



COVID-19 Employer Toolkit

Helping You
Get Back to
Business Safely

Florida Blue 



INTRODUCTION

COVID-19 is likely here to stay. That brings unique challenges for employers and their workforce. But there are proactive steps you can take to adapt your business and make sure you, your employees and customers or partners are safely moving forward.

We've put together this toolkit to provide best practices and next steps for your company to consider as you prepare for, communicate and implement your return-to-work strategy.

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This information is not a one-size-fits-all approach and your company may have additional situations to consider. Further guidance is available from the [Centers for Disease Control and Prevention \(CDC\)](https://www.cdc.gov) and the [Florida Department of Health](https://www.floridahealth.gov).

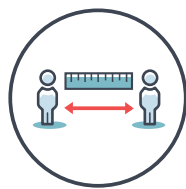
We also encourage you to visit floridablue.com/covid19/employers for easy access to helpful resources like videos and webinars, plus the latest updates on COVID-19.

Worksite Safety and Guidelines

With businesses welcoming employees back into workplaces, there's a lot to consider as you and your workforce adjust during this challenging time. We understand the importance of creating a safe and effective return-to-work plan and environment, plus the ongoing processes for health and work safety.



- **Preparation:** Consider creating a return-to-work team that will lead your company's COVID-19 response. You'll want to ensure all employee protected health information is kept confidential, whether in discussions or in company files.
- **Communication:** Coming back to work in a time like this can be overwhelming. Keep your employees in the loop about the steps you're taking to ensure their safety, before they return to work and moving forward. This could be done with an all-employee webinar or weekly email updates. Give them an easy way to send in questions, comments and share their concerns. Share your plan and worksite expectations with your employees in advance of their return, if possible.
- **Implementation:** Make sure employees understand and adhere to the plan you develop. Require employees to wear face masks or shields at work and follow the health and safety guidelines you've put in place. Encourage social distancing, frequent hand washing and disinfection of work areas. Arrange for testing needs and support services for employees who are impacted by COVID-19.



KEEPING YOUR WORKSITE SAFE

Tips for a healthier and safer environment

- Encourage employees to:
 - Wear a face mask.
 - Wash hands frequently.
 - Avoid touching their face.
 - Cover coughs and sneezes.
 - Stay home when ill.
 - Report exposure to COVID-19.
- Maintain a supportive and understanding environment. Employees should feel empowered to stay at home if they feel sick.
- Clean and disinfect the workplace regularly, including common areas, offices, shared equipment and high-touch surfaces.

FACILITY MODIFICATION NEEDS AND OPERATIONS PLAN

- Evaluate ventilation systems, per [OSHA guidance](#).
- Consider new office layouts for employee workstations or other precautions that can help slow the spread and keep workers safe.
- Consider installing hand sanitizer stations.
- Switch from hand dryers in the restrooms to paper towels.
- Consider strategies like staggered report times and shifts to decrease the number of employees who may come into contact with each other.
- Stock up on personal protective equipment like face masks, face shields and gloves, and supplies like hand sanitizer, soap, wipes and other community cleaning supplies for employees. It's a good idea to have enough supplies for each person to keep at their workstation.
- Consider the flow of traffic through hallways and other spaces where it's common for employees to come into close contact.
- Close common areas that are not essential to business, including meeting rooms, break rooms and fitness centers. These areas can be difficult to clean frequently, make it difficult to maintain physical distance and encourage unsafe social interaction.
- Control employee, visitor and customer movement within your facility to minimize gatherings. Consider excluding visitors temporarily or requiring them to complete temperature/risk factor screenings before accessing the workplace.
- Prominently place signage promoting wearing a mask, hand washing and social distancing.



Create a checklist for employees

Consider creating a checklist for employees with details about these new worksite processes and changes.

Here are a couple sample checklists:

[Employee Checklist](#)

[Supervisor Checklist](#)

KEEPING YOUR EMPLOYEES SAFE

Make everyone part of the solution

- Communicate with employees through signage, quick reference guides for safety or checklists to track that you or your employees are following guidelines and recommendations. Visit [cdc.gov](https://www.cdc.gov) to see signage options that you can download. Some examples include:
 - [What You Can Do If You Are High Risk](#)
 - [Stop the Spread of Germs](#)
 - [Symptoms of Coronavirus \(COVID-19\)](#)
- Reinforce the steps you're taking to keep employees safe and offer tips they can use in their day-to-day lives to help keep themselves and others safe.
- Encourage your employees to:
 - Follow the guidelines.
 - Ask questions and offer suggestions about the process.
 - Practice these same recommendations when they're outside of the office.



