



An Employer's Quick Guide to Managing Remote Workers

Brought to you by Balsiger Insurance Agency



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Introduction

The coronavirus disease 2019 (COVID-19) has caused many employers across the country to make significant changes to their standard procedures, including shifting their employees from working at the office to working from home. While this working arrangement can help employers and employees stay healthy, it can be challenging for both parties to navigate.

For some employees, working from home is business as usual. For others, this may be the first time they've telecommuted. This working arrangement may seem exciting at first, but it can lose its luster over time, resulting in disengagement and decreased productivity.

For employers, figuring out how to manage a team of remote employees is most likely something they're not familiar with. This guide serves as an introduction to managing remote employees and includes best practices for keeping employees engaged. It should be used for informational purposes only and not be considered as legal advice.

Background: Telecommuting

Telecommuting is the term for working from a remote location, usually an employee's residence. In working-from-home arrangements, employees are connected to employers and company servers via the internet and are able to communicate regularly in real time using email, instant messaging, webcams and conference calls.

Pro and Cons

Telecommuting brings advantages and disadvantages to the way companies do business. Here's a look at some of them the pros.

- **Increased productivity**—While it's easy to imagine workers shirking their duties at home more readily than in the office, numerous studies show that workers who telecommute are up to 55% more productive.
- **Fewer costs**—Over half of all employers reported cost savings as a significant benefit to telecommuting. By allowing workers to telecommute, companies reported big savings on real estate, absenteeism and relocation costs. In many areas there are also grants and other financial incentives for companies that offer telecommuting.
- **Increased employer flexibility**—Telecommuting gives employers the option to hire from across the country without worrying about relocating workers to a central location. Employers can also more readily hire part-time, semi-retired, disabled or homebound workers.
- **Healthier employees**—Telecommuting relieves the stress caused by commuting and other issues related to the workplace or being away from home. Telecommuters eat healthier and exercise more than their office-bound counterparts, and are less likely to get sick from contagious germs.

Below are some of the potential disadvantages of telecommuting:

- **Disengagement**—Many employers say that telecommuting interferes negatively with the relationship between workers and management, and can foster jealousy and rivalries between telecommuters and non-telecommuters. Staying connected and supervising employees who work from home can also be a challenge for managers.
- **Lack of collaboration**—Innovation can be stifled when workers are not physically interacting with each other.
- **Technology and security concerns**—Not all employees are tech-savvy, and there can be problems trying to remotely access an office network or set up remote meetings. Sensitive company information carries the potential for greater risk of being compromised through unsecured home computers.

Legal Issues

In addition to the strengths and weaknesses of telecommuting, employers must recognize legal issues associated with it before deciding whether it is right for them. The following are legal issues that may need to be addressed.

Property

Make sure you have a clearly stated company policy for employees who are issued company electronics that addresses what to do in the event they are lost, damaged or stolen. Consider insuring more expensive items.

One way to handle company property issues is to have a written policy in place. If you are issuing electronics to your employees, have them sign something that acknowledges their receipt of the equipment, and indicates who is responsible for maintenance and damages.

Privacy

Employees should be made aware of their privacy rights when working from home. Just because work is being performed on a home computer doesn't mean that it's exempt from being monitored or inspected by the employer. Though the location may be personal, employees are still acting under the scope of employment.

Security and Confidentially

Security concerns arise with workers accessing company information from their home computers. One way to guard against intentional leaking is to require that telecommuters sign a nondisclosure agreement. Have your company outline security measures employees should follow to protect information on their computers from exposure to external forces.

Payroll Records and Compensation

Telecommuting presents difficulties for employers in complying with hourly recordkeeping regulations. Employers with telecommuters should set up a way to track those hours and ensure their accuracy.

Similarly, federal rules on overtime and rest and meal breaks apply to telecommuters as much as they do to employees in the workplace. This makes an employer's obligation to track employee hours especially important.

Employer Liability

What happens if an employee slips and falls at home, while on the clock? Or what if an employee commits a crime in the scope of his or her employment while telecommuting? What about workers' compensation?

Employer liability remains a considerable concern for telecommuting employees. For starters, you should have a specific policy in place to address work-related injuries or torts that occur at a telecommuting employee's home office.

