



COVID-19 (CORONAVIRUS) INFORMATION AND FAQ

June 12, 2020

The Trust and Alliance appreciate the challenge our members face as information, recommendations, and mandates related to the COVID-19 pandemic change daily. While you are on the front line, Trust and Alliance staff is closely monitoring the impacts of COVID-19 on our members. We are committed to providing you with up-to-date information as it becomes available so that you can plan and prepare.

This FAQ document has been compiled to offer the latest information to Trust and Alliance members. Any headings in red text are new or updated when compared with the FAQ document released on May 14, 2020.

TRUST AND ALLIANCE OPERATIONS

Are the Trust and Alliance offices open?

Trust and Alliance staff began a phased return to our offices on May 18. Staff is staggering team members' scheduling, and new health and safety protocols are in place to ensure that we're being smart and safe. We're going to hold off on travel and in-person meetings for now, but we'll continue working hard to ensure that service to members doesn't change. Just as when the offices were fully closed, we remain committed to accessibility and responsiveness to members' needs. To that end, member requests will be handled via videoconference, phone, or email.

Will the Trust and Alliance continue to adjust claims?

Yes. The respective claims departments will continue to work with the appropriate district staff to handle existing and newly reported claims.

Will the Alliance triage nurses continue taking calls from injured employees?

Yes. Injured employees can call 888.252.4689 and press 2 to speak with an on-call triage nurse. If an injured employee sought treatment from a provider and needs to report a workers' compensation claim, the employee can call 888.252.4689 and press 3.

How can I contact the Trust and Alliance?

You can reach out directly to your Trust and Alliance contacts (e.g., member services coordinator, loss control consultant, and/or claims adjuster). If you don't know who those contacts are, email the-trust@the-trust.org or call us at 800.266.4911.

What is the Trust and Alliance nurse triage line?

Telehealth services are currently operating at extreme capacity, with long wait times due to COVID-19. In an effort to assist district employees during this time, the Alliance is utilizing its triage nurses to take non-pediatric calls from Alliance and Trust member employees and their partners for injuries and illnesses *not* related to COVID-19. (This line is open to Trust member employees even if the district is not part of the Alliance.)

To speak with a registered nurse for advice on injuries or illnesses not related to COVID-19, employees can call 602.845.6373, Monday–Friday from 7:00 a.m. to 6:00 p.m. The triage nurses will be able to provide telephonic medical advice—but not prescriptions—for district employees and their partners (but not their children).

Please note that workers' compensation–related claims should continue to be filed with the district's workers' compensation carrier. If your district is an Alliance member, please call 888.252.4689 to speak to a triage nurse or report a claim.

If district employees are sick with COVID-19 or suspect they may have COVID-19, they should follow [CDC recommendations](#) for preventing transmission and call their medical provider. Additionally, there is a new statewide 2-1-1 hotline that Arizonans can call with questions related to COVID-19. The 2-1-1 hotline is available seven days a week from 8:00 a.m. to 8:00 p.m. in both English and Spanish. (More information on the hotline is available below.) For additional State of Arizona resources, please click [here](#).

COVID-19 RESOURCES AND RECOMMENDATIONS

Have the Trust and Alliance made any COVID-19 resources available online?

Yes, they are available [here](#).

Is there a COVID-19 hotline available from the State of Arizona?

There is a new statewide hotline that residents can call with questions related to COVID-19. It is available in both English and Spanish, and can be reached by dialing 2-1-1 from 8:00 a.m. to 8:00 p.m.

The hotline will provide information on:

- how to prepare for and prevent the spread of COVID-19;
- testing for COVID-19 as it becomes available;
- who is at a higher risk of contracting COVID-19;
- what to do if you get sick; and
- where to find the most up-to-date and accurate information (e.g., the CDC).

For additional State of Arizona resources, click [here](#).

What are the Trust's recommendations regarding cleaning or sanitizing?

The Trust recommends following CDC guidelines, outlined below, for cleaning and disinfecting. These guidelines should be followed both for campuses and buses.