SUPPORTING EMPLOYEES WHO ARE AT GREATER RISK FROM COVID-19

Some underlying health concerns can put an employee at greater risk for severe complications from COVID-19. If an employee comes to you with a concern, you should treat it as confidential and consider it protected health information. Anyone with the following conditions should take extra precautions:

- Asthma
- COPD or another lung disease
- Heart disease
- Uncontrolled diabetes
- Severe obesity
- Weakened immune system
- Sickle cell disease

Develop guidelines for employees with higher health risk by allowing them to:

- Work remotely, if possible.
- Consider flexible working hours to allow them to work at the worksite during off-peak times to minimize contacts.
- Move the employee's workstation location to a less crowded area.

Screening and Testing

We're monitoring COVID-19 updates and best practices, including testing, to ensure you have the information and tools needed. To help ensure a safe workplace, you should consider developing processes for screening your employees for illness and tracking results.



SCREENING YOUR EMPLOYEES

Here are some things to consider:

- **Develop a plan** for prescreening your employees before they return to work and then continue daily screenings for known COVID-19 exposure, risk and symptoms. This can be done via a questionnaire or digital app. Any records or symptoms log should be considered confidential medical information.
- **Document employees' temperatures** using onsite temperature screenings or have them measure their own temperatures and include this in your daily screening questionnaire.
- Employees who document a temperature above a set baseline should not come to the worksite (e.g. Employees with a temperature above 100.4 should stay home).



Implementation tip: To avoid large groups of employees waiting for temperature checks, stagger shift start times or set up multiple temperature screening locations.



What if an employee reports risk factors for COVID-19 or has an elevated temperature?

Employees should not come to the worksite if they have any risk factors, or if they have been in contact with someone diagnosed with COVID-19, or COVID-19-like symptoms.

Encourage employees to monitor **all** symptoms like shortness of breath or coughing, not just temperature, as some people with COVID-19 do not have a fever.

Employers should have a process if an employee reports risk factors or an elevated temperature, including immediate isolation. The employee should be encouraged to call their health care provider or an urgent care center for next steps, which could be a referral to a testing site. And you should follow up and track employees' test results and isolation periods. Make sure you've also considered a plan for how employees who have reported risk factors will re-enter the workplace once they've recovered. (Please see Page 11 for information on Florida Blue coverage.)

There are a number of factors that determine when an employee can return to work from home isolation. If an employee thinks they have COVID-19 and have symptoms, or they have tested positive for the virus, the CDC recommends that they can be around others after:

1. At least 10 days from the time symptoms first appeared.
2. At least 24 hours without a fever and without fever-reducing medications.
3. Symptoms have improved.

If an employee tested positive for COVID-19 but didn't show symptoms and continues to show no symptoms, the CDC recommends they can be around others after:

- 10 days from the date of the positive test.

If an employee tested positive for COVID-19 and they have a weakened immune system due to a health condition, the CDC recommends that they talk to their health care provider. It may be recommended that they practice home isolation for longer than 10 days.



Employees should call their doctor if they have the following symptoms:

- Sudden loss of smell or taste
- Headaches
- Muscle aches
- Mental fog or confusion

Evidence shows these COVID-19 signs can appear **before** more common respiratory symptoms and often result in **more severe** outcomes.

The more common COVID-19 symptoms include:

- Mild to severe cough
- Difficulty breathing
- A combination of at least two of the following:
 - o Fever
 - o Chills
 - o Repeated shaking with chills
 - o Sore throat

These symptoms may appear up to 14 days after exposure.

Look for **emergency warning signs** for COVID-19. If someone is showing any of these signs, **seek emergency medical care immediately**:

- Trouble breathing
- Inability to wake or stay awake
- Persistent pain or pressure in the chest
- Bluish lips or face
- New confusion



COVID-19 TESTING

Testing is best used to identify infection in those with COVID-19 symptoms or at-risk exposure. If you plan to require testing for employees returning to work, here are some things to consider.

