

To: CTI Employees

Date: March 12, 2020

Re: Coronavirus (COVID-19) - Frequently Asked Questions

What are the symptoms of COVID-19?

Symptoms can range from mild to severe but predominant symptoms are fever, cough, and shortness of breath.

How is COVID-19 transmitted?

COVID-19 is a respiratory illness that is transmitted primarily through respiratory droplets (cough, sneeze, etc.).

If I become ill, should I still come to work?

Absolutely not. Do your best to avoid spreading illness to your colleagues. Stay home from work if you develop signs of respiratory illness (such as fever or cough) or exhibit other cold-like symptoms including a headache, sore throat or runny nose. Most importantly, follow the guidance of your physician.

Important: If you become ill, you should stay home for at least 24 hours after your fever is gone without the use of fever-reducing medicine or after you have been cleared by your physician before returning to work.

What if I begin to feel ill while at work?

If you begin to feel ill while at work, you should notify your manager and/or local HR manager, then leave and obtain medical guidance. If you are in an area of a country or jurisdiction that is experiencing significant reports of infection, testing for COVID-19 may be recommended by your health care provider or local health department. If that takes place, please inform your local HR manager.

What if one of my co-workers tests positive?

CTI is following scientific guidance from the World Health Organization (WHO) and Centers for Disease Control (CDC), as well as local health officials, to actively monitor and manage the situation. If there is a suspected or confirmed case of infection, CTI will promptly provide relevant guidance and information to the appropriate employees based on location/proximity to the affected individual.

Our current protocol includes working with and following direction from local health authorities; cleaning and disinfecting affected areas of the worksite; and adhering to quarantine guidelines for any identified as at risk through personal contact with the affected individual. Close personal contact is defined as living with or being with a family member or friend for extended periods of time and includes sharing meals, drinks, and close personal space (3-6 feet). In order to avoid those types of issues, we are encouraging employees to practice "social distancing", which includes avoiding large groupings and minimizing interactions where possible.

Would we ever need to close an entire facility?

If an individual at one of our locations is confirmed to have COVID-19, our teams will work closely with the local health authorities to respond to and address the situation in the most effective way. This will include contacting any employees who are potentially impacted and ensuring they receive guidance from health authorities. We will not hesitate to close sections of or entire facilities if we believe it is in the best interest of our people.

Reports of the virus becoming more widespread and becoming a pandemic are creating stress for me and my family. Are there any resources, support lines or groups to help with anxiety from this situation?

We encourage you to advantage of the free, confidential services through CTI's Employee Assistance Program (EAP) and local and government resources.

If I feel fine but want to work from home as a precaution, can I?

CTI does not currently have a structured Work at Home Policy and the situation as of today does not appear to support shifting employees to remote schedules. For the time being, work at home requests will be reviewed on a case-by-case basis and should be supported by a legitimate business reason. That said, the situation continues to evolve and (as described below) we would encourage employees to consider how they may effectively work remotely if needed.

What can I do now to prepare for an epidemic or a business need to work at home?

If you are an employee with remote equipment and capabilities, please ensure you are taking your CTI laptop home on a regular basis in the event you must work at home without advance notice. Please also ensure you have your login information and are familiar with your home internet capabilities, etc. so that we can minimize disruption and strain on our IT team in the event we go to a work-from-home scenario.

In addition, you can take the following preventive actions to reduce your risk of respiratory infection:

- ✓ Get a seasonal flu shot.
- ✓ Wash your hands often and thoroughly with soap and water for at least 20 seconds or clean your hands with hand sanitizer containing at least 60% alcohol.
- ✓ Avoid hugs and handshakes; use alternative greeting methods.
- ✓ Avoid touching your eyes, nose or mouth.
- ✓ Practice good hygiene by using a tissue or sleeve to cover your noise and mouth when you sneeze and cough. Discard used tissues and do not reuse them.
- ✓ Clean and disinfect your workspace at the start of each day using disinfectant wipes.
- ✓ Eat a healthy diet, drink plenty of water, get adequate rest, exercise regularly and avoid smoking or vaping.
- ✓ Avoid large groups, public events, or broader social interaction as practicable.

How can I track the spread of the coronavirus or learn more about how to prevent it?

