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A SEDGWICK PUBLICATION

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Sedgwick is proud to provide the fourteenth issue of the ***edge***, our publication dedicated to shining a light on leading-edge topics that shape our industry's collective future.

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Finding your ZENter

Health hacks from this year's virtual RIMS sessions

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Has it ever been more important to be mindful, stay present and set a clear path for health and wellness than it is right now? For the RIMS 2020 conference, Sedgwick had planned to invite attendees to join us in the annual Wellness ZENter, a real-time resource for escaping the whirlwind and finding a moment or two of focus and fresh perspective. Since we couldn't come together in Denver this year, we went virtual instead! From May 4-6, Sedgwick's thought leaders and partners shared expertise — and a little pet therapy — online rather than in person, and if you weren't able to join us, or would like to go back and catch the sessions again, we've archived the virtual Wellness ZENter experience at www.sedgwick.com/RIMS.

We all invest considerable time and energy in finding solutions that will improve the well-being of our organizations and the people who support them now and into the future. In our virtual Wellness ZENter, we discussed ideas to guide your organization's next steps toward well-being and productivity in the workplace — whatever our workplaces look like for the immediate future. Let's take a deeper look at the topics shared in this year's sessions.

CATCHING ZZZS

Generally speaking, fundraisers are good, right? And fundraisers for such longstanding and venerable organizations as the March of Dimes are important, we can surely all agree. So when Peter Tripp, a popular radio DJ in the '50s, came up with a stunt to raise money benefiting the March of Dimes, nearly everyone was on board. Everyone, that is, except doctors and scientists. What Tripp proposed was a record-setting, 201-hour "Wakeathon," denying himself sleep for more than eight days. By all accounts, it didn't end well. He hallucinated. He took drugs to stay awake. He suffered long-term psychological effects for years following the stunt. (Adding insult to injury, his accomplishment was a short-lived victory; less than a week later, another DJ beat his time by 24 hours).

Long story short: Bad things happen when you don't sleep.

In a typical sleep cycle, deep restorative sleep comes early in the night; try to be asleep by 11 p.m. at the latest. Rapid eye movement (REM) completes a sleep cycle, then repeats as the night goes on. The first cycle will take about 90 minutes; each cycle will get shorter as the night goes on — that's why it's easier to wake up in the morning than if you're interrupted in the middle of the night.

ENOUGH IS ENOUGH — OR IS IT?

The list of reasons sleep is imperative to our functioning is much studied and well established. Without adequate sleep, you are more prone to depression, seizures, high blood pressure, compromised immunity and more. Sleep plays a vital role in steadying our metabolic rate; after just one night of inadequate sleep, an otherwise healthy person will show signs of prediabetes. Perhaps less easy to measure, but of equal importance, is the challenge we face connecting with others and practicing empathy when we've not gotten enough sleep.

But how much sleep should you really be getting? Age is one key factor that will affect how much sleep you need. Compare the sleep pattern of a newborn to her grandfather's and you'll see that the younger we are, the more sleep we need; as we get older, we need less.

Your teenager will probably not be surprised to learn that research on high school-age students says they're getting up too early for school and it's affecting their performance throughout the day; some of those researchers suggest our schools shouldn't begin before noon.

On average, Americans are getting about six hours of sleep a night. That's not enough. Sleep is a reboot. During sleep, our muscles, organs and cells repair and rebuild. Without giving our bodies that time to regenerate, our growth hormones go down and our cortisol levels — our stress hormones — rise. Losing sleep also changes our hunger structure (in other words, your chances of gaining the "quarantine 15" are real).

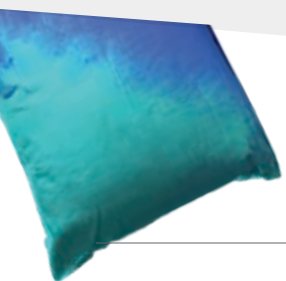


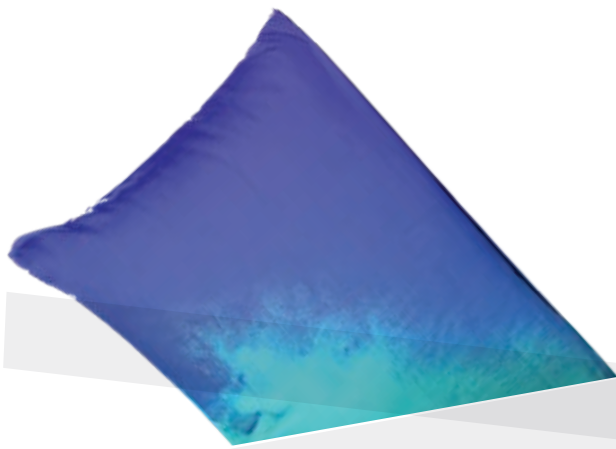
GET BETTER SLEEP AS EARLY AS TONIGHT

There are a lot of things you can do to improve your sleep patterns and habits, almost immediately. Here are some ideas you can incorporate — and some habits you can break — to make the most of your body's circadian rhythm and maximize your sleep time:

- **Get natural blue light during the day.** Blue light is naturally emitted by the sun, and studies show that 45 minutes of unobstructed (i.e., no windows or glasses) exposure to environmental blue light in the morning will help reset your circadian rhythm. Take a walk or sit on your patio before 11 a.m.
- **Then get blue-blockers.** All the effects that make blue light a positive at the start of your day can negatively impact your evenings. If working (or scrolling) means you're looking at screens at night, blue light-blocking glasses can help filter out the blue light they emit.
- **Add a pink lamp.** Himalayan salt lamps give off the same frequency of light as fire. When the sun goes down, let this be your only light source.
- **Create a sanctuary.** Your bedroom should be cool, clean, and preserved for sleep only.
- **Breathe easier.** When you sleep, your whole body goes into recovery mode. If the air quality you're breathing is poor, a portion of your recovery budget needs to go to cleaning pathogens in your lungs. A good air purifier can be a big game changer in sleep quality.
- **Exercise early.** Getting your heart rate up helps relieve stress, and less stress means better sleep. Try getting your most strenuous activity in earlier in the day to allow your body enough time to rest and relax at night.
- **Avoid alcohol, marijuana and caffeine.** These stimulants will deprive your body of its ability to reach a REM level of sleep, keeping you from entering that all-important recovery phase of the sleep cycle.

Caffeine streams through your body much longer than you think — or feel. A cup of coffee in the morning is still in your body in the evening, long after the “high” has worn off.





20 MINUTES

Naps can be great. They can also be detrimental to getting the sleep we really need. A 20-minute nap will probably be enough to leave you reenergized; doze for longer than that and you risk interrupting a sleep cycle.



- **Avoid eating late.** When your stomach has food in it, your body is working to break down and digest rather than rest and restore. Try to close up the kitchen at least three hours before bedtime.
- **Keep it cool.** A warm shower can be a relaxing way to wash away the day; just be sure to end it with a cool rinse, easing into sleep by keeping your core body temperature down. A cool room and a cool bed will also help set the stage for great sleep.
- **Keep it consistent.** As much as we may all wish it were true, there's no such thing as "banking" sleep. Good sleep hygiene means going to bed and waking up at same time every day. Every time you sleep in on a weekend, your circadian rhythm has to start over.
- **Write it down.** If you're feeling particularly anxious — and so many of us are right now — set aside some time each evening to think through what's causing your stress. Then write it down. Once your mind releases it to paper you can let it go more easily.



[Watch the Wellness ZENter video](#)

MEDICAL MARIJUANA, HAZY HEALTH AND CLOUDY COMPLIANCE

As the use of medical and legalized recreational marijuana continues to grow, so do the questions. Before we dive into the debate over health benefits and risks, let's first make sure we're all speaking the same language.

A WHOLE NEW LEXICON

Cannabis is a natural substance that's been consumed for thousands of years via inhalation, oral ingestion or topically. Cannabis is popular for medical uses like pain, nausea, muscle spasms, arthritis, epilepsy, migraines and other medical conditions. It's available in a variety of forms, from edibles to tinctures to topical creams.

