Appendix C

Continuity of Government issues that should be addressed Prior to a Pandemic



HEALTHY PEOPLE. HEALTHY COMMUNITIES.

Dorothy F. Teeter, MHA, Interim Director and Health Officer

October 9, 2005

Continuity of Government issues that should be addressed by local agencies

- 1. Identify critical functions and processes:
 - Life / health / safety
 - Essential to accomplishing the mission of the agency
 - Perform Business Impact Analysis
 - Critical "Daily" functions that need to be provided EVEN during an event although at a reduced level
 - Identify Standard Operating Procedures of critical functions/processes and clearly document so resources pulled from non-essential functions can perform in an emergency and/or "surge"
- 2. Identify positions needed to carry out critical functions.
 - Identify and assign key team leads and alternates
 - · Identify and assign team members by location
 - Document processes & task checklists
- 3. Identify staff that can be cross trained to backfill critical functions.
- 4. Identify critical functions that can be performed via telecommuting and/or manual processes if IT systems are overloaded or if re-assigned staff is not familiar with applications.
 - Data entry
 - · Patient Referrals & appointments
 - Records management
- 5. Identify functions that can be suspended while staff is reassigned to more critical roles.
- 6. Identify the department's technology needs related to large-scale telecommuting and conference calling.
 - Pre-establish conference bridge lines and status call schedules by division
 - Laptops
 - VPN Access
 - Information "SECURITY"
- 7. Review human resource policies to determine whether staff can be prevented from remaining at work if symptomatic for influenza.
- 8. Determine whether critical functions could be performed through flex shifting.
 - Establish shifts, longer hours of operations, alternate work days, etc.
- 9. Review human resource and labor policies regarding the implementation of flex schedules.





- 10. Promote public education campaigns with posters in all facilities and via staff newsletters, emails, etc.
 - Conduct staff "plan walkthroughs" to identify inconsistencies and/or areas of confusion
- 11. Make alcohol hand gel and disinfectant wipes available and accessible to all staff.
 - Establish protocols to protect the health of staff
- 12. Participate in training that addresses communicating with staff during a crisis.
 - CRITICAL Think of "Human Continuity" (Stress, etc.)
 - Plan internal communications and updates on a regular basis
- 13. Ensure alcohol hand gel, masks and educational materials are located at the public entrances to all county facilities.

Develop mechanisms to track department absenteeism daily and report the percentages to the Office of Emergency Management and Public Health – Seattle and King County.



HEALTHY PEOPLE. HEALTHY COMMUNITIES.

Dorothy E. Teeter, MHA, Interim Director and Health Officer

The Impact of Pandemic Flu on Businesses

Revised October 3, 2005

The Current Situation: A Mutating Virus on the Loose?

Scientists are closely monitoring an uncontrolled bird flu virus that could be the birth of a new and potentially deadly strain of *human* influenza. The bird flu outbreak began in Asia and has spread to Russia, and now threatens Eastern Europe.

Influenza viruses are highly unstable and have the ability to mutate rapidly, possibly jumping from one animal species to another. Scientists fear the bird flu virus could evolve into a form that would spread easily between people, resulting in an extremely contagious disease worldwide.

There have been some human infections so far that have been blamed on direct contact with infected chickens and their droppings. Over 50% of those who have contracted the disease have died.

Potential United States and King County Impacts:

The CDC predicts that that as much as 25% to 30% of the US population could be affected by a pandemic. Undoubtedly, a pandemic flu would be disruptive and costly to business. <u>Up to 35% of the workforce could be affected at any given time</u>. The economic impact in the United States could reach \$166.5 billion

In King County, we could see 1.2 million people infected in the first 6 weeks; 245,000 - 612,000 clinically ill; 180,000 - 470,000 outpatient medical visits; 24,436 - 57,216 people hospitalized, and 600 - 2,700 deaths.

Absenteeism:

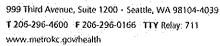
Absences from work will depend largely on the age group most affected by the virus. A quarter or more of the working population may have to take days off work at some stage during the pandemic. In addition to absence due to illness, some workers may need time off to care for family members or may have difficulty getting to work. Some workers may be in mourning.

