



AMERICAN BENEFITS COUNCIL

June 2020 Benchmarking Survey on COVID-19/Coronavirus Response

Key Findings

General Business Attitudes and Actions

- Most employers (83%) remain “very concerned” about maintaining the health and safety of employees/customers moving forward. Just over half of employers (51%) are “very concerned” about developing a strategy for reopening business and another 35% are “moderately concerned.”
- The pandemic has affected 78% of respondents’ businesses negatively, with 10% saying their business is or may soon be in financial distress. For 9% of respondents, business is expanding or demand is increasing. Three-quarters of responding organizations are considered, in whole or in part, an “essential business.”
- One-quarter of responding organizations have terminated employees and approximately one-third (34%) have furloughed employees as a result of the pandemic (a total of 39% have taken *either* action). Very relevant to the implications of the pandemic on independent (or so-called “gig”) workers, 40% of respondents report that engagement of these contract workers has been reduced or terminated.
- Just over 23% of responding organizations have reduced pay for salaried employees and 22% have reduced hours for hourly employees (a total of 28% of companies have taken *either* action)
- At organizations where terminations, furloughs, salary and hour reductions have occurred, rank-and-file employees have been the group most affected (at 87% of such organizations), but directors/middle management and executives have been affected in more than 40% of these organizations.

Retirement Plans

- Majorities of defined benefit pension plan sponsors support measures to provide relief in the form of funding stabilization, including narrowing the interest rate corridor, delaying the phase-out of current stabilization and extending the amortization period for funding shortfalls.
- Over 17% of companies are taking action to reduce or eliminate matching contributions, while another 10% are considering or anticipating doing so. More than 10% are moving to reduce or eliminate non-elective contributions, with another 23% considering or anticipating doing so.
- With respect to retirement plan relief provided under the [Coronavirus Aid, Relief, and Economic Security Act \(CARES Act\)](#), 87% have begun implementing coronavirus-related withdrawals (CRDs), 75% of organizations are implementing the delayed loan payment provisions and 52% are implementing the CARES Act's increased loan amounts.

Health Plans

- Nearly 73% of organizations are covering COVID-19 treatment without cost-sharing in *at least some* of the health plans they offer. More than 60% are waiving cost-sharing for COVID-19 treatment within *all* their offered health plans. Of those who indicated that their organization was NOT waiving cost-sharing for COVID-19 treatment in some or all of their plans, 71% said the organization had concerns about equity "in that cost-sharing applies to other serious conditions such as cancer," while 63% had concerns "regarding the cost and the potential impact on future coverage, including future premiums."
- Of those that offer self-insured coverage, while 41% indicated that the pandemic "is going to **decrease** net costs for the self-insured plan(s) we offer" *in 2020 alone*, more than 60% of these companies estimated that the pandemic would **increase** costs (moderately or significantly) for their self-insured plans *in future plan years*.
- Of those predicting increases, 80% believe these higher costs will be the result of a "consolidated time period during which delayed elective procedures will occur" and 78% assume "detrimental health effects of delaying elective procedures and other health care during the crisis." 50% of those predicting increases believe that COVID-19 treatment will drive higher cost in the future, 37% predict that testing for current COVID-19 infections will lead to cost increases, 38% predict that antibody testing for past COVID-19 infections will lead to cost increases. Many of these respondents anticipate that the potential effects of these increased costs will be increased premiums (82%) and increased cost-sharing and deductibles (55%).

- Slightly more than 44% offered support for measures providing “federal assistance for self-insured plans whose costs are substantially increased” due to the pandemic, with an additional 22% saying their support was contingent on the details of such a program.
- Among organizations that have terminated employees as a result of the pandemic, 17% have allowed terminated employees to remain eligible for the ongoing health plan (as opposed to COBRA coverage) and 42% are fully or partially subsidizing the cost of COBRA coverage. All of the 34 responding organizations are allowing furloughed employees to remain eligible for the ongoing health plan.
- More than half of all respondents (54%) said their organization would support “federal legislation that provides federal subsidies for COBRA for furloughed/terminated employees,” with an additional 24% saying their support was contingent on the details of such a program.
- Asked for reactions to recent regulatory guidance providing “substantial extensions ... for plan participants to elect COBRA and to pay for COBRA premiums,” numerous respondents said that the guidance raises “significant administrative issues” (47%) and “significant cost issues” (44%) for employers, with nearly as many predicting “issues for participants” (40%).

Telework

- Approximately two-thirds (66%) of organizations have some employees regularly reporting to the workplace and the remainder (32%) indicate that zero or very few employees are reporting to the workplace.
- Nearly all organizations (97%) *allow* remote work for most or all employees and more than a third of all respondents (38%) said at least three-quarters of their workforce is *capable* of remote work. More than half (58%) have a formal policy for remote work.

Bringing Employees Back to the Workplace

- Among companies with employees that are not regularly reporting to the workplace and/or are performing their work remotely, there is a large degree of uncertainty as to when those employees will be brought back to the workplace. One quarter of respondents (25%) expect to bring employees back to the workplace in the medium term (over the next three to six months). More than one-third of respondents (36%) indicate it will vary locally and 14% say they do not know yet.
- As an indication of the likely permanent impact of the pandemic on where employees will perform their jobs, only 6% of respondents reported that prior to the pandemic between one-quarter and one-half of their employees worked remotely. That figure

jumped to 40% who believe one-quarter to one-half of their employees will work remotely post-pandemic.

- Among companies with employees who are *now regularly reporting to the workplace*, 81% are implementing or considering workplace temperature checks, while verbal screening is being implemented or considered at 79% of companies. Viral and antibody testing are currently much less common (less than 10% each), although more than a third of respondents (34% and 35%, respectively) say these measures are being considered.
- Among companies with employees who are *not yet reporting to the workplace*, 75% are considering workplace temperature checks, while verbal screening is being considered at 63% of companies. Viral and/or antibody testing are currently being contemplated by 16% of organizations.
- The most significant impediment to bringing employees back to the workplace is the “lack of availability of an effective treatment for COVID-19 and/or a vaccine,” about which 63% are “very concerned” and another 34% are “somewhat concerned.” Other notable worries include managing the risk that employees will contract COVID-19 as part of the return to work; child care concerns for employees, due to potentially long-term school closures; weaknesses in the public health response and potential for legal liability.

Paid Leave

- Numerous organizations are providing additional paid leave for employees affected by the pandemic. Majorities of respondents are now providing additional leave for employees with confirmed COVID-19 diagnoses (62%), employees quarantined on the advice of a health care provider (62%), employees quarantined pursuant to government orders (60%) and employees showing COVID-19 symptoms (55%).

Methodology

Between May 27 and June 5, a survey link was sent to one person at each of 940 organizations, including both Council member and nonmember companies. Addressees were encouraged to forward the survey link to the most appropriate person in their organization if they were not the best person to respond. Provision of contact information was voluntary and will remain confidential.

In total, 139 responses were collected. Of these, 30 responses were deleted, either because they contained zero information or because they were determined (by IP address, geolocation and/or response set) to be duplicates from a single organization.

The final survey population, therefore, consists of exactly 109 responses, each believed to be from unique companies. This includes 15 responses marked as “partial” because not all questions were answered.

Notes/Caveats

- Most responding organizations were large companies, with nearly 70% representing companies with more than 5,000 employees. The largest percentage of respondents (33%) was in the 10,000-to-50,000 employee category.
- The full range of industries is represented, led by manufacturing (16%), technology (10%) and finance/banking (10%).
- The survey and its methodology was neither designed nor intended to be a representative sample of U.S. employers. Results and conclusions are to be cited in anecdotal fashion only.
- Because this survey was neither randomized nor controlled, selection bias may have had an influence on the final results.
- Where responding organizations have different policies for U.S. and global operations, as well as for different business and employee segments, they were asked to answer the survey questions “with respect to (1) U.S. plans and programs only and (2) the largest segment of your employee population, if there are significant differences (i.e. salaried vs. hourly, collectively bargained vs. not, etc.).”
- All percentages in this summary have been rounded to the nearest whole number.

Full Results

General Business Attitudes and Actions

- “Maintaining the health and safety of employees/customers” appears to be the most significant pandemic-related problem facing respondents, with (83%) saying they were “very concerned.” The next most significant concerns were “developing strategy for re-opening business” (51% very concerned) and “long-term financial impact to company” (34%). Of the concerns listed, the least pressing appears to be “potential liability related to HR strategy,” about which 19% were “not at all concerned” and only 12% reported being “very concerned.”

- Asked how the pandemic is affecting their business, the vast majority of respondents (68%) said “the business is negatively affected but not significantly.” One in ten respondents said the business “is or may soon be in financial distress,” nearly 13% said “the business is generally unaffected” and 9% indicated that business is “expanding.”
- Exactly one-quarter of respondents indicated that employees have been terminated and more than one-third (34%) indicated that employees have been furloughed. Pay and hour reductions have been implemented in more than one in five companies (23% and 22%, respectively) and 34% have postponed or cancelled scheduled pay increases. More than one-third of respondents (34%) report that their workforce has been generally unaffected by the pandemic.
 - Of those organizations whose employees have been affected by terminations, furloughs and/or salary or hour reductions, a plurality (35%) say it has affected a small number of employees, but 44% indicate that “all” or “a significant number of” employees have been affected.
 - Rank-and-file employees have been affected by terminations, furloughs and/or salary or hour reductions at 87% of such organizations, compared to directors/middle management (59%) and executives (43%).
- Slightly more than three-quarters of responding organizations are considered, in whole or in part, an “essential business.”

Retirement Plans

Fully 102 organizations answered questions related to retirement plans. Just under half of responding organizations (47%) sponsor a defined benefit pension plan. All respondents offer some form of defined contribution plan; 52% sponsor a safe-harbor defined contribution/401(k) plan and 58% sponsor a “traditional” non-safe harbor defined contribution/401(k) plan. Eight organizations (8%) sponsor all three types of plan.

- Among those with defined benefit pension plans, 72% indicated that “Narrowing the interest rate corridor to smooth interest rate calculations” would be “somewhat” or “very helpful” to their organizations. “Delaying the phase-out of current funding stabilization provisions” received such support from 64% of respondents. “Extending the amortization period for funding shortfalls from seven to 15 years” received such support from 61% of respondents, although the amortization proposal had the highest percentage of respondents (41%) reporting that it would be “very helpful.”
- Among those with defined contribution plans, more than 17% have moved to eliminate or reduce matching contributions, with another 10% considering such measures. By comparison, over 10% have eliminated or reduced non-elective employer contributions, and more than 23% of organizations are contemplating such action.

- More than 70% of respondents indicate that they or their retirement plan vendors are communicating to plan participants the impact of the pandemic on the financial markets. Another 17% are actively considering or anticipating doing so or asking their vendors to do so.
- Most plan sponsors (87%) have begun implementing coronavirus-related withdrawals (CRDs), providing tax relief to participants as provided under the [Coronavirus Aid, Relief, and Economic Security Act \(CARES Act\)](#)
- Nearly three in four organizations are implementing the delayed loan payment provisions of the CARES Act. More than half (52%) of responding organizations are implementing the CARES Act's increased loan amounts.

Health Plans

Fully 104 organizations answered questions related to health plans. More than 91% of these organizations are self-insured and nearly 37% purchase a fully-insured insurance product. Twenty-nine organizations (28%) sponsor both health plan types.

- Nearly 73% of organizations are covering COVID-19 treatment without cost-sharing in *at least some* of the health plans they offer. Six in ten responding organizations are waiving cost-sharing for COVID-19 treatment within *all* their offered health plans.
 - Of the 41 respondents who indicated that their organization was NOT waiving cost-sharing for COVID-19 treatment in some or all of their plans, 71% said the organization had concerns about equity "in that cost-sharing applies to other serious conditions such as cancer," while 63% had concerns "regarding the cost and the potential impact on future coverage, including future premiums."

The survey asked a series of questions of the 91 organizations that offer self-insured coverage.

- *For 2020 alone*, nearly 41% indicated that the pandemic is going to decrease net costs for their self-insured plan(s), while approximately 31% indicated that the pandemic would increase costs (either moderately or significantly), and 29% predicted no material impact on net costs for their self-insured plans.
- By contrast, more than 60% of these companies estimated that the pandemic would increase costs (moderately or significantly) for their self-insured plans *in future plan years*. Only 4% predicted such costs would shrink while 35% predicted no material impact on net costs for their self-insured plans in future years.
 - The 60 respondents who predicted increased self-insured plan costs in 2020 or future plan years were asked to speculate on the probable causes of the higher

costs. The most common responses were the “consolidated time period during which delayed elective procedures will occur” (80%) and “detrimental health effects of delaying elective procedures and other health care during the crisis” (78%). In addition, 50% of respondents indicated higher costs could be due to the cost of treatment of COVID-19 and almost 40% indicated higher costs could be due to the cost of testing.

- Many of these respondents anticipate that the potential effects of these increased costs will be increased premiums (82%) and increased cost-sharing and deductibles (55%).
- There was mixed support for “federal assistance for self-insured plans whose costs are substantially increased” due to the pandemic. More than 44% said they would support such measures, while 34% would not. An additional 22% said their support was contingent on the details of such a program.

The survey asked a series of questions of the respondents who indicated their organizations had terminated OR furloughed employees because of the pandemic.

- Only four of 24 organizations (17%) have allowed *terminated* employees to remain eligible for the ongoing health plan (as opposed to COBRA coverage).
 - One of these four organizations is covering the full pre-pandemic employee share of the premium and one is covering a portion of the pre-pandemic employee share of the premium. These companies anticipate continuing these subsidies for less than six months.
- All of the 34 responding organizations are allowing furloughed employees to remain eligible for the ongoing health plan.
- Less than half (42%) of companies that have terminated employees are subsidizing the cost of COBRA coverage. Of those companies, 17% are subsidizing the COBRA costs in full and another 25% are *partially* subsidizing COBRA coverage.
 - Half of the companies subsidizing COBRA coverage are doing so for three months or less and 21% are subsidizing COBRA coverage for six months or more.

All respondents were asked a series of questions regarding COBRA.

- More than half (54%) said their organization would support “federal legislation that provides federal subsidies for COBRA for furloughed/terminated employees,” as opposed to 22% who would not. An additional 24% said their support was contingent on the details of such a program.

- Asked for reactions to recent regulatory guidance providing “substantial extensions ... for plan participants to elect COBRA and to pay for COBRA premiums,” numerous respondents said that the guidance raises “significant administrative issues” (47%), “significant cost issues” (44%) and “issues for participants” (40%).

Telework

- Very few organizations (2%) have all employees reporting to the workplace. Approximately two-thirds (66%) of organizations have some employees regularly reporting to the workplace and the remainder (32%) indicate that no (or very few) employees are reporting to the workplace.
- Asked how many employees are currently performing their work remotely, respondents demonstrated a great deal of variance. The most common response was 75-99% (registered by 36% of respondents). Only 8% of organizations have *all* employees currently working from home.
 - Nearly 78% of respondents estimated that one to 25% of employees regularly worked from home *before* the recent social distancing measures.
 - A plurality – 40% of respondents – predicted that between 25 and 49% of their workforce would regularly work from home *after* formal social distancing measures are removed.
- According to respondents, most workers now have the capability to work from home. More than a third (38%) said at least 75% of their workforce is capable of remote work. Only 16% of respondents said no more than one quarter of all employees were capable of remote work.
- Nearly all organizations (97%) allow remote work for most or all employees. More than half (58%) of all organizations surveyed have a formal policy for remote work. Among the 58% of respondents who indicated that their organization has a formal policy for remote work:
 - Most (74%) say their organization has not modified its policy to encourage more working from home, although more than half (54%) are considering doing so.
 - More than half (55%) indicated that the policy varies by employee subset, rather than being standard for all employees.
 - Among those whose policy varies by employee subset, it varies most frequently by business function (according to 94% of respondents).

- Fewer than half (46%) have a policy for employees working from home/remotely to requisition telework equipment.
 - Among those who *do* have such a policy, 70% indicated the policy is standard for all employees, rather than variable by employee subset.
 - Among those whose telework equipment requisition policy varies by employee subset, it varies most frequently by business function (according to 83% of respondents).
 - Whether the organization’s policy is standard or variable, most organizations do not impose a formal cap on expenses for telework equipment. Many respondents volunteered that such expenses were subject to a manager’s discretion. Among companies that do have a cap, a one-time cap is twice as common as an annual cap.
 - Three-quarters of responding organizations prescribe the forms of telework equipment that are eligible for reimbursement.
 - Eligible telework equipment most commonly includes computers (cited by 74% of respondents), monitors (68%), mobile phone service (63%), printer ink/accessories (58%) and Internet service (53%).
- Among those companies that do not now have a formal policy for remote work, more than 8 in 10 (82%) are either in the process of establishing one or are considering doing so.
- Among those organizations that are either modifying an existing policy or actively establishing or considering a policy to encourage more telework, the most common incentives being considered are flexible hours and virtual well-being programs, both being pursued by 56% of respondents. Most are not considering equipment stipends, additional holidays or increased travel budgets.
- Most companies (83%) had none or less than one-quarter of their employees working in “agile workspaces” (workspaces that have no permanent assigned seating) prior to the pandemic.
 - Among those with *some* employees working in agile workspaces, a majority (54%) are planning on changing layouts permanently to comply with social distancing requirements.

Bringing Employees Back to the Workplace

- Among companies with employees that are NOT regularly reporting to the workplace and/or are performing their work remotely, there is a large degree of uncertainty as to when those employees will be brought back to the workplace. One quarter of respondents (25%) expect to bring employees back to the workplace in the medium term (over the next three to six months). More than one-third of respondents (36%) indicate it will vary locally and 14% say they do not know yet.
- Companies are establishing or considering a number of policies for employees who are *now regularly reporting to the workplace*. Nearly all are instituting or considering social distancing protocols and revising policies regarding visitors and customers.
 - Most (74%) are making physical changes to the workplace to accommodate social distancing, with another 26% considering it.
 - Respondents say their organizations are moving deliberately on measures to assess health risk. Workplace temperature checks are being implemented or considered at 81% of surveyed companies, while verbal screening is being implemented or considered at 79% of companies.
 - Viral and antibody testing are currently much less common (less than 10% each), although more than a third of respondents (34% and 35%, respectively) say these measures are being considered.
- Companies are also anticipating or considering a number of policies for employees who are *not yet reporting to the workplace*.
 - Most are considering instituting social distancing protocols (88%), making physical changes to the workplace to accommodate social distancing (84%) and revising policies regarding visitors and customers (75%).
 - Many respondents (75%) are considering workplace temperature checks, while verbal screening is being considered at 63% of companies.
 - Respondents are showing caution about viral and antibody testing, each of which are currently being contemplated by 16% of organizations.
- As lawmakers move forward to establish policies for bringing employees back to the workplace, there is uncertainty among respondents about whether such policies should follow a uniform federal approach (supported by 32% of respondents) or a state-by-state approach (36%), with 32% unsure.

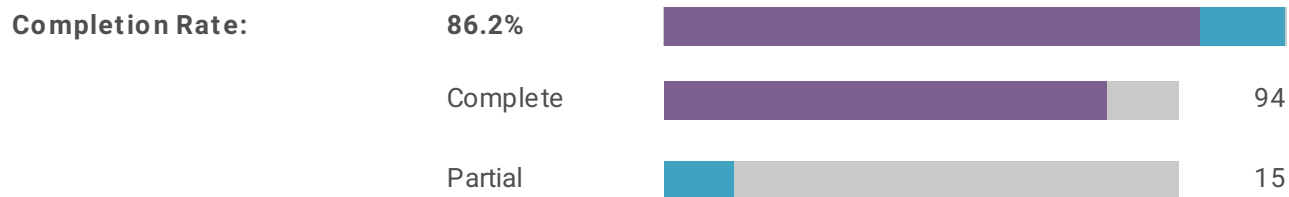
- The most concerning impediment to bringing employees back to the workplace is the “lack of availability of an effective treatment for COVID-19 and/or a vaccine,” about which 63% are “very concerned” and another 34% are “somewhat concerned.” Other significant worries include:
 - Managing the risk that employees will contract COVID-19 as part of the return to work (47% “very concerned,” 48% “somewhat concerned”)
 - Child care concerns for employees, due to potentially long-term school closures (43% “very concerned,” 54% “somewhat concerned”)
 - Weaknesses in the public health response, including issues related to accurate and available testing for current or past COVID-19 and failure of public health entities to establish robust contact tracing (40% “very concerned,” 51% “somewhat concerned”)
 - Potential for legal liability, including related to the Occupational Safety and Health Administration, the Americans with Disabilities Act and related state laws (37% “very concerned,” 52% “somewhat concerned”)

Paid Time Off/Paid Sick Leave

- Numerous organizations are providing additional paid leave for employees affected by the pandemic. Majorities of respondents are now providing additional leave for employees with confirmed COVID-19 diagnoses (62%), employees quarantined on the advice of a health care provider (62%), employees quarantined pursuant to government orders (60%) and employees showing COVID-19 symptoms (55%).
 - A significant number of organizations are also now providing additional paid leave to employees providing care to a person with COVID-19 (47%) and employees with children whose school is closed or whose childcare provider is unavailable (38%, with another 15% considering providing such additional leave).