Types of COVID-19 testing include:

- **PCR (polymerase chain reaction) tests:** Most common form of diagnostic testing that can be used to diagnose COVID-19. PCR tests can determine whether an employee showing symptoms is currently infected or is not showing symptoms but can transmit the virus.
- **Antigen testing:** Newer type of test used to diagnose COVID-19. The results are typically available faster than PCR tests, but there is a greater chance of false negative results for someone who actually has the infection.
- **Antibody (serology) testing:** Detect antibodies in the blood when the body is fighting an infection. This test does not detect the actual virus; rather it determines the body's immune response to the virus.



IMPORTANT TO KNOW: Data on serology testing is limited and use of these tests to confirm immunity is not supported at this time. The Food and Drug Administration (FDA) and CDC advise that serology tests not be used as the only means of diagnosing COVID-19. Thus, antibody/serology testing is not a useful test for workplace screening.

If you plan to implement testing in your workplace, make sure you have a clear plan for tracking positive cases and testing potential contacts to reduce further spread.

Employees who test positive should self-isolate at home, continue to monitor symptoms and make their doctor aware. Isolation is an important tool to slow the spread of COVID-19.



What is an antibody test?

It checks to see if your immune system has produced antibodies to COVID-19, even if you never showed symptoms of the virus. It does not check for an active COVID-19 infection. If the test is positive, it means you may have been exposed to the virus and developed antibodies. However, having the antibodies doesn't mean you're immune to COVID-19 or future coronavirus infections.

People who recover from COVID-19 have antibodies to the virus that remain in the plasma portion of their blood. Blood plasma, called convalescent plasma, collected from these individuals is being used to treat patients who are ill due to COVID-19.



CONTACT TRACING

Another important aspect to help slow the spread of COVID-19 is contact tracing. This process is used to help rapidly identify close contacts of those who are COVID-19 positive or other employees they may have come in close contact with who could become ill as a result. This can help you and your employees stay safer at work, with their families at home and in our communities.

Here are some resources to help you if you plan to develop a contact tracing plan:

- [CDC – Contact Tracing](#)
- [Florida Department of Health](#)

If you plan to manage contact tracing on your own, we recommend you take advantage of training available from [Johns Hopkins University](#) at no cost.



IMPORTANT: After an employee has tested positive and self-isolated, make sure you have a process for an employee to return to the worksite. Consider a re-testing strategy or a symptom-based strategy.



Health Information and Support for You and Your Employees

Florida Blue can help you stay prepared and keep your team safe. Our advisers and resources support businesses of all sizes to get back to work safely and keep their employees healthy.

We're committed to finding solutions for our customers during this time. That includes financial assistance, new rewards opportunities and support for you and your employees.



SUPPORT FOR YOUR EMPLOYEES

Florida Blue Center Teams

While we've transitioned our Florida Blue Centers to virtual support and services, our locally based neighborhood nurses, community specialists and service specialists are just a phone call away and can:

- Answer questions about COVID-19, testing site locations and ways to stay healthy and safe.
- Connect members with health concerns to the care they need.
- Help address financial strain associated with finding food, utility and rent assistance and many other types of relief programs.

Call us at 877-352-5830, Monday through Friday, 9 a.m. to 7 p.m. and Saturdays from 9 a.m. to 4 p.m. We're here to help any way we can.

New Directions Behavioral Health

Fear and anxiety about COVID-19, family needs and work can be overwhelming. It can also trigger worsening of existing mental health diagnoses like anxiety and depression. That's why we're providing mental health counseling, including bilingual counselors, through a partnership with New Directions Behavioral Health.

- Specially trained behavioral health counselors are available 24/7.
- During this health crisis, there is no cost for your employee's initial call with a counselor.
- If your employees need to talk, they're ready to listen. Call 833-848-1762.

COVID Benefit Information for Groups with Florida Blue Coverage



COVID-19 TESTING AND TREATMENT COSTS

COVID-19 testing – PCR:

If a doctor says it's medically necessary for your employee to be tested—based on the CDC's guidelines—it is \$0 for any member who:

1. Is experiencing COVID-19 symptoms, or
2. Has been within 6 feet for a total of 15 minutes or more with someone who was diagnosed with COVID-19

We're also waiving the cost share for all covered services for the treatment of those with a positive COVID-19 diagnosis (see ASO Special Note below).

