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PREPARING FOR THE NEXT PHASE:

Critical Considerations for a Return to Work Strategy

April 30, 2020

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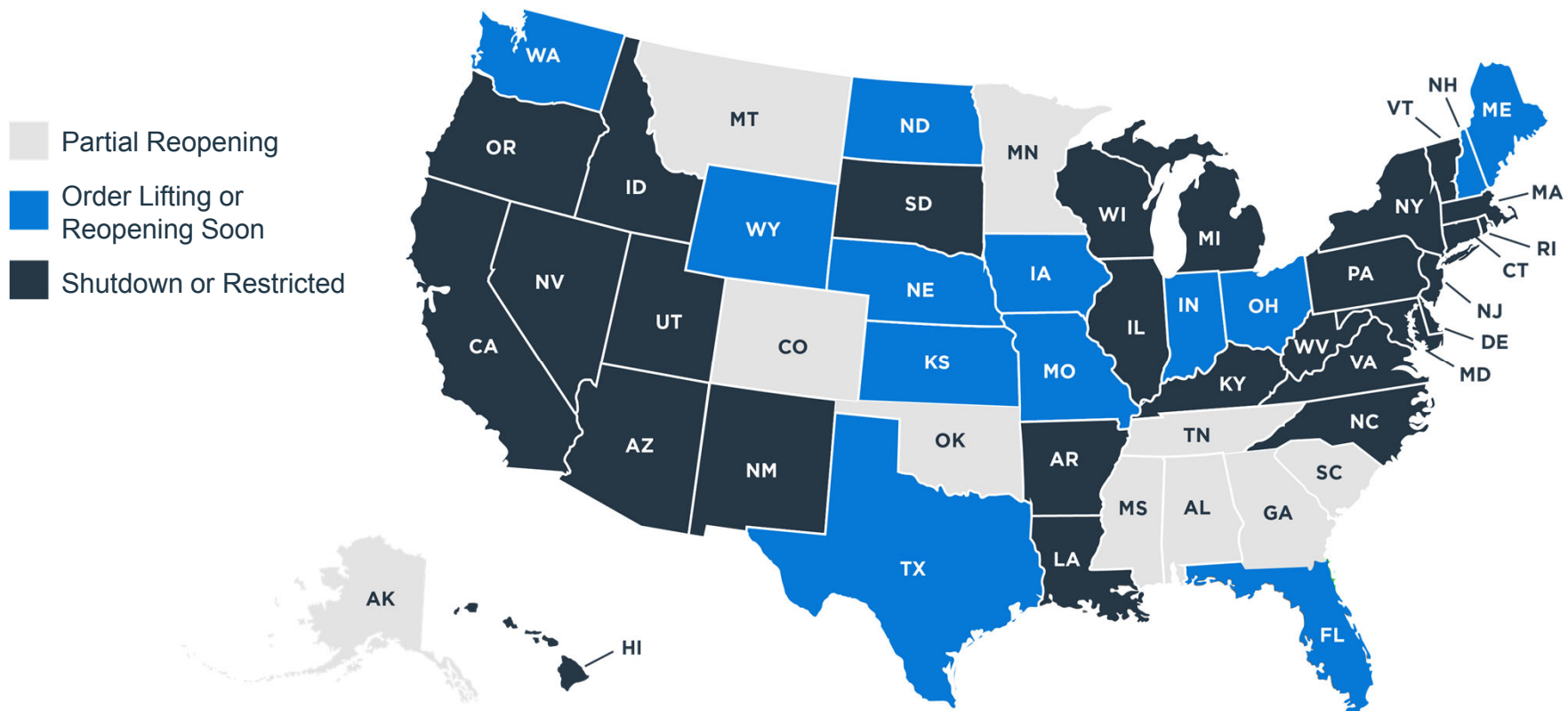
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Agenda

- 1 | Managing Employee Risk in the Workplace
- 2 | Employee Relations
- 3 | Absence Management
- 4 | Reasonable Accommodations Under the ADA
- 5 | Employers' Obligations and Liability for Safety
- 6 | Q&A

Status of the United States as April 30, 2020



Source: *The New York Times*

Opening America: Phase One



Individuals	Employers	Specific Types of Employers
<ul style="list-style-type: none"> ○ Vulnerable individuals should continue to shelter in place. Members of households with vulnerable residents should be aware that they may bring the virus home. Precautions should be taken to isolate from the vulnerable. ○ All individuals, when in public should maximize physical distance from others. Social settings of more than 10 people, where appropriate distancing may not be practical, should be avoided unless precautionary measures are observed. ○ Avoid socializing in groups over 10 in circumstances that don't readily allow for appropriate physical distancing (e.g., receptions, trade shows) ○ Minimize non-essential travel and adhere to CDC guidelines regarding isolation following travel. 	<ul style="list-style-type: none"> ○ Continue to encourage telework when possible. ○ Return to work in phases if possible. ○ Close common areas where personnel are likely to congregate, or enforce strict social distancing protocols. ○ Minimize non-essential travel and adhere to CDC guidelines regarding isolation following travel. ○ Consider special accommodations for vulnerable personnel. 	<ul style="list-style-type: none"> ○ Schools and organized youth activities that are currently closed should remain closed. ○ Visits to senior living facilities and hospitals should be prohibited. Those who interact with residents and patients must adhere to strict hygiene protocols. ○ Large venues (e.g., sit-down dining, movie theaters, sporting venues, places of worship) can operate under strict physical distancing protocols. ○ Elective surgeries can resume, as clinically appropriate, on an outpatient basis at facilities that adhere to CMS guidelines. ○ Gyms can open if they adhere to strict physical distancing & sanitation protocols. ○ Bars should remain closed.

