



New Jersey Schools Insurance Group
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Board of Trustees Meeting of September 16, 2020 Executive Director Report

As this school year gets underway, it looks very different than any other. Although many of the restrictions in New Jersey are beginning to ease, NJSIG members are facing difficult decisions and have an arduous journey ahead. NJSIG is determined to support its members in meaningful ways.

We recently met with all the sub-fund administrators to ensure members are still deriving valuable benefits from sub-fund membership despite suspension from in-person meetings. All of the upcoming sub-fund meetings this fall, and likely the winter, will be virtual. The focus of these meetings will be to ease the burdens our members face in this unprecedented time with presentations focusing on how the COVID-19 situation affects school districts in terms of employee leave benefits, delivering special education services, insurance coverage and more.

NJSIG moved almost the entirety of its operations to remote working in mid-March. Many employees are looking to return to the office, and NJSIG's most recent memorandum to staff regarding our response to the COVID-19 situation is attached. At this juncture, there is no mandated return date, but those employees who want to come to the office will be permitted to do so. The IT department created an app that employees will be required to access prior to entering any NJSIG office. The app contains a series of questions regarding current health status, travel, and exposure to COVID-19. We plan to introduce this program to the staff the week of September 14 and anticipate that more employees will be returning to the office thereafter as a result.

At today's meeting, Stacy Mina, our actuary from Willis Towers Watson, is going to present WTW's draft report on NJSIG's Estimated Net liabilities as of June 30, 2020. This report is prepared every year to help guide NJSIG in calculating how much money we will need to cover all of our claims obligations, for all prior years, for all lines of coverage.

Claims activity between March 2020 and June 2020, on the workers' compensation and auto liability lines, was down significantly as a result of state-mandated school closures. In light of this, the Board authorized me at the June meeting to determine a manner in which to return some portion of member contributions.

I intend to send to the NJ Department of Banking and Insurance (DOBI) a request to permit NJSIG to immediately perform an initial partial refund of workers' compensation and auto liability member contributions for the 2019/2020 fiscal year. This initial refund would be performed in accordance with N.J.A.C. 11:15-4.21(d) and paid in proportion to the member's participation in the fund for 2019/2020. If you would like to see a proposed draft of the communication to DOBI, please let me know.

As I intend to outline in a detailed communication to DOBI, NJSIG is in a sufficiently strong financial position to offer this refund, and our decrease in claims experience supports a return of member contributions on the WC and AL lines. However, under the school board insurance group regulations (N.J.A.C. 11:15-4.21), initial refunds may not be issued until at least twenty-four months have elapsed from the end of the fiscal year. But these are not ordinary times, and we want to do everything we can to support our members. So, my letter requests that DOBI forgo the 24-month requirement of N.J.A.C. 11:15-4.21 so that NJSIG can immediately initiate this member refund for the 2019/2020 fiscal year. We will not be able to start issuing these refunds until we get approval from DOBI. I will of course keep you updated of any response from DOBI.

Respectfully Submitted,

Jill Deitch, Esq.
Executive Director
New Jersey Schools Insurance Group

NEW JERSEY SCHOOLS INSURANCE GROUP
MEMORANDUM

Date: September 11, 2020

To: All NJSIG Employees

From: Jill Deitch, Esq.
Executive Director

Subject: Interim guidance to protect NJSIG employees
from the spread of SARS-CoV-2 / COVID-19 (updated)

Employee health and safety is a top priority at the New Jersey Schools Insurance Group (“NJSIG”), and we want you to know that we are continuing to monitor the severe acute respiratory syndrome coronavirus 2 (“SARS-CoV-2”) / coronavirus disease 2019 (“COVID-19”) situation to help keep us all safe at work. It is also important to ensure the continuous delivery of essential NJSIG services to our members and their employees during this rapidly evolving situation. Below are important things we want you to know. All of the below procedures are effective immediately and will remain in effect until further notice. This guidance supersedes all prior guidance related to SARS-CoV-2 / COVID-19. This guidance is subject to change and may be superseded as conditions warrant.

1. Workplace safety

Employees should follow the Centers for Disease Control and Prevention’s (“CDC”) guidance regarding steps to prevent illness and social distancing when feasible while working, as detailed below.

Whitesell – the building management company for NJSIG’s Mount Laurel office – provided an update on May 13, 2020 outlining the measures they are taking to help make the building safe. This includes: “[n]ightly disinfecting high touch surfaces (tables, doorknobs, light switches, counter tops, handles, panels, etc.)[] weekly on Tuesday nights a disinfectant fogging will be done in hallways, common areas and entire rest rooms[] day porter added daily from 9am-3pm; disinfecting high touch points throughout the building, common areas and restrooms using EPA registered disinfectant with disposable towels for both daily & nightly cleaning[.]” The interior areas of NJSIG’s Mount Laurel office are also cleaned on a daily basis.