While hemp and marijuana are often referred to as species or strains of cannabis, they actually do not qualify as either one. Both are simply broad classifications of cannabis that were adopted into our culture.

Cannabis contains more than 100 different types of cannabinoids; the two most common are delta-9-tetrahydrocannabinol (THC) and cannabidiol (CBD). THC is the major psychoactive component of the plant that gives users a "high," while CBD is the major non-psychoactive component. THC and CBD levels vary among different strains and between hemp and marijuana. Hemp, which is federally legal, cannot have more than 0.3% THC concentration, whereas marijuana can range from 15–40% of THC.



POTENTIAL ISSUES WITH CANNABIS

To date, there have been no reported overdoses or deaths related to cannabis use alone, but associated side effects include worsening psychosis, increased depression, increased anxiety, risk of myocardial infarction, stroke, testicular cancer, hyperemesis and cannabis use disorder.

- Dispensaries have a menu of items on their shelves, but what the label indicates is not always what it contains.
- Formulations vary from state to state, and there is no standardized laboratory testing that can verify the strength or strain of a cannabis product.
- There's been so much cross-breeding in recent years that even cannabis cultivators may have a hard time identifying the type of strains they're producing.
- Physicians and pharmacists are not given the tools to recommend or dispense the right cannabis strain for a patient.
- Some states require clinicians to fulfill continuing education credits for cannabis, but resources are limited.
- Dosing and frequency is patient-dependent and, due to lack of standardized formulation, getting the same batch of cannabis from the same dispensary can be a problem.
- Drug testing is still in an exploratory phase; since the drug can stay in the fatty tissue and is slowly released into the blood stream, it can be detected in the urine up to five days after a single ingestion, and up to six weeks for regular users.
- State laws and regulations regarding medical cannabis use are constantly evolving, and this poses a challenge for workers and insurance payers.
- While there are no conclusive studies linking marijuana's legalization to increases in workplace accidents or injuries, THC can lead to intoxication (feelings of euphoria and relaxation), impairing coordination, cognitive flexibility and reaction time, all of which pose safety issues in the workplace.





AND POTENTIAL BENEFITS

THC is known to cause relaxation, and delayed muscle response, and can alter the senses related to smell, sight and hunger. The Food and Drug Administration (FDA) has approved two prescription medications on the market (dronabinol and nabilone) used to prevent chemotherapy-induced nausea and vomiting, and to stimulate appetite in cancer patients. It should be noted, though, that a significant number of users report experiencing more benefit from using cannabis than from pure THC.

CBD is believed to have beneficial effects in treating neuropathic pain, but the evidence is limited and it only shows minimal efficacy with no functional improvement. CBD can help with seizures, and there is an FDA-approved drug, Epidiolex, indicated for the treatment of Lennox-Gastaut syndrome and Dravet syndrome in patients over the age of two. Sativex is a new investigational product composed primarily of CBD and THC. GW Pharmaceuticals plans to seek FDA approval for the drug in the U.S. to treat spasticity and other neurological conditions; it's already being used in Europe and Canada to treat multiple sclerosis and cancer-related chronic pain.

CONTROVERSY REMAINS

Despite its growing popularity and mainstream acceptance, many widely used treatment protocols still discourage the use of cannabis. The Official Disability Guidelines (ODG) do not recommend using cannabinoids to combat pain. The American Society of Addiction Medicine states physicians should not recommend their patients use marijuana for medical purposes. Smaller-scale studies compared cannabis (THC + CBD) against placebo, CBD and low-dose THC and concluded that medical marijuana might be beneficial for pain, but only at higher doses. The risk of side effects like depression and anxiety increase with higher THC doses and there is no functional improvement or quality of life.

Although cannabis has a long history of use and is a natural substance, it's important to remember that it's still classified by the U.S. Drug Enforcement Administration as a Schedule I substance. It should be carefully evaluated, taking into consideration patient-individual characteristics, before being recommended to patients for pain management or as an alternative to an opioid therapy.



COMPLIANCE AND COMPENSABILITY

A total of 34 states and the District of Columbia currently allow medical marijuana use, and beginning with Colorado and Washington in 2012, ten states and the District of Columbia have now legalized recreational use. But marijuana is no longer just a medical or health-related issue; with a trend toward decriminalization across the country comes more widespread use and cultural acceptance. From an economic standpoint, the market for legal retail sales of marijuana and cannabis-related products is currently around \$19 billion in the U.S. and the global market is projected to grow: different sources project it reaching anywhere between \$60–140 billion by 2025. Not only does that mean legalized marijuana won't be going away anytime soon, but it also will continue to be something we address in the workplace. The need for coverage in the industry — for businesses from growers to transportation to retail — is creating a new insurance vertical, as well.

How do all of these trends impact the way we manage workers' compensation claims, treatment, usage and review when marijuana is involved? We must keep our fingers on the pulse. We're seeing more physicians prescribing because either a patient has requested marijuana as an option in their case, or because they've tried and exhausted other options.

A marijuana review process, triggered by a request in a claim, is one tool for making well-reasoned decisions. This can include running a full history of the claim, the individual's comorbidities and health risks, compared to what we know from clinical studies and evidence-based medicine. Whether marijuana is ultimately allowed in a claim or not, a review process can inform our choices and help show that determinations were based on more than just legality or doctor's recommendations.

Will carriers or payors be required to cover marijuana as part of the claims process? This is another ambiguous question. Some states have required compensability, some states have explicitly denied coverage, but more have taken a stance that leaves room for interpretation — saying "medical marijuana reimbursement is not required" but may be allowed in a claim. Beyond legislation, court decisions continue to shape the compensability and compliance landscape. State-specific guidelines must be watched carefully as statutes and standards change

In two other areas of concern for employers — drug-free workplace programs and employment decisions — states and federal guidelines are inconsistent. On a federal level, drug-free workplace programs are promoted and suggest that violators can or should be disciplined for being under the influence. But how is “under the influence” determined in the case of marijuana? Everyone wants a safe work environment, but until testing with better validity becomes available, judging what is considered a level of impairment for those testing positive will remain difficult. The technology is being refined; there have been recent breakthroughs for breathalyzer-type testing or saliva swab tests for point-in-time assessment of impairment. With improvements in testing, more consistent standards may emerge.

Still more factors complicate the situation for employers. On the federal level, the Americans with Disabilities Act (ADA) does not protect employees who choose to use marijuana as a treatment option for a medical condition. However, it’s well established in states where marijuana is legalized that taking employment actions against an employee who tests positive is considered discrimination. The Occupational Safety and Health Administration (OSHA) has flip-flopped; after initially saying employers should not drug test after an accident, reasoning that the practice discouraged individuals from submitting workers’ comp claims, they have since changed stance and now say that employers may drug test after a workplace accident to encourage safety.

POSITION YOURSELF WISELY

The most reasonable way to ensure you will be in a defensible position in the case of any possible legal action or complaint is to follow five best practices:

1. Have a sound drug testing policy
2. Educate all employees regarding the policy on a continual basis
3. Enforce the policy consistently and document your actions
4. Focus on deterring employee drug use while at work
5. Emphasize workplace safety and performing work in a safe manner



[Watch the Wellness ZENter video](#)

AVOIDING PRESCRIPTION DRUGS AND UNINTENDED CONSEQUENCES

Without question, prescription drugs can play a valuable role in alleviating pain — but they can quickly produce unintended consequences when left unchecked. Far too often, patients don't understand the side effects associated with prescription drugs, the implications of drug interactions or the availability of alternative pain management therapies.

First, the good news: After decades of battling the opioid epidemic, the U.S. is starting to see numbers level off. Before we get ahead of ourselves, though, it's important to understand that this battle is far from over. While the rate of drug overdose deaths decreased overall, fatal overdoses involving synthetic opioids (e.g., fentanyl, tramadol) increased by 10% from 2017 to 2018. As the opioid epidemic continues, we're seeing a slew of alternative drugs surfacing in the workers' compensation industry.



