

SAFELY BACK AT WORK PLAYBOOK FOR BUSINESS



Arizonans have a history of resiliency.

We're a community that has gone through a lot together and **we will get through this as well.**



Blue Cross® Blue Shield® of Arizona (BCBSAZ) has been working hard to support you and keep you covered with our workforce of more than 2,400 working full time—97% of us from home. Now that we are turning our attention toward returning safely to work, our own teams of clinical, facilities, human resources, and change management professionals have spent countless hours outlining our playbook for keeping our employees safe.

As your partner in healthcare, we want to share some of our thinking and planning with you in hopes that it might accelerate some of the work you are doing to safely transition employees back to your place of work. We understand that your organization's structure will be unique, but you can customize our recommendations from this playbook.

We will do our best to keep you updated. Also, please feel free to reach out to your broker or BCBSAZ representative for additional information.

Stay safe and be well,

A handwritten signature in black ink, appearing to read "Pam Kehaly".

Pam Kehaly
President and CEO, Blue Cross Blue Shield of Arizona

Balanced Approach

As Arizona begins the journey back to business, many employers are working hard to balance employee and customer safety with ongoing business demands and economic health. Like you, BCBSAZ has worked hard to balance our approach, even while new information is coming in each day.

Regarding COVID-19, businesses and communities should monitor the environment to best balance economic health, employee safety, and business interests. As noted in the chart below, more stringent levels of caution are required for different conditions.

What to Watch for as Business Returns	Remote Work or Limited Operations	Partial Return	Return
Transmission of the Disease	Increasing	Level	Decreasing
Active Number of Reported Cases	Increasing	Level	Decreasing
Mortality Rates	Increasing	Level	Decreasing
Health System Capacity	Decreasing	Level	Level or Increasing
Employee Testing to Ensure Safety	Limited	Increasing	Widely Available

■ High Caution
 ■ Moderate Caution
 ■ Caution

For your reference, we have developed this playbook with information gathered from the government, the private sector, and our own physicians and experts.

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You can download and share a PDF of the ***Safely Back at Work Playbook for Business*** by visiting azblue.com/employersupport-covid19.

What Employees Are Thinking

It's especially important, when everyone is experiencing extra levels of stress and anxiety, that we listen and understand how employees are feeling about returning to work.

We want to share with you the learnings from a BCBSAZ survey conducted April 28-29, 2020, among our 2,400 employees.

The survey was intended to help us better understand how working from home has affected our employees and how they feel about returning to work after restrictions are lifted. While the results are specific to BCBSAZ employees, we hope the insights will help inform your transition plan.

Key BCBSAZ employee findings:

97% Very or somewhat satisfied with their ability to perform their job while teleworking

96% Very or somewhat satisfied with their ability to support our customers while teleworking

71% Able to return to work on site on a voluntary basis when Arizona's stay-at-home order is lifted

The top two reasons identified as preventing employees from returning to the office



Childcare issues

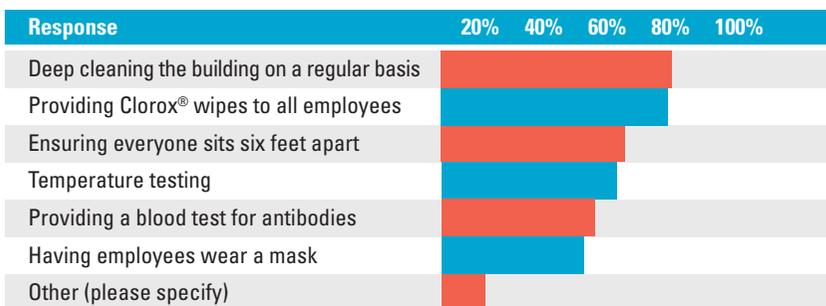


Consider themselves to be in a high-risk category

99% Willing to continue working from home during a phased return-to-work period

88% Would be interested in continuing to telework indefinitely

The top responses given to the question, "Which of the following would help you feel more comfortable in returning to work? Select all that apply."



When asked, "How often would you prefer to telework?"

55% Full time

33% 3-4 days per week

12% 1-2 days per week

Return to Work Preparations



As employees start returning to work, they are placing their confidence and trust in their leaders to prepare for a safe and healthy return. Collaboration has never been more necessary, and Human Resources, Facilities, and Communications all play an increasingly important role in preparing and managing your new work environment.

