



## Official White Paper

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# Pandemic Planning Guide Fall 2009

This document will assist credit unions in preparing for the H1-N1 flu virus, which is projected to continue spreading in a second wave this Fall. Financial institutions should have a specific Pandemic Plan as part of their business continuity planning. While the majority of the action steps outlined below are specific to H1-N1, many can also be used in preparation for any pandemic.

### **Background**

The World Health Organization declared a global H1N1 flu pandemic. A Phase Six pandemic declaration is based on the sustained worldwide spread of H1N1, not the severity of illness caused by the virus. HHS Secretary Kathleen Sebelius and DHS Secretary Janet Napolitano stated that the declaration was expected and reaffirmed that the departments are already doing the things needed to keep the public as safe and secure as possible.\*

### **Key Facts**

- There was a delay in announcing this as a Pandemic due to political considerations. As we mentioned in our May conference call, there were International restrictions set to take effect when Phase 6 was declared. The delay allowed WHO to create a "modified" Phase 6 declaration without the travel restrictions.
- This is not over! The virus is slowly spreading around the world during the "off" season and we will see an increased impact during this Fall's flu season.
- The mortality rate continues to drop but it is still far worse than the "normal" flu. Awareness and prompt response is the key.
- The highest mortality is in healthy young adults. There appears to be a natural resistance for those of us over 40.

## Key Action Steps to Consider

1. H1N1 vaccine production is proceeding and it may even be available in time for this Fall. Be prepared to sponsor these flu shots for staff, members, and consider offering/sponsoring a clinic. If the vaccine is not available, Tamiflu seems to be effective also.
2. Update your Pandemic Plan based on what we have learned this year. Get Senior Management sign-off on action steps and/or the decision matrix in advance. Our observation this Spring was that some plans were not activated as written and this creates the potential for liability.
3. Get your Marketing Department involved in this. They may have a great idea on how to help the community.
4. Fill your inventory needs for hand cleaner, gloves, and masks while the cost is down for the summer.

*Note: Based on studies and the fact that masks are considered contaminated when removed, OSHA recommends 240 masks per employee to cover the life-cycle of a major pandemic.*

5. Now is the time to update work-from-home policies and capabilities. The Pandemic Plan should have specific updates on social distancing, the use of drive-thru vs. teller lines, and the role of glass separating the tellers from Members.
6. Be aware, be proactive, protect your staff, members and the community!

## Step by Step Planning Guide from the Center for Disease Control (CDC)

### Planning Step 1 - Plan for Business Continuity during and after a pandemic

- Select a pandemic coordinator at every international facility to oversee local planning, implementation and assure coordination with organization's overall pandemic coordinator.
- Establish pandemic planning and implementation team(s) at every international facility, including chain of command, with roles, responsibilities, authorities, and lines of communication.
- Understand national and local governments' policies and the potential impact they may have on your business operations and emergency plans.
- Analyze the capability of national and local governments to provide assistance to

your company.

- Prepare for the impact of a currency-devaluation on your business operations during a pandemic.
- Monitor the status of pandemic as reported through the World Health Organization (WHO) ([www.who.int/csr/disease/avian\\_influenza/en/](http://www.who.int/csr/disease/avian_influenza/en/)) and other official sources such as PandemicFlu.gov ([www.pandemicflu.gov/](http://www.pandemicflu.gov/)).
- Identify circumstances under which business may be forced to close or reduce levels of service.
- Identify essential staff and other critical inputs (e.g., raw materials, suppliers, subcontractor, and logistics) required to maintain critical operations by location and function during a pandemic.
- Identify potential pandemic effects on supply chain and shipments, particularly if the organization uses “just-in-time” delivery.
- Work with suppliers and clients to ensure all pandemic plans work together to maintain business continuity in the event of transportation or distribution disruptions in accordance with priorities.
- Identify and develop plan to augment the current workforce capability (e.g., engaging temporary workers, cross-train workforce) with special attention to redundant staffing of critical operations.
- Identify business functions that could be outsourced or transferred to other facilities within the organization in the event of high employee absenteeism.
- Review business insurance policies to determine what coverage may be necessary to mitigate the country-specific risks and effects of a pandemic.
- Test plans through regular exercises and revise plans on a periodic basis.

## **Planning Step 2 - Minimize Impact of a Pandemic on your Employees**

- Understand local and national health policies and plans regarding possible quarantines, border closures, airport closures, school closures, and transportation closures.
- Forecast and allow for employee absences during a pandemic due to factors such as personal illness, mental health needs, family member illness, community containment measures and quarantines, school and/or business and public transportation closures.
- Ensure staffing plans have sufficient redundancy to allow for anticipated absenteeism, and cross-train employees to fill essential vacancies that might occur.