SAFER...BUT NOT NECESSARILY SAFE

Alternatives like gabapentinoids may be safer than opioids, but should not be considered safe for everyone. This past December, the FDA issued a warning about potentially serious breathing difficulties in patients using gabapentin or pregabalin who have respiratory risk factors. Other risk factors include increased age, the use of CNS-depressing medications including opioids, and conditions such as chronic obstructive pulmonary disease (COPD) that reduce lung function. The British Medical Journal found patients taking pregabalin to be at an increased risk of traffic accidents and offenses, unintentional overdoses, head and body injuries, suicidal behavior and deaths from suicide.

Some physicians argue that tramadol isn't a true opioid and therefore has a safer side-effect profile. It is an opioid, one with multiple pharmacologic properties which could lead to serious side effects such as respiratory depression, hypoglycemia, gastrointestinal (GI) disorders and seizures. Neither the ODG or the American College of Occupational and Environmental Medicine (ACOEM) recommend the use of tramadol over non-steroidal anti-inflammatory drugs (NSAIDs) for the treatment of lower back pain or osteoarthritis. A 2020 study published in the Journal of Bone and Mineral Research analyzed the safety of tramadol against NSAIDs and codeine. The tramadol group had a significant increase in emergency room visits, falls and hip fractures, cardiovascular events and all-cause mortality compared to NSAIDs, and a higher rate of falls and fractures compared to codeine.

A red pill bottle cap is positioned at the top right, and a clear pill bottle containing several white, oval-shaped pills is at the bottom left. Both are partially obscured by a large, light gray diagonal band that runs from the top left to the bottom right.

POTENTIAL SIDE EFFECTS

OF PRESCRIPTION DRUGS:

*dizziness, drowsiness, respiratory
issues, cardiovascular issues,
hormone imbalance, hypogonadism*



Sleeping aids, which may be prescribed to cope with pain and help with insomnia during the acute phase of an injury, are not recommended beyond four weeks, when efficacy diminishes and risk of dependence grows. The FDA recently issued a black box warning for a class of drugs called "Z-drugs" (i.e., zolpidem, zaleplon) stating that they were linked to sleep behaviors like sleepwalking, sleep driving and engaging in other activities while not fully awake — and even death.

Antacids or other ulcer medications — often prescribed to help with the GI side effects of NSAIDs or with reflux during an acute hospital stay — may be thought of as relatively safe, since most of them are available over the counter. But chronic use of these medications could lead to serious risk of bone loss and fractures, or cause hypomagnesemia and vitamin B12 deficiencies; these effects could be particularly threatening to the elderly. For the general population, these drugs are also associated with an increased risk for cardiovascular morbidity and mortality and risk of myocardial infarction. Clinicians should monitor patients' therapy and reevaluate if these drugs are prescribed for longer than eight weeks.

While the use of opioids, gabapentinoids and Z-drugs are FDA approved and recommended by many guidelines for indicated periods of time, prolonged use or misuse can lead to dangerous unwanted and unintentional side effects. Clinicians must perform due diligence when prescribing such medications.



[Watch the Wellness ZENter video](#)

MORE FROM THE ZENTER...

BOUNCING BACK WITH RESILIENCY

WITH **KIMBERLY GEORGE**

SVP Corporate Development, M&A, and Healthcare, Sedgwick

We can all benefit from a better understanding of resiliency. Everyone comes up against change, challenges and hard knocks in life, but those who are equipped to address these issues and bounce back quickly are the most successful. Resiliency impacts many aspects of corporate life — dealing with the rapid rate of change, increasing production demands, adapting to many new technologies, overcoming tendencies of job burnout, and recovering from an injury or illness. We talk about the importance of resiliency at the workplace and share some practical tools and tactics that can benefit employees in both their personal and professional lives.



[Listen to the Wellness ZENter podcast](#)

BACK TO BASICS: EAT RIGHT, EXERCISE, REPEAT

WITH **ANDREA BUHL**

Managing Director, Managed Care, Sedgwick

Every day we hear that it is important to eat right and exercise. But do we really break this down and understand the implications of healthy living at its most basic level? Proper nutrition and exercise are important in allowing us to function at our best on a daily basis, but what does it mean to us as we age or as we are trying to recover from an injury or illness? We discuss what nutrition and exercise can do for cellular health and why this matters to workers who have been injured, disabled or undergone recent surgery.



[Watch the Wellness ZENter video](#)

VIRTUAL ANIMAL THERAPY

WITH **DENVER PET PARTNERS**

Therapy animals in action! Interaction with animals has been shown to reduce anxiety, depression and feelings of pain, increase social engagement and reinforce rehabilitative behaviors in clinical and casual settings. Take a break with your own pets and learn more from the therapy teams of Denver Pet Partners.




Multiple Wellness ZENter videos available



RESOURCE

National Drug & Alcohol Screening
Association

<https://ndasa.com/>



The global landscape of paid family leave

How does paid family leave policy progress over time and what can we expect to see across the U.S. in the next 5–10 years?

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It may be a slow shift, but it's a notable one: Paid family leave policies in the U.S. and across the world are changing to meet the needs of a modern workforce. Domestically, the most noticeable movement is seen at the state level and in the private sector, although changes are happening at the federal level as well — particularly with the heightened attention from the effects of the coronavirus (COVID-19) and its impact on workforces everywhere.

CHANGE IS COMING

On December 20, 2019, the White House signed the National Defense Authorization Act (NDAA) for the Fiscal Year 2020. Traditionally, Congress passes an updated version of the bill every year with the federal law outlining the

budget, expenditures and policies for the country's Department of Defense.

What set this year's NDAA apart from past years was its provision for paid family leave for federal employees. With it, most federal employees

may take up to 12 weeks of paid parental leave for the birth, adoption or foster-care placement of a child. It's a groundbreaking new law, and it leaves one to wonder: Could a larger shift be coming when it comes to paid family leave in the U.S.?





FEDERALLY SPEAKING

Perhaps the most familiar family leave statute is the Family and Medical Leave Act (FMLA), enacted in 1993. With the FMLA, eligible employees are entitled to up to 12 weeks of job protection — albeit unpaid — for the following reasons:

- The birth, fostering or adoption of a son or daughter
- To care for a spouse, child or parent with a qualifying health condition
- For a serious health condition that renders them unable to perform their essential job functions
- For any qualifying difficulty as a result of a spouse, child or parent being called to active military duty.

While these protections cover 60% of the workforce, evidence suggests that many eligible employees do not take leave when they need it because they cannot afford it. Even with this evidence at hand, surprisingly few updates have been made since the labor law's initial passing. Reviewing [the policy on its 25th anniversary](#), TLNT explains:

Over the last 25 years, the statute itself has received only relatively minor amendments, although hundreds, if not thousands, of federal court cases have changed how it applies to certain situations. Additionally, the U.S. Department of Labor (which enforces the FMLA) has issued many rules and regulations to further define how the FMLA applies to specific employers and employees.

UNITED STATES, DIVIDED LAWS

When reviewing the current landscape of paid leave laws, it's important to point out the varying complexity — and the patchwork — of state paid leave laws. While many states can be applauded for taking their workers' health and well-being into their own hands, each are enacting their own laws, and each state's law is different. In fact, as states work to implement paid leaves, they often find themselves competing with one another for the "best" and most comprehensive leave packages. Imagine the confusion that must create for multi-state employers and those administering their own leave programs. An overarching federal paid leave policy could ease the burden — or cause even further complexity.



