Your business is *our business.*

A guide to help you safely
re-open your business
during COVID-19

Ⅲ Manulife Investment Management

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Your business is *our business*

COVID-19 has changed us. It has changed who we see and when. It has changed how we shop and how we play. And it has changed how we work. We all have to find a new normal in our new reality.

That's what this guide is for. The material in this playbook isn't intended as expert specific advice pertinent to any business. It does, however, give you guidance to open your business or your workplace safely so that you're protecting your employees, your customers, and your bottom line. We've also included some links to government and public resources.

Supporting each other

You've heard the saying "we're all in this together." It's true. Canadians want to get back to business and for our businesses to be up and running. And to open our businesses safely and support colleagues working at home, we all need to share the same core values:

- Put the health and safety of employees, customers, and Canadians first.

- Remain diligent about practices that help stop further outbreaks.

- Recognize the importance of mental health and wellness in the "new normal".

COVID-19

What is it?

COVID-19 is a worldwide coronavirus that can result in severe respiratory illness. It's spread person to person when they're in close contact. The virus is carried by droplets released when an infected person coughs, sneezes, or even talks loudly or sings and those droplets are breathed in by another person. It also lives on surfaces and objects — people can become infected when they touch a contaminated surface or object and then touch their face.

The risk of getting COVID-19 is higher if you:

- spend more time with potentially infected people

- work in close contact with others

- interact with more people

- work in enclosed spaces (working indoors is riskier than working outdoors).

What are the symptoms?

Symptoms of COVID-19 include:

- new or worsening cough

- shortness of breath

- elevated temperature

- fatigue or weakness

- loss of smell or taste.

ⓘ   For a list of all symptoms, check here: **www.canada.ca/en/public-health/ services/diseases/2019-novel-coronavirus-infection/symptoms.html**.

Health impact of COVID-19

If you get COVID-19, how sick you get isn't the same for everyone. In most people, it doesn't go further than causing cold and flu-like symptoms. However, about 10% of people infected by the virus develop severe illness with lung infection (pneumonia),[1] which can require hospitalization or even admission to the intensive care unit with breathing assistance from a ventilator.

How do you know if someone has COVID-19?

The best (but not perfect) way is a lab test. A common testing method is to take a swab from the nose and/or throat or a saliva sample and test for evidence of the virus — specifically, its genetic material. These tests correctly diagnose someone as having COVID-19 in about 70% of people who're truly infected.[2] That means about 30% of people who're infected will test negative.

Other tests for COVID-19 are being developed. A blood sample can be drawn to test whether someone has antibodies to the virus. Having antibodies to the virus means that that individual has been infected by the virus and recovered. These tests will look for the virus protein (rather than genetic material) and they'll likely be available for testing in the workplace.

1 www.cdc.gov/coronavirus/2019-ncov/hcp/testing-overview.html?CDC_AA_
refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fhcp%2Fclinical-criteria.html

2 www.acpjournals.org/doi/10.7326/M20-1495

3 www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection/prevention-risks.html#self

Asymptomatic spread

It's also possible for someone to spread COVID-19 even if they don't have any symptoms. This is referred to as **asymptomatic** or **pre-symptomatic spread.** As you get your business ready to open, it's important to understand that even those without symptoms could spread the infection.

Responsibly limiting spread — self-quarantine and isolation

Self-quarantine and isolation are critical to limiting the spread of COVID-19 — and they're different in several ways. Employers and employees should follow the guidelines from the Government of Canada.[3]

Employees should **self-quarantine** for 14 days if they have no symptoms and meet any of the following conditions:

- have returned from international travel

- had close contact with someone who has or may have COVID-19

- have been advised by a public health authority to quarantine due to an exposure risk.

Employees should **isolate** (even within their own home) when they:

- are diagnosed with COVID-19 or are waiting for test results

- have symptoms of COVID-19, even mild ones

- have been in contact with a suspected or confirmed case of COVID-19

- are told by public health they may have been exposed to COVID-19

- have returned from international travel with symptoms of COVID-19.

Understanding your external environment

Part of maintaining a safe workspace is understanding the risk of COVID-19 in the surrounding area. This will determine the relative safety of workers using public transit to come to the workplace, as well as the general risk to staff using common spaces at work.

The team or individual responsible for workplace health and safety should keep track of the public health surveillance in the local community. Each provincial government is opening up regions in a phased approach. Be sure to know what the phase is for your workplace location.