- Review and analyze labor laws that determine your obligations to personnel.
- Identify employees with special health or other needs and incorporate the requirements of such persons into your preparedness plan
- Encourage annual seasonal influenza vaccination for appropriate employees using local public health guidelines.
- Assess availability of medical advice, healthcare, prescription medications, mental health services, social services, and other support services for employees during a pandemic.
- Review business health insurance policies to determine what coverage may be necessary to mitigate the country-specific risks and effects of a pandemic, and assess changes necessary.
- Assess potential availability of pandemic vaccine in host country, determine its reliability, and plan for its distribution during a pandemic.
- Evaluate need for antiviral medications and plan for access, storage, dispensing by medical personnel, and distribution consistent with local laws and regulations.
- Determine if in-country medical services and/or medications will be available for employees during a pandemic, and consider planning for early evacuation and/or repositioning, if needed.
- Remind employees that normal supply lines may be slowed or inoperable for an extended period of time and to make personal preparations for pandemic for up to 12 weeks.

### **Planning Step 3 - Establish Pandemic Policies and Guidelines**

- Establish triggers and set up procedures for activating and terminating company response plan.
- Establish a security plan that includes personnel, asset, and infrastructure protection. Prepare for the possibility of social/security breakdown.
- Align business policies with national and local labor laws.
- Develop and create guidelines for the possible downsizing and evacuation of expatriate employees and families. Guidelines should identify multiple evacuation locations.
- Develop policies for restricting travel (domestic and international) to affected areas and guidance for employees or visitors returning from affected areas.

- Develop options for conducting safer customer contacts in the event of pandemic.
- Develop guidelines to prevent influenza spread at worksite, including facility cleaning and disinfection and social distancing methods to modify frequency and type of contact.
- Develop guidelines to inform and address needs of employees whose jobs will not allow telework (e.g., production or assembly-line workers).
- Establish and clearly communicate policies on sick leave, family leave, and employee compensation. Advise employees who are ill with influenza during a pandemic to stay home.
- Develop or expand guidelines for conducting business online with customers and suppliers, allowing self-service when possible.
- Provide policies and training for employees in the use of personal protective equipment (PPE).
- Develop culturally and linguistically appropriate guidelines on modes of influenza transmission, symptoms of infection, basic infection control, contingency plans, and travel awareness.
- Establish policies for alternate or flexible worksite (e.g., videoconferencing and telecommuting) and work hours.

#### **Planning Step : 4- Determine Required Resources to implement the Pandemic Plan**

- Maintain a contact list of current suppliers and develop an alternate list of suppliers for critical supplies and essential resources and services.
- Maintain sufficient and accessible, infection control supplies (e.g., hand-hygiene products, tissues, receptacles for their disposal, surgical masks, and thermometers) at all business locations.
- Ensure availability of medical consultations and advice for emergency response.
- Enhance communications and information technology infrastructure as needed to support telecommuting and remote employee and customer access.
- Work with local law enforcement and security firms to develop security plans to protect operations, facilities, etc.

#### **Planning Step : 5- Create an Emergency Communications System**

- Disseminate pandemic plan to all employees and stakeholders in advance of a pandemic, including expected roles/actions for employees and other stakeholders during implementation.
- Maintain current contact information for staff, ancillary personnel, clients, and

other stakeholders.

- Anticipate employee fear, anxiety, rumors and misinformation.
- Ensure that communications are culturally and linguistically appropriate.
- Develop 24/7 means (e.g. hotline, dedicated website) for communicating pandemic status updates/actions to employees and service delivery news to vendors and customers.
- Develop alternate forms of communication (e.g., cell phones, pagers, and other processes, etc.). Consider the lack of modern communication devices in many developing countries.
- Disseminate information for at-home care of ill employees and family members.
- Establish system to account for employee status (e.g. dial-in system).

#### **Planning Step : 6- Coordinate with External Organizations and your Community**

- Familiarize staff with the role of the WHO in pandemic response in your country and region.
- Select point of contact to coordinate with the U.S. Embassy or Consulate that is nearest to your facility. Embassy may facilitate introductions for business sector to local ministries and officials.
- Coordinate and collaborate with local Chambers of Commerce or other business associations.
- Collaborate with local and national health officials and emergency responders.
- Share best practices with other businesses to improve community response efforts.

#### **Planning Step : 7- Prepare for Post-Pandemic Scenarios**

- Assess ability and criteria that need to be met to resume normal operations and provide notification of activation of the business resumption plan.
- Assess availability of medical, mental health, and social services for staff after the pandemic.
- Conduct post-pandemic review of response and revise plan as needed.
- Prepare for possible follow-on pandemic waves.

## **Additional Reference Material**

The latest information can always be found at [www.pandemicflu.gov](http://www.pandemicflu.gov)

Information specific to financial institutions' pandemic planning needs can be found here [http://www.ffiec.gov/ffiecinfobase/booklets/bcp/bcp\\_12.html](http://www.ffiec.gov/ffiecinfobase/booklets/bcp/bcp_12.html)

You can always contact Ongoing Operations for advice or to discuss your planning needs. We can be reached by phone at **877-296-4355** or online at [www.ongoingoperations.com](http://www.ongoingoperations.com)

\*Source: [www.pandemicflu.gov](http://www.pandemicflu.gov)

18450 Showalter Road, Suite 101, □Hagerstown, MD 21742