Overtime Pay

Allowing employees to work remotely outside of normal work hours (for example, checking their emails at night) could trigger overtime wage issues for certain eligible employees under the provisions of the Fair Labor Standards Act (FLSA). An employee working remotely is performing compensable work if he or she is completing a principal activity, or if he or she is on duty.

If employees are performing compensable work and are not covered by an FLSA exemption, they are entitled to overtime pay. FLSA violations can lead to lawsuits, criminal charges and fines. For more information on overtime compliance, contact Balsiger Insurance Agency.

Getting Started

If your organization is having employees move to a telecommuting arrangement during the COVID-19 pandemic, you will need to make sure that you formulate a plan. Because many employees aren't used to exclusively working from home for an extended period of time, your plan will be their guide for success. Listed below are some things that you should consider when you're setting up your company's telecommuting plan.

Create a Comprehensive Telecommuting Policy

This policy should include your company's work hour expectations, information about work-provided equipment and cyber security, and expectations regarding communication. Your policy should also outline any other expectations unique to your organization. See the Telecommuting Policy in the Appendix for a sample policy.

Choose the Right Technology

As the name suggests, telecommuting requires the use of technology. This means that your company needs to review its technology to ensure that it's conducive for telecommuting. At a minimum, your company should have a platform that employees can use to communicate with one another and managers, like Google Hangouts, Zoom, Slack, Microsoft Teams or Skype for Business, email and a secure network. Remote workers are proven to benefit from using technology that enables video conferencing, as it mirrors face-to-face connection. Consider licensing or purchasing technology that allows employees to use video conferencing to connect with each other and managers. Make sure that employees are comfortable with any new technology you acquire to prevent any confusion.

Set Guidelines and Expectations

Employees are looking to you for guidance regarding their new working arrangement. That's why setting guidelines or expectations is so important. Be sure to communicate your expectations of your employees while they work from home. Employees who are aware of what your expectations are will be more motivated to meet those expectations. If you want employees to be online for specific hours of the day, communicate that. If you want a daily report of what they are working on, be sure to ask.

Establish Regular Check-ins

While employees are working remotely, it can be easy for them and managers to feel like they're out of the loop. As such, it's important that your telecommuting plan provides guidance on regular check-ins with employees. Many successful remote managers establish a daily call with their remote employees. If your employees work independently, a call may only be needed between the employee and the manager. If your employees work collaboratively, holding a conference call may be better.

Avoid Micromanaging

When employees are working from home, it can be tempting for managers to reach out to check in on them constantly throughout the day. However, micromanaging employees while they're working from home can cause them to feel like they're not trusted to do their work, which can lead to disengagement and productivity issues.

Provide Opportunities for Social Interaction

Employees who are working from home in response to the COVID-19 pandemic are likely not familiar with the social isolation that can be felt as a result of not going into the office. As such, managers should encourage and provide opportunities for employees to interact with each other. It can be as simple as making small talk at the beginning of each phone call to try to normalize the situation.

Offer Plenty of Support

Employees may face adversity adjusting to their new work routine and dealing with the uncertainty the COVID-19 pandemic is causing. Employers should be prepared to offer support to their employees by providing transparent communications and making opportunities for employees to talk to their managers about how they're feeling, any challenges they're experiencing and how their manager can help alleviate any of their concerns.

Considerations

Every employer's telecommuting policy will look different. However, the most successful telecommuting programs keep the above suggestions in mind. Remember, this new arrangement is an adjustment for employees and managers alike, so communication and flexibility are key. Frequent check-ins and feedback are great ways to evaluate the success of your program and identify any areas that can be improved upon.

Keeping Remote Employees Engaged and Happy

One of the biggest challenges employers face when their employees are working from home is keeping them happy and engaged. The following are five ways that you can boost remote employee engagement.

Prioritize Communication

Remote employees can often feel like they're left out of the loop. As such, it's important for managers to communicate on a daily basis. Consider scheduling a daily check-in to see how employees are doing during this new working arrangement and if you can do anything to help them. Be sure to communicate any important company news as it presents itself, too.