Knowing your staff

Employers should understand risk factors in their staff while planning to return to work and consider extra protection for those at higher risk of severe symptoms, such as individuals who are:

- 60 years of age or older

- pregnant or recently gave birth

- getting treatment that weakens the immune system (e.g., chemotherapy, medication for transplants, corticosteroids, TNF inhibitors)

- living with a condition that compromises the immune system (e.g., lupus, rheumatoid arthritis)

- living with a chronic (long-lasting) health condition (e.g., diabetes, asthma)

- regularly going to a hospital or healthcare setting for treatment.

Employers should make sure that staff with these conditions are protected by working at home or maintaining strict physical distancing at work.

Staff living with senior family members or family members with immune suppression should also be considered as high-risk individuals when return to work is being planned.

A guiding framework

This framework has been adopted by several provinces as they allow businesses to open (e.g., Ontario and Alberta).

✓ **Physical distancing**

✓ **Engineering controls**

✓ **Administrative controls**

✓ **Personal protective equipment (PPE)**

Communication is key!
Communicate with your employees clearly, frequently, and honestly. Everyone needs information and reassurance, especially when coming back to work.

Physical distancing

The virus spreads through droplets from an infected person. When they cough, sneeze, talk loudly, or sing, the droplets become airborne and travel to other people. That's why physical (or social) distancing is so important. Canadian federal recommendations state the ideal space is two metres or about six feet apart. How physical distancing will work for your business depends on your sector. Take a look at your sector in the "Protection by sector" section below for suggestions.

Engineering controls

When physical distancing isn't possible, create physical barriers, such as plexiglass shields. Increase ventilation and open doors and windows, if possible. Consider removing doors and objects that people must touch. Limit how many people share telephones, keyboards, desks, or workstations. Prepare signs for elevators reminding people to push buttons with their elbow and limit the number of riders.

Administrative controls

Develop a strategy to protect the health and well-being of all employees, especially those at a higher risk of complications. Consider the total number of workers in the workplace and have staff work from home as much as possible. Limit access to your building to only essential workers.

Make sure you have a **sick leave policy** in place that factors in the need for an employee to self-isolate if they get the virus or come in contact with someone who has tested positive.

Consider appointing a **workplace health and safety committee or leader** if you don't have one already. Empower them to take responsibility for your policies and practices.

Handwashing

Health experts agree that washing our hands thoroughly and frequently with soap and water is one of our best defenses against spreading the virus.[4]

Have all employees, customers, and visitors wash their hands with soap and water before entering the workplace, and after contact with others or with surfaces others have touched. Be sure to include handwashing before breaks, at shift changes, and after making or receiving deliveries. Be sure to keep an adequate supply of soap and paper towels, and have a safe way for people to throw out the paper towels.

If soap and water aren't available, provide an alcohol-based hand sanitizer.

4 www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection/prevention-risks/about-non-medical-masks-face-coverings.html

Disinfecting

Since the virus can live on surfaces for hours, and even days in some situations,[5] it's really important to keep clean all the surfaces we touch.

You need to make sure you have supplies on hand so employees can keep their workspaces clean. This includes disinfecting wipes and spray. Make sure there's a garbage can to safely throw out the wipes and paper towels.

Again, communication is key. Make sure you tell employees what's expected of them in terms of keeping things clean. Train them on proper cleaning techniques.

Screening

Employers may want to consider onsite and virtual screening services. Onsite screening typically uses questionnaires, temperature checks, and personal protective equipment (PPE) enforcement. Virtual screening can be a good option for assessing people *before* they come to the worksite. Due to the often-asymptomatic nature of COVID-19, screening can't catch all cases, but it can reduce the risk of the virus entering the workplace, especially when done in combination with other prevention tactics. See the "Protection by sector" section for specific ideas.

All employees, visitors, and customers should stay home and self-isolate if they experience any symptoms. If they suspect they have COVID-19, they should contact their doctor, a virtual care service (if available), or their local public health unit.

Personal protective equipment

Face masks

Sometimes physical distancing is difficult, especially when indoors. Health experts suggest that face masks are a good idea. It's important we keep medical-grade masks for our health-care workers, but non-medical grade masks are easy to purchase. Homemade cloth masks also work.[6]

Wearing a mask in public helps protect other people in case you have the virus and don't know it. It's important that people wear the mask properly (covering their nose and mouth) and get rid of it properly when they're done wearing it.

