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A SEDGWICK PUBLICATION

015

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Sedgwick is proud to provide the fifteenth 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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Facing the fear factor

Engaging in behavioral health as we return to the workplace

BY **KIMBERLY GEORGE**

Head of Healthcare and Innovation, Sedgwick

It's been nearly a year since the world learned of and began to cope with the effects of COVID-19. Now, perhaps more than ever, mental health has become a critical issue for our employees — so many of us are working through feelings of social isolation, insecurity and fear of the unknown. With extreme demands put on essential employees, the shift to remote work for so many, related caregiving challenges and worry over potential furlough or job loss, it's important we continue to explore methods and resources employers can use to support their workforce through these challenges and keep them engaged.

MOUNTING CONCERNS

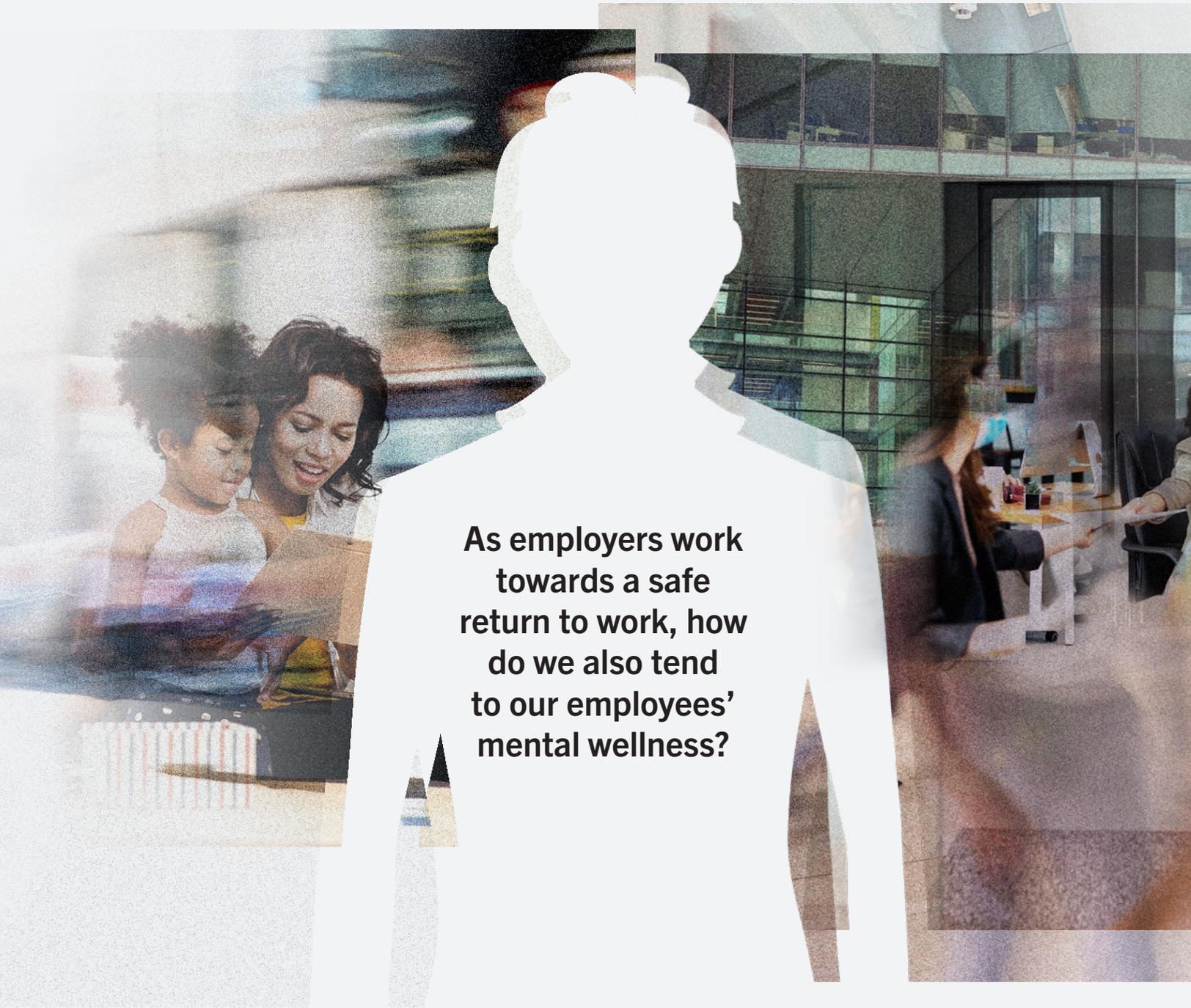
As more of our workforce begins to return to offices, shops, businesses and factories, there continue to be a lot of questions — and genuine concern — about how to do it safely. Facilities of all shapes and sizes, in nearly every industry, are reevaluating everything from their air filtration systems to the patterns of their traffic flow. But it's not just about addressing the logistics; it's about validating and alleviating the concern itself.

A recent PricewaterhouseCoopers survey¹ identified those areas employees are most concerned about as they prepare to return to work:

- Fear of getting sick from being at work
- Unwillingness to use public transportation to commute to work
- Managing responsibilities as a parent or caregiver
- Taking care of ill family members

It's a lot to consider, and these topics are weighing heavily on our workforce. Adapting to change and the "new normal" means we all need to look at our policies and practices to see if they work during these times. Along with concrete plans for their safety, employees need and deserve empathy and compassion as they juggle schedules with partners, negotiate office space on the dining room table and support their kids who are learning from home. The good news: COVID-19 seems to be making us more empathetic², and more focused on mental health.

Out Front Ideas, an interactive educational series that explores issues critical to the insurance industry, recently hosted its virtual conference on "The Path Forward." As part of the event, I had the opportunity to speak in depth with Darcy Gruttadaro of the Center for Workplace Mental Health at the American Psychiatric Association Foundation; during the hourlong "fireside chat," we dove into a number of mounting mental health issues in the workplace, and how employers can — and should — be responding.



As employers work towards a safe return to work, how do we also tend to our employees' mental wellness?

EMPLOYER RESPONSES

After months of learning how best to work and interact from a distance, we find ourselves shifting yet again, back out in the world and into old work spaces. That re-entry will come with its own brand of concern, so now is the time to ramp up our mental health efforts and attention.

Even amid the concerns, some employers are seeing workers, despite initial apprehension, eager to get back to work. They are craving a sense of normalcy in their routines and, after seeing the safety measures their employers have put in place, are feeling more confident that risks in the workplace are minimal. As employers work to put the tactical plans in place for a safe return to work, how do we also tend to our employees' mental wellness?

Darcy walked us through the Center's three primary areas of focus: raising awareness and educating the workforce about mental health issues, encouraging employers' interest in creating a mentally healthy culture, and improving access to care. Using these touchstones as the basis of our conversation, we discussed several key ways employers can work to promote their employees' mental health and well-being in the time of COVID-19.

RAISE AWARENESS

For those of us in fields like insurance and human resources, mental health and well-being are often top of mind; that's not always the case for other parts of an organization. We must stay focused, and continue to educate others, on how best to keep our employees, our partners, our families and ourselves safe and well — as we deal with returning to work while the pandemic still looms large in our communities, this is of particular importance when we consider how best to care for our injured workers.

- Encourage supervisors to check in regularly with their staff. Compassion can go a long way in making people feel supported and safe in seeking assistance if needed; equip them to build environments of understanding and to look for signs that someone may need additional support or accommodation. Help them understand the tools and services that can be accessed.
- Provide resources to eliminate mental health stigma. One great starting point is the website stampoutstigma.com³, an initiative from the Association for Behavioral Health and Wellness, offering many educational tools to help your organization recognize, reeducate and reduce workplace stigma surrounding mental illness and the need for support or treatment.
- Go beyond resiliency and coping strategies. In some industries, particularly those with front-line responsibilities, employees are feeling the effects of collective trauma. Express understanding that employees are experiencing something that's not been seen before. Be transparent, and provide timely and consistent communications — especially as things change in your work environment or new resources are available as we work together to navigate the crisis.