Your HR Manager will have information on local health authorities, but a few of the global/national resources we are using are below:

https://www.cdc.gov/coronavirus/2019-ncov/index.html

https://www.who.int/emergencies/diseases/novel-coronavirus-2019

https://www.arcgis.com/apps/opsdashboard/index.html#/bda7594740fd40299423467b48e9ecf6

CTI FOUDS

Para: Empleados de CTI

Fecha: 12 de Marzo del 2020

Re: Coronavirus (COVID-19) - Preguntas Frecuentes

Cuales son los sintomas de COVID-19?

Los síntomas pueden variar de leves a severos, pero los síntomas predominantes son fiebre, tos y dificultad para respirar.

Como se transmite COVID-19?

COVID-19 es una enfermedad respiratoria que se transmite principalmente a través de gotitas respiratorias (tos, estornudos, etc.).

Si me enfermo debo ir a trabajar?

Absolutamente no. Haga todo lo posible para evitar transmitir la enfermedad a sus colegas. Quédese en casa sin trabajar si presenta signos de enfermedad respiratoria (como fiebre o tos) o presenta otros síntomas similares al resfriado, como dolor de cabeza, dolor de garganta o secreción nasal. Lo más importante, siga las indicaciones de su médico.

Importante: Si se enferma, debe quedarse en casa durante al menos 24 horas después de que su fiebre haya desaparecido sin el uso de medicamentos antifebriles o después de que su médico lo haya autorizado antes de regresar al trabajo.

Que pasa si empiezo a sentirme enfermo en el trabajo?

Si comienza a sentirse enfermo mientras está en el trabajo, debe notificar a su gerente y/o al gerente de recursos humanos local, luego irse y obtener orientación médica. Si se encuentra en un área de un país o jurisdicción que está experimentando significantes reportes de infección, su proveedor de atención médica o el departamento de salud local pueden recomendarle la prueba de COVID-19. Si eso ocurre, informe a su gerente de recursos humanos local.

Que pasa si uno de mis compañeros sale positivo?

CTI está siguiendo la guía científica de la Organización Mundial de la Salud (OMS) y los Centros para el Control de Enfermedades (CDC), así como de los funcionarios locales de salud, para monitorear y manejar activamente la situación. Si hay un caso sospechoso o confirmado de infección, CTI proporcionará de inmediato orientación e información relevante a los empleados apropiados por ubicación/proximidad de la persona afectada.

Nuestro protocolo actual incluye trabajar y seguir las instrucciones de las autoridades sanitarias locales; limpiar y desinfectar las áreas afectadas del trabajo; y adherirse a las pautas de cuarentena para cualquier persona identificada como en riesgo a través del contacto personal con la persona afectada. El contacto personal cercano se define como vivir o estar con un miembro de la familia o un amigo por períodos prolongados de tiempo e incluye compartir comidas, bebidas y un espacio personal cercano (3-6 pies). Para evitar ese tipo de problemas, pedimos a los empleados practicar el "distanciamiento social", que incluye evitar grandes grupos y minimizar las interacciones cuando sea posible.

Alguna vez sera necesario cerrar una planta completa?

Si se confirma que una persona en una de nuestras plantas tiene COVID-19, nuestros equipos trabajarán en estrecha colaboración con las autoridades sanitarias locales para responder a la situación de la manera más efectiva. Esto incluirá contactar a los empleados que puedan verse afectados y asegurar de que reciban orientación de las autoridades sanitarias. No dudaremos en cerrar secciones o plantas completas si creemos que es lo mejor para nuestra gente.

Los informes sobre la propagacion del virus y la pandemia estan generando estres para mi y mi familia. Hay recursos, lineas de apoyo o grupos para ayudar con la ansiedad de esta situacion? Le recomendamos que aproveche los servicios gratuitos y confidenciales a través del Programa de Asistencia al Empleado (EAP) de CTI y recursos locales y gubernamentales.

Si me siento bien pero quiero trabajar desde casa como precaucion, puedo?

Actualmente, CTI no tiene una política estructurada de trabajo en el hogar y la situación actual no parece respaldar el cambio a horarios remotos para los empleados. Por el momento, las solicitudes de trabajo en el hogar serán revisadas caso por caso y deben estar respaldadas por una razón legítima de negocios. Dicho esto, la situación continúa evolucionando y (como se describe a continuación) pedimos a los empleados considerar cómo pueden trabajar de manera remota y efectiva si es necesario.

Que puedo hacer ahora para prepararme para una epidemia o para trabajar en el hogar por razon de negocio necesaria?