Opening America: Phase Two



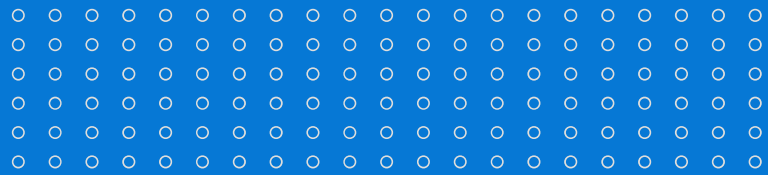
Individuals	Employers	Specific Types of Employers
<ul style="list-style-type: none">○ Vulnerable individuals should continue to shelter in place. Members of households with vulnerable residents should be aware that they may bring the virus home. Precautions should be taken to isolate from the vulnerable.○ All individuals, when in public, should maximize physical distance from others. Social settings of more than 50 people, where appropriate distancing may not be practical, should be avoided unless precautionary measures are observed.○ Non-essential travel can resume.	<ul style="list-style-type: none">○ Continue to encourage telework when possible.○ Close common areas where personnel are likely to congregate, or enforce moderate social distancing protocols.○ Consider special accommodations for vulnerable personnel.	<ul style="list-style-type: none">○ Schools and organized youth activities can reopen.○ Visits to senior living facilities and hospitals should be prohibited. Those who interact with residents and patients must adhere to strict hygiene protocols.○ Large venues (e.g., sit-down dining, movie theaters, sporting venues, places of worship) can operate under moderate physical distancing protocols.○ Elective surgeries can resume, as clinically appropriate, on an outpatient and in-patient basis at facilities that adhere to CMS guidelines.○ Gyms can remain open if they adhere to strict physical distancing and sanitation protocols.○ Bars may operate with diminished standing-room occupancy.

Opening America: Phase Three



Individuals	Employers	Specific Types of Employers
<ul style="list-style-type: none">○ Vulnerable individuals can resume public interactions, but should practice physical distancing, minimizing exposure to social settings where distancing may not be practical, unless precautionary measures are observed.○ Low-risk populations should consider minimizing time spent in crowded environments.	<ul style="list-style-type: none">○ Resume unrestricted staffing of worksites.	<ul style="list-style-type: none">○ Visits to senior care facilities and hospitals can resume. Those who interact with residents and patients must be diligent regarding hygiene.○ Large venues (e.g., sit-down dining, movie theaters, sporting venues, places of worship) can operate under limited physical distancing protocols.○ Gyms can remain open if they adhere to standard sanitation protocols.○ Bars may operate with increased standing room occupancy

1



Managing Employee Risk in the Workplace



Employment Status



	FURLOUGH / UNPAID LOA	REDUCED HOURS	LAYOFF
EMPLOYMENT STATUS	Remains an "inactive" W-2 employee	Ongoing employment relationship	Employment relationship ends

OSHA General Duty Clause

Workplace Arrangements & Employee Safety

Fearful Employees → High-Risk Employees → Exposed Employees → Diagnosed Employees

Personal Protective Equipment

OSHA General Duty Clause



Each employer

1 Shall furnish to each of his employees employment and a place of employment which are *free from recognized hazards that are causing or are likely to cause death or serious physical harm to his employees;*

2 Shall comply with occupational safety and health standards promulgated under this Act.

Each employee shall comply with occupational safety and health standards and all rules, regulations, and orders issued pursuant to this Act which are applicable to his own actions and conduct.

Mitigating Risk



On-site employee screening – only for practice team members who are **coming onsite** or exposed to other workers, clients, vendors, etc.



**Taking
temperatures**



**Asking exposure
questions**



**Asking medical
questions**

What You Can Ask About the EE's *Own Condition*

Are you experiencing any of the following CDC - COVID-19 Symptoms or combination of symptoms:

- Cough
- Shortness of Breath

Or at least two of these symptoms:

- Fever – (100.4 degrees)*
- Chills
- Repeated shaking with chills
- Muscle pain
- Headache
- Sore throat
- New loss of taste or smell