Soap is available for hand washing next to the sinks in all bathrooms and kitchens at NJSIG's Mount Laurel office. Disposable gloves are available for any employee that would like to utilize gloves while handling inbound deliveries.

While working, NJSIG employees should stay at least six (6) feet from all other people at all times. This includes other NJSIG employees, employees of member Boards of Education, as well as any member of the public with whom NJSIG employees may interact. For up-to-date guidance on job exposure risk classification, visit the Occupational Safety and Health Administration's website guidance on preparing workplaces for COVID-19 at <https://www.osha.gov/Publications/OSHA3990.pdf>.

In accordance with Executive Order 163, employees must wear face coverings when in the office and "in prolonged proximity to others." For a copy of Executive Order 163, visit the State of New Jersey's website at: <https://nj.gov/infobank/eo/056murphy/pdf/EO-163.pdf>. Due to the ambiguous nature of this directive, and out of an abundance of caution, please ensure that you wear a face covering at all times while you are in NJSIG's Marlboro or Mount Laurel offices, except when you are in your cubicle or office, so long as no one else is present in your cubicle or office. Note, however, in accordance with Executive Order 163, that face coverings are not required where they "would inhibit that individual's health [or] in other situations where the presence of a mask would pose a risk to the individual's safety" Unless obvious, employees seeking to rely on this exemption will need to provide appropriate medical documentation of a valid reason he or she cannot safely wear a mask.

Face coverings worn by employees should be selected in accordance with CDC guidance, which is available from the CDC website at: <https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/about-face-coverings.html>. NJSIG has obtained face coverings for any employee that would like one. General information regarding face coverings is available from the CDC website at: <https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/diy-cloth-face-coverings.html>. Employees must still follow guidance regarding steps to prevent illness and social distancing while working in the office even while wearing a face covering.

External visitors to the office should be avoided unless critical to the continued functioning of the organization. In-person visits to member boards of education should be avoided unless requested by the member, and approved by your supervisor. Please conduct all meetings via teleconference, GoToMeeting, etc., wherever possible. No employees should report to NJSIG's Mount Laurel or Marlboro offices without first informing their supervisor.

Any employee reporting in person to NJSIG's Mount Laurel or Marlboro offices must first complete a COVID-19 self-screening survey before entering the workplace. A new COVID-19 self-screening survey must be completed on each date an employee plans on entering a NJSIG office. NJSIG's COVID-19 self-screening survey is available through the time off portal here: <http://dashboard.njsig.org/covid/>. Your time and attendance credentials should be used to login to complete the self-screening survey. Employees should complete the COVID-19 self-screening survey from home on the date they plan on working in the office, before leaving for the office. In the event that an employee forgets to complete their self-screening survey before leaving home, the employee must complete their self-screening survey in the reception area before entering any other area of the office.

With regard to office occupancy capacity, NJSIG's Mount Laurel office has 20,073 of occupied square feet. See Mount Laurel Bureau of Fire Prevention inspection report, available at https://www.mobile-eyes.com/inspectportal_viewreport.asp?file=1000184tl-10551687919&tr=db6cccfb-ce62-4fc0-9095-1cc62852fad7. For eighty (80) employees, this provides 250.9125 square feet per employee. Per the Federal Emergency Management Agency, U.S. Fire Administration, "[a]n assumed occupant load factor of greater than 113 square feet per person indicates that the building could potentially practice social distancing without any impact on the number of people present in the building." A copy of the Federal Emergency Management Agency, U.S. Fire Administration guidance regarding Understanding the impact of social distancing on occupancy is available at https://www.usfa.fema.gov/coronavirus/planning_response/occupancy_social_distancing.html.

2. Steps to prevent illness

Steps you can take to prevent spread of flu and the common cold will also help prevent SARS-CoV-2 / COVID-19:

- Wash hands often with soap and water. If not available, use hand sanitizer;
- Avoid touching your eyes, nose, or mouth with unwashed hands;
- Avoid contact with people who are sick;
- Stay home while you are sick and avoid contact with others; and,
- Cover your mouth and nose with a tissue or sleeve when coughing or sneezing.

This information was taken from the below-referenced New Jersey Department of Health ("NJDOH") website as of the date of this memorandum. For more up to date

guidance on what to do if you suspect you may be sick, visit the NJDOH's website at: https://www.nj.gov/health/cd/topics/covid2019_community.shtml.