CREATE A MENTALLY HEALTHY CULTURE

The news is, let's be honest, a little tough to listen to these days. There's so much fear and uncertainty over how long this will last, and how difficult recovery will be for our businesses and our communities.

- Encourage your employees to work with their leadership team in setting a schedule that works well for them — one that accommodates their job requirements while also allowing them to take care of their families.
- Beyond taking care of others, though, a mentally healthy work culture is one that both encourages and empowers employees to take care of their own basic needs: exercise, adequate sleep and nutrition.
- Stay connected with your workforce — and get creative in how you'll keep them connected to one another. Employee resource groups/affinity groups can help. By communicating openly and regularly about what your organization has planned, you'll keep your employees feeling involved and engaged.



**The current era
demands flexibility
adaptability
willingness to
understand and
more holistic**

environment
flexibility,
safety and a
clear view to see and
engage employees
effectively.



IMPROVE ACCESS TO CARE

In fact, double down on access.

- For injured workers, help overcome feelings of concern by offering alternative paths toward recovery and return to work. Maybe for those with less severe injuries, clinical consultation or individual nurse guidance can help bridge the gap, offering initial coaching through self-care strategies rather than sending someone to an in-office visit that could create additional stress or exposure worries.
- Remind employees what benefits are available to them. Are people using telemedicine options to stay in contact with their providers? Are they able to access telebehavioral health when they need it? TelePT is another major, positive takeaway that we believe will help in many cases, even beyond the pandemic. Keep in mind, too, that these types of benefits can also be an important retention and attraction tool.
- Explore digital solutions like meditation and sleep/relaxation apps. Apps like Talkspace⁴ and other similar mental health apps are now being integrated as an official piece of corporate benefit plans.

Wherever you are in the world right now, whatever field you're working in, things look different. The current environment demands flexibility, adaptability and a willingness to see and understand employees more holistically. In times like these, authentic leadership will bring teams back together and build employees up – that means considering mental and emotional health just as important as a person's physical well-being.

Let's continue to look out for each other.

RESOURCES

1) PwC COVID-19 Workforce Pulse Survey

<https://www.pwc.com/us/en/library/covid-19/workforce-pulse-survey.html>

2) The Mental Health Index, provided by Morneau Shepell

<https://www.US.morneaushepell.com/mental-health-index>

3) Stamp Out Stigma

<https://www.stampoutstigma.com>

4) Talkspace

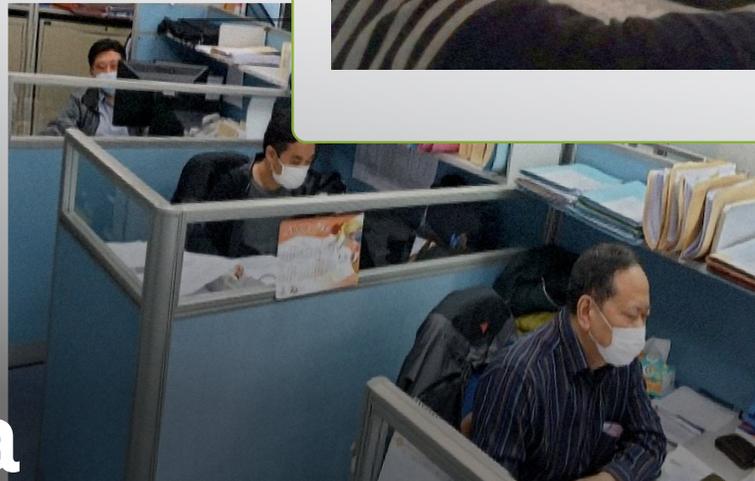
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SINGAPORE



MALAYSIA



HONG KONG

Sedgwick Asia

Our journey through the pandemic

BY **JAMES ONG**
 FCII FMII FCILA FCLA ANZIIF (Fellow),
 Chief Executive Officer, Sedgwick Asia

2020 has been a challenging year for everyone, whatever sector of the economy, wherever in the world they or their businesses are based. And the changes to working practice and everyday life have been seismic. Here in Asia, the impact of the pandemic can still be felt, and it remains to be seen how the 'new normal' will look across the coming weeks, months and even years. Indeed, the pandemic has changed the way we live, work and play.

REACTIONS AND RESPONSES

The initial outbreak in Asia began in Wuhan, China in late December 2019 and rapidly spread to neighboring Hong Kong and Taiwan. By February 2020, countries across Asia were seeing heightened outbreaks of the COVID-19 cases. Most governments in Asia began to implement partial travel bans and started closing their borders in March 2020; India was one of the first countries to close its borders to all short-term visitors, followed in quick succession by Taiwan, the Philippines and Malaysia. By the end of the month, Vietnam, Singapore, Hong Kong, China, Laos, Brunei and Myanmar had also closed off their borders to short-term visitors.

Today, nearly a year after the initial outbreak, the borders of many Asian countries are still closed. Global and regional travel have come to a standstill. The travel and hospitality industries have been devastated by this pandemic.

Starting with China, which locked down all of Wuhan and partial areas across the country, most authorities across Asia imposed some form of social distancing measures — banning mass gatherings, closing schools, wearing masks and asking people to work from home.

Malaysia was the first country to impose widespread movement control order restrictions for the entire population in late March, and Singapore implemented similar “circuit breaker” measures a few weeks later.

Governments across Asia implemented various forms of contact tracing to trace and isolate affected persons, including web-based QR entry registrations and dedicated contact tracing apps. These efforts helped to limit the spread of the COVID-19 virus by contact tracing anyone who had come in close contact with an infected person.

To assist their citizens, businesses and economy through the difficulties that came with periods of lockdown,

some governments in Asia offered financial wage subsidies aimed at keeping people in their jobs; in Singapore, Hong Kong and Malaysia this support was the lifeline of many small-to medium-scale businesses that had been battered by the slowdown caused by the pandemic. Sedgwick Asia also participated in some of these subsidies, which helped keep our operations running with little to no business interruption throughout the pandemic.

TRANSITIONING TO A NEW NORMAL

Well before the declaration of the global pandemic in March, Sedgwick Asia had implemented business continuity planning, which we carried forward into various work-from-home (WFH) scenarios. We collaborated closely with the U.K. WFH team to ensure our policies and procedures met the Sedgwick standard. Sedgwick Asia was amongst the first Sedgwick operations in the world to start and successfully implement WFH — at the height of the pandemic approximately 70% of our 700 colleagues were in various WFH arrangements.



Sedgwick Asia operates across nine countries: China, Hong Kong, Taiwan, Japan, Korea, Thailand, Malaysia, Singapore and Indonesia. Throughout the pandemic and to date, we adopted various safety measures such as safe social distancing at the workplace and safe hygiene practices (e.g., using personal protection equipment (PPE), face masks, gloves and hand sanitizers) for all colleagues at work in the office and when undertaking loss investigations or surveys onsite.