Report for Survey on Coronavirus/COVID-19 Benefit Policies

Response Counts

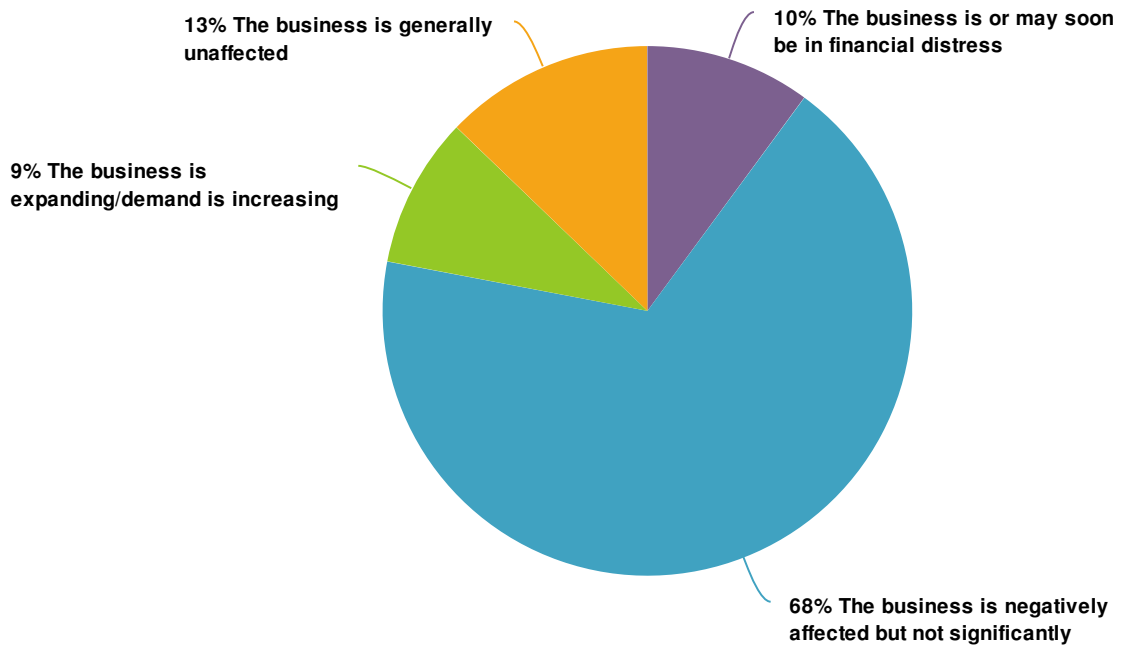


Totals: 109

1. Please indicate your level of concern with the following business aspects of the pandemic.

	Not at all concerned	Slightly concerned	Moderately concerned	Very concerned	Responses
Maintaining health and safety of employees/customers Count Row %	1 0.9%	6 5.5%	12 11.0%	90 82.6%	109
Developing strategy for re-opening business Count Row %	4 3.7%	12 11.0%	38 34.9%	55 50.5%	109
Inability to maintain productivity/meet standard business goals Count Row %	19 17.6%	40 37.0%	32 29.6%	17 15.7%	108
Long-term financial impact to company Count Row %	7 6.4%	31 28.4%	34 31.2%	37 33.9%	109
Potential liability related to HR strategy Count Row %	21 19.4%	45 41.7%	29 26.9%	13 12.0%	108
Short-term financial security of employees Count Row %	9 8.3%	39 36.1%	32 29.6%	28 25.9%	108
Long-term financial/retirement security of employees Count Row %	8 7.3%	34 31.2%	42 38.5%	25 22.9%	109
Totals Total Responses					109

2. How is the pandemic affecting your business?



Value

Percent

Responses

The business is or may soon be in financial distress

10.1%

11

The business is negatively affected but not significantly

67.9%

74

The business is expanding/demand is increasing

9.2%

10

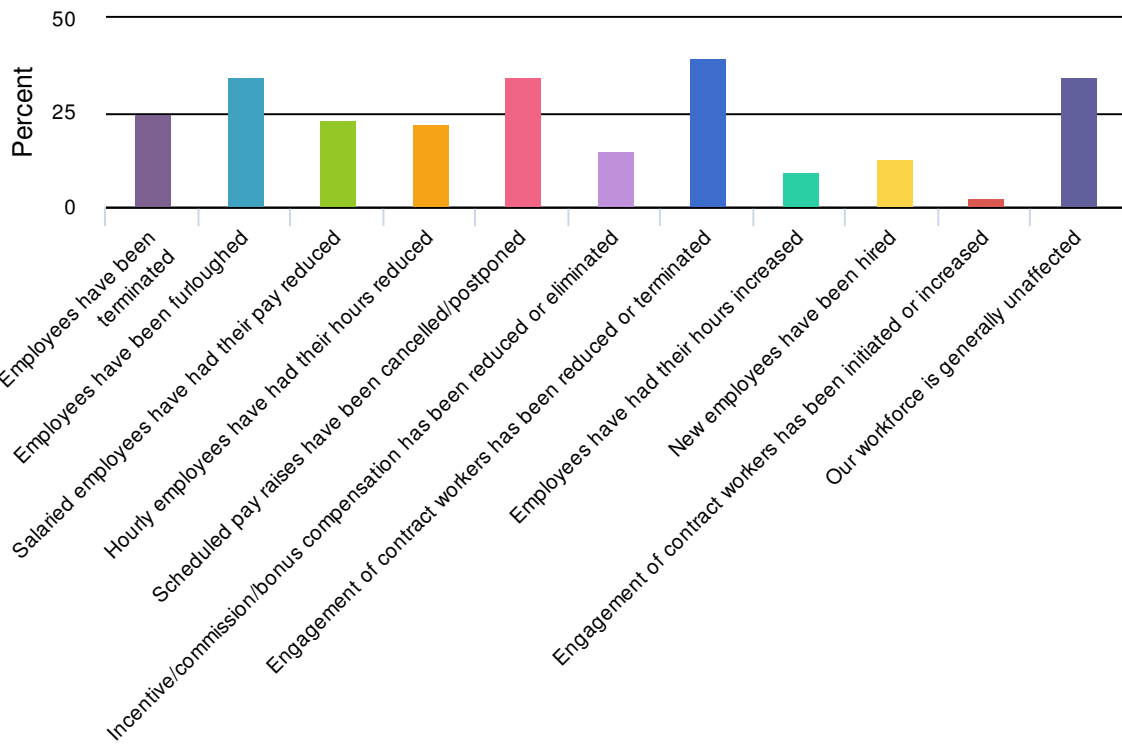
The business is generally unaffected

12.8%

14

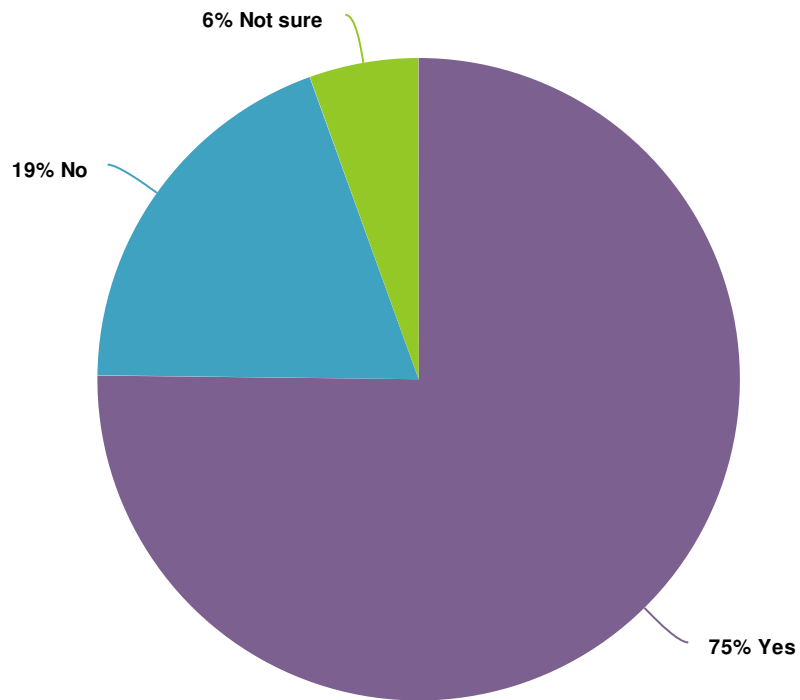
Totals: 109

3. How is the pandemic affecting your workforce? (Please select all that apply.)



Value	Percent	Responses
Employees have been terminated	25.0%	27
Employees have been furloughed	34.3%	37
Salaried employees have had their pay reduced	23.1%	25
Hourly employees have had their hours reduced	22.2%	24
Scheduled pay raises have been cancelled/postponed	34.3%	37
Incentive/commission/bonus compensation has been reduced or eliminated	14.8%	16
Engagement of contract workers has been reduced or terminated	39.8%	43
Employees have had their hours increased	9.3%	10
New employees have been hired	13.0%	14
Engagement of contract workers has been initiated or increased	2.8%	3
Our workforce is generally unaffected	34.3%	37

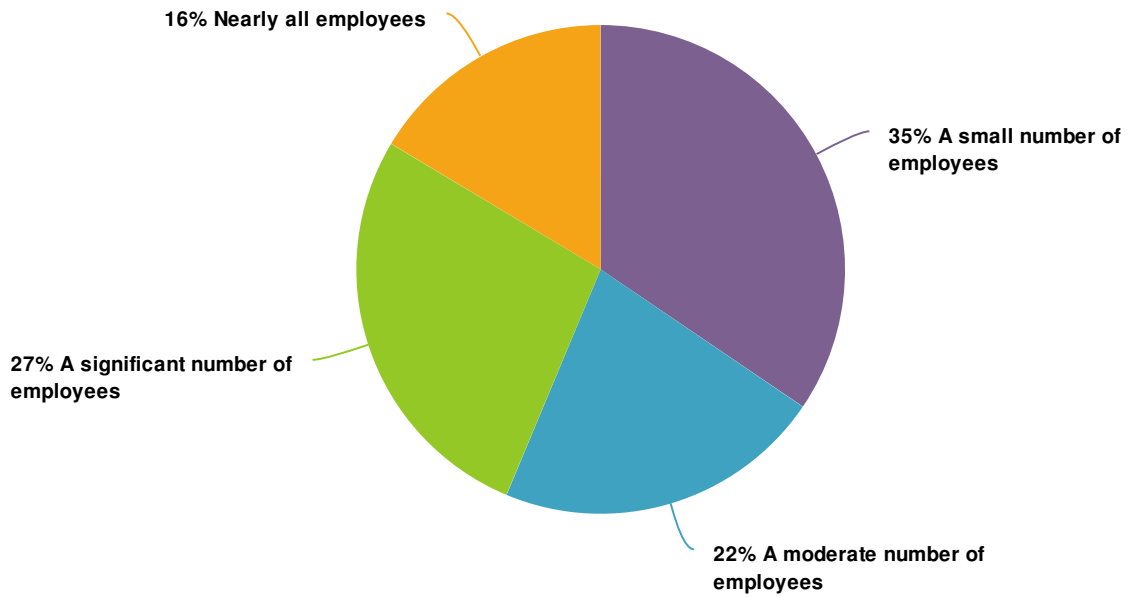
4. Is your business considered, in whole or in part, an “essential” business?







Value	Percent	Responses
Yes	75.2%	82
No	19.3%	21
Not sure	5.5%	6

Totals: 109

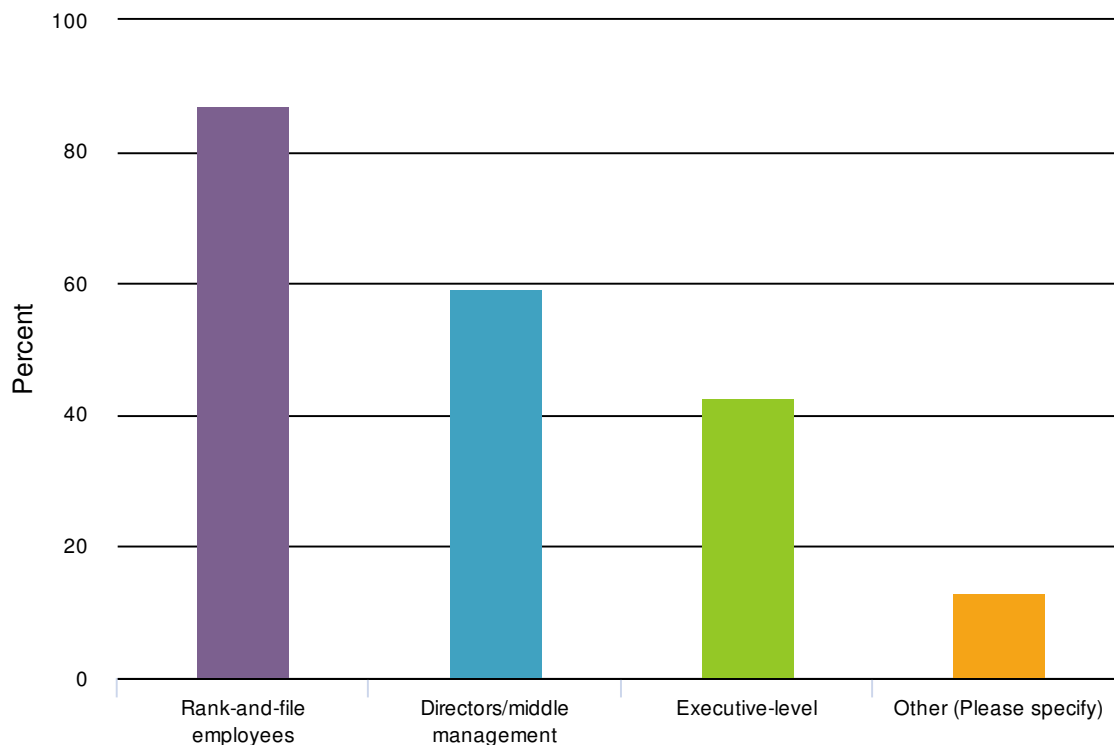
5. Generally, how many employees have been affected by terminations, furloughs and/or salary or hour reductions?







Value		Percent	Responses
A small number of employees		34.5%	19
A moderate number of employees		21.8%	12
A significant number of employees		27.3%	15
Nearly all employees		16.4%	9

Totals: 55

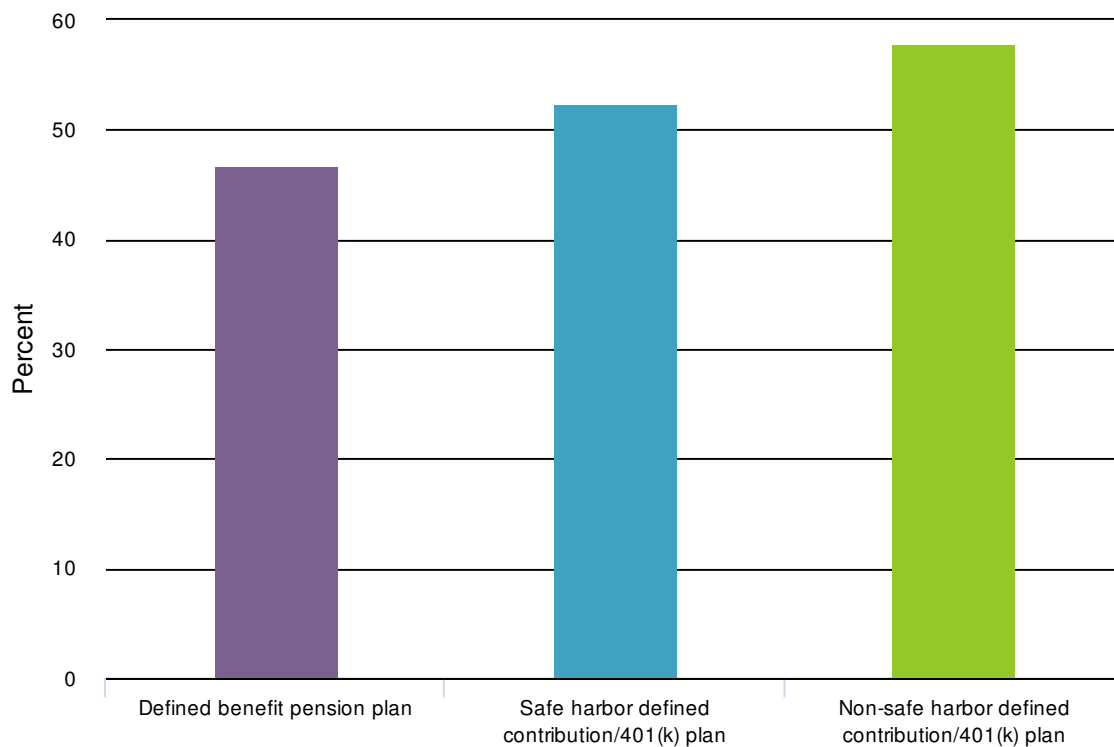
6. Which portion of your employee population will be affected? (Please select all that apply.)






Value		Percent	Responses
Rank-and-file employees		87.0%	47
Directors/middle management		59.3%	32
Executive-level		42.6%	23
Other (Please specify)		13.0%	7

Other (Please specify)	Count
None	2
All levels of employee bands	1
Building maintenance staff.	1
Furloughed 15% of salaried employees. Salary reductions for Execs. Delayed merit increases for all salaried	1
decrease at all levels	1
manufacturing and instructors which WFH is not a viable option	1
Totals	7

7. Which of the following retirement plan types are sponsored by your organization? (Please select all that apply.)



Value		Percent	Responses
Defined benefit pension plan		46.7%	50
Safe harbor defined contribution/401(k) plan		52.3%	56
Non-safe harbor defined contribution/401(k) plan		57.9%	62

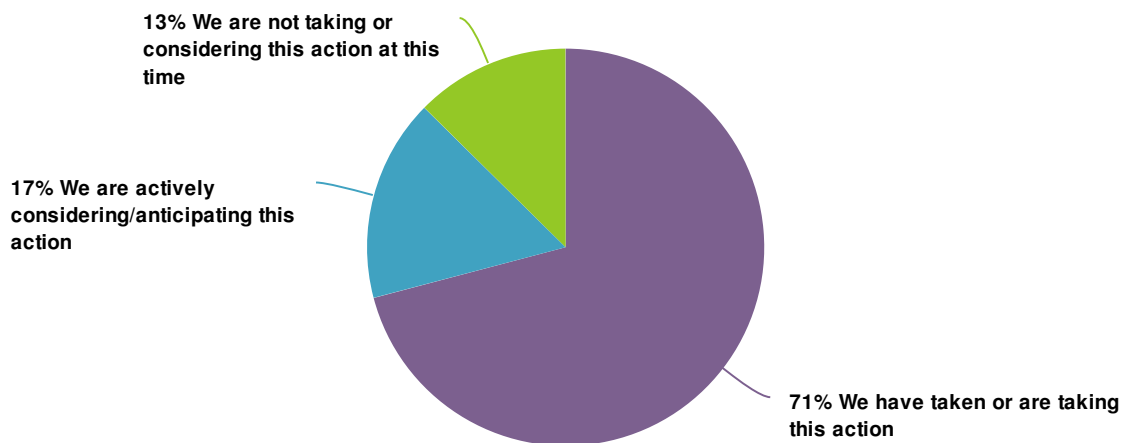
8. How helpful would the following defined benefit pension funding reforms be to your organization?




