



# Return to work guide

With a second lockdown and continuing uncertainty around COVID-19, businesses of all types and sizes are navigating changing restrictions while considering a safe and effective return to work in the future. We've compiled a guide to support employers of all sizes, in planning for the unknown.



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## Resources for reopening



## Step 1

# Planning your return

Success begins with a plan. In this section, we'll guide you through creating a comprehensive plan or playbook in preparation for reopening your business.

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## Top 10 steps to take when you're preparing to reopen

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Businesses face difficult decisions around when and how to return to work safely. To help, we've compiled the top ten actions business leaders and owners can take as you prepare for reopening.

Different work environments have different requirements, but the following steps are applicable to any size and type of business.

### Step 1

#### Communicate with employees early and often.

Survey your workforce to understand their level of comfort with returning to work. Before reopening, talk with employees about your plans and address their concerns around issues like transportation and childcare. Provide resources and commit to open lines of communication so that the return-to-work experience feels safe and orderly.

### Step 2

#### Consider which parts of your business can be done remotely or with minimal physical contact.

The most obvious way to reduce the health risk is to continue remote work where possible. At businesses where work cannot be done remotely (such as grocery stores), company leaders have used contactless services such as curbside pickup.

Manufacturers have moved functions that don't require access to on-site equipment – like marketing and finance – to a remote model. Physical therapists are leveraging video calls and exercise guides online.

### Step 3

#### Tailor your safety measures to your unique business environment

Enhanced cleaning and hygiene protocols, personal protective equipment, workplace redesign and signage are just a few of the safety enhancements you'll need to consider in order to keep your customers and employees safe. Remember also to think about safety measures across your full range of business activities, not just on-site operations.

### Step 4

#### Focus on training and education.

Softer safety measures, such as training and education, played a significant role in instilling new habits among employees and customers of essential businesses that remained open throughout the lockdowns and closures. Consider providing your employees with training and education modules (whether online or on paper) before they return to work so they can familiarize themselves with new protocols and policies.

### Step 5

#### Rely on leaders as facilitators.

Communication and education around reopening can't only be led by your HR department or an external consultant. Leaders must stand in front of employees and demonstrate their sincerity and commitment to new policies and procedures.

### Step 6

#### Encourage employees to stay home when sick.

Your employees need to know that a new fever, cough, sore throat, shortness of breath, loss of taste or smell, or even just nasal congestion or a runny nose could all be symptoms of COVID-19 – and that staying home is important to prevent the spread of disease. This means promoting a cultural shift in the American workplace, encouraging people not to work when they are sick. Your employees might believe calling in sick will affect their status at work, but that mindset must be discouraged with new policies and procedures.

### Step 7

#### Prioritize employee mental health.

Leaders have naturally been focused on keeping people physically safe, but supporting your employees' mental health is also crucial to making it through this time of transition. Studies show that employee stress, anxiety and

depression have all increased in since the start of the pandemic. Access to mental health services is critical, and the need will be far greater now. Employers must step up to this challenge. Encourage mental health awareness in your workplace and be sure your employees understand how to access tele-behavioral health services through their benefits plan.

## Step 8

### Be ready to address stigma.

Because pandemics can incite xenophobia, bias and stigma, leaders should be aware of the potential for some groups or individuals to be stigmatized in the workplace. Clarify that your organizational values of inclusion, acceptance, and diversity extend to people who are affected by COVID-19. In some instances, reiterating anti-discrimination policies may be necessary. Unconscious bias and anti-discrimination communication and training are key elements of diversity and inclusion strategies, and their importance is even greater now.

## Step 9

### Know what you'll do if employees are exposed to coronavirus at work.

Because people have few or no symptoms early in a COVID-19 infection, it is very possible that your employees be exposed to coronavirus at work, despite your safety measures. Have a detailed plan in place for how you will react, including how you will address the situation, how you will communicate with employees, and how you will protect the infected employee's rights.

## Step 10

### Be nimble.

Uncertainty and rapid change have defined the pandemic. Businesses and leaders with comprehensive plans and appropriate policies in place will find it easier to facilitate a return to work when the time comes.

## Why every business needs a plan for reopening

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Developing a thoughtful and comprehensive plan is a critical part of your reopening strategy. Regardless of how small or large your business is, a plan will help you work through all the necessary safety guidelines you'll need to follow, as well as ensuring your employees that you are looking out for their wellbeing.

### Ensuring adherence to official guidelines

Returning to work during a public health crisis that is not yet fully resolved means employers will have many considerations – including workplace safety recommendations and government regulations – as you move towards reopening.

Employers are encouraged to:

- Follow all local government orders and determining how they will affect your business operations
- Stay up to date on guidance from the Centers for Disease Control and Prevention (CDC), Occupational Safety and Health Administration (OSHA), and the Equal Employment Opportunity Commission (EEOC)

- Document your adherence to government and other official guidelines with clear policies and procedures or within a larger “playbook”
- Revise your plan as the situation changes

## Reassuring your employees

A plan also inspires employee confidence in your leadership. This is a time of high anxiety for employees, and it is important for them to know that you have considered safety measures and risk factors around reopening. Be transparent with your plan, so employees know what to expect as you move forward.

