

RISK Alert

ACTIONABLE INSIGHTS FOR BOND POLICYHOLDERS.



Alert Type

Awareness

Watch

Warning

CDC Recommendations Raise Question To Mask or Not to Mask

The CDC's recently released Interim Public Health Recommendations for Fully Vaccinated People caught many by surprise and scrambling to adapt to the practical implications of allowing some but not all people to go maskless. Credit unions are now reviewing the recommendations and weighing the health, legal and cultural implications of waiving mask requirements.

Details

On May 13, 2021, the CDC released Interim Public Health Recommendations for Fully Vaccinated People stating fully vaccinated people no longer need to wear a mask or physically distance in any setting except where required by federal, state, local, tribal or territorial laws, rules, and regulations including local business and workplace guidance. These interim recommendations also included that fully vaccinated people can refrain from testing following a known exposure unless they are residents or employees of a correctional or detention facility.

Common Questions

Can credit unions relax mask requirements?

Credit unions can consider relaxing requirements assuming they are allowed to while following the laws and regulations in the states where they have branches. Also, consider the potential effect it may have on staff if they are not vaccinated.

Can we ask employees if they've been fully vaccinated?

An employee can be asked if they are vaccinated but avoid gathering any additional information related to an employee's medical condition. A simple yes or no answer should suffice, and for those that answer no, do not ask them why they haven't been vaccinated. Determining the percentage of the staff that is fully vaccinated may assist in the next course of action.

What if employees want to continue wearing masks in the workplace?

Vaccinated employees and employees returning to the workplace may feel a sense of comfort by continuing to wear a mask, so wearing masks should be allowed and assumptions should not be made that people wearing masks are not vaccinated.

Can we require members and office visitors to wear masks in our locations?

Yes, however, the new recommendations put businesses in a tricky position, and it may be easier to continue to require masks at your locations for the time being. Not only do you have to keep track of mask ordinances, but you'll have to figure out how to accommodate a mix of vaccinated and unvaccinated people safely.

Date: May 25, 2021

Risk Category: Employee Wellness; Workplace Safety; Employment Practices; Pandemic

States: All

Share with:

- Executive Management
- Human Resources
- Legal
- People Leaders
- Risk Manager



Facing risk challenges?

[Schedule](#) a free personalized discussion with a Risk Consultant to learn more about managing risk.

CDC Recommendations Raise Question To Mask or Not to Mask

Can vaccinated employees refrain from routine screening testing and quarantining following a known exposure?

Yes, fully vaccinated people with no COVID-like symptoms can refrain from routine screening, testing, and quarantining according to the CDC interim recommendations; however, fully vaccinated people should still get tested and isolate if experiencing COVID-19 symptoms.

Risk Mitigation

Credit unions should consider these action steps:

- Check with federal, states (in which you have branches), local, tribal, or territorial laws regarding the wearing of masks. Evaluate all new guidance and adapt your plans and policies with any relevant changes.
- Consider determining the percentage of your staff that is vaccinated keeping in mind confidentiality/privacy issues, the Americans with Disabilities Act (ADA), and anti-discrimination laws
- Consider the spacing environment at branches as you plan
- Consider maintaining a mask policy to avoid discriminating against unvaccinated employees
- Reinforce that employees must respect employee and member decision to wear masks and consider engaging in physical distancing regardless of the vaccination status
- Adopt a formal policy or issue a communication clarifying the credit union's policy and position on these issues so that everyone knows your expectations
- Since this is interim and subject to change monitor the CDC as well as federal, state, local, tribal, or territorial laws for changes

Risk Prevention Resources

Access CUNA Mutual Group's [Protection Resource Center](#) at [cunamutual.com](#) for exclusive risk resources to assist with your loss control efforts – such as [Rethinking Protection: People, Assets & Reputation](#) and other resources and checklists within the Workplace Safety / Wellness or Employment Practices page. The Protection Resource Center requires a User ID and password.

Refer to the CDC-released [Interim Public Health Recommendations for Fully Vaccinated People](#).

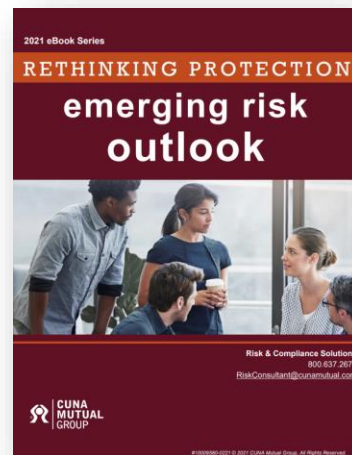
Access the resources at [www.epl-risk.com](#) that are exclusively available for CUNA Mutual Group Employment Practices Liability policyholders. If you're not sure how to access...review [Quick Start Registration Guide](#).



Access the Protection Resource Center for exclusive resources:

- [Loss Prevention Library](#) for resources & checklists
- [Webinars and Education](#)
- [RISK Alerts Library](#)
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The Protection Resource Center requires a User ID and Password.



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