Si usted es un empleado con equipos y capacidades remotas, asegúrese de llevar su computadora portátil proporcionada por CTI a su hogar regularmente en caso de que deba trabajar en su hogar sin previo aviso. Asegúrese también de tener su información de inicio de sesión y de estar familiarizado con las capacidades de Internet de su hogar, etc., de modo que podamos minimizar las interrupciones a nuestro equipo de IT en caso de que pasemos a un escenario de trabajo desde el hogar.

Además, puede tomar las siguientes medidas preventivas para reducir su riesgo de infección respiratoria:

- ✓ Vacunese contra la gripe estacional.
- ✓ Lavese las manos a menudo y a fondo con agua y jabon durante al menos 20 segundos o limpie sus manos con desinfectante para manos que contenga al menos 60% de alcohol.
- ✓ Evite abrazos y apretones de manos; usar metodos de saludo alternativos.
- ✓ Evite tocarse los ojos, la nariz o la boca.
- ✓ Practique una Buena higiene usando un pañuelo de papel o su manga para cubrir su nariz y boca cuando estornude y/o tose. Deseche los pañuelos usados y no los reutilice.
- ✓ Limpie y desinfecte su espacio de trabajo al comienzo de cada dia con toallitas desinfectantes.
- ✓ Coma una dieta saludable, beba mucha agua, descanse lo suficiente, haga ejercicio regularmente y evite fumar o vapear.
- ✓ Evite grupos grandes, eventos publicos, o interaccion social grande como sea posible.

Como puedo saber la propagacion del coronavirus o obtener mas informacion sobre como prevenirlo? Su gerente de recursos humanos tendrá información sobre las autoridades sanitarias locales, pero a continuación se detallan algunos de los recursos globales/nacionales que estamos utilizando.

https://www.cdc.gov/coronavirus/2019-ncov/index.html

https://www.who.int/emergencies/diseases/novel-coronavirus-2019

https://www.arcgis.com/apps/opsdashboard/index.html#/bda7594740fd40299423467b48e9ecf6



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We understand that the COVID-19 situation is fluid and that our community may enact actions that could impact how we operate. Given that we are a food manufacturer and our business is part of enabling a safe and steady food supply, we wanted to make sure you knew all the things that have always been a part of our operations that ensure public health and the health and safety of our employees.

First and foremost, we are a federal establishment which means we operate our facility under USDA-FSIS (Food Safety Inspection Service) oversight; there is Inspector presence on a daily basis.

Second, we clean and sanitize the manufacturing areas and the equipment in those areas on a daily basis using a regimented practice that includes verification of the effectiveness of that sanitation via microbial testing.

Third, we mandate GMPs (Good Manufacturing Practices) for all employees within the operation. This means that handwashing is required anytime our people enter the production area or anytime during the course of operations that they need to. We wear outer garments that are cleaned/laundered daily, impervious gloves, hairnets and one time use plastic aprons and sleeves as needed to protect product.

Fourth, we have had awareness training with our employees and modified our leave policy to ensure that if they are not feeling well, they go home and stay home until they have recuperated. Our supervisors are on the alert to ensure their folks are following all required practices including sneezing/coughing etiquette.

Fifth, we instituted routine cleaning/sanitizing of common areas/touchpoints throughout the entire facility, office and manufacturing space alike, to address potential cross contamination points.

Sixth, we our limiting visitors to the facility to only those that are essential to daily operations (e.g. the uniform delivery person), and have ensured that these visitors understand and follow our GMPs, as well as that we do not want them in our facilities if they are not feeling well.

We bring all of this to your attention to emphasize that for CTI Foods — King of Prussia, because of our existing operating platforms, are already on top of reducing/eliminating risk associated with this situation. We are part of this community and will continue to do everything in our power to maintain continuity of the food we produce for the nation, while ensuring a safe work environment for our employees.

From: Mike Buccheri < mbuccheri@ctifoods.com>

Sent: Monday, March 16, 2020 12:56 PM

To: All CTI Foods Users <allctifoodsusers@ctifoods.com>

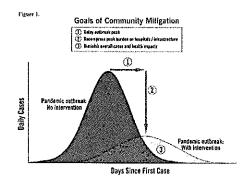
Subject: 3.16.2020 Coronavirus/CTI Update

CTI Team -

I wanted to personally connect with you about the actions we are taking as a company to ensure everyone's health and safety. As we've all seen in recent weeks, our country is responding to a situation caused by an outbreak of COVID-19, or the "coronavirus disease 2019." Since last December, this virus has spread across multiple countries and with its entrance into the United States, we are seeing proactive efforts to mitigate the spread of the illness.