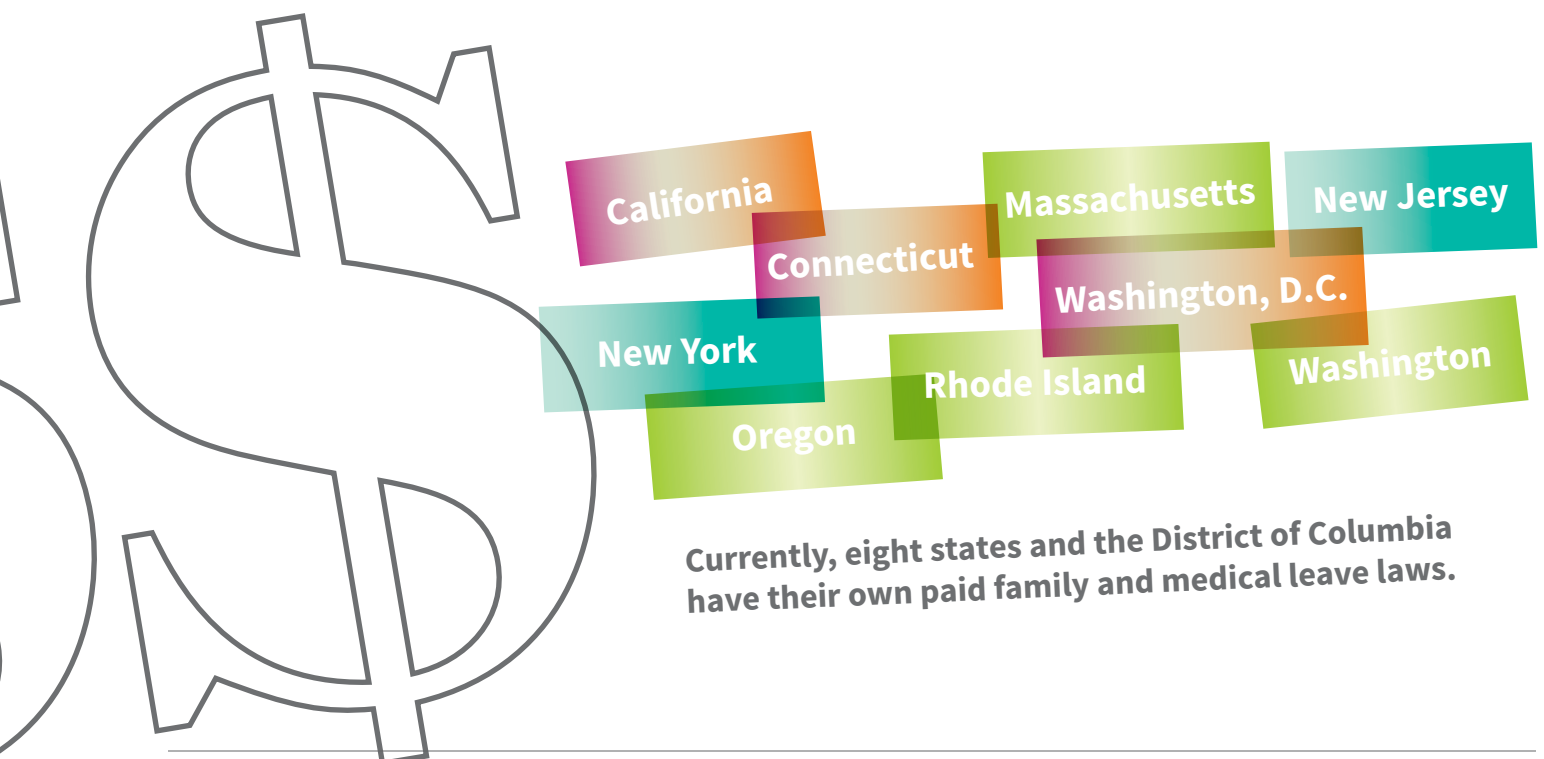
At a minimum, state and federal laws influence the conversation and present a possibility of change — and state laws most certainly influence one another. As one state implements new protocols, other states are quick to look for lessons learned and opportunities to improve on what they offer their own residents.

Oftentimes, states wishing to enact leave legislation are left to weigh the pros and cons on their own. In the “anything is better than nothing” camp, you have legislators who

recognize that any benefit they can provide to workers in their state is a step in the right direction. On the other hand, it’s a tremendously complex issue for companies with locations in multiple states that need to understand multiple regulations rather than one federal law. Employers can determine whether they apply policy to employees across every state based on where paid leave is most generous, or if they’ll adhere to different leave laws in each location. That can be troubling for companies focused on creating a singular employee experience.

Without more comprehensive federal mandates on paid leave, states with a population base demanding the benefit are working hard to find a budget for it. States like Rhode Island, California, New Jersey and New York were among the first to provide disability benefits as well, and are responding in kind to their residents’ desire and demand for a suitable leave policy.

You can see an in-depth comparative chart of paid family and medical leave laws by state [here](#).





14%

The number of employers offering paid family and medical leave is trending up, albeit slowly. Currently, 14% of U.S. workers have access to paid family leave.

LEAVE IN THE PRIVATE SECTOR

On an even more micro level, we can look to U.S.-based companies and how they're taking on the responsibility of ensuring great paid leave coverage for their employees as a competitive benefit. Many progressive organizations are focused, not simply on following the letter of the law, but on making sure their employees have strong coverage; they're influencing broader change in the marketplace. As larger companies begin offering more robust paid leave plans, they set the example and the wheels in motion for a larger conversation on the private sector's role in advancing paid leave policy.

It's a competitive workforce, and businesses that are clamoring for employees must also be competitive with their reputation for employee support. The country's most innovative, influential companies are challenging themselves to offer the best employee experience in their respective industries — which, naturally, includes benefits. For that reason, we're seeing more and more generous leave policies come about, setting the bar for others and influencing companies across all industries and verticals. No one wants to fall short or be viewed unfavorably. One of the most common asks in consulting? Tell me what everyone else is doing.

U.S. VS. THE WORLD

Candidly, the U.S. is not providing the same benefits — rate, pay or length of leave — on a federal level as comparative first— (or even second—) world countries. By all accounts, the U.S. lags behind most of the developed world when it comes to paid leave, especially parental leave. America is currently the only country among 41 nations that doesn't mandate any paid leave for new parents, according to data compiled by the Organization for Economic Cooperation and Development. The smallest amount of paid leave required in any of the other 40 nations is about two months; conversely, nations like Norway and Poland have generous parental leave policies offering new parents as much as 26 weeks of leave with 100% of their pay.

There's great debate about why, exactly, this is true. Culturally, it is thought that Americans are more work-oriented than other countries — that we don't take time or assign value to more leisurely, self- or family-centered activities. Case in point: Europeans often take two to three weeks of vacation

at a time, while most working Americans are hard pressed to take that much time total throughout a year. And, if we're being honest, a lot of us are working to some degree throughout that "time off" anyway.

Is there any wonder, then, that we see such stark differences between how government and corporations handle paid family leave in the U.S. and those abroad?

PFL AND COVID-19

What few people saw coming was how the global COVID-19 pandemic would capsize the standard way of doing business for organizations of every size, function and country of origin.

Current COVID-19 regulations and leave changes — short-term adjustments and quick fixes — may very well play out in future conversations and trends for the global workforce; many see it as a foot in the door for a federal paid leave policy as states scrambled to fill the gaps for employees across the country who fell ill, had to care for a sick family member, or who simply could not transition their role to a work-from-home function for an extended period of time.

As we go to print, COVID-19 is still affecting us all, to varying degrees, in some way or another. Lower-paying jobs, many of which were hourly or part-time to begin with, are being reduced or eliminated. Will this experience, with its myriad associated costs, empower employee advocates to push harder for a continuation of the benefits of which they've gotten a taste? Or will it push lobbyists to work harder against future regulation at the federal level? Both could surely happen, depending on how extensive and drawn out the economic impact this pandemic will have on our economy. Either way, COVID-19 is shedding new light on an old issue, which is a necessary first step to spur new regulations or stipulations on additional, future family leave allowances. It remains to be seen whether all of these elements will actually bring forth changes in federal paid family leave law — but clearly the conversation has come to the forefront.