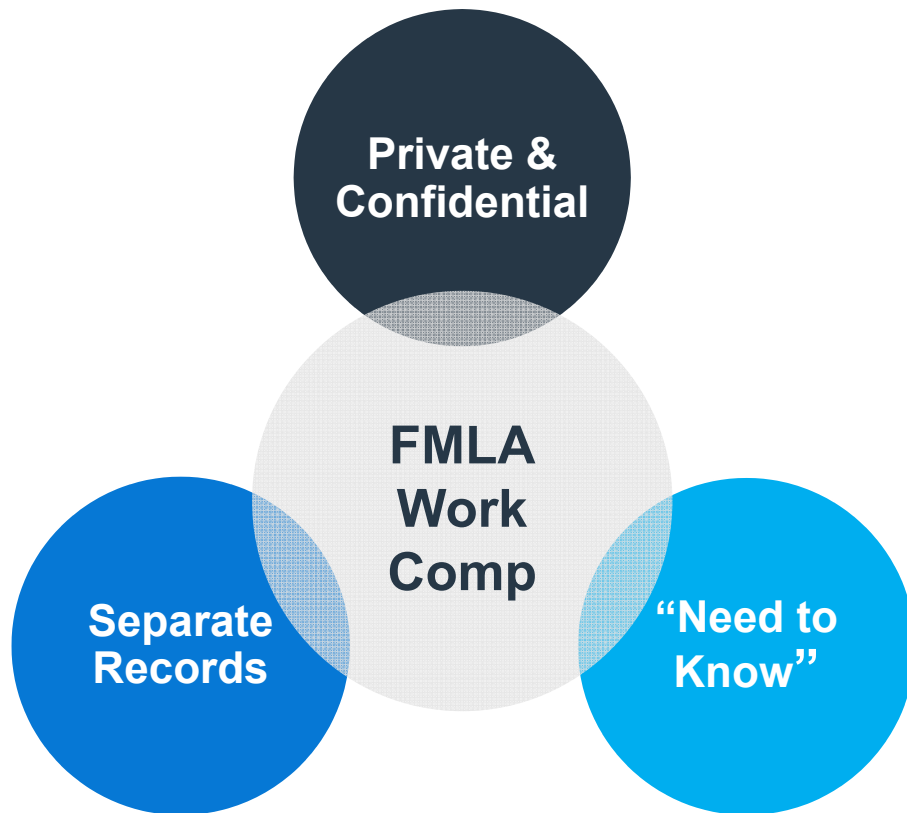
*** The employer may take the employee's temperature.** The person conducting the daily pre-screening should be provided PPE including an appropriate mask.

- Are you currently waiting for COVID-19 test results?
- Have you tested positive for COVID-19?

Employer-Administered Testing

- **ADA - mandatory medical test of employees be "job related and consistent with business necessity."**
- **ADA standard - employers should ensure that the tests are accurate and reliable.**
- **EEOC Recommendation**
 - Review guidance from the U.S. Food and Drug Administration about what may or may not be considered safe and accurate testing
 - Review guidance from CDC or other public health authorities and check for updates
 - Should consider the incidence of false-positives or false-negatives associated with a particular test
- **EEOC Reminders**
 - Testing only reveals if the virus is currently present; a negative test does not mean the employee will not acquire the virus later.
 - Employers should still require – to the greatest extent possible – that employees observe infection control practices (such as social distancing, regular handwashing, and other measures) in the workplace to prevent transmission of COVID-19.

Confidentiality and Medical Information



The screenshot shows the EEOC website. The header includes the EEOC logo, the text "U.S. Equal Employment Opportunity Commission", and a search bar. Below the header is a navigation menu with links: Home, About EEOC, Employees & Applicants, Employers / Small Business, Federal Agencies, and Contact Us. The main content area displays a news article titled "What You Should Know About COVID-19 and the ADA, the Rehabilitation Act, and Other EEO Laws". The article is dated April 23, 2020, and includes a list of bullet points providing information about EEOC materials related to COVID-19, the EEOC's enforcement of workplace anti-discrimination laws, and the EEOC's guidance on workplace safety during the pandemic.

What You Can Ask About the EE's *Exposure*

- **Have you self-isolated? If so, how many days and why?**
(remaining in your home and outdoor activities without coming closer than 6-feet from others)
- **Have you been exposed to anyone currently waiting for COVID-19 test results?**
- **Have you been exposed to anyone who has tested positive for COVID-19?**
- **Have you been exposed to anyone with any of the CDC specified symptoms?**
- **Have you traveled outside your state or regional area?**

What You Can Share

If you've been informed **by the employee** that they have a confirmed positive test for COVID-19 you may:

- **ask the employee that has tested positive for COVID19 to identify:**
 - last time he/she was in the workspace
 - what parts of the workspace he/she may be been in
 - with whom the employee may have had direct contact
- **share with the employees that an unidentified employee with whom they have had recent contact has tested positive.**
- **ask how the employees (with whom the diagnosed employee had contact) are feeling and if they have any symptoms?**
- **direct the exposed employees to monitor their own health COVID19 symptoms.**
- **ask employees to disclose if they have tested positive or have been in close contact with others who have tested positive for COVID19.**

Depending on the job and local health department regulations, there may be mandatory reporting obligations and the employer should consult with that health department.

When May Employees Return to Work?

Employees should not return to work until he or she has satisfied CDC post-diagnosis / illness criteria to return to work:

Test-based strategy – exclude from work until:

- ✓ Resolution of fever without the use of fever-reducing medications and
- ✓ Improvement in respiratory symptoms (e.g., cough, shortness of breath), **and**
- ✓ Negative results of an FDA Emergency Use Authorized molecular assay for COVID-19 from at least two consecutive nasopharyngeal swab specimens collected ≥ 24 hours apart (total of two negative specimens)

Non-test-based strategy – exclude from work until

- ✓ At least 3 days (72 hours) have passed since recovery defined as resolution of fever without the use of fever-reducing medications and improvement in respiratory symptoms (e.g., cough, shortness of breath); **and**
- ✓ At least 7 days have passed since symptoms first appeared

Negligence - The Legal Standard

The employer exercised the level of care which, under all the circumstances **the reasonably prudent person** would exercise in making the relevant decisions

*Once it is established that the employer owed a duty to the particular plaintiff, the plaintiff must next allege that the **employer breached that duty**.*