## Preventing a new wave of infections

While it is impossible to predict the future, businesses have a responsibility to do what we can to prevent the spread of COVID-19. By putting a well-considered plan in place, you are demonstrating due diligence in protecting your employees, customers, and the community.

## Helpful resources

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### CDC

- [Interim Guidance for Businesses and Employers to Plan and Respond to Coronavirus Disease 2019](#)
- [Implementing Safety Practices for Critical Infrastructure Workers Who May Have Had Exposure to a Person with Suspected or Confirmed COVID-19](#)

### EEOC

- [Pandemic Preparedness in the Workplace and the Americans with Disabilities Act](#)
- [What You Should Know About COVID-19 and the ADA, the Rehabilitation Act, and Other EEO Laws](#)

### OSHA

- [Guidance on Preparing Workplaces for COVID-19](#)
- [Control and Prevention](#)

- [Prevent Worker Exposure to Coronavirus \(COVID-19\)](#)
- [Ten Steps All Workplaces Can Take to Reduce Risk of Exposure to Coronavirus](#)
- [Enforcement Guidance for Recording Cases of Coronavirus Disease 2019 \(COVID-19\)](#)

#### BLUE SHIELD SPOTLIGHT

## Mary O'Hara on the challenges of reopening

Mary O'Hara, Blue Shield's Chief Human Resources Officer, was recently featured as a panelist at the Silicon Valley Leadership Group's Game Changers 2020 Summit.



The virtual event brought together speakers and panellists representing a variety of organizations – including the founder of the Khan Academy, Facebook's California Director of Public Policy, and California's Lieutenant Governor. Everyone talked about what they are doing to adapt and innovate.

During the panel, Mary shared Blue Shield's approach to planning for reopening, and noted some high-level strategies for returning to work:

- Prioritizing health and safety above all else
- Establishing guiding principles based on Blue Shield's value
- Balancing employee, member, and financial perspectives
- Looking for learning opportunities
- Creating a cross-functional steering committee to include broad perspectives
- Supplementing with outside expertise
- Looking at how other organizations are approaching reopening

If you'd like to see Mary share more on these topics, tune in to her appearance at the [Game Changers 2020 Summit](#) beginning at the 2:52:00 mark.

## Phased reopening and what it means for businesses

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During the first wave of the pandemic, the state of California released a [Resilience Roadmap](#) outlining a four-stage plan for reopening the state's economy with information on which types of businesses can be open in its various stages. This phased approach was meant to keep customers and employees safe as economic activity increases, with the duration of each phase contingent on key public health metrics.

On November 21, 2020, California entered its second lockdown, restricting activities and issuing a limited stay at home order. We've suggested business have a comprehensive plan in place once reopening resumes.

The phased approach can be confusing for business leaders because of the restrictions involved. If your business is eligible to reopen during Stage 2, you will need to do some research into official guidelines around how best to operate while keeping your employees and customers safe.

### What businesses can do in Stage 2

To help reduce risk and advance to the next stage, employers and businesses are encouraged to plan and prepare accordingly. This includes making changes within the workplace, as well as adjusting practices to help educate employees and customers.

According to the government of California, before reopening, all facilities must:

1. Perform a detailed risk assessment and implement a site-specific protection plan.
2. Train employees on how to limit the spread of COVID-19, including how to [screen for symptoms](#) and stay home if they have them.
3. Implement individual control measures and screenings.
4. Implement disinfecting protocols.
5. Implement physical distancing guidelines.

## Industry- or workplace-specific resources

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Your business type will determine any workplace adjustments you'll need to make.

[The state of California](#) offers industry-specific guidance for different businesses, including agriculture, child care, manufacturing, offices and retail stores.

[The Centers for Disease Control and Prevention](#) has provided numerous guidelines and decision tools for different workplaces, including office buildings, restaurants and bars. It also provides specific guidance for small business.

[The Occupational Health and Safety Administration \(OSHA\)](#) has created numerous industry-specific resources for different types of businesses, including dental practitioners, taxi and rideshare operators, and nursing homes.

## BLUE SHIELD SPOTLIGHT

## How Blue Shield is approaching reopening

As an employer, Blue Shield faces many of the same challenges you've had in planning for reopening. Through our return-to-work journey, we are learning about what it takes to make the transition as smooth as possible – and we wanted to share a few of the strategies that have helped us in our own plans.

Whether you're a chief human resources officer or a leader of a team of two, here are some things to think about as you move toward reopening.

### It all begins with mission and values

At Blue Shield, we are committed to ensuring all Californians have access to high-quality, sustainably affordable healthcare that's worthy of our family and friends, which means all of our planning and decision-making must support that vision. Our commitment to being a great place to do meaningful work requires that we live our values of being human, honest, and courageous, and allow those values to guide our approach to returning to the office.

For us, that means understanding that our employees are balancing multiple pressures and supporting them with meaningful actions. For example, during shelter-in-place, we offered an enhanced paid-leave program, work-from-home tools, and reimbursement for teleworking costs. We also launched an internal photo-sharing campaign to help our employees feel better connected. As we move forward with reopening plans, we will be looking for other ways to show our support.

