



Coronavirus Update

Last updated March 31, 2020

Country-by-country resources

Lockton's global benefits experts have compiled resources to assist multinational employers trying to track the varied and often fluid response being taken by different countries to the COVID-19 pandemic. Links are provided, where possible, to resources that are periodically updated by local authorities as their response evolves. Where telemedicine is available in a local market, it can be of great value for many health concerns, but it may not in itself satisfy protocols required by local authorities in the case of the coronavirus. Employees should consult their local medical authorities, who may have more recent and relevant information. In many jurisdictions where epidemic or pandemic exclusions are not common in insurance policies, insurers have now begun including such exclusions in the terms and conditions of new policies. The global situation is dynamic, and this document reflects the status at the time of publication.

Click on a country to jump to its resources

[Argentina](#)

[Australia](#)

[Austria](#)

[Bahamas](#)

[Belarus](#)

[Belgium](#)

[Botswana](#)

[Brazil](#)

[Canada](#)

[Chile](#)

[China](#)

[Colombia](#)

[Croatia](#)

[Czech Republic](#)

[Denmark](#)

[Dominican Republic](#)

[Ecuador](#)

[Estonia](#)

[Finland](#)

[Guatemala](#)

[Guernsey](#)

[Hong Kong](#)

[India](#)

[Indonesia](#)

[Ireland](#)

[Israel](#)

[Italy](#)

[Jamaica](#)

[Japan](#)

[Kenya](#)

[Korea, Republic of](#)

[Latvia](#)

[Lithuania](#)

[Luxembourg](#)

[Macao](#)

[Malaysia](#)

[Mexico](#)

[Netherlands](#)

[Peru](#)

[Philippines](#)

[Poland](#)

[Portugal](#)

[Puerto Rico](#)

[Romania](#)

[Russian Federation](#)

[Serbia](#)

[Singapore](#)

[Slovakia](#)

[South Africa](#)

[Spain](#)

[Sweden](#)

[Switzerland](#)

[Thailand](#)

[Taiwan](#)

[Trinidad and Tobago](#)

[Turkey](#)

[Ukraine](#)

[France](#)
[Georgia](#)
[Germany](#)
[Greece](#)

[New Zealand](#)
[Norway](#)
[Paraguay](#)

[United Arab Emirates](#)
[United Kingdom](#)
[U.S. Virgin Islands](#)

Argentina

National health resource	Ministry of Health
Government COVID-19 website	https://www.argentina.gob.ar/salud/coronavirus-COVID-19
National hotline	Argentina Ministry of Health Hotline: 0800 222 1002
Employer resources	https://www.argentina.gob.ar/coronavirus/atencion-publico
What should individuals do if symptomatic or have had suspected exposure?	Contact the local health service, private or prepaid medical provider.
How do individuals get testing?	Public health authority.
How is COVID-19 testing paid for?	Testing is government funded.
How is COVID-19 treatment paid for?	Treatment is government funded.
Is telemedicine available?	Telemedicine is not available.
Relevant coverage exclusions	No exclusions for pandemic or COVID-19.
Are there any statutory enhancements to sick leave?	Pregnant women, individuals over 60 years old and groups at risk are exempt from attending their work places.

Australia

National health resource	Ministry of Health
Government COVID-19 website	https://www.health.gov.au/news/health-alerts/novel-coronavirus-2019-ncov-health-alert
National hotline	Australia Ministry of Health Hotline: 1800 020 080
Employer resources	https://www.health.gov.au/news/health-alerts/novel-coronavirus-2019-ncov-health-alert/coronavirus-covid-19-resources
What should individuals do if symptomatic or have had suspected exposure?	Contact their doctor before seeking treatment. Call 000 for serious symptoms such as difficulty breathing for urgent medical help.

How do individuals get testing?	Public health authority.
How is COVID-19 testing paid for?	Public healthcare system (Medicare). Non-residents may have cover under their overseas visitor policy.
How is COVID-19 treatment paid for?	Public healthcare system (Medicare). Non-residents may have cover under their overseas visitor policy.
Is telemedicine available?	Medicare offers telemedicine services. There may be an additional cost to users.
Relevant coverage exclusions	No exclusions for pandemic or COVID-19.
Are there any statutory enhancements to sick leave?	None as of 3/30/2020.

Austria

National health resource	Federal Ministry Republic of Austria: Social Affairs, Health, Care and Consumer Protection
Government COVID-19 website	https://www.sozialministerium.at/Informationen-zum-Coronavirus/Neuartiges-Coronavirus-(2019-nCov).html
National hotline	0800 555 621
Employer resources	https://www.sozialministerium.at/Informationen-zum-Coronavirus/Coronavirus---Informationsmaterial-zum-Download.html
What should individuals do if symptomatic or have had suspected exposure?	Contact their doctor or emergency services on 1450 before seeking treatment.
How do individuals get testing?	Public health authority.
How is COVID-19 testing paid for?	Public health authority will pay for testing.
How is COVID-19 treatment paid for?	Public health system provides coverage for treatment.
Is telemedicine available?	Telemedicine is not available.
Relevant coverage exclusions	No exclusions for pandemic or COVID-19.
Are there any statutory enhancements to sick leave?	None as of 3/30/2020.