Welcoming employees back to work will require a big commitment—ensuring that

employees feel secure, responding to concerns or worries, and helping employees understand the new guidelines and precautions.

Although each work environment is unique and businesses range from small to large, the following recommendations may be helpful in meeting the needs of your preparation.

Get Organized

Depending on the size of your business, consider launching a cross-functional team to develop your return-to-office plan. If your organization is small, invite employees to participate in planning or even enlist perspective from trusted business advisers.

Communication Is Key

Employees want to be heard. Engaging them early and frequently will help build their confidence about returning to the office.

- Survey employees prior to their return to better understand what they are thinking and how they feel.
- Draft a proactive communications plan and manage it as a priority project.
- Reassure your team that their safety is the priority.
- Help managers and employees understand what's new, and what to expect.
- Develop leadership and employee FAQs and make them easy to access.

Develop or Revise Policies and Procedures

Returning to work in this new environment will likely challenge the policies and procedures you have in place today. Revising your guidelines will help you get ahead of employee questions.

- Consider if telework can be continued or extended—it may become a more permanent part of the future.
- Revise teleworking policies and guidelines to support employees who express concern about returning to the office because of potential exposure or childcare constraints.
- Consider a phased return so that new processes, guidelines, and safety additions are finalized, installed, and communicated to employees.
- Draft guidelines for business travel and encourage employees to discuss personal travel plans with management. (Personal travel outside the United States may require a 14-day quarantine upon return.)
- Discuss paid and unpaid time-off policies with employees who have flu-like symptoms.
- Build in training redundancy to prepare for inevitable absenteeism—consider that not only sick employees will stay home; others may need to care for the sick (or children, if schools remain closed).
- Determine if digital files rather than paper formats (e.g., documentation, invoices, inspections, forms, agendas) can be effectively used.
- Consider what reserve supplies might be necessary to store (e.g., cleaning supplies, masks, gloves, or other protective equipment).
- Train managers/leadership on all of the new office procedures, how to spot symptoms of COVID-19, and what to do if an employee reports having COVID-19 or if they think an employee might have it.



Clinical Guidance on Work Re-entry



Protecting your employees from potential exposure once work on site has resumed is not a simple task. You're not alone if you get overwhelmed just thinking about it. The BCBSAZ Crisis Management team, under the direction of Chief Medical Officer James Napoli, M.D., and Vice President of Clinical Operations Darren Wethers, M.D., has created the following guidance.

There are a number of guidelines that indicate when and how returning to a work setting might be best managed. At BCBSAZ, we are tracking 14-day reductions in mortality rates, reported

cases, and hospital capacity. As these indicators improve, we are taking a phased approach to returning to work. Understanding that each business setting is different, the information on the following pages can help you create the safest possible environment.

Since COVID-19 information, protocols, and recommendations are continually changing, please stay informed of the most current Centers for Disease Control (CDC) and Arizona Department of Health Services recommendations and information.



Dr. Napoli, Chief Medical Officer

Dr. Napoli holds a master's of medical management degree from the University of Southern California, a doctor of allopathic medicine degree from Medical College of Ohio, and a bachelor's degree from Ohio State University.



Dr. Wethers, Vice President of Clinical Operations

Dr. Wethers attended medical school at Northwestern University and received a bachelor's degree from Morehouse College.

Important Points from the Blue Cross Blue Shield of Arizona Clinical Team

- 1** Currently, stay-in-place orders are lifted, allowing for return to worksites. Keep in mind, though, that a resurgence in COVID-19 spread may cause other types of restrictions in the future. Re-entry should occur in phases, based on the stage of community recovery from the pandemic.
- 2** Consider special needs of vulnerable populations and their caregivers, who may require special accommodations (the elderly; individuals with conditions such as high blood pressure, diabetes, chronic lung disease, obesity, or asthma; and those whose immune systems may be compromised by chemotherapy or other conditions/treatments).
- 3** One of the simplest and most effective ways to protect your employees from contracting the coronavirus is the practice of social distancing and wearing face masks in common areas. Increasing the space between employees reduces the risk of transmission. The effectiveness of these measures can be seen in communities across the globe: Those following social distancing rules show a lower rate of infection.