### Encouraging two-way, ongoing dialogue

A core tenet of our employee experience has always been ongoing, transparent two-way communication. We have doubled down on this with our people during this period, providing ample opportunities to hear from them and responding to their questions from the most senior leaders on a weekly basis.

How this works in practice will depend on the size and nature of your business. For us, it meant coming up with new ways to get accurate and timely information in and out with much higher frequency than before. We also encourage employee feedback both formally (through carefully designed surveys) and informally, inviting people to reach out directly to the committee planning our return to Blue Shield offices.

Our weekly live webinars with the senior leadership team include ongoing Q&As and frequent follow-ups – all done to ensure everyone has the information they need to be productive and to feel safe and well cared for when they do return to the office. We are committed to the health and safety of our people, and these efforts ensure that we are designing a strategy guided by the voices of our employees.



## Taking a learning posture

With so much uncertainty around COVID-19 and its impact on the future of work, Blue Shield's approach is to use the most current information available, but also maintain a learning posture as we move forward.

Our employees have remained highly engaged throughout this experience, which has improved the Blue Shield member experience despite the pandemic. Our people appreciate the flexibility we've instilled and encouraged, and many are asking for more telework flexibility in the future. As a result, we are also taking this opportunity to simultaneously look at our long-term real estate and workforce strategies. We are committed to providing maximum flexibility to our people for the balance of 2020, but also embedding these learnings to encourage longer-term open-mindedness and increased telework arrangements.

For small businesses, adopting a learning posture might mean asking employees to help revise your plans and protocols after they've experienced them in action. The key is to remain flexible and always look for ways to improve.

## Planning through multiple lenses

At Blue Shield, we are considering both short- and long-term implications of our planning through the frames of Workforce, Workplace, Governance, and Communications, but this is not a one-size-fits-all framework. The unique challenges of your business will dictate the lenses you use. At Blue Shield, our belief is that a comprehensive plan cannot be developed and delivered without using a Socratic process, which requires getting input from many different people across our organization to ensure the broadest thinking and considerations.

## Preparing for the unknown

We are planning a staged and thoughtful return to work for Blue Shield employees. At the same time, we recognize a fair amount of uncertainty remains. The challenge will be to balance the need for clarity while staying flexible. We're developing our playbook with that in mind, making sure we have reliable, repeatable processes and practices to help us move forward.

## Leading by example, both in actions and tone

This virus is contagious and so is our mood. Employees look to their leaders to set the tone and create a path forward. They can sense whether we are hopeful, and there could be uncertainty and twists and turns for months to come.

At Blue Shield, our leaders discuss this uncertainty with employees, but we also do it calmly, working to convey a sense of clarity, focus, and hope to our people through our actions and words. The entire COVID-19 response has been a journey, so we treat the transition back to work as another step in that journey.



We know from good change management practices that people need to have a sense of clarity around what's changing, why it's changing, and what's happening to them as a result. They need to know where they have influence over those decisions, and most importantly, what they can count on to stay the same. It's our job to help people not only build resilience through this process, but also find new ways to flourish.

## Creating your playbook or plan

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You've likely spent time considering the return-to-work strategy for your business and may even have drafted a plan or playbook to document your decisions. But do you have the essentials in place?

Your plan should be comprehensive enough to help leaders with decision making and be updated regularly to reflect changing guidelines.

We understand that, unless you are a larger organization with a stakeholder committee dedicated to contingency planning, it may be difficult to know if your plan covers everything you'll need. The following checklist is designed help you work through key considerations as you refine your plan.

### Planning checklist

#### **Operational/workplace considerations**

- ✓ Essential business functions (i.e., are there parts of your business that can reopen later?)
- ✓ Supply chain coordination
- ✓ Time frame for reopening
- ✓ Safety procedures (i.e., basic infection prevention measures)
- ✓ Cleaning protocols
- ✓ Employee health monitoring (i.e., whether to do it and how)
- ✓ Personal protective equipment

- ✓ Physical redesign of space (e.g., furniture placement, ventilation, signage, physical barriers)
- ✓ Contactless service (e.g., online presence, delivery models, curbside pickup)
- ✓ Customer communications (including channels, cadence, preferred languages)
- ✓ Action plan for suspected/confirmed exposure
- ✓ Action plan for additional lockdowns

### **Administrative considerations**

- ✓ Roles and responsibilities (e.g., pandemic officer, COVID committee)
- ✓ Hazard assessment
- ✓ Identifying employee risk levels
- ✓ Employee communications (including channels, cadence, preferred languages)
- ✓ Policy updates (e.g., sick leave, working from home, flexible hours, meetings, travel)
- ✓ Temporary vs. permanent policies
- ✓ Employee training and education
- ✓ Employee support services
- ✓ Health benefits (e.g., re-enrolling furloughed workers)
- ✓ Legal concerns
- ✓ Discrimination concerns
- ✓ Formal/informal feedback processes

## **BLUE SHIELD SPOTLIGHT**

### Re-evaluating your benefits strategy

For your employees, returning to work may also mean returning to coverage, and you might be reconsidering if the plans you offer are the best options in light of the economic impacts of COVID-19.