Remember that communication is a two-way street, and be sure to listen to any concerns that employees may have. The COVID-19 pandemic is a rapidly evolving situation, and many employees may be feeling overwhelmed or anxious. Listen to their concerns and evaluate whether there's anything that you can do to help mitigate those feelings. Remote employees may start to feel isolated, so it's important to remind them that they're not alone, especially during these uncertain times. Since burnout is the result of prolonged and chronic workplace stress, it's important to know how to recognize the signs of workplace stress.

Recognize Good Work

Recognizing and rewarding employees for their hard work is a key factor in boosting engagement among your telecommuting employees. Employee recognition can take many different forms, but the main goal is to incentivize continued productivity and dedication from your employees.

For example, you could send out a team- or company-wide email detailing what an employee did and why it's exceptional. If you want to offer a reward for their good work, consider sending an electronic gift card for a local restaurant or delivery service.

Sometimes, recognition doesn't need to be formal or grand for it to be effective. For example, a personal thank-you email or message can go a long way in making employees feel valued and engaged while they work from home.

Encourage Work-life Balance

Remote employees may have difficulty establishing a healthy work-life balance. Because there may not be a physical separation between their workspace and their personal space, employees may feel like they need to be available for work 24/7, which can lead to unnecessary stress and, eventually, burnout.

As such, you should communicate the importance of creating boundaries to your employees. Suggest that they work their normal hours and then step away from their computer until it's time to start working the next day.

Demonstrate a Collaborative Culture

Employees tend to be more engaged when they feel like they're part of a team. When they're working from home, it can be hard for them to buy into that mentality. As a manager, it's your responsibility to make sure that employees understand that even though you may not be in the office together, you're all working together toward the same common goal.

Consider sending out regular communications reminding that you're there to help them meet any deadlines or provide any assistance while they work from home.

Be Compassionate and Understanding

Telecommuting during the COVID-19 pandemic is an unexpected situation for most. Additionally, schools and daycares across the country are closed, so employees may have to try to balancing work and caregiving responsibilities at the same time. As such, be patient and understanding with your employees. Encourage them to take paid time off if they need it during these times to tend to their other responsibilities.

Conclusion

The COVID-19 pandemic has required employers to take actions like asking all employees to work from home to protect their health. Telecommuting is a great way for employees to do their work without risking exposure to the disease, but it comes with its own set of challenges.

The best practices and suggestions laid out in this guide can help employers overcome the challenges of telecommuting and implement a successful program. For additional resources regarding telecommuting, please contact Balsiger Insurance Agency today.

Appendix

The resources featured in the appendix are designed to help employers and employees adjust to the new norm of working from home. To print out these resources separately, please follow the printing instructions listed below:

Speak with Balsiger Insurance Agency if you have any questions about these resources. Note that some sections may require customization.

Printing Help

There are many printable resources in this appendix. Please follow the instructions below if you need help printing individual pages.

1. Choose the "Print" option from the "File" menu.
2. Under the "Settings" option, click on the arrow next to "Print All Pages" to access the drop-down menu. Select "Custom Print" and enter the page number range you would like to print, or enter the page number range you would like to print in the "Pages" box.
3. Click "Print." For more information, please visit the Microsoft Word [printing support page](#).

Sample Telecommuting Arrangement Announcement

04/02/2020

[Insert first name] [Insert last name]

[Insert home address]

[Insert city, state zip]

Dear Balsiger Insurance Agency Employee:

At Balsiger Insurance Agency, it is our priority to keep our employees and their families healthy. As the coronavirus disease 2019 (COVID-19) continues to spread globally, Balsiger Insurance Agency is taking appropriate precautions to address the outbreak by following guidelines from the Centers for Disease Control and Prevention (CDC).

We have made the difficult decision to temporarily close our offices until further notice. The closure will begin [insert date] and last through [insert date]. We believe that this decision is ultimately the best course of action to protect the health of our employees and their families.

At this time, employees should continue their work from the safety of their home. Employees should communicate their schedule and responsibilities with their manager in accordance with our Telecommuting Policy.

Employees should proactively notify their manager if they will NOT be able to work from home during a public health emergency. Additional details regarding the business continuity plan will be shared as relevant.

