

COVID-19 Preparedness and Responsiveness Plan for
Michigan Educational Credit Union

Overview: Coronavirus

- Coronaviruses are a family of viruses that can cause illness in people. Coronaviruses circulate among animals, including camels, cattle, and cats.
- SARS-CoV-2, the seventh known human coronavirus and the virus that causes COVID-19, is thought to have jumped species from animals to begin infecting humans.
- Other coronaviruses have caused other outbreaks – Severe Acute Respiratory Syndrome (SARS) & Middle East Respiratory Syndrome (MERS).

COVID-19 Overview: Signs and Symptoms

- COVID-19 causes mild to severe respiratory illness and can cause a severe pneumonia-like illness.
- **Common Symptoms of COVID-19 are:**
 - Fever or chills
 - Cough
 - Shortness of breath or difficulty breathing
 - Fatigue
 - Muscle or body aches
 - Headache
 - New loss of taste or smell
 - Sore throat
 - Congestion or runny nose
 - Nausea or vomiting
 - Diarrhea
- Symptoms begin 2-14 days after exposure.

Exposure Determination:

- Very High Risk
 - High potential exposure to known or suspected sources of COVID-19
 - Healthcare, laboratory, morgue employees during specific procedures
- High Risk
 - High potential exposure to known or suspected sources of COVID-19
 - Could include licensed health care professionals, medical first responders, nursing home employees, law enforcement, correctional officers, or mortuary workers
- Medium Risk
 - Jobs that require frequent and/or close contact (within 6 ft) with people who may be infected, but are not known or suspected COVID-19 patients
 - In areas without ongoing community transmission, workers in this risk group may have frequent contact with travelers who may return from locations with widespread SARS-CoV-2 transmission
 - In areas where there is ongoing community transmission, workers in this category may have contact with the general public (for example, schools, high-population-density work environments, high-volume retail settings)

- Lower Risk
 - Jobs that do not require contact with people known or suspected of being infected with coronavirus
 - No frequent close contact (within 6 ft) with the general public
 - Minimal contact with co-workers
- MECU Employees are considered Lower to Medium risk depending on job title.

Infection Prevention Measures: Administrative Controls

- Implement telework, teleconferencing & web conferencing when possible
- Increase the physical space between employees at the worksite whenever possible
- Move machines & equipment to increase distances between employees
- Encourage social distancing practices & provide visual cues
- Encourage hand hygiene etiquette & use of noncontact methods of greeting
- Provide PPE equipment and hand sanitizer for staff (\geq 60% alcohol)
- Implement Cleaning/Disinfecting procedures
- Remove/suspend refreshments in all member waiting areas
- Placed protective barriers on desks to separate employees and members

Workplace Procedures:

- Employees must report symptoms and self-isolate if needed
 - Notify supervisors within 24 hours and stay home!
 - Management/HR will inform other employees of possible workplace exposure (ADA & HIPAA compliant –keep confidentiality).
 - Management/HR will notify the local health department and record COVID-19 illnesses.
- Social Distancing –minimum of 6 ft
 - All in-person work must adhere to social distancing practices and measures
 - Demarcation boundaries will be provided for all teller areas
 - All waiting areas will encourage social distancing guidelines
- Remove/suspend refreshments in all member waiting areas
- Remove phones, magazines and all other non MECU reading material from member sitting areas
- Physical barriers will be placed between employees and/or members
 - Clear plastic barriers will be placed at all desks to separate employees and members
- Members are encouraged to conduct transactions remotely to minimize lobby traffic
 - Drive thru transactions
 - Home banking/Mobile banking transactions
 - DocuSign
 - Online chat
 - Instant Open

Quarantine/Isolation Guidelines:

- Employees who experience one or more Principal Symptom(s) outlined above, but have NOT been in close contact with someone with COVID-19 will be asked to stay home until they meet the criteria below:
 - 24 hours have passed since the resolution of fever without fever reducing medications **and**
 - Other symptoms have improved

For Anyone Who Has Been Around a Person with COVID-19

- Anyone who has had close contact (within 6 feet of someone for a cumulative total of 15 minutes or more over a 24-hour period) with someone with COVID-19 should stay home for 14 days **after their last exposure** to that person.
- However, anyone who has had close contact with someone with COVID-19 and who meets the following criteria does **NOT** need to stay home.
 - Someone who has been fully vaccinated and shows no symptoms of COVID-19. However, fully vaccinated people should get tested 3-5 days after their exposure, even if they don't have symptoms.