If you decide on a rule about face masks for your business, make sure you communicate the rule clearly for all employees, visitors, and customers. Check to see if your local/regional/provincial government has made masks mandatory. Make sure employees don't share face masks, face shields, or goggles!
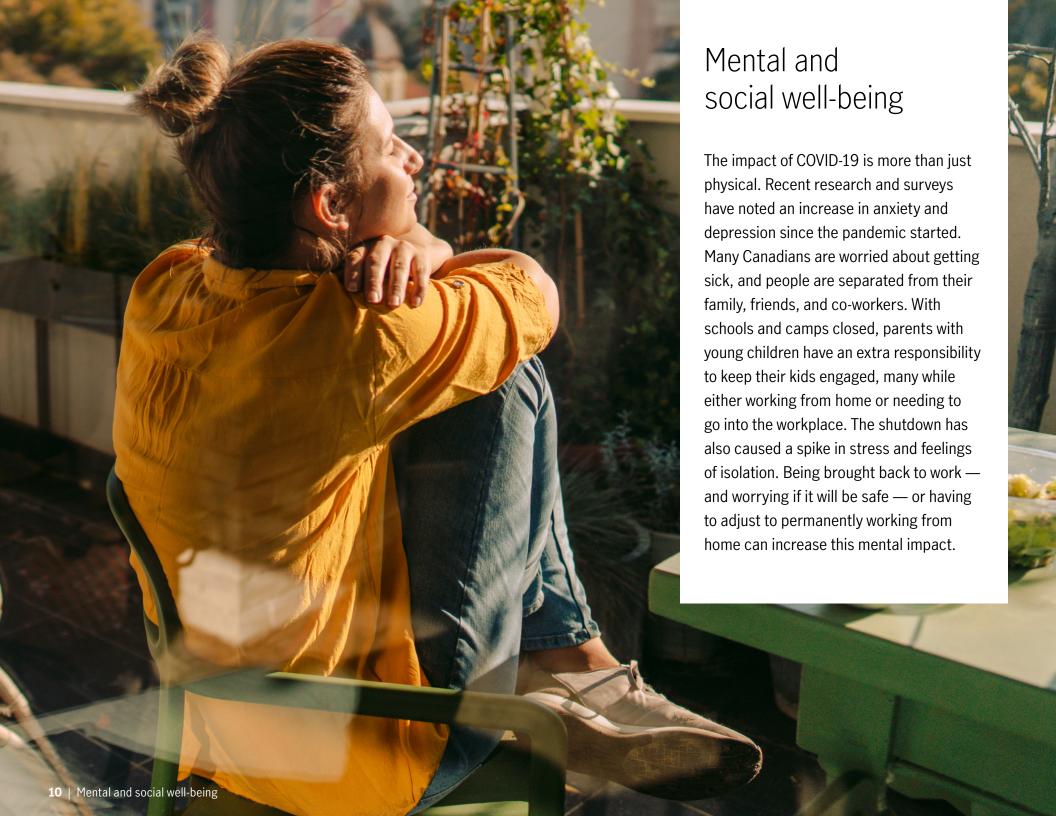
Gloves

Most public health experts don't recommend that people use gloves outside of a healthcare setting. That's because unless they're used properly, gloves offer no protection against the virus. If the virus is on the glove and you touch your face, the glove offers no protection.

If you do use gloves, they need to be for single use only when hand-washing or alcohol-based sanitizer isn't an option. Gloves need to be taken off very carefully and thrown into the garbage.

5   www.canada.ca/en/public-health/services/publications/diseases-conditions/cleaning-disinfecting-public-spaces.html