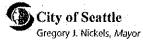
Changes in Business Culture:

A person infected with influenza virus can be contagious for 24 hours before the onset of symptoms, and for seven days thereafter, making it extremely easy for the virus to spread rapidly to large numbers of people.

Businesses may consider implementing telecommuting options to reduce the number of employees in the work place, and requiring employees who may be ill or are ill to stay home.

Office of the Director







Continuity of Essential Business and Community Services:

A sudden and prolonged reduction in workforce numbers due to the impacts of pandemic flu may require some businesses to prioritize their essential business functions and temporarily suspend others.

Some business services may be more immediately in demand and necessary for preserving overall economic stability and community well-being, such as services and products that sustain everyday life and support the institutions people will turn to for help in a pandemic. (For example, grocery stores and banking services, medical supply delivery, etc.)

Movement of People, Goods, and Services:

A flu pandemic will impact all business sectors through the illness itself and the consequences of staff sickness, travel restrictions, reduced transport and deliveries etc.

Social Distancing to Reduce the Spread of Disease:

Strategies for slowing the spread of a severe influenza outbreak could include temporarily closing schools, sports arenas, theaters and other public gathering places and facilities.

Workforce Education:

Each pandemic is different and the impact on business cannot be fully established until more is known about how a pandemic is evolving. Business can begin now to encourage hygiene practices that may slow or stop the spread of germs.

What happened in the previous pandemics?

Previous pandemics affected large numbers of the population, caused many deaths and resulted in severe economic and social disruption.

Year	1918-1919 1	(19 67-1958	1968-1969
Flu type	'Spanish' Flu	'Asian' Flu	'Hong Kong' Flu
Likely origin	Uncertain (Ist documented cases in Europe/USA)	· China	China
Estimated death's - Global	50 million	1 million	. 1 million
Estimated deaths - US	500,000	70,000	34,000

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KCC3.15.140 provides for assignments to special duty. The current assignment to special duty requires a written approval of the Department Director and the Human Resources Director for periods up to six months. Specific forms are required to implement a special pay. The Human Resources Division could establish emergency procedures to streamline the approval process in the case of pandemic. It would allow for a greater degree of flexibility to managers who are placed in the position of rapidly delegating work to alternate staff by widespread absenteeism.

- Identify an additional workforce, for example retired employees, to complete
 mission essential functions. Given the planning assumptions it is unlikely that
 King County could expect mutual aid from another organization either within or
 outside of King County.
- Identify a Public Information Officer (or team) who will provide information to the public as necessary to ensure that they stay informed. This person or team may be part of a county or regional Joint Information System.

D. Identify alternate facilities or service delivery

- Can you achieve social distancing (to prevent spread of disease)? Consider ideas such as telecommuting (see detail below), e-commerce, alternate work hours (see detail below), alternate work locations, conference calls instead of meetings, delaying deadlines for paying fees so people won't have to gather together.
- Identify the department's technology needs related to large-scale telecommuting, e-commerce and conference calling. Work with ITS to determine the impact additional demands will have on the county's IT infrastructure and what additional resources may be required to support added use (See information on technology options).
- Identify changes in facility needs associated with alternate work locations.
- Determine whether critical functions could be performed through flex shifting.
- What tools or services will you need from other county or government organizations to achieve social distancing?
- Employ use of employee direct deposit for payroll. While direct deposit will not work for all employees, it should be used to the maximum extent possible. State law permits the county to mandate this practice.

HR Information on implementing emergency changes in the workplace:

- 1) Unilateral changes to mandatory bargaining subjects may be made for a short duration in the case of an emergency. What changes may be needed will need to be assessed on a case by case, bargaining unit by bargaining unit basis. Research will be done during October and November with guidance provided to the cabinet. These changes could include:
 - **a.** Ability to re-assign bargaining unit work as necessary to meet the critical business need.
 - **b.** Ability to modify hours of work despite contractual minimum notice period.

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ITS Information to implement telecommuting

Telephones

- In most circumstances, if a person needed to work from home, the county could forward their work phone line to their home phone (or cell phone) so they would still be able to be contacted. Some of this call forwarding could be done centrally by ITS, but some would have to be done at the agency level from the physical phone set on the person's desk
- Their work voicemail would not pick up unanswered calls, so the county would need to set out guidelines about responsibilities for answering calls and/or changing home answering systems to have some work-related content in them
- There would be some capacity issues at county sites that are served with PBXs because both the in-coming call and the forwarded out-going counterpart would each consume a circuit. With some predictions of how many call-forwards would be needed through these switches, ITS could do the engineering to determine if additional circuit capacity is needed.

