

COVID-19 Preparedness & Response Plan

Effective Monday, April 5th, 2021 per MDHHS

SCOPE:

The purpose of this plan is to communicate and outline BFCU’s protocol and protective actions in regard to safety during a pandemic, specifically COVID-19. This plan will be in effect until further notice. This plan will be guided by the CDC recommendations, as well as federal, state and local law.

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WORKPLACE COORDINATOR

The Emergency Response Committee (ERC) will meet regularly to stay abreast of guidance from federal, state and local health agencies. The ERC will incorporate those recommendations and resources into its workplace plans and the Workplace Coordinator will share information as necessary.

The Workplace Coordinator is responsible for keeping up with all regulations, contributing to the ERC and updating the plan. The Workplace Coordinator for BFCU is the Human Resources Coordinator.

COMMUNICATIONS

Communications will be provided for employees via the following. Employees are responsible for checking these locations at least **weekly**.

- Best Day Today – Daily Newsletter
- BFCU Email/Text Messaging
- Managers

EMPLOYEE EDUCATION

Employees will receive education on procedures, symptoms, and controls via the following methods.

- COVID-19 Preparedness and Response Plan (this plan)
- BFCU Email
- Managers

Symptoms of COVID-19

Common Symptoms (Primary)

1. Fever
2. An uncontrolled cough
3. Shortness of breath or difficulty breathing

Other Potential Symptoms (Secondary)

1. Loss of taste or smell
2. Muscle (“myalgia”) or body aches
3. Sore throat
4. Severe headache
5. Diarrhea
6. Nausea or vomiting
7. Fatigue
8. Congestion or running nose

See the <https://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/symptoms.html> for managing your symptoms

RETURN TO WORK

Employee Is Positive with COVID 19 or an employee who displays at least ONE “primary symptom” or at least TWO “secondary symptoms” of COVID-19 – may return after **ONE** of the following (approved by HR department):

1. 24 hours have passed since the resolution of fever without the use of fever-reducing medications.
2. 10 days have passed since their symptoms first appeared or since they were swabbed for the test that yielded the positive result.
3. Receives a Negative COVID-19 test
4. Other symptoms have improved.

Individuals who have been in “close contact” with someone who is positive for COVID-19 or who has at least ONE “primary symptom” or at least TWO “secondary symptoms” of the virus must stay home and may return after **ONE** of the following (approved by HR department):

1. 14 days have passed since the last close contact with the sick or symptomatic individual.
2. The individual displaying symptoms receives a negative COVID-19 test

Close contact is defined as someone who was a) within 6 feet of an infected person for a cumulative total of 15 minutes or more over a 24 hour period b) having direct contact with infectious secretions of a COVID-19 case (e.g., being coughed on), c) having direct physical contact with the person (hugged or kissed them), or d) you shared eating or drinking utensils.

WHAT YOU CAN EXPECT FROM BFCU

BFCU will follow these general expectations during an infectious disease pandemic.

1. Employees in the branches will be limited to minimum required for effective business operations and approved by Executive Management.
2. Employees designated will be allowed to work remotely.
3. BFCU will require employees and members to stay 6 feet apart to the maximum extent possible including during breaks and lunches.
4. BFCU will not hold any in-person meetings of 10 persons or more and/or if unable to properly social distance.
5. BFCU will provide PPE (personal protective equipment) to employees to the extent it is available and will consider safe alternative solutions should PPE become unavailable.
6. BFCU will increase cleaning and sanitization efforts and procedures.
7. BFCU will make every effort to not allow employees or vendors/members into the building who are knowingly exhibiting symptoms, are being treated for, or have been exposed to COVID-19.
8. BFCU will restrict travel between branches and will not allow travel to any work-related events. Exceptions can only be made by Executive Team.

WHAT WE EXPECT FROM YOU

Employees are required to adhere to the following protocols during an infectious disease pandemic:

1. Do not come to work if you feel sick with COVID-19 symptoms, have a temperature of 100.4 or higher, someone in your household is positive, or you have been in contact with someone undergoing treatment for or diagnosed with COVID-19 in the last 14 days.
2. Wash your hands often with soap and water for at least 20 seconds, especially after blowing your nose, coughing, or sneezing; going to the bathroom; and before eating or preparing food.
3. When in public, wear a cloth face covering that covers your mouth and nose.
4. Avoid touching your eyes, nose, and mouth with unwashed hands.
5. Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
6. Use all PPE (Personal Protective Equipment) required for your work area/position, if applicable
7. Maintain a minimum 6-foot distance from other employees, including lunches and breaks.
8. Refrain from using other workers' phones, desks, offices, or other office equipment, when possible. Apply hand sanitizer after using shared devices (computer keyboard, touchscreen, printers, and shared writing utensils).
9. Stagger breaks in the lunchroom to maintain social distancing of 6 -feet of your co-workers and disinfect the table when finished with break.
10. Employees who leave the building for lunches or meetings are expected to practice appropriate handwashing procedures upon return.
11. Adhere to the local, state and federal directives, and Executive Orders.