Your employees may benefit from plans like Trio HMO or Tandem PPO which have similar comprehensive benefit structures to the full network options, but lower premiums as well as \$0 Teladoc, Shield Concierge support, and more.

We want to help you find the best, most affordable plans for your employees. To learn about different options, reach out to your Blue Shield of California representative.

## Preparing for potential transmission at work

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Reopening amidst the uncertainty around COVID-19 can be challenging for businesses. How will you keep your employees safe? There are no easy solutions, but having the right protocols in place can help give everyone greater peace of mind.

In everything you do, let your employees know that your top concern is their welfare. Create a plan, share it with your staff, and try to clearly communicate what to do if someone exhibits symptoms. Be open to discussing any questions this may raise.

### Focus on prevention

Developing effective sick leave policies and employee training can go a long way toward preventing a potential coronavirus transmission in your workplace. If your employees know how to identify COVID-19 [symptoms](#) and feel supported in staying home when sick, they will be less likely to spread germs at work.

Public health authorities emphasize the importance of trusting your employees, which means not requiring a doctor's note to confirm an illness, as well as creating sick leave policies that are compassionate, fair, and flexible. With all the unknowns and evolving information, employees will likely have ongoing concerns and questions. Remain open and transparent, and promote two-way communication.

## Develop a containment plan

If an employee exhibits symptoms:



**Help that employee isolate immediately.**

Make sure they get any items they need from their work area, and ask if they need help getting medical treatment, contacting family, and arranging transportation.



**Follow established cleaning protocols to prevent germs from spreading.**

The CDC provides [guidelines](#) on what and how to clean.



**Check in with the employee or their loved ones** to stay informed about their health.

If COVID-19 is suspected or confirmed:



**Let your employees know about any possible exposure**, but maintain the confidentiality of the sick employee per [HIPAA requirements](#). You may want to consult with an employment attorney to determine how your business will handle the variety of situations that can arise.



**Have any employees potentially exposed to COVID-19 stay home**, telework if possible, and self-monitor for symptoms, in accordance with the [Public Health Recommendations for Community-Related Exposure](#).

All recommendations based on [Interim Guidance for Businesses and Employers Responding to Coronavirus Disease 2019 \(COVID-19\), May 2020](#)



## Step 2

# How to reopen safely

As you reopen, you'll have numerous practical considerations, including HR policies, COVID-19 testing, and how best to communicate with customers and employees.

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6 ways to help your employees with reopening

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## 6 ways to help your employees with reopening

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You have a safety plan in place, established new cleaning protocols, and reviewed your workplace policies for necessary updates. Here are a few additional considerations to help your employees feel safe and comfortable with the changes ahead.

### 1. Have clearly defined roles and responsibilities.

Will you have a “pandemic officer” or team who is responsible for leading your COVID-19 response efforts? Do employees know who they can turn to with their questions?

### 2. Follow HIPAA guidelines to protect health information.

If you collect any sort of health information from your employees, you’ll need to make sure their privacy is protected according to the [Health Insurance Portability and Accountability Act](#). For example, if your employee screening includes temperature-taking, will that information be stored? If so, how will you do it in a HIPAA-compliant way?

### 3. Provide ongoing education and training.

Upon returning, employees will be extra careful about following safety guidelines because everything feels new. But once the novelty subsides, it’s important to review your protocols regularly. For example, people might watch their meeting sizes when they’re first back to work, but may slip into familiar routines over time. Consider new approaches, such as instituting outdoor walking meetings.

#### **4. Know what you'll do if an employee refuses to follow new guidelines.**

If you have a worker who refuses to wear a mask when serving customers, for example, you could offer a backup plan (e.g., have that worker stock shelves in the back), or you might have a zero-tolerance policy, where employees simply must comply. The important thing is to have clear and fair expectations – and to prioritize the health and safety of all employees.

#### **5. Recognize that employees are under social and economic pressures.**

For many Americans, COVID-19 has made a bigger impact on their finances than their health. And families are struggling to balance work with childcare and schooling. If your employees have access to an employee assistance plan (EAP), be sure they understand the resources available to them, and normalize conversations in the workplace about need and assistance.

#### **6. Don't assume all your employees will feel safe enough to return to work.**

Even if you take all necessary safety precautions, it's likely you will have some employees who won't want to return to work because they feel unsafe. Consider how you'll handle operations if many people still want to work from home and how you'll treat all employees fairly in this case.

## Employee communications checklist

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Having a detailed employee communications plan can help you share information effectively while also giving your workers more confidence in your plans around reopening. In addition to relying on your standard internal communications methods, consider the following strategies when communicating with employees about returning to work.

## Set employee expectations

Managing expectations will be a big part of reopening, especially early on. Employees need to have a clear understanding of what their return to work could look like, and how you plan to address the risk to their health as the pandemic continues.

## Communicate, communicate, communicate

The appetite for clear and accurate information around COVID-19 is strong, so it's important to come up with ways to get information to your employees quickly and with much higher frequency than before. When people lack information, they may turn to speculation, which can then spread out of control.