*This element concerns the **standard of care** required of the employer. In general, the test is whether the employer exercised the level of care which, under all the circumstances, the reasonably prudent person would exercise in choosing or retaining an employee for the particular duties to be performed.*

The Litigation Begins! *Estate of Wando Evans v. Walmart*

- Failed to implement **social distancing guidelines** promulgated by the federal and state authorities
- Failed to properly **cleanse and sterilize** the store to prevent infection, and failure to properly train personnel to implement and follow procedures designed to minimize the risks of contracting COVID-19
- Failed to provide Wando Evans and other employees with **personal protective equipment** such as masks, latex gloves and other devices designed to prevent infection of COVID-19, as well as failure to provide employees with antibacterial soaps, antibacterial wipes and other cleaning agents as recommended by the CDC
- Failed to periodically interview and **evaluate its employees for signs and symptoms** of COVID-19, as well as failure to warn Wando Evans and other employees that individuals at the store experiencing symptoms may have been infected by COVID-19
- Failed to follow recommendations and descriptions for **mandatory safety and health standards** promulgated by the DOL and OSHA, and failure to conduct periodic inspections of the conditions and cleanliness of the store to prevent and/or minimize the risk others contracting COVID-19 as recommended by the CDC

Estate of Wando Evans v. Walmart, *cont.*

- Failed to follow the guidelines promulgated by the CDC with regard to keeping a safe and healthy environment, including failure to prepare and implement **basic infection prevention measures**, failure to develop an **infectious disease preparedness** and response plan and failure to implement engineered-controlled devices designed to prevent COVID-19 infection, such as installation of **high efficiency air filters** and physical barriers such as **sneeze guards**
- Failed to develop policies and procedures for prompt **identification and isolation of sick people** and failure to cease store operations and close when employees were experiencing symptoms of COVID-19
- **Hiring employees** via telephone or other remote means in an expedited process without personally interviewing or evaluating employees to see if they were experiencing signs and symptoms of COVID-19

Guidelines for Employers

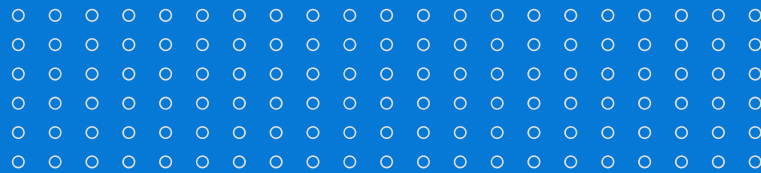
Develop and implement appropriate policies, in accordance with Federal, State and local regulations and guidance, and informed by industry best practices, regarding:

- ✓ Social distancing and protective equipment
- ✓ Temperature checks
- ✓ Sanitation
- ✓ Use and disinfection of common and high-traffic areas
- ✓ Business travel

Monitor workforce for indicative symptoms. Do not allow symptomatic people to physically return to work until cleared by a medical provider.

Develop and implement policies and procedures for workforce contact tracing following employee COVID+ test.

2



Employee Relations



Title VII of the Civil Rights Act of 1964

Title VII prohibits discrimination on the basis of:		Title VII prohibits adverse employment actions against protected classes including:
<ul style="list-style-type: none">Sex (including pregnancy and gender nonconformity)RaceColorAge	<ul style="list-style-type: none">ReligionNational originAge Discrimination in Employment (ADEA)Genetic Information Nondiscrimination Act (GINA)	<ul style="list-style-type: none">TerminationFailure to hireDemotion

Fair Labor Standards Act (FLSA) Exempt Employees (Usually Salaried)



- **Must receive guaranteed salary of at least \$684 each week**
(may vary by state)
 - May be paid bi-weekly, semi-monthly, or monthly
 - May not reduce pay based on hours worked
 - May reduce annualized salary
- **Required to be paid if they perform work at some point during the workweek**
- **May apply vacation / PTO / sick leave to days not worked to arrive at predetermined regular weekly compensation**
- **Be careful of substantial changes to job duties and preserving exempt status**

Nonexempt Employees (*Usually Hourly*)

- **Paid for work actually performed**
- **Minimum Wage: \$7.25** (may vary by state)
 - Government: \$10.80
- **Overtime compensation**
 - Time-and-one-half for all hours in excess of 40 in a workweek (may vary by state)
- **If non-exempt employee does not perform any work you generally do not have to pay**