Given that this is a rapidly developing situation, we will continue to monitor developments and update our course of action as new information becomes available through the CDC. Contact your manager or HR with questions or to discuss any related issues.

Sincerely,

Keith Balsiger

Owner

Balsiger Insurance Agency

702-220-8640

Telecommuting

Balsiger Insurance Agency

Location:

Effective Date: 04/01/2020

Revision Number:1

Purpose

This policy establishes the guidelines Balsiger Insurance Agency will use to select and manage those employees approved to telecommute.

Scope

This policy applies to all Balsiger Insurance Agency employees authorized to work remotely as a primary job function. It does not include those who are temporarily allowed by their managers to work from home or other location on an irregular basis due to extenuating circumstances.

POLICY GUIDELINES

Definitions

Telecommuting is defined as working from a home or other off-site location using electronic communications, such as the Internet, to connect with the primary place of employment.

Criteria for Selection

Balsiger Insurance Agency always strives to provide equal opportunities to all employees when it comes to working situations. However, telecommuting is not conducive to every employee and position. Keeping this in mind, Balsiger Insurance Agency will review all reasonable employee requests to telecommute using the following criteria:

- Is the employee a good candidate for telecommuting?
 - Dependable
 - Flexible
 - Proven performance
 - No record of disciplinary action
 - Comprehensive knowledge of position

- Can the duties of the position be successfully fulfilled through telecommuting?
 - Measurable work activities
 - Little need for face-to-face interaction with coworkers
 - Clearly established goals and objectives
 - Duties can be performed alone
 - Equipment needed is limited and can be easily stored at the off-site location

Note: The management of Balsiger Insurance Agency reserves the right to deny or revoke telecommuting privileges at their own discretion.

Responsibilities

Position requirements and responsibilities will not change due to telecommuting. Workers face the same expectations in relation to professionalism, work output and customer service, regardless of where the work is being performed. The amount

Prepared by Balsiger Insurance Agency

This telecommuting policy is a guideline only. It may not prevent all injuries from occurring. It does not address potential compliance issues with Federal, State or local OSHA or any other regulatory agency standards. Nor is it meant to be exhaustive or construed as legal advice. Consult your licensed commercial Property and Casualty representative or legal counsel to address possible compliance requirements. © 2011, 2015 Zywave, Inc. All rights reserved.

of time an employee is expected to work in a given week will not change, although the exact scheduling of allotted hours will be left up to the discretion of their direct supervisor(s). If an employee's physical presence is required at Balsiger Insurance Agency's primary work location, he or she is expected to report once given adequate notice.

Contact with Primary Location

Employees approved for telecommuting are responsible for maintaining regular contact with their supervisor(s). The supervisor(s) will act as the employee's primary contact at Balsiger Insurance Agency. Both the employee and his or her supervisor(s) are expected to work together to keep each other informed of any developments that occur during the workday.

Employees must have approval from their supervisor(s) to:

- Alter their defined work schedules.
- Move company equipment to a new location.
- Transfer primary off-site operations to a new location.

Off-site Work Areas

Balsiger Insurance Agency has a legal responsibility to provide liability and worker's compensation coverage to its employees. Such legal responsibilities extend only to authorized, off-site work locations during scheduled work time. Balsiger Insurance Agency is responsible only for injuries, illnesses and damages that result directly from official job duties. Balsiger Insurance Agency also accepts no responsibility for employees' personal property.

As Balsiger Insurance Agency could foreseeably be held responsible for an injury befalling an employee in their off-site work area, Balsiger Insurance Agency reserves the right to inspect off-site locations for safety concerns. Such an inspection will always be planned in advance for a time convenient for both the inspector and the employee.

If employees have domestic responsibilities they must attend to during scheduled working hours, they are expected to do so in a reasonable manner that will still allow them to successfully fulfill their job duties.

Off-site Security

While positions that regularly deal with highly sensitive information may not be ideal candidates, under certain circumstances such employees may be allowed to telecommute. In these situations, it is up to the employee to enforce a rigorous standard for ensuring the security of all sensitive information entrusted to them.. Failure to do so will result in loss of telecommuting privileges.