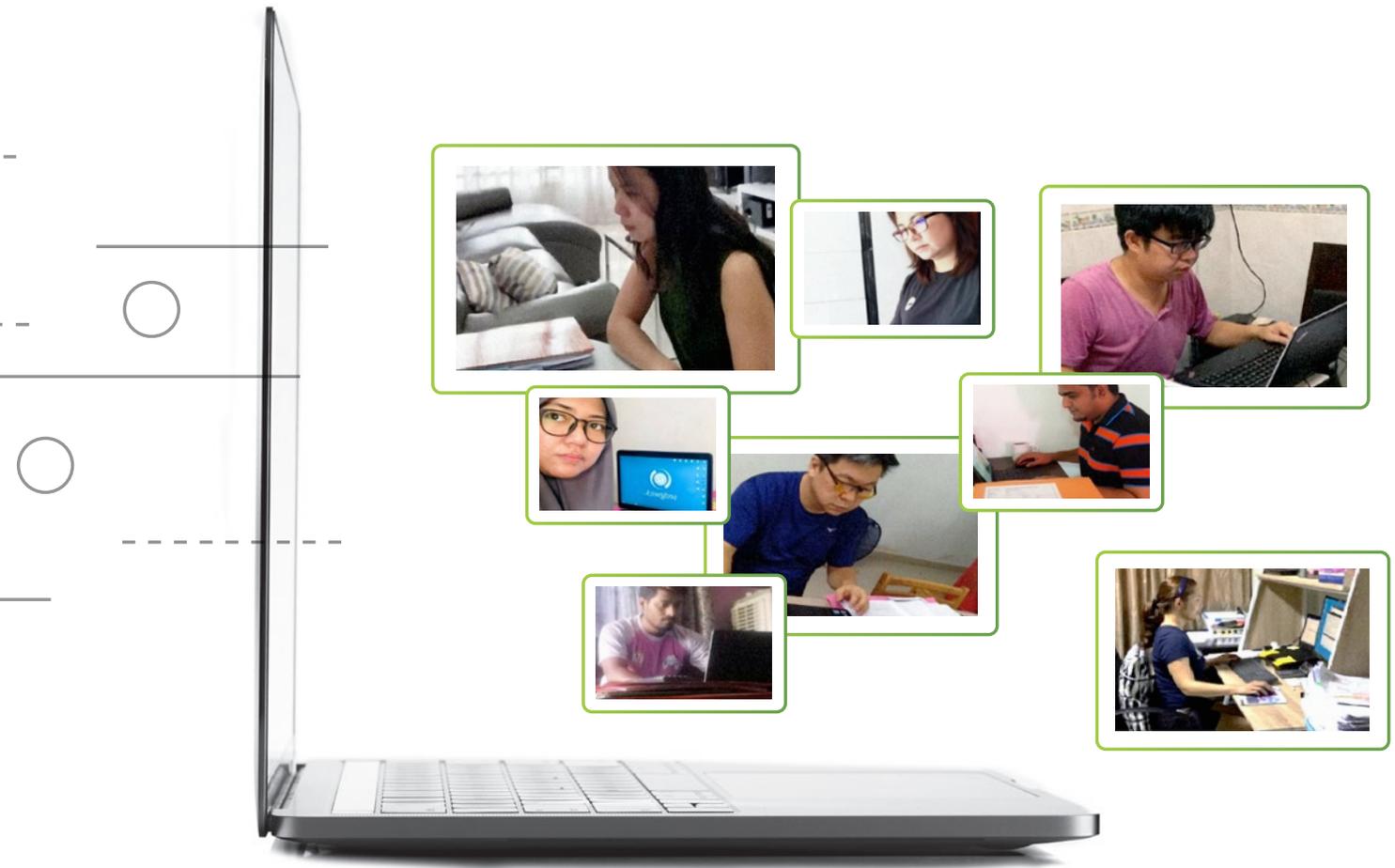
These efforts, along with a seamless transition to working from home wherever possible, were critical to us in order to ensure our colleagues were able to work securely while still delivering the same world-class claims services our clients expect and deserve. Thankfully there were only a few obstacles – like when the laptops for our Indonesia team were stuck in customs for nearly two months! Across the organization, advanced technology enabled secure VPN access to our company network; we also began using WebEx video teleconference software to maintain frequent

and continuous collaboration between our colleagues and our clients.

A key element of our WFH strategy was to use digital tools to enable our expert loss adjusters to view sites when they were physically unable to visit them. While the restrictions on attendance were primarily governed by the lockdown, along with quarantine measures in place across the region, we now know our new remote approach to loss adjusting can be used when and where a lack of access to a site could delay assessment.



*Using digital tools, our WJ
adjusters to view sites the*



*FH strategy enables loss
they can't physically visit.*

GREEN SHOOTS

To quote Singapore's prime minister, "COVID-19 is this generation's challenge." As Asia begins to recover and revive from this pandemic, we will continue to learn and adapt and grow to meet the needs of our clients in this new normal. There are signs that Asia's economies are gradually recovering from the effects of the pandemic, although full recovery, based on predictions of many experts, is not expected for some years to come.

In China, life has all but returned to normal. Hong Kong experienced a second wave of infections recently but has now recovered. Korea also managed to overcome a second wave of infections and in Singapore, the daily community spread numbers have trickled down to nearly none. There is optimism across Asia that we have seen the worst and better days are to come. Against this backdrop, Sedgwick Asia has been transitioning throughout the pandemic – writing and rewriting our own story.

At Sedgwick Asia, we are adapting to new ways of working that ensure our colleagues are protected.





Expert view

*Q&A with Keith Pokorny, LEED AP,
Regional Vice President, EFI Global, Inc.*

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

edge:

Before we dive in, Keith, can you give our readers an overview of EFI Global, a subsidiary of Sedgwick?

Keith:

EFI Global is a leading provider of fire investigation, forensic engineering and environmental services here in the U.S. and around the world. With that global presence, we serve a variety of industries — in both

the public and private sectors — through the largest staff of experts and a network of fully vetted contractors. We provide centralized response and deliverables that are specific to that client’s needs, and a single point of contact to oversee projects and meet service expectations. All that translates into unparalleled capacity and coverage, and niche specialization; for our clients, that means expedited

turnaround times and a strong technical base of knowledge that saves them money.

edge:

How do things feel different for your team now versus this time last year?

Keith:

It’s true that the workforce looks very different now than it did this time last year — or even just a few months ago.

For us, services out in the field have changed dramatically; everything takes more coordination these days. And we're doing a lot of health and wellness check-ins and temperature taking.

In some instances, things are a little easier for us — we've got more access to inspect and test properties that are vacant or much less occupied, so we don't have to worry about being as disruptive to someone's workday. And internally, our communication has really expanded; removing traditional barriers of branches into broader, service-specific groupings. We find people are working together more easily, in a sustainable way.

But I can also speak to what hasn't changed. Having come from the environmental side of things, I'm so glad to be with EFI (*Keith joined the team in 2003*), where it's a truly consultative role, always has been. There's a real synergy between the service lines here; where so many other multi-disciplined companies are siloed, our disciplines operate together.

As different as things look today than they did even a few weeks ago, or a few weeks before that, they'll continue to evolve for the foreseeable future. We've had to learn to become much more nimble with how we work. We're saying, "Okay, now we're here; what do we need to keep doing to get to whatever is next?"

edge:
[Where do things look different through the lens of COVID-19?](#)

Keith:
Here's one example. All around the country, we're being asked to come in and address industrial hygiene concerns within buildings' HVAC situations. We're helping determine scope and verifying that buildings are safe. In many places — prisons and schools, in particular — we're looking at indoor air quality, going into the visitation centers to ensure there's proper ventilation and that social distancing is possible — that's new for us. We're advising on not just ventilation, but all-new standard operating procedures. Technology innovations involving filtration and disinfection within building HVAC systems have been forced to evolve

quickly in the pandemic. Most institutions don't have the internal specialized expertise and manpower to ensure the combination of disinfection procedures, new technology installations and basic building ventilation systems are properly in place and ready to go as employees come back to work, kids come back to school and the general public gets back out in the world.

We'll drill down, talk about safety and ventilation, review new technologies and whatever guidance is out there, determine what's possible — and best — for a building. Our mechanical engineers work with facilities managers, either our clients' own or an outsourced resource, to determine if ventilation is adequate — not just for COVID-19, but is it working the way it was designed to. A lot of folks are motivated to update their indoor air quality maintenance because of this heightened attention.



“...WE’RE LOOKING AT INDOOR AIR QUALITY, GOING INTO THE VISITATION CENTERS TO ENSURE THERE’S PROPER VENTILATION AND THAT SOCIAL DISTANCING IS POSSIBLE.”

