

Dear Team Member,

We know this may be a difficult, stressful and confusing time for you. We are here to help. Below you will find some information to answer the “now what” questions that you may have and provide more clarity on the process.

You already took the first step by contacting the Occupational Health department. Here’s what happens now:

- Make sure to stay in touch with Occupational Health, as appropriate, and respond when they reach out to check in
- If you are out of work for more than three (3) days, contact The Hartford to begin processing a leave and/or disability claim
- Review the FAQs below for answers to frequently asked questions, including those about how you will be paid in various situations

Please reference the Important Contacts and Resources information below to help answer any additional questions you may have.

We hope that you are feeling better soon, and look forward to welcoming you back to work. In the meantime, please be sure you follow all instructions from the Occupational Health department and your leader to ensure a smooth process.

Take Care,

Occupational Health Department & Human Resources Team

FAQS

What happens now?

Your chart will be reviewed by the Workers' Compensation case manager to determine whether the illness is a workplace-related illness. That involves two factors:

1. Positive diagnosis – Time out of work for COVID-related symptoms will not be considered a workplace-related illness without a positive COVID test.
2. Under the NJ COVID Presumptive Law, it is presumed that an HMH team member was infected at work; however, Occupational Health has a responsibility to look into every situation and investigate whether it is more likely that you did NOT become infected with COVID-19 at work by a preponderance of evidence. A preponderance of evidence exists when there are more credible and convincing facts to conclude that the infection did not occur at work.

Why isn't all my time out counted as Workers' Compensation if Occupational Health is telling me I cannot go to work?

During an infectious disease emergency, all Hackensack Meridian Health facilities will ensure a safe working environment is provided for all team members. This includes monitoring team members for symptoms prior to entering our facilities and monitoring team members with known exposures. If you have a safety concern at any time, we encourage you to use ONElink to report your concern or speak with your leader.

If there is a suspicion that you are sick due to COVID-related symptoms, a known exposure to someone with COVID or due to traveling internationally or to a state beyond the immediate region (New York, Connecticut, Pennsylvania and Delaware), you may be placed out of work consistent with CDC and NJDOH Guidelines for the protection of our team members and patients. Occupational Health will monitor your symptoms and you will be allowed to resume working when you meet the CDC and NJDOH Guidelines and are no longer a high risk of transmitting the disease.

How will I be paid while awaiting the determination of a workplace illness?

You will first be paid under HMH's PTO/ESL policies, which typically means that the first three (3) days come out of your PTO banks before being paid out of your ESL banks. As a reminder, if you are out for more than three (3) days, you should contact The Hartford to initiate a claim. Call the Hartford at 1-888-924-4155 or log in/create an account at MyBenefits.TheHartford.com to submit your request.

If you test positive for COVID and Occupational Health confirms that your claim will be processed as a Workers' Compensation leave, then your time will be corrected, and balances restored as necessary back to your first missed shift. See ESL Group IV: Workers' Compensation [here](#) for more information.

Note: Since there will be a delay in when your Worker's Compensation claim will be determined

and processed by NJM, you may be overpaid through payroll. When this happens, NJM will mail a check to your home and the overpayment in payroll will be recouped by HMM.

If you become symptomatic and either 1) you do not test positive for COVID or 2) it is determined based upon a preponderance of evidence that you were more likely NOT to have become infected at work, The Hartford will review your claim to determine whether it will be processed and paid as a disability. If your situation qualifies as a disability, then your time will be corrected, and balances restored back to your first missed shift. See ESL Group II: Personal/Family Member Disability (4 days or more) [here](#) for more information.

Although NJM, not Hartford, provides Team Members with payment for Workers' Compensation claims, The Hartford administers all related Leaves of Absence as well as Disability claims (those determined not to be compensable under Workers' Compensation), so it is important to submit a claim to The Hartford early in the process. Workers' Compensation claims run concurrently with FMLA absences.

How will I be informed of my test results?

For tests conducted at one of our HMM acute care facilities, results will be available for you to view in MyChart. For tests conducted at any other facility, please speak with the provider for direction. An Occupational Health clinician will reach out to you directly as well if you test positive.

How should my leader track my time while out of work?

Leaders should enter "Sick" for any absences due to COVID-related symptoms or COVID exposure (testing and quarantine).

Can I work remotely?

With leader approval, team members whose roles and responsibilities can be accomplished remotely, and who have the tools and equipment to perform their job duties, will be allowed to work remotely. Please refer to the Telework Policy on [PolicyStat](#).

Who should I call to find out if my claim is being processed as a workplace exposure?

You will be contacted by the Occupational Health COVID Call Center manager who will communicate the determination. While many situations will be determined once there is a positive COVID diagnosis, there will be times it may take longer.

What should I do if Occupational Health clears me to return to work but my primary care physician is instructing me to stay out of work?