	Not helpful	Somewhat helpful	Very helpful	Not sure	Responses
Narrowing the interest rate corridor to smooth interest rate calculations Count Row %	7 14.0%	18 36.0%	18 36.0%	7 14.0%	50
Delaying the phase-out of current funding stabilization provisions Count Row %	9 18.0%	14 28.0%	18 36.0%	9 18.0%	50
Extending the amortization period for funding shortfalls from seven to 15 years Count Row %	11 22.4%	10 20.4%	20 40.8%	8 16.3%	49
Totals Total Responses					50

9. Is your organization taking or considering the following specific actions with respect to its defined contribution plan?

	We have taken or are taking this action	We are considering / anticipating this action	We are NOT taking or considering this action at this time.	Responses
Eliminate matching contributions Count Row %	15 14.4%	3 2.9%	86 82.7%	104
Reduce matching contributions Count Row %	3 3.1%	7 7.2%	87 89.7%	97
Eliminate non-elective employer contributions Count Row %	6 6.3%	10 10.5%	79 83.2%	95
Reduce non-elective employer contributions Count Row %	4 4.2%	12 12.6%	79 83.2%	95
Totals				
Total Responses				104

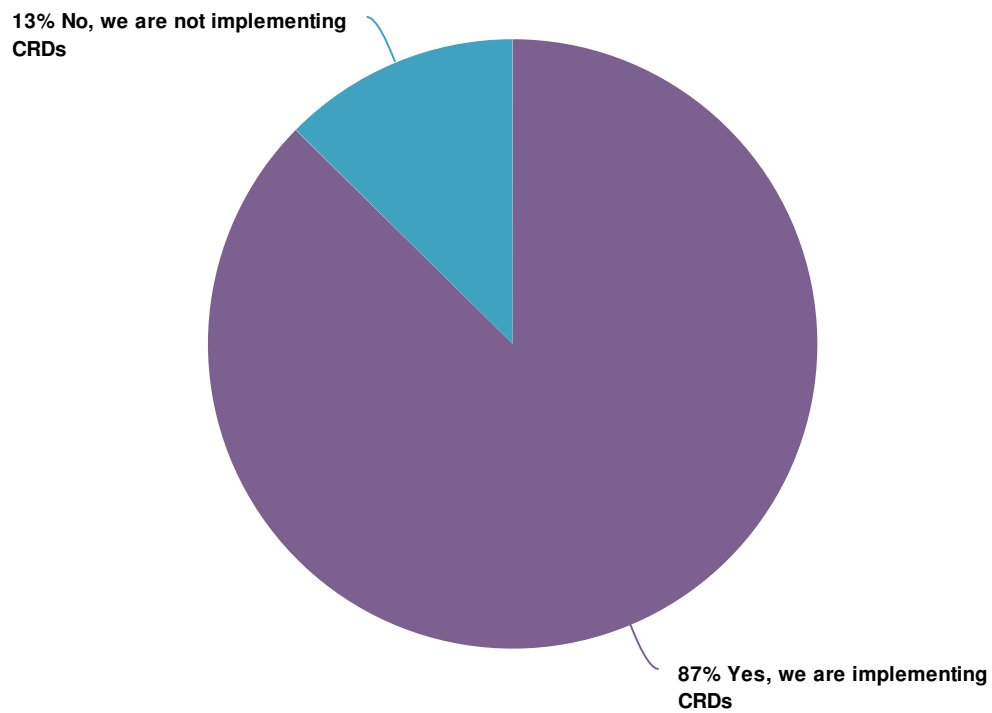
10. Are you or your retirement plan vendor(s) communicating to plan participants the impact of the pandemic on the financial markets?





Value		Percent	Responses
We have taken or are taking this action		70.9%	73
We are actively considering/anticipating this action		16.5%	17
We are not taking or considering this action at this time		12.6%	13

Totals: 103

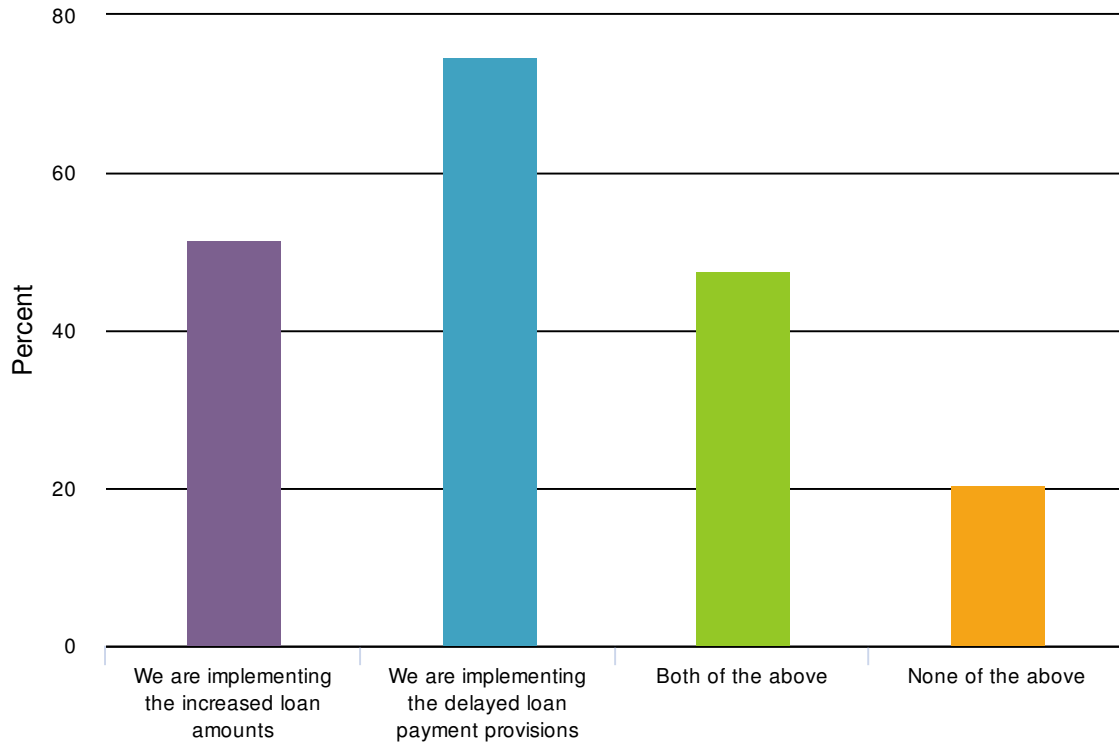
11. Has your company begun implementing the CARES Act coronavirus-related withdrawals (CRDs)?







Value		Percent	Responses
Yes, we are implementing CRDs		87.4%	90
No, we are not implementing CRDs		12.6%	13

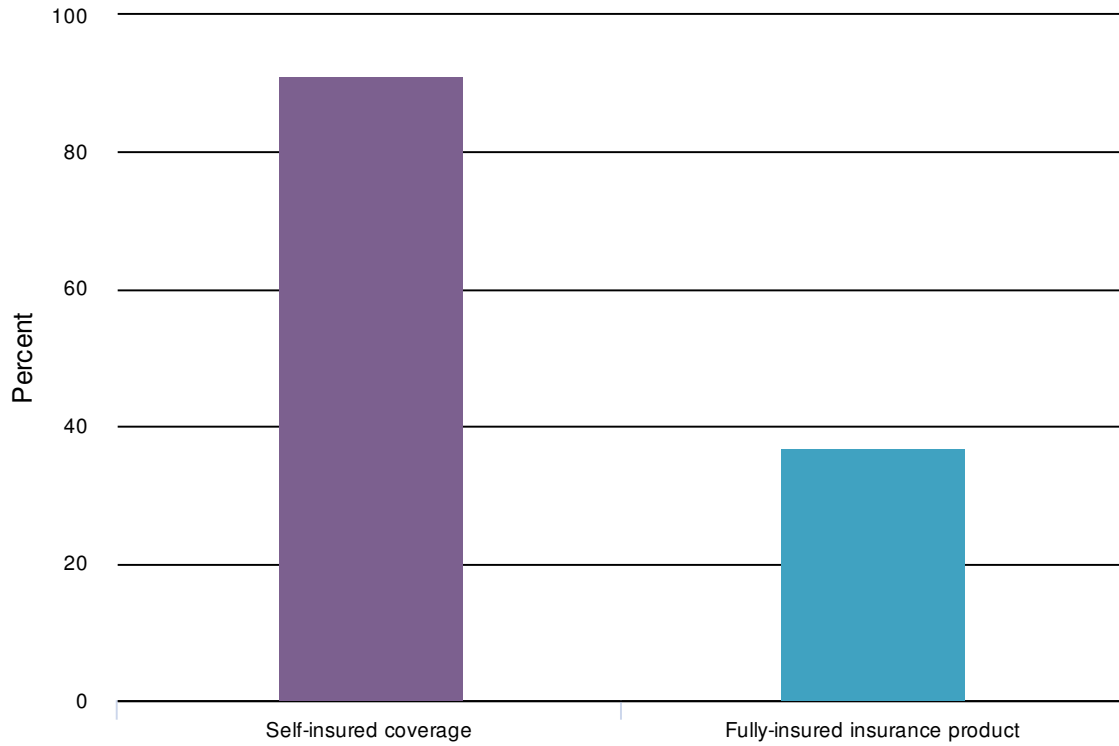
Totals: 103



12. Please indicate if your organization has begun implementing the CARES Act special plan loan provisions. (Please select all that apply.)



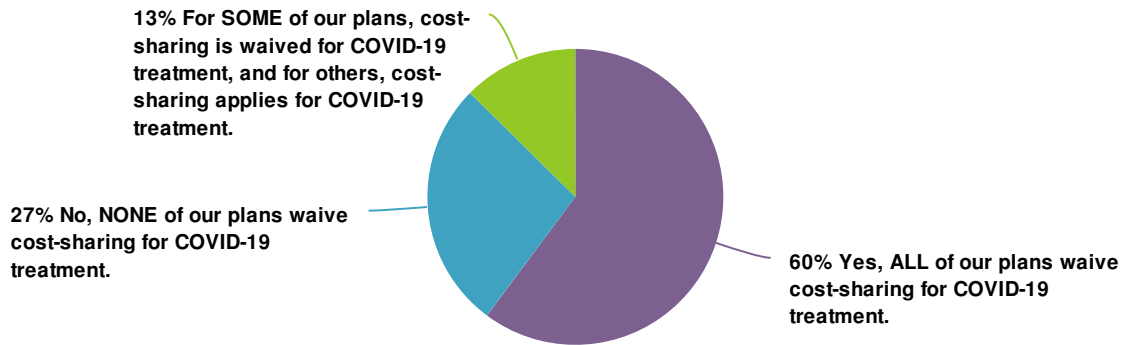
Value		Percent	Responses
We are implementing the increased loan amounts		51.5%	53
We are implementing the delayed loan payment provisions		74.8%	77
Both of the above		47.6%	49
None of the above		20.4%	21

13. Which of the following does your organization include among its health care coverage offerings for active U.S. employees? (Please select all that apply)



Value		Percent	Responses
Self-insured coverage		91.3%	94
Fully-insured insurance product		36.9%	38

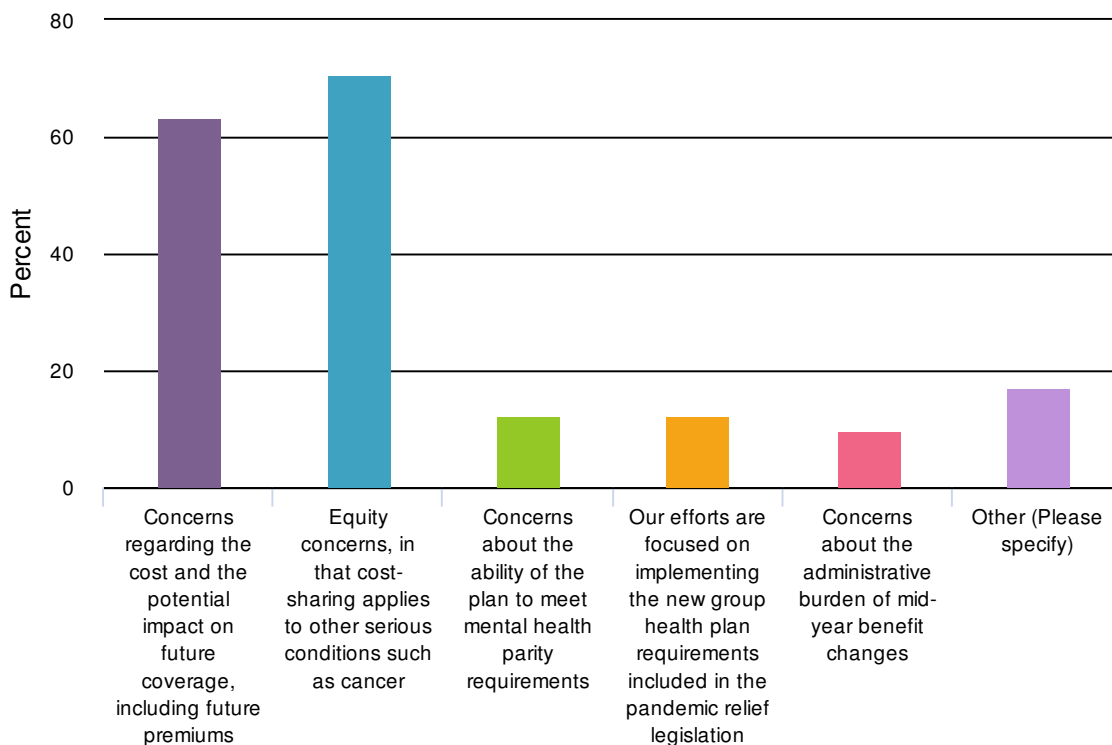
14. For the health plan(s) your organization offers, is COVID-19 treatment covered without cost-sharing?



Value	Percent	Responses
Yes, ALL of our plans waive cost-sharing for COVID-19 treatment.	60.2%	62
No, NONE of our plans waive cost-sharing for COVID-19 treatment.	27.2%	28
For SOME of our plans, cost-sharing is waived for COVID-19 treatment, and for others, cost-sharing applies for COVID-19 treatment.	12.6%	13

Totals: 103

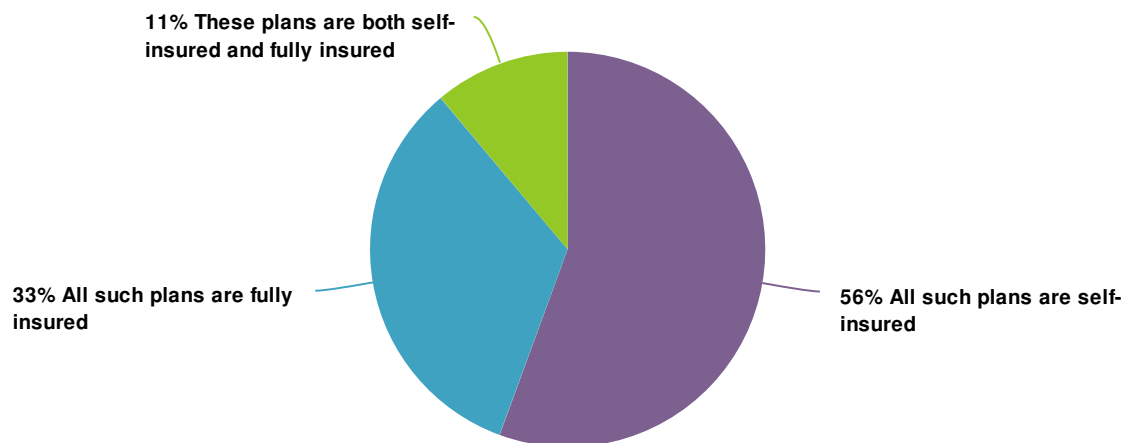
15. What were your organization's reasons for NOT waiving cost-sharing for COVID-19 treatment for some or all health plans? (Please select all that apply.)






Value	Percent	Responses
Concerns regarding the cost and the potential impact on future coverage, including future premiums	63.4%	26
Equity concerns, in that cost-sharing applies to other serious conditions such as cancer	70.7%	29
Concerns about the ability of the plan to meet mental health parity requirements	12.2%	5
Our efforts are focused on implementing the new group health plan requirements included in the pandemic relief legislation	12.2%	5
Concerns about the administrative burden of mid-year benefit changes	9.8%	4
Other (Please specify)	17.1%	7

Other (Please specify)	Count
Carrier would not change	1
Employees are unaffected financially. COVID treatment is no more burdensome than any other form of treatment. We don't waive treatment coverage for far more prevalent and expensive conditions.	1
Fully insured vehicles are not within our control. We waived for all self-insured company-sponsored plans.	1
Our plans are very generous with fixed dollar copays, no deductibles, and cost sharing should not be a barrier to people obtaining treatment	1
Plan is provides adequate coverage for all health issues. No reason to change the plan now.	1
We are going by what our provider recommends	1
collectively bargained plans	1
Totals	7

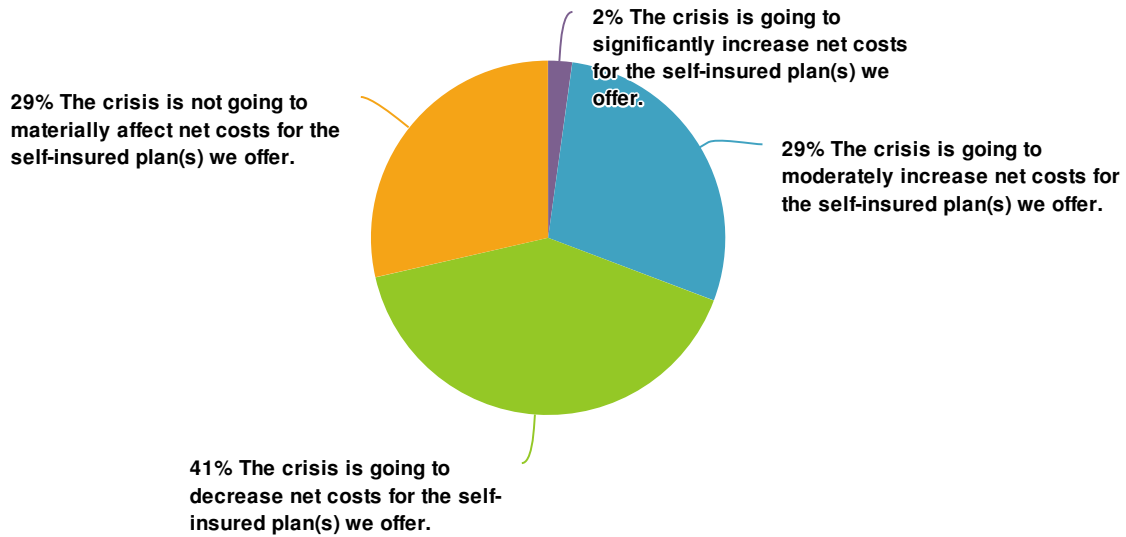
16. Are the plans that do NOT waive cost-sharing for COVID-19 treatment insured or self-insured?



Value		Percent	Responses
All such plans are self-insured		55.6%	5
All such plans are fully insured		33.3%	3
These plans are both self-insured and fully insured		11.1%	1

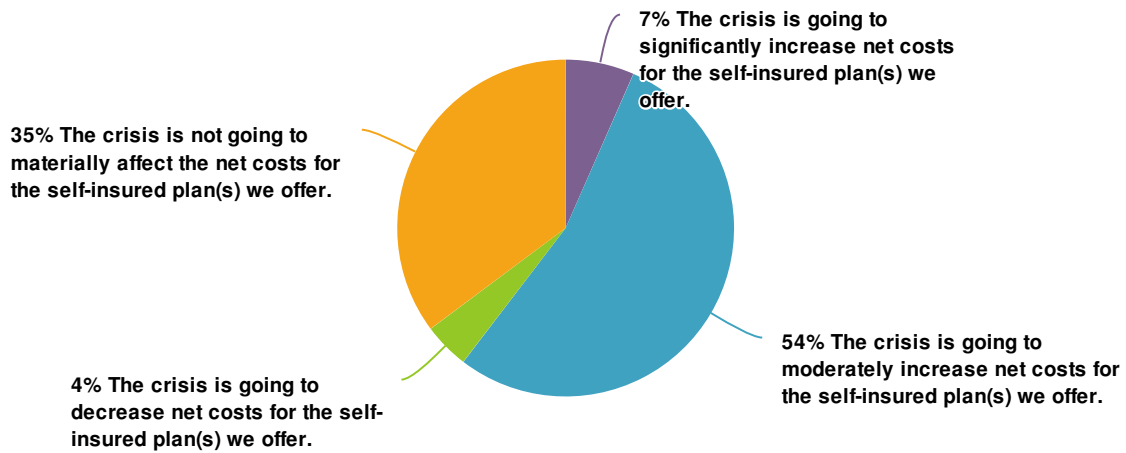
Totals: 9

17. Recognizing there is still much uncertainty, please make your best guess as to how the COVID-19 crisis will affect your organization's self-insured plan(s) for 2020 alone.