KEITH POKORNY

edge:

How have industrial hygiene and disinfection services ramped up in the months since we learned about the coronavirus?

Keith:

As businesses and organizations are getting ready to reopen, there's heightened anxiety, but also a greater awareness of the need for these crucial services. Our certified industrial hygienists are helping with planning efforts, performing coronavirus-related site testing, developing business-specific cleaning and disinfection protocols, providing disinfection contractor oversight, assisting with business preparedness — in many ways, this is exactly what our experts are trained to be prepared for, even if no one saw a pandemic like this coming. They're used to providing environmental health and safety consulting services in places like hospitals, nursing homes, schools — so they understand better than anyone the risks and challenges.

There are also new technologies to disinfect building system's supplied air through ultraviolet disinfection or ionization techniques to remove or destroy the virus. Evaluating the complex combination of the variety of disinfection processes, be it of the building systems themselves or through labor-based cleaning efforts, is a new challenge. The cost benefit to a local school system with 5-10 buildings is different than expanding those combinations out to a company's 500 to 1,000 national locations.

edge:

How does EFI's approach and expertise cater to clients in an environment like this?

Keith:

In a lot of ways, EFI's approach was ready-made to help handle this type of crisis. We take a much more forensic approach, rather than just coming in and saying we're going to redesign your whole system — we're more practical and that makes us more affordable. Newer buildings have more automated systems; older ones have band-aids in place that may have been there for years. For many public buildings, there's federal and emergency funding coming in. It's the private side I worry about — retailers, for

example, or other settings where they don't own the building. A school is its own landlord. As someone's tenant, you're dependent on what they say they are implementing and trusting that it's safe. So they're hiring us to verify that the space is safe by, for example, verifying that a building's HVAC system is changing out the air, filtering as it should. We can go in and audit, survey, give real-time instrument readings on what we find. The audit approach has really stuck because our clients are already spending money where they didn't anticipate — we can keep costs down by auditing to find what's broken, figure out what's already running as it should, making more specialized repairs so they're not just spending money across the board, where it won't go as far.

Clients have been really happy with what our audits have found; we're helping them prioritize what's best for them to get ventilation to a sufficient level, whether that's new equipment, different settings, etc. And we deliver our findings with a priority-based approach: immediate need, short-term fixes or upgrades, and longer-term capital replacement needs.

Because EFI does real-time instrumentation reading, when we're in the field we can take action almost immediately; we'll have a technician in making fixes and updates as soon as the day after we find an issue. One school we worked with recently hired an HVAC tech company to come in right behind us, so they're fixing as we find — then we can go back and verify the standards are met. Audit, fix, verify. It's a complete system.

edge:

[As you've adapted to clients' needs and requests related to the coronavirus, how has the EFI team integrated its services with new partners?](#)

Keith:

In a scenario where someone in your facility tests positive, you have to take action. Sedgwick's repair solutions team is our number one partnership right now, and we're working alongside the contractors in that group all over the country. Working with our repair solutions partners, we're able to help clients with a predictable process, one that

keeps everyone aligned with expectations we have on our end. EFI's process requires consistency with timeframe, turnaround, pricing, etc. By bringing repair solutions colleagues into a project with us, we can scope out a scenario and come up with a price range so clients aren't paying one price in New York City and another in Kansas City. Stabilizing pricing on that population of contractors allows us to attack volume more predictably. Detailed protocol means we can give more accurate quotes up front. It's like having our own internal contractors as part of the company.

edge:

[Between our current COVID-centric environment and other environmental factors, what is having the greatest impact on EFI's services?](#)

Keith:

Communicating to our clients that we are out there, working every day — as we have been since March — has had the greatest impact on EFI for this very different year. Besides the pandemic's impact on every aspect of our lives, there are still hurricanes, wildfires and social unrest events impacting

our clients. Knowing we're still operating as usual in response to CAT events is important to them; it enables our clients to also continue operating as close to business-as-usual as they can.

Wildfires are an area of service we've been addressing for years, particularly in California. For example, we may be asked to provide in-field testing to confirm if a claim is directly related to a wildfire event. Our in-house lab analyzes soot samples to distinguish wildfire damage, testing on the fringes where we can prove damage was or wasn't related to the wildfire. After the repair solutions team comes through and cleans, we can come in right away to do post-remediation testing and get immediate results. That's so important because cleaning after that kind of event is comprehensive and massive — it permeates every inch of a building.

I would also point out the in-field surface testing we're doing now for COVID-19, where we've worked with labs to bring down pricing. Understandably, it's hard to convince a client to take 10-15 test samples when it's expensive to do so. By pooling samples together — testing a bunch of surfaces in one lab analysis — a business can cover much greater square footage. If the virus is present, you aren't going to care which surface it was on — you're going to clean them all. Then you can convey those test results, and the actions you took, to your employees, your customers, etc.

With all this new information, people are thinking down the road about logistics. Sure, you had a cleaning crew come in, but who's checking the cleaning crew? Is there proper

air changing in the building to remove the aerosols? There are so many factors. Our testing dispels those "what if" questions that are at the root of much anxiety.

edge:

What do you anticipate might change permanently as you look to the future, once COVID-19 is behind us? Any silver linings?

Keith:

Generally speaking, people are more clued into basic hygiene. Some folks might want to burn their masks by this point, but most of us understand more now the potential effects of being exposed and around so many others. Cold and flu season will have a whole new perspective this year.

Realistically, we're already waiting on the next virus even as we learn to deal with this one, and we're already working to figure out how we can best prepare for that. How can we beef up our building systems when this is over and people and companies have more time to consider changes? How can we change layouts, adjust traffic flow, create more touchless moments? We need to be thinking about transmission, new risks, new technologies.

Indoor air quality has not always been top of mind — most folks are usually just responding to a complaint, like an odor — but I think looking at overall air quality and a building's health 'scorecard' will become more proactive, more holistic. And obviously, that's good for everyone.

KEITH POKORNY

With more than 30 years of experience in professional consulting services addressing environmental, engineering and construction management services, Keith's responsibilities include the overall management of EFI's north region, and the organization's U.S. environmental practice. His duties include strategic planning, forecasting, recruiting, business development and employee development, including establishing and executing growth opportunities based on geographic- and service-based initiatives within the firm. He is also currently serving as EFI's team leader for its COVID-19 task force, coordinating with corporate health and safety colleagues on EFI's services and related processes.

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Making predictions in the midst of uncertainty

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It's safe to say it's been a year chock full of surprises — unanticipated events, unforeseen circumstances and some unimaginable outcomes. As we close in on 2021 (and, perhaps hopefully, begin to close the door on the challenges of 2020), it's clear that we'll need to make the most of the predictive capabilities and innovation we have on hand, applying the unique learnings and approaches to reporting and modeling we've adapted in a year like no other.

Tools like artificial intelligence, machine learning, datafication and robotic process automation are transforming the claims journey. And when it comes to the changes we've seen for reporting mechanisms and modeling, advanced analytics are taking the driver's seat. We are integrating new models for COVID-19, adjusting our decision optimization tools and taking an increasingly solutions-oriented approach to analytics reporting.

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WE ARE USING OUR ABILITY TO IDENTIFY, ANSWER AND TRACK QUESTIONS THROUGH A NATURAL LANGUAGE PROCESSING CHATBOT TO HELP IN COVID- SPECIFIC MODELING.

COVID-19 MODELING

We're all adjusting to technology in the time of COVID-19. How can we best use the technology at hand to adapt our response?

In addition to the advancements text mining has brought us, we are using our ability to identify, answer and track questions through AI natural language processing chatbots to help in COVID-specific modeling. Our monthly reports include the volume of people coming to Carey, the Sedgwick chatbot, asking COVID-related questions.