COVID-19 is a new disease, so the Centers for Disease Control and Prevention (CDC) is still learning how it spreads, the severity of illness it causes, and to what extent it may spread in the United States. There is currently no vaccine for COVID-19, so the best way to prevent illness is to avoid being exposed to the virus.

Due to the seemingly high rate of communicability and the risk that is posed to older adults or those with underlying chronic health conditions, CTI is instituting a special protocol to protect our employees and the community. It is based on a strategy called "flattening the curve". By taking preventative isolation measures before an outbreak occurs, it can mitigate the number of cases in an outbreak and reduce the strain on the local medical system.



Earlier today, Jon Spiller communicated that all corporate employees should work from home if possible and that plant leadership teams are developing work from home plans for each site where feasible. For those that will continue to commute to a CTI site, we must remain diligent about washing our hands, sanitizing our areas, coughing/sneezing etiquette, social distancing, and above all else, staying home if we feel ill.

These steps will help in the effort to "flatten the curve" by stemming the spread of the virus, reducing the number of our employees concentrated in one area, and creating a higher level of necessary social distancing for those individuals whose jobs cannot be performed from a remote location.

Our senior leadership team is in constant contact with each other and leaders throughout the company. We are committed to doing what is best for our employees and our community and we will do our part to overcome this situation, working diligently and deliberately to the best of our abilities.

Thank you for all you do.

From: Jon Spiller <jspiller@ctifoods.com> Sent: Monday, March 16, 2020 11:12 AM

To: All CTI Foods Users <allctifoodsusers@ctifoods.com>

Subject: Coronavirus Update - March 16, 2020

CTI Colleagues,

I hope you all had a safe weekend. As our nation and communities increase efforts to slow the spread of the virus, we are exploring ways to further protect our workforce and lower traffic through our facilities and offices. This includes plans to have as many employees as possible work from home for the next several weeks. See below for specifics:

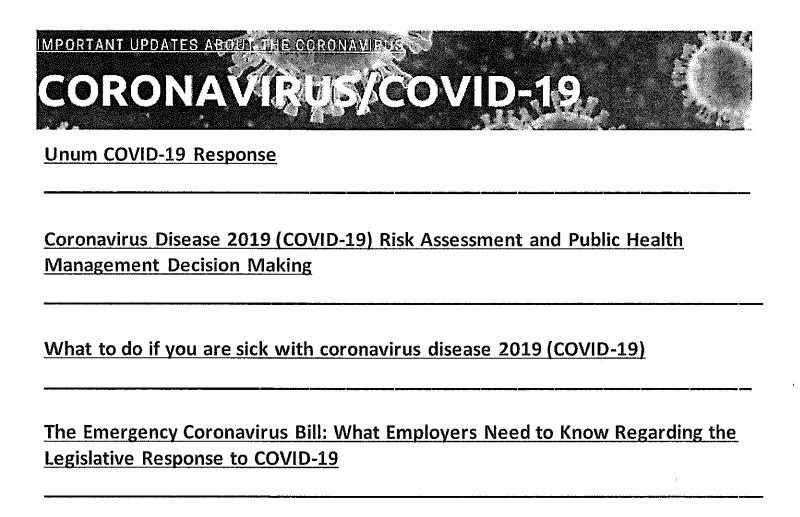
- Effective immediately, corporate employees with laptops should work from home if possible. Please coordinate with your functional leader if there is a pressing business need for you to be in an office or facility.
- Plant Leadership Teams are developing work-from-home plans for each site as best we can while continuing to operate. The plans vary by location and function, but will involve a combination of working-from-home and rotational schedules in order to provide the necessary support. Please be patient as those plans are finalized and implemented as quickly as possible.
- We understand not all employees have a laptop. IT is assigning available loaners, but we still won't have enough
 for everybody. Any employees who need to continue to work from the offices should utilize the available space
 to maximize the distance between themselves.
- We hope to minimize any disruption by leveraging our IT resources (phones, Skype, etc.) but recognize this will be a new challenge for us. Two documents are attached to provide some guidance: (1) Company Expectations for Telecommuting, and (2) Leading Your Team to Work From Home. Please review and let your Supervisor or HR Team know if any issues.
- Based on what we're seeing, this telecommuting protocol is anticipated to last a couple weeks. An update for next week will be sent out by 5pm ET this Friday.