Expenses

Working primarily off-site could result in expenses not directly addressed by this policy. If such expenses are necessary for their official duties as prescribed, Balsiger Insurance Agency will reimburse the employees. However, since reimbursement is subject to management approval and is not guaranteed, potential expenditures should always be approved prior to the transaction being made.

Equipment

Employees approved for telecommuting will be supplied by Balsiger Insurance Agency with the equipment required to perform their duties. It must be kept in mind that:

- All equipment purchased by Balsiger Insurance Agency remains the property of Balsiger Insurance Agency. All equipment is to be returned in a timely fashion should the employee cease telecommuting operations for any reason.
- Hardware is only to be modified or serviced by parties approved by Balsiger Insurance Agency.
- Software provided by Balsiger Insurance Agency is to be used only for its intended purpose and should not be duplicated without consent.
- Any equipment provided by Balsiger Insurance Agency for off-site use is intended for legitimate business use only.
- All hardware and software should be secured against unauthorized access.

Telecommuting Authorization

Name of Employee: _____

Position: _____

Home Address: _____

Best number to reach you when telecommuting (circle best number):

Home _____ Mobile _____ Work Phone _____

You are authorized to telecommute with the following schedule:

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
7:00 a.m.						
8:00 a.m.						
9:00 a.m.						
10:00 a.m.						
11:00 a.m.						
12:00 p.m.						
1:00 p.m.						
2:00 p.m.						
3:00 p.m.						
4:00 p.m.						
5:00 p.m.						
6:00 p.m.						
7:00 p.m.						

The company reserves the right to modify this schedule or terminate your telecommuting at any time. You may request a modification of your schedule or end telecommuting at any time with Company approval.

Balsiger Insurance Agency is required to oversee employee safety and to comply with federal, state, and local labor and employment laws for employees who telecommute as well as those who work in the office. You must, therefore, comply with all company policies and directives regarding your home workplace. In addition, you must permit the Company to inspect your home workplace from time to time upon request.

From time to time you may be required to work in the office during a period when you would normally telecommute.

You are responsible for working during the designated telecommuting hours, and you should therefore be available to your supervisor, colleagues, clients or customers and others during your telecommuting periods. Non-exempt employees may not work overtime without written authorization from their supervisors.

The following equipment will be provided by the Company:

Company equipment installed in your home is to be used only for work purposes. You are responsible for any damage to Company property caused by negligence or circumstances within your home, e.g., children, pets, etc. You are required to return all Company equipment promptly upon request. You are responsible for the maintenance and repair of any personal property used for your work.

You must report to your supervisor or other designated person if you are ill, if equipment or power fails, or if for any other reason you will not be working during a designated telecommuting period.

You are subject to all Company rules and policies as described in the employee handbook.

I accept the foregoing terms and conditions for telecommuting.

Employee's Signature

Date

Approved By:

Supervisor's Signature

Date

CHECKLIST | MANAGING REMOTE EMPLOYEES

Presented by Balsiger Insurance Agency

If your organization is having employees move to a telecommuting arrangement during the coronavirus disease 2019 (COVID-19) pandemic, you will need to make sure that you formulate a plan. Employers can use this checklist when managing their remote employees.

Schedule	YES	NO
Do you have set guidelines for working hours?	<input type="checkbox"/>	<input type="checkbox"/>
Have you communicated these set guidelines for working hours to employees?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a plan to monitor when employees are online?	<input type="checkbox"/>	<input type="checkbox"/>
Are employees required to check-in when they're working remotely?	<input type="checkbox"/>	<input type="checkbox"/>
Have you communicated your expectations for employees' working hours?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a plan in place to accommodate employees who may be balancing caregiving and working from home responsibilities?	<input type="checkbox"/>	<input type="checkbox"/>
Are your scheduling expectations detailed in your telecommuting policy?	<input type="checkbox"/>	<input type="checkbox"/>

