



COVID-19 PREPAREDNESS & RESPONSE PLAN

EFFECTIVE: JULY 13, 2020



329 W. Silver Lake Road
Fenton, MI 48430



2701 Cambridge Court, Ste. 412
Auburn Hills, MI 48326

www.KaydanWealth.com
P. 810-593-1624 | F. 810-593-1643

COVID-19 PREPAREDNESS AND RESPONSE PLAN

Kaydan Wealth Management, Inc. (KWM) takes the health and safety of our team members seriously. We are all living through the spread of COVID-19 and the need for certain team members to continue in-person work. Others either are or will soon be welcomed back into work, either because they are critical infrastructure workers, because they are needed to conduct minimum basic operations for our business or because our business is once again allowed to open. We want you to know that we are committed to reducing the risk of exposure to COVID-19 and we are ready to provide a healthy and safe workplace for our team members, clients, and visitors.

Our plan is based on information and guidance from the Centers for Disease Control (CDC) and the Occupational Health and Safety Administration (OSHA) at the time of its development. Because the COVID-19 situation is frequently changing, the need for modifications may occur based on further guidance provided by the CDC, OSHA, and other public officials at the state or local levels. KWM is focused on three lines of defense:

1. Limiting the number of people together at the same time in the same place,
2. Sanitizing all areas and,
3. Requiring appropriate personal protection equipment including masks and gloves.

Note: KWM may amend this Plan based on changing requirements and the need of our business.

The spread of COVID-19 in the workplace can come from several sources:

- Team members
- Clients
- Visitors
- The general public

Our team members fall into one or more of the following categories as defined by OSHA:

- Low-exposure risk (the work performed does not require direct contact with people known or suspected to be infected with COVID-19 or frequent close contact with the public).
- Medium-exposure risk (the work performed requires frequent and/or close contact with people who may be infected with COVID-19, but who are not known COVID-19 patients, or contact with the general public in areas where there is ongoing community transmission).

RESPONSIBILITIES OF KWM SUPERVISORS/MANAGERS

All KWM managers/supervisors must be familiar with this Plan and be ready to answer questions from team members. Additionally, KWM expects that all managers/supervisors will set a good example by following this Plan. This includes practicing good personal hygiene and jobsite safety practices to prevent the spread of the virus. Managers/supervisors must encourage this same behavior from all team members.

KWM will require and keep a record of all self-screening protocols for all employees or contractors entering the worksite, including, at a minimum, a questionnaire covering symptoms and suspected or confirmed cases of COVID -19.

KWM will:

- Keep everyone on the worksite premises at least six feet from one another to the maximum extent possible, including through the use of ground markings, signs, and physical barriers, as appropriate to the worksite.
- Provide non-medical grade face coverings to their team members.
- Require face coverings to be worn when team members cannot consistently maintain six feet of separation from other individuals in the workplace.
- Increase facility cleaning and disinfection to limit exposure to COVID-19, especially on high-touch surfaces (e.g., door handles), paying special attention to parts, products, and shared equipment (e.g., coffee makers, copy machines, etc.)
- Adopt protocols to clean and disinfect the facility in the event of a positive COVID-19 case in the workplace.
- Make cleaning supplies available to team members upon entry and at the worksite and provide time for team members to wash hands frequently or to use hand sanitizer.
- When a team member is identified with a confirmed case of COVID-19, within 24 hours, notify both:
 1. The local public health department, and
 2. Any team members, clients, or visitors who may have encounter the person with a confirmed case of COVID-19.
- Train team members on how to report unsafe work conditions.

RESPONSIBILITIES OF KWM TEAM MEMBERS

We are asking each of our team members to help with our prevention efforts while at the office. KWM, understands that in order to minimize the impact of COVID-19 at our offices, everyone needs to play his or her part. We have instituted several best practices to minimize exposure to COVID-19 and prevent its spread in the workplace. This includes specific cleaning efforts and social distancing. While at the office, all team members must follow these best practices for them to be effective. Beyond these best practices, we require team members to report to their managers/supervisors immediately if they are experiencing signs or symptoms of COVID-19, as described below. If team members have specific questions about this Plan or COVID-19, they should ask their manager/supervisor or contact Joyce Kruzan, Director of Practice Management.

OSHA and the CDC Prevention Guidelines

OSHA and the CDC have provided the following preventive guidance for all workers, regardless of exposure risk:

- Frequently wash your hands with soap and water for at least 20 seconds. When soap and running water are unavailable, use an alcohol-based hand rub with at least 60% alcohol.
- Avoid touching your eyes, nose, or mouth with unwashed hands.
- Follow appropriate respiratory etiquette, which includes covering for coughs and sneezes.
- Avoid close contact with anyone who is sick.
- Maintain appropriate social distance of six feet to the greatest extent possible.

