



Managing Loss of Life Amid the COVID-19 Pandemic

An Employer's Guide

April 8, 2020

LEGAL DISCLAIMER



This communication and any accompanying documents are intended for educational and informational purposes only, do not constitute legal information, and should not be relied on as such.



While we hope that you will learn a lot today, we are not attorneys, and the information should not be construed as legal advice. If you are seeking legal advice, you are encouraged to consult an attorney.

PURPOSE

To support employers as they navigate challenges related to the death of an employee, or family member of an employee, specific to the COVID-19 pandemic.

Though the process itself is the same regardless of whether related to COVID-19 or not, employers may find that employees are in a heightened state of anxiety during this time and require additional support.

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Death of a Family Member:

Supporting your Team Members During Loss



BEREAVEMENT POLICIES AND COVID-19 LEGISLATION

- **YOUR BEREAVEMENT POLICY.** Know the components of your company's bereavement policy and apply them uniformly.
- **BEREAVEMENT LAWS.** Bereavement Leave is not Federally regulated. Check your State and local laws for provisions that may apply.
- **APPLICABLE LEGISLATION.** It's important to note that in the event of the death of the family member, any Emergency Paid Sick Leave or Emergency Family FMLA Expansion Leave ends. These Federal leave provisions only apply if the family member being cared for is living.

CREATIVE IDEAS FOR SUPPORTING YOUR EMPLOYEES

- **ALTERNATIVE TO CARDS.** Avoid circulating physical condolence cards, as they may be a vector for the virus. Sites like www.GroupGreeting.com are inexpensive and allow for employees to digitally "sign" and communicate in their own words.
- **ALTERNATIVE TO FOOD.** The tradition of providing food during a wake or viewing may not be safe at the current time. Consider sending digital gift cards for food delivery instead.
- **ALTERNATIVE TO FLOWERS.** Flower deliveries may cause additional unnecessary exposure. Consider sending a donation in lieu of flowers or postpone flower delivery until a safer time.
- **OTHER SUPPORT.** For employees who must travel for funeral services, a gas or travel gift card may be appreciated.



Death of an Employee:

Supporting your Team Members During Loss

Business Continuance

- **TEAM MEMBER GRIEF.** With the loss of an employee, business continuance can be difficult for those who are still with us. *See section 4 for more on Grief Management.*
- **LOSS OF A KEY EMPLOYEE.** Business continuance can be even tougher if the loss was of a key employee. Not only are you managing employee grief, but the business itself may suffer. Work to reassign key business objectives to employees who are not only capable in a business sense but who also have the emotional capacity to take on the work.

Communications

- **TEAM MEMBER COMMUNICATIONS.** Inform team members of the employee's death and offer support.
- **CLIENT AND PUBLIC COMMUNICATIONS.** Inform external contacts of the employee's death.
- **FAMILY COMMUNICATIONS.** Send condolences to Next of Kin and offer support.

Final Pay and Offboarding

- **FOLLOW YOUR COMPANY'S NORMAL EXIT PROCEDURES.**
 - Process final pay following Federal, State, and local laws.
 - Address any equipment and security issues.
 - Arrange for packing and delivery of personal belongings.
 - Follow procedures for transfer of any retirement plans.
 - Aid the policy beneficiaries in submitting any life insurance claims. *See Section 3 for more information on Claims Management.*

Insurance and Claims Management



Life/Supplemental Insurance Claims

If possible, meet with beneficiaries to discuss applicable benefits and the claims administration process. Complete all necessary forms/paperwork in a timely fashion. Review your plan documents and contact your benefits representative for questions specific to your plan.



Retirement Account Transitions

If possible, meet with beneficiaries to discuss the retirement account administration process. Complete all necessary forms/paperwork in a timely fashion. Review your plan documents and contact your retirement plan representative for questions specific to your plan.



Continuation of Coverage

Immediately notify all insurance providers about the employee's death and terminate health insurance benefits by following the normal procedures. Process COBRA/State continuation paperwork for any dependents. Inform beneficiaries about any HSA/FSA/HRA funds available for health expenses prior to the employee's date of death and notify family of procedures for reimbursement.

Grief Counseling and Employee Assistance Programs



Employee Assistance Programs. Many employers offer an EAP to employees which covers counseling for a variety of causes. Provide information on any available programs to all employees, as not all employees will be comfortable directly asking for support.

Local Grief Counseling Services. Many communities have local services for grief counseling that are low- or no-cost.



Worker's Compensation. In cases in which one employee witnessed the death of another, they may be eligible for support through Worker's Comp. Contact your insurance carrier for more information.

National Hotline/Online Services. When other services are not available, or for employees who do not wish to seek in-person services, the following resources may be helpful:

[SAMHSA](#)
[Grief Resource Network](#)
[Crisis Response Network](#)

Depending on the cause of death and a variety of other factors, employees may need support as they process the loss of their team member.



Email Templates and Checklists



Contact your TPC Vision team for:

Death of an Employee – Email Templates

Death of an Employee – HR Checklist





THANK YOU

Please contact TPC Vision
if you have any questions.