## Emphasize two-way communication

Whether it's through doing "pulse-check" surveys, meeting with employees for Q & A sessions, or inviting informal feedback through various channels, you'll want to gather employees' thoughts and concerns around reopening. Once you've officially reopened, keep the two-way communication going so that employees can tell you what is working and what's not, helping you pivot and address issues before they become problems.

## Be honest and transparent

Employees want to understand the reasoning behind your decisions, and they also want you to be transparent. Being open with your employees will help them connect the dots between their performance and your business goals, ultimately leading to a more successful return to work. By sharing as much as you can, from strategies to schedules, you also stand a better chance at maintaining a consistent line of communication – from leadership right down to the customer – without confusing, frustrating, or alienating anyone along the way.

## Redefine success for your team

Profits, employee retention, capacity – whatever your success metrics used to be, chances are they've changed. Rather than trying to find ways to get back to where your business was, use this as an opportunity to define new metrics that make sense for your business and employees. Things will not be "business as usual" for quite some time, so it's important to set expectations for what success looks like now, from both the employer and employee perspectives.

## Customer communications checklist

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As you reopen, it's important to have a simple customer communications plan ready. Not only will it help to keep your customers (and employees) safer, but it will also demonstrate your company's commitment to getting things right – an important bit of reassurance for many. The following communication strategies will hopefully give you, your staff, and your customers more confidence in your reopening.

### Have key messages in place

Health and safety are certainly front of mind at the moment, but empathy isn't far behind. Before making any announcements, take the time to speak with your staff, other internal stakeholders, and potentially even some customers. Understanding where they're coming from will help you put together the most comprehensive and effective messaging possible.

### Use multiple channels

Once you have your key messages established, consider all the channels you have access to, including your website, social media platforms, email, live chat, and customer service (including your voicemail message). Also consider signage for your physical locations.

### Provide employee training around your key messages

Whether it's at the checkout counter or over social media, your employees need to be prepared to answer questions

from customers, clients, and other visitors about the precautions and processes you've put in place. Give your employees clear talking points to ensure that everyone is communicating the same message.

## Don't forget specific customer needs

You may need to communicate your key COVID-19 messages in multiple languages to cover your entire customer base. Or, your physical signage might need to be bigger to accommodate those who are vision impaired. You could also consider incorporating visuals into all your communications materials to help get the message across without words. Think about who your customers are and tailor your tactics to meet their needs.

## Be transparent and offer updates

Given the uncertainty around COVID-19, your reopening plans will evolve over time, and that's reasonable. Just remember that transparency is the centerpiece of your plan, which means providing honest and timely updates. It's also important not to overpromise – simply be direct and open about the ways you're addressing customer safety.

### BLUE SHIELD SPOTLIGHT

## Paul Markovich on California's testing task force

Paul Markovich, Blue Shield's CEO, was recently interviewed by McKinsey & Company about his role on California's COVID-19 Testing Task Force, a unique, public-private initiative.

During the interview, Paul – who is co-chair of the task force alongside Charity Dean, M.D., assistant director, California Department of Public Health – shared some of the group's objectives and challenges, including:

- Increasing the number of tests per day
- Working with the supply chain to ensure the availability of reasonably proven tests
- Scaling up the infrastructure for keeping track of testing across California

If you'd like to see Paul share more on these topics, as well as his thoughts on how COVID-19 might affect the healthcare system going forward, watch his full interview with [McKinsey & Company](#).

## Prioritizing employee mental health

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Months of isolation, general uncertainty, and concerns over COVID-19 have left us all feeling drained. With the return to a physical workplace, your employees may need extra mental health support to manage the transition.

Be on the lookout for common ways mental health problems can manifest themselves, including:

- Difficulty concentrating
- Taking longer to do tasks
- Difficulty thinking, reasoning, and deciding
- Putting off or avoiding challenging work
- Difficulty juggling tasks and responsibilities

As you reopen, it's also worth taking some time to chat with your staff to see how everyone is feeling about the changes they are facing. Understanding where they're coming from will go a long way toward helping you delegate and support your people.

### How employers can help

By talking to your staff about the difficulties they're facing, both at work and at home, business leaders and managers can prioritize mental health. Demonstrate you're not only willing to listen, but also invested in finding fair and compassionate solutions. For example, if employees with children are having difficulty readjusting to the pre-pandemic 9 a.m. to 5 p.m., consider adjusting their hours. If one employee finds they're more productive in the evening once their children have gone to bed, try to modify their schedule accordingly.

Regular check-ins and transparency are crucial in times of uncertainty, and it's important to take steps early on to reinforce trust and caring within your teams. Be vulnerable, let your employees know you care about their mental wellbeing and be open about how COVID-19 is affecting you. By bringing mental health issues to light, you build trust and encourage deeper conversations, all of which can lead to better long-term solutions.

Mental health and wellness initiatives aren't just the right thing to do: it's smart business. By encouraging awareness, education, and open dialogue, you're creating a healthier workplace that benefits everyone.