Policy	YES	NO
Do you have a telecommuting policy?	<input type="checkbox"/>	<input type="checkbox"/>
Does your policy include information about expected working hours?	<input type="checkbox"/>	<input type="checkbox"/>
Does your policy include information about communication expectations?	<input type="checkbox"/>	<input type="checkbox"/>
Does your policy include information about your company's cyber security expectations?	<input type="checkbox"/>	<input type="checkbox"/>
Does your policy include information about your company's expectations for using company property at home?	<input type="checkbox"/>	<input type="checkbox"/>
Does your policy include information about productivity expectations?	<input type="checkbox"/>	<input type="checkbox"/>
Have you distributed your policy to employees?	<input type="checkbox"/>	<input type="checkbox"/>
Do you require employees to sign a policy acknowledgment agreement?	<input type="checkbox"/>	<input type="checkbox"/>

This checklist is merely a guideline. It is neither meant to be exhaustive nor meant to be construed as legal advice. It does not address all potential compliance issues with federal, state or local standards. Consult your licensed representative at Balsiger Insurance Agency or legal counsel to address possible compliance requirements. © 2020 Zywave, Inc. All rights reserved.

Technology	YES	NO
Do your remote employees have access to all the technology they need?	<input type="checkbox"/>	<input type="checkbox"/>
Does your company have access to video conferencing technology?	<input type="checkbox"/>	<input type="checkbox"/>
Does your company have access to communication platforms?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a plan in place for what employees should do if they have issues with their technology?	<input type="checkbox"/>	<input type="checkbox"/>
Are employees allowed to request additional equipment should they need it?	<input type="checkbox"/>	<input type="checkbox"/>
Are technology specifications detailed in your telecommuting policy?	<input type="checkbox"/>	<input type="checkbox"/>

Communication	YES	NO
Do you have a plan for regularly communicating with remote employees?	<input type="checkbox"/>	<input type="checkbox"/>
Is your communication plan detailed in your company's telecommuting policy?	<input type="checkbox"/>	<input type="checkbox"/>
Do you plan on checking in with employees daily?	<input type="checkbox"/>	<input type="checkbox"/>
Do you plan on checking in with your team daily?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have plans for fostering team-wide communication?	<input type="checkbox"/>	<input type="checkbox"/>
Does your communication plan include providing company-wide news regarding the COVID-19 pandemic?	<input type="checkbox"/>	<input type="checkbox"/>

Employee Engagement	YES	NO
Do you have a plan for keeping remote employees engaged?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have an employee recognition program for remote employees?	<input type="checkbox"/>	<input type="checkbox"/>
Do you check-in with employees to see how they're doing with the new working arrangement?	<input type="checkbox"/>	<input type="checkbox"/>
Do you encourage employees to preserve their work-life balance?	<input type="checkbox"/>	<input type="checkbox"/>

CHECKLIST | MANAGING REMOTE EMPLOYEES

Do you check in on your employees' mental well-being?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have strategies in place to ensure employees don't feel isolated?	<input type="checkbox"/>	<input type="checkbox"/>
Do employees have access to telecommuting resources?	<input type="checkbox"/>	<input type="checkbox"/>

Asking your employees to work from home during the COVID-19 pandemic can help them stay healthy. For further resources on COVID-19, contact Balsiger Insurance Agency.



Live Well, Work Well

Health and wellness tips for your work, home and life—brought to you by the insurance professionals at Balsiger Insurance Agency



BALANCING WORKING FROM HOME AND CAREGIVING RESPONSIBILITIES

For many across the country, working from home is their new reality for the foreseeable future as the COVID-19 pandemic continues to spread rapidly. For some, this arrangement is business as usual. But for others, including parents and caregivers, they now face the difficult task of balancing their working from home and caregiving responsibilities.

If you're in this situation, it may be difficult to navigate. Use the strategies outlined below to help you manage your telecommuting and caregiving responsibilities.

Set a Schedule

Humans crave structure, regardless of whether they're working in the office or at home. As such, while you're working from home, it's important to create a schedule and stick to it. For example, if you're used to going to the gym before work, try to wake up early and get an at-home workout in before you start your workday from home.

Setting a schedule for yourself is just as important as setting one for those whom you're looking after at home. If you have children at home, try to mirror their school schedule as much as possible. For example, have them wake up at the same time that they would for school, eat breakfast and get ready. Then, have them work on activities for specific times, building in time for meals and going outside.

For other loved ones you may be caring for, try to incorporate their standard routine with your personal

schedule. Consider eating meals together and taking breaks to go for a walk outside or spend time together.