Value	Percent	Responses
The crisis is going to significantly increase net costs for the self-insured plan(s) we offer.	2.2%	2
The crisis is going to moderately increase net costs for the self-insured plan(s) we offer.	28.6%	26
The crisis is going to decrease net costs for the self-insured plan(s) we offer.	40.7%	37
The crisis is not going to materially affect net costs for the self-insured plan(s) we offer.	28.6%	26
Totals: 91		

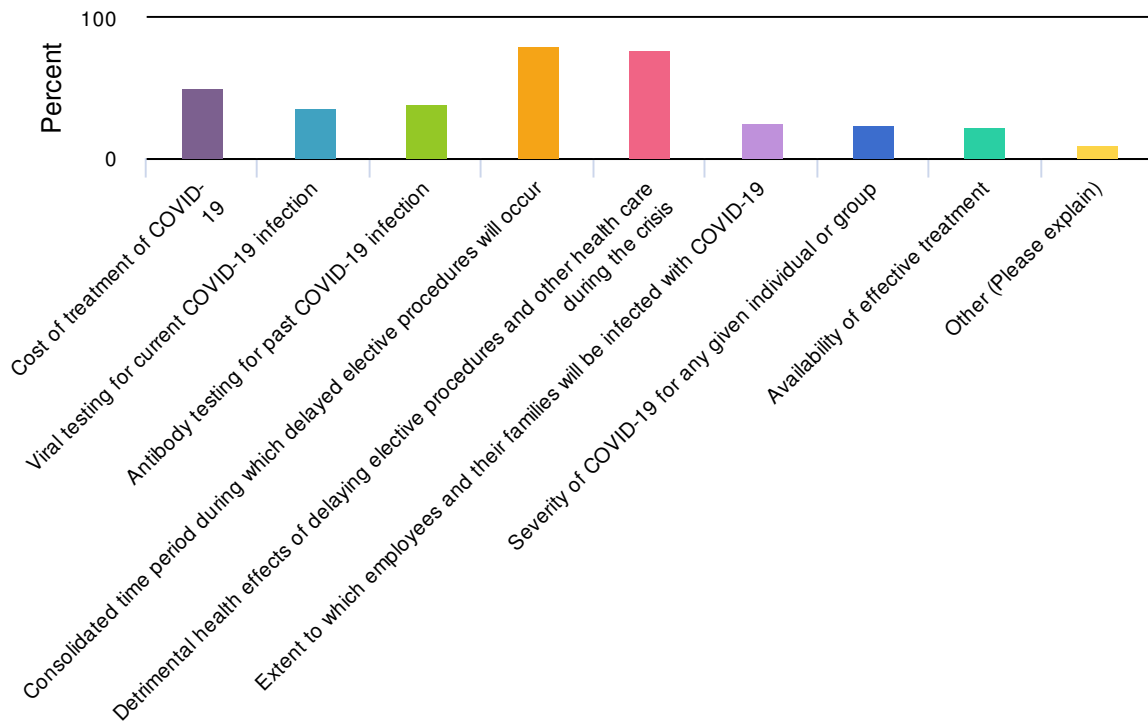
18. Recognizing there is still much uncertainty, please make your best guess as to how the COVID-19 crisis will affect your organization's self-insured plan(s) for future plan years.



Value	Percent	Responses
The crisis is going to significantly increase net costs for the self-insured plan(s) we offer.	6.6%	6
The crisis is going to moderately increase net costs for the self-insured plan(s) we offer.	53.8%	49
The crisis is going to decrease net costs for the self-insured plan(s) we offer.	4.4%	4
The crisis is not going to materially affect the net costs for the self-insured plan(s) we offer.	35.2%	32

Totals: 91

19. What do you anticipate will lead to the increased costs? (Please select all that apply.)



Value	Percent	Responses
Cost of treatment of COVID-19	50.0%	30
Viral testing for current COVID-19 infection	36.7%	22
Antibody testing for past COVID-19 infection	38.3%	23
Consolidated time period during which delayed elective procedures will occur	80.0%	48
Detrimental health effects of delaying elective procedures and other health care during the crisis	78.3%	47
Extent to which employees and their families will be infected with COVID-19	25.0%	15
Severity of COVID-19 for any given individual or group	23.3%	14
Availability of effective treatment	21.7%	13
Other (Please explain)	10.0%	6

Other (Please explain)**Count**

Addition of new point solutions to address mental health

1

Revenue loss passed onto employers

1

annual vaccine coverage in future years

1

increase Rx cost due to reducing refill limits

1

mental health costs

1

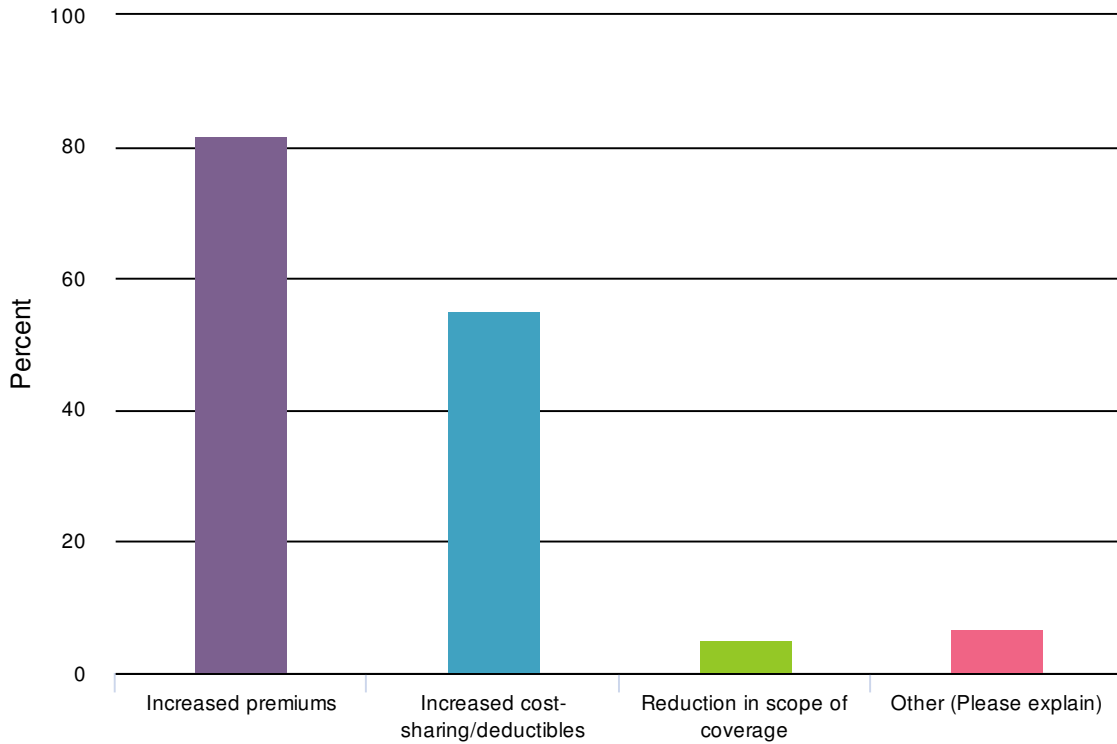
providers increasing their fees and encouraging more utilization to make up for their current losses

1

Totals

6

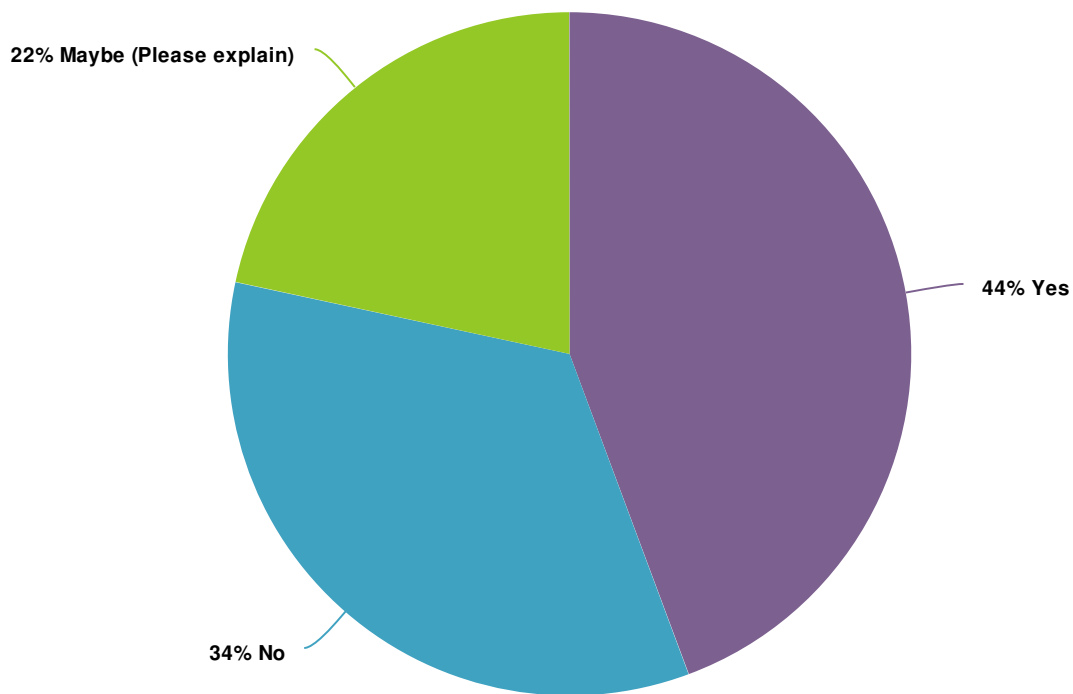
20. What do you anticipate will be the potential effects of those increased costs?
(Please select all that apply.)






Value	Percent	Responses
Increased premiums	81.7%	49
Increased cost-sharing/deductibles	55.0%	33
Reduction in scope of coverage	5.0%	3
Other (Please explain)	6.7%	4

Other (Please explain)	Count
None	1
None - we will stay the course and handle these costs	1
Not sure yet	1
increase cost to employer	1
Totals	4

21. Would you support federal assistance for self-insured plans whose costs are substantially increased due to the COVID-19 crisis?

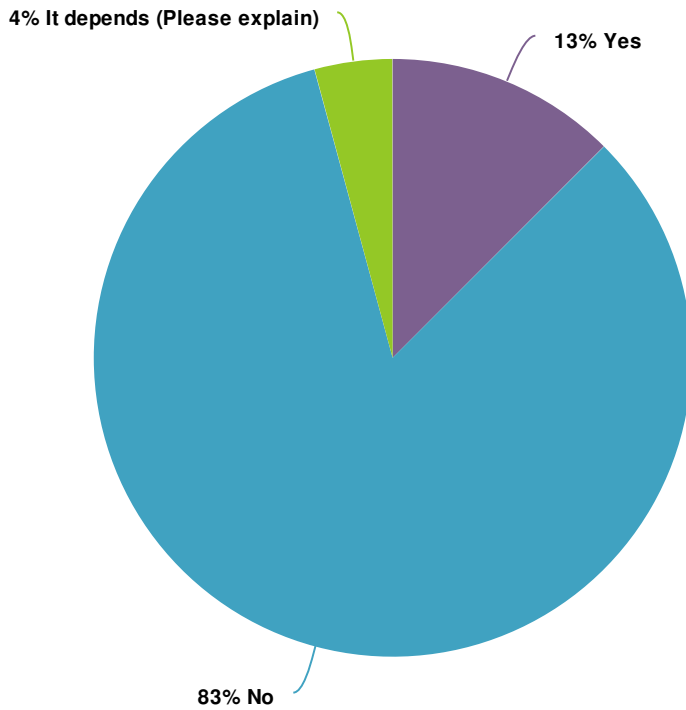


Value		Percent	Responses
Yes		44.3%	43
No		34.0%	33
Maybe (Please explain)		21.6%	21

Totals: 97

Maybe (Please explain)	Count
As a large employer, the key is supporting the smaller business first, but depends on how the support would be offered and what requirements would be expected. We have lots of problems in healthcare today, that the federal government needs to address.	1
At this point, our costs do not appear to be substantially increasing so not concerned. Also, we have stop loss coverage.	1
Depends on how it is paid for	1
Depends on how it's structured and who it is designed to help	1
Depends on plan design. Rich plans should make hard choices with respect to cost share with associates	1
Depends on the pay/for and trade-offs; seems like finite dollars could be better spent	1
I also do not think this applies given the previous answer	1
I'm undecided	1
If it doesn't come with strings attached to it!	1
It depends on what that looks like.	1
It depends on what type of requirements are included with the assistance.	1
Need more information	1
Our support would likely depend on any conditions associated with such federal assistance.	1
To be discussed	1
Whats the catch?	1
Would need more info. we offer fully insured plans	1
Would need more information to answer this questions. For example what are the requirements.	1
Would need to understand how the feds would fund this releif	1
depends on details	1
depends on whether it is a reimbursement or deferral of costs	1
would need more information	1
Totals	21

22. Are any terminated employees still eligible for the health plan (that is, coverage for ongoing employees, rather than COBRA coverage)?

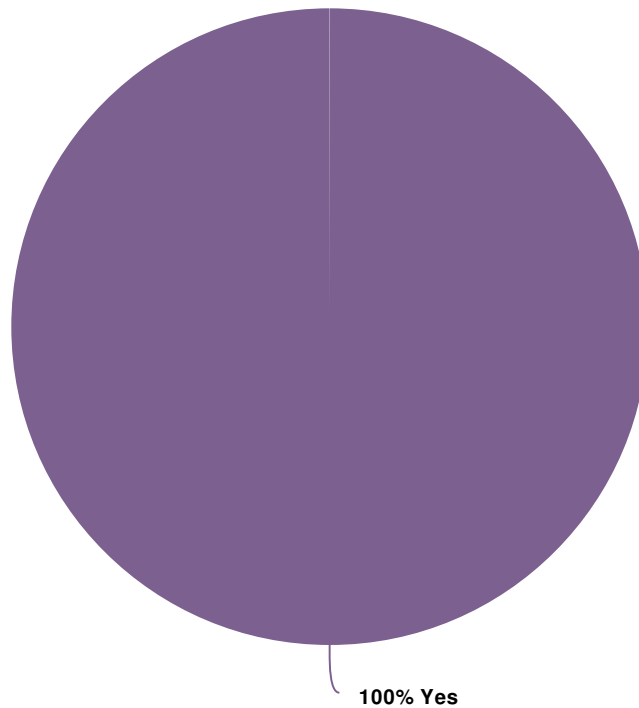


Value	Percent	Responses
Yes	12.5%	3
No	83.3%	20
It depends (Please explain)	4.2%	1

Totals: 24

It depends (Please explain)	Count
Yes; during WARN period or pursuant to employment contract	1
Totals	1

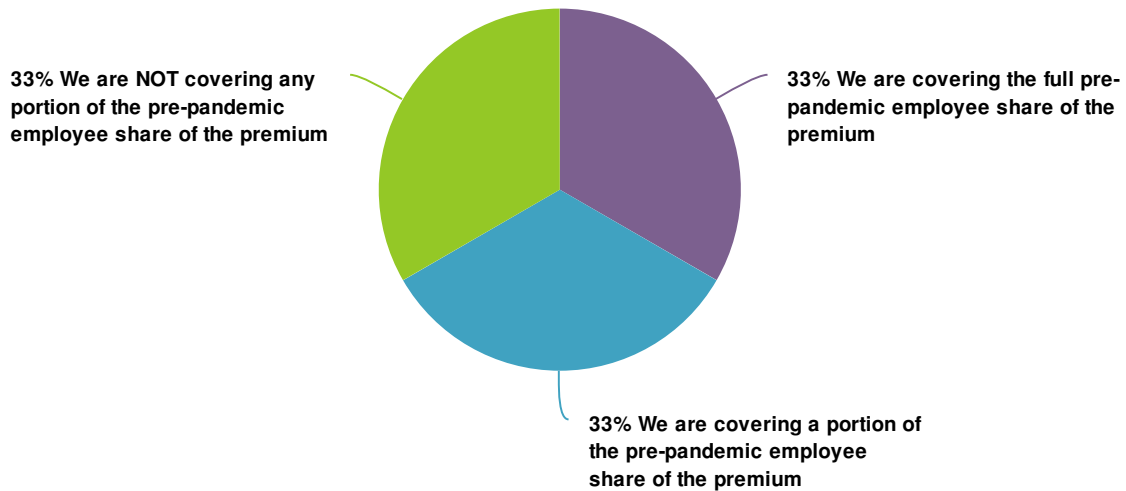
23. Are any furloughed employees still eligible for the health plan (that is, coverage for ongoing employees, rather than COBRA coverage)?



Value	Percent	Responses
Yes	100.0%	34
		Totals: 34

It depends (Please explain)	Count
Totals	0

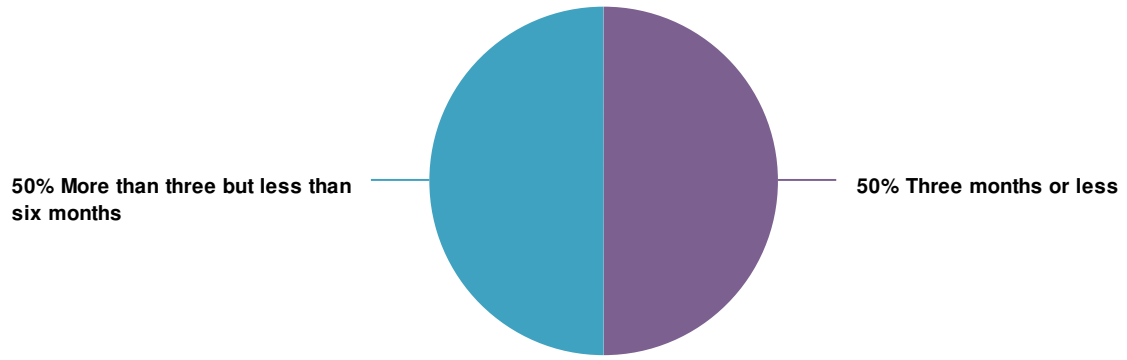
24. To what extent are you subsidizing the employee share of the health plan premium for some or all of these terminated employees?





Value	Percent	Responses
We are covering the full pre-pandemic employee share of the premium	33.3%	1
We are covering a portion of the pre-pandemic employee share of the premium	33.3%	1
We are NOT covering any portion of the pre-pandemic employee share of the premium	33.3%	1

Totals: 3

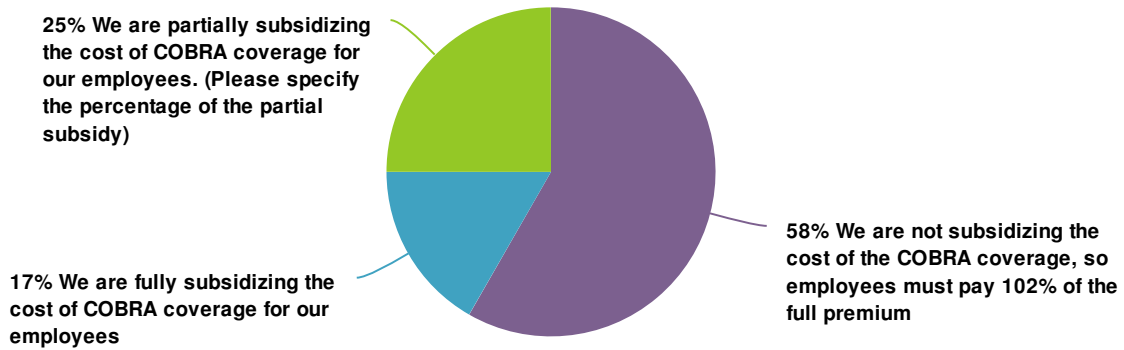
25. For how long do you anticipate continuing to subsidize coverage for terminated employees on the company's health plan (not COBRA)?