6   www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection/
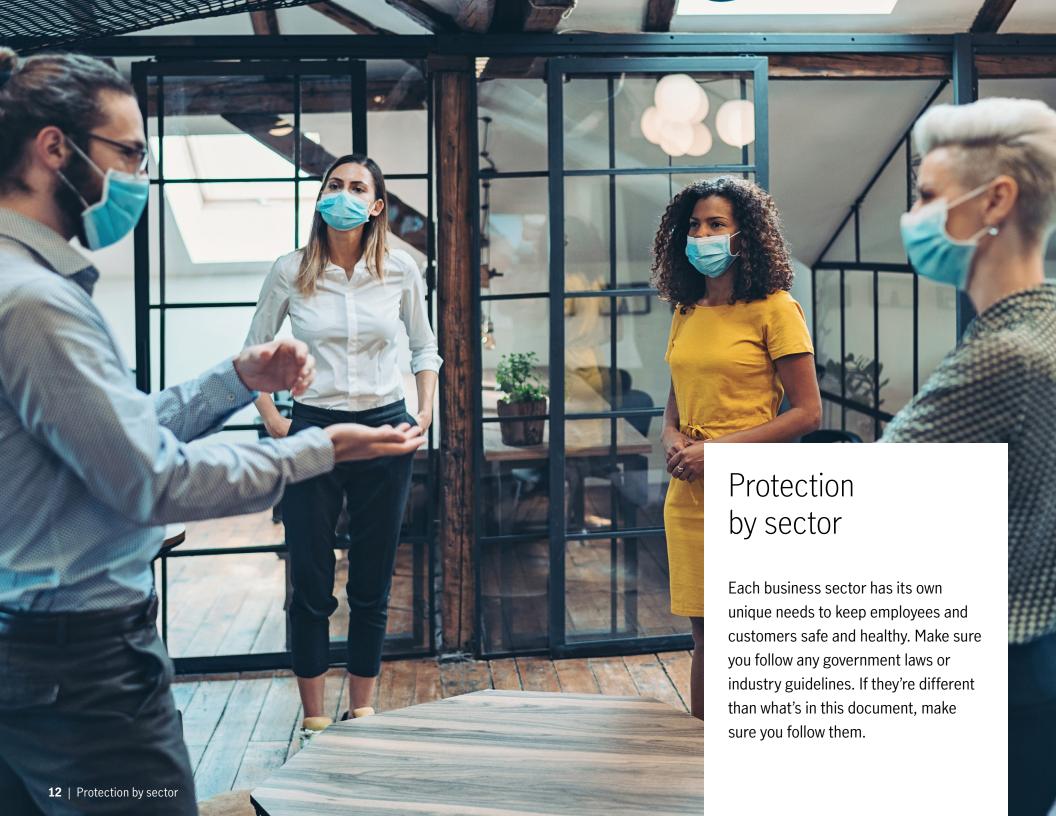   prevention-risks/about-non-medical-masks-face-coverings.html

Mental and social well-being

The impact of COVID-19 is more than just physical. Recent research and surveys have noted an increase in anxiety and depression since the pandemic started. Many Canadians are worried about getting sick, and people are separated from their family, friends, and co-workers. With schools and camps closed, parents with young children have an extra responsibility to keep their kids engaged, many while either working from home or needing to go into the workplace. The shutdown has also caused a spike in stress and feelings of isolation. Being brought back to work — and worrying if it will be safe — or having to adjust to permanently working from home can increase this mental impact.

What can you do to help your employees during this challenging time?

- Follow all public health guidelines.

- Communicate openly, clearly, and often with employees to reassure them.

- Encourage employees to share their concerns and to bring forward suggestions on improving workplace safety.

- Remind employees of mental health benefits that may be available to them, including:

  – psychological counseling

  – employee and family assistance programs

  – virtual cognitive behavioural therapy.

- Recognize employee well-being by promoting wellness programs, virtual classes, and educational webinars covering topics such as exercise and stress reduction.

- Organize casual/fun virtual events to engage people working from home.

Disability management

You need to anticipate and prepare for an increase in disability management cases. Some of these cases will be related to the virus itself and some for mental wellness issues, such as post-traumatic stress disorder, anxiety, and depression. We can help you navigate these cases with additional risk assessments and modified return-to-work plans.

Protection
by sector

Each business sector has its own unique needs to keep employees and customers safe and healthy. Make sure you follow any government laws or industry guidelines. If they're different than what's in this document, make sure you follow them.

Office

Physical distancing

- Encourage employees to work from home.

- Limit the number of people in your building.

- Maintain two metres of distance as much as possible.

- Make sure there's enough space between workstations.

- Stagger shifts and break times.

Engineering controls

- Consider one-way hallways and stairwells.

- Limit the number of people in washrooms at any one time.

- Make sure there's adequate signage.

- Have hand sanitizer and wipes in common areas.

- Discourage sharing of telephones, keyboards, desks, or workstations.

- Increase sanitization and disinfecting practices in the workplace.

Administrative controls

- Remember: shaking hands is no longer necessary!

- Screen clients who must enter the workplace.

PPE

- Clearly communicate mask and any other PPE guidelines for employees and visitors.

- Provide training on proper use of PPE.

Retail/hospitality/service

Physical distancing

- Provide online ordering, delivery, or curbside pickup.