Email

- While not the case for all jobs, some jobs could effectively work remotely with just access to email.
- The easiest and most economical way for people to do this would be through Outlook Web Access (OWA)
 - Employees would use their own personal computer and web connectivity (dial-up, cable modem, DSL, satellite, whatever) to log into the County's email system and send and receive email.
 - The higher speed their connection, the better their experience.
 - They only have access to the email folders in their central mailbox; they
 would not have access to personal email folders they've created on their
 desktop machine or departmental servers.
 - The OWA capability in our current version of the Exchange mail services (version 5.5) will not support expanded use because it is already supporting the maximum number of sessions possible (no hardware of software changes can increase our capacity).
- After the county completes the migration to Exchange 2003 (planned for end of 2005), the environment to support a much larger volume of use will be in place.
 The planning assumption of 1/3 of the county workforce accessing email through OWA can be accommodated.
- OWA in the new version of our email system is virtually a mirror image of the desktop, however, they still only have access to their mailbox, not any personal folders that live on their office desktop PCs

PC or County System Access

- If email access isn't enough to allow the person to do their job, the best
 alternative will be to have them use a service called Go-To-My-PC. Basically this
 is a utility they can run on their home PC and gives them access to their work
 desktop PC through their existing web connection (as described above for OWA).
- If they use Go2MyPC, they essentially are driving their desktop from home, so they would have access to all their files, all their email folders, departmental servers, systems, etc.
- ITS has a master account and can add individual users at about \$25 per user per month.

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a tracking system to ensure the County has the ability to monitor changes in attendance patterns at the worksite level.

 Determine with Department of Public Health if GIS tracking of countywide data is recommended. If it is recommended, develop plans to implement.

F. Reinforce by education, training and exercise programs

- Promote staff and public education campaigns with posters in all facilities and via staff newsletters, emails, etc.
- Participate in training that addresses communicating with staff during a crisis.

G. Prevention Issues Impacting Countywide Human resource and labor policies

- Sending Sick Employees Home: The Department of Public Health has a policy wherein employees may be sent home at the discretion of a manager/supervisor if in the judgment of the management staff member, the individual is too sick to work. The Human Resources Division will work with DPH to review the policy and expand its application to all of King County in the event of a pandemic. The new policy could be combined with the "guaranteed ride home" program to remove sick and potentially contagious individuals from the workplace and deliver them home without undue hardship.
 - If there is a concentrated outbreak of flu at the school the employee's children attends do you have the employee stay home to reduce the spread of germs?

The employees with sick children or other family members will necessarily be the judge of their own health profile and the need to use personal sick leave or FMLA. Contact with sick children while increasing the chances of contracting the flu is not appreciably different from other life experiences such as riding transit to work next to a sneezing person; sitting in church with sick parishioners; attending cabinet meetings with sick colleagues; going to the drug or grocery store with all those sick people who need prescriptions and food.

- What do you do with the 'worried well', those folks with no visible symptoms but who think they may be getting sick?

 The current approach to requesting sick leave relies upon the judgment of the employee. If in the view of the employee, he or she "feels like I'm coming down with something", we go with that opinion currently. We should stay with that approach.
- How do you deal with mission essential workers who are not ill but refuse to come to work because they are afraid of getting ill? Part of our planning is to identify back up and replacement strategies for absent workers. One of the difficulties the question poses is: How do we know that the person is not actually ill? If that is a question, we have traditionally required a doctor's examination and even a second opinion with resulting doctor's letters. If the person is healthy, they are in an unauthorized absence posture. Refusal to work can be addressed as a disciplinary issue if it comes to that. It is noted, however, that the county is attempting to withdraw from the "doctor's letter" approach to health care and attendance. With a pandemic-induced overwhelming workload in area hospitals and

Preparing for Disaster: Get Ready, Get Set

First there was the 1995 Oklahoma City bombing, then the September 11, 2001 terrorist attacks, and now Katrina, just to name a few disasters of the last decade. In fact, the number of declared major disasters nearly doubled in the 1990's.