A catastrophe within a catastrophe

Storm prep amid COVID-19

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It's hard to think about given our current environment, but important to remember just the same: Storm season is right around the corner for many of us — for others, it's well underway. Hurricane season typically runs from early June through the end of November; data on ocean temperatures and related factors are predicting a busy Atlantic season. Throughout much of the Midwest and Southeast, tornado season is already quite active. A recent severe flood in Alberta, Canada caused 15,000 residents to evacuate suddenly, while officials and first responders scrambled to provide rescue operations under unprecedented restrictions due to the coronavirus (COVID-19).

Without question, COVID-19 has created complexity in even our most ordinary routines. As one Tampa Bay paper explains, "Planning for hurricane season in the midst of a pandemic is likely not a priority for Pinellas County's residents right now. Many are simply worried about surviving the novel coronavirus." It's an understandable reaction, and underscores the importance of businesses and households to do that all-important planning. When we factor in severe weather, it's imperative that we plan ahead — even for the storms we can't see coming — and get preparation efforts underway.

A blue surgical mask is positioned diagonally across the frame, resting on a dark, heavily textured surface that resembles sand or coarse gravel. The mask's blue fabric and white elastic straps are visible. The background is a high-contrast, grainy mix of dark and light tones.

“Planning for hurricane season is
the midst of a pandemic, it’s a
priority for Pinellas County
right now. Many are focused
about surviving the

— Suzette Porter, Tallahassee Mayor

A blue surgical mask is lying on a sandy surface. The mask is partially buried in the sand, with its top edge and one ear loop visible. The sand is light-colored and has a grainy texture. The background is a close-up of the sand, showing some darker patches and shadows.

hurricane season in
demic is likely not a
County's residents
re simply worried
novel coronavirus.”

mpa Bay Newspapers

HURRICANE SEASON PREP, IN NORMAL TIMES

It's safe to say that preparation and the insurance claim process for this year is going to look quite different than in years past, as we're still in the midst of understanding and coping with the effects of COVID-19.

During a "normal" hurricane season, homeowners in high-risk areas (if you're not sure of your risk, you can contact your local government/emergency management office for more information) will take preemptive measures like establishing primary and secondary evacuation routes. They will put together basic emergency kits, complete with essential equipment and staples like flashlights, generators, water, canned foods, fuel, power sources and batteries. They'll collect critical paperwork like driver's licenses, passports, birth certificates and Social Security cards.

Businesses have a different level of preparedness to think about, related to the safety of their workers and/or customers, insurance coverage and claims, readiness and recovery. Sedgwick often talks about how to be prepared; our previous [edge](#) article, ["Catastrophe risks — Are you prepared?"](#) offers a more in-depth look and addresses some key considerations.

To ensure you are in the best position to respond, even under normal circumstances, businesses need to have a disaster and business continuity plan in place with partners experienced in managing catastrophe claims, whether that's locally, regionally or globally. Services and capabilities to ensure the best possible outcomes should include:

- Expertise to support your local, regional or global needs
- Dedicated teams that are ready to deploy quickly to respond to property claims, inspect losses and manage the post-disaster claims process
- Experience with all types of claims — in all types of locations
- The ability to accurately determine coverage, and provide appropriate, insightful reporting and analysis throughout the life of a claim
- Access to a full range of pre- and post-loss specialty solutions including building consulting, forensic advisory, mitigation bill review, contents and valuation solutions, as well as forensic engineering, failure analysis, origin and cause investigations, environmental consulting and repair services

- Mobile technology and resources that can provide necessary infrastructure
- Support for communities and local teams to enable them to do their jobs under difficult conditions

PREPPING FOR A COVID-19 STORM SEASON

Surely we can all agree: These are not normal times. COVID-19 is dominating the world's funds and attention. While resources may, understandably, be diverted from catastrophe preparation for the foreseeable future, we can't delay season planning — natural disasters won't wait for us to be ready for them. Here are some additional factors to consider when thinking about the added complications related to COVID-19 during this hurricane season:

- **Write down important contact information.** Include local emergency numbers, as well as phone numbers and/or addresses of friends and family you'll need to check on due to hurricane season and COVID-19, especially those at risk of contracting severe COVID-19 complications. If you own or manage a business, this list should include phone numbers, email addresses and text preferences for your employees, and their nearest relative.
- **Organize your essential supplies.** Last year's checklist may not have all the materials deemed essential in light of COVID-19 — items like alcohol-based hand sanitizers and face masks. Even simple cloth face coverings made from household items, recommended by the CDC for public settings where other social distancing measures are difficult to maintain, can help protect you and others should you need to find shelter in a public place.
- **Stock up on stay-at-home supplies.** If you're instructed to stay put during or after a storm, you will need a cache of essential supplies like non-perishable food and toiletries. Because the COVID-19 response in so much of the country included stay-at-home orders, many retailers and service providers have increased their home-delivery options, online offerings and necessary supplies for an extended time at home.
- **Turn on your cellphone emergency alerts.** This way, you can receive weather warning alerts, as well as COVID-19 updates, ahead of a natural disaster and plan accordingly.

CONSIDERATIONS FOR THE FUTURE OF CLAIMS

Complications from the COVID-19 outbreak have also extended to insurance claims, which will undoubtedly be exacerbated during storm season. Some of the most talked-about tools being used right now are related to remote field adjusting. The technology helps capture photos and some scope of the loss without an examiner physically having to visit the site. Because it allows for work to continue while still adhering to social distancing orders, use of remote field adjusting has increased during the pandemic.


To begin the remote inspection process, the adjuster sends the policyholder a link that opens a camera and microphone and facilitates a secure video conference session. The adjuster works with the policyholder, using best-practice field adjusting protocols to gather photographs of the damage and any measurements that may be needed, adding relevant details directly to the claim file. All data from the video conference is stored and the adjuster completes the estimate and the report.

These tools don't provide an all-encompassing solution, however. There are situations where it may not be safe to let insureds go into an environment. If, for example, we don't know the structural stability of the building, it would be inappropriate to use remote field adjusting solutions. Also, the data gathering is dependent on someone who is not a trained professional to show the adjuster the totality of loss. An overreliance on remote field adjusting solutions could lead to an increase in supplements and indemnity, if things are missed that would have been caught on an in-person visit. And of course, there's bound to be a sample of the population that's uncomfortable with the processes.

Like so many things that have gotten more complicated in the past several months, this storm season has the potential to be more problematic than an already-stressful time of year usually is. But there's an upside: As COVID-19 came in and changed the way so many of us operate, it's given us all an opportunity to be innovative and resourceful, and to use our skills and our experience to get the best results in every situation. COVID-19 is certainly going to change the way we deal with natural disasters moving forward, but one thing remains the same: Preparation is still of utmost importance.



[Learn more: Listen to our podcast on this topic.](#)

A yellow umbrella with a wooden handle is leaning against empty white supermarket shelves. The shelves are empty except for a few small price tags. The umbrella is open and its handle is curved. The background is a plain, light-colored wall.

Stock up on stay-at-home supplies

If you're instructed to stay put during or after a storm, you will need a cache of essential supplies like non-perishable food and toiletries.

5 unique challenges for disaster recovery during a global pandemic

CAPACITY FOR HEALTHCARE

- Across the country, our healthcare workers and emergency services are still straining to contain and combat the current pandemic. If this shortage of healthcare services continues, we'll need to anticipate — and adjust to — a delay in emergency response times during a storm.

ACCESS TO PERSONAL PROTECTIVE EQUIPMENT (PPE)

- Similarly, items like gloves and masks are in demand. Like healthcare providers, claims examiners require PPE to ensure their own safety, as well as the safety of those they're serving.

COMPLIANCE WITH SOCIAL DISTANCING REQUIREMENTS DURING AN EVACUATION

- Contingency plans are more important than ever. Additional considerations will need to be taken for our highest-risk categories — senior living and retirement centers, for example — when planning specific evacuation routes and, in some cases, ordering an evacuation earlier than might be considered normal.