OR

 - Someone who has COVID-19 illness within the previous 3 months **and**
 - Has recovered **and**
 - Remains without COVID-19 symptoms (for example, cough, shortness of breath).

For anyone who tests positive for COVID-19

- Unvaccinated and vaccinated employees who test positive for COVID-19 are required to isolate.
- Unvaccinated and vaccinated employees who have tested positive for COVID-19 may discontinue isolation and return to work under the following conditions
 - At least 10 days have passed since symptom onset **and**
 - At least 24 hours have passed since resolution of fever without the use of fever reducing medications **and**
 - other symptoms have improved (including cough or shortness of breath)

OR

 - 10 days have passed since the date you had your positive test
- After stopping quarantine, employees should
 - Watch for symptoms until 14 days after exposure
 - If an employee has symptoms, they should self-isolate immediately and contact their local health authority or healthcare provider.
 - Wear a mask, stay at least 6 feet from others, wash their hands, avoid crowds, and take other steps to prevent the spread of COVID-19.
<https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/prevention.html>

The immune period begins two weeks after vaccination:

- If given a two-dose vaccine series (Pfizer, Moderna) immunity builds two weeks after the **second** dose.
- If given a one-dose vaccine (Johnson & Johnson) immunity builds two weeks after that dose.

**** Close Contact**

Being within approximately 6 feet (2 meters) of a COVID-19 case for 15 minutes including brief encounters in a 24-hour period totaling 15 minutes or more or having direct contact with infectious secretions of a COVID-19 case (e.g., being coughed on).

- You provided care at home to someone who is sick with COVID-19
- You had direct physical contact with the person (touched, hugged, or kissed them)
- You shared eating or drinking utensils
- They sneezed, coughed, or somehow got respiratory droplets on you

There are situations in which a close contact who has recently recovered from COVID-19 will not be required to quarantine.

- If you **do not** currently have symptoms of COVID-19, **and ...**
 - You were diagnosed with COVID-19 by either (1) a positive RT-PCR test for SARS-CoV-2 RNA within the last 90 days, or (2) a healthcare provider based on symptoms, and 90 days or less have passed since symptoms began, **then** quarantine is not required and retesting for COVID-19 is not recommended.
- If you **have symptoms** of COVID-19, then...
 - You must begin self-isolation immediately for 14 days after symptom onset and consult with a medical provider to determine if you may have been re-infected with SARS-CoV-2 or if symptoms are caused by another etiology.

Cleaning and Disinfecting Procedures:

- Our janitorial staff will routinely clean and disinfect all areas
 - Offices, bathrooms, common areas, and shared electronic equipment
- Employees are encouraged to clean and disinfect their work area as needed
 - Disinfectant spray and disinfecting wipes will be provided
- If a sick employee is suspected or confirmed to have COVID-19, enhanced cleaning, and disinfection of all frequently touched surfaces in the workplace will be performed
- Follow the manufacturer's instructions for all cleaning and disinfection products (e.g., required PPE, concentration, application method and contact time)
- Evaluate procedures to ensure no new hazards are created

Employee Training

- Hygiene Etiquette:
 - Posters are placed in all restrooms explaining hygiene etiquette and handwashing procedures
 - Handwashing

- Use soap and water
 - Wash for 20 seconds
 - Scrub all hand surfaces –between fingers, backs of hand, fingernails.
- Employees are encouraged to
 - Frequently wash hands
 - Avoid touching eyes, nose, or mouth with unwashed hands
 - Use hand sanitizer when soap and water are unavailable
 - Sanitizer should be $\geq 60\%$ alcohol
 - Coughing & Sneezing
 - Cover your mouth and nose with tissue
 - If you do not have a tissue use your upper sleeve NOT YOUR HANDS
 - Remember to wash your hands after
 - Wear gloves if they feel the need to do so
 - Avoid Close contact
- New Controls
 - Barriers, Encourage Drive-Thru, remote, online procedures
 - Cleaning of workspace
 - PPE recommendations
 - Gloves
 - Face shields
 - Masks: unless individual is medically unable to tolerate face covering.
 - PPE worn will depend on individual assessment/needs