Value		Percent	Responses
Three months or less		50.0%	1
More than three but less than six months		50.0%	1

Totals: 2

26. To what extent are you subsidizing the cost of COBRA for your employees?

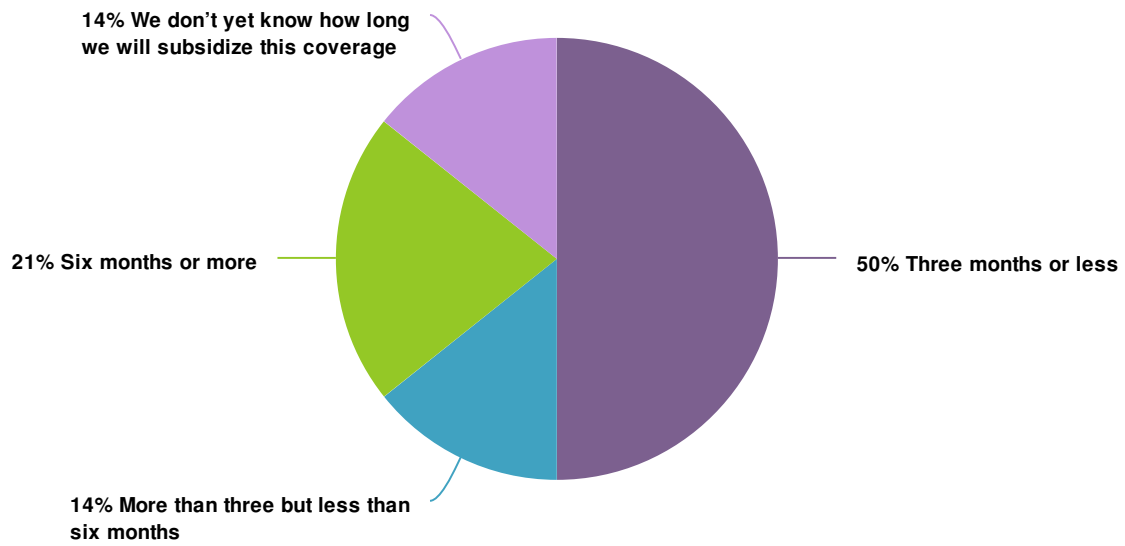


Value	Percent	Responses
We are not subsidizing the cost of the COBRA coverage, so employees must pay 102% of the full premium	58.3%	21
We are fully subsidizing the cost of COBRA coverage for our employees	16.7%	6
We are partially subsidizing the cost of COBRA coverage for our employees. (Please specify the percentage of the partial subsidy)	25.0%	9

Totals: 36

We are partially subsidizing the cost of COBRA coverage for our employees. (Please specify the percentage of the partial subsidy)	Count
3 months	1
75%	1
80%	1
COBRA rate reduced by employer contribution	1
Same as active during severance for terminations	1
The employee only pays the same amount they would have paid as an active employee for the first 3 months of COBRA	1
We furloughed our employees but kept them on full benefits including employee cost share. This question is not appropriate.	1
We're keeping our furloughed employees on active coverage, and asking them to pay the amount they pay when actively at work	1
based on age + YOS	1
Totals	9

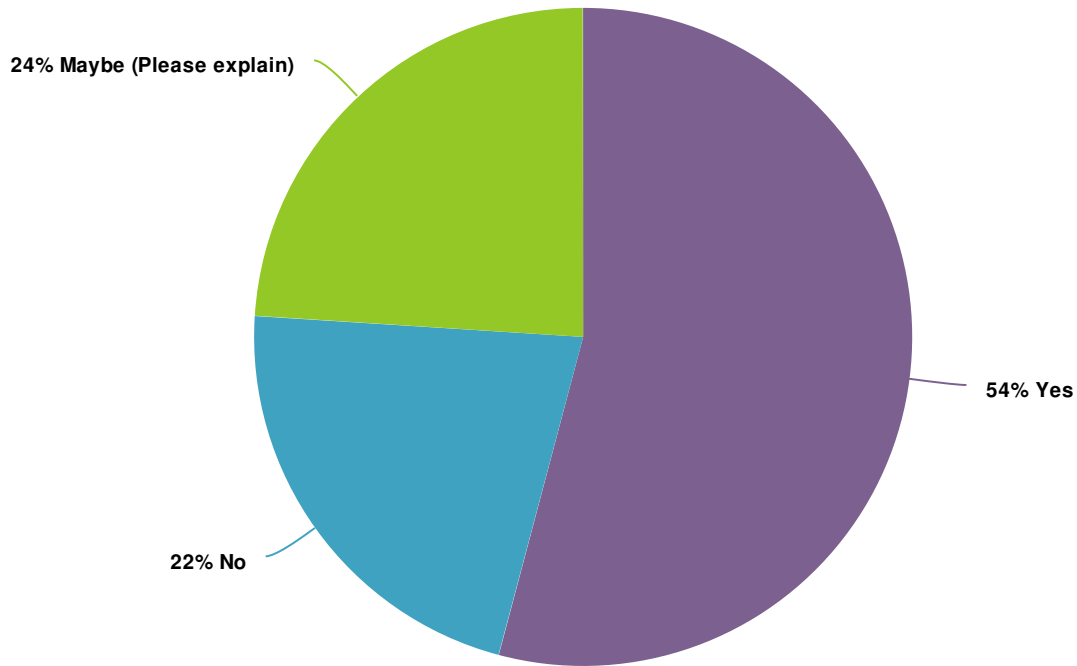
27. For how long is your organization subsidizing COBRA coverage?






Value	Percent	Responses
Three months or less	50.0%	7
More than three but less than six months	14.3%	2
Six months or more	21.4%	3
We don't yet know how long we will subsidize this coverage	14.3%	2

Totals: 14

28. Would your organization support federal legislation that provides federal subsidies for COBRA for furloughed/terminated employees?



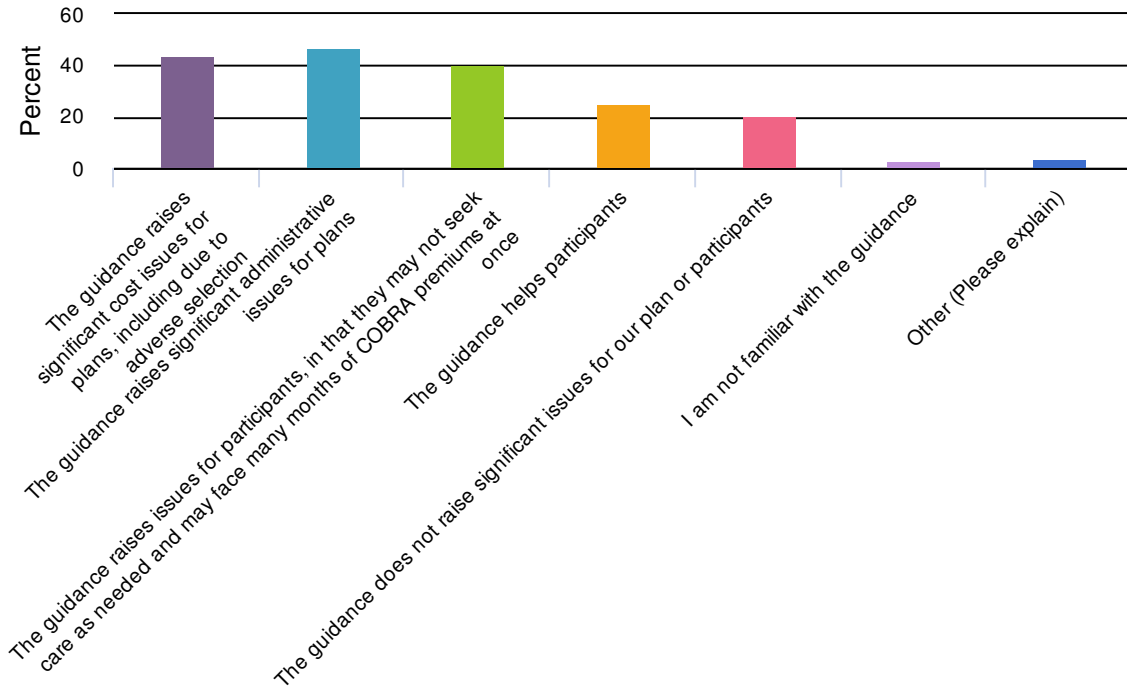
Value		Percent	Responses
Yes		54.2%	52
No		21.9%	21
Maybe (Please explain)		24.0%	23

Totals: 96

Maybe (Please explain)	Count
Depends how it would be paid for	1
Depends on how it will be funded	1
Depends on the payfors/trade-offs	1
Depends on the trade-off needed to subsidize	1
I'm undecided	1
If it is targeted to the lowest paid individuals and smaller employers only	1
Totals	23

Maybe (Please explain)	Count
If terminated, employees should be able to find coverage through the exchanges at a lower cost than Cobra	1
If there are no strings attached.....	1
It depends on the provisions that the government may impose as part of that assistance. That would need to be reviewed to determine if it is in the best interest of all parties	1
It would need to make them pay at least 10% above what they pay now.	1
Medical only (not dental/vision) and design to continue active rates	1
Need to know what's the catch? Administrative difficulty? Longer term costs or fees?	1
Same as prior note, if it ends up impacting other costs to employers we would consider. Ideal some type of tax credit could be explored.	1
Seems like a bailout of the private insurance model, setting a bad precedent for future policy discussions	1
Support would depend upon the feasibility of terminated employees receiving coverage through the public marketplace.	1
Unsure	1
We have maintained active coverage for our furlough employees.	1
We have not vetted this option yet	1
Would need more info to answer this question, such as the requirements.	1
depends on the amount of the subsidy	1
not been a topic of discussion	1
not sure	1
would need more information	1
Totals	23

29. The U.S. Department of Labor and Treasury Department recently issued guidance which, among other things, provides substantial extensions (i.e., by disregarding March 1, 2020, through 60 days following the end of the COVID-19 national emergency) for plan participants to elect COBRA and to pay for COBRA premiums. With respect to this guidance, please select all of the following statements that apply:



Value	Percent	Responses
The guidance raises significant cost issues for plans, including due to adverse selection	44.3%	43
The guidance raises significant administrative issues for plans	47.4%	46
The guidance raises issues for participants, in that they may not seek care as needed and may face many months of COBRA premiums at once	40.2%	39
The guidance helps participants	24.7%	24
The guidance does not raise significant issues for our plan or participants	20.6%	20
I am not familiar with the guidance	3.1%	3
Other (Please explain)	4.1%	4

Other (Please explain)**Count**

Incredibly burdensome and not well thought out

1

The guidance may lead to adverse selection

1

i have not spent a lot of time thinking about this. Our layoffs are not significant so I don't think this will be a major issue.

1

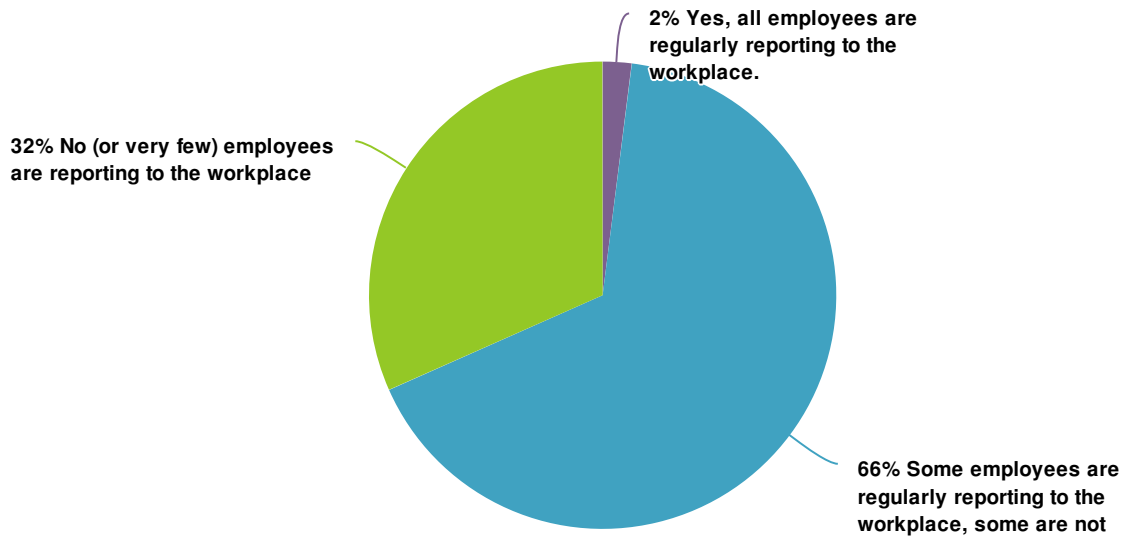
should not be a better incentive than active employees




1

Totals

4

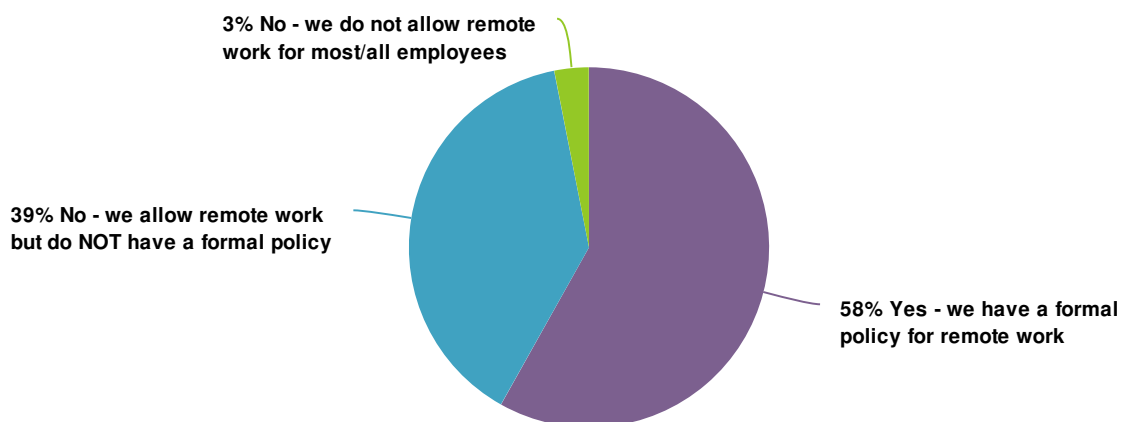
30. Does your organization currently have employees regularly reporting to the workplace?






Value		Percent	Responses
Yes, all employees are regularly reporting to the workplace.		2.0%	2
Some employees are regularly reporting to the workplace, some are not		66.3%	65
No (or very few) employees are reporting to the workplace		31.6%	31

Totals: 98

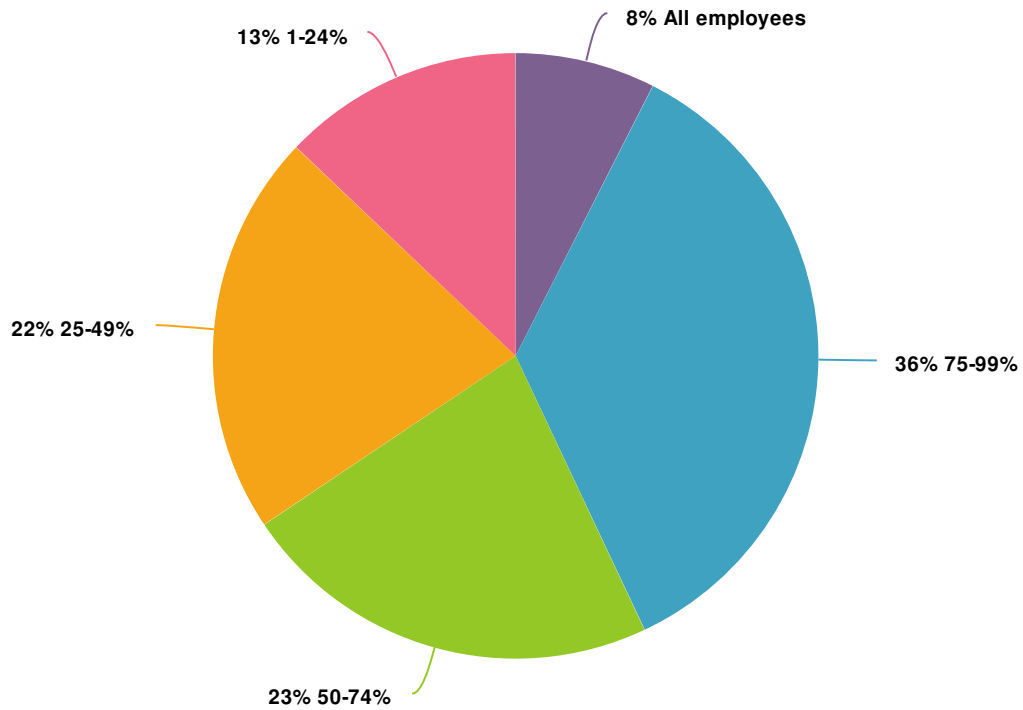
31. Does your organization have a formal work-from-home/remote working policy, applicable to at least some employees?





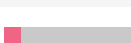


Value		Percent	Responses
Yes - we have a formal policy for remote work		58.2%	57
No - we allow remote work but do NOT have a formal policy		38.8%	38
No - we do not allow remote work for most/all employees		3.1%	3

Totals: 98

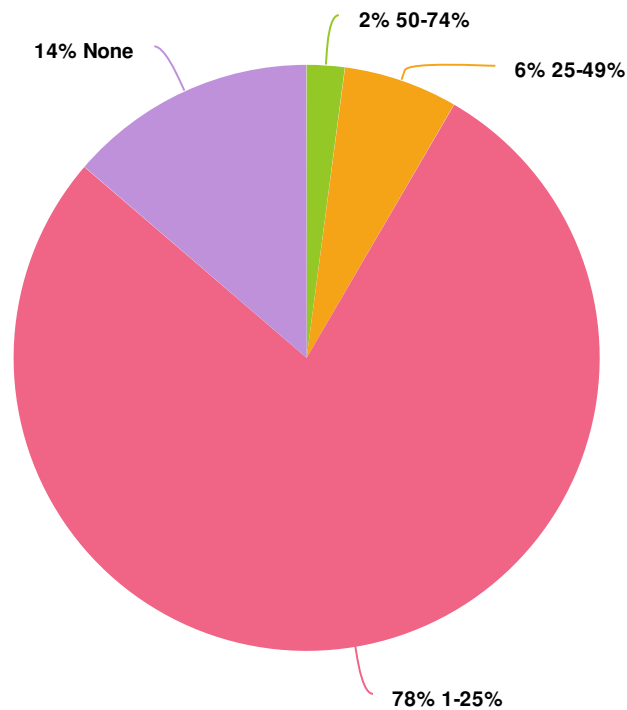
32. How many of your organization's employees are now performing their work from home/remotely?