NEW POST-STORM CLEANING CONSIDERATIONS

- From additional pre-opening site inspections to industrial hygiene and disinfection to facility safety and cleanliness, COVID-19 is affecting how facilities are preparing to protect the safety and well-being of employees.
- Expect local municipalities, state leaders and health officials to be more present than ever, offering guidance and support as a part of catastrophe response efforts.

THE UNKNOWNNS

- Emergency responses will demand flexibility and adaptability to any and all variables — geography, preparedness, storm type, etc.
- Communication and empathy are always important — during this unpredictable and unprecedented time, they're paramount.



Community spotlight

Leading with empathy during the Australia wildfires

CONTRIBUTORS:

BRETT HANLON

*National Head of Property and National
Executive Adjuster, Sedgwick Australia*

DALE SWEENEY

Senior Loss Adjuster, Sedgwick Australia

For more than 240 days, wildfires swept across Australia — wiping out nearly everything in their path. Efforts to support the community are well underway, but residents are still mourning the loss of family members, friends, homes, businesses and wildlife. The devastating fires claimed the lives of more than 35 people and destroyed nearly 3,000 homes. Millions of acres were scorched, impacting an estimated one billion animals that either died or suffered from the loss of their habitats and natural food sources.

In the midst of this crisis, we were incredibly moved by the level of compassion and bravery shown by the community. Sedgwick was working alongside firefighters, first responders and animal rescue teams in challenging conditions, including road closures, difficult terrain, limited mobile communication and extreme weather. During situations like this, it's up to our colleagues to lead with empathy.

CALLED TO SERVE

Inspired by the community's commitment and hard work, many of our colleagues felt compelled to provide support beyond the claims component. Sedgwick's national head of property and national executive adjuster, Brett Hanlon, is just one colleague who went above and beyond. Having done claims for more than 30 years, Brett is no stranger to catastrophes. But he wasn't prepared for what he witnessed during his initial assignment on Kangaroo Island. The national park that took up the western third of the island was decimated. "There was nothing left but burnt tree trunks and some wildlife," Brett recalls. "It really got to me."

Kangaroo Island used to be home to nearly 60,000 koalas. Today, there's an estimated 5,000 left on the island. This loss was devastating for the community, as Kangaroo Island was the only place in Australia that didn't have widespread disease among the koala population.

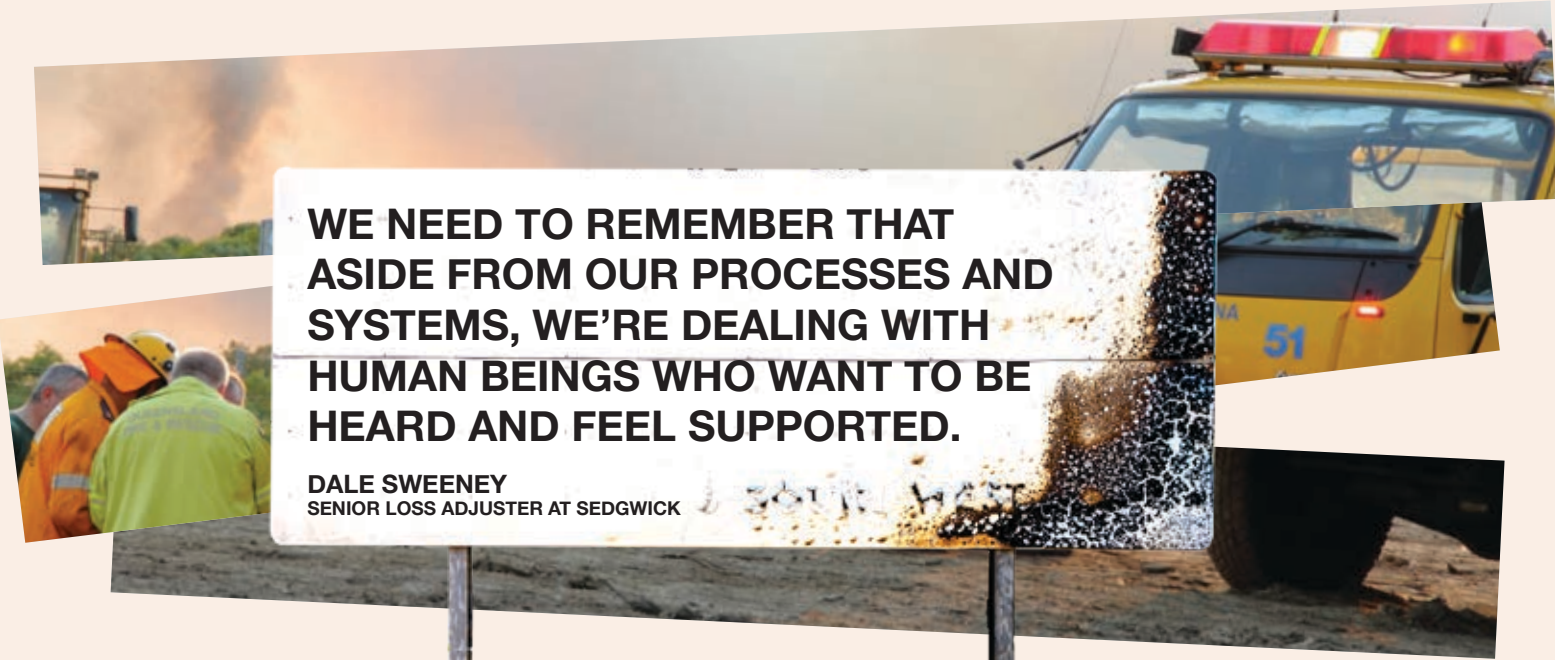
In the midst of surveying and documenting the damage, Brett witnessed an overwhelming number of defenseless wildlife seeking refuge and food in evacuated areas. "Animals were so desperate for water that they jumped into in-ground water tanks that were nine feet deep. We couldn't bear to just leave them there, so we climbed in to reach them."

Brett saw this unfortunate circumstance as an opportunity to meet additional needs in a moment's notice. So to prepare for his next visit, Brett packed fruit and a collapsible water bowl to help animals he came across while on-site. He explains, "In this field, we are much more than assessors. We aren't onsite to just ask questions, take photos and walk away. I always ask myself how I would feel in this situation if someone came representing an insurance company to interview me when I can't even process what the person is saying. It's our job to give empathy and reassurance, and when we can, fulfill other needs along the way."

THANK YOU FOR VISITING



AUSTIN AND SOUTH WEST



**WE NEED TO REMEMBER THAT
ASIDE FROM OUR PROCESSES AND
SYSTEMS, WE'RE DEALING WITH
HUMAN BEINGS WHO WANT TO BE
HEARD AND FEEL SUPPORTED.**

DALE SWEENEY
SENIOR LOSS ADJUSTER AT SEDGWICK

DELIVERING PEACE OF MIND

Dale Sweeney, a senior loss adjuster at Sedgwick, is another colleague who embodies our belief that **caring counts®**.

After completing a property inspection, he spotted a flare-up behind a local church that had potential to spread if it wasn't contained. Although his day had technically come to an end, he stayed onsite until the fire was extinguished. It didn't matter that it was late, or that he had emails to catch up on. Dale knew how invaluable it was to be present for the community and deliver peace of mind during this difficult time.

Dale explains, "Too often after a catastrophic event, the focus is on completing tasks to meet compliance, deadlines, etc. However, we need to remember that aside from our processes and systems, we're dealing with human beings who want to be heard and feel supported. They have come into our lives because something has gone wrong in theirs."

Over the next weeks and months, Dale and his team worked around the clock to document the damage and provide relief to those impacted by the wildfires. During this time, they encountered countless stories from people who had lost everything.

"It doesn't change how we manage a claim, but it makes a difference to listen and let people know that they're more than a claim number. Simply put: I live life by some simple core values that fall directly in line with Sedgwick's."

CARING CONTINUES

Brett and Dale are just two Sedgwick colleagues who continue to bring the human connection to everything they do, each and every day. While the wildfires may have ended, we haven't forgotten about all the devastation. If you'd like to support and provide relief for those impacted, we invite you to join us in donating to the [Australian Red Cross](#). Together, we can continue to make a global impact and take care of those in need.