Additionally, using the data at hand, we created a model for our clients to predict the cost of COVID-19 on new and existing claims. With the expected long-tail impact of COVID-19, this will help us help our clients plan for now and into the future. Our model is also gauging the impact of COVID-19 on non-COVID claims. Data from this model is available in a dashboard showing the impact across our organization, illustrating totals and trends in multiple categories:

- Severity, duration and cost implications from quarantine cases to confirmed positive cases and beyond
- Breakdowns by state vs. nationally
- Leave trends vs. workers' compensation trends
- Impact of lack of access to healthcare
- Delays in surgeries
- Court closures or delays impacting claims closure and settlements

TEXT MINING

Following a year where expectations went out the window, the industry is leaning into data more than ever — and that's saying something. When the ground wobbles, we steady ourselves by seeking more depth, more accuracy, greater precision. Good data helps organizations anticipate, expect and prepare for altered courses. The bigger question, then, becomes how do we make that data more "parameterized," so it's simpler to access and use?

Trends in datafication show this: We are increasingly able to translate behaviors into usable data that can help us understand and inform processes. Sophisticated machine learning tools, such as chatbots, image recognition and automated data mining are used more and more to support and enhance the digital conversation between claim stakeholders. Text mining is one such capability we can expect to see as a growing influencer for analytic predictive models and a way to make our systems more robust. Companies are working through how best to implement it in a scalable way, even as they identify and weigh its potential uses and benefits. By adding this to our analytical models — as an enhancement, not a replacement — we can more easily flag and identify those claims that have notes and text on a particular subject. In turn, we gain a deeper understanding of user needs and learn more data patterns that help develop decision trees.

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TEXT MINING USES CURRENTLY BEING EXPLORED IN CLAIMS MANAGEMENT.

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LOSS PREDICTION

Emerging as the most common use

VALIDATION

Verifying tasks on claims performed based on notes

ESCALATION

Identifying claims for referral or escalation (e.g., subrogation, fraud investigation, nurse case management, etc.)

PATTERN MATCHING

Identifying and incorporating new concepts into the claims process, more quickly than adding fields and processes into the system (e.g., COVID claims)

AUTOMATION

Identifying claims that can be automated, individual examiner tasks, upcoming surgeries that could influence claim outcomes

For Sedgwick, text mining goes deeper than ever before and makes data mining a much more efficient, quick process — more reasonable for a large number of claims. We have thousands of data fields in our systems, plus more claims history than any other TPA in the market. Being able to get to analytics surrounding millions of freeform notes records has yielded strong results. With ongoing upgrades, we are increasing our ability to perform text mining on the large amounts of unstructured data that our claims adjusters produce. The ability to extract and analyze the important details within an adjuster’s notes significantly improves our ability to identify and prioritize claim-related action items, and to create and compare optimal models for future concerns.

There is no limit to the number of triggers by which clients may wish to be notified or that may influence the trajectory of a claim — COVID-19 data is just one example. Certainly, the more robust the information contained in notes, the more informative the predictive models can be. Current initiatives in text mining will give us the capability for deeper analysis by classifying data by sentiment and topic. For example, sentiment analysis and natural language processing allow Sedgwick to approach the intent of data in new ways that could predict potential litigation or impact reserves.

Tech track: What else is on the horizon for Sedgwick clients?

GLOBAL INTAKE ENHANCEMENTS

Last year, Sedgwick launched the new global intake platform around the world, and that continues to develop. This application enables web-based claim reporting for clients, partners and consumers across all lines of business. A multi-lingual and web-deployed solution, global intake is designed to provide a consistent and user-friendly experience with Sedgwick's services around the globe.

From a technical standpoint, global intake includes multiple channels for intake of new claims, including mobile-responsive sites and a Restful API FNOL option. With its capabilities, we have the opportunity to build and expand channels for targeted customer service and brand protection.

Most recently, we've been able to use the global intake platform to build a simplified COVID-19 outbreak reporting solution for clients — a tool that's specifically been implemented to streamline the submission process for California employers that are required under new legislation (CA SB 1159) to report and determine COVID-19 workplace outbreaks. With this reporting solution in place, clients not only have tools to remain compliant, but they can now accomplish in a matter of seconds something that would typically take days, fostering a safer environment for their employees by minimizing COVID-19 risk and exposure.

Learn more about global intake in our recent news:

- [2020 Innovation Awards: Sedgwick global intake solutions](#)
- [Sedgwick introduces simplified COVID-19 outbreak reporting solution](#)

MOBILE APP FOR FIELD ADJUSTING

Sedgwick continues to refine app technology to support field adjusting for property claims, allowing our adjusters to work directly with insureds by deploying a mobile application that initiates a secure video conference session. The adjuster works with the insured through this channel, utilizing best-practice field adjusting protocols to gather photographs of 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 our adjuster completes the estimate and the report.

This has been important as COVID-19 impacts our ability to visit properties in person. By integrating mobile app technology, our field adjusters have the flexibility to provide their expertise while maintaining a completely digital claims experience when the need arises. This promotes safety, reduces risk and limits potential spread of diseases when facing public health concerns or restrictions.

Sedgwick's use of remote technology is not new; we have used these tools and tactics effectively for multiple property solutions and clients around the world. This expansion is a good fit not only for property claims adjusting, but also for those in need of building consulting services, forensic advisory or business interruption solutions.

[Learn more about our remote field adjusting capabilities.](#)

MYSEDGWICK EXPANSION

As we move into 2021, our teams are working toward multiple enhancements to the mySedgwick self-service tool, which offers clients and consumers convenient, secure online access to real-time claims information, along with configurable features and communication options to meet their needs.

We are expanding mySedgwick in multiple ways, making the user experience more understandable and transparent.

In particular, we are expanding mySedgwick to include property and specialty lines of business on a global scale. The platform will provide policyholder/insured access to claim information through a user-friendly graphical interface in multiple languages.

We continue to upgrade our processes and service-oriented architecture to guide the user through actions and information needed to expedite the claim process. Clients and consumers can look for an enhanced user experience, access to real-time claim data, document upload capabilities and functionality for intake, notifications and payments.

[Learn more about our mySedgwick capabilities.](#)

ENHANCED DATA VISUALIZATION

Clients have asked for our help in finding new, simpler ways to visualize and report on program data. Our suite of tools for clients, viaOne[®], already offers robust data analytics capabilities, including the ability to create homepages with graphical dashboards and

key metrics, configure custom screens, run standard or ad hoc reports based on user-defined parameters, track and analyze claims and absence information, generate loss triangles to aid in program actuarial analysis, set system alerts and more. Soon, we will introduce upgrades to viaOne that will broadly expand its data visualization and enhance clients' experience with their data using Tableau dashboards.

With the upcoming integration of Tableau in viaOne, clients will be able to select from a catalog of tables, charts and graphs to build meaningful dashboards and enhance the experience with their data. Complementing viaOne's existing business intelligence reporting capabilities, Tableau will mean quicker access to key metrics and faster insights, more control for end users, interactive data discovery visualization and more.

[Learn more about our technology, including viaOne.](#)



Workforce absence strategies

Creating continuity plans to optimize productivity

BY **CHRIS DOYLE**

*Vice President, National Practice Leader,
Workforce Absence, Sedgwick*

Continuity planning. It's not a nice to have; it's a must-have. Without proper planning and policies, workforce absence can have a debilitating effect on a company's brand — and bottom line. A flight attendant's unexpected absence could result in the flight's cancellation if the crew is unable to meet federal aviation standards. A last-minute absence by a warehouse worker might lead to compromised safety measures and a job-related injury. A teacher's frequent intermittent absences, due to caregiver responsibilities, might mean lower test scores from students. If a manufacturing team is short on staff, workers may be rushed on the assembly line which would increase risk of product defects. In each of these scenarios, the talents and availability of skilled employees are absolutely essential to the continued delivery of products and services that customers have come to expect.



THE COST OF WORKFORCE ABSENCE
IS SIGNIFICANT WITH COSTS ESTIMATES
TOPPING 20% OF PAYROLL.