Bahamas

National health resource	Ministry of Health
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Government COVID-19 website	https://covid19.gov.bs/
National hotline	Bahamas Ministry of Health Hotlines: 376-9350 8:00 A.M. – 8:00 P.M.; 376-9387 8:00 P.M. – 8:00 A.M.; and 376-9357.
Employer resources	
What should individuals do if symptomatic or have had suspected exposure?	Contact their doctor before seeking treatment.
How do individuals get testing?	Public health authority.
How is COVID-19 testing paid for?	Private health insurance will cover all medically necessary and appropriate care.
How is COVID-19 treatment paid for?	Private health insurance will cover all medically necessary and appropriate care.
Is telemedicine available?	Yes, through the health insurance provider.
Relevant coverage exclusions	No exclusions for pandemic or COVID-19.
Are there any statutory enhancements to sick leave?	None as of 3/30/2020.

Belarus

National health resource	Center for Hygiene of Epidemiology and Public Health
Government COVID-19 website	http://minzdrav.gov.by/ru/
National hotline	+375(29) 156-85-65
Employer resources	
What should individuals do if symptomatic or have had suspected exposure?	Contact their doctor before seeking treatment.
How do individuals get testing?	If symptomatic, the individual will be tested by State Medicine.
How is COVID-19 testing paid for?	Symptomatic individuals are tested by state clinics for free. If someone wants to be tested without symptoms, they must pay by themselves.
How is COVID-19 treatment paid for?	Free through the State Medicine.
Is telemedicine available?	Telemedicine is not available.

Relevant coverage exclusions	No exclusions for pandemic or COVID-19.
Are there any statutory enhancements to sick leave?	None as of 3/30/2020.

Belgium

National health resource	Federal Public Service: Health, Food Chain Safety and Environment
Government COVID-19 website	www.info-coronavirus.be
National hotline	0800/14.689 or www.info-coronavirus.be
Employer resources	https://emploi.belgique.be/fr/actualites/update-coronavirus-mesures-de-prevention-et-consequences-sur-le-plan-du-droit-du-travail
What should individuals do if symptomatic or have had suspected exposure?	Contact their doctor before seeking treatment.
How do individuals get testing?	Public health authority.
How is COVID-19 testing paid for?	Public health (social security) will pay for testing.
How is COVID-19 treatment paid for?	Treatment is covered by hospitalization policies, outpatient policies and social security.
Is telemedicine available?	Currently all General Practitioners do consultations over the phone instead of in their own doctors' office. Telemedicine may also be available through the hospitalization insurer.
Relevant coverage exclusions	No exclusions for pandemic or COVID-19.
Are there any statutory enhancements to sick leave?	None as of 3/30/2020.

Botswana

National health resource	Ministry of Health
Government COVID-19 website	https://www.moh.gov.bw/coronavirus.html
National hotline	Ministry of Health Toll free number 08100 600 740 or call center 3632273/ 2756/ 2757
Employer resources	

What should individuals do if symptomatic or have had suspected exposure?	Visit the nearest health facility or call the Ministry of Health Toll free number 08100 600 740 or call center 3632273/ 2756/ 2757
How do individuals get testing?	Public Health Authority.
How is COVID-19 testing paid for?	Free through the public health authority.
How is COVID-19 treatment paid for?	Free through the public health authority.
Is telemedicine available?	Telemedicine is not available.
Relevant coverage exclusions	No exclusions for pandemic or COVID-19.
Are there any statutory enhancements to sick leave?	None as of 3/30/2020.

Brazil

National health resource	Ministry of Health
Government COVID-19 website	https://coronavirus.saude.gov.br/
National hotline	0800-644-6645
Employer resources	https://coronavirus.saude.gov.br/sobre-a-doenca#legislacao
What should individuals do if symptomatic or have had suspected exposure?	Contact their doctor before seeking treatment.
How do individuals get testing?	Public healthcare agency.
How is COVID-19 testing paid for?	Public healthcare agency.
How is COVID-19 treatment paid for?	Private medical insurance.
Is telemedicine available?	Some private medical providers have telemedicine services.
Relevant coverage exclusions	Pandemic is an exclusion in the general terms and conditions of the Brazilian insurance industry. Many insurers are granting or considering granting a waiver of the exclusion for COVID-19.
Are there any statutory enhancements to sick leave?	None as of 3/30/2020.