“At a school, daycare center, office, or other facility that does not house people overnight:

It is recommended to close off areas used by the ill persons and wait as long as practical before beginning cleaning and disinfection to minimize potential for exposure to respiratory droplets. Open outside doors and windows to increase air circulation in the area. If possible, wait up to 24 hours before beginning cleaning and disinfection.

Cleaning staff should clean and disinfect all areas (e.g., offices, bathrooms, and common areas) used by the ill persons, focusing especially on frequently touched surfaces.”

For further instructions on what “clean and disinfect all areas” entails, visit the CDC website [here](#).

Please note that additional cleaning and disinfecting methods, such as fogging, have been adopted by numerous industries during this pandemic. These are valuable supplemental methods that districts may consider after following CDC recommendations.

If you would like a referral for an external vendor who can conduct one of the cleaning methods outlined above, please contact the Trust.

Can a district employee's temperature be taken before starting a shift?

Districts may take an employee's temperature before they begin work if:

1. the employee is working on site,
2. doing so is consistent with business necessity, and
3. doing so is intended to protect the health and safety of others.

Ordinarily, checking an employee's body temperature is considered a medical examination under the ADA. However, the Equal Employment Opportunity Commission (EEOC) has issued

guidance that allows temperature-taking under the current circumstances. (Please click [here](#) for information from the EEOC.)

Districts should remember that some individuals infected with COVID-19 do not exhibit high temperature readings. Accordingly, taking of employees' temperatures should be accompanied by other measures to help mitigate risk, including the following:

- implementing a safe temperature-taking procedure designed to reduce the risk of coronavirus exposure, both among those administering the temperature screening and those undergoing it;
- continuing to employ social distancing measures;
- ensuring that the screen applies to all those entering the workplace, not just employees;
- giving employees and others prior notice about the screening process; and
- encouraging employees to self-monitor for COVID-19 symptoms and stay away from the workplace if they are experiencing symptoms.

Any documented results should be kept confidential in a file separate from the employee's personnel file. Additionally, sharing of the screening results should occur on a purely "need-to-know" basis, as necessary to protect against the threat of exposure to COVID-19.

What does the Trust recommend for graduation celebrations?

Trust staff has become aware of three types of graduation celebrations that will be taking place in the next few months: parades, fireworks displays, and illumination of stadium lights. While this is a celebratory time for graduates, districts should consider the risks involved with each activity. Overall, staff recommends discouraging students and community members from returning to district property by:

- adding a message to the district's outdoor marquee indicating that campuses are closed;
- locking parking lot gates when possible;
- increasing district patrols on the previously scheduled celebratory event days (graduation, prom, etc.); and
- monitoring social media posts for meetups being planned on school property.

Below are recommendations for specific graduation celebration events that may occur.

Parades. Standard graduation parades involve students being driven in cars through a predetermined route while those lining the streets cheer. Some of the risks involved with this activity include vehicle accidents, distracted driving, and lack of social distancing.

To mitigate these risks, the district should do the following:

- pay special attention to traffic flow,

- insist that students be driven by a licensed adult in their household instead of driving themselves, and
- encourage spectators not living in the same household to maintain a space of at least 6 feet.

Fireworks displays. Fireworks are often part of district celebratory events. Fireworks carry a risk of bodily injuries and property damage, however, so it's important to put trained professionals such as the fire department or a fireworks company in charge of the display. The Trust's Technical Information Bulletin No. 46, "Fireworks Displays on Campus" contains more detailed recommendations and can be found on the [Trust website](#).

Lighting the stadium. Many districts have plans to turn on their stadium lights for 20 minutes and 20 seconds to honor graduates. For these events, spectators should remain in their cars and not linger afterwards.

CHILDCARE SERVICES

Several districts have reached out to Trust staff regarding the operation of childcare services for the children of frontline workers: first responders, critical healthcare workers, etc. If your district is operating (or soon will be operating) childcare services, the following resources are available on the [Trust website](#) for your reference:

- a sample waiver that parents/guardians should sign for their child's participation in the district childcare center,
- a sample waiver for volunteers (if applicable), and
- risk management recommendations for the operation of the childcare center.