Although chances of a major disaster affecting you personally may be slim (given the huge size and population of our country), it doesn't mean, of course, that you shouldn't be prepared. And, according to *Ready Business*, a division of the U.S. Department of Homeland Security (DHS), businesses as well as familles should develop an emergency plan to make our country and our economy more secure.

"America's businesses form the backbone of the nation's economy; small businesses alone account for more than 99% of all companies with employees," notes *Ready Business* at www.ready.gov. "If businesses are READY to survive and recover, the nation and our economy are more secure."

Aeneas Internet and Telephone was ready for Mother Nature on May 4, 2003. The company was among the more than 400 businesses in Tennessee hit by an F4 tornado, packing winds greater than 200 miles per hour. Aeneas lost more than \$1 million in hardware and software, and its home office was reduced to rubble. But less than 72 hours later, Aeneas was back, fully serving its clients' needs.

"There was nothing left of our building. Just piles of bricks and concrete. We lost everything," Aeneas Internet and Telephone CEO Jonathan Harian told *Ready Business.* "But back-up systems were in place and our employees worked from other locations. And because we were ready, our customers never knew the difference."

Taking the Right Steps

That kind of phoenix-like resurrection requires several key steps, according to Ready Business (SEE SIDE STORY), including:

Plan to Stay in Business. Develop a business continuity plan to manage any emergency situation.

- Know what kinds of emergencies might affect your company, both man-made and natural.
- Think about the basics of survival: fresh water, food, clean air and warmth.
- Develop and practice plans for both evacuating and sheltering in place.
- Remember that fire is the most common of all business disasters, so have fire safety procedures in place.

Talk to Your People. Critical to the success of your readiness plan is employee communication and contact. So, discuss your company's disaster plans with employees to hear their feedback and concerns.

- Include people from all levels in emergency planning.
- Detail how you will be in contact with employees, customers and others during and after a disaster.
- Create an emergency contact list one with a phone number for employees to call to let the company know they are safe, and one with contact information that the employer can use to reach the employee.

Financial services company Morgan Stanley understands all too well the value of developing a continuity plan and communicating that plan repeatedly to its people, according to *Ready Business*. In 1993, when terrorists first attacked the World Trade Center, it took the company four hours to evacuate its employees. Company management decided that wasn't good enough. So, the company developed a multi-faceted disaster plan. Just as important, employees practiced the plan frequently.

On September 11, 2001, all the preparation paid off. Immediately after the first hijacked plane struck One World Trade Center, Morgan Stanley security executives ordered the company's 3800 employees to evacuate. This time, it took them just 45 minutes to get out to safety.

Putting it Back Together

After a disaster, companies can also take important steps to help their employees get back on their feet. Given that employees are one of a company's greatest assets, those efforts can help speed an employer's recovery as well.

Most of the larger companies in the region affected by Hurricane Katrina, for example, have launched major campaigns — mostly built around toll-free hotlines — to locate missing workers and to offer help to them and their families.

Despite the challenges of trying to get hold of thousands of people who may have relocated or who may be isolated by water and spotty phone service, many companies believe their efforts are paying off. Among them, according to an earlier report in USA Today:

- Marriott International which has gone to shelters passing out T-shirts with its toll-free number has located about half
 of its 2,800 employees in the region.
- The Starwood hotel chain is tracking employees through Social Security numbers and a toll-free hotline. "I have never

- seen a company take care of people like this," said Robear Hamada, director of food and beverage at W Hotels, a Starwood unit.
- Home Depot has heard from all but 600 of its almost 5,000 workers in the area. They can check in or go to work at
 any of its stores. "We want to get the message out that they can go to any Home Depot in the country and get a job," said
 spokesman David Sandor.

Though each situation is unique, any organization can be better prepared if it plans carefully, puts emergency procedures in place, and practices for emergencies of all kinds.

Coop/Cog ideas for the workplace

What are the Costs?

Here are some ideas of what it may cost to develop a disaster protection and business continuity plan, according to *Ready Business*, a division of the U.S. Department of Homeland Security. Some of what is recommended can be done at little or no cost. Use this list to get started and then consider what else can be done to protect your people and prepare your business.