Canada

National health resource	Public Health Agency of Canada
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Government COVID-19 website	https://www.canada.ca/en/public-health/services/diseases/coronavirus-disease-covid-19.html
National hotline	Government of Canada novel coronavirus information line: 1-833-784-4397
Employer resources	https://www.tradecommissioner.gc.ca/campaign-campagne/ressources-entreprises-COVID-19-business-resources.aspx?lang=eng Travel advice: https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection/latest-travel-health-advice.html and https://travel.gc.ca/travelling/advisories
What should individuals do if symptomatic or have had suspected exposure?	Contact their health care provider or Public Health Authority . In Quebec call 1 877 644-4545.
How do individuals get testing?	Public Health Ontario Laboratory in Toronto and the National Microbiology Laboratory.
How is COVID-19 testing paid for?	Public, provincial healthcare systems.
How is COVID-19 treatment paid for?	Public, provincial healthcare systems.
Is telemedicine available?	Telehealth via Public Health Authorities.
Relevant coverage exclusions	No exclusions for pandemic or COVID-19.
Are there any statutory enhancements to sick leave?	Employment Insurance (EI) sickness benefits are available to eligible employees for medical reasons. Medical reasons include quarantine. In addition, EI benefits are available to eligible employees during a temporary lay-off or a mass lay-off. The government of Ontario plans to introduce legislation to provide job-protected unpaid leave to employees in isolation or quarantine due to COVID-19 or those who need to be away from work to care for children because of school or day care closures. If passed the leave will be effective as soon as 23 March 2020. Alberta government adopted a new regulation providing employees with a 14-day job-protected unpaid leave if they are quarantined (including self-isolation or self-quarantine) due to COVID-19. It applies to all leave since 5 March 2020.

Chile

National health resource	Government of Chile
Government COVID-19 website	https://www.gob.cl/coronavirus/

National hotline	Government of Chile Help Line: 600 360 7777
Employer resources	https://s3-us-west-2.amazonaws.com/www.gob.cl/coronavirus/instructivo_cuarentena_260320.pdf
What should individuals do if symptomatic or have had suspected exposure?	Go to the nearest emergency center (Cesfam, hospital or clinic).
How do individuals get testing?	Public health authority.
How is COVID-19 testing paid for?	Exams conducted for public health management purposes, such as those taken at the airport, are free. In addition, if the person is Fonasa and the exam is done in a public hospital and belongs to groups A, B or is over 60 years, it is free. If they are in group C the copay is CLP 2,800 and if they are in group D, they must pay CLP 5,600.
How is COVID-19 treatment paid for?	Public and private insurance.
Is telemedicine available?	Telemedicine is not available.
Relevant coverage exclusions	Pandemic is excluded in some medical policies, but the public health authority will pay in such cases. Some life and disability policies exclude pandemic.
Are there any statutory enhancements to sick leave?	None as of 3/30/2020.

China

National health resource	National health commission of the People's Republic of China
Government COVID-19 website	Chinese Center for Disease Control and Prevention: http://www.chinacdc.cn/jkzt/crb/zl/szkb_11803/
National hotline	Chinese CDC Hotline: 12320; 010-68792114
Employer resources	
What should individuals do if symptomatic or have had suspected exposure?	Contact their health care provider, medical insurance or if ill, a 3A Hospital facility.
How do individuals get testing?	Public health authority.
How is COVID-19 testing paid for?	Covered by the government.
How is COVID-19 treatment paid for?	Covered by medical insurance and government.
Is telemedicine available?	Telemedicine is not available.

Relevant coverage exclusions	No exclusions for pandemic or COVID-19.
Are there any statutory enhancements to sick leave?	The ministry of human resources and social security has specifically mandated that any person unable to attend work because they are infected or suspected of infection, should undergo a mandatory quarantine during which the employee should be paid. Employers cannot terminate or refuse to extend the employment contracts of such employees. If the employee is unable to return to work after the mandatory quarantine, the employee is entitled to 3 to 24 months of sick leave with a medical certificate that shall be paid in accordance with the applicable labor laws.

Colombia

National health resource	Ministry of Health and Social Protection National Institute of Health
Government COVID-19 website	https://d2jsqrio60m94k.cloudfront.net/
National hotline	Control Center of Emergency (CRUE): 321 853 3928
Employer resources	
What should individuals do if symptomatic or have had suspected exposure?	Call their health care provider or EPS Bogota and the Capital District residents can call (031) 364 9666 Other hotline numbers: https://d2jsqrio60m94k.cloudfront.net/
How do individuals get testing?	Testing is done in the person's home by their doctor.
How is COVID-19 testing paid for?	Public health authority.
How is COVID-19 treatment paid for?	Public or private/prepaid plans.
Is telemedicine available?	Doctors can prescribe medicine over the phone.
Relevant coverage exclusions	No exclusions for pandemic or COVID-19.
Are there any statutory enhancements to sick leave?	None as of 3/30/2020.

Croatia

National health resource	Central Government Portal
Government COVID-19 website	https://vlada.gov.hr/coronavirus-protection-measures/28950

National hotline	113
Employer resources	https://koronavirus.hr/
What should individuals do if symptomatic or have had suspected exposure?	<p>Cold symptoms but no travel contact their doctor by telephone.</p> <p>People in affected areas the last 14 days, but no symptoms must contact a competent epidemiologist, whose number can be obtained through county centers 112.</p> <p>People in affected with symptoms are obliged to contact their family physician by phone for further instructions.</p>
How do individuals get testing?	Testing is provided by medical staff according to public health authority instructions.
How is COVID-19 testing paid for?	The social security compulsory health insurance pays for testing.
How is COVID-19 treatment paid for?	The social security compulsory health insurance pays for treatment.
Is telemedicine available?	Telemedicine is not available.
Relevant coverage exclusions	Death due to illness is additional coverage but excludes epidemic and pandemic diseases.
Are there any statutory enhancements to sick leave?	None as of 3/30/2020.