Value		Percent	Responses
All employees		7.5%	7
75-99%		35.5%	33
50-74%		22.6%	21
25-49%		21.5%	20
1-24%		12.9%	12

Totals: 93

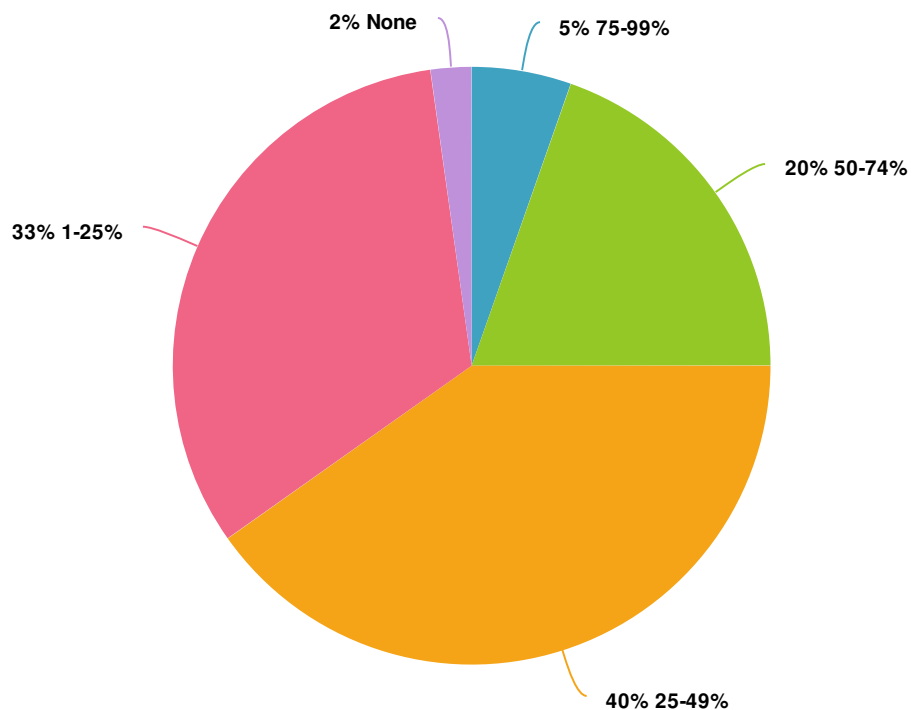
33. How many of your organization's employees regularly worked from home/remotely before the recent social distancing measures?



Value	Percent	Responses
50-74%	2.1%	2
25-49%	6.3%	6
1-25%	77.9%	74
None	13.7%	13

Totals: 95

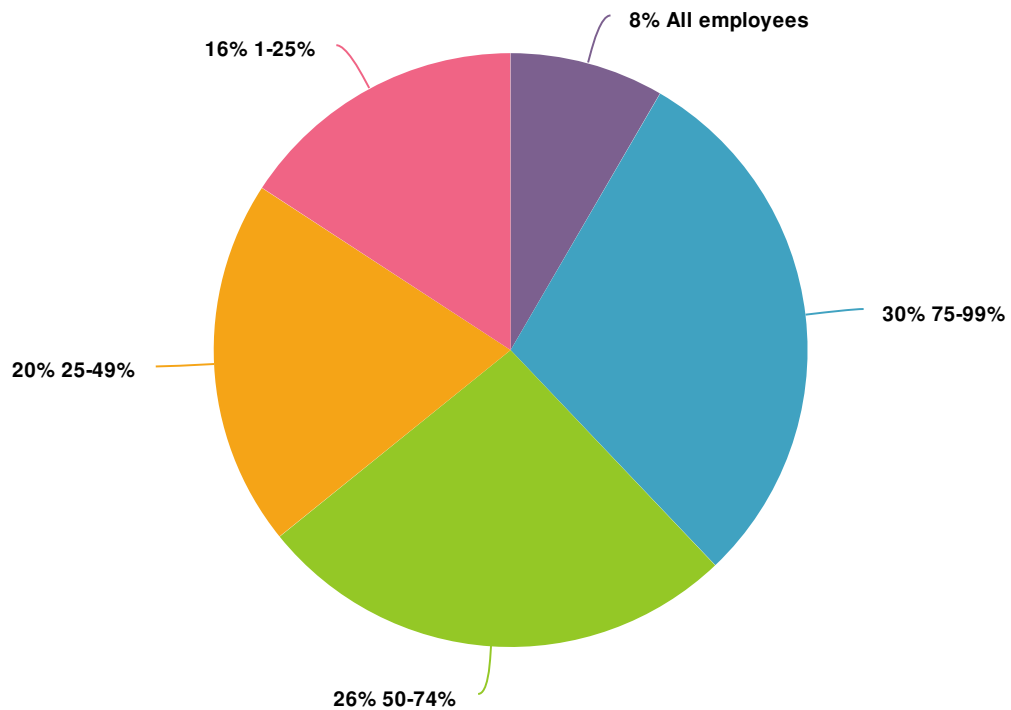
34. How many of your organization's employees do you think will regularly work from home/remotely after formal social distancing measures are removed?





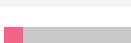


Value	Percent	Responses
75-99%	5.4%	5
50-74%	19.6%	18
25-49%	40.2%	37
1-25%	32.6%	30
None	2.2%	2

Totals: 92

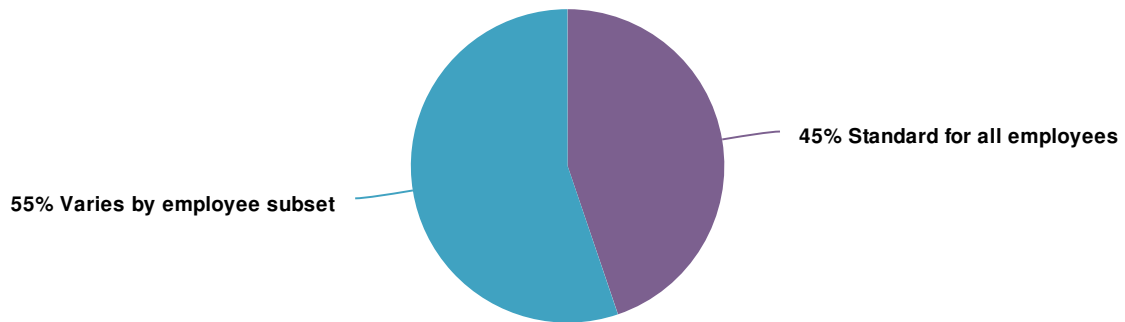
35. How many of your organization's employees now have the capability to work from home/remotely?





Value		Percent	Responses
All employees		8.4%	8
75-99%		29.5%	28
50-74%		26.3%	25
25-49%		20.0%	19
1-25%		15.8%	15

Totals: 95

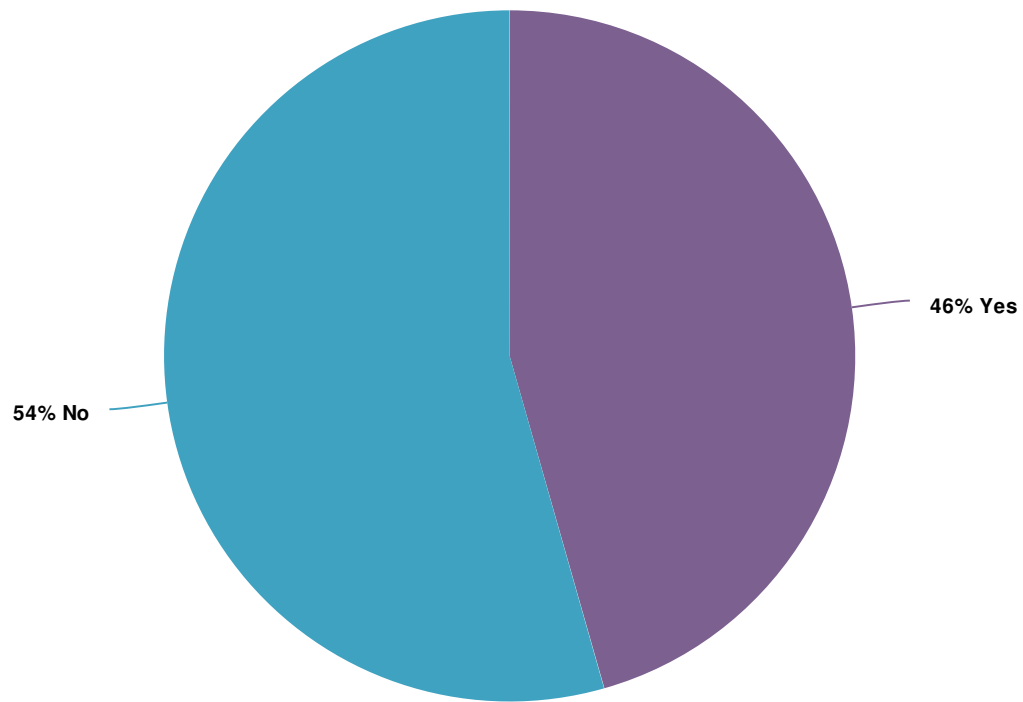
36. Is your organization's work-from-home policy standard for all employees or does it vary by employee subset?





Value		Percent	Responses
Standard for all employees		44.8%	26
Varies by employee subset		55.2%	32

Totals: 58

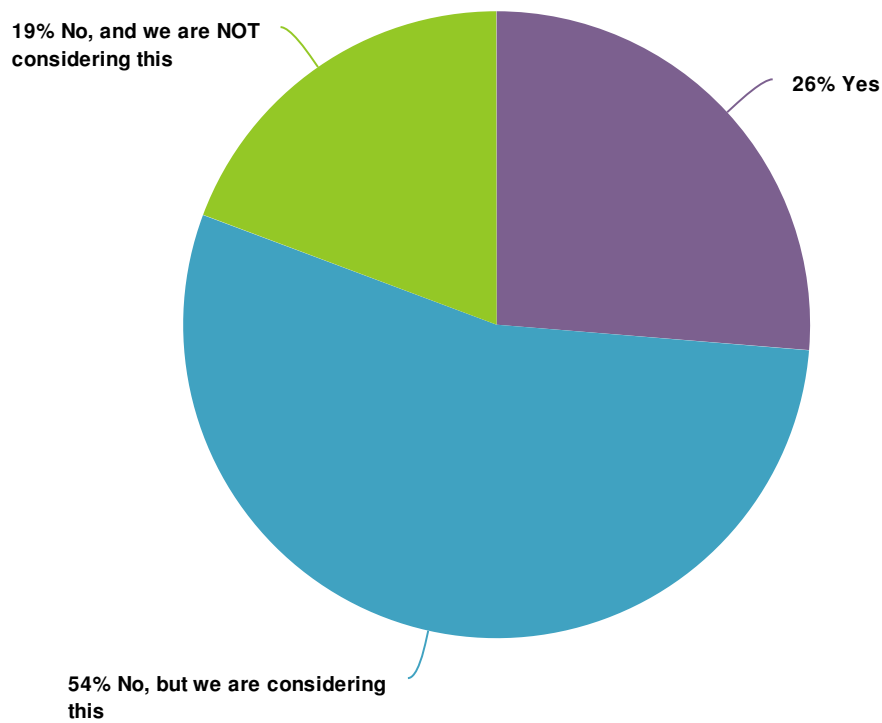
37. Does your organization have a policy for employees working from home/remotely to requisition telework equipment?






Value		Percent	Responses
Yes		45.6%	26
No		54.4%	31

Totals: 57

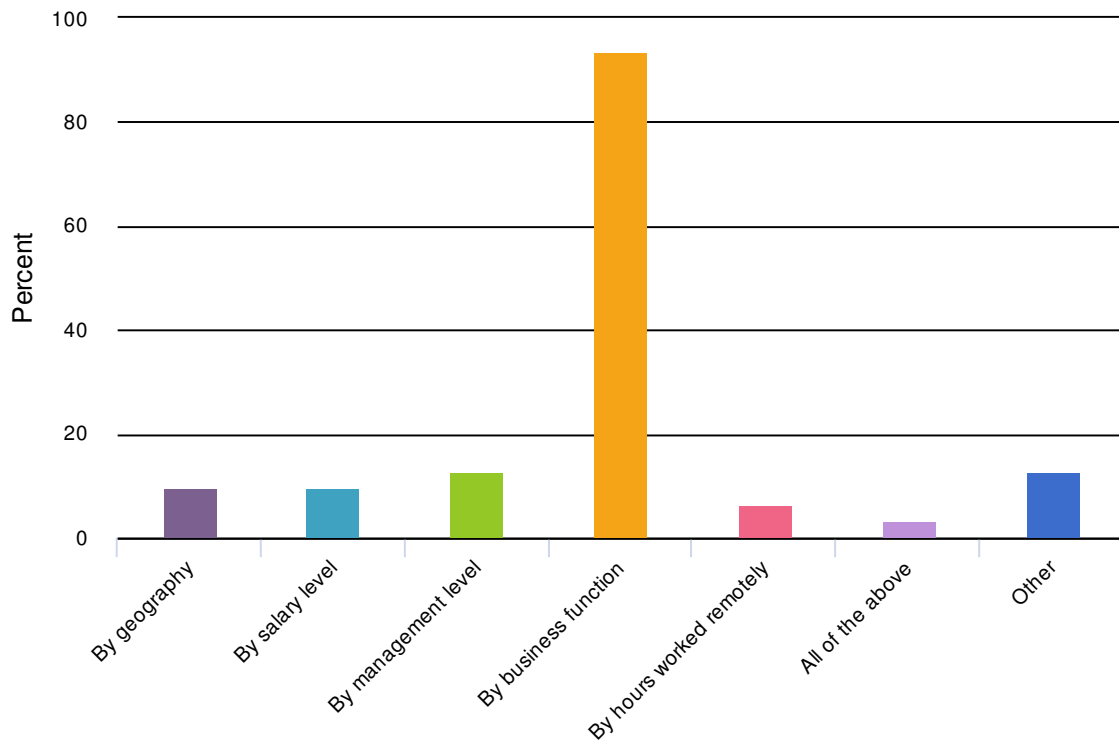
38. Is your organization modifying its work-from-home/remote working policy to encourage more working from home?



Value		Percent	Responses
Yes		26.3%	15
No, but we are considering this		54.4%	31
No, and we are NOT considering this		19.3%	11

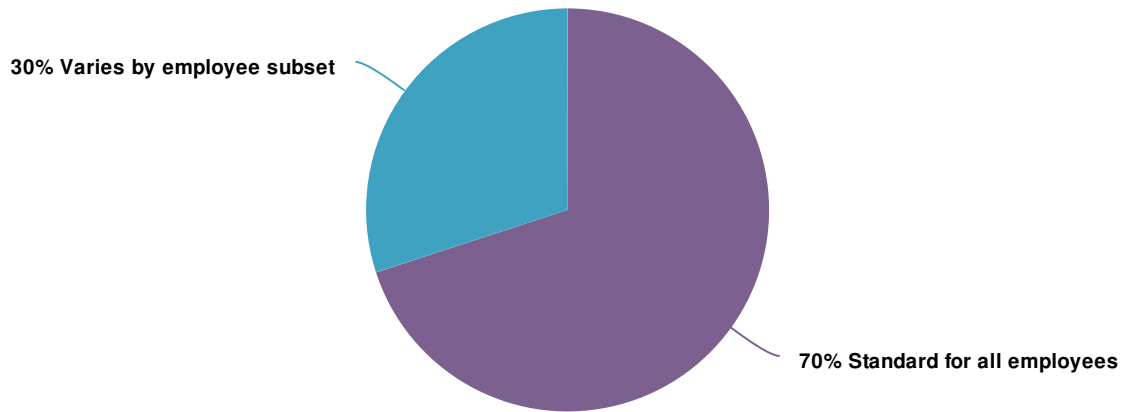
Totals: 57

39. How does the organization's policy vary? (Please select all that apply.)



Value	Percent	Responses
By geography	9.7%	3
By salary level	9.7%	3
By management level	12.9%	4
By business function	93.5%	29
By hours worked remotely	6.5%	2
All of the above	3.2%	1
Other	12.9%	4

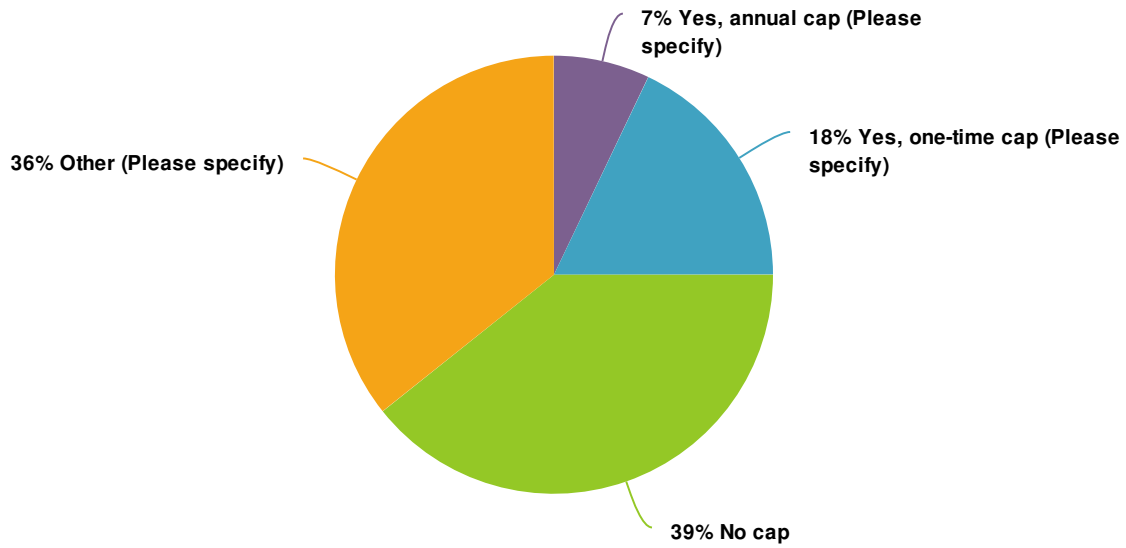
40. Is your organization's work-from-home telework equipment requisition policy standard for all employees or does it vary by employee subset?



Value	Percent	Responses
Standard for all employees	70.0%	21
Varies by employee subset	30.0%	9

Totals: 30

41. Does your organization impose a cap on expenses for telework equipment?



Value	Percent	Responses
Yes, annual cap (Please specify)	7.1%	2
Yes, one-time cap (Please specify)	17.9%	5
No cap	39.3%	11
Other (Please specify)	35.7%	10

Totals: 28

Yes, annual cap (Please specify)	Count
\$600	1
1800	1
Totals	2

Yes, one-time cap (Please specify)**Count**

500

2

\$1,000

1

250.00

1

not sure

1

Totals

5

Other (Please specify)**Count**

Based on the equipment needed to perform the position.