What Employers Can Do

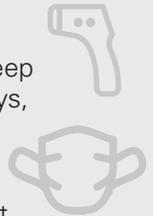
Clean and Sanitize

- Deep clean and increase cleaning frequency to several times daily.
- Follow the CDC's guidelines for cleaning and disinfecting.
- Install disinfectant wipe dispensers and hand sanitizer stations.
- Equip bathrooms with hands-free faucets, toilets, and soap and towel dispensers.
- Any computer equipment returning to the office from home should be properly sanitized.



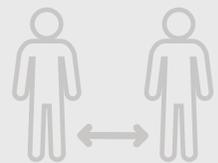
Institute Safety Protocols

- All employees should be required to wear a face mask prior to entering the building and keep it on when walking to and from individual workspaces as well as in common areas (hallways, restrooms, etc.).
- The CDC recommends washing cloth face masks regularly, after each day of use.
- Workstations should be at least six feet apart to allow employees to remove their masks at their workstation.
- Gloves are not recommended, as they can lead to cross contamination and can spread germs if not used properly. However, if gloves do need to be worn for specific jobs or tasks, it's important to understand how to use them, how to take them off properly, and how to avoid contaminating surfaces with potential germs.
- Returning employees should be screened with a temperature check prior to entering the building. Any employee with a temperature of 100.4° F or greater should be asked to return home and continue teleworking, if possible, for at least 14 days. Screening should occur once per day.
- Ideally, employees should be screened outside, prior to entering the building. Temperature screenings should be confidential and should be done with the utmost care and privacy. The person administering the screening should also be tested daily to ensure they do not have a temperature.
- Continue providing accommodations for vulnerable populations who may have special needs.



Ensure Physical Distance

- CDC recommendations related to social distancing must be followed as much as possible.
- Close or restrict access to common areas and limit elevator capacity.
- Ensure physical distancing by removing chairs from conference and break rooms and staggering workstations or work areas.
- Add protective panels or increase the height of existing partitions in cubicle areas.
- Consider alternating work schedules to minimize employee proximity and contact.
- Encourage telework whenever possible.
- Employees and customers should not congregate in groups; if your business has a waiting area that does not allow for six feet of physical distancing, customers should instead wait outside or in their cars.
- All visitors and vendors need to be notified of the required safety protocols and procedures associated with re-entry.
- Face-to-face meetings should have no more than 10 attendees and must adhere to physical distancing guidelines.
- Larger meetings (more than 10 people) should be accommodated using technology.
- Discourage use of other employees' phones, desks, offices, or other work tools and equipment, when possible.
- Ensure adequate air circulation.



What Employers Need to Do, cont'd.

Follow Clinical Requirements



- Employees who are asymptomatic and have no known exposure to COVID-19 may return to work when re-entry occurs.
- Employees who are sick at the time of the re-entry (COVID-19-related or not) should notify their managers and remain at home until they recover and receive permission to return to work.
- If an employee contracted COVID-19 during the period of remote work and has fully recovered, and more than 14 days have elapsed since symptom onset, plus a minimum of three days without symptoms or fever, then that employee may return to work.
- If an employee has traveled outside of the United States, before they can return to the workplace they must either work from home or take paid time off (PTO) for 14 days.
- If an employee has had close contact with someone who has tested positive, they must work from home or take PTO for 14 days.
- If an employee has close contact with an ill person who is suspected of having COVID-19, they must work from home for 14 days or take PTO for 14 days or until a negative test for COVID-19 is communicated.
- All employees may be subject to non-contact temperature assessment and a symptom questionnaire upon entry at the worksite; this request may be made more than once per day (for example, if an employee leaves the workplace and returns, additional screening may be requested).

Symptom Questionnaire

Ask employee: Have you developed any of these symptoms in the past 14 days?

