

Frequently Asked Questions about COVID-19 (FKA nCoV)

General Questions	
What is COVID-19?	<ul style="list-style-type: none"> Coronaviruses are a large family of viruses found in both animals and humans. Some infect people and are known to cause illness ranging from the common cold to more severe diseases such as Middle East Respiratory Syndrome (MERS) and Severe Acute Respiratory Syndrome (SARS). A novel coronavirus is a new strain of coronavirus that has not been previously identified in humans. The now-named COVID-19 (FKA nCoV) had not been previously detected before the outbreak was reported in Wuhan, China, in December 2019. See World Health Organization (WHO) Q&A on coronaviruses for more information
What are the symptoms and complications of COVID-19?	<ul style="list-style-type: none"> People with COVID-19 infection, the flu, or a cold typically develop respiratory symptoms such as fever, cough, and runny nose. Even though many symptoms are alike, different viruses cause them. The WHO recommends that people who have a cough, fever, or difficulty breathing should seek medical care early. Patients should inform health care providers if they have travelled in the 14 days before they developed symptoms, or if they have been in close contact with someone who has been sick with respiratory symptoms. According to the WHO, COVID-19 can be more severe for some persons and can lead to pneumonia or breathing difficulties. Older people and people who are immune compromised or have pre-existing medical conditions (such as diabetes and heart disease), appear to be more vulnerable to becoming severely ill with the virus.
What can I do to protect myself against COVID-19?	<ul style="list-style-type: none"> There is much to learn about the transmissibility, severity, and other features associated with COVID-19. You can refer to the websites for the WHO and CDC for additional information on prevention and treatment, but it is believed to be spread mainly via respiratory droplets produced when an infected person coughs or sneezes, similar to how influenza and other respiratory pathogens spread. The CDC always recommends everyday preventative actions to help prevent the spread of respiratory viruses, including: <ul style="list-style-type: none"> Wash your hands often with soap and water for at least 20 seconds, especially after going to the bathroom; before eating; and after blowing your nose, coughing, or sneezing. If soap and water are not readily available, use an alcohol-based hand sanitizer with at least 60% alcohol. Always wash hands with soap and water if hands are visibly dirty. Avoid touching your eyes, nose, and mouth with unwashed hands. Avoid close contact with people who are sick. Stay home when you are sick. Cover your cough or sneeze with a tissue, and then throw the tissue in the trash.

	<ul style="list-style-type: none"> • Clean and disinfect frequently touched objects and surfaces using a regular household cleaning spray or wipe. • Wipe down your keyboard, mouse, desktop, and phone and wash your coffee mug or water container with soap and water. • Speaking of water, if you are filling a water bottle or container at a water cooler, do not touch the mouth of your bottle to the water spigot. If they should touch, use a disinfecting wipe to clean the spigot. If you cannot avoid this contact, just fill your bottle using tap water at a sink, following the same protocol if the mouth of the bottle touches the water spigot. • Use ONLY your knuckle to touch light switches and elevator buttons. Lift the gasoline dispenser with a paper towel or use a disposable glove. • Open doors with your closed fist or hip - do not grasp the handle with your hand, unless there is no other way to open the door. • Practice social distancing from anyone who is sick. Stay at least 3 feet away from anyone coughing or sneezing. • Let's agree to suspend hand shaking for near term. Adopt elbow taps or virtual, non-contact high-fives. • Avoid hugging and kissing at work. This is a good rule in general, but it makes even more sense now.
<p>What if I am worried that I may have COVID-19 or some other virus? Should I self-quarantine? What does that mean?</p>	<ul style="list-style-type: none"> • Seek medical advice—Call ahead before you go to a doctor's office or emergency room. Tell them about recent travels and symptoms. • Avoid contact with others. • The CDC has issued interim guidance for people who have the virus or had close contact with a person confirmed to have, or being evaluated for COVID-19. This includes guidance on self-quarantine, such as: <ul style="list-style-type: none"> ○ Stay home except to get medical care ○ Separate yourself from other people in your home ○ Call ahead before visiting your doctor ○ Wear a facemask ○ Cover your coughs and sneezes ○ Clean your hands ○ Avoid sharing personal household items • Reach out immediately to the oxfordbenefitsgroup@oxfordcorp.com mailbox and a member for our team will get back to you as soon as possible to determine next steps and if working remotely is needed.
<p>Should I wear a facemask?</p>	<ul style="list-style-type: none"> • The CDC does not recommend the use of facemasks for the general public to prevent the spread of COVID-19. • Masks are generally recommended only for those who are experiencing symptoms to help limit their ability to spread infection through respiratory droplets. • The WHO has developed guidance on the use of medical masks in communities, at home, and at health care facilities that have reported outbreaks caused by COVID-19. For the larger community the WHO has stated, "Wearing medical masks when not indicated may cause unnecessary cost, procurement burden and create a false sense of security that can lead to neglecting other essential measures such as hand hygiene practices. Furthermore, using a mask incorrectly may