Occupational Health will determine when you are cleared to return based on your reported symptoms and CDC recommendations. If your health care provider/primary care physician determines that you should remain out of work for additional days following clearance by Occupational Health, then you should contact Occupational Health for further assessment. If Occupational Health has determined that you have reached maximal medical improvement, but

your health care provider has not, you will be discharged from Occupational Health to the care of your provider and your worker's compensation benefits will end. At that time, you should contact The Hartford again to initiate a disability claim.

Why do I need to come in to see Occupational Health?

There are times where Occupational Health may request that you be evaluated by one of our providers on site at a local Occupational Health office. This may be requested for a number of reasons including but not limited to:

- Return to work evaluation after hospitalization
- Return to work evaluation to determine if restrictions are needed
- Evaluation for possible referral to specialist(s)
- Assessment of continued symptoms
- If you acquired COVID in a community setting and are treating with your primary care physician (PCP) once cleared by your PCP, you will be required to be subsequently cleared by OH according to our communicable disease policy

Where will my checks come from?

Depending on your individual situation, your checks will be either paid through payroll or mailed to you as follows:

- PTO/ESL checks will come from HMH
- Workers' Compensation checks will come from NJM Insurance Group*
- Disability checks will come from The Hartford
- Wrap paycheck protection payments will come from HMH

* Note: Since there is a delay in when your Workers' Compensation claim will be determined and processed by NJM, you may be overpaid through payroll. When this happens, NJM will mail a check to your home and the payroll overpayment will be recouped by HMH.

The Hartford denied my disability claim. Why did this happen, and what are my next steps?

The Hartford tracks all HMH leaves of absence and processes all non-work-related disability payments for absences where applicable. We ask that you contact The Hartford if you are out for more than three (3) days so we can ensure that your leave is tracked. Call The Hartford at 1-888-924-4155 or log in/create an account at MyBenefits.TheHartford.com to submit your request.

The Hartford closely evaluates each situation and makes a determination based on the facts available and presented at the time. There are a number of reasons that your claim may have been denied. For example, if your situation is a possible workplace exposure and you had a positive COVID test, The Hartford would deny your disability claim, as it would be considered a

Workers' Compensation claim.

If you feel that your disability claim was denied in error, you can contact The Hartford for additional information, details on next steps and information on how to appeal your claim.

I tested positive for COVID-19, as did my household member/close contact who is also an HMM team member. Why is only one of our situations being treated as Workers' Compensation?

We closely evaluate each situation and make a determination based on the facts available. In most cases, the first team member to become symptomatic in a household will most likely be considered a workplace-related exposure, and therefore be eligible for Workers' Compensation. Other household members or close contacts in most cases would be considered a household exposure, and therefore not eligible for Workers' Compensation.

The Hartford is requiring me to provide a Certification of Health Care Provider but I was only tested through Occupational Health. What are my options?

For disability claims, you should fully participate in the intake process, providing The Hartford with all requested information. The Hartford will work with you to determine if any additional certification from a health care provider is required.

If your absence is less than 10 days, even if you do not have a positive COVID test, there may be some flexibility with what medical information is required if information is difficult to obtain. If your absence is greater than 10 days, in all cases, you will need a certification from your health care provider. If you only received evaluation from Occupational Health, then you may request a release form from The Hartford to complete in order to have your intake and discharge records forwarded from Occupational Health to The Hartford. It is your responsibility to request the form.

How does an HMM team member infected with COVID-19 obtain medical care while the claim is being investigated as to whether the infection is workplace-related?

If you're sick, you should seek medical treatment from your primary care doctor, from our Convenient Care NOW physicians or from one of the HMM Urgent Care facilities. Given the presumption that the infection is workplace-related, HMM will provide reasonable and necessary medical care to you while the investigation is ongoing without admitting liability. Generally, HMM has 30 days to complete its investigation. If the investigation determines that the infection is more likely than not **unrelated** to work, the claim will then be denied under Workers' Compensation. You can then pursue other avenues to obtain benefits, such as through your health insurance.

IMPORTANT CONTACTS AND RESOURCES

OCCUPATIONAL HEALTH COVID-19 HOTLINE

To schedule a test or speak with an Occupational Health practitioner

- 732-897-3800
- covidohsc@hmn.org

NJM INSURANCE/WORKERS' COMPENSATION

To inquire about your claim:

- 1-800-232-6600

THE HARTFORD

For all short-term disability claims or to open a leave of absence; contact if you will miss more than three (3) days of work

- 1-888-924-4155
- HMH Policy Number: GRH – 402125
- Log in/create an account at MyBenefits.TheHartford.com

CONVENIENT CARE NOW

No-cost video visits with board certified physicians for all benefits eligible HMH team members and their dependents

- [Click here](#) and enter CARENOW2021 to begin your free telemedicine visit

SUBMIT AN HR QUESTION

Use MyWay-PeopleSoft to get your HR questions answered

- See "[Submit a Question to HR – Detailed Job Aid](#)"

COVID RESOURCE SITE

For additional team member information, including FAQs and resources

- <https://hnhmaestro.org/covid-19-action-center/hr-info/>