Keep in mind that not everyone needs to be tested for COVID-19. If your employee is not experiencing any symptoms or has not been exposed to someone who recently tested positive, Florida Blue will **not** cover the test. The employee will be responsible for the entire cost share. There must be a medically necessary reason for the test to be covered.

Employees who are tested because of symptoms or exposure risk must isolate themselves to avoid transmission while waiting for the test results. It can take up to 14 days to receive a result depending on the lab location or test that was used.

Please note:

Florida Blue does **not** cover the cost if you are requesting your employee to be tested as a screening step in your return to work plan (i.e. screening asymptomatic employees for infection). You may want to consider paying for the test if you are requiring it for employees. Otherwise, for employer-requested testing, employees are responsible for 100% of the COVID-19 test and office visit cost out of their pocket. Their copay or coinsurance will not apply to employer-ordered testing for back-to-work screening. This means it will not apply toward the member's deductible. And the provider will not bill it through Florida Blue.



Antibody testing:

We'll cover an FDA-approved antibody test if your employee has seen their doctor and the doctor believes there's a medical reason for the test. The doctor must include the reason for the test and the results in the member's medical record. The test will be \$0 cost share for your employee.

Please note:

While Florida Blue will cover the cost of antibody testing based for a medical reason, if you're requesting your employee have an antibody test as part of their return to work, it is **not** covered under your health plan. You may want to consider paying for the antibody test if you're requiring it for employees. Otherwise, for employer-requested testing, it will be the employee's responsibility to pay for the test out of their pocket. Their copay or coinsurance will not apply to employer-ordered testing for back-to-work screening. This means it will not apply toward the employee's deductible. And the provider will not bill it through Florida Blue.

COVID-19 vaccine:

There are currently two vaccines that have been approved for emergency use authorization by the FDA. For more information on these vaccines and what you need to know, visit floridablue.com/covid19.

For information on COVID-19 testing site locations visit floridablue.com/covid19/health-information.

ASO special note: *We have many options for self-funded ASO groups and we're here to support you as you make coverage decisions. Please reach out to your Florida Blue sales representative if you have questions or need more information.*

ADDITIONAL BENEFITS FOR FLORIDA BLUE MEMBERS

Virtual care from the comfort of home

Our Florida Blue doctors and health care providers have continued to provide care during COVID-19 by adding virtual visits. A lot of people have now tried a virtual visit with their Florida Blue doctor for the first time and liked the experience. Your employees can still take advantage of virtual visits and avoid a crowded office or possible exposure to the virus. Virtual visits with your primary care doctor are \$0 cost share and behavioral health virtual visits are also \$0 cost share.* For a virtual visit with a specialist you'll pay the same cost share as a regular office visit.

This is also the time for employees to put the focus back on their health and well-being. We've made it easy to take advantage of virtual wellness checkups for kids, school or sports physicals, or annual checkups for the adults, right from home. And wellness visits are \$0 cost share.

Visit floridablue.com/virtual-health to learn more about virtual care options.

Getting kids the care they need

Well-child visits and routine immunizations are important, especially now. Parents should call their pediatrician or family doctor to see if their child's vaccinations are up-to-date. Now's the time to get this crucial care since it can help prevent many other dangerous illnesses. The wellness visits and vaccinations are \$0 cost share for fully insured groups.

Count on us now and as we move forward.

There's a lot of uncertainty right now and we want to help make things a little less stressful. If you or your employees have questions about health safety at work for COVID-19 or about testing, treatment, virtual visits or getting care of any kind, please call us at the number on the back of your member ID card. We're here to help.

*Virtual visits with a primary care physician (PCP) are covered at the same cost-share as an office visit for HSA plans. The \$0 PCP cost-share only applies to non-HSA plans.

Florida Blue is an Independent Licensee of the Blue Cross and Blue Shield Association. Florida Blue contracts with New Directions Behavioral Health to provide behavioral health services. Nurse employees provide decision support services only and do not provide medical care or advice.

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