimer:

Gallagher provides insurance, risk management and consultation services for our clients in response to both known and unknown risk exposures. When providing analysis and recommendations regarding potential insurance coverage, potential claims and/or operational strategy in response to national emergencies (including health crises), we do so from an insurance/risk management perspective, and offer broad information about risk mitigation, loss control strategy and potential claim exposures. We have prepared this commentary and other news alerts for general informational purposes only and the material is not intended to be, nor should it be interpreted as, legal or client-specific risk management advice. General insurance descriptions contained herein do not include complete insurance policy definitions, terms and/or conditions, and should not be relied on for coverage interpretation. The information may not include current governmental or insurance developments, is provided without knowledge of the individual recipient's industry or specific business or coverage circumstances, and in no way reflects or promises to provide insurance coverage outcomes that only insurance carrier's control.

Gallagher publications may contain links to non-Gallagher websites that are created and controlled by other organizations. We claim no responsibility for the content of any linked website, or any link contained therein. The inclusion of any link does not imply endorsement by Gallagher, as we have no responsibility for information referenced in material owned and controlled by other parties. Gallagher strongly encourages you to review any separate terms of use and privacy policies governing use of these third-party websites and resources.

Consulting and insurance brokerage services to be provided by Gallagher Benefit Services, Inc. and/or its affiliate Gallagher Benefit Services (Canada) Group Inc. Gallagher Benefit Services, Inc., a non-investment firm and subsidiary of Arthur J. Gallagher & Co., is a licensed insurance agency that does business in California as "Gallagher Benefit Services of California Insurance Services" and in Massachusetts as "Gallagher Benefit Insurance Services. Arthur J. Gallagher & Co., nor their affiliates provide accounting, legal, or tax advice.