	hamper its effectiveness to reduce the risk of transmission.”
Office / Workplace	
<p>What precautions / preparedness steps are being taken by Oxford to protect our people?</p>	<ul style="list-style-type: none"> • The safety and well-being of our people is always our top priority. We have mobilized an internal committee that are actively monitoring the situation. We will continue to monitor the virus and provide updated information and guidance as needed. • In the interest of the health and well-being of your fellow employees, Oxford encourages our employees to not come to work if they are sick. Individuals are encouraged to seek medical attention if they are sick or have reason to believe they have been exposed to a communicable disease. • We have taken steps to engage appropriate resources to clean/disinfect surfaces on a regular basis. • As circumstances and facts warrant and based on the guidance from both internal and external experts, we will adjust our actions. • In the event you have a question or concern about your well-being, you can send a message to the oxfordbenefitsgroup@oxfordcorp.com mailbox and a member of our team will get back to you as soon as possible.
<p>What do I do if COVID- 19 is diagnosed in the city where I am living or working?</p>	<ul style="list-style-type: none"> • No matter where you are, you should be taking steps to limit potential exposure to sick individuals and practice good hygiene. Keep in mind that influenza and other viruses will continue to circulate. • There is never a wrong time to get “two-weeks ready”. You should have a two-week supply of food, prescription medications and other household supplies. • One of the most important things you can do is have a family emergency plan. A good plan ensures that you have access to the personal information that you need, you and your family can communicate, and you know how to stay informed during an emergency. The Federal Emergency Management Association has helpful resources for you. • The safety and well-being of our people is always our top priority and we will continue to monitor and provide updated information and guidance as needed.
<p>What steps are in place to protect employees if another Oxford professional or a member of their household falls ill with suspected COVID-19?</p>	<ul style="list-style-type: none"> • If you have travelled to or through CDC level 3 or 2 countries within the past two weeks and going forward, or live with an individual who has travelled to or through CDC level 3 or 2 countries within the last two weeks and going forward, you must notify the Company immediately and before coming into the workplace by contacting the Oxford Benefits Department: oxfordbenefitsgroup@oxfordcorp.com. You may be subject to self-quarantine for 14 days (do not come into the office or client site until you check in with Human Resources). • If you or someone you live with is being observed or quarantined by public health authorities related to COVID-19, please also notify the Company immediately and before coming into the workplace by contacting the Oxford Benefits Department: oxfordbenefitsgroup@oxfordcorp.com, and plan to not come into the office until cleared with the Company.

	<ul style="list-style-type: none"> • If you are concerned about contact you may have had with someone who has COVID-19, please phone your health care provider or local health department and self-quarantine until you have sufficient information that you are not at-risk. • The CDC has issued interim guidance for people who have had close contact with a person confirmed to have, or being evaluated for COVID-19. • Any employee with suspected or confirmed COVID-19 should reach out immediately to the oxfordbenefitsgroup@oxfordcorp.com mailbox and a member of our team will respond as soon as possible to determine next steps and information on possibly working remotely.
<p>I have recently traveled to an area with cases of the coronavirus and I am worried about my health. What should I do?</p>	<ul style="list-style-type: none"> • If you have concerns about your health, you should consult with your physician. • For more details about COVID-19 and how it is spread and the symptoms, you can reference the WHO and CDC websites for additional information. • In the event you have a question or concern about your well-being, whether in an Oxford office or a client site, you can send a message to the oxfordbenefitsgroup@oxfordcorp.com mailbox and a member of our team will get back to you as soon as possible.
<p>I was on a flight/train where there was a suspected case of COVID-19. What should I do?</p>	<ul style="list-style-type: none"> • Follow the direction of CDC and local health authorities. • The CDC has issued interim guidance for people who have had close contact with a person confirmed to have, or being evaluated for COVID-19. • Until cleared by the CDC or local health authorities, do not report to the office or client site. • For additional assistance, please send a message to the oxfordbenefitsgroup@oxfordcorp.com mailbox and a member of our team will get back to you as soon as possible to help you determine next steps.

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