- Fever (100.4° F/38° C or higher)
- Aches and pains
- Cough
- Coughing up blood
- Bluish lips or face
- Sore throat
- Loss of sense of smell or taste
- Persistent chest pain or pressure
- Shortness of breath
- Extreme difficulty breathing (gasping for air)
- Abdominal pain
- Diarrhea
- Vomiting
- Extremely dizzy or light-headed
- Lethargy (feeling sluggish with reduced alertness or awareness)

Source: Coronavirus 2019 (COVID-19) consultation from sharecare.com/askmd

- Conducting regular temperature checks and screenings can help determine if an employee is sick. If an employee has a temperature of $>100.4^{\circ}$ F, they should not come into work or should leave work to prevent exposing others to additional risk.
- Any employee found to have a temperature $>100.4^{\circ}$ F or who fails the symptom questionnaire will be asked to leave the workplace and return home, and will be encouraged to consult their healthcare provider for further guidance.
- Remind employees to report any illness to their manager, especially if they have a fever, cough, muscle aches and pains, sudden changes in the ability to smell or taste, sore throat, and/or shortness of breath.
- Do not allow employees to come to work if they feel sick; non-punitive leave policies should be in place so that employees do not feel pressured to come to work if they are sick.
- If an employee is confirmed to have COVID-19, employers should inform fellow employees while maintaining confidentiality; fellow employees should self-quarantine.

COVID-19 Testing Overview



Prepared by Dr. James Napoli, Chief Medical Officer, Blue Cross Blue Shield of Arizona

The use of accurate, reliable testing for both the diagnosis and detection of immunity related to the virus that causes COVID-19 remains a complicated and rapidly evolving situation. While testing is likely to become an important part of workplace safety, it is helpful to understand more about the current testing landscape.

As COVID-19 exposures are tracked in more detail and CDC guidance evolves, businesses will need to weigh the type, frequency, and costs of tests that may be valuable in adding to the safety of their work environments. At this point, there is no one clear answer on what testing environment will be best for your business. The BCBSAZ clinical teams are continually monitoring CDC guidance, and will provide resources and solutions as soon as they become available.

Summary

There are **currently 831** different tests in the market today.

55% of the tests look for a Current Infection

These are nucleic acid amplification tests (also called PCR tests), which look for viral RNA to indicate that the virus is present.

45% of the tests look for a Previous Exposure

These tests are looking for antibodies that indicate exposure to the virus.

All tests must be administered by a healthcare provider, and any prescribed test must be approved by the U.S. Food and Drug Administration (FDA) or on a notification pathway and eligible for approval by the FDA and internally validated (at-home testing is currently exempted).

A “provider,” according to the Department of Labor, is an individual who is licensed under applicable state law, who is acting within the scope of the provider’s license, and who is directly responsible for providing care to a patient. During the COVID-19 emergency, The U.S. Department of Health and Human Services has authorized pharmacists to order and administer tests.

Two Distinct Tests

1 RNA/PCR Testing for Current Infection

The first test is a nucleic acid amplification test, sometimes referred to as a PCR test. It measures active copies of the virus and reveals if the person is shedding virus particles from an active infection. It can inform whether the person is infectious toward others. The sensitivity of this test is critical, as false negatives can be a problem. In this instance, a person could be told they are not infectious when in fact they are.

This non-invasive test is primarily done by taking a swab of the person's nose or throat. Tests that use saliva samples are quickly emerging for this test. In more severe cases, sampling can be done through an endoscopy of the lungs (i.e., broncho-alveolar lavage). Test samples can be sent to a central lab (24-hour turnaround minimum) or handled with point-of-care automated testing or CDC-type PCR lab kits, which can yield results much faster for point-of-care decision making.¹

2 Antibody Testing for Previous Exposure

The second test is an immunoassay or antibody test. It can show whether someone has previously been exposed to the virus. If the test is given during an active infection, it can also show whether the person is mounting an immune response. It is not yet known whether exposure and recovery indicates immunity. The specificity of the test is critical, as false positives can be a problem. In this instance, a person could be told they have immunity to the disease when in fact they do not.

The test is performed with a blood serum test or a finger-stick blood sample. Test samples can be sent to a central lab (24-hour turnaround minimum), or handled with finger-stick or manual ELISA kits, which can yield results much faster for point-of-care decision making. The FDA policy for diagnostic testing issued on February 29, 2020, states, "Results from antibody testing should not be used as the sole basis to diagnose or exclude SARS-CoV-2 infection or to inform infection status." The FDA acknowledges that antibody testing limitations include:

- A positive result does not distinguish between a past and current infection.
- A positive result may be due to cross-reactivity with immunoglobulins from an infection due to a different virus.
- A negative result may occur because the test was conducted on an individual during the time between the initial infection and the synthesis of IgM or IgG.²

1. Kossakowski, Fedor, "This antibody test could offer a clearer picture of how the body responds to COVID-19." PBS News Hour, April 9, 2020.