#### BLUE SHIELD SPOTLIGHT

## Increased mental health support during COVID-19

Blue Shield is committed to your employees' physical and mental wellbeing. That's why we've expanded [Teladoc®](#) medical and behavioral health coverage to provide members with mental health services via phone, app, or video conferencing – ensuring virtual care to those who need it. Teladoc is available to members enrolled in all fully-insured Blue Shield commercial plans and employer-sponsored plans that have elected to offer Teladoc as a buy-up option.

"Social distancing can easily lead to feelings of separation and loss of community, stress, and anxiety," says Dr. Terry Gilliland, Executive Vice President, Healthcare Quality and Affordability at Blue Shield of California. "Blue Shield of California is addressing these concerns by using technology to expand access to behavioral health services so members can receive the care they need when they need it."

In the broader community, [Blue Shield's BlueSky program](#) has also increased its mental health offerings for middle and high school students during the pandemic.



## Third-party apps for reopening

We're constantly looking for ways to support our business customers, including providing information about additional resources. A variety of third-party digital apps have recently entered the marketplace, intended to assist employers with return-to-work challenges. For example, many of the apps encourage employees to answer questions about their health status and possible exposure to COVID-19, and then inform them if they should stay at home.

Each app contains its own combination of features that may include a general symptom checker, an enhanced symptom checker, employer dashboards, contact tracing, regional COVID-19 patterns, and more. While we're not endorsing any of these apps (they were developed by third parties, and we are unable to provide informational or technical support), we're providing this list so you can determine if they're useful to your business as you navigate the stages of reopening. Keep in mind that some apps may have additional costs involved that would not be covered by Blue Shield of California.

- Verily
- C19
- Common Health
- Salesforce
- Collective Health
- Kokomo 24/7
- Fitbit
- Wolters Kluwer
- Buoy
- Castlight



### Step 3

# Moving forward

Once the practical concerns of reopening are covered, think about evolving your business so it's able to adapt with ease to a changing marketplace. Consider digital technologies that improve processes and strategies for redesigning customer experiences.

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Redesigning customer experiences

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Planning for digital transformation

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Thinking about business transformation

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## Redesigning customer experiences

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During the pandemic, businesses are experimenting with new ways to meet their customers' needs while also adhering to public health guidelines. The uncertainties that continue to loom impact businesses of all types and sizes. Yet while some remain focused on staying afloat, others are finding creative solutions to drive sales and even grow their business amidst the pandemic.

We've gathered some examples of businesses who have augmented or changed their own operating model to serve current customers and attract new ones, hoping their creativity may help spark ideas for your business.

### Step 1

#### Reconsidering your product or service lineup.

A cupcake shop in Minnesota developed a new shippable product line in order to reach customers nationally. Orchestras around the world are reconsidering their repertoire, opting to perform pieces that require fewer instruments and allow more space between musicians.

### Step 2

#### Expanding your market.

One home-cleaning service in Egypt made up for lost clientele by offering sterilization and disinfection services for entrances and common areas in larger residential buildings. Some restaurants are selling prepared meals through grocery stores, or even creating their own make-at-home meal kits.

### Step 3

#### Streamlining in-person interactions.

A gift shop in Chicago provides its customers with an online survey prior to shopping so the owner can have gift options ready when they arrive, reducing the time customers spend in store. One small toy store in Connecticut offers FaceTime browsing for kids so they can view all the toys in advance.

### Step 4

#### Connecting with customers at home.

A UK-based pub chain launched a series of digital events, including beer tasting, homebrewing masterclasses, pub quizzes, live music, and comedy shows to bring their brand into people's homes and build community.

### Step 5

#### Rethinking your space.

Restaurants in places like Berkeley have worked with local authorities to close streets and turn them into outdoor dining space. Desks in South Korean offices are arranged in a "chess" or zigzag pattern so that no two individuals are sitting directly across from each other.

### Step 6

#### Reshaping customer expectations.

Hotel chains are making big changes to their typical customer experience. Instead of standard check-in and check-out times, arrivals and departures are staggered to prevent clusters in the lobby. And some hotels are adding in-room exercise options to replace gyms, or offering grab-and-go cocktails to minimize gathering at bars.

## Planning for digital transformation

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While digital tools have become increasingly important for businesses of all types and sizes over the last few decades, the pandemic has all but forced technology to become top of mind. As business owners and leaders consider how to move forward, it's a good time to think about the role digital technology can play in your company's future.

Although most businesses understand the importance of digital transformation, many – especially smaller businesses—can get overwhelmed by the idea. But the pandemic has also made embracing some degree of digital technology a non-negotiable. However, digital transformation is not a fix-it-all solution a company needs to implement all at once. Approach it with a different mindset, thinking about how digital can become a natural part of your organization's culture and experience – a tool that better helps you connect with your customers with less friction.

### Where digital can help your business

- 1. Customer interactions** – Designing and enabling seamless, frictionless digital customer experiences, looking specifically for ways to support sales, customer service, and events virtually.
- 2. Operations and employees** – Finding a place for digital in your operating models and business processes, including employee experiences, such as hiring or training.
- 3. Digital supply chain** – Looking for ways digital can improve the speed and efficiency of manufacturing, order fulfilment, and delivery.

**4. Innovation and new business models** – Seeing where the gaps are in your industry and considering how digital could help you innovate to meet new challenges.