Social distancing, also called “physical distancing,” means keeping space between yourself and other people outside of your home. To practice social or physical distancing:

- Stay at least 6 feet (2 meters) from other people;
- Do not gather in groups; and,
- Stay out of crowded places and avoid mass gatherings.

In addition to everyday steps to prevent SARS-CoV-2 / COVID-19, keeping space between you and others is one of the best tools we have to avoid being exposed to this virus and slowing its spread locally and across the country and world. This information was taken from the below-referenced CDC website as of the date of this memorandum. For more up to date guidance on steps to prevent illness, visit the CDC's website at: <https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/social-distancing.html>.

3. Watch for symptoms

People with SARS-CoV-2 / COVID-19 have had a wide range of symptoms reported – ranging from mild symptoms to severe illness. Symptoms may appear 2-14 days after exposure to the virus. People with these symptoms may have SARS-CoV-2 / COVID-19:

- Fever or chills;
- Cough;
- Shortness of breath or difficulty breathing;
- Fatigue;
- Muscle or body aches;
- Headache;
- New loss of taste or smell;
- Sore throat;
- Congestion or runny nose;
- Nausea or vomiting; or,
- Diarrhea.

This list does not include all possible symptoms.

This information was taken from the below-referenced CDC website as of the date of this memorandum. For more up to date guidance on what to do if you suspect you may be sick, visit the CDC's website at: <https://www.cdc.gov/coronavirus/2019-ncov/about/symptoms.html>.

Please let your manager and supervisor know if you think you have SARS-CoV-2 / COVID-19 or another respiratory illness. Managers and supervisors should notify the Legal Department of any employee that is present in the office with suspected respiratory illness, or is absent due to suspected respiratory illness.

4. Applicable leave time procedures

NJSIG's sick leave time policy is set forth in NJSIG Policy 6230. A copy of NJSIG Policy 6230 is available online at: https://www.njsig.org/downloads/bylaws/NJSIG_Policy_Manual_2020-2021.pdf#page=123. The following changes have been made to NJSIG's procedures with respect to SARS-CoV-2 / COVID-19, and in accordance with the Families First Coronavirus Response Act ("FFCRA"), Public Law 116-127:

- a. Diagnosis with SARS-CoV-2 / COVID-19: If an employee is diagnosed with SARS-CoV-2 / COVID-19, then the employee will be afforded such leave as is required under the FFCRA, if they provide documentation verifying the same within fifteen calendar days of the initial absence. As with any documentation of an illness, the documentation should be provided to the Legal Department. If an employee does not provide such documentation, then the employee will be required to utilize their own accrued sick leave time. Diagnosed employees should stay home and follow medical direction regarding treatment and absence from work.

Return to work is governed by the "return to work" provision below.

For guidance on what to do if you are sick, visit the CDC's website at: <https://www.cdc.gov/coronavirus/2019-ncov/about/steps-when-sick.html>.

- b. Self-quarantine or isolation: If an employee is not experiencing symptoms of respiratory illness, but is (i) directed by a medical professional or government

agency to self-isolate or quarantine due to suspicion of exposure to or diagnosis with COVID-19, and/or (ii) undergoing a period of self-quarantine or isolation pursuant to public health assessment recommendations, then the employee shall be permitted to work from home for the period of the COVID-19-related self-isolation or quarantine, if the employee provides documentation verifying the period of the COVID-19-related self-isolation or quarantine within fifteen calendar days of the initial absence and if working from home is possible for the employee's position. If a work from home arrangement cannot be accommodated, such employee will be afforded such leave as is required under the FFCRA during the period of the COVID-19-related self-isolation or quarantine. The documentation should be provided to the Legal Department. If an employee does not provide documentation of the COVID-19-related self-isolation or quarantine, then the employee will be required to utilize their own sick leave time accrued under NJSIG Policy 6230, if a work from home arrangement cannot be accommodated.

Return to work is governed by the "return to work" provision below.

- c. Symptoms of respiratory illness: If an employee is experiencing symptoms of respiratory illness consistent with COVID-19, the employee should immediately seek medical care and request to be tested for -19. If the medical facility is unable to provide such testing, the employee should obtain documentation stating the same, and request a date by which the medical facility will be able to provide such testing. Such documentation shall be provided to the Legal Department within fifteen calendar days of the employee's initial absence. If the employee provides such documentation, the employee will not be required to utilize sick leave time accrued under NJSIG Policy 6230 for the time period during which they are experiencing symptoms of respiratory illness consistent with COVID-19. If the medical facility provides the employee with a date by which it will be able to provide COVID-19 testing, the employee shall return to the medical facility to obtain such testing prior to returning to work. Employees with symptoms of respiratory illness consistent with COVID-19 should stay home and follow medical direction regarding treatment and absence from work.