1

Depends on the job

1

IT purchasing guidelines apply to Dept Managers

1

Manager approval of request required

1

Mgr discretion

1

Reasonableness at manager's discretion

1

but within reason

1

leader discretion

1

specific to job function and need

1

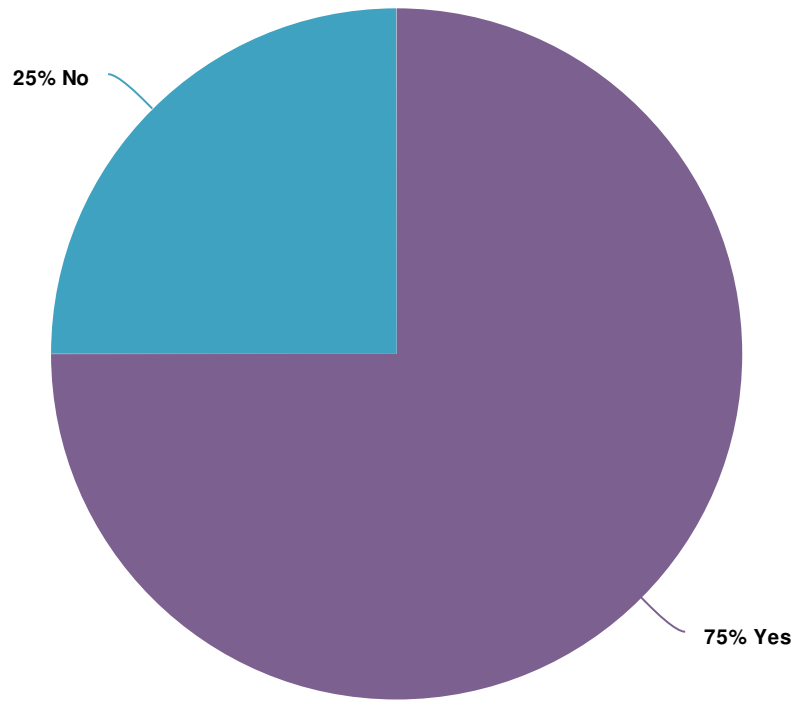
unsure b/c have not had to do this myself

1

Totals

10

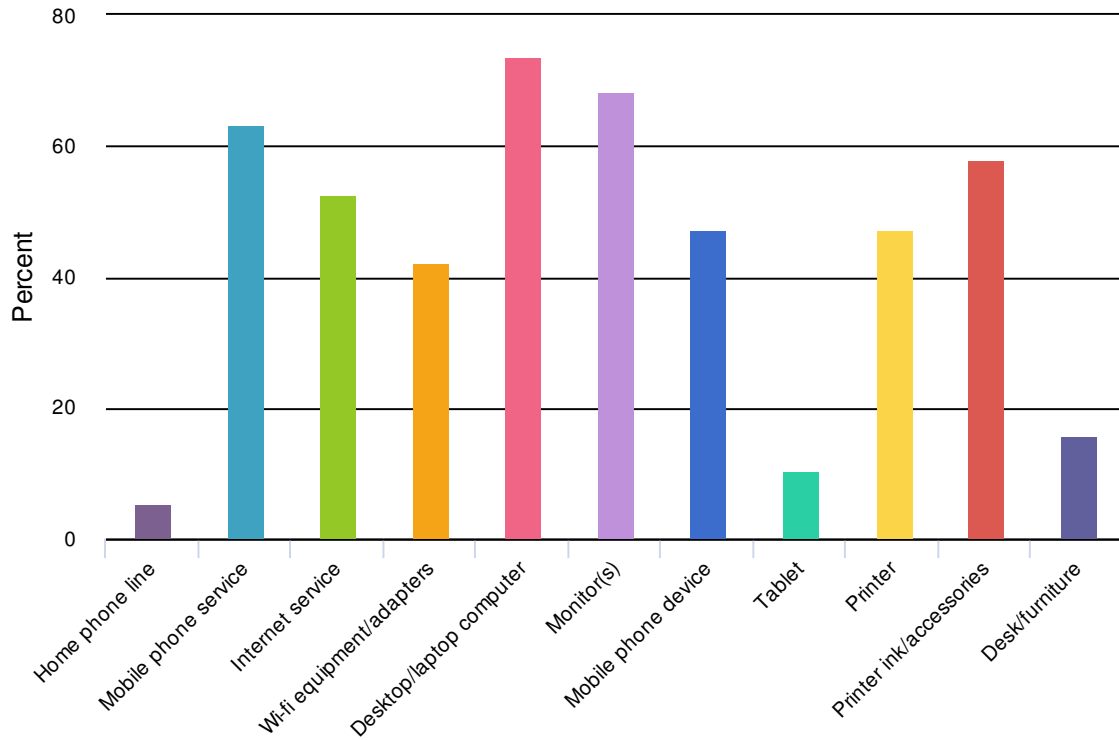
42. Do you typically limit what forms of telework equipment are eligible for reimbursement?



Value		Percent	Responses
Yes		75.0%	21
No		25.0%	7

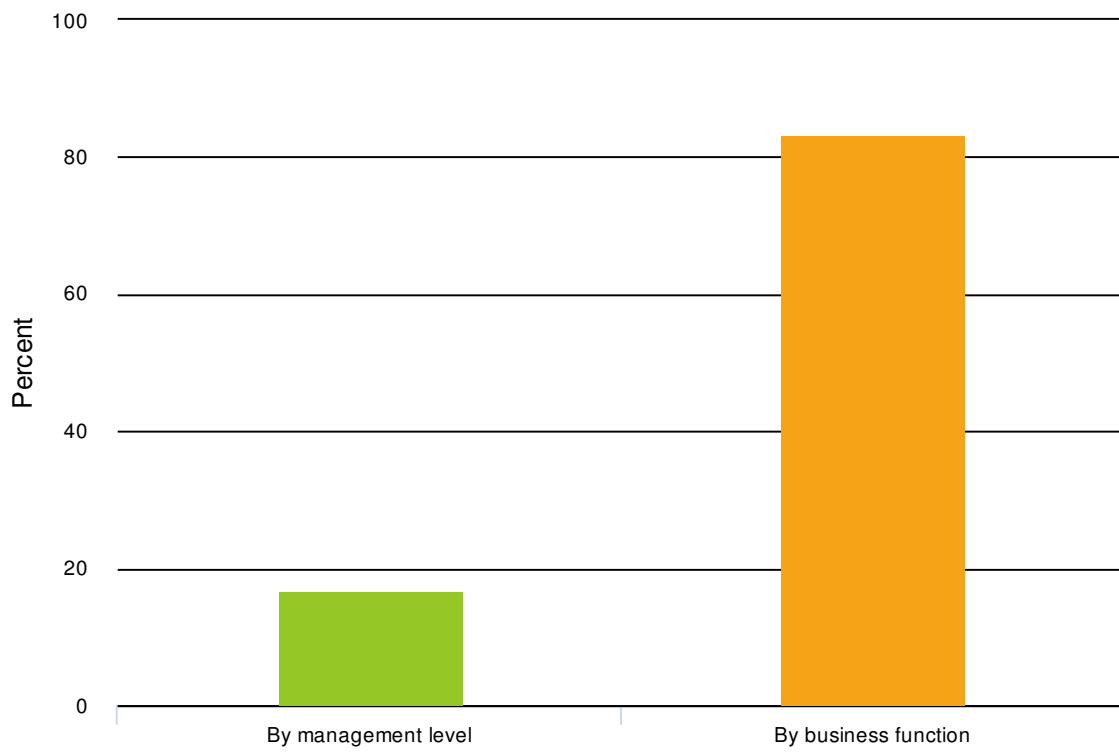
Totals: 28

43. Which of the following kinds of telework equipment are covered by your organization's reimbursement policy?



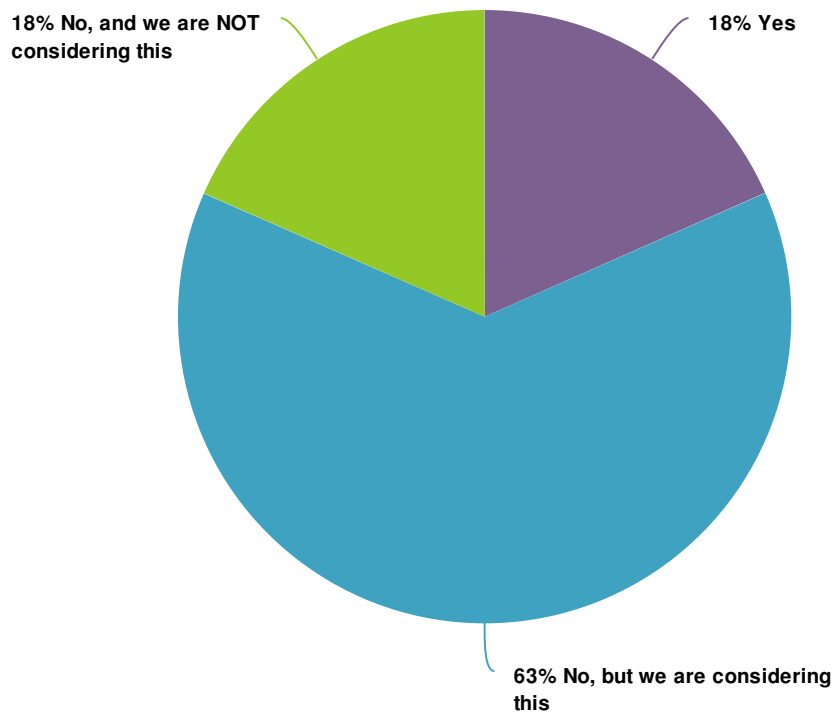
Value	Percent	Responses
Home phone line	5.3%	1
Mobile phone service	63.2%	12
Internet service	52.6%	10
Wi-fi equipment/adapters	42.1%	8
Desktop/laptop computer	73.7%	14
Monitor(s)	68.4%	13
Mobile phone device	47.4%	9
Tablet	10.5%	2
Printer	47.4%	9
Printer ink/accessories	57.9%	11
Desk/furniture	15.8%	3

44. How does the organization's policy vary? (Please select all that apply.)



Value		Percent	Responses
By management level		16.7%	1
By business function		83.3%	5

45. Is your organization establishing a work-from-home/remote working policy to encourage more working from home?



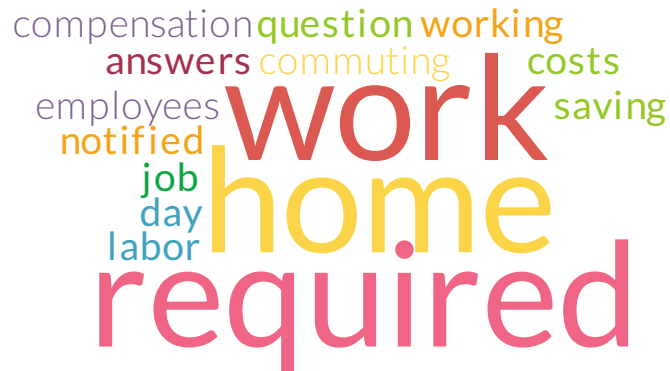
Value		Percent	Responses
Yes		18.4%	7
No, but we are considering this		63.2%	24
No, and we are NOT considering this		18.4%	7

Totals: 38

46. Please indicate which of the following your organization is providing (or considering providing) to those working from home.

	We are providing this	We are considering this	We are NOT considering this	Responses
One-time stipend for telework equipment Count Row %	11 14.1%	11 14.1%	56 71.8%	78
Recurring reimbursement of home office equipment Count Row %	8 10.4%	12 15.6%	57 74.0%	77
Flexible hours Count Row %	43 55.8%	26 33.8%	8 10.4%	77
Add holidays to encourage less travel and fuel usage Count Row %	4 5.2%	2 2.6%	71 92.2%	77
Monthly internet/mobile phone stipends Count Row %	16 20.8%	16 20.8%	45 58.4%	77
Increased travel budget to allow for more team gatherings Count Row %	1 1.3%	2 2.6%	74 96.1%	77
Office enhancements for flex space/hoteling Count Row %	10 13.0%	34 44.2%	33 42.9%	77
Virtual well-being programs Count Row %	43 55.8%	21 27.3%	13 16.9%	77
Totals Total Responses				78

47. OPTIONAL: Please indicate any other policies your organization is establishing or considering to encourage more working from home.



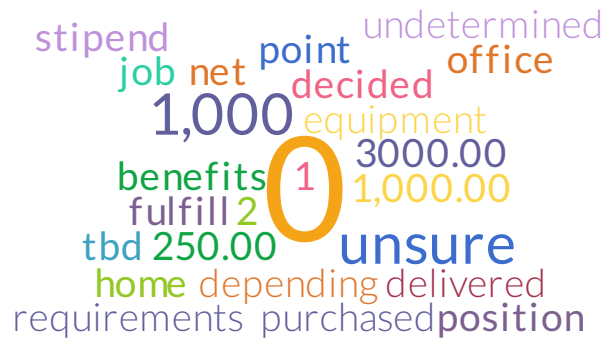
ResponseID	Response
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138	If a job can be done from home they are required to work from home through labor day
-----	--

214	We indicated that employees will work from home until notified otherwise; compensation only where required for working from home, otherwise, we have indicated that they are saving on commuting costs.
-----	---

231	i'm not sure of all of the answers to this question
-----	---

48. What benefit amount do/would you allow for a one-time stipend?



ResponseID Response

123 \$1,000

125 We purchased and delivered office equipment for home use.

134 500

150 not sure - nothing yet decided

157 Varies

158 \$350

161 Unsure at this point...\$500??

167 \$250

168 Not sure

170 1,000

179 Unsure

180 stipend is outside of benefits

186 \$1,000.00

200 3000.00

210 \$250.00

215 Net \$500

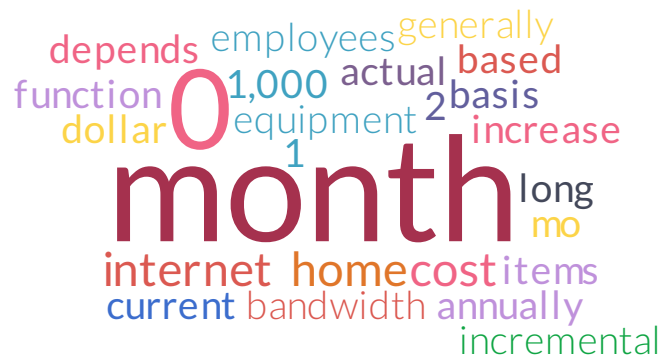
216 That is undetermined and will probably vary depending on the equipment each position needs to fulfill the requirements of the job.

218 TBD

236 s

247 \$500

49. What benefit amount do/would you allow for a recurring reimbursement?



ResponseID Response

145 TBD

158 up to \$50 per month for the incremental cost to increase bandwidth for internet services.

161 Unsure at this point...

168 Not sure

170 50/mo.

197 don't know.

200 \$150/month

201 generally employees take office equipment home or purchase needed equipment. example monitors or other necessary equipment to function

218 \$50/month for internet, printing supplies

221 \$1,000 annually for items outside of current policy.

236 s

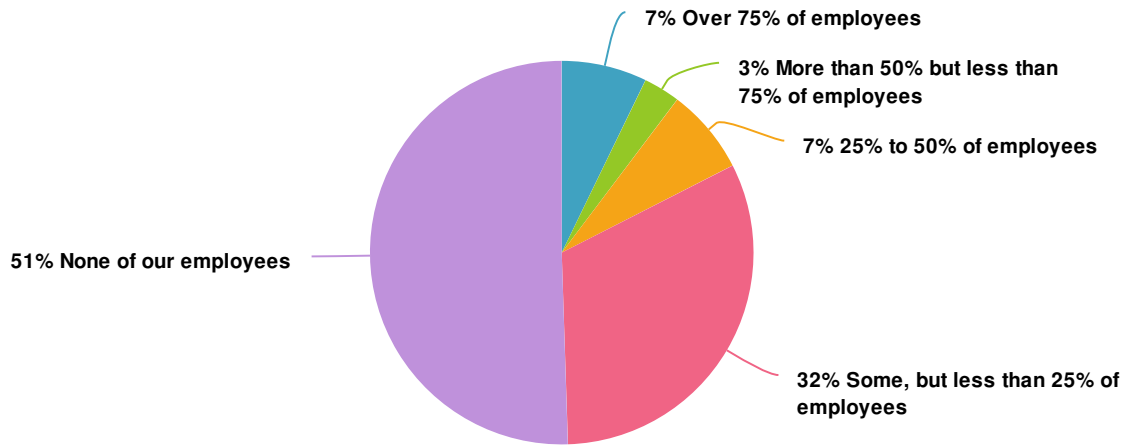
240 \$75/month

247 \$50/month

248 Reimbursement of actual cost of necessary equipment to be able to work from home on a long-term basis (not dollar-based).

256 Depends on the equipment.

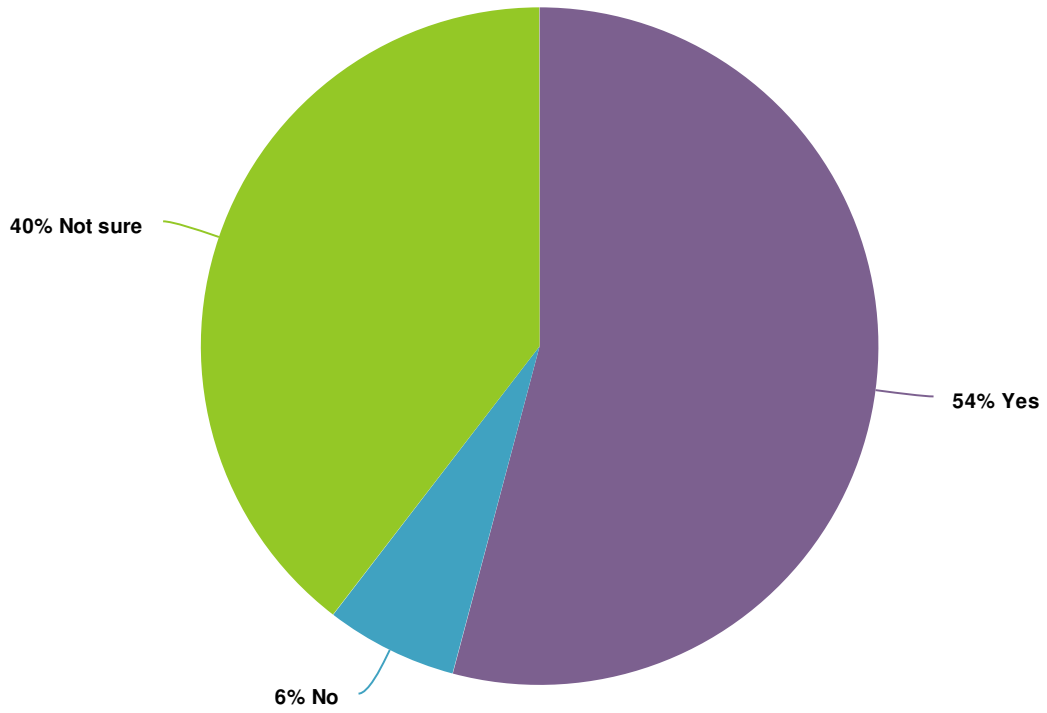
50. What percentage of your organization's employees were working in agile workspaces (workspaces that have no permanent assigned seating) prior to the recent social distancing measures?



Value	Percent	Responses
Over 75% of employees	7.2%	7
More than 50% but less than 75% of employees	3.1%	3
25% to 50% of employees	7.2%	7
Some, but less than 25% of employees	32.0%	31
None of our employees	50.5%	49

Totals: 97

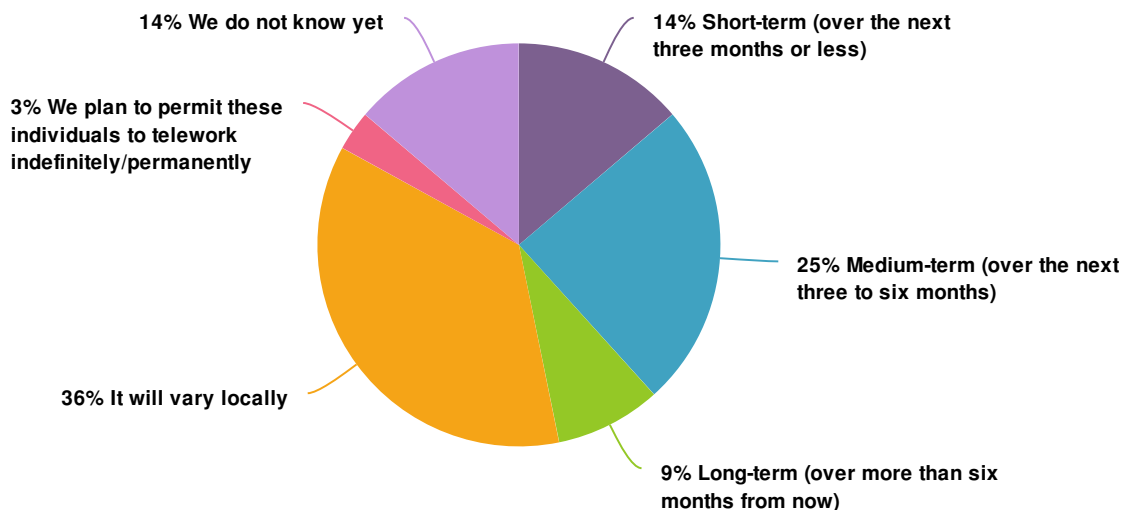
51. Does your organization plan on changing layouts to comply with social distancing requirements on a permanent basis?



Value	Percent	Responses
Yes	54.2%	26
No	6.3%	3
Not sure	39.6%	19

Totals: 48

52. For employees who ARE NOT regularly reporting to the workplace (and/or ARE performing their work remotely), over what timeframe is your organization anticipating bringing those employees back to the workplace?



Value	Percent	Responses
Short-term (over the next three months or less)	13.8%	13
Medium-term (over the next three to six months)	24.5%	23
Long-term (over more than six months from now)	8.5%	8
It will vary locally	36.2%	34
We plan to permit these individuals to telework indefinitely/permanently	3.2%	3
We do not know yet	13.8%	13

Totals: 94

53. Which of the following workplace policies are in place or being considered for those employees regularly reporting to the workplace?