## Digital transformation checklist

When done right, digital transformation could help your company bring more value to customers and, as a bonus, reduce the burden of conducting business in old-fashioned ways that you may be accustomed to, but which aren't nearly as efficient as they might be. The following checklist can help you think through some key steps to consider around implementing technological change.

✓ **Focus on the customer**

The driving force behind your technology decisions should be customers, and the primary goal is to make their lives easier.

✓ **Break down internal silos**

Digital transformation impacts an entire organization, not just a single team or department. One of the keys to success is improving internal communication and integration within your organization.

✓ **Listen to employees**

When focusing on digital solutions for customers, it's important to get input from your employees. It may seem obvious, but it can be easy to overlook employee insights if their jobs aren't directly related to the technology you're considering.

✓ **Stay true to who you are**

As you expand your digital capabilities, it's important to remain true to your brand, principles, and overall ethos of your business. You want to keep what customers already love about your company.

✓ **Consider security and privacy**

As you adopt new technologies, you'll need to prioritize data security and privacy. It's easy to get caught off guard. For example, when hackers "Zoom bombed" private virtual classroom meetings in the early weeks of the lockdown, many school districts had to look for more secure alternatives.

✓ **Keep going**

When your business begins a digital transformation, it's never truly over. Again, mindset matters. Accept that digital transformation means continually evolving as an organization and adopting new digital solutions as needed. You're never done, because technology and customer expectations are in always in a dance with each other.

## BLUE SHIELD SPOTLIGHT

## How reimagining health care helped Paradise Medical Group recover from crisis

Following the deadly Camp Fire in 2018, the Northern California town of Paradise was decimated, with more than 26,000 residents displaced and 95% of the town's buildings either destroyed or severely damaged. As part of the reconstruction effort, Blue Shield of California was there to help, working to rebuild Paradise Medical Group (PMG) and restore much-needed medical services to the community.

As a pilot community in our [Health Reimagined](#) initiative, and with much of its physical infrastructure gone, Paradise was the perfect place to try a mostly virtual approach to health care. In partnership with Teladoc® and PMG, we launched [PMG Connect](#), a digital platform that allows more than 11,000 patients to connect with their doctor over phone, tablet or computer.

Blue Shield's early efforts in Paradise are now paying dividends for members across the state as telehealth services become a vital tool in delivering care during COVID-19. Amid lockdowns and business closures, our members have increasingly turned to virtual care for both medical and behavioral health issues.

For Paradise itself, the rate of telehealth visits in early April tripled that of the previous month. During the pandemic, the PMG Connect platform has greatly helped members in Paradise and Chico and well beyond, with some patients even conducting virtual visits from out of state.

While the pandemic will eventually subside, the way members rely on health care will likely have shifted. "There is much more comfort with telehealth than there was prior to COVID-19," says Malaika Stoll, senior medical director at Blue Shield of California. "This will open minds to other virtual health applications, such as remote monitoring, to manage overall health."

## Thinking about business transformation

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COVID-19 has already left an indelible mark on how business is done. Some changes, like making hand sanitizer available in the workplace, address important short-term concerns, but many business leaders and owners are thinking further ahead – into “the next normal” – in order to thrive in a post-COVID world.

In addition to planning for digital transformation, here are some strategies that businesses, no matter your size or type, might consider going forward.

### Rethinking work processes

During the first state mandated lockdown, many organizations adapted by applying their existing processes to remote work, falling back on what had been done before the pandemic. Now, leaders have the opportunity to rethink those processes completely – with input from employees. For example, a company might be used to generating ideas by holding brainstorm meetings, but doing so virtually is not as productive because team members may be more hesitant to speak up online. A new process could include a period of asynchronous brainstorming on a digital channel, followed by a videoconference to review and refine ideas.

### Seeking inspiration from other industries

Sometimes the answer to business problems can be found outside your industry. If your business involves an in-person, advice-based relationship with clientele, you might look to advances in telehealth for inspiration on how your business could conduct appointments virtually. Traditional retailers might glean marketing ideas from direct-to-consumer brands, such as using Spotify playlists to connect with potential customers.

## Building flexibility into your team

COVID-19 has shown the value of having a diverse team that is flexible enough to ensure business continuity, even if one or more team members become sick or are unexpectedly unavailable to work. Building a more flexible team can involve different approaches, such as additional training, cross training, contingency planning, or refining your work processes.

## Considering new roles and responsibilities

For smaller businesses, you might assign a point person for pandemic- or health-related issues. For larger organizations, some experts recommend adding a Chief Health Officer to the executive suite – someone who would be responsible for policies that ensure the wellness, health, and safety of employees and customers.

### BLUE SHIELD SPOTLIGHT

## Sandra Clarke on innovating and managing finances during a pandemic

Sandra Clarke, senior vice president and chief financial officer at Blue Shield of California, was recently featured in the short-form podcast series *Count Me In*, where she talked about the value of balancing finance and innovation while leading an organization through uncertain times.