TRUST COVERAGE

Does Trust coverage exist for cleaning or sanitizing a campus with a known COVID-19 outbreak?

If a COVID-19 outbreak requires that the district disinfect the entire school, coverage may exist through the Trust Coverage Agreements (All-Risk Property A.3, Section 14.4, otherwise known as "no-fault mold"). This provision offers coverage to remove "bacteria" up to \$25,000 per site and \$75,000 aggregate. The Trust will apply this coverage to the cost to disinfect a school, even though the district would be disinfecting to eliminate a "virus," not bacteria.

If the district is closed and has elected not to pay employees during the closure, will the Trust pay for lost wages to those employees?

The Trust does not provide coverage for lost wages during district closures.

Does business interruption coverage apply during the closure of district campuses?

Some members have asked whether a district can file a claim for business interruption if it shuts down its campuses. The short answer is that no coverage exists for this situation. Business interruption coverage under the All-Risk Property section of the Trust Coverage Agreements (Appendix A.3, Section 5) applies only when “direct physical loss or damage” occurs. Thus, in order for coverage to apply, there must be physical damage. Closing the campus as the result of a COVID-19 infection—or for prevention of infection—does not qualify.

If physical loss or damage *does* occur, the business interruption coverage covers loss of earnings and continuing operating expenses during the “Period of Restoration,” which is defined as the time required to repair or replace “damaged property.”

Does the Trust provide automobile liability and automobile physical damage coverage if employees take district vehicles home?

Automobile liability coverage. The Trust’s automobile liability coverage will apply to the district for claims arising from the use of vehicles taken home by the district’s employees. Coverage will also be applicable to the employee for claims arising out of uses of the vehicle that are authorized by the district. However, if an employee uses the vehicle for an unauthorized purpose and causes an accident, coverage would apply for the district, but coverage may not apply for the employee driver.

Automobile physical damage coverage. The Trust’s automobile physical damage coverage applies as provided under ordinary circumstances, as if the district were conducting business as usual.

Have any changes been made to Pre-Paid Legal Program services in light of the COVID-19 situation?

Due to the numerous legal service requests arising from the COVID-19 pandemic, the Trust has changed how legal research is being conducted by attorneys in the Pre-paid Legal Program (PPL). We are closely monitoring PPL requests and are consolidating similar or duplicative requests/questions. These are forwarded to a sub-panel of attorneys who, working with Trust staff, develop a uniform response and recommendations. This information is shared with *all* PPL attorneys, who can then respond to their Trust member clients as quickly and effectively as possible. Trust staff is also posting responses to common COVID-19–related legal questions on the Trust website, [here](#).

These changes have been made to ensure that PPL resources are being used more efficiently, and to rapidly provide all members with critical information during this unprecedented time.

If the district is loaning devices (laptops, tablets, etc.) to students, how does coverage work?

Laptops and devices would be covered under the Trust's all-risk property coverage. Under this coverage, most districts have a \$1,000 deductible, which applies per device for each incident or occurrence, unless there is some unusual situation that destroys several devices at once.

The Trust recommends that district have parents sign a waiver regarding the proper use and care of these devices. A sample waiver can be found [here](#).

Can employees receive unemployment insurance benefits because they are off work due to the COVID-19 outbreak?

On March 27, 2020, President Trump signed the Coronavirus Aid, Relief, and Economic Security Act (CARES) of 2020 into law. This new law provides emergency assistance and health care response for certain individuals, families, and businesses affected by the COVID-19 pandemic.

The CARES Act includes increased unemployment compensation coverage for workers affected by the pandemic through an increase in benefit amounts and an extension of the benefit period. Specifically, the legislation provides workers with an additional \$600 in their weekly benefit amount and up to 39 weeks of unemployment compensation coverage. There is also temporary full federal funding for the first week of compensable regular unemployment for states—Arizona included—that waived their one-week waiting period. For more information, see the Department of Labor's guidance regarding the CARES Act: [UIPL No. 14-20](#).

