

CORONAVIRUS PREPAREDNESS

› Coronavirus workers' comp update

CareWorks Comp is acutely aware that the spread of coronavirus (COVID-19) is an escalating global health concern. In light of this, CareWorks Comp clients will need our support more than ever in meeting the needs of their employees. We also recognize that a widespread outbreak could place increased demands on our capacity to meet those needs. CareWorks Comp is fully committed to maintaining all services critical to the welfare of our clients and their employees. We will achieve this in a manner consistent with maintaining total focus on the health and safety of our own colleagues and their families.

As our current health emergency continues to develop, CareWorks Comp will continue to operate in accordance with our established service continuity plan, which includes:

- Updated business continuity scenarios that consider both client issues and CareWorks Comp responses.
- Workforce planning, including skills inventories, alternatives to traditional office models.
- Incremental deployment of temporary work-at-home arrangements.
- Validation of data protection and technology backup systems.
- Identification of a crisis management team.
- Client and colleague communication strategies.

Sedgwick, our parent company, has assembled a global coronavirus taskforce comprising internal subject matter experts and senior colleagues from colleague resources; risk management; casualty, property and workforce absence claims operations; managed care; client services; loss control; information technology; and marketing and communications. These experts have already begun educating our colleagues on ways to prevent the spread of disease and provided internal best practices for handling claims involving coronavirus. Additional insights from our experts are available on the Sedgwick website. The team continues to closely monitor the situation as it develops, and we will keep you apprised of any changes that may affect you or your employees and customers.

We continue to receive regular updates and advisories from public health agencies such as the Centers for Disease Control and Prevention (CDC) and the World Health Organization (WHO), understanding that information is ever-changing and evolving as more is learned about coronavirus. While we hope that strategies for effective containment and management of the coronavirus are implemented quickly, we are taking steps to ensure our preparedness for every scenario.

Our planning takes into consideration the possibility that a widespread coronavirus outbreak would create distinctive challenges, including but not limited to extraordinarily high claim frequencies, the need for fast-track claim reporting and processing options, overtaxed medical delivery systems, customized client response plans and the need for ongoing disease prevention measures and special work arrangements for our colleagues. Areas for action and consideration include:

- Education for CareWorks Comp colleagues regarding coronavirus, its transmission and practices to reduce the possibility of infection.
- Implementing social distancing (enforcing safe distance between colleagues) and limiting handshakes and face-to-face meetings.
- Restricting non-essential business travel.
- Modification of work and safety practices for our office-based and work-at-home colleagues in the event of an outbreak to limit physical contact and reinforce handwashing, sanitation and cough protocols.
- Review and testing of our work-at-home technologies for preparedness and impact on response times.
- Communication with clients regarding their circumstances, plans and priorities.
- Prioritization of services to ensure that the most critical tasks can be accomplished in the event of reduced staff and/or increased volume.
- Identification of supplemental internal and external resources to reinforce local capabilities, including fast-track/cross-functional training.
- Use of various online communication platforms for maintaining information flows with colleagues, clients and claimants.
- Compliance with specific regulatory requirements and emergency public health measures.

We know that CareWorks Comp clients take very seriously employee and customer health concerns, as well as the business operations issues associated with a major infectious disease outbreak. We encourage employers to refer to their human resources consulting partners for assistance. Public providers of reliable health information are also offering guidance on coronavirus prevention and workplace responses, such as:

- The WHO.
- The CDC.
- The U.S. Department of Labor's Occupational Safety and Health Administration (OSHA), with specific information on dealing with infectious disease in the workplace.

Sedgwick has compiled an array of relevant articles addressing issues related to COVID-19, and we invite you to review this material by going to www.sedgwick.com/news. We expect to provide frequent updates in the days ahead. If you have any particular concerns regarding your program, please contact your client services representative. Thank you for your continued partnership.