Create Separate Spaces

When you're working from home, it's important that you create separate spaces for yourself and those you're looking after.

Ideally, your at-home workstation would be at a desk or table, away from any distractions such as the TV. Trying to work from your bed or couch can be challenging, since such locations are associated with sleep and relaxation. Creating this separation will benefit your productivity as well as your mental well-being.

Not only will this help you remain productive at work, but it will also help communicate to others that when you're in your workspace, you're working. Additionally, creating these separate spaces will further instill the schedule that you set.

Take Breaks

Just because you're working from home doesn't mean you can't take breaks. Coordinate all of the schedules so that you can take a break with your loved ones at the same time. Consider getting outside to get some

fresh air and exercise.

Make sure to stand up and distance yourself from your at-home workstation. It's extremely important for your mental well-being to maintain physical separation between your work and home life while you're working at home.

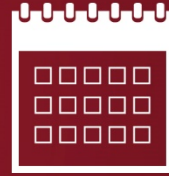
Communication Is Key

When you're balancing your job and caregiving responsibilities, it's important that you communicate with those you're looking after. It's also important that you're honest about your situation with managers and co-workers. Doing so will help ensure that expectations can be properly set and managed during the time you're working from home.



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Health and wellness tips for your work, home and life—brought to you by the insurance professionals at Balsiger Insurance Agency



Working From Home During a Coronavirus Outbreak

For many, working from home is just the daily routine. For people unfamiliar with remote work, it can take some getting used to.

During a coronavirus outbreak, some workers may be forced to work from home when they otherwise wouldn't. This article discusses why preventive measures like working remotely are so important during outbreaks and provides tips for successfully working from home.

What Is a Coronavirus?

According to the Centers for Disease Control and Prevention (CDC), coronaviruses are common in animal species, and most don't affect humans. As of now, only seven different coronaviruses are known to infect humans, one of which causes the flu. Common coronaviruses typically cause mild to moderate upper-respiratory tract illness, and those affected exhibit cold-like symptoms.

However, the most recent coronavirus is causing a more serious disease known as COVID-19. This is not the first time a coronavirus has been deadly—both the SARS and MERS outbreaks were caused by coronaviruses.

Why Is Working Remotely Important During an Outbreak?

Viruses and other diseases spread more rapidly when there are lots of people together. Workplaces often have many shared surfaces and objects that can infect

many people in a short period of time.

Proper prevention methods like washing hands thoroughly and avoiding close contact can help, but they sometimes aren't enough to curb infections. In more serious cases, like that of the COVID-19 pandemic, organizations may ask that employees work from home or may suspend operations entirely.

Isolating workers from one another helps prevent the entire organization and its customers from being infected.

How Can I Prevent a Coronavirus Infection?

Most common cases of coronavirus occur in the fall and the winter, but can happen at any time throughout the year—especially during a pandemic. Unfortunately, there is not a vaccine that can protect you from a human coronavirus infection. However, because human coronaviruses are believed to be spread through person-to-person contact, the CDC recommends the following prevention strategies:

- Avoid touching your eyes, nose or mouth with unwashed hands.
- Avoid contact with those who are sick.
- Wash your hands often with soap and water.

Follow these tips when at work, at home and in public. Consistently following these prevention methods is your best defense against infection.

How Can I Ensure My Home Is Disinfected?

Just because you're working from home doesn't mean you're automatically safe from infection—isolation merely lowers the potential of it rapidly spreading. This means you should ensure your house and remote working space is sufficiently disinfected.

Here are some tips for keeping your space clean:

- Use cleaning products that say “disinfectant” on the label. Some even advertise their effectiveness against coronaviruses specifically.
- Clean commonly touched surfaces and objects, like door handles, toilet flushers, countertops, desks, pens, computer mice and phones.
- Be sure to read cleaning product labels and follow proper instructions, like waiting a certain amount of time before wiping the cleaner off.
- Sanitize dishes with specific dishwasher cycles or with food-grade products. After sanitizing, be sure to rinse with water any surfaces and objects that will come into contact with food.

These cleaning tips aren't a replacement for other prevention methods. Be sure to continue washing your hands thoroughly and to avoid large groups of people.