Czech Republic

National health resource	Ministry of Health
Government COVID-19 website	https://koronavirus.mzcr.cz/
National hotline	<p>Nationwide toll-free line: 1212</p> <p>State Institute of Health: +420 724 810 106; +420 725 191 367</p>
Employer resources	https://koronavirus.mzcr.cz/materialy-ke-stazeni/
What should individuals do if symptomatic or have had suspected exposure?	Contact their doctor, the emergency medical service, the Regional Hygiene Station or the nationwide toll-free line at 1212.
How do individuals get testing?	Public health authority or private medical.
How is COVID-19 testing paid for?	If testing has been ordered by a hygienist or doctor, it is covered by public health insurance. If it is done privately, individuals will pay the price based on the laboratory cost.

Private health insurers may contribute to part of the cost of testing.

How is COVID-19 treatment paid for?

Public health or private insurance.

Is telemedicine available?

Yes, telemedicine may be available through private medical insurance or through a contracted group arrangement.

Relevant coverage exclusions

No exclusions for pandemic or COVID-19.

Are there any statutory enhancements to sick leave?

None as of 3/30/2020.

Denmark

National health resource

Danish Health Authority

Government COVID-19 website

<https://www.sst.dk/da/Viden/Smitsomme-sygdomme/Smitsomme-sygdomme-AA/Coronavirus/Spoergsmaal-og-svar>

National hotline

Coronavirus Hotline: +45 72 22 74 59

Employer resources

<https://www.sst.dk/da/Viden/Smitsomme-sygdomme/Smitsomme-sygdomme-AA/Coronavirus/Spoergsmaal-og-svar/Questions-and-answers>

What should individuals do if symptomatic or have had suspected exposure?

Contact their doctor or regional on call center:
Region Hovedstaden, Akuttefon: +45 1813
Region Nordjylland, Lægevagten: +45 70 15 03 00
Region Midtjylland, Lægevagten: +45 70 11 31 31
Region Sjælland, Lægevagten: +45 70 15 07 00
Region Syddanmark, Lægevagten: +45 70 11 07 07

How do individuals get testing?

Government health authority.

How is COVID-19 testing paid for?

Government health authority pays for testing.

How is COVID-19 treatment paid for?

Government health authority pays for treatment.

Is telemedicine available?

Telemedicine is not available.

Relevant coverage exclusions

Primary exclusion for pandemic risks related to COVID-19 has been waived by many insurers, with the exception of insureds traveling or staying outside of Denmark in areas where the Danish authorities have warned of health hazards or epidemic conditions.

Are there any statutory enhancements to sick leave?

Government will also cover sick leave costs related to coronavirus. Sick leave is normally paid for by the employer through the first month.

Dominican Republic

National health resource

Ministry of Health

Government COVID-19 website

https://www.msp.gob.do/web/?page_id=3371

National hotline

No hotline provided by authorities

Employer resources

What should individuals do if symptomatic or have had suspected exposure?

How do individuals get testing?

Doctors and regular diagnostic labs, but authorities are also providing assistance.

How is COVID-19 testing paid for?

Social Security and private insurers.

How is COVID-19 treatment paid for?

Social Security and Private insurers.

Is telemedicine available?

Available, but very limited.

Relevant coverage exclusions

Exclusions may apply to death and disability only during the first two years.

Are there any statutory enhancements to sick leave?

None as of 3/30/2020.

Ecuador

National health resource

Ministry of Health

Government COVID-19 website

<https://www.salud.gob.ec/coronavirus-covid-19/>

National hotline

171

Employer resources

What should individuals do if symptomatic or have had suspected exposure?

The government has released a number so people can reach and ask for medical guidance (171) and instructions.

How do individuals get testing?

Public health authority.

How is COVID-19 testing paid for?

Public health authority will provide testing at no cost. If test is done through private hospitals, the cost varies from \$200 to

\$400 dollars. The government issued a statement that the cost for the exam should not be more than \$60.

How is COVID-19 treatment paid for?

All insurance companies are paying for treatment.

Is telemedicine available?

Yes, through the public hotline and included in some medical policies.

Relevant coverage exclusions

Death covered by life insurance policies have no restrictions. In other policies the coverage varies; it depends on the policy and insurance company.

Are there any statutory enhancements to sick leave?

None as of 3/30/2020.

Estonia

National health resource

Ministry of Social Affairs

Government COVID-19 website

koroonaviiirus.ee

National hotline

+372 634 6630; 1220*, 1247

Employer resources

What should individuals do if symptomatic or have had suspected exposure?

Contact the family doctor's advice line 1220 or +372 634 6630.

How do individuals get testing?

The doctor decides if testing should be conducted.

How is COVID-19 testing paid for?

It is paid by National Health Insurance Fund.

How is COVID-19 treatment paid for?

It is paid by National Health Insurance Fund.

Is telemedicine available?

Yes.

Relevant coverage exclusions

No exclusions for pandemic or COVID-19.

Are there any statutory enhancements to sick leave?

None as of 3/30/2020.