UNDERSCORING THE NEED FOR EMPLOYER CONTINUITY PLANS

Collectively, the cost of workforce absence is significant, with estimates topping 20% of payroll. The direct costs alone can make up more than 15% of payroll when taking into account the wages, salaries and benefits of paid time off leaves; the cost of overtime to make up for the hours of work lost by those away; and the cost of replacement workers to fill in for those who are out. Add in another 6% of payroll for indirect costs like lower productivity from replacement workers still learning the job; the loss of coworker productivity from sharing the duties of those who are absent; and the lower efficiency of supervisors who become distracted from their own responsibilities. The resulting financial impact is significant.

Undoubtedly, the health of a workforce is directly correlated to an organization's productivity and performance. With strategic planning for next year already well underway by most businesses, this is an ideal time for employers to assess and refine their continuity plans and take a more holistic approach to workforce health, absence and productivity.

UNDERSTANDING EMPLOYEE LEAVES

A comprehensive review of a company's absence data can provide the baseline for a productivity assessment and any necessary refinements to a continuity plan going forward. Absence data can also help identify the leave types that drive an organization's costs related to health, absence and productivity. With these insights, an organization can begin to customize health, wellness, disease management and absence programs to the unique needs of its workforce.

Most requests can be categorized as one of four leave types:

- **Predictable leaves** are planned and scheduled; they include paid time off for vacations or holiday celebrations.
- **Unexpected leaves** can be difficult to plan for and can arise from an employee's medical emergency, such as a surprise appendectomy or a child's inflamed tonsils that result in an unplanned trip to the pediatrician.
- **Continuous leaves** result in an employee being away from the workplace for an extended period of time. This leave type often comes with some advance notice that allows for alternative labor plans. Examples of continuous leave are maternity leave or a planned surgery for an existing medical condition.
- **Intermittent leaves** involve frequent, but often shortened, periods of time off from work. Intermittent leaves can be associated with severe migraine headaches, a series of physical therapy sessions or frequent doctor visits for a chronic illness.

KEY STRATEGIES AND PRACTICES TO BOOST PRODUCTIVITY

All employees, at some point, will need time off from work. The key for employers is to ensure continuity plans are in place to maintain optimal productivity.

Some strategies and practices to consider:

Create a culture of health, wellness and safety. Many employers recognize there is an opportunity to promote good health, well-being and safety at the workplace. Seamlessly integrating safety and wellness programs can lead to higher levels of productivity, lower healthcare costs and improved quality of life for employees. Integrated programs are as varied as the organizations that implement them. And while employees, too, may vary, they share a lot of the same needs; we're all human, after all.

Establish and incorporate continuity planning strategies. Ensure specific continuity planning strategies are part of the overall leave of absence policy. These strategies will help minimize the amount of time an employee is away and allow for

alternative productive measures during absence. It is important to ensure continuity planning is understood by the entire organization and recognized as a way to help swiftly replace or make up for an absent worker's responsibilities.

Institute a job sharing plan.

Job sharing allows employees to gain experiences at different roles within their department or organization. For example, a restaurant employee could learn the skill sets of a dining room server and a host. In addition to helping boost business productivity, this could also be an effective tool to help individual employees chart a broader career path. Job sharing can be a particularly effective strategy for addressing absences associated with unexpected or intermittent leave requests.

Contract with a temporary staffing agency. For certain industries, staffing agencies can provide a temporary source of labor when employee absences occur. They are most frequently used in unskilled labor positions, although certain agencies specialize in skilled labor such as nursing and healthcare services. With these types of arrangements, it is important to ensure managers and

supervisors are aware of this option, and know how and when to submit a request for a temporary worker.

Review accommodation

practices. Accommodations can play a major part in a business' continuity plan. For example, the more flexibility employers can offer with respect to schedule, remote work or equipment requests, the better prepared they will be to address leave requests that arise. For example, during the COVID-19 pandemic those employers who were prepared and equipped to allow employees to work remotely were better able to maintain higher levels of production during periods of business shutdowns. More traditional accommodations to maintain productivity may include such accommodation equipment as sit/stand desks or increased lighting. Adjustments to the work schedule can also be an effective accommodation in the case of an employee who needs to take five-minute breaks every half hour or is allowed a two-hour window twice a week to complete physical therapy. Creative accommodations are sometimes expensive, but still strong sources of productivity.



CREATIVE ACCOMMODATIONS ARE
STRONG SOURCES OF PRODUCTIVITY
AND CAN PLAY A MAJOR PART IN
BUSINESS' CONTINUITY PLANS.

Incorporate technology.

Technology advancements are exploding. Today, technology provides employers access to real-time data more than ever before. When an unexpected leave request is reported, the right technology can ensure the time it takes to reach the affected manager or supervisor is minimal, and allows more time to address the unfilled position and schedule.

PUTTING THESE STRATEGIES TO WORK

The COVID-19 pandemic caused virtually every business to reassess the value of its workforce, and to reconsider how to achieve optimum productivity levels and meet consumer demands. A healthy, highly engaged employee is a productive employee, and productive employees are the backbone of successful organizations. While employee absences and time off work are very much a part of the production cycle, it is clear there are practices and protocols employers can use when leave requests arise to ensure the engines of commerce race on.

United against dementia

Sedgwick UK and the Alzheimer's Society

CONTRIBUTORS:

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KRISTINE MCILROY

Casualty Adjuster, Sedgwick

MICHELLE TOD

*Internal Communications
Manager, Sedgwick*

Every three minutes in the United Kingdom, someone develops dementia. Nearly one million people around the country are living with dementia today, and too many are facing the health and social challenges alone. In 2018, Sedgwick began our partnership with the Alzheimer's Society through the Insurance United Against Dementia initiative – joining in their vision for a world without dementia.

Jokes about forgetfulness or old age, whether they're purposely unkind or just thoughtless, and media stereotypes have only perpetuated a stigma surrounding the progressive, often misunderstood disease. Common misconceptions about the condition can prevent those living with it from seeking treatment, receiving a diagnosis or having critical discussions about their illness. But acknowledging dementia has never been more important: Today, it is the U.K.'s biggest killer.



COMBATTING DEMENTIA IN A COVID-19- ENVIRONMENT

Our most vulnerable communities, which include people living with dementia, have been uniquely impacted by the COVID-19 pandemic. More than a quarter of coronavirus deaths between March and June were people with dementia, and the largest increase in non-COVID deaths was in people with dementia. For several months, residents living inside care facilities weren't allowed visitors; in many places, restrictions remain.

Dementia patients, for whom routines are often so important to helping them know what to expect and to allow for a sense of control, have had to adjust to changes in their daily schedules and potentially unfamiliar staff as facilities introduced rotating shifts.

Between these disruptions to their routines and the isolation that comes from limited social contact, it's understandable that a person's condition would decline. In fact, 82% of people either living with dementia or caring for someone with the illness reported

worsening symptoms of the person with dementia. Adding to the disruption for many organizations is a decrease in on-site volunteers and a new reliance on virtual assistance. Sedgwick's in-person fundraising events for the Alzheimer's Society may have temporarily paused, but we quickly came to understand that making a difference has more to do with presence than proximity.



92 million
Unpaid caregivers provided an additional
92 million hours of care to loved ones
with dementia over the past six months.

82%

82% of people — either living with dementia or caring for someone with the illness — reported a deterioration in the symptoms of the person with dementia.



BRINGING COMPASSION AND PATIENCE TO CLAIMS

Kristine McIlroy, a liability adjuster at Sedgwick, primarily manages claims for care facilities. She has relatives directly impacted by Alzheimer's; because of her personal connection to dementia, Kristine is committed to learning more about and bringing awareness to this important cause. After participating in an Alzheimer's Society's Dementia Friends training session, Kristine gained a new perspective on the condition and what life is like on a daily basis for someone with dementia, giving her the opportunity to educate others and bring a more compassionate and patient approach to the claims process.