Financial Considerations



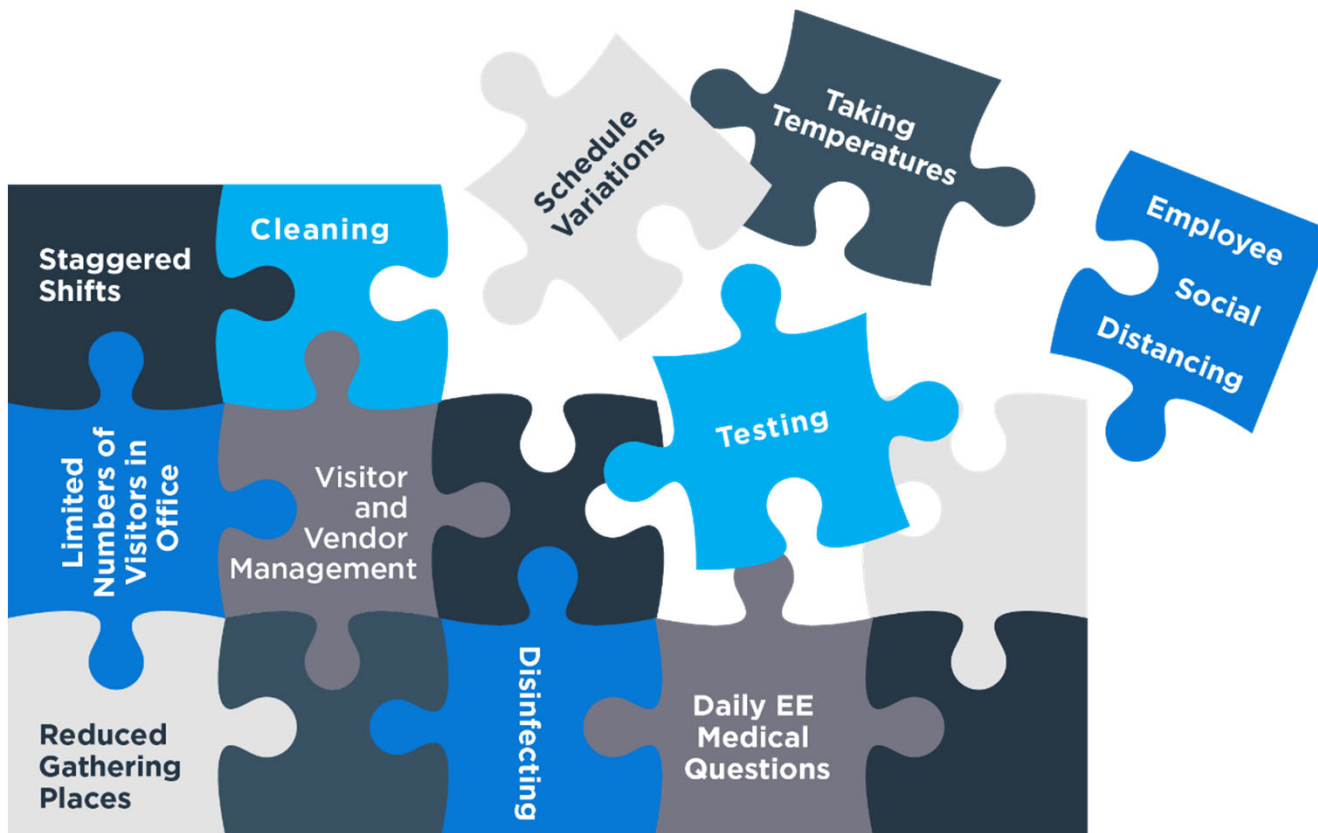
Employee Handbooks



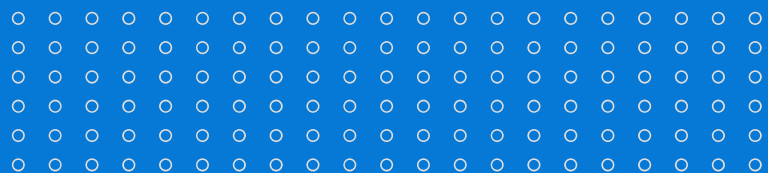
New standards of conduct and behavioral expectations

- 
- A stylized graphic of an open book with a dark blue cover and white pages. The pages are slightly curved, and the book is set against a light blue background. The text is presented in a list format on both pages.
- Hand washing
 - Elevators
 - Washing hands before entering the office
 - Frequency of cleaning work space
- Social distancing
 - Use of common areas
 - Consequences for failure to comply
 - Acknowledgement of new policies
 - “Employed at Will”

Comprehensive Risk Management



3



Absence Management



Interaction of Absence Programs

	Quarantine	Child School Closure	Disabled/Diagnosed
Emergency FMLA		✓	
Emergency Paid Sick Leave	✓	✓	✓
“Original” FMLA			✓ / possible
ADA			✓ / possible
State Leave (unpaid)		✓ / possible	✓ / possible
State/Local Paid Sick Leave	✓ / possible	✓ / possible	✓
Employer Paid Time Off	✓	✓	✓
Short Term Disability			✓ / possible
Statutory Disability/PFML	✓ / possible		✓ / possible

Qualified Leave Reasons Under FFCRA

○ **Emergency Paid Sick Leave (EPSL): Up to 2 weeks**

- The employee is subject to a federal, state, or local quarantine or isolation order related to COVID-19;
- The employee has been advised by a health-care provider to self-quarantine because of COVID-19;
- The employee is experiencing symptoms of COVID-19 and is seeking a medical diagnosis;
- The employee is caring for an individual subject to or advised to be in quarantine or isolation;
- The employee is experiencing substantially similar conditions as specified by the Secretary of Health and Human Services, in consultation with the Secretaries of Labor and Treasury.

○ **Expanded FML & EPSL: Up to 12 weeks combined**

- The employee is caring for a son or daughter whose school or place of care is closed, or child-care provider is unavailable, due to COVID-19 precautions.