Failure to comply with the above requirements will result in disciplinary measures up to and including termination.

BUILDING ENTRY

Employees working in BFCU branches will be required to complete a medical screening daily **before** entering the branch. Employees who answer YES to any question or have a temperate of 100.4+ degrees will not be allowed to return to work until they meet the Return to Work Criteria. Survey questions include:

1. Do you have a temperature of 100.4 degrees or more? No touch thermometer available in the branches.
2. Do you have any **one of the following symptoms**: shortness of breath or difficulty breathing, fever or an uncontrolled cough?
Or at least two of these symptoms: loss of taste or smell, muscle or body aches, fatigue, congestion or runny nose, sore throat, severe headache, diarrhea, or nausea or vomiting?
3. Have you been directed by the local health department, or your healthcare provider to self-quarantine? In the past 14 days, have you had close contact with someone with a diagnosis of COVID-19? "Close contact is defined as someone who was a) within 6 feet of an infected person for a cumulative total of 15 minutes or more over a 24 hour period b) having direct contact with infectious secretions of a COVID-19 case (e.g., being coughed on), c) having direct physical contact with the person (hugged or kissed them), or d) you shared eating or drinking utensils."

WORK CLASSIFICATIONS

1. **Remote Work** - Employees who have been identified as someone who can work remotely. They must sign the Offsite Work and Remote Access Agreement.
2. **Essential** - Employees designated as “essential” will report to work at their designated branch. They will be provided letters identifying them as “essential” to branch operations.

These classifications are subject to change. Changes will be communicated through email, as well as this document.

RISK EXPOSURE AND PERSONAL PROTECTIVE EQUIPMENT

Following are our protocols for PPE use during an infectious disease pandemic organized in accordance with our exposure risk level per OSHA guidance.

Low Exposure Risk – Anyone who can remote work from home, or who has no member or cash contact in the office.

Lower exposure risk (caution) jobs are those that do not require contact with people known to be, or suspected of being, infected with SARS-CoV-2 nor frequent close contact** with the general public. Workers in this category have minimal occupational contact with the public and other coworkers.

PPE: see General Expectations.

Medium Exposure Risk – Member facing positions; those working within 6-feet of each other; anyone who handles cash/checks.

Medium exposure risk jobs include those that require frequent or close contact** with the public (handling cash, or meeting with the public in person) but are not known or suspected of being infected with COVID-19. Workers in this category have minimal occupational contact with the public and other coworkers.

PPE: Gloves are available. Employees who choose to wear gloves must continue to wash/sanitize in the same manner as bare hands. Gloves must be changed after 6 washes or sanitization; Sneeze Guards/Barriers on workstations and Masks when working or meeting with anyone within 6-feet. See General Expectations.

All Employees

All employees will be required to wear a mask during an infectious disease pandemic when meeting with a member, when working with others within 6-feet and at their own discretion. If an employee is unable to wear a mask for medical reasons, a doctor’s note is required. To the extent they are available, BFCU will provide masks for employees working in the branch.

INFECTED PERSON PROTOCOL

Employees who have been at a BFCU branch within the **last 14 days** are required to inform BFCU if they begin experiencing symptoms of, are seeking treatment for, or have a confirmed diagnosis of COVID-19. Employees will be asked who they have had close contact** with at BFCU, in which parts of the building they have been, and any specific things/areas that should be sanitized or quarantined.

BFCU will not provide the name(s) of employees affected by COVID-19 but has a duty to inform other employees that they may have been exposed.

In the event that an employee becomes infected, the following protocol will be followed:

1. BFCU will work closely with the Ottawa or Muskegon County Health Department (based on branch location) to ensure proper protocols are followed.
2. Employees will be informed that they may have been exposed to COVID-19.
3. BFCU will try to determine who may have been in close** and prolonged *** contact with the affected employee. Those employees will be directly notified and required to self-quarantine for 14 days from first close contact**.
4. The BFCU employees will thoroughly sanitize affected areas. The [CDC Cleaning, Sanitization, and Ventilation](#) protocols will be followed, especially in wiping areas with sanitizing agents, and allowing them to air dry.