As a manufacturing company that plays a critical role in food supply, these adjustments from our normal practices are designed to help keep all of us safe while maintaining our operations. Thank you for your flexibility and support.

Jon Spiller | SVP HR & General Counsel
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Attachments:

Company Expectations for Telecommuting Leading Your Team to Work from Home



COVID-19 vs Cold vs Flu

From: Jon Spiller < jspiller@ctifoods.com>
Sent: Thursday, March 12, 2020 11:14 AM

To: All CTI Foods Users <allctifoodsusers@ctifoods.com>

Subject: Coronavirus Update - March 12, 2020

CTI Colleagues,

As news on the coronavirus evolves, we are monitoring updates from public health agencies and reputable news sources. Fortunately, we have yet to experience a significant or direct impact from the spread of the virus at CTI. Nonetheless, we will continue to take preventative measures to protect the health of our team members and communities, as well as ensure the continuity of business operations. Please see the below for a few updates:

- Effective immediately, CTI is implementing a 30-day restriction on non-essential business travel (including domestic travel). For any travel that may be essential for company purposes, please correspond with your functional leader to determine whether the trip is necessary and obtain their authorization prior to traveling. We will continue to monitor the situation and will inform you when the business travel restriction is removed.
- It is strongly encouraged that you also carefully reconsider personal travel plans and take appropriate caution. If you travel to one of the level 3 countries as determined by the CDC (China, Iran, Italy, South Korea), you need to let CTI know and follow the CDC quarantine guidelines prior to returning to work.
- We have developed and attached a "Frequently Asked Questions" memo to this email in response to some of the inquiries we've received. In the event you have further questions, please continue to use your local HR Managers and Tonya Williams as resources.

Most importantly, please continue to take preventative measures for your health, including frequently washing your hands, sanitizing your environment, monitoring yourself for any symptoms, avoiding large groupings (socially or at work), and staying informed on the situation in your community. We will keep you updated on company matters as well.

Thank you, Jon

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Attachments:

Frequently Asked Questions Memo

From: Jon Spiller <jspiller@ctifoods.com> Sent: Friday, March 6, 2020 11:57 AM

To: All CTI Foods Users <allctifoodsusers@ctifoods.com>

Subject: Coronavirus Update

CTI Colleagues,

As news on the coronavirus (officially named COVID-19) becomes public, we at CTI Foods remain committed to the health and wellbeing of our employees and the integrity of our customers' products. We are monitoring updates from public health agencies such as the Centers for Disease Control and Prevention (CDC) and the World Health Organization (WHO), understanding that information is continually evolving.

Given the uncertainty, and that the seasonal flu virus is also widespread, we should focus on maintaining a safe workplace and encourage practices protecting the health of our team members, visitors, customers, and communities. We also want to ensure the continuity of business operations in the event of a pandemic.

To that end, we wanted to take a moment to reemphasize several best practices in prevention of spreading diseases:

- Stay home and seek medical attention. It is critical that employees do not report to work while they are experiencing respiratory symptoms such as fever, cough, shortness of breath, sore throat, runny or stuffy nose, body aches, headache, chills or fatigue. Currently, the CDC recommends that employees remain at home until at least 24 hours after they are free of fever (100 degrees F or 37.8 degrees C) or signs of a fever without the use of fever-reducing medications. Please notify your supervisor or HR Manager, and stay home if you are sick.
- <u>Wash your hands</u>. Keeping hands clean through good hand hygiene is one of the most important steps we can take to avoid getting sick and spreading germs. Many diseases are spread by not thoroughly washing hands with soap and clean water. You are strongly encouraged to wash your hands (the back of your hand, fingernails, and thumbs) frequently with warm, soapy water for at least 20 seconds. If soap and water are unavailable, use an alcohol-based hand sanitizer that contains at least 60% alcohol to clean hands.
- <u>Use coughing & sneezing etiquette</u>. Serious respiratory illnesses are often spread through coughing or sneezing. Please cover your mouth and nose with a tissue when you cough or sneeze and put your used tissue in a waste basket. If you don't have a tissue, cough or sneeze into your upper sleeve rather than your hands. Nonetheless, remember to wash your hands after coughing or sneezing, and avoid touching your eyes, nose, and mouth as much as possible.