- For delivery, eliminate at-the-door payment methods (require online payment) and maintain physical distance.

- Provide floor markings to help physical distancing and one-way traffic flow in the store.

- Limit the number of people inside at any one time (follow provincial guidelines).

- Stagger shifts and break times.

Engineering controls

- Increase how often you clean, especially for high-touch areas, tables, and seating (train staff on proper protocol).

- Have hand sanitizer and wipes available for customers and for employees to clean surfaces.

- Make more garbage cans available to safely dispose of used PPE.

- Install plexiglass shields between staff and customers.

- Consider using the vacuum instead of sweeping, and wet instead of dry dusting.

- Don't shake dirty laundry; this minimizes the possibility of dispersing droplets.

- If possible, launder items using the warmest appropriate water setting for the items and dry items completely.

- Clean and disinfect laundry carts and hampers.

- Use online payment instead of cash as much as possible.

- Introduce more fresh air by increasing the ventilation system's air intake or opening doors and windows. Avoid central recirculation where possible.

- Provide shopping bags. If customers bring their own, have them pack their own items.

Administrative controls

- Assign staff to manage traffic flow.

- Limit deliveries to a set time to better manage traffic flow.

- Train everyone on possible COVID-19 transmission points in the workplace, what steps are being taken to protect them, and how they can protect themselves.

- Have all employees and visitors wash their hands thoroughly with soap and water, or an alcohol-based hand sanitizer if soap and water aren't available. Handwashing should be done before entering the workplace, and after contact with others or with surfaces others have touched. Be sure to include handwashing before breaks, at shift changes, after making or receiving deliveries, etc.

PPE

- Clearly communicate guidelines for employees on when and how to use masks, goggles, face shields, and gloves.

- Provide training on how to properly use a mask.

- Consider offering masks free or for a small fee.

Manufacturing/construction

Physical distancing

- Provide floor markings at worksites, to help physical distancing and one-way traffic flow.

- Stagger shift and break schedules.

Engineering controls

- Consider eliminating or postponing non-essential tasks.

- Understand your product supply chain to make sure of proper cleaning and disinfecting (train staff on protocol).

- Make more garbage cans available to safely dispose of used PPE.

- Improve ventilation. Open windows and doors if possible.

- Increase cleaning, especially of high-touch machinery, tools, and other items, using appropriate cleaning products.

- Consider designated workspaces, flow of people, or changing shift and break schedules to limit the number of people in the lunchroom, change room, and workspace at one time.

Administrative controls

- Assign staff to manage traffic flow.

- Limit deliveries to a set time to better manage traffic flow.

- Have all employees and visitors wash their hands thoroughly with soap and water, or an alcohol-based hand sanitizer if soap and water aren't available. Handwashing should be done before entering the workplace and after contact with others or with surfaces others have touched. Be sure to include handwashing before breaks, at shift changes, after making or receiving deliveries, etc.

PPE

- Clearly communicate guidelines for employees on when and how to use masks, goggles, face shields, and gloves.

- Provide training on how to properly use a mask.

Helpful provincial/ territorial links

Alberta

General information:
www.alberta.ca/alberta-relaunch-strategy.aspx

Information on restricted and non-restricted services:
www.alberta.ca/restricted-and-non-restricted-services.aspx

Dedicated website for workplace guidance and support to help businesses and non-profits affected by COVID-19 begin to reopen and resume operations safely:
www.alberta.ca/biz-connect.aspx

Sector-specific guidance:
www.alberta.ca/guidance-documents.aspx

British Columbia

General information:
www2.gov.bc.ca/gov/content/safety/emergency-preparedness-response-recovery/covid-19-provincial-support?utm_campaign=20200506_GCPE_AM_COVID_11_NOTIFICATION_BCGOVNEWS_BCGOV_EN_BC__NOTIFICATION

Workplace guidance:

- WorkSafeBC:
  www.worksafebc.com/en/about-us/covid-19-updates/health-and-safety/what-employers-should-do

- BC Centre for Disease Control — information for employers and business
  www.bccdc.ca/health-info/diseases-conditions/covid-19/employers-businesses

Manitoba

General information:
www.gov.mb.ca/covid19/restoring/approach.html

Workplace guidance for business owners:
www.gov.mb.ca/covid19/restoring/guidance.html

Information and supports for businesses:
www.gov.mb.ca/covid19/business/index.html

