

COVID-19 PREPAREDNESS RESPONSE PLAN

The Michigan Association of Insurance Agents (MAIA) takes the health and safety of our employees extremely seriously. We are committed to reducing the risk of exposure to COVID-19 on the job and to promoting healthy and safe workplace practices for all employees.

This Response Plan is based on information and guidance from the CDC and OSHA and is subject to change based on further information provided by the CDC, OSHA, and other public officials. We are following their websites for regular updates and postings.

We have identified the following potential sources of possible spread COVID-19 in the workplace:

- The general public
- Customers/clients
- Co-workers
- Vendors/visitors

Employers categorize employee risk based upon the degree of direct contact with people known or suspected to be infected with COVID-19 or frequency of close contact with the public. The categories range from Lower Exposure Risk to Very High Exposure Risk (including healthcare workers performing aerosol-generating procedures on known or suspected COVID-19 patients and healthcare or laboratory personnel collecting or handling specimens from known or suspected COVID-19 patients).

Our employees fall into the following category:

- Lower exposure risk (the work performed does not required direct contact with people known or suspected to be infected with COVID-19 or frequent close contact with the public).

COVID-19 WORKPLACE COORDINATOR

COVID-19 Workplace Coordinators have been designated for the MAIA worksite and will remain onsite when staff is in the building. The Workplace Coordinators are your go-to person for any questions you have on COVID-19 protocols in the MAIA workplace.

Our Workplace Coordinators can be reached at the following email address or phone number for questions and/or policies, practices for COVID-19 in this order:

Kari Quimby
kquimby@michagent.org
517-327-8037

Beverly Barney
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Matt Wesolek
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TRAINING

Training, via in-person, virtual or signage, will be provided to employees on COVID-19 that covers:

1. Workplace infection-control practices.
2. The proper use of personal protective equipment.
3. Steps the employee must take to notify the business or operation of any symptoms of COVID-19 or a suspected or confirmed diagnosis of COVID-19.
4. How to report unsafe working conditions.

RESPONSIBILITIES OF SUPERVISORS AND MANAGERS

All managers and supervisors must be familiar with this Response Plan and be ready to answer and respond to questions from employees. Managers and supervisors must set a good example by following this Response Plan at all times. This involves good jobsite safety practices and promoting personal hygiene preventative measures to stop the spread of the virus. Managers and supervisors must encourage the desired behaviors from all employees.

RESPONSIBILITIES OF EMPLOYEES

MAIA is asking every one of our employees to help with our prevention efforts while at work. In order to minimize the spread of COVID-19 at our worksite(s), everyone must play their part. As set forth below, we have instituted various housekeeping, social distancing, and other best practices at our workplace(s) to minimize exposure to COVID-19 and prevent its spread in the workplace. All employees must follow these best practices for them to be effective. Beyond these best practices, we require employees to report immediately to their managers or supervisors if they are experiencing signs or symptoms of COVID-19, as described below. If employees have a specific question about this Response Plan or COVID-19, they should ask their manager or supervisor or contact a Workplace Coordinator.

OSHA and the CDC have provided the following control and preventative guidance for all workers, regardless of exposure risk:

- Frequently wash your hands with soap and water for at least 20 seconds. When soap and running water are unavailable, use an alcohol-based hand rub with at least 60% alcohol.
- Avoid touching your eyes, nose, or mouth with unwashed hands.
- Follow appropriate respiratory etiquette, which includes covering for coughs and sneezes.
- Avoid close contact with people who are sick.
- While COVID-19 is a pandemic, maintain appropriate social distance of six feet to the greatest extent possible.

In addition, employees must familiarize themselves with the symptoms and exposure risks of COVID-19. The primary symptoms of COVID-19 include the following:

- Dry cough;
- Fever (either feeling feverish or a temperature of 100.4 degrees or higher);
- Shortness of breath or difficulty breathing; and

Individuals with COVID-19 may also have early symptoms such as chills, body aches, sore throat, headache, diarrhea, nausea/vomiting, and runny nose.

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If employees develop a fever and symptoms of respiratory illness, such as an atypical cough or shortness of breath, they must NOT report to work, along with notify their supervisor immediately, and consult their healthcare provider. Likewise, if employees come into close contact with someone showing these symptoms, they

must notify the supervisor immediately and consult their healthcare provider. MAIA also will work to identify any employees who have close contact with individuals with COVID-19 symptoms.

“Close contact” is not brief or incidental contact with a person with COVID-19 symptoms. Instead, the CDC defines “close contact” as either:

- Being within approximately six feet of a COVID-19 infected person or a person with any COVID-19 symptom(s) for a “prolonged period of time;” or
- Having direct contact with infectious secretions of a COVID-19 infected person or a person with any COVID-19 symptom(s) (e.g., being coughed on).

There is no precise definition of “prolonged period of time.” CDC estimates range from 10 to 30 minutes. To protect employees, we are using the lower end of this range and consider a prolonged period to be 15 or more minutes of exposure.