Finland

National health resource

Finnish Institute for Health and Welfare

Government COVID-19 website

<https://varasivusto.thl.fi/fi/infosheetsA>

National hotline

National Hotline: +358 295 535 535

Employer resources	https://stm.fi/varautuminen-koronavirukseen#Ohjeet%20varautumiseen%20ty%C3%B6paikoiilla
What should individuals do if symptomatic or have had suspected exposure?	Contact their doctor or health center.
How do individuals get testing?	Public health authority.
How is COVID-19 testing paid for?	Social security provides testing free of charge. If tested through private medical providers, the cost is borne by the employer.
How is COVID-19 treatment paid for?	Treatment is dependent on what the company offers: medical insurance, occupational healthcare or at the employee's cost.
Is telemedicine available?	Yes, for prescriptions.
Relevant coverage exclusions	Currently, no exclusions for pandemic or COVID-19, but some policies allow the insurer to change terms and conditions in the event of a pandemic.
Are there any statutory enhancements to sick leave?	None as of 3/30/2020.

France

National health resource	Government of the French Republic
Government COVID-19 website	https://www.gouvernement.fr/info-coronavirus
National hotline	National Hotline: + 33 800 130 000
Employer resources	https://travail-emploi.gouv.fr/actualites/presse/communiqués-de-presse/article/coronavirus-et-monde-du-travail
What should individuals do if symptomatic or have had suspected exposure?	Contact the National Hotline for non-emergency medical advice
How do individuals get testing?	Public health authority or private medical labs.
How is COVID-19 testing paid for?	The cost of the test is EUR 54: the French Social Security covers 60% and all private healthcare covers the rest (40%).
How is COVID-19 treatment paid for?	Statutory and private: direct billing by giving their Social security card and their private insurance card, or the individual can pay for the care and get reimbursed by SS and the private insurer.
Is telemedicine available?	Yes, private telemedicine.

Relevant coverage exclusions	No exclusions for pandemic or COVID-19.
Are there any statutory enhancements to sick leave?	The public authorities have already stated that employees who have to quarantine or have to look after a child due to COVID-19 may use sick leave and thus are eligible for national health insurance cover with a daily allowance. In this case, the employer pays a supplement to the daily allowance and not the entire salary. In the absence of sick leave, the employer who forces the isolation (voluntary shutdown of operations) measure will have to pay the employee in full during this period. The employee may use paid days (if willing).

Georgia

National health resource	Ministry of Health
Government COVID-19 website	stopcov.ge
National hotline	116 001 (from local lines) to disease control center – and 1505 hotline for the Ministry of Health
Employer resources	
What should individuals do if symptomatic or have had suspected exposure?	Self-isolate and contact their doctor for a telephone consultation.
How do individuals get testing?	Both public and private options are available, but public option is available only when a person had contact with an infected person or had a travel history in affected countries (as per WHO recommendations). It is also possible to be tested by private laboratory, but for the moment only one laboratory is doing the test and it is very expensive.
How is COVID-19 testing paid for?	Either by the state if they meet guidelines or privately.
How is COVID-19 treatment paid for?	Public health system covers the cost of treatment.
Is telemedicine available?	Not popular, but available.
Relevant coverage exclusions	Most policies exclude pandemic/epidemic.
Are there any statutory enhancements to sick leave?	None as of 3/30/2020.

Germany

National health resource	Federal Ministry of Health
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Government COVID-19 website	https://www.bundesgesundheitsministerium.de/coronavirus.html https://www.infektionsschutz.de/
National hotline	+49 30 346 465 100 +49 0800 011 77 22
Employer resources	Travel guidance: https://www.auswaertiges-amt.de/de/ReiseUndSicherheit/covid-19/2296762
What should individuals do if symptomatic or have had suspected exposure?	Contact their family doctor or call 116117 for non-emergency medical advice
How do individuals get testing?	Statutory or private health insurance.
How is COVID-19 testing paid for?	Statutory or private health insurance.
How is COVID-19 treatment paid for?	Statutory or private health insurance.
Is telemedicine available?	Yes, but not widely available.
Relevant coverage exclusions	No exclusions for pandemic or COVID-19.
Are there any statutory enhancements to sick leave?	The government decreed that patients with a minor upper respiratory tract illness won't need to visit a doctor to receive a doctor's certificate. Doctors may issue one up to 7 days by mail after taking a medical history by phone. The decree is valid for 4 weeks from March 9 and may be extended.

Greece

National health resource	National Public Health Organization of Greece
Government COVID-19 website	https://eody.gov.gr/tag/en/
National hotline	1135
Employer resources	
What should individuals do if symptomatic or have had suspected exposure?	Self-isolate and contact 1135.
How do individuals get testing?	Through the public health service only if symptomatic and have risk factors.
How is COVID-19 testing paid for?	If positive, it is free of charge.
How is COVID-19 treatment paid for?	Treatment is taking place only in public health hospitals and is free of charge. Most insurance companies have announced that they will cover treatment in private hospitals if necessary.

Is telemedicine available?	Telemedicine is not available.
Relevant coverage exclusions	Some death and disability policies exclude pandemic.
Are there any statutory enhancements to sick leave?	None as of 3/30/2020.