With respect to ongoing operations, the company is providing the following guidance:

- 1. <u>Travel Considerations</u>: Effective immediately, all international business travel beyond North America should be suspended and must be pre-approved by the SLT. Although necessary domestic business travel (within North America) is not restricted at this time, please use personal discretion when traveling and notify your supervisor if you have concerns doing so. Further information for travelers is available here: https://www.cdc.gov/coronavirus/2019-ncov/travelers/index.html
- 2. <u>Visitor Protocol</u>: The FSQA team is working on supplemental guest screening for visitors to our facilities. The screening questions will focus on recent illness or travel to geographic areas of risk, including

mainland China, South Korea, Iran, and Italy, and are solely intended to prevent the introduction of illness to our workplaces.

- 3. <u>Workplace Sanitization</u>: In addition to ongoing environment cleaning, our office managers should be doing their best to procure and make available hand sanitizer and sanitizing wipes for use by all employees. Please use appropriately and do your part to ensure common areas and common-use items are regularly sanitized.
- 4. <u>Benefits & Policy Contact</u>: In the event you believe you have been exposed to the coronavirus, please immediately notify your HR Manager or Tonya Williams so that we may provide you with the appropriate support. Tonya's contact information is as follows: <u>twilliams@ctifoods.com</u>, 817-869-1163.
- 5. <u>Communication</u>: Although the current situation in the U.S., and more specifically the communities of our facilities and offices, has not impacted operational plans, please ensure you maintain communication with your supervisor and local leadership in the event it becomes necessary to adjust schedules or shift coverage. We will do our best to provide resources and flexibility to our employees and ask that you help us maintain safe workplaces and continued operations. Remember that we play a significant role in food supply for consumers across the country.

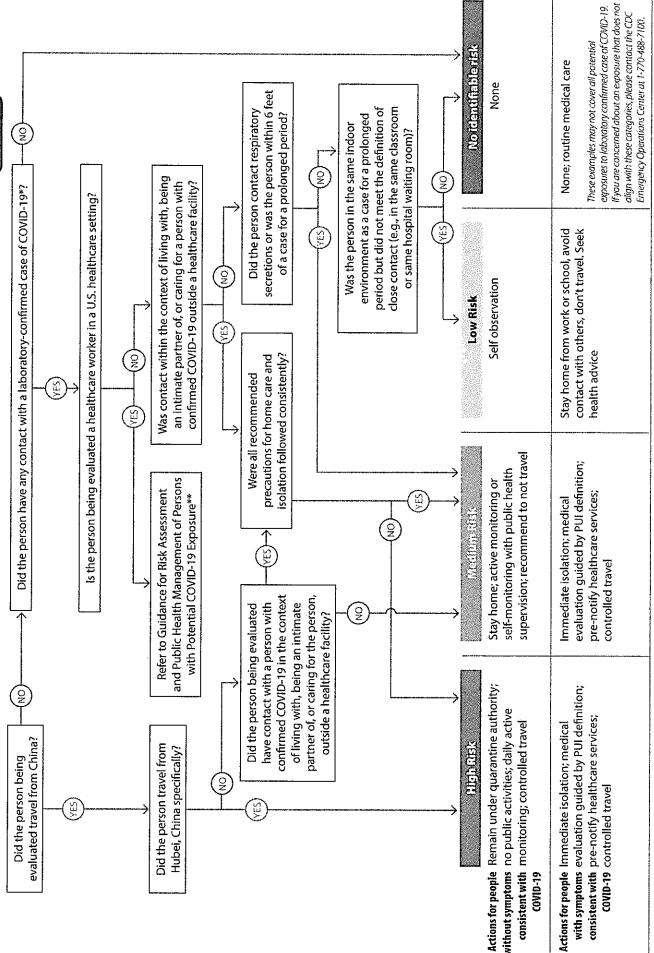
As information about the virus develops, we suggest that you routinely check credible outlets such as the CDC (https://www.cdc.gov/coronavirus/2019-ncov/index.html) or the WHO (https://www.who.int/emergencies/diseases/novel-coronavirus-2019) for the latest medical information. We are doing the same and will provide further updates as appropriate.