Additionally, team members must familiarize themselves with the symptoms and exposure risks of COVID-19. The primary symptoms of COVID-19 include the following:

- Dry cough;
- Shortness of breath or difficulty breathing

Or at least two of these symptoms:

- Fever (either feeling feverish or a temperature of 100.4 degrees or higher);
- Chills
- Repeated shaking with chills
- Muscle pain
- Headache
- Sore throat
- New loss of taste or smell

Early symptoms of COVID-19 may also be diarrhea, nausea/vomiting, and runny nose.

If you develop a fever and symptoms of respiratory illness, such as an atypical cough or shortness of breath, do not report to work. You must also notify your manager/supervisor immediately and consult your healthcare provider. Similarly, if team members come into close contact with someone showing these symptoms, they must notify their supervisor immediately and consult their healthcare provider. We have the responsibility to identify and notify all team members who have close contact with individuals with COVID-19 symptoms. “Close contact” is not brief or incidental contact with a person with COVID-19 symptoms.

The CDC defines “close contact” as either:

- Being within roughly six feet of a COVID-19 infected person or a person with any symptom(s) for a “prolonged period of time” (the CDC estimates range from 10 to 30 minutes) or,
- Having direct contact with infectious secretions of a COVID-19 infected person or a person with any COVID-19 symptom(s) (i.e., being coughed on).

HEALTH AND SAFETY PREVENTATIVE MEASURES FOR KWM

KWM has put several best practices and measures in place to ensure the health and safety of all team members in the workplace. Our Plan is focused on three lines of defense – limiting the number of people together at a time, sanitizing all areas and requiring appropriate personal protection equipment.

Minimizing exposure from team members:

KWM takes the following steps to minimize exposure from team members to COVID-19 by educating team members on protective behaviors that reduce the spread of COVID-19 and provide team members with the necessary tools for these protective behaviors, including:

General Education:

- Posting CDC information, including recommendations on risk factors.
- Providing tissues and no-touch trash bins to minimize exposure to infectious secretions.
- Informing team members of the importance of good hand hygiene. Regularly washing hands with soap and water for at least 20 seconds is one of the most effective ways for team members to minimize exposure to COVID-19. If soap and water are not readily available, team members should use alcohol-based hand sanitizer that is at least 60% alcohol. If hands are visibly dirty, soap and water should be chosen over hand sanitizer.
- Encourage good hand hygiene by ensuring that adequate supplies of soap and hand sanitizer are maintained and placing hand sanitizers in multiple locations.
- Discourage handshaking and encourage the use of other non-contact methods of greeting.
- When possible, avoid the use of other team members' phones, desks, offices, other work tools and equipment, and other commonly touched surfaces.
- If the above cannot be avoided, clean and disinfect them before and after use.

Social Distancing:

- Limit in-person meetings.
- Restrict the number of team members present on-site to no more than necessary.
- Promote remote work as much as possible.
- Encourage and require social distancing to the greatest extent possible while in the workplace.
- Encourage team members to minimize ridesharing. If this cannot be avoided, while in vehicles, team members must ensure adequate ventilation.
- Require face masks and consider wearing gloves, if necessary.
- Do not share food utensils and food with other team members.
- In areas where team members work within 6 feet of each other, computer stations should be moved or repositioned to increase distance.
- Encourage clients to take advantage of curb-side service for required in-person transactions.

Checklist for Employer when team member tests positive for COVID-19:

- Treat positive test results and “suspected but unconfirmed” cases of COVID-19 the same.
- If the source of infection is known, identify if it was at the workplace or outside.
- If the infection was contracted inside the workplace, notify workers’ compensation carrier;
 - Place the team member on workers’ compensation leave (with pay); and
 - Record the infection in the employer’s OSHA 300 log.
- Consider and then include employee benefit plans that may be available including: FMLA, PTP, paid sick leave, etc.
- Ask team member if he/ she grants the employer permission to disclose the fact that the team member is infected.
 - If yes:
 - Notify team member’s manager/supervisor that team member is infected with COVID-19 and is out on leave.
 - For everyone else, respond to inquiries by disclosing team member is on a leave of absence for non-disciplinary purposes.
 - If no:
 - Notify team member’s manager/supervisor only that team member is on a leave of absence for non-disciplinary purposes.
 - Regardless of yes or no:
 - Disclose identity of team member to OSHA or the health department.
- Notify team member’s co-workers who may have come into contact with team member at work within the past 14 days that they may have been exposed to COVID-19 and may wish to see a healthcare provider.
 - Not required to notify other office locations unless the team member visited those sites within past 14 days.
- DO NOT identify the infected team member by name and to the greatest extent possible, avoid making any direct or indirect references that would lead co-workers to identity of the team member.
- For team members who had close contact with the infected team member in past 14 days, send them home for a 14-day self-quarantine.
- Notify known clients, visitors, or third parties with whom the team member may have come into contact with while at work within the past 14 days that they may have been exposed to COVID-19 and may wish to see a healthcare provider. DO NOT identify the infected team member by name.
- To the extent reasonably possible, avoid making any direct or indirect references that would lead the person to guess the identity of the team member.