Guatemala

National health resource	Ministry of Health
Government COVID-19 website	https://www.mspas.gob.gt/index.php/noticias/coronavirus-2019-ncov
National hotline	1517
Employer resources	
What should individuals do if symptomatic or have had suspected exposure?	
How do individuals get testing?	Individuals can go to private hospitals, but the test will be done at the National Lab (government lab).
How is COVID-19 testing paid for?	No charge for the test but if a private hospital is used, they may charge for <u>services</u> rendered at the private hospital.
How is COVID-19 treatment paid for?	Public health or private coverage.
Is telemedicine available?	Telemedicine is not available.
Relevant coverage exclusions	In general terms the insurances companies will cover the treatment. Some companies have a list of restricted providers to cover the treatment. No pandemic exclusions for death or disability.
Are there any statutory enhancements to sick leave?	None as of 3/30/2020.

Guernsey

National health resource	Health and Social Services Department
Government COVID-19 website	https://www.gov.gg/Coronavirus
National hotline	Clinical questions: 01481 756938 or 01481 756969 (8am - 10 pm)
Employer resources	https://www.gov.gg/covid19guidance

What should individuals do if symptomatic or have had suspected exposure?	Contact their doctor or the Public Health Service for instructions. High Street 711237. St Martin 237757. Cobo 256404. Rohais 723322.
How do individuals get testing?	Public health services.
How is COVID-19 testing paid for?	Public health services.
How is COVID-19 treatment paid for?	Primary care is private. Hospitalization is public.
Is telemedicine available?	Yes.
Relevant coverage exclusions	No exclusions for pandemic or COVID-19, although policies may have an event limit for pandemic.
Are there any statutory enhancements to sick leave?	None as of 3/30/2020.

Hong Kong

National health resource	Centre for Health Protection
Government COVID-19 website	https://www.coronavirus.gov.hk/eng/
National hotline	2125 1122 (8am - 12 midnight)
Employer resources	https://www.coronavirus.gov.hk/eng/index.html#Useful_Information https://www.coronavirus.gov.hk/eng/index.html
What should individuals do if symptomatic or have had suspected exposure?	Contact their doctor
How do individuals get testing?	The doctor will arrange testing. Most tests are performed in public hospitals on request by officials. Private health providers/ hospitals also provide screening of COVID-19.
How is COVID-19 testing paid for?	For government required test, no clear data. Those who request the test on their own will need to pay for the test and file claims back for reimbursement from their medical plan.
How is COVID-19 treatment paid for?	Paid as a coverable diagnosis under medical insurance coverage. Key providers in HK such as AIA, AXA China and Manulife have extended extra coverage for Novel Coronavirus.
Is telemedicine available?	Yes, included in high end plans.
Relevant coverage exclusions	No exclusions for pandemic or COVID-19.
Are there any statutory enhancements to sick leave?	None as of 3/30/2020

India

National health resource	Ministry of Health and Family Welfare
Government COVID-19 website	https://www.mohfw.gov.in/
National hotline	MOH Helpline +91-11-23978046 MOH Toll-free Number 1075 The Helpline Email ID for coronavirus : ncov2019@gmail.com
Employer resources	
What should individuals do if symptomatic or have had suspected exposure?	Contact the National Hotline for non-emergency medical advice
How do individuals get testing?	Statutory through government labs. India is currently following a highly restricted testing protocol. Anyone with travel history to high-risk countries, and those who have come in contact with a person who has already tested positive will get tested.
How is COVID-19 testing paid for?	Government labs provide the test free of cost.
How is COVID-19 treatment paid for?	Treatment is free through government facilities. Group Medclaim policies cover COVID-19 in the same as any other disease (hospitalization claims).
Is telemedicine available?	Private telemedicine is available through companies such as Practo, 1mg, Medlife, mFine and are actively working on online consultations.
Relevant coverage exclusions	No exclusions for pandemic or COVID-19. Health insurance claims due to coronavirus will be payable only if hospitalized for at least 24 hours.
Are there any statutory enhancements to sick leave?	The Indian state of Karnataka, whose capital is Bangalore, mandated 28 days of paid leave be granted to an employee who has contracted the coronavirus. This leave is in addition to existing statutory leave entitlements.

Indonesia

National health resource	Ministry of Health
Government COVID-19 website	https://infeksiemerging.kemkes.go.id/
National hotline	Hotline Number: 119x9 Twitter: @ Ministry Of Health

Employer resources

What should individuals do if symptomatic or have had suspected exposure?	Contact the COVID-19 hotline for instructions.
How do individuals get testing?	Public health authority.
How is COVID-19 testing paid for?	Public health authority.
How is COVID-19 treatment paid for?	Public or private.
Is telemedicine available?	Limited services available through private medical insurer.
Relevant coverage exclusions	No exclusions for pandemic or COVID-19 on life insurance. Some medical plans have exclude pandemic risks once declared an epidemic by the Indonesian Government, cost are covered by the Indonesian Government.
Are there any statutory enhancements to sick leave?	None as of 3/30/2020.