No Cost

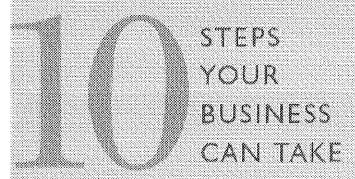
- Meet with your insurance provider to review current coverage.
- Create a list of critical business contractors and others whom you will use in an emergency.
- Decide in advance what you will do if your building is unusable.
- Create a list of inventory and equipment, including computer hardware, software and peripherals, for insurance purposes.
- Talk to utility service providers about potential alternatives and identify back-up options.
- Promote family and individual preparedness among your co-workers. Include emergency preparedness information during staff meetings, in newsletters, on company intranet, periodic employee emails and other internal communications tools.

Under \$500

- Buy a fire extinguisher and smoke alarm.
- Decide which emergency supplies the company can feasibly provide, if any, and talk to your co-workers about what supplies individuals might want to consider keeping in a personal and portable supply kit.
- Set up a telephone call tree, password-protected page on the company website, email alert or call-in voice recording to communicate with employees in an emergency.
- Provide first aid and CPR training to key co-workers.
- Attach equipment and cabinets to walls or other stable equipment. Place heavy or breakable objects on low shelves.
- Elevate valuable inventory and electric machinery off the floor in case of flooding.
- Back up your records and critical data. Keep a copy offsite.

More than \$500

- Consider additional insurance such as business interruption, flood or earthquake.
- Purchase, install and pre-wire a generator to the building's essential electrical circuits. Provide for other utility alternatives and back-up options.
- Install automatic sprinkler systems, fire hoses and fire-resistant doors and walls.
- Make sure your building meets standards and codes. Consider a professional engineer to evaluate the wind, fire or seismic resistance of your building.
- Consider a security professional to evaluate and/or create your disaster preparedness and business continuity plan.
- Upgrade your building's HVAC system to secure outdoor air intakes and increase filter efficiency.
- Send safety and key emergency response employees to trainings or conferences.
- Provide a large group of employees with first aid and CPR training.





HERE IS WHAT YOU CAN DO NOW TO MAINTAIN BUSINESS CONTINUITY. KERP IN MIND THAT MANY STRATEGIES TAKE TIME TO IMPLEMENT.

- / Check that existing contingency plans are applicable to a pundentic.
- In particular, check to see that core business activities can be sustained over several weeks.
- / Plan accordingly for interruptions of essential governmental services like cantiation, water, proved, and disruptions to the food supply.
- J Identify your company's assential functions and the individuals who perform them. The absence of these individuals could seriously impair business continuity. Build in the training redundancy necessary to ensure that their work can be done in the event of an absence rate of 25.30 percent.
- Majorato a healthy work environment by ensuring adequate air circulation and posting tips on how to stop the spread of germs at work. Promote hand and respiratory ingienc. Theore wide and cast availability of alcohol-based hand similar products.
- Determine which conside activities are critical to maintaining operations and develop alternatives in case they cannot function normally. For example, what transportation systems are needed to provide essential materials. Does the business operate on "just in time" inventory or is there typically some reserve?
- Establish or expand policies and nois that enable employees to work from home with appropriate security and network access to applications.
- 2 Expand online and self-service options for customers and business partners.
- Tell the workfood about the direct of paralemic floured the steps the company is taking to prepare for it. In emergencies, employees demonstrate an increased tendency to fisien to their employer, so clear and frequent communication is essential.
- Update sick leave and family and medical leave policies and communicate with employees about the importance of taying away from the workplace if they become ill. Concern about hist wages is the largest deterrent to self-materialite.

What To Do In The Event Of An Outbreak

If a pundemic flu strikes, government health officials will issue information and warnings and work with the media to disseminate advice on how to avoid becoming fil. Your company's managers, human resources department, and employees should pay close attention to the guidance provided by local and state health department and the U.S. Cerners for Disease Control and Prevention (www.cdc.gov.) Other organizations that provide assistance in public health emergencies include the American Red Cross (www.redcross.org.), and the World Health Organization (www.who.org.).

In a worst-case scenario, "business as usual" may cease. Government health cificials may have to implement dramade measures, including shorting down certain businesses that invoive high levels of interaction with the public, such as restaurants and theatres. Health officials may also have to restrict travel, cancel public events such as concerts or sports, and close schools.