- Currently, there is no guidance on how far a company should investigate for third parties who may have come into contact with a team member through work. It is safe to include any parties on the team member's work calendar, in visitor logs, or otherwise readily available or known.
- Arrange for a professional cleaning of the team member's workspace, immediate surrounding area, and areas likely visited (break room, restroom, etc.).
- Respond to inquiries by CDC or public health authorities as received.

Restrict team members from the workplace if COVID-19 symptoms are displayed or if close contact has been experienced:

- For team members who are completing in-person work, health assessments (temperature checks) and/or questionnaires may be performed prior to entry into the workplace.
- Any team member with COVID-19 symptoms will be immediately separated from other individuals and sent home.
- The ability to work remotely will be encouraged where possible. KWM reserves the right to ask team members to work remotely or self-quarantine if COVID-19 symptoms are displayed or there is reason to believe they may have been exposed by visiting high-risk locations (i.e. hospitals, large gathering) or are not following social distancing guidelines.
- KWM will follow state and federal guidance for return to work guidance.
- Guidance from the team member's health care provider on their return to work date will be required.

If a team member has a confirmed case of COVID-19, KWM ensures the following:

- We will communicate with team members.
- We will work with our local health department to provide them with the name of any identified team member that may have been exposed.
- We will report cases to OSHA via their reporting/recordkeeping requirements.
- KWM will follow CDC and State guideline protocols for return to work, including workplace contact tracing and CDC-recommended cleaning and disinfecting in all affected areas.
- Guidance from the team member's health care provider will also be considered.
- We will perform increased environmental cleaning and disinfection.
 - Team members should sanitize their work areas upon arrival, throughout the workday, and immediately before leaving for the day.
 - We will all routinely clean and disinfect all frequently touched surfaces in the workplace, such as workstations, keyboards, telephones, handrails, and doorknobs.
 - KWM provides disposable wipes so that commonly used surfaces (for example, doorknobs, keyboards, copiers, desks, other work tools and equipment) can be wiped down by employees before each use.
 - Eliminate/restrict work-related travel if possible and limit team members' exposure to team members who travel until we can confirm traveling team member does not have COVID-19 symptoms.

- Team members at a higher risk for serious illness due to COVID-19 will be encouraged to work remotely. If working remotely is not possible, additional precautions will be put in place to ensure their safety, including working in separate workspaces.
- Monitor and respond to absenteeism.

Minimizing exposure from those outside of our workplace including clients, visitors, contract labor, and other third parties.

- KWM business practices are evaluated to ensure safety and health of all individuals. This is done on a phased approach. Beginning with appointment-only onsite meetings or curbside service, virtual meetings and teleconferences, and finally transitioning to onsite meetings with appropriate precautions when that time comes.
- **Social distancing practices to be observed:**
 - 6-foot distances in areas where clients, visitors, contract labor, and other third-parties might gather/wait.
 - In-person meetings and curbside service by appointments only.
 - Limit the number of clients and visitors allowed into workplace.
 - Minimize face-to-face contact.
- Information is posted throughout the workplace educating individuals on ways to reduce the spread of COVID-19.
- Any individual entering one of KWM offices may be required to have their temperature checked and/or a questionnaire completed prior to entry.
- Individual symptoms will be observed and individuals displaying symptoms of COVID -19 will be removed from the workplace.
- Masks are required in all common areas of the office. KWM will provide masks to clients and visitors as well as appropriate disinfectants so that individuals can clean work areas before and after use.
- All KWM team members have been provided this Plan.

This Plan is based on information and guidance from the CDC and OSHA at the time of its development. The safety of our employees and visitors remain the top priority at KWM. We recognize that all individuals are responsible for preventing the spread of COVID-19 and reduce the potential risk of exposure to our workplace and visitors. As the COVID-19 outbreak continues to evolve and spread, KWM is monitoring the situation closely and will update our guidance based on the most current recommendations from the CDC, World Health Organization (WHO), OSHA and any other public entities.