Sector-specific guidance:
www.gov.mb.ca/covid19/restoring/industry-sectors.html

New Brunswick

General information:
www2.gnb.ca/content/gnb/en/corporate/promo/
covid-19/recovery.html

Workplace guidance:

- www2.gnb.ca/content/dam/gnb/Departments/eco-bce/Promo/covid-19/guidance-ph-measures.pdf

- www.worksafenb.ca/media/60996/embracing-the-new-normal.pdf

Newfoundland and Labrador

General information:
www.gov.nl.ca/covid-19/alert-system/

Supports for workplaces and businesses:
www.gov.nl.ca/covid-19/business-supports/

Sector-specific guidance:
www.gov.nl.ca/covid-19/information-sheets-for-businesses-and-workplaces/

Nova Scotia

General information:
novascotia.ca/reopening-nova-scotia/

Workplace guidance:
novascotia.ca/reopening-nova-scotia/prevention-plans/

Sector-specific guidance:

- novascotia.ca/reopening-nova-scotia/prevention-plans/#sector-plans

- novascotia.ca/coronavirus/working-during-covid-19/#working-safely

Ontario

General information:
www.ontario.ca/page/covid-19-support-businesses

Workplace guidance:
www.ontario.ca/page/resources-prevent-covid-19-workplace

Sector-specific guidance:
www.ontario.ca/page/resources-prevent-covid-19-workplace#section-3

- Infrastructure Health and Safety Association (IHSA)
  www.ihsa.ca/Urgent-Notices/COVID-19-Links-Resources.aspx

- Public Service Health and Safety Association (PSHSA)
  www.pshsa.ca/covid-19

- Workplace Safety North (WSN)
  www.workplacesafetynorth.ca/resources/covid-19-resources#Sector-specificinformation

- Workplace Safety and Prevention Services (WSPS)
  www.wsps.ca/Information-Resources/Topics/COVID-19-Keeping-safe-during-the-pandemic.aspx

Prince Edward Island

General information:
www.princeedwardisland.ca/en/topic/renew-pei-together

Workplace guidance:

- www.princeedwardisland.ca/en/information/health-and-wellness/re-openings

- www.princeedwardisland.ca/en/topic/for-business

- www.princeedwardisland.ca/en/topic/resources-1

- www.princeedwardisland.ca/en/publication/covid-19-operational-plan-template

Quebec

General information:
www.quebec.ca/en/health/health-issues/a-z/2019-coronavirus/gradual-resumption-
activities- covid19-related-pause/

Workplace guidance:

- www.quebec.ca/en/health/health-issues/a-z/2019-coronavirus/reopening-
maintaining-economic-activities-covid-19/

- www.cnesst.gouv.qc.ca/salle-de-presse/covid-19-info-en/Pages/back-to-work.aspx

Sector-specific guidance:
cdn-contenu.quebec.ca/cdn-contenu/sante/documents/Problemes_de_sante/
covid-19/Plan_deconfinement/Deconfinement_planning_pandemic_covid-19.
pdf?1590430413

Saskatchewan

General information:
www.saskatchewan.ca/government/health-care-administration-
and-provider-resources/treatment-procedures-and-guidelines/
emerging-public-health-issues/2019-novel-coronavirus

Workplace guidance:

- www.saskatchewan.ca/government/health-care-administration-
  and-provider-resources/treatment-procedures-and-guidelines/
  emerging-public-health-issues/2019-novel-coronavirus/covid-
  19-information-for-businesses-and-workers

- www.saskatchewan.ca/government/health-care-administration-
  and-provider-resources/treatment-procedures-and-guidelines/
  emerging-public-health-issues/2019-novel-coronavirus/re-
  open-saskatchewan-plan/covid-19-workplace-information

Northwest Territories

General information:
www.gov.nt.ca/covid-19/en/services/employers-employees/health-advice-
employers-and-businesses

Guidance for businesses and workplaces:
www.gov.nt.ca/covid-19/en/services/public-health-orders/emerging-wisely

Nunavut

General information:
www.gov.nu.ca/health/information/covid-19-novel-coronavirus

Yukon

General information:
yukon.ca/en/health-and-wellness/covid-19/current-covid-19-situation

Sector-specific guidance:
yukon.ca/en/guidelines-covid-19

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Manulife, Manulife Investment Management would like to thank and acknowledge Akira by Telus Health and Hill & Knowlton for their helpful contributions to this COVID-19 return-to-work guide.