WORKSITE PREVENTATIVE MEASURES

Minimizing exposure from co-workers. MAIA will take the following steps to minimize exposure from co-workers to COVID-19:

1. Educate employees on protective behaviors that reduce the spread of COVID-19 and provide employees with the necessary tools for these protective behaviors, including the following:
 - a. Post CDC information, including recommendations on risk factors at home and in the community.
 - b. Provide tissues and no-touch disposal receptacles to minimize exposure to infectious secretions.
 - c. Inform employees of the importance of good hand hygiene. Regularly washing hands with soap and water for at least 20 seconds is one of the most effective ways for employees to minimize exposure to COVID-19. If soap and water are not readily available, employees should use alcohol-based hand sanitizer that is at least 60% alcohol. If hands are visibly dirty, soap and water should be chosen over hand sanitizer.
 - d. Encourage good hand hygiene by ensuring that adequate supplies of soap and hand sanitizer are maintained and placing hand sanitizers in multiple locations.
 - e. Discourage handshaking and instead encourage the use of other noncontact methods of greeting.
 - f. Avoid other employees’ phones, desks, offices, other work tools and equipment, and other commonly touched surfaces when possible. If necessary, clean and disinfect them before and after use.
 - g. Avoid sharing food utensils and food with other employees.
 - h. Encourage and require social distancing to the greatest extent possible while in the workplace.
 - i. Encourage employees to minimize ride-sharing. While in vehicles, employees must ensure adequate ventilation.
 - j. Require the use of face coverings in all common areas and the use of gloves/other protective equipment when using common equipment.
 - k. Develop Response Plan for medium, high and very high-risk employees.
2. Develop protocol for social distancing practices

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- a. Evaluate areas in which employees work within 6 feet of each other and determine options to increase distance apart.
 - b. Limit in-person meetings.
 - c. Restrict the number of workers present on-site to no more than necessary.
 - d. Consider staggered shifts, break times, etc.
 - e. Consider new shifts.
 - f. Promote remote work when necessary.
3. Implement daily screening/health assessments
 - a. Conduct a daily entry self-screening protocol for all employees or contractors entering the workplace, including, at a minimum, a questionnaire covering symptoms and suspected or confirmed exposure to people with possible COVID-19.
 4. Restrict employees from the workplace if they display symptoms of COVID-19
 - a. Immediately separate any employee with symptoms from other individuals and send him/her home.
 5. Encourage sick employees to stay home
 - a. Apply available paid time off options and flexible attendance requirements.
 - b. Follow state and federal guidance for return to work.
 - c. Implement protocol for return to work after symptoms of COVID-19.
 6. Encourage employees to stay home if they have been in close contact with a confirmed or suspected case of COVID-19
 - a. Apply available paid time off options and flexible attendance requirements.
 - b. Follow state and federal guidance for return to work.
 - c. Implement protocol for return to work after potential exposure to COVID-19.
 7. Develop protocol to follow if an employee has a confirmed case of COVID-19
 - a. Utilize the COVID-19 Workplace Exposure Checklist.
 - b. Implement protocol CDC-recommended cleaning and disinfecting in all affected areas.
 8. Perform increased routine environmental cleaning and disinfection
 - a. Recommend employees sanitize the work areas upon arrival.
 - b. Instruct employees to sanitize the work areas throughout the workday, and immediately before departure.
 - c. Routinely clean and disinfect all frequently touched surfaces in the workplace, such as workstations, keyboards, telephones, handrails, and doorknobs.
 - d. Provide disposable wipes so that commonly used surfaces (for example, doorknobs, keyboards, remote controls, desks, other work tools and equipment) can be wiped down by employees before each use.
 - e. Maintain Safety Data Sheets of all disinfectants used on site.
 9. Eliminate/restrict work-related travel if possible and limit employees' exposure to employee who traveled until MAIA can confirm traveling employee does not have COVID-19 symptoms.
 10. Evaluate engineering controls using the building ventilation system with the goal of:
 - a. Increasing ventilation rates.
 - b. Increasing the percentage of outdoor air that circulates into the system.

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11. Evaluate options for employees at a higher risk for serious illness due to COVID-19.
12. Develop plan to monitor and respond to absenteeism
 - a. Implement Response Plans to continue your essential business functions in case you experience higher than usual absenteeism.
 - b. Cross-train employees to perform essential functions so the workplace can operate even if key employees are absent.
13. Remind employees about the employee assistance program (EAP) resources and community resources as applicable.
14. Talk with companies that provide contract or temporary employees about the importance of sick employees staying home and encourage them to develop non-punitive leave policies.

Minimizing exposure from visitors, vendors, suppliers and contractors

1. Communicate with business partners about the MAIA's Response Plan.
2. Identify alternate supply chains for critical goods and services, if needed. Some good and services may be in higher demand or unavailable.
3. Limit the number of visitors to the worksite, where possible.
4. Develop protocol for health screening/questionnaire for visitors, vendors, suppliers and contractors.
5. Be prepared to change business practices if needed to maintain critical operations (e.g., identify alternative suppliers, prioritize existing customers, or temporarily suspend some of your operations if needed).