Ireland

National health resource	Health Service Executive
Government COVID-19 website	https://www2.hse.ie/coronavirus/
National hotline	HSE Hotline: +353 1850 24 1850
Employer resources	CIPD Coronavirus FAQs
What should individuals do if symptomatic or have had suspected exposure?	Self-isolate and contact their doctor or the HSE hotline.
How do individuals get testing?	The HSE through the National Health Emergency Team are managing the testing associated with COVID-19 patients through the public health system.
How is COVID-19 testing paid for?	The HSE through the National Health Emergency Team are managing the testing, costs associated with COVID-19 patients through the public health system. Information on this can be found on the HSE website at www2.hse.ie/coronavirus .
How is COVID-19 treatment paid for?	The HSE through the National Health Emergency Team are managing the medical care and costs associated with COVID-19 patients through the public health system.
Is telemedicine available?	May be included in private health care.

Relevant coverage exclusions	No exclusions for pandemic or COVID-19.
Are there any statutory enhancements to sick leave?	On 18 March 2020, the Revenue commissioners published details of a support payment scheme introduced as part of the response by the government to COVID-19. The Scheme is administered through the Department of Employment Affairs and Social Protection and aims to provide a special COVID-19 unemployment payment of EUR 203 per week to employees who have been temporarily laid off as a result of the ongoing pandemic.

Israel

National health resource	Ministry of Health
Government COVID-19 website	https://govextra.gov.il/ministry-of-health/corona/corona-virus-en/
National hotline	MDA Emergency Services Hotline: 101 MOH Hotline: *5400 HMO Hotlines: Clalit *2700 Maccabi *3555 Meuhedet *3833 Leumit *507"
Employer resources	
What should individuals do if symptomatic or have had suspected exposure?	Follow the instructions on the Ministry of Health website, which includes submitting a report if self-quarantining after traveling or having close contact with an infected person.
How do individuals get testing?	A paramedic will go to the home to conduct testing.
How is COVID-19 testing paid for?	Israeli Health Funds (Kupot Cholim) and private health insurance.
How is COVID-19 treatment paid for?	Israeli Health Funds (Kupot Cholim) and private health insurance.
Is telemedicine available?	Public health system utilizes telemedicine.
Relevant coverage exclusions	No exclusions for pandemic or COVID-19.
Are there any statutory enhancements to sick leave?	The national insurance institute of Israel issued an official guideline granting employees unpaid leave for at least 30 days, due to the coronavirus.

Italy

National health resource	Ministry of Health
Government COVID-19 website	http://www.salute.gov.it/nuovocoronavirus
National hotline	Ministry of Health Hotline:+39 1500
Employer resources	http://www.salute.gov.it/nuovocoronavirus
What should individuals do if symptomatic or have had suspected exposure?	Contact their doctor or regional hotline .
How do individuals get testing?	Public health authority.
How is COVID-19 testing paid for?	Public health authority.
How is COVID-19 treatment paid for?	Public health authority and private health insurance.
Is telemedicine available?	Not generally available.
Relevant coverage exclusions	No exclusions for pandemic or COVID-19.
Are there any statutory enhancements to sick leave?	On 18 March 2020, the Italian government enacted a new decree allowing employees who are parents of children under age 12 to 15 days of special leave while schools are closed. An indemnity equal to 50% of salary will be paid by the Italian Social Security Institution. The 15 days special leave is unpaid for employees who are parents of children aged 12 to 16 but they can apply for a babysitting voucher of EUR 600 paid by the Italian Social Security Institution. Coronavirus infection, contracted at the workplace, is treated as an accident at work. Time spent in quarantine is treated as sick leave.

Jamaica

National health resource	Ministry of Health & Wellness
Government COVID-19 website	https://www.moh.gov.jm/edu-resources/learn-about-the-coronaviruses/
National hotline	Hotline: 888 663 5683
Employer resources	https://www.moh.gov.jm/wp-content/uploads/2020/03/Interim-Guidance-For-Covid-19-Recommendations-For-Employers.pdf
What should individuals do if symptomatic or have had suspected exposure?	Contact their doctor.

How do individuals get testing?	Persons admitted to hospital with acute respiratory illnesses and pneumonia are tested. By order of the public health authorities, others are tested at the National Influenza Centre.
How is COVID-19 testing paid for?	National Public Health.
How is COVID-19 treatment paid for?	National Public Health and private health insurance.
Is telemedicine available?	Yes, telemedicine is available.
Relevant coverage exclusions	No information available.
Are there any statutory enhancements to sick leave?	None as of 3/23/2020.

Japan

National health resource	Ministry of Health, Labour and Welfare
Government COVID-19 website	https://www.mhlw.go.jp/stf/seisakunitsuite/bunya/newpage_00032.html
National hotline	Japan Visitor Hotline: 050 3816 2787
Employer resources	https://www.jnto.go.jp/emergency/eng/mi_guide.htm
What should individuals do if symptomatic or have had suspected exposure?	Contact the call center hotline.
How do individuals get testing?	Public health or private testing institute.
How is COVID-19 testing paid for?	Public health or private health insurance.
How is COVID-19 treatment paid for?	Public health or private health insurance.
Is telemedicine available?	Yes, telemedicine is available.
Relevant coverage exclusions	No exclusions for pandemic or COVID-19.
Are there any statutory enhancements to sick leave?	None as of 3/30/2020

Kenya

National health resource	Ministry of Health
Government COVID-19 website	http://www.health.go.ke/covid-19/
National hotline	Toll Free Line: 0800 721 316

Telephone Hotline: +254 729 471 414 or +254 732 353 535

Twitter: @MOH_Kenya or @SpokespersonGoK

Employer resources

What should individuals do if symptomatic or have had suspected exposure?	Self-isolate and seek medical attention or go to the nearest health center. Contact the Ministry of Health emergency teams.
How do individuals get testing?	Testing may be ordered in cases of hospitalization.
How is COVID-19 testing paid for?	Public health or private health insurance.
How is COVID-19 treatment paid for?	Public health or private health insurance.
Is telemedicine available?	No.
Relevant coverage exclusions	No exclusions for pandemic or COVID-19.
Are there any statutory enhancements to sick leave?	None as of 3/30/2020.