In Arizona, Governor Ducey signed Senate Bill 1694 to ensure that individuals out of work due to COVID-19 can receive unemployment benefits. The bill waived: (1) the waiting period for a claimant to receive benefits upon application; and (2) the work requirement that a claimant be able, available, and actively seeking work. Furthermore, the bill grants the Arizona Department of Economic Security (DES) authority to implement guidance issued by the United States Department of Labor through unemployment insurance program letter [UIPL No.10-20](#).

Despite these changes, please note that if the district is paying employees during the closure period, they likely will not be eligible for UI benefits.

Finally, the Department of Economic Security (DES) recently created a [UI Benefits Q&A guide](#) related to COVID-19 and unemployment benefits. Trust staff will stay in touch with DES regarding this and other guidance on how UI benefits will apply during this period. As we learn new information, this FAQ page will be updated.

If you have further questions regarding unemployment insurance, please contact Keith Oarde, Trust Unemployment Insurance Program manager, at koarde@the-trust.org or 623.332.6239.

Can employees who have received reasonable letters of assurance eligible for unemployment insurance benefits?

School district employees who have reasonable assurance that their employment will continue after a scheduled break (summer vacation, for example) will not likely be eligible to receive unemployment benefits during the break. That's why it's important to issue letters of reasonable assurance to each employee to whom this situation applies. By documenting that an employee is expected to return to work after the break, you can reduce unemployment insurance claims.

As with many things, however, COVID-19 has changed standard thinking and practice. Required school closures through the end of the school year are not part of a scheduled break. Because employees were separated from their jobs through no fault of their own, they are likely eligible to receive unemployment compensation, as outlined by the [Department of Economic Security](#). Even with letters of reasonable assurance, these claims may need to be paid.

Having said this, the Trust advises districts to issue letters of reasonable assurance to noncontract employees (e.g., substitute teachers, custodians, and maintenance workers) before school is officially out for the year to allow time for employees to review, sign, and return the forms.

The unemployment insurance system serves both employees and employers. The best way to ensure that the interests of both parties are protected is stay on top of the unemployment claims process. If you have questions about that process and/or documentation pertaining to letters of reasonable assurance, don't hesitate to contact us.

ALLIANCE COVERAGE

If an employee contracts COVID-19 at school, will workers' compensation coverage through the Alliance apply?

COVID-19 is not an occupational disease but rather a communicable illness that can be contracted anywhere, just like the common cold and/or the flu. If an employee believes that they have contracted COVID-19 due to an exposure while in the workplace, the claim should be reported, and Alliance staff will conduct an investigation to determine if the COVID-19 condition arose out of and in the course of employment. [Arizona workers' compensation statutes](#) will be followed in making any compensability decision.

How does the Alliance workers' compensation coverage apply when employees are working from home?

Workers' compensation coverage may apply to employees working from home, as their home becomes their "office"—the designated location from which they have been directed to conduct business.

With any claim that is filed—including those filed by employees working remotely—the Alliance will thoroughly investigate to ensure that the claim arose out of and in the course of employment, and to verify that there has been no deviation from the injured worker's typical employment.

REMOTE LEARNING/TRAINING OPPORTUNITIES

What online learning/training resources do the Trust and Alliance have for employees who have limited work?

To access the Trust's streaming video library, log in to the Trust website and click on Streaming Videos under the Resources & Training tab. Some of the available videos include:

- transportation (defensive driving video series),
- maintenance (property webinar series),
- administration (Trust/NAU webinar series or Coverage 101 video series), and
- cybersecurity (phishing video series).

Each district has a general use account for the Trust website, with access to resources and trainings, including the Streaming Videos page. Financial, claim, or personal information is not viewable with this login, so the login is safe to share among your staff. Please contact your member services coordinator for your district's general use account information.