GENERAL CLEANING AND SANITIZATION

Following are our general cleaning and sanitization procedures during an infectious disease pandemic:

1. Employees will be responsible for doing routine cleaning of their immediate work area at least 3 times per day, or more frequently as designated by their Manager.
2. Additional cleaning will be required to disinfect frequent touchpoints including door handles, phones, certain equipment, and frequently touched items as designated by the Branch Manager. See Special Protocols by area.
3. Outside cleaning services will occur 1-2 times weekly, during normal work weeks.

SPECIAL CLEANING AND SANITIZATION AREAS

Certain areas of BFCU will require more frequent cleaning and sanitization for the health of our employees.

Other areas of focus will include:

1. ATM touchpads branch located as well as off-site/closed branches when visited by staff for balancing and checking the devices
2. Drive-through tubes and member facing touchpoints (outside buttons, canisters, etc.)
3. Money counters
4. Member chairs and kids table
5. Writing utensils
6. Kitchen appliances in common areas
7. Doorknobs/handles
8. Computer keyboards and mice
9. Rest Rooms

MEMBERS/VENDORS/VISITORS

1. Both lobbies are currently open Monday through Friday, 9AM – 5PM for appointments and on a first come, first served basis. Occupancy is limited.

2. Members will be required to wear masks. When scheduling their appointment they will be notified of the requirement.
3. Members should enter the branch only at their appointed time (if necessary), otherwise remain in their car.
4. Members may bring a representative to their meeting, but “guests” may NOT wait in the lobby.
5. Members displaying symptoms will not be permitted in the building and can return only after they are symptom free.
6. Essential vendors/visitors will be required to wear masks and gloves while in the building. Vendors displaying symptoms should not be permitted in the building. The Branch Manager will determine if the vendor/visitor is essential.

TRAVEL POLICY

Work-related travel is not allowed unless approved by Executive Management. This includes employees, vendors, interviews, conferences, travel to other branches. Employees will be assigned a primary branch, even if it is not their normal branch. Generally, employees will not travel or rotate between branches (unless it becomes necessary to maintain branch operations) until further notice.

All non-essential travel should be avoided. If travel is necessary or employees have family members returning to their household from out of state, employees will be required to adhere to following protocols. We expect employees to self-report these situations.

1. No travel to locations where travel advisories have been issued.
2. Follow social distancing and other protocols to minimize spread.
3. Don't travel if sick.
4. Self-quarantine may be required.

The COVID-19 BFCU Preparedness & Response Plan describe important information about BFCU, and I understand that I should consult my immediate manager or the Emergency Response Committee regarding any questions not answered in the Preparedness & Response Plan. I agree to abide by the Preparedness & Plan of BFCU as they may be established and changed from time to time, whether oral or written. I understand and agree that failure to abide, as well as any violation of the Preparedness & Plan of BFCU can result in disciplinary action, up to and including termination of employment. Since the information described in the Preparedness & Response Plan are necessarily subject to change, I acknowledge that revision to the Preparedness & Response Plan may occur. I understand that only the Emergency Response Committee have the ability to adopt any revisions, and that the revisions may supersede, modify or eliminate existing Preparedness & Response Plan. I have received the COVID-19 BFCU Preparedness & Response Plan, and I understand that it is my responsibility to read and comply with the Preparedness & Response Plan and any revisions made to them.

Employee Signature

Date

Employee Name (Printed)

*For the purpose of this guidance, fever is defined as subjective fever (feeling feverish) or a measured temperature of 100.4oF (38oC) or higher. Note that fever may be intermittent or may not be present in some people, such as those who are elderly, immunosuppressed, or taking certain medications (e.g., NSAIDs).

** Factors to consider when defining close contact is defined as someone who was a) within 6 feet of an infected person for a cumulative total of 15 minutes or more over a 24 hour period b) having direct contact with infectious secretions of a COVID-19 case (e.g., being coughed on), c) having direct physical contact with the person (hugged or kissed them), or d) you shared eating or drinking utensils.

***Data is insufficient to precisely define the duration of time that constitutes a prolonged exposure. Recommendations vary on the length of time of exposure from 10 minutes or more to 30 minutes or more. In healthcare settings, it is reasonable to define a prolonged exposure as any exposure greater than a few minutes because the contact is someone who is ill. Brief interactions are less likely to result in transmission; however, symptoms and the type of interaction (e.g., did the person cough directly into the face of the individual) remain important. The Credit Union has adapted the CDC guidelines for close contract**.