Return to work is governed by the "return to work" provision below.

- d. Immediate family member's diagnosis with COVID-19: If an employee's absence is caused by the employee's need to care for an immediate family member who has been diagnosed with COVID-19, the employee shall submit

documentation verifying the family member's COVID-19-related illness to the Legal Department within fifteen calendar days of the employee's initial absence. If the employee presents such documentation, they will be afforded such leave as is required under the FFCRA. If no such documentation is received, the employee will be required to use sick leave time accrued under NJSIG Policy 6230.

- e. Immediate family member's self-quarantine or isolation: If an employee's absence is caused by the employee's need to care for an immediate family member who has been (i) directed by a medical professional or government agency to self-isolate or quarantine due to suspicion of exposure to or diagnosis with SARS-CoV-2 / COVID-19, and/or (ii) undergoing a period of self-quarantine or isolation pursuant to public health assessment recommendations, then the employee shall be permitted to work from home for the period of the immediate family member's COVID-19-related self-isolation or quarantine, if feasible. If a work from home arrangement cannot be accommodated or is not feasible, such employee will be afforded such leave as is required under the FFCRA during the period of the immediate family member's COVID-19-related self-isolation or quarantine, as long as the employee has provided NJSIG with documentation of the immediate family member's COVID-19-related self-isolation or quarantine. The employee shall provide documentation to the Legal Department verifying the immediate family member's COVID-19-related self-isolation or quarantine within fifteen calendar days of the initial absence.

- f. School / child care center closures or reduction in availability: Employees who are not under suspicion of having been exposed or diagnosed with COVID-19 but must stay home with a child due to the closure or reduction in availability of a preschool program, elementary school, secondary school, or child care center related to COVID-19, will be required to provide documentation to the Legal Department verifying the closing or reduction in availability. Employees who provide such documentation shall be permitted to work from home, if feasible, during the period of the COVID-19-related closure or reduction in availability. If a work from home arrangement cannot be accommodated or is not feasible, such employee will be afforded such leave as is required under the FFCRA. While NJSIG's standard work week remains thirty-five hours, Managers are authorized to modify an employee's core hours under NJSIG Policy 6110 where necessary and where feasible to accommodate school closures or reduction in availability.

g. Required medical documentation: For cases where individuals are undergoing a period of treatment, isolation or quarantine under the circumstances described above, documentation from a local, state or federal governmental agency, a medical professional, office, or hospital or proof that the employee was recently in a location where the recommendation by a governmental agency is to self-quarantine will satisfy the requirement to provide documentation. Additional forms of documentation may also be permitted, as determined by NJSIG. If an employee is absent from work without sufficient documentation confirming treatment, diagnosis or quarantine or isolation due to exposure or potential exposure, standard leave rules apply.

h. Return to work:

- i. Employees who have been in close contact with someone who has COVID-19 will not be permitted to enter the workplace until the expiration of the recommended 14-day period of quarantine from the point of last exposure.

This information was taken from the below-referenced CDC website as of the date of this memorandum. For more up to date guidance on quarantine, visit the CDC's website at: <https://www.cdc.gov/coronavirus/2019-ncov/if-you-are-sick/isolation.html> and <https://www.cdc.gov/coronavirus/2019-ncov/if-you-are-sick/quarantine.html>.

- ii. Employees diagnosed with COVID-19 and employees that have displayed symptoms of respiratory illness consistent with COVID-19 will be not be permitted to enter the workplace until the following conditions have been met (based on the scenario presented):

1. *Scenario:* I think or know I had SARS-CoV-2 / COVID-19, and I had symptoms.

You can be around others after:

- i. 10 days since symptoms first appeared; and,
- ii. 24 hours with no fever without the use of fever-reducing medications; and,

- iii. SARS-CoV-2 / COVID-19 symptoms have improved (for example, cough, shortness of breath).

Most people do not require testing to decide when they can be around others; however, if your healthcare provider recommends testing, they will let you know when you can resume being around others based on your test results.

Note that these recommendations do not apply to persons with severe SARS-CoV-2 / COVID-19 or with severely weakened immune systems (immunocompromised). These persons should follow the guidance below for “I was severely ill with SARS-CoV-2 / COVID-19 or have a severely weakened immune system (immunocompromised) due to a health condition or medication. When can I be around others?”

2. *Scenario:* I tested positive for SARS-CoV-2 / COVID-19 but had no symptoms.