Plan Now To Keep Your Business in Business

"Business condinuity" means ensuring that essential business functions can survive a natural disaster, exclusiological failure, human error, or other disruption. In recent dimes, assuring business continuity has also meant planning for terrorist-related biological, chemical, or nuclear attacks.

Many existing business continuity plans amicipate disruptions such as fires, earthquakes, and floods; these events are restricted to a certain geographic area, and the time frames are fairly well defined and limited. Pandemic fla, however, demands a different set of continuity assumptions since it will be widely dispersed geographically and potentially arrive in waves that could last several monds at a time.

Depending on the flu scain and based on previous pandemics, public health officials project community absence rates of 25-30 percent over three to four months. Absences will include sick employees, and those who must care for others who are sick. Four will also impact rates of absence is in.

The Seattle Times

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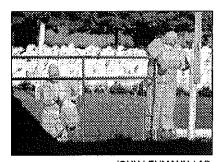
Not business as usual

By Josh Goodman

Seattle Times business reporter

It's a scenario apparently too scary for disaster-weary Americans to contemplate: As many as 200 million infected people in the U.S.; economic losses ranging from \$71 billion to \$166 billion; a death toll as high as 100,000; entire cities quarantined, emergency rooms overloaded and mass absenteeism from work

Since the emergence of a deadly strain of bird flu in Asia more than two years ago, public health officials have been on high alert, warning that a global pandemic is not a matter of if, but when. So far, the message is gaining traction slowly, if at all, among the region's employers.



JOHN LEHMANN / AP Workers from the Canadian Food Inspection Agency check a poultry farm in Chilliwack, B.C., where a nonlethal variety of the avian flu was discovered in mid-November. Health officials warn that a global pandemic is only a matter of time.

Mindful of the alarm sounded over similarly hypothetical threats, such as SARS and Y2K, companies

— like many Americans — have so far been hesitant to believe the doomsday predictions.

"It seems like more rhetoric than substance," said Jim Sinegal, president and chief executive of Costco Wholesale. "I'm a merchant, not a scientist. If the situation changes, we'll deal with it. But right now, I'm not too concerned."

Public-health officials, though, say they're not crying wolf, and they warn that complacency brings huge risk.

"It's a big issue," said Allene Mares, who, as a regional health officer for Public Health — Seattle & King County, is trying to help employers prepare. "It's critical that companies start planning for contingencies now."

Preparing for a pandemic

Steps businesses can take now

- · Educate work force about pandemic flu and steps company is taking to protect their safety.
- Check existing contingency plans for application to a flu pandemic.

Since 2003, a strain of influenza originating in birds, known as H5N1, has infected more than 130 people and has claimed the lives of at least 68 people in five Asian countries, including two in China.

Although no known cases of human-to-human transmission have been detected, scientists worry the virus could mutate into a form that could be passed between people, becoming a pandemic as it spreads around the globe rapidly.

- Identify company's essential functions, and individuals who perform them, in case of a 25 to 30 percent absentee rate.
- Plan for interruptions of public services such as utilities, sanitation and food supply.
- Maintain healthy workplace. Promote proper hygiene and promote hand washing.
- Update sick and medical-leave policies. Concerns about lost wages is the largest deterrent to self-quarantine.
- Communicate with employees about importance of staying home when sick,
- Expand online options for customers and business partners, and enable employees to work from home.

Source: Public Health — Seattle & King County

If that were to happen, the Seattle area could be severely stricken because it is a gateway to Asia, health officials say.

In King County alone, during the first six weeks of such a pandemic, as many as 1.2 million people could be infected. Up to 57,000 could require hospitalization, and nearly 3,000 could die, the health department estimates.

Mares has been working with 30 of the county's biggest employers to prepare them for dealing with an infected work force and a predicted 30 percent absentee rate.

Sessions with employers

Coaching sessions have focused on educating employees about health risks, keeping businesses running during a pandemic, and adjusting sick leave and other human-resource policies to make sure ill workers stay home.

The most vulnerable are companies such as Microsoft and Boeing that have workers, facilities and suppliers scattered around the globe, say health officials.

Not surprisingly, they're also the best prepared.