FMLA Requirements to Remember

Employees must provide:	Employers must provide:
<ul style="list-style-type: none">○ Notice of a need for FMLA○ Certification confirming a need for leave (except bonding)	<ul style="list-style-type: none">○ Eligibility Notice○ Rights and Responsibilities Notice○ Designation Notice

- Can require a doctor's release under FMLA for an employee's OSHC, but be practical on obtaining

Employee Rights Under FMLA



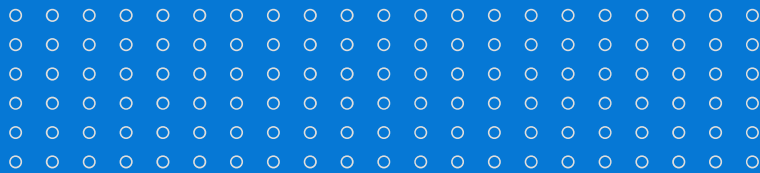
Maintenance of Benefits

- Group Health Plan
- Employer Responsibilities
- Employee Responsibilities

Job Restoration

- Same or “equivalent” job
- Equivalent pay
- Limitations on an Employee’s right to return to work

4



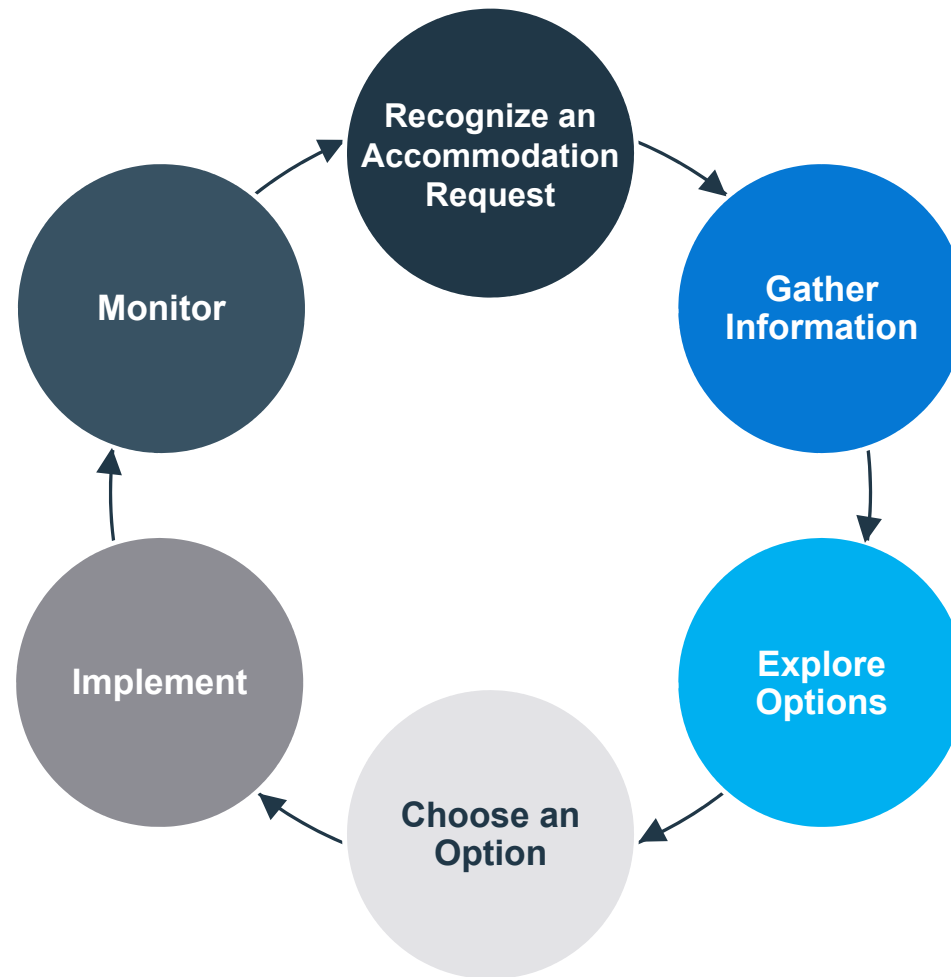
Reasonable Accommodations Under the ADA



What is a Disability Under ADA?

- An individual must have an “actual” or a “record of” a disability as defined by the ADA Amendments Act (ADAAA)
- **Disability:** an impairment that substantially limits a major life activity
 - Review the EEOC’s list of conditions
 - Definition is broad, so always err on the side of caution
- Must be a connection between the impairment and the specific accommodation requested
- Those not covered solely by ADA:
 - 65 or older or pregnant employees
 - Caregivers of individuals with disabilities

The Interactive Process



Employer Actions Under the ADA

Engage in the interactive process

Ask employees now if they will need an accommodation in the future when they are permitted to return to the workplace

Employees who request an accommodation for something that is already provided to all employees

Confidentiality of medical information

Requesting Information from Employees

- **To explain why an accommodation is needed**

1. How the disability created a limitation
2. How the requested accommodation will address the limitation
3. Whether another form of accommodation could address the issue
4. How a proposed accommodation will enable continued ability to perform the “essential functions” of the position

- **To determine if a condition is a “disability” under ADA**

- Only if the disability is not obvious or already known

Accommodation Challenges for Employers Amidst COVID



Undue Hardship Considerations

- Significant Difficulty
- Significant Expense

Ability for employees to provide documentation

- Provide temporary accommodations on an interim or trial basis for urgent requests

Telework – Lessons Learned from Ford Motor Company

- Ford Motor Company was sued by the EEOC in 2011 for failing to provide a reasonable accommodation to a disabled employee
- Employee requested an accommodation to telework due to a gastro-intestinal condition
- Ford refused to allow the employee to participate in it's liberal telecommuting program as a reasonable accommodation
- In addition, Ford began to criticize her performance, placed her on a performance plan, and ultimately terminated the employee months after she complained about being denied for an accommodation