Expert view

*Q&A with Allison Daly, Vice President,
Liability Practice, Sedgwick*

The “Expert view” column presents a wide range of topics offering valuable insights and information for customers.

edge:

As we go to print, you’ll be just about to wrap up your first six months with Sedgwick. Congrats! Before we dive into what you’ve got planned for the future, tell us a little bit about the path that led you here.

Allison:

Thanks, it’s been a great start here at Sedgwick and I’m already excited about what we can accomplish. I’m actually a lawyer by training — I practiced for several years before going to work with a carrier, where I spent about 13 years. I held supervisor roles, strategy roles,

claims roles — you name it.

It was a big leap of faith making that career shift, as was pivoting again to join Sedgwick. But it certainly worked out. I knew that Max [Koonce] and the leadership team here at Sedgwick have great vision for the liability space, and I couldn’t pass up the opportunity to join them.

edge:

You joined Sedgwick just before the world began to contend with the coronavirus pandemic. Will you share your insights on this unprecedented time?

Allison:

It’s been eye-opening, for sure. You can tell a lot about an organization by the way it handles a crisis — it’s been truly powerful to see the concept of **caring counts**® put into action. I’ve been so impressed by the way Sedgwick has been swiftly making decisions to care for its colleagues, customers, carriers, and all its partners. The amount of work and time being devoted to navigating this process — and guiding others through it — makes me certain I made the right decision to join the team here.

edge:

We're glad you did. When you envision what the liability space can look like for Sedgwick and our clients, what do you see as our greatest opportunities?

Allison:

The two areas I feel most strongly about are communication and growth. When it comes to communication, Sedgwick has a long history as a go-to expert in all things workers' compensation. Having come from the carrier side, I know how highly regarded Sedgwick is; I've watched as the business developed and grew its auto and liability products. For me, it's really about making sure everyone is aware that, while the liability group doesn't have the extensive history that the workers' compensation team does, we have tremendous talent. This is a team of experts with extensive knowledge of

claims, coverage and litigation, and they understand how to manage difficult, challenging types of business, while maintaining strong relationships with both carriers and self-insureds. Our colleagues build their expertise in claims, but they also develop a customer service connection that I think is really special. We need to make sure we're telling people all this; not just externally, but internally as well. We need to make sure that, as our volume continues to increase, our sales and client service teams understand the resources available to them. People are looking for a place to bring workers' compensation business and auto and general liability. Seeing that more and more people inside and outside the organization know who we [the auto and liability team] are and what we have to offer — that gets me really excited for the future.

Obviously, Sedgwick is really good at growth. We continue to grow exponentially, organically and by acquisition. With that, we need to make sure the liability team is building relationships, and building confidence in our abilities. We want our sales force to be able to say with confidence that we can handle any liability claim, and we need to be sure we're constantly improving in order to back that up. To support growth we need to use the claim experts we have effectively, and make sure everyone understands our abilities. As a particularly client-focused organization, we have to take a creative approach to spotlighting our expertise across the company.

edge:

It's interesting to hear you talk about taking a "creative" approach — that's not necessarily a word we would think to apply in our industry. What does that mean to you?

Allison:

I love how open this team and its leaders are to creativity — and I think insurance is a place that allows for a lot of creativity. I think a creative approach means not being tied to history or to a specific process, and constantly adapting to client needs. We have to stay open to the possibility of different — better — approaches and not just continue to do things simply because it's how we've always done them.

As Sedgwick has brought together different teams and added new colleagues, it's given us a unique opportunity to reevaluate our own processes

and review service expectations for examiners. We've spent a lot of time going through each process, choosing or combining options to come up with the best approach. By being creative and open to change, we built a system that capitalizes on everyone's best practices. Being open to change is critical to improvement.

edge:

What do you see as the top priorities that will help drive the best possible results for our clients and claims teams?

Allison:

As client needs evolve, relationships are more important than ever. We need to ensure that clients understand and have confidence in our abilities — and that we understand what will serve them best. If our claims organization is ready, prepared and scalable, we're set to handle whatever comes in the door. It's imperative that we're ready at the beginning

of any program with the right staffing, the right tools and the right training, so people succeed. We have to be ready to get the best outcome for that first claim in the door, and every other claim after that.

We succeed with new challenges by building off strong fundamentals. Because once you've built a firm foundation, you're better able to develop specialized knowledge. With that experience at our core, we can say "absolutely, we can handle that," whatever 'that' may be. We are building a structure where all our claims colleagues can grow by taking on different types of claims or losses, and we're challenging them to develop skills across the organization. It keeps our workforce engaged and sharp. I'm a firm believer that the best jobs are those that are challenging and have a lot of variety — and it's always more fun to have a job you like.

edge:

No doubt, our clients' service needs and focus have shifted in light of the ongoing coronavirus pandemic. What is the liability team hearing?

Allison:

We are closely monitoring the potential ramifications COVID-19 may have — and is already having — on issues related to business interruption coverage and liability. We don't know yet what the true cost of widespread recovery efforts will be, or what legislation and coverage challenges businesses will face. In a recent blog, I wrote about the still-unanswered question as to whether insurance policies provide business interruption coverage for losses related to the virus. The information and the answers are still changing on a near-daily basis; we're in constant communication with our clients to keep them informed and educated.

(Read more from Allison about the coronavirus and its potential economic impact on business interruption coverage [here](#).)

edge:

Any non-COVID-related matters our clients are expressing interest in right now?

Allison:

There's continued interest in the breadth of our liability capabilities. There's also an increasing expectation of broad ability in the general liability space, in large part because we've been so focused on building on that capacity here at Sedgwick.

In the auto industry, we're hearing a lot about challenges in the auto space, mostly in terms of profitability, and we continue to work with clients on these challenges.

And, as always, we're being asked about technology. How to use it effectively, what's new, how our real-time capabilities are letting customers determine which way will best help them manage their claims. Our flexibility and customer focus are a huge benefit at Sedgwick. Where others are quite slow to adapt to change, I think our clients really appreciate how quickly an ask can be implemented.

edge:

Across the industry, litigation management strategy is evolving. We've been watching that trend for quite some time — what kind of changes are you seeing as a result of that shift in strategy?

Allison:

Change happens when you get people thinking differently. That's happening. We work closely with counsel but the management and outcome of litigation is also our responsibility; we take real ownership of it. That ownership sets us up for positive outcomes. In the liability space in general there are a lot of external issues, but we're focused. We're up-to-speed on what our clients expect, but also working hard to stay ahead of the curve.

edge:

We've talked before about changes we're making within casualty as a broader piece of the business: changes to how we're training our adjusters, giving them new tools and deeper understanding to prepare them best for what needs our clients come to them with every day. How are those new guidelines coming to life?

Allison:

The hardest job in any claims organization is the one our examiners do every day. Regardless of the volume each claim must be a priority, and the

expectations are always high. We have to balance the volume with the high expectations when thinking about how we can improve. We are committed to reducing inefficient parts of the claim process — with better tools and technology, fewer phone calls — within the framework of what's best for the organization and for our clients. When we're evaluating new approaches and processes, we're looking at the best tools for the examiner, while always considering how to improve the outcome of each claim.

edge:

As you enter the second half of your first year with Sedgwick, and look to what's next both in the long and short term, what are you most excited about?

Allison:

I'm excited about getting the message out about the practice as a strong resource. I'm excited to make sure we're getting examiners the tools they need to do their jobs, and using those gains efficiently to provide even better claims service. That way, the liability team's abilities and reputation will continue to grow as fast as Sedgwick itself.

ALLISON DALY

In her role as vice president of Sedgwick's liability practice, Allison partners with operations, legal, compliance, client services and teams across the organization to deliver best-in-class claims management services. Every day she delivers on the liability team's promise to serve its customers through compliance, vendor utilization and management, and shapes the team's strategy for ongoing delivery of optimal outcomes.