These sessions have continued to run throughout the pandemic, and across the U.K., nearly 400 Sedgwick colleagues have become Dementia Friends.

Through her time as a Dementia Friend, Kristine learned that a resident in a dementia care facility may see an object on the ground, such as a doormat, as a "black hole" or something they need to step over; this has led to falls and injuries. Learning about specific experiences like this equipped Kristine with the knowledge she needs to interact with the residents she meets during on-site visits. But behind-the-scenes work like Kristine's is only a small part of Sedgwick's involvement with the Alzheimer's Society.

As a customer care manager, Kristina Bahari manages claims that involve vulnerable customers, some of whom are elderly, have a mental health condition or live with dementia. Working on various assignments, Kristina found that many of these claimants don't have a support system they can depend on. She wants to change that. Since joining the Companion Calls Program within the Alzheimer's Society, Kristina has made meaningful connections with several people around the U.K. living with dementia. Paul is one such friend. Every week, Kristina calls Paul so he can talk about whatever's on his mind — anything from the weather to his favorite soap opera. She can also act as a sounding board for Paul, and by being a constant in his life she's able to help him keep his spirits up even when life gets challenging.

MAKING THE WORLD MORE INCLUSIVE AND DEMENTIA-FRIENDLY

Our customer care for vulnerable customers project is centered on a simple, but incredibly important, philosophy: By asking the right questions and making the claims process simple and straightforward, we can reduce complexity and offer better support. After a flood, for example, a claimant with dementia may struggle to remember details like which paint color they chose to refurbish the walls. Our team can help by creating a mood board to refresh a claimant's memory, or hanging a wall calendar to track dates and times contractors will be onsite.

Our shared purpose has always been — and continues to be — to take care of people. Through our partnership with the Alzheimer's Society, Sedgwick's colleagues have found new ways to support our most vulnerable communities. We're taking every opportunity to educate our organization, adapt our services, develop new solutions and advocate for every single person we come in contact with. Because caring counts.

For additional resources, please visit the [Alzheimer's Society's website](#). You can also read more about Sedgwick's past involvement with World Alzheimer's Day on our [blog](#).



Kristina Bahari (left) and Kristine McIlroy (right) have gained new perspectives while volunteering for the Alzheimer's Society.



Edging up

Short takes on emerging industry issues: COVID-19 rebuttable presumption laws and state changes, and a paid family and medical leave program update

States pass rebuttable presumption legislation

BY **MAX KOONCE**

Chief Claims Officer, Sedgwick

Throughout this year, we have seen many states enact legislation or issue executive orders regarding presumptions for compensability of COVID-19 claims. Most recently, California, Illinois and New Jersey introduced COVID-19 rebuttable presumption laws shifting the burden of proof in workers' compensation claims to employers. The specific state regulations are described here. With the shifting of the burden of proof under these new laws, the employer will have to provide evidence to disprove the presumed relationship between COVID-19 and the employee's work.

CALIFORNIA SENATE BILL 1159

On September 17, 2020, California Governor Gavin Newsom signed [Senate Bill 1159](#), which legislates the following:

- Establishes injury to include an illness or death resulting from COVID-19 according to specific dates of injury and criteria
- Establishes a rebuttable presumption of injury with certain limitations in each of three substantive sections:
 - Codifies Governor Newsom's executive order (N 62-20) as to COVID-related illnesses occurring between March 19, 2020 and July 5, 2020
 - Applies a rebuttable presumption to COVID-related illnesses for firefighters, peace officers and specified healthcare workers for injuries from July 6, 2020 – January 1, 2023
 - Applies a rebuttable presumption to COVID-related illnesses for all other employees (as defined) if and when an "outbreak" (as defined by required positive test case reporting) is determined for injuries from July 6, 2020 – January 1, 2023

- Shortens the period to accept or deny claims to either 30 days or 45 days for COVID-19
- Requires exhaustion of COVID-related paid sick leave prior to compensation

As part of determining an "outbreak" for purposes of application of the presumption, employers were required to report employees testing positive between July 6, 2020 and September 17, 2020 to their administrator by October 29, 2020. In addition, employers must:

- Report positive test cases that occur after September 18 going forward to their administrator within three business days
- Report the highest number of employees who reported to work at the employee's specific place of employment in the 45 days preceding the last day the employee worked at each specific place of employment
- Employee positive test cases are to be reported regardless of whether the employee is alleging a work-related exposure



ILLINOIS HOUSE BILL 2455

On June 5, 2020, Governor J.B. Pritzker signed House Bill 2455 into law creating a rebuttable workers' compensation presumption for all workers who test positive or are diagnosed with COVID-19. The presumption is retroactive to March 9, 2020 and is effective through December 31, 2020. Below is a brief summary of the bill.

The presumption covers:

- Police and fire personnel if these requirements are met – Confirmed positive laboratory test for COVID-19 or COVID-19 antibodies; or confirmed diagnosis of COVID-19 from a licensed medical professional

- Emergency medical technicians and paramedics
- Individuals employed and considered as first responders
- Health workers and healthcare providers
- Corrections officers
- Essential workers as identified in the governor's Executive Order 2020-10 dated March 20, 2020 – as long as individuals are employed by essential businesses and operations, are required by their employment to encounter members of the general public, or work in employment locations of more than 15 employees

Additional details:

- For claims after June 15, 2020, the employee must provide a positive laboratory test for COVID-19 or COVID-19 antibodies
- The date of injury or the beginning of the employee's period of disability is the first of either the date the employee was unable to work due to contraction of COVID-19; or was unable to work due to symptoms that were later diagnosed as COVID-19

NEW JERSEY SENATE BILL 2380

On September 14, 2020, New Jersey Governor Phil Murphy signed Senate Bill 2380 into law creating a rebuttable workers' compensation presumption for any COVID-19 claim for defined "essential employees" where exposure arose out of and in the course of employment and was causally connected to the individual's employment. The presumption is effective immediately and is retroactive to March 9, 2020. There is no end date to the effective date of the bill.

Covered employees include:

- Public safety worker or first responder, including fire, police or other emergency responders
- Employees involved in providing medical and other healthcare services, emergency transportation, social services and other services, including those provided in healthcare facilities, residential facilities or homes
- Employees who perform functions that involve physical proximity to members of the public and are essential to the public's health, safety and welfare, including transportation services, and the production, preparation, storage, sale and distribution of essential goods such as food, beverages, medicine, fuel and supplies for conducting essential business and work at home
- Any essential employee as defined by NJ Executive Order 103 of 2020, as extended by subsequent Executive Orders

An employee who is employed by the State who is offered the option of working at home but has refused that option is not regarded as an "essential employee." The rebuttable presumption applies if an employee contracts COVID-19 during a time period in which the employee is working in a place of employment other than their own residence.



Additional COVID-19 legislation in California and Oregon

CALIFORNIA ASSEMBLY BILL 685

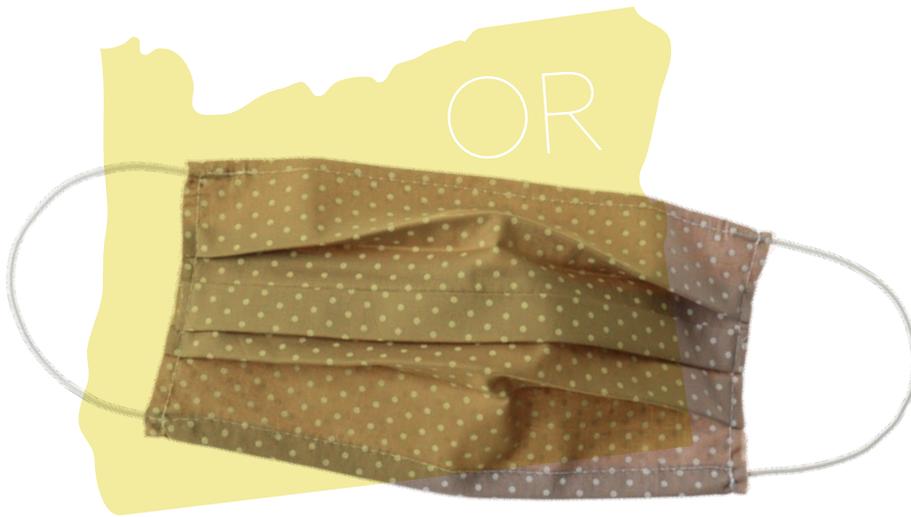
California Assembly Bill 685

dictates notification requirements for employers to employees and local and state health officials when positive COVID-19 cases are reported in the workplace. This bill, which takes effect on January 1, 2021, also gives the state Division of Occupational Safety and Health the authority to close any business or work site if it believes the risk of exposure to COVID-19 constitutes an "imminent hazard to employees."