	Policy is in effect	Organization is considering	Policy NOT in effect, not considering	Responses
Temperature checks, administered at work Count Row %	37 56.9%	16 24.6%	12 18.5%	65
Temperature checks, administered at home by employees Count Row %	23 35.4%	15 23.1%	27 41.5%	65
Viral testing for active COVID-19 infection Count Row %	4 6.2%	22 33.8%	39 60.0%	65
Antibody testing for past COVID-19 infection Count Row %	3 4.6%	23 35.4%	39 60.0%	65
Verbal screening for employees as to whether they have been in contact with others who have COVID-19 Count Row %	41 63.1%	10 15.4%	14 21.5%	65
Instituting social distancing protocols Count Row %	62 95.4%	3 4.6%	0 0.0%	65
Revising policies regarding visitors and customers Count Row %	58 89.2%	7 10.8%	0 0.0%	65
Making physical changes to workplaces to accommodate social distancing protocols Count Row %	48 73.8%	17 26.2%	0 0.0%	65

	Policy is in effect	Organization is considering	Policy NOT in effect, not considering	Responses
Providing <i>additional</i> child care resources to accommodate workers with children who cannot attend school/camp/daycare? Count Row %	12 18.5%	12 18.5%	41 63.1%	65
Totals Total Responses				65

54. OPTIONAL: Please indicate any other policies your organization is implementing for employees returning to the workplace.



ResponseID Response

138 We did provide 80 hours of dependent care to all employees

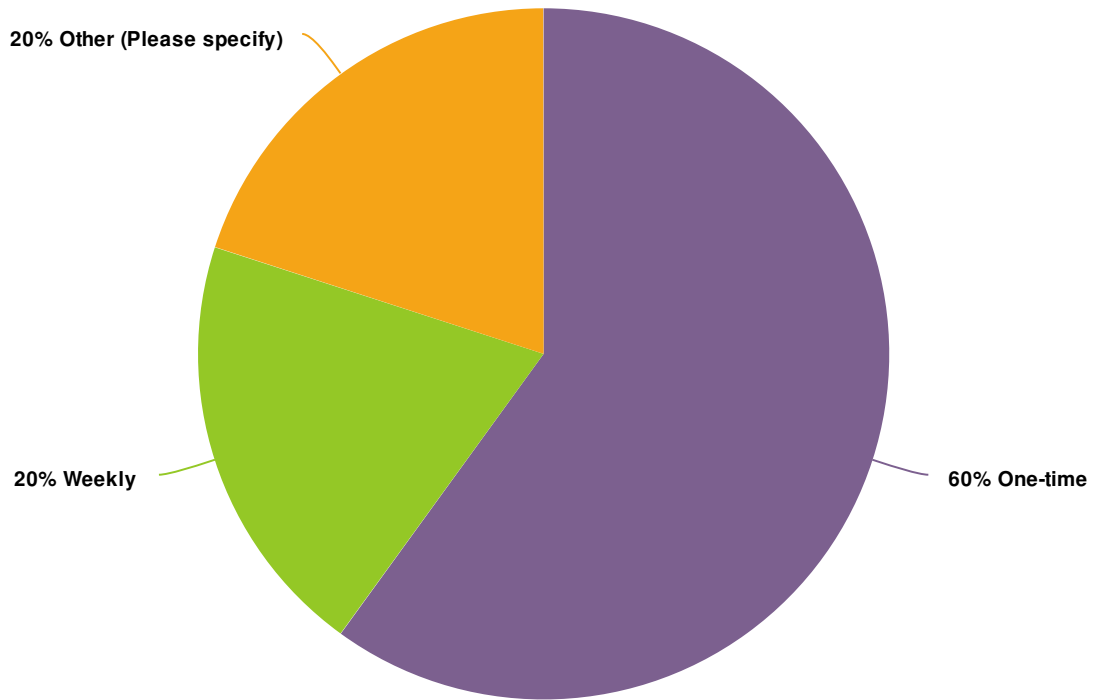
204 the employees regularly reporting to a facility are warehouse workers and truck drivers. They socially distance (the warehouses are very large). All our office employees are working from home




211 increased PPE requirements; masks provided to all employees

254 an app to screen before entry to site

260 Return to office kits

55. How frequently are you administering viral tests for COVID-19?

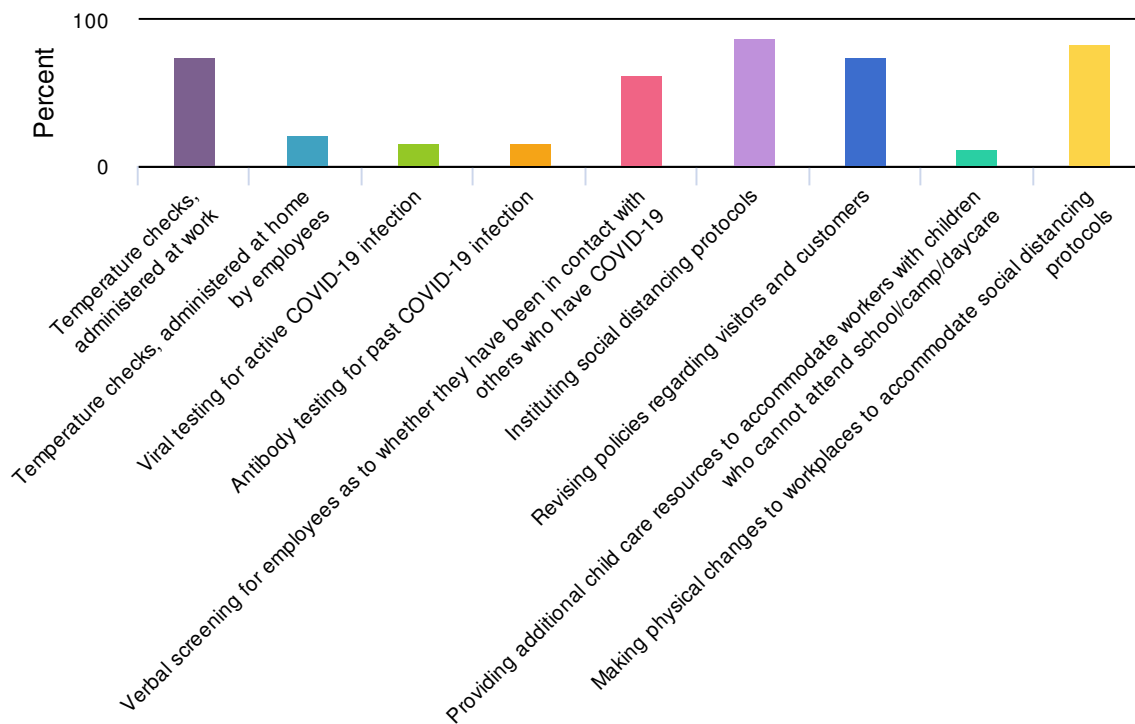


Value		Percent	Responses
One-time		60.0%	3
Weekly		20.0%	1
Other (Please specify)		20.0%	1

Totals: 5

Other (Please specify)	Count
Request associates to get	1
Totals	1

56. What policies are you anticipating/considering implementing to enable employees to report back to the workplace? (Please select all that apply.)



Value	Percent	Responses
Temperature checks, administered at work	75.0%	24
Temperature checks, administered at home by employees	21.9%	7
Viral testing for active COVID-19 infection	15.6%	5
Antibody testing for past COVID-19 infection	15.6%	5
Verbal screening for employees as to whether they have been in contact with others who have COVID-19	62.5%	20
Instituting social distancing protocols	87.5%	28
Revising policies regarding visitors and customers	75.0%	24
Providing additional child care resources to accommodate workers with children who cannot attend school/camp/daycare	12.5%	4
Making physical changes to workplaces to accommodate social distancing protocols	84.4%	27

57. OPTIONAL: Please indicate any other policies your organization is considering/anticipating for employees returning to the workplace.



ResponseID Response

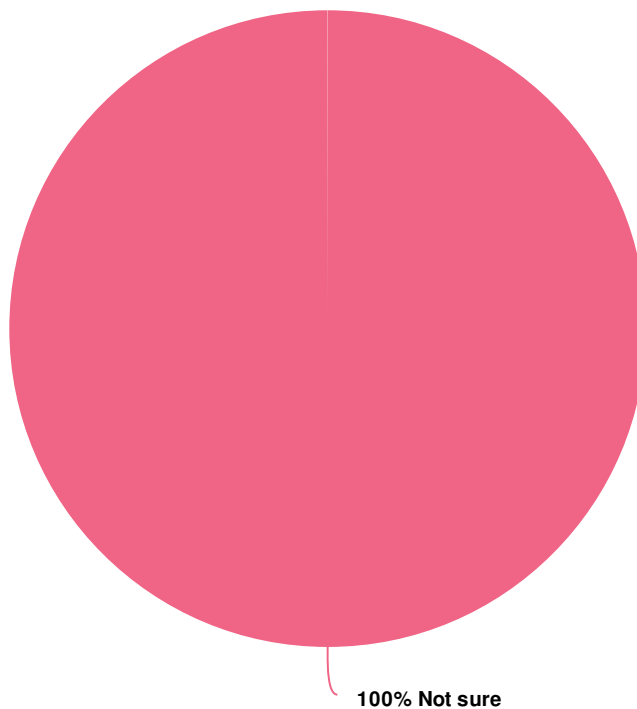
123 Daily online health assessment

200 daily symptom check questionnaire

248 Use of screening apps for employees to enter the workplace.

260 Providing a back to work kit with masks, sanitizer and other things to help associates

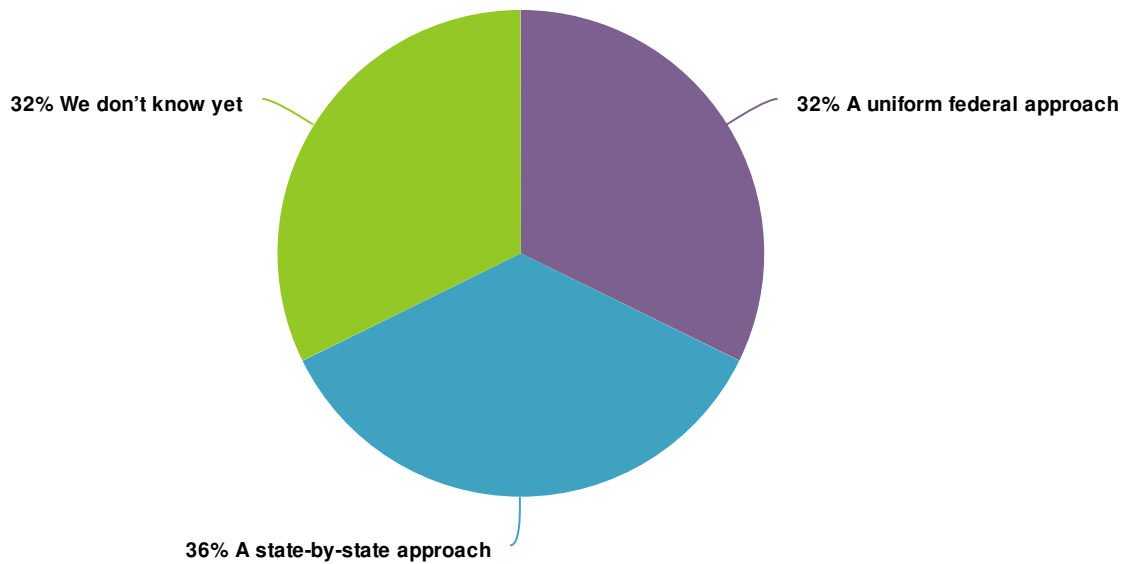
58. How frequently do you anticipate administering viral tests for COVID-19?



Value	Percent	Responses
Not sure	100.0%	5
		Totals: 5

Other (Please specify)	Count
Totals	0

59. In determining policies for bringing employees back to the workplace, would you prefer standards set by the federal government or by state/local government?



Value	Percent	Responses
A uniform federal approach	32.3%	30
A state-by-state approach	35.5%	33
We don't know yet	32.3%	30

Totals: 93

60. Please indicate your level of concern with each of the following impediments to employees returning to the workplace.

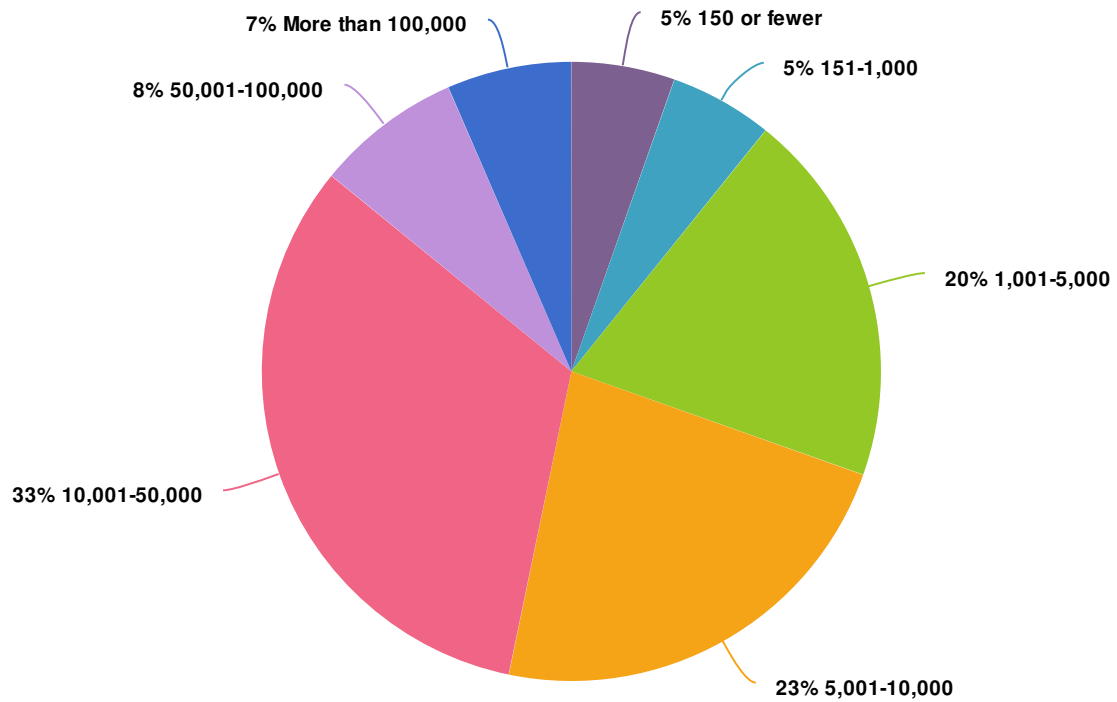
	Not concerned	Somewhat concerned	Very concerned	Responses
Managing the risk that employees will contract COVID-19 as part of the return to work Count Row %	5 5.3%	45 47.9%	44 46.8%	94
Weaknesses in the public health response, including issues related to accurate and available testing for current or past COVID-19 and failure of public health entities to establish robust contact tracing Count Row %	8 8.5%	48 51.1%	38 40.4%	94
Lack of availability of an effective treatment for COVID-19 and/or a vaccine Count Row %	3 3.2%	32 34.0%	59 62.8%	94
Potential for legal liability, including related to OSHA, the ADA, and related state laws Count Row %	10 10.6%	49 52.1%	35 37.2%	94
Issues related to workers compensation for those who get COVID-19 following a return to work, and separate, additional potential liability Count Row %	17 18.1%	47 50.0%	30 31.9%	94
Issues related to employers' carrying out their own testing of employees, including resource and logistical issues and lack of clarity regarding the extent to which employers establishing testing and screening for employees establishes an ERISA plan or raises other legal issues Count Row %	24 25.5%	46 48.9%	24 25.5%	94

	Not concerned	Somewhat concerned	Very concerned	Responses
The cost to employers of the changes and policies that would need to be implemented to safely return to work Count Row %	14 14.9%	59 62.8%	21 22.3%	94
Child care concerns for employees, due to potentially long-term school closures Count Row %	3 3.2%	50 53.8%	40 43.0%	93
Totals Total Responses				94

61. Please indicate whether you are currently providing (or considering providing) additional paid leave (that is, in addition to what you normally provide) for the following groups of people:

	Currently providing additional leave	Considering providing additional leave	NOT providing or considering additional leave	Responses
Employees confirmed/diagnosed with COVID-19 Count Row %	57 62.0%	6 6.5%	29 31.5%	92
Employees with symptoms consistent with COVID-19 Count Row %	51 55.4%	8 8.7%	33 35.9%	92
Employees providing care to a person with COVID-19 Count Row %	43 46.7%	9 9.8%	40 43.5%	92
Employees quarantined pursuant to the advice of a health care provider Count Row %	57 62.0%	9 9.8%	26 28.3%	92
Employees quarantined pursuant to federal, state or local government orders Count Row %	55 59.8%	10 10.9%	27 29.3%	92
Employees with children whose school is closed or whose childcare provider is unavailable Count Row %	35 38.0%	14 15.2%	43 46.7%	92
Totals Total Responses				92

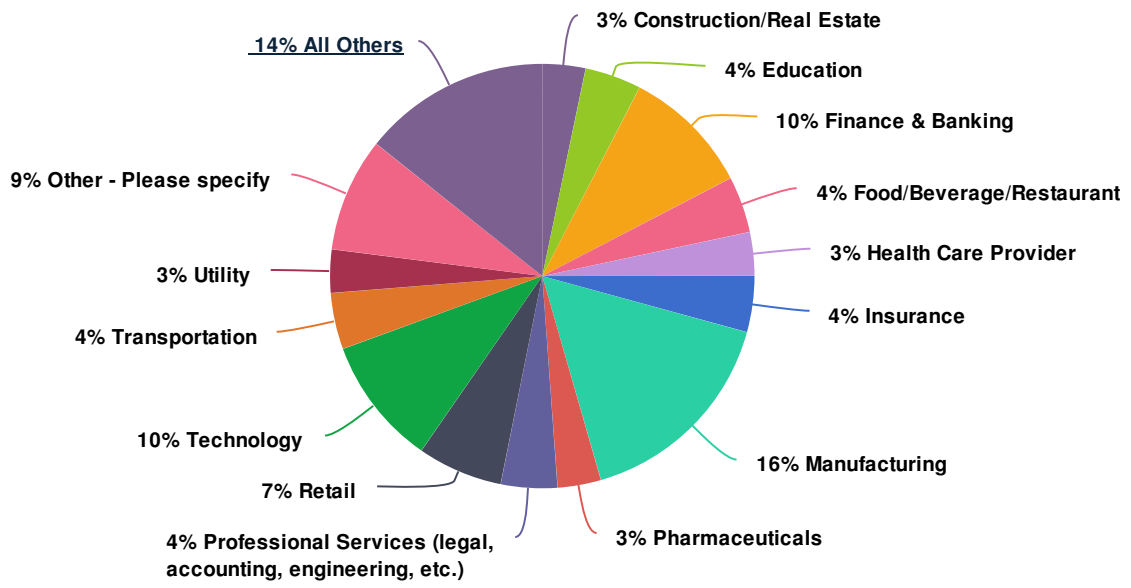
62. How many full-time employees does your organization have?
























Value	Percent	Responses
150 or fewer	5.4%	5
151-1,000	5.4%	5
1,001-5,000	19.6%	18
5,001-10,000	22.8%	21
10,001-50,000	32.6%	30
50,001-100,000	7.6%	7
More than 100,000	6.5%	6

Totals: 92

63. What is your company's primary industry?



Value		Percent	Responses
Construction/Real Estate		3.3%	3
Education		4.3%	4
Finance & Banking		9.8%	9
Food/Beverage/Restaurant		4.3%	4
Health Care Provider		3.3%	3
Insurance		4.3%	4
Manufacturing		16.3%	15
Pharmaceuticals		3.3%	3
Professional Services (legal, accounting, engineering, etc.)		4.3%	4
Retail		6.5%	6
Technology		9.8%	9
Transportation		4.3%	4
Utility		3.3%	3
Other - Please specify		8.7%	8
Aerospace/Defense		2.2%	2
Agriculture		2.2%	2
Energy		2.2%	2
Entertainment		2.2%	2
Hospitality		2.2%	2
Media		1.1%	1
Telecommunications		2.2%	2

Totals: 92

Other - Please specify**Count**

Consulting

1

Consumer Goods

1

Health care

1

Mining

1

National trade association

1

Tobacco and Wine

1

Trading/Investments

1

early childhood care and tuition software

1

Totals

8