During the interview, Sandra shared some thoughts on how companies could pursue innovation, even during a pandemic. Her recommendations include:

- Striking a balance between business strategy and financial discipline
- Making sure new ideas are both executable and useful
- Being bold, and recognizing that resisting change is also very risky
- Redefining your priorities and scaling back the number of new initiatives

Listen to Sandra share how Blue Shield has approached innovation during COVID-19 in this [15-minute interview](#).



## Contributing to the greater good

The COVID-19 pandemic has emphasized just how interconnected we all are, and the crisis has inspired some businesses to find creative ways to address societal needs and help bring their communities together.

From ride share companies offering free transportation for healthcare workers to a hardware giant providing grants to minority-owned small businesses, many American corporations are looking for ways to do good. Small business owners, who may be struggling to get back to a healthy financial position, are giving back by donating products or services.

Even during challenging times, social responsibility is here to stay, and businesses have an opportunity to make a positive impact on the communities they serve when so many have experienced setbacks and loss as a result of the pandemic.

## How businesses can give back



Giving cash donations (or a portion of sales) to charitable organizations



Donating products via a buy-one-donate-one model



Offering free products and services



Making it easier for customers to donate to a chosen charity



Matching employee donations



Providing grants or other funding



Volunteering time and expertise

## Empathy has impact

While it's certainly not possible for all businesses to give away amounts of money that have the potential for extraordinary impact, experts emphasize that giving back is not only about donation size. Rather, customers are looking for compassion and empathy in the way you do business, and they are likely to remember actions you took to help the community, no matter how small.

One way that Blue Shield of California gives back is to foster a culture of giving among our own employees, sponsoring company-wide giving initiatives, but also encouraging individuals to look for ways to help their communities. For example, one employee made [700+ masks](#) to donate to various Bay Area organizations, while another [maximized her donation to a L.A.-based nonprofit](#) with employer matching. Every helpful action and any amount, large or small, counts. Acts of generosity are cause for celebration.

BLUE SHIELD SPOTLIGHT

## Supporting communities during COVID-19

As a mission-driven nonprofit, Blue Shield of California has looked for ways to help address a wide variety of healthcare needs during the COVID-19 pandemic – from supporting frontline workers to investing in vulnerable communities to helping providers weather the financial impacts of coronavirus.

**\$100,000**

to [MedShare](#) to provide personal protective equipment for healthcare workers in underserved communities

**\$500,000**

to the [Oakland COVID-19 Relief Fund](#) to help local health officials set up a drive-through testing site

**\$6.8 million**

in grants from the [Blue Shield Foundation](#) to domestic violence shelters, relief foundations for immigrant and undocumented workers, and other organizations helping marginalized communities

**\$100,000**

in grants to support [nutrition for Southern Californians](#) during the pandemic

**\$300,000**

in grants for [youth mental health support](#) in San Diego and Alameda counties



## Resources for reopening

For more guidance on reopening, refer to the following resources from different levels of government, as well as resources specific to restaurants, retail, and office buildings.



## Federal

- [CDC Interim Guidance for Businesses & Employers](#)
- [CDC Reopening Decision Tree](#)
- [CDC Worker Safety & Support](#)
- [CDC General Business FAQs](#)
- [U.S. Department of Labor Workplace Guidelines](#)
- [OSHA: Guidance on Preparing Workplaces for COVID-19](#)



## State

- [State of California Resource Page](#)
- [Labor & Workforce Development Agency Resources for Employers & Workers](#)



## Municipal

### Los Angeles

- [Safer L.A.: Toolkits for Businesses](#)
- [Reopening Protocols](#)

### San Francisco

- [Reopening guidance, updates, and resources](#)
- [Business during the coronavirus epidemic](#)
- [Working during the coronavirus pandemic](#)

### San Diego

- [San Diego Strategies to Reopen the Economy](#)
- [Restaurants, Food, and Beverage Providers](#)
- [Safe Reopening](#)

### Oakland

- [Business & Worker Resources](#)
- [Planning Resources for Businesses Reopening](#)

### Sacramento

- [Employer & Employee Resources](#)
- [Business/Worker Resource Page](#)

### San Jose

- [Guidance for Employers, Workers, & Businesses](#)
- [Workplace Social Distancing Protocol](#)



## Small business

- [Federal Resources for U.S. Small Businesses](#)
- [Prepare your Small Business and Employees for the Effects of COVID-19 \(CDC\)](#)
- [U.S. Small Business Administration Guidance](#)
- [California Governor's Office of Business and Economic Development](#)



## Offices

- [CDC Employer Information for Office Buildings](#)
- [California Department of Public Health Guidance for Offices](#)



## Restaurants & retail

- [CDC Considerations for Restaurants & Bars](#)
- [CDC Interim Guidance for Restaurants & Bars](#)
- [CDC Restaurant & Bar Reopening Decision Tool](#)
- [OSHA Guide for Restaurants & Curbside Pick-up](#)
- [OSHA Guidance for Retail Workers](#)
  
- [National Retail Federation](#)
- [California Department of Public Health Guidance for Retailers](#)
- [California Department of Public Health Guidance for Dine-In Restaurants](#)



## Blue Shield of California

- [COVID-19 resource center for employers, plan sponsors, brokers, and consultants](#)