Under this bill, employers are required to take the following actions when they are notified of a potential exposure to COVID-19 in their workplace:

- Provide a written notice to all employees and the employers of sub-contracted employees. The notice can come via personal service, text or email. It should also be available both in English and the language of the majority of the employees.
 - Provide a written notice to the exclusive representative, if any, of the above referenced employees
 - Provide the notice referenced above in a manner consistent with the information gathered on an OSHA 300 log, whether or not the employer is customarily required to maintain such records
 - Provide an explanation of possible benefit entitlements
- Explain the employer's disinfection and safety plan pursuant to directives from the Centers for Disease Control and Prevention
 - When an employer is notified of the number of cases that meet the definition of a COVID-19 outbreak, as defined by the State Department of Public Health, the employer shall notify the public health agency within 48 hours. Current documentation from the State Department of Health defines outbreak in the workplace as, "three or more laboratory-confirmed cases of COVID-19 within a two-week period among employees who live in different households." Note that the outbreak definition is different from SB 1159.





OREGON TEMPORARY RULE FOR COVID-19 CLAIMS

The Oregon temporary rule for COVID-19 promotes the appropriate and consistent processing of workers' compensation claims for COVID-19 exposure. The rule is effective from October 1, 2020 through March 29, 2021.

In addition to providing key information for employers, the rule also:

- Defines terms used in the rule such as "COVID-19," "isolation," "medical service provider," "presumptive case" and "quarantine"
- Emphasizes that a "reasonable investigation" must be conducted before denying any claim

- Describes that a "reasonable investigation" for COVID-19 exposure on and after October 1, 2020 must include:
 - Investigating whether or not the nature of the worker's employment resulted in a likely exposure to COVID-19
 - Determining if the worker did not work for a period of quarantine or isolation at the direction of a medical service provider, the state or local public health authority, or the employer
 - Obtaining a medical or other expert opinion if — before a compensability denial is issued — the insurer is aware of a worker's positive COVID-19 test result or a presumptive diagnosis, and the source of exposure is unclear
 - Determining whether medical services were required as a result of potential workplace exposure to COVID-19, even if the worker ultimately did not test positive for COVID-19

*For more regulatory updates and helpful resources, see [**Sedgwick's COVID-19 update center.**](#)*

Connecticut PFML update

BY **BRYON BASS**

SVP, Workforce Absence, Sedgwick

Connecticut employees will begin making contributions for the state's Paid Family and Medical Leave (PFML) program on January 1, 2021. The state passed legislation that created a comprehensive PFML program on June 25, 2019. Employers with one or more employees must participate, but those offering a private plan may apply to the state for a program exemption.

Eligible employees can receive benefits beginning January 1, 2022 for the following qualifying events:

- Upon the birth of a child of the employee
- Upon the placement of a child with the employee for adoption or foster care
- To care for a family member of the employee with a serious health condition; family member includes spouse, sibling, son or daughter, grandparent, grandchild or parent, or an individual related to the employee by blood or affinity whose close association the employee shows to be the equivalent of those family relationships
- Because of a serious health condition of the employee
- To serve as an organ or bone marrow donor
- If an employee is experiencing family violence, they can apply to take up to 12 days of leave

- For any qualifying exigency arising out of the fact that the spouse, son, daughter or parent of the employee is on active duty, or has been notified of an impending call or order to active duty in the armed forces
- To care for a military family member who is injured during active duty

Employer coverage requirements:

- Earning \$2,325 in the first four of the past five quarters, and either:
 - Currently employed and working in Connecticut, or
 - Currently unemployed but had been employed and working in Connecticut in the past 12 weeks
- Employees do not need to be a resident of Connecticut
- Employees for whom an employer is paying Connecticut unemployment insurance and Connecticut payroll taxes are considered to be working in Connecticut

Contribution details:

- Employees will have contributions of 1/2 of 1% deducted from their total wages up to the defined social security wage base (using the same calculations for determining total wages as those used to calculate FICA) and done so through payroll deduction to coincide with each pay cycle
- Employers will be responsible for withholding and submitting payroll deductions for each employee
- These deductions must be submitted to the CT Paid Leave Authority quarterly
- Failure to make appropriate contributions may result in penalties in addition to the required withholdings

Key benefit information:

- Employees may be paid up to 12 weeks of benefits in connection with the approved reasons for leave; if pregnant or have given birth, and the healthcare provider determines your employee needs more time for recovery; the employee can apply for an extra two weeks of leave

- Weekly compensation shall be equal to 95% of the covered employee's base weekly earnings up to an amount equal to 40x the minimum wage, 60% of that covered employee's base weekly earnings above an amount equal to 40x the minimum wage
 - Amount will adjust as the minimum wage adjusts
 - The total weekly compensation will not exceed an amount equal to 60X the minimum wage
- Available on a prorated basis for workers taking leave in increments of less than one full week
- Individuals may receive compensation for non-consecutive hours of leave
- Leave can be taken in the following formats – block leave (several days in a row for the same qualifying reason), reduced schedule (adjustment of working hours less than the routine schedule), and intermittent leave (may use time in 15-minute increments)

- Employees will apply to the CT Paid Leave Authority for paid leave benefits to receive income replacement while they are on leave

Wage replacement conditions:

- Covered employees may receive compensation from the CT PFML program at the same time as receiving benefits from their employer, although the total amount of the combined compensation cannot exceed 100% of their regular rate of compensation
- Covered employees may not receive PFML compensation at the same time they are receiving unemployment compensation, workers' compensation or any other state or federal benefit that provides wage replacement

Considerations for employers

Sedgwick will be prepared to assist employers with administrative services for CT PFML. In the meantime, we recommend that employers:

- Evaluate employee demographics to determine whether any employees meet the eligibility criteria
- Engage with a benefits consultant and/or legal counsel for guidance on policy/plan development, including updating employee handbooks or leave material to include CT PFML
- Explore if a private plan is feasible for your company; generally, a benefits consultant can assist with a feasibility analysis

- Prepare their payroll functions to add another deduction for CT PFML
- Prepare to maintain the employees' existing health coverage for the duration of the CT PFML

If you have questions about the CT PFML law, please contact your Sedgwick client services representative. For additional information and frequently asked questions, see the [Connecticut Paid Leave website](#).

RESOURCES

California Senate Bill 1159

https://leginfo.legislature.ca.gov/faces/billTextClient.xhtml?bill_id=201920200SB1159

Illinois House Bill 2455

<https://www.ilga.gov/legislation/publicacts/101/PDF/101-0633.pdf>

New Jersey Senate Bill 2380

<https://legiscan.com/NJ/bill/S2380/2020>

California Assembly Bill 685

https://leginfo.legislature.ca.gov/faces/billCompareClient.xhtml?bill_id=201920200AB685

Oregon temporary rule for COVID-19 claims

https://wcd.oregon.gov/laws/Documents/New_rules/WCD_15-2020TrackedChanges.pdf

Sedgwick's COVID-19 update center

<https://www.sedgwick.com/coronavirus>

Connecticut Paid Leave website

<https://ctpaidleave.org/>

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