Additional Considerations Under ADA

- Employees transitioning from telework back to the worksite
- Those without telework capabilities but are at a higher risk of COVID
 - Temporary, low cost options
 - Flexibility is key
- Mental illness or disorder exacerbated by COVID-19
- Employees with accommodations prior to COVID-19 requesting additional or altered accommodations
- Development of return-to-work programs for the future

Accommodation Resources

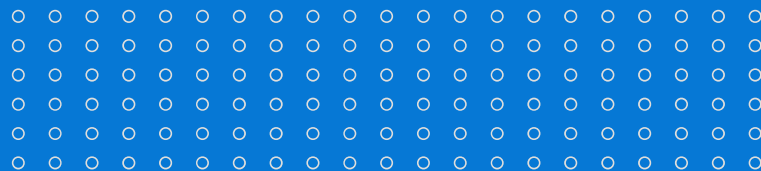
Job Accommodation Network (JAN)

- Askjan.org

EEOC: What you should know about COVID-19 and the ADA, the Rehabilitation Act, and Other EEO Laws

- https://www.eeoc.gov/eeoc/newsroom/wysk/wysk_ada_rehabilitaion_act_corona_virus.cfm

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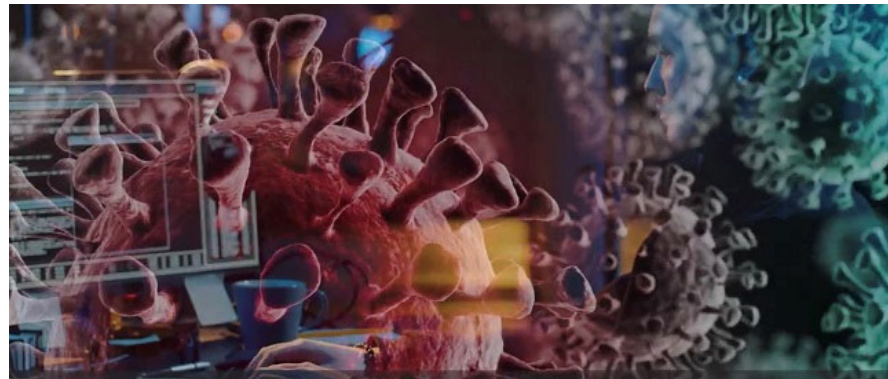
Employers' Obligations and Liability for Safety

Best Practices To Address Before Your Employees Return to Work



Goals of Returning to Work Safely

- **Protect people**
- **Protect property**
- **Manage the business through the crisis**
- **Sustain reputation**
- **Resume normal operations**
- **Suppliers**
- **Customers**



Best Practices



1

Pandemic Plan

5

Cleaning and Disinfecting

2

**Employee Monitoring /
Reporting**

6

**OSHA and CDC
Guidelines**

3

Rotational Jobs / Work

7

EEOC Guidelines

4

Contractor Management

8

**Plan, Organize,
Evaluate, Respond**

Pandemic Plan



Employees



Logistics



Scheduling



Deliveries



Contractors



Employee Exposure and Monitoring

These symptoms may appear **2-14 days after exposure to the virus:**

- ***Fever***
- ***Cough***
- ***Shortness of breath or difficulty breathing***
- Chills
- Repeated shaking with chills
- Muscle pain
- Headache
- Sore throat
- New loss of taste or smell

When to Seek Medical Attention

- Sick employees should follow **CDC-recommended steps**
- If employees develop **emergency warning signs** for COVID-19 they should get **medical attention immediately**.
- **Emergency warning signs include***
 - Trouble breathing
 - Persistent pain or pressure in the chest
 - New confusion or inability to arouse
 - Bluish lips or face

** This list is not all inclusive. Please consult your medical provider for any other symptoms that are severe or concerning*

Workforce Planning



Remote Workers	Onsite / Facility Work	OSHA / CDC Guidelines
<ul style="list-style-type: none">○ Consider continuation of employees working remotely to reduce the number of people in the workplace.○ Ensure employees have proper equipment to continue their productivity at home.○ If employees are required to come into the workplace – Complete a Health Screening Assessment via phone prior to arriving on-site.	<ul style="list-style-type: none">○ Limit the number of employees in the workplace to those of essential workers.○ Provide an area for employees to set-up, complete their daily job tasks and move back to working remotely as soon as possible.○ Determine job rotation, staggered shifts, adjusting job tasks, hours duration, work schedules etc.	<ul style="list-style-type: none">○ Follow guidelines for social distancing, PPE and other areas to reduce the spread of the virus.○ Testing for employees should be completed by a Medical Practitioner or Health Care Provider.○ Commitment to stay current on all areas of Employee Health, Safety and Wellness.