What Are Some Tips for Effectively Working Remotely?

If you're not used to working from home, or if you struggle to stay productive in your own space, here are some tips for getting the most out of a remote workday:

- Choose a designated work area, such as a kitchen table. Trying to work from your bed or couch can be challenging, since such locations are associated with sleep and relaxation.
- Plan and test communications. Testing remote communications might not be possible for last-minute remote work, but you should still know your options for contacting co-workers.
- Dress like you're going into work. Your clothing can have a significant psychological effect on

a T-shirt, you're less likely to be as productive as you would be wearing a business-casual outfit.

- Limit distractions. Working from home takes trust from both management and employees, so be sure to avoid browsing the internet or other activities not related to work. Sitting close to a window or near a TV can also invite distractions, so pick your work area accordingly.
- Take breaks when you need to. Just because you're working from home doesn't mean you can't take breaks. Make sure you're not spending more time at your workstation than you typically would in the workplace.
- Stay aware of your productivity. Working from home takes some getting used to. As you work, keep note of aspects you can improve and how your employer may be able to help. For instance, you might notice your choice of workspace is too distracting so you need to move, or you might realize you could use another monitor for your computer. If something you typically use in the workplace would aid you at home, be sure to tell your employer.

It's important to stay in close contact with your supervisor to ensure you have everything you need to be successful when working from home.

Speak with your supervisor with any questions related to Balsiger Insurance Agency's working from home policy.



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WORKING FROM HOME ERGONOMICS TIPS

Working from home comes with its own set of challenges. If an employee finds themselves working from home for a prolonged period of time, it is especially important to take steps to prevent ergonomic injuries. Taking small steps can go a long way to injury prevention at home.

Healthy at Home

Ergonomics is defined as the science of fitting a workspace to an individual's needs. Ergonomics aims to increase efficiency and productivity while reducing discomfort and the likelihood of injury.

Many factors of ergonomics may be taken for granted in the workplace and be severely lacking in a home environment. For example, while at the office, you likely have access to a suitable desk and chair, but when you work from home, you might not have an ideal setup.

Poor ergonomics can lead to not only reduced employee efficiency, but also a number of health issues that may have long-lasting effects, including damage to muscles, nerves, blood vessels, ligaments and tendons. Musculoskeletal disorders can be caused by a wide variety of tasks, many of which may seem innocent, such as sitting with poor posture or having to bend or reach repeatedly.

Workstation Considerations

In order to make your home a suitable work environment, there are a number of factors that

you should consider for your workspace, including your:

- **Chair**—A sturdy chair that supports the curvature of the spine is ideal for working. Chairs should also allow for adjustments so that your feet can rest flat on the floor and your thighs are parallel to it. While typing, your arms should be parallel to the floor as well.
- **Desk**—Use a work surface, such as a desk or table, that has space underneath for your legs and feet. If a work surface is too low, adjust your chair accordingly. The situation may also be able to be corrected using sturdy supports to boost the legs of either the work surface or the chair. Cushion your wrists from the surface edge with padding or a wrist rest.
- **Screen**—Arrange your laptop or monitor screen directly in front of you and approximately an arm's length away with the top of the screen at, or slightly below, eye level.
- **Layout**—Organize files and materials so that you don't have to constantly bend and strain to reach them.

- **Equipment**—When using a keyboard and mouse, keep them on the same surface. Position your arms so that your hands are aligned with, or slightly below, your elbows. Make sure your wrists are straight and your upper arms stay close to your body. If you use the phone frequently, put it on speaker or use a headset in order to avoid having to cradle the phone between your head and shoulder.

Preventing Hazards

In addition to arranging your workspace properly, you should also be aware of new risk factors that may be present. Be careful not to overload electrical outlets or create tripping hazards with power strips or extension cords running across the floor of your home.

Taking Breaks

Even while at the office, employees shouldn't spend eight straight hours sitting at their desks. This applies to working at home as well. Take regular breaks to stand, stretch and move around a bit.

In Conclusion

Working from home has its pros and cons. While your home may not be the ideal work environment, utilizing the strategies in this article can go a long way toward preventing unnecessary injuries.