If you continue to have no symptoms, you can be with others after 10 days have passed since you had a positive viral test for SARS-CoV-2 / COVID-19. Most people do not require testing to decide when they can be around others; however, if your healthcare provider recommends testing, they will let you know when you can resume being around others based on your test results.

If you develop symptoms after testing positive, follow the guidance above for “I think or know I had SARS-CoV-2 / COVID-19, and I had symptoms.”

3. *Scenario:* I was severely ill with SARS-CoV-2 / COVID-19 or have a severely weakened immune system

(immunocompromised) due to a health condition or medication. When can I be around others?

People who are severely ill with SARS-CoV-2 / COVID-19 might need to stay home longer than 10 days and up to 20 days after symptoms first appeared. Persons who are severely immunocompromised may require testing to determine when they can be around others. Talk to your healthcare provider for more information. If testing is available in your community, it may be recommended by your healthcare provider. Your healthcare provider will let you know if you can resume being around other people based on the results of your testing.

Your doctor may work with an infectious disease expert or your local health department to determine whether testing will be necessary before you can be around others.

This information was taken from the below-referenced CDC website as of the date of this memorandum. For more up to date guidance on return to work after illness, visit the CDC's website at: <https://www.cdc.gov/coronavirus/2019-ncov/if-you-are-sick/end-home-isolation.html>.

For more information on the FFCRA, visit the U.S. Department of Labor's website at: <https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave>.

5. Working remotely; Working in the office

On March 21, 2020, the Governor of the State of New Jersey, Phillip D. Murphy issued Executive Order 107 in response to SARS-CoV-2 / COVID-19. This order states in pertinent part that “[a]ll New Jersey residents shall remain home or at their place of residence unless they are . . . reporting to, or performing, their job[.]” Executive Order 107, at 5 ¶ 2. This Executive Order also provides that “[a]ll businesses or non-profits in the State, whether closed or open to the public, must accommodate their workforce, wherever practicable, for telework or work-from-home arrangements.” Executive Order 107, at 10 ¶ 10. This Executive Order also provides that “[t]o the extent a business or non-profit has employees that cannot perform their functions via telework

or work-from-home arrangements, the business or non-profit should make best efforts to reduce staff on site to the minimal number necessary to ensure that essential operations can continue.” Executive Order 107, at 10 ¶ 11.

In accordance with Executive Order 107, we have made best efforts to reduce staff on site in NJSIG’s Mount Laurel office to the minimum necessary to ensure that essential operations can continue. This includes accommodating all employees, wherever practicable, with work-from-home arrangements. However, certain operations of NJSIG’s operations, including but not limited to mail operations, check issuance and the attendant supervision cannot presently be performed from home.

To that end, and in accordance with Executive Order 107, all employees that can perform their functions via work-from-home arrangements may do so until further notice. In the event that you are an employee that can perform your functions via a work-from-home arrangement, but you would prefer to work in the office on one or more dates, you must first notify your supervisor before reporting to the office.

For employees who have functions that cannot be performed from home, you should continue to coordinate with your supervisor regarding the dates on which you should report to NJSIG’s Mount Laurel office to perform these functions. In the event that you are an employee that cannot perform all of your functions via a work-from-home arrangement, and you would prefer to work in the office more frequently than you are currently required, you must first notify your supervisor before reporting to the office on any additional day(s).

All employees working from home will continue to be paid their normal wages. All employees working in the office will continue to be paid their normal wages. Non-exempt employees should continue to utilize the PayChex time and attendance online system to record all time worked, whether in the office, or at home. This system can be accessed online utilizing the following link: <https://timeandlabor.paychex.com/secure/>. Please notify your manager / supervisor immediately if you are in need of a device with which to work from home, or if you do not have internet access in your home. All employees should continue to record their time off requests that are unrelated to SARS-CoV-2 / COVID-19 using the NJSIG time off system, which is available on NJSIG’s intranet at <http://dashboard.njsig.org/TIMEOFF/>.

This interim guidance is based on Executive Orders 107 and 163, as well as the current guidance and information available from the CDC and NJDOH. For a copy of Executive Order 107, visit the State of New Jersey’s website at: <https://nj.gov/infobank/eo/056murphy/pdf/EO-107.pdf>. For a copy of Executive Order 163, visit the State of New Jersey’s website at:

<https://nj.gov/infobank/eo/056murphy/pdf/EO-163.pdf>. For more information on these mitigation strategies, visit the CDC's website at: <https://www.cdc.gov/coronavirus/2019-ncov/downloads/community-mitigation-strategy.pdf>.