During the outbreak of SARS, a highly contagious respiratory illness that killed least 774 people worldwide in 2003, Microsoft

strongly discouraged its employees from traveling to Asia, and required employees returning from the continent to work from home for two weeks.

Microsoft has created a task force to improve disaster planning and look for ways to keep the company working during a flu pandemic.

"We're trying to get a universal process in place to deal with catastrophes systematically instead of as isolated events," said Lisa Brummel, vice president of human resources.

In December, the company will launch an education campaign to prevent the spread of germs. They also will pass out free hand sanitizers to its 63,000 employees worldwide.

Sick policies a concern

The biggest concern, public-health officials say, is making sure sick workers stay home.

Because flu victims generally are contagious for several days, companies are being encouraged to develop flexible sick-leave policies.

"It's critical that businesses be thinking about employees who would be impacted by a day without pay, much less being out for a long period of time," said Mares.

But even in a pandemic, it may be hard to persuade some employees — especially low-wage workers — to call in sick.

"Most workers I know don't have that luxury," said Peter Diaz, organizing director for the Food and Commercial Workers union Local 21, which represents 30,000 retail, health-care and service workers in the Puget Sound area.

Cost-conscious employers aren't especially generous about paying workers to stay home. The result is that guarding customers and other employees from contagious workers really depends on the generosity of individual owners and managers.

According to a 2004 survey of 10,000 businesses by the state Employment Security Department, fewer than half of all full-time workers in Washington, and only 12 percent of part-time employees, are entitled to paid sick leave.

Many big companies give workers up to three weeks of paid sick leave a year; such benefits often come only with seniority.

For example, Wal-Mart's 1.2 million U.S. employees accumulate paid sick days at a rate of a half-day per month, and only if they work at least 34 hours a week.

At the Grease Monkey oil-change shop on Seattle's Rainier Avenue South, assistant manager Scott Sanders said his company will hold a sick worker's job as long as they have a doctor's note. But the company, which offers no paid sick days, relies on workers to protect their own health.

If an employee is sick, Sanders says he'd prefer them to go home. "But if they choose not to, that's their choice."

Down the street, Remo Borracchini doesn't offer paid sick leave to his roughly 40 employees at Borracchini's Bakery. But in the food industry, he said, he has no choice but to take extra precautions.

"You walk in here sneezing and you're gone for the day."

While educating workers about health risks is the first step, employers are only beginning to contemplate the economic impact of mass absenteeism, ruptures in the supply chain or a breakdown in the public infrastructure.

A recent poll of American chief information officers showed that even after Hurricane Katrina, one in five U.S. businesses doesn't have any formal disaster-recovery plans.

While brain-powered tech firms might stay running with employees working online from home, retailers and manufacturers could suffer huge losses if the public is either afraid to go out or required by health officials to stay home.

"I'll be honest, we're still thinking though the answers," said Kelly Donaghy, a spokeswoman for fire and safety protection at Boeing. The company has formed a task force to analyze its preparedness.

"It's nearly impossible to stay in business with 30 percent of your work force at home. We'll have to focus on our essential functions," Donaghy said.

Insurance isn't likely to be of any help.

Although a survey by the insurance broker Marsh found that nearly half of large and midsize American businesses have purchased terrorism insurance since 9/11, business insurance against a pandemic doesn't exist in the U.S.

So-called "contingent business income coverage," which protects companies against a sudden loss of a supplier, generally only kicks in after business losses following physical damage from hurricanes, fires or other natural disasters.

"If you're a major corporation, with offices and suppliers around the globe, you should be more concerned about a pandemic that can wipe out your entire work force than you should a localized terrorist attack," said Peter Sipkin, a Minneapolis attorney who is organizing a national conference on legal issues surrounding pandemic flu.

Mares minces fewer words: "If you're prepared to handle an earthquake, you need to be prepared for a pandemic."

In the case of a pandemic flu, local health officers warn it could take six to eight months to develop a vaccine.

So the health department may have to exercise wide powers, such as closing schools and banning large gatherings like sports events and concerts.

In King County, Public Health has not considered the forced closure of businesses.

"It's frightening, because we've grown so accustomed to medicines and vaccines," said Mares, who notes that her husband's great-grandmother in Montana cared for victims of the 1918 Spanish flu.

"The old-fashioned methods of covering coughs and sneezes still work best," Mares said.

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to this report.

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