Thank you, Jon

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Coronavirus Disease 2019 (COVID-19) Risk Assessment and Public Health Management Decision Making Each question refers to within the past 14 days





^{***}Cor a case diagnosed clinically with COVID-19 infection outside of the United States who did not have laboratory testing
***Healthcare provider (HCP) guidance outlines risk categories to determine work exclusion and monitoring procedures. After

^{**}Healthcare provider (HCP) guidance outlines risk categories to determine work exclusion and monitoring procedures. After identifying risk category in the HCP guidance, use the categories outlined here to determine quarantine requirements.

What to do if you are sick with coronavirus disease 2019 (COVID-19)

If you are sick with COVID-19 or suspect you are infected with the virus that causes COVID-19, follow the steps below to help prevent the disease from spreading to people in your home and community.

Stay home except to get medical care

You should restrict activities outside your home, except for getting medical care. Do not go to work, school, or public areas. Avoid using public transportation, ride-sharing, or taxis.

Separate yourself from other people and animals in your home

People: As much as possible, you should stay in a specific room and away from other people in your home. Also, you should use a separate bathroom, if available.

Animals: Do not handle pets or other animals while sick. See <u>COVID-19</u> and <u>Animals</u> for more information.

Call ahead before visiting your doctor

If you have a medical appointment, call the healthcare provider and tell them that you have or may have COVID-19. This will help the healthcare provider's office take steps to keep other people from getting infected or exposed.

Wear a facemask

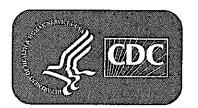
You should wear a facemask when you are around other people (e.g., sharing a room or vehicle) or pets and before you enter a healthcare provider's office. If you are not able to wear a facemask (for example, because it causes trouble breathing), then people who live with you should not stay in the same room with you, or they should wear a facemask if they enter your room.

Cover your coughs and sneezes

Cover your mouth and nose with a tissue when you cough or sneeze. Throw used tissues in a lined trash can; immediately wash your hands with soap and water for at least 20 seconds or clean your hands with an alcohol-based hand sanitizer that contains at least 60-95% alcohol covering all surfaces of your hands and rubbing them together until they feel dry. Soap and water should be used preferentially if hands are visibly dirty.

Avoid sharing personal household items

You should not share dishes, drinking glasses, cups, eating utensils, towels, or bedding with other people or pets in your home. After using these items, they should be washed thoroughly with soap and water.



Clean your hands often

Wash your hands often with soap and water for at least 20 seconds. If soap and water are not available, clean your hands with an alcohol-based hand sanitizer that contains at least 60% alcohol, covering all surfaces of your hands and rubbing them together until they feel dry. Soap and water should be used preferentially if hands are visibly dirty. Avoid touching your eyes, nose, and mouth with unwashed hands.

Clean all "high-touch" surfaces every day

High touch surfaces include counters, tabletops, doorknobs, bathroom fixtures, toilets, phones, keyboards, tablets, and bedside tables. Also, clean any surfaces that may have blood, stool, or body fluids on them. Use a household cleaning spray or wipe, according to the label instructions. Labels contain instructions for safe and effective use of the cleaning product including precautions you should take when applying the product, such as wearing gloves and making sure you have good ventilation during use of the product.

Monitor your symptoms

Seek prompt medical attention if your illness is worsening (e.g., difficulty breathing). **Before** seeking care, call your healthcare provider and tell them that you have, or are being evaluated for, COVID-19. Put on a facemask before you enter the facility. These steps will help the healthcare provider's office to keep other people in the office or waiting room from getting infected or exposed.

Ask your healthcare provider to call the local or state health department. Persons who are placed under active monitoring or facilitated self-monitoring should follow instructions provided by their local health department or occupational health professionals, as appropriate.

If you have a medical emergency and need to call 911, notify the dispatch personnel that you have, or are being evaluated for COVID-19. If possible, put on a facemask before emergency medical services arrive.

Discontinuing home isolation

Patients with confirmed COVID-19 should remain under home isolation precautions until the risk of secondary transmission to others is thought to be low. The decision to discontinue home isolation precautions should be made on a case-by-case basis, in consultation with healthcare providers and state and local health departments.

We're here for our employees, clients and customers.

Dismiss

Learn more about our COVID-19 response here.



We've got you

COVID-19 resource center

Stay up-to-date and informed with the latest company information and helpful links on our COVID-19 resource center.