Contractor Management

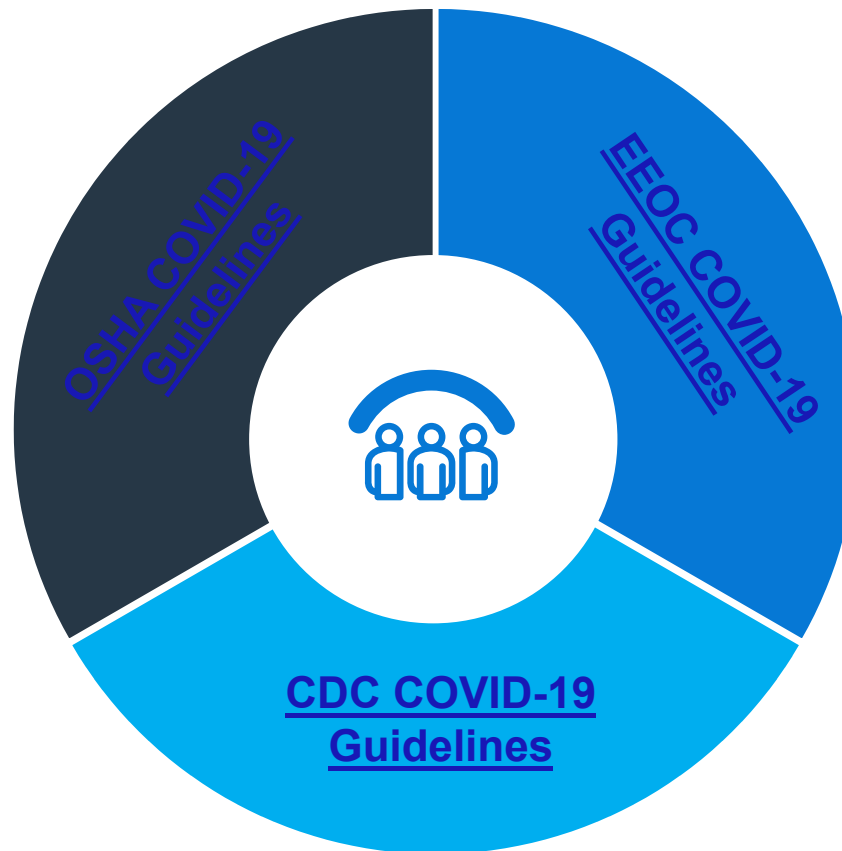
- **Develop a “Critical” Contractor Management List**
 - What are your contractors doing to monitor their employees?
- **Observe, Monitor and Review**
 - Provide an overview of your company protocol to the contractors and their employees
 - Obtain and agreement from your contractor on their firm’s protocols
 - Ensure the contractor works in the designated areas and does not interact with your employees
 - Contain movements of the contracted firm within the facility

Cleaning and Disinfecting



Document	Results	Common Areas
<ul style="list-style-type: none">○ Identify affected areas and employees – quarantine as needed based on the Risk Assessment○ Provide thorough documentation on cleaning vendors, service, chemicals and affected areas○ Review guidelines provided by CDC and OSHA to ensure compliance	<ul style="list-style-type: none">○ Provide notification of cleaning / disinfecting results to management and employees○ Develop ongoing tracking of employ○ And (after a short shootout with the police) all the equipment was recovered.	<ul style="list-style-type: none">○ Public entry doors (handles, push bars, surface area) – a minimum of four times a day○ Elevator buttons – three times each day○ Public counters in lobbies and reception areas / Handrails – twice each day○ Copy-rooms, breakrooms and kitchen appliances (vending machines, microwaves and refrigerators) / Conference room light switches – twice each day○ Employee workspaces – three times each day

Regulatory Guidelines



Ongoing Evaluation of Pandemic Plan and Operations



“ the ability of an organization to anticipate, prepare for, respond, and adapt to incremental change and sudden disruptions in order to survive and prosper ”



HUB Crisis Resource Center



Click here to access our
Coronavirus Resource Center.

Risk Services Bulletin



Coronavirus (COVID-19) Returning to Work

There are several considerations for employers as they consider returning employees to the workplace or continue to manage employees who have continued to go to work. Each federal agency charged with the health and safety of workers have issued new guidance regarding employee relations and business operations in the COVID-19 crisis.

Employer's Obligations and Liability for Safety

The OSHA General Duty Clause require that employers of all industries:

1. Shall furnish to each employee, employment and a place of employment which are free from recognized hazards that are causing or are likely to cause death or serious physical harm to his employees;

Name:					
Facility Address:					
Date:					
Manager:					
MAY ONLY BE USED FOR EMPLOYEES/WORKERS COMING ON-SITE					
MAY NOT BE USED FOR REMOTE EMPLOYEES/WORKERS					
Section 1: Employee Health and Wellness Checklist					
Are you experiencing any of the following symptoms? <i>COVID-19 symptoms:</i>	YES	NO	NA	Comments	How long have you experienced these symptoms?
• Fever (100.4 degrees)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
• Dry Cough	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
• Difficulty breathing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Are you currently waiting for COVID-19 test results?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Have you tested positive for COVID-19?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
CANNOT ASK ABOUT FAMILY MEMBER HEALTH CONDITIONS					
Section 2: Social Distancing & Employee Exposure					
Have you self-quarantined? If so, how many days and why? (returning to your home and outdoor activities without wearing a face mask from others)	YES	NO	NA	Comments	Additional Notes
Have you been exposed to anyone currently waiting for COVID-19 test results?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Have you been exposed to anyone who has tested positive for COVID-19?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Have you been exposed to anyone with any of the following symptoms?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
• Fever (100.4 degrees)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
• Dry Cough	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
• Difficulty breathing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Have you traveled outside your state or regional area?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Additional information that is pertinent to you returning back to the facility?					



Be prepared. Be safe.

Visit HUB's Coronavirus Resource Center.

hubinternational.com/coronavirus



Q & A



Thank you.