2. "Coronavirus (COVID-19) Update: FDA Authorizes First Test for Patient At-Home Sample Collection." U.S. Food and Drug Administration, April 21, 2020.

Supporting Emotional Health

The ways we live and work changed drastically in response to the COVID-19 pandemic. Having our regular routines disrupted wasn't—and isn't—easy.

A lot of people are experiencing fear and anxiety about their health or finances, or struggling with depression, boredom, or

frustration as a result of less social contact and fewer activities. Add to that the need to juggle homeschooling, activity planning, and caretaking, all while working, and our mental health can suffer.

BCBSAZ has resources to help employees care for their whole health as they return to work.

Mobilize AZ resources

We invite you to share [MobilizeAZ.com](https://www.mobilizeaz.com) with your employees, a resource that brings together education, resources, and ideas to inspire health. In the Mental Health section, employees can learn about depression and anxiety, as well as get mind-fitness ideas to boost their whole health, including:

- Stress-management techniques
- Mood-boosting tips
- Self-care tips
- Support resources
- Mental health myths and realities

The Mobilize AZSM resources will complete your holistic approach to welcoming your employees back to work. Visit [MobilizeAZ.com/mental-health](https://www.mobilizeaz.com/mental-health) to learn more.



sharecare

Download Sharecare®, the award-winning digital health and well-being app that helps people no matter where they are in their health journey.

COVID-19 Resources

Articles and videos are available to keep your employees informed about symptoms, treatment, and ways to avoid spreading the virus. Plus, the AskMD® COVID-19 symptom checker can help assess individual situations and give guidance on care.

Unwinding Anxiety

Now through August 31, BCBSAZ members and all Arizonans have access to the Unwinding Anxiety® app. This program combines neuroscience, mindfulness, and anti-anxiety tools to help you learn how to ride out stressful episodes and control anxiety.

Sign up and access the free Unwinding Anxiety program at arizona.sharecare.com.

Sharecare is an independent company contracted to provide this online program and/or services for BCBSAZ. Information provided by Sharecare is not a substitute for the advice or recommendation of your healthcare provider.

Return to Work Personal Checklist

Upon returning to the office, here's a list of things to keep in mind:

Provide signage at each public entrance to inform all employees and customers that they should:

- Wear a mask as you enter the building and in all common areas, including hallways and bathrooms. You don't need to wear a mask when you're working at your desk as long as there is six feet of distance between desks.
- Get your temperature checked prior to entering the building. The CDC considers a person to have a fever when they have a measured temperature of 100.4° F (38° C) or greater.
- Continue to practice physical distancing (staying six feet away from one another).
- Use virtual meetings whenever possible. If scheduling a face-to-face meeting, limit the in-person contact to 10 people or fewer. Continue to include virtual meeting options for those who are working from home.
- Don't take the elevator if there are four or more people on it. (Stairs are a good alternative!)
- Check campus maps for hand-sanitizer and sanitized-wipe stations so you can sanitize your hands and wipe down your workstation often.
- Wash your hands often, for at least 20 seconds.
- Sneeze or cough into a tissue, or into the bend of your elbow.
- Do not shake hands or engage in any unnecessary physical contact.
- If you aren't feeling well, stay home! Employees should stay home (or work from home) if they have taken simple medications (acetaminophen, ibuprofen, or aspirin) that might mask symptoms of infection.

Key reminders:

- Be physically, not socially, distant. Remember that we all need connection during this time, even if it's virtual. Reach out to someone today.
- Continue to do your part. Remember to wear your mask, keep six feet apart, wash your hands, and follow other **CDC guidelines**.
- Take care of yourself. Remember that stress and anxiety can really take a toll on your mental and physical health. Exercising, eating well, and doing things you enjoy all help to relieve stress and keep you healthy.

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azblue.com/employersupport-covid19.



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