Edging up

COVID-19 updates and resources for employers

The coronavirus (COVID-19) pandemic has prompted several legislative changes and new laws impacting key areas in our industry. Below is a summary of recent state and federal updates, and helpful information related to disability and leave, unemployment, workers' compensation, liability, compliance, ergonomics and getting back to business.

DISABILITY AND LEAVE

Many states have expanded provisions in their disability and leave programs to accommodate issues related to COVID-19, including California, Hawaii, New Jersey, New York, Puerto Rico, Rhode Island and Washington. For the latest information and expert insight on all of the updates, see the Sedgwick blog article, [States respond to the coronavirus: Latest disability and leave expansions](#), by Bryon Bass, senior vice president, disability and absence management at Sedgwick. We have also created a summary of these changes in our [Coronavirus statutory state chart](#).

UNEMPLOYMENT COMPENSATION

The recent influx in unemployment claims, changes in work search requirements and many other related issues have introduced new challenges for employers. In March, the federal government enacted two new laws that seek to provide temporary relief for workers affected by COVID-19 by easing eligibility requirements and providing additional income for longer periods of time to more individuals than regular unemployment compensation law. The new laws include the Families First Coronavirus Response Act (FFCRA) and the Coronavirus Aid, Relief, and Economic Security (CARES) Act. For more details on these changes and other helpful information for employers, see our [COVID-19 impact on unemployment](#) summary.

WORKERS' COMPENSATION AND LIABILITY

We continue to monitor legislative changes impacting a wide range of issues in the workers' compensation and liability claims industries. For updates that are specifically related to COVID-19, please see the following documents on our website:

- [Workers' compensation reference guide on COVID-19 compensability by state](#)
- [State agency COVID-19 related actions impacting workers' compensation](#)
- [State agency COVID-19 related actions impacting liability](#)

OSHA COMPLIANCE

The Occupational Safety and Health Administration (OSHA) provides specific recordkeeping requirements for cases involving exposure to illnesses in workplace. The factors below offer guidance to help employers determine if the case is recordable. For more details, see our [coronavirus update on OSHA recordkeeping](#).

- If an employee develops COVID-19 as a result of a workplace exposure, the case is recordable and should be entered on the OSHA 300 log.
- A case is not recordable if an employer suspects possible exposure to employees and takes them off work. The case only becomes recordable if the worker develops the illness, and the illness can reasonably be traced to an exposure at work.

ERGONOMICS

With more people working from home for the first time, it is important to ensure that their work stations are set up properly. Several aspects of our work environment can have a direct impact on safety and productivity. For example, the monitor and keyboard should be positioned properly to ensure a healthy posture. Other things that may need adjusted include the height of the chair and the desk or work surface being used. In a recent blog article, [Working from home safely and effectively](#), Lisa Orr, senior human factors consultant at Sedgwick, shares insights on setting up your workspace and tips on productivity and ergonomics.

GETTING BACK TO BUSINESS

While every organization's needs are different, and may vary widely based on specific circumstances and the nature of the business, each must find the right path forward as COVID-19 restrictions are relaxed. Businesses will need to create and maintain a safe work environment, use best practices based on public health and safety guidelines, and ensure they are ready to resume operations when the time is right.

Here are three key questions for organizations to answer as they prepare to get back to business:

1. When it comes to cleaning and compliance, can we be certain our facilities are ready?

- Perform site safety inspections prior to reopening to ensure buildings are set up properly and equipment is in good working order.
- Develop business-specific cleaning and disinfection protocols.
- Clean buildings and contents in accordance with CDC guidelines.

- Complete worksite ergonomic evaluations for preventative care and virtual ergonomic inspections for work from home employees.
- Walk through the physical and administrative controls necessary to get back to business.

2. How are we planning to care for the safety and well-being of our employees and customers?

- Perform temperature screenings and provide clinical support to protect your employees.
- Provide fit-for-work programs for those employees who have been out of their typical routines and may be deconditioned, both physically and psychologically.
- Offer clinical consultations and access to trained nurses who can provide recommendations and direction for employees who have been exposed to COVID-19, or those who fear they have been exposed and need to know where to seek medical care.

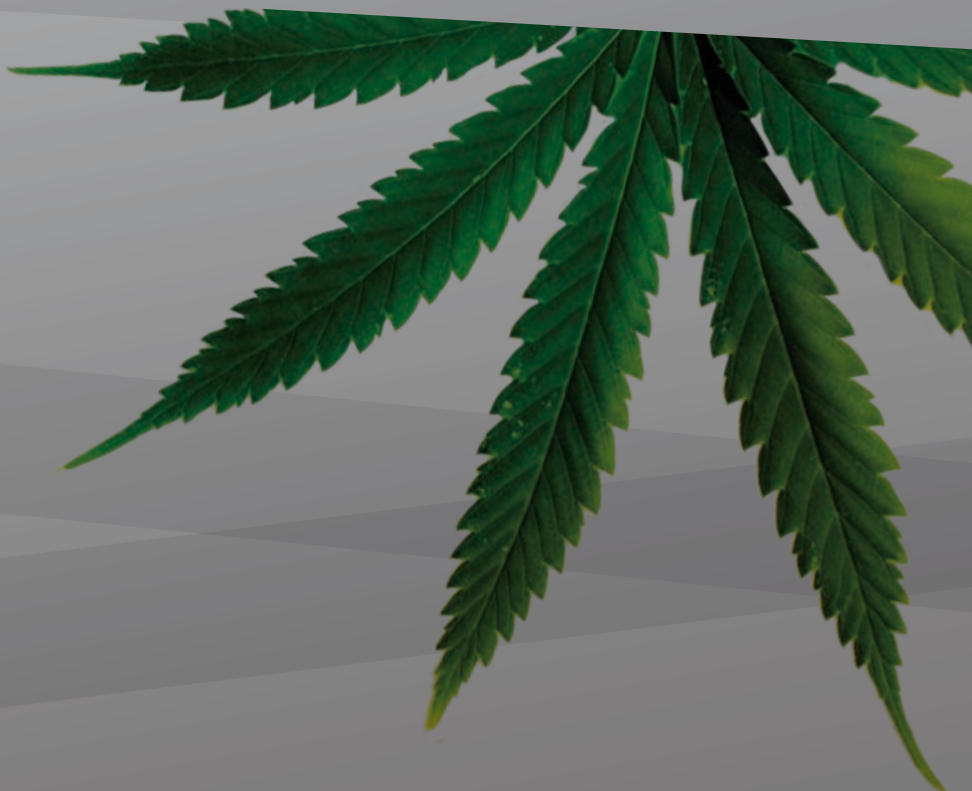
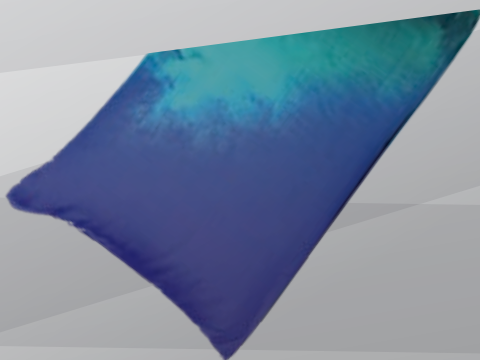
- Connect employees who have had to postpone non-urgent surgeries with experienced and trained surgery nurses who can provide prehabilitation activities to ensure quality outcomes.

3. Do we have a plan in place to address continuity and claims challenges?

- Consider workplace contact tracing to help isolate any incidents and contain further spread of the virus.
- Develop a centralized, consistent process for managing unemployment claims, analyze unemployment tax liability, manage tax accounts, audit charges, and uncover possible savings.
- Stay on top of tracking and compliance issues as federal, state and municipal disability and leave programs adapt in response to the COVID-19 outbreak.

You can hear our expanded back to business conversation as part of Sedgwick's virtual RIMS week [here](#), and learn more about Sedgwick's back to business initiatives [here](#).

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