Unum COVID-19 Response

Unum is taking several steps to ensure we can support customers and their employees through the coronavirus (COVID-19) pandemic. As always, the health and safety of our customers, colleagues, and communities remain our top priority. Our business continuity program prepares us to respond to disruptive events through robust planning, regular testing, and constant monitoring – ensuring we can continue to support you and your employees as the situation progresses.

Our commitment to customers and their employees

During this time of uncertainty, you can count on our unwavering support. We're committed to meet your needs and deliver quality, dependable service. This includes processing and paying claims, answering questions and providing information as you navigate the impacts to your own workforce.

Some of Unum's products cover coronavirus-related claims, and we will follow the provisions outlined in your policies and service agreements to determine coverage – just like we would for any other diagnosis.

Our business continuity efforts

https://www.unum.com/covid-19

To minimize exposure to our employees and ensure stable service experiences for you, we've taken steps to:

- Restrict all business travel for employees. Require employees who travel internationally to self-quarantine for 14 days.
- Increase workplace sanitation and educate employees on health and safety best practices.
- Enhance our remote-work capacity to handle a higher volume of people working from home, and encourage employees who can do so to work remotely.
- Test technology to confirm we can shift critical tasks to other worksites and our remote workforce.
- Make flex schedules an option for employees who are working around personal and family obligations during the disruption.
- Give financial support to employees who may need additional help or equipment to make working from home possible.
- Provide emergency pay to employees in situations where flex scheduling or remote working are not possible.
- Make access to free COVID-19 tests available for employees covered under Unum's medical plan.
- Identify critical system needs and ensure they will remain operational.
- Account for variables in our planning, such as an increase in the number of claims filed and the closure of banks and post offices.
- Work with our vendors to ensure data transmission remains secure and information is protected as they temporarily shift their workforce to remote working.
- Seek input from vendors, state officials, and local governments, and incorporate best practices from external organizations.

Frequently asked questions

View our frequently asked questions for information about Unum products, coverage and leave management services.

Billing questions

Customer questions

Pending governmental action

March 18, 2020

The following section outlines our coverage with regard to COVID-19. However, it is important to note that State and Federal governments are in the process of providing guidance and direction for employers in response to the current situation. These developments will influence changes to our coverage, and we will publish updated guidance once this legislation is enacted.

The most significant activity is the Federal Families First Coronavirus Response Act that currently applies to employers with fewer than 500 employees. This bill proposes to expand the FMLA to provide leave for COVID-19 related reasons (e.g., quarantine, school closures). In addition, it proposes employers pay workers who need to take leave for these same reasons.

As of the time this document was published, only the House has approved the bill. The Senate will also need to approve before it is sent to the President. It is possible there could be changes to the bill during that process. Once fully passed, it will be effective 15 days later.

Unum is closely monitoring the status of this bill as we know it will likely impact some of our products and services. Once the bill passes, we will provide an update on exactly what those impacts will be.

We are also closely watching pending legislation in New York which will likely be passed today, March 16. The New York legislation will apply to all employers but will have different requirements depending upon the number of employees. It will also allow employees to access benefits from the NY PFL and DBL programs for COVID-19 related reasons, but the details regarding benefit amount and duration are still being finalized.

In addition to this proposed legislation, guidance has been issued across the country regarding the interpretation of existing laws. Below are links to that guidance. We recommend you check these sites frequently in the event the guidance evolves over time.

Statutory disability guidance:

- California
- New Jersey
- Washington
- Rhode Island

Federal guidance:

- COVID-19 or Other Public Health Emergencies
- What You Should Know About the ADA, the Rehabilitation Act, and COVID-19

Colorado Emergency Paid Sick Leave: https://www.colorado.gov/pacific/cdle/news/state-labor-department-releases-emergency-rules-paid-sick-leave-covid-19

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Important phone numbers

Employees & Families:

866-679-3054

Monday-Friday, 8 a.m. to 8 p.m. ET

Employers & Plan Administrators:

800-ASK-UNUM (800-275-8686)

Monday-Friday, 8 a.m. to 8 p.m. ET

Brokers & Sales Partners:

800-ASK-UNUM (800-275-8686)

Monday-Friday, 8 a.m. to 8 p.m. ET

Employee resources

6 ways to slow the spread of coronavirus

External resources

U.S. Centers for Disease Control

World Health Organization

U.S. House Bill: Families First Coronavirus Response Act