Korea, Republic of

National health resource Ministry of Health & Welfare

Government COVID-19 website <http://ncov.mohw.go.kr/>

National hotline +120 1339
Korea Centers for Disease Control:
http://www.cdc.go.kr/cdc_eng/

Employer resources

What should individuals do if symptomatic or have had suspected exposure?	Contact the health center or the hotline for further instructions before going out. Individuals must wear a mask and visit a medical institution where they have COVID-19 screening.
How do individuals get testing?	Public medical institution where they have COVID-19 screening capabilities.
How is COVID-19 testing paid for?	National Health Insurance (NHI) and private insurance companies.
How is COVID-19 treatment paid for?	NHI and private insurance companies.
Is telemedicine available?	Beginning in February, telemedicine is available through medical institutions for consultations and prescriptions.
Relevant coverage exclusions	No exclusions for pandemic or COVID-19.

Are there any statutory enhancements to sick leave? None as of 3/30/2020

Latvia

National health resource Center for Disease Prevention and Control

Government COVID-19 website <https://arkartassituacija.gov.lv/>

National hotline 67387661

Employer resources

What should individuals do if symptomatic or have had suspected exposure? If symptomatic and have traveled, self-isolate and contact 67387661; Only people who have traveled to an affected area and have strong symptoms should call emergency services at 113.

How do individuals get testing? Public health authority.

How is COVID-19 testing paid for? If there are symptoms or by a doctor's prescription, it is paid by the public health authority. If the individual has no symptoms and just wants to test himself, individuals pay themselves (test costs approximately 80 EUR).

How is COVID-19 treatment paid for? Public health authority.

Is telemedicine available? Telemedicine not available.

Relevant coverage exclusions Pandemic/epidemic is an exclusion in death/disability policies. Commercial insurance program does not cover testing or treatment for COVID-19.

Are there any statutory enhancements to sick leave? None as of 3/30/2020

Lithuania

National health resource Ministry of Health

Government COVID-19 website My Government website: <http://lrv.lt/en/relevant-information/coronavirus-in-lithuania/relevant-information-1/covid-19-hotline-and-contacts-for-residents>

National hotline 1808

Employer resources

What should individuals do if symptomatic or have had suspected exposure?

How do individuals get testing?

COVID-19 testing is only in one public health institution. There is a plan to set up a few drive-in spots in the city for testing.

How is COVID-19 testing paid for?

Paid for by State health.

How is COVID-19 treatment paid for?

Paid for by State health.

Is telemedicine available?

Yes, telemedicine is used for patients with slight symptoms or arrived from Coronavirus affected countries for the purpose to issue certificate of incapacity. Telemedicine is also providing recommendations for treatment and issuing prescriptions.

Relevant coverage exclusions

Pandemic is a non-insured event in Lithuania for health insurance, medical expense insurance, personal insurance.

Are there any statutory enhancements to sick leave?

None as of 3/30/2020

Luxembourg

National health resource

Department of Public Health

Government COVID-19 website

<http://sante.public.lu/fr/prevention/coronavirus-00/index.html>

National hotline

8002-8080

Employer resources

What should individuals do if symptomatic or have had suspected exposure?

Self-isolate and contact their doctor or the HSE hotline.

How do individuals get testing?

Tests are only executed on demand of the health inspection or National Infectious Disease Center. There is no private testing.

How is COVID-19 testing paid for?

Public plus health insurance - normally 100 % refund.

How is COVID-19 treatment paid for?

Public plus health insurance - normally 100 % refund.

Is telemedicine available?

Yes, standard procedure and charged as a doctor's visit.

Relevant coverage exclusions

No exclusions for pandemic or COVID-19.

Are there any statutory enhancements to sick leave?

None as of 3/30/2020.

Macao

National health resource	Macau Health Bureau
Government COVID-19 website	https://www.ssm.gov.mo/apps1/PreventCOVID-19/ch.aspx#clg17458
National hotline	Coronavirus Coordination Center: 2870 0800
Employer resources	https://www.gov.mo/zh-hant/entity-page/entity-552/
What should individuals do if symptomatic or have had suspected exposure?	Contact the COVID-19 hotline for instructions
How do individuals get testing?	
How is COVID-19 testing paid for?	
How is COVID-19 treatment paid for?	
Is telemedicine available?	
Relevant coverage exclusions	No exclusions for pandemic or COVID-19.
Are there any statutory enhancements to sick leave?	None as of 3/30/2020.

Malaysia

National health resource	Ministry of Health
Government COVID-19 website	http://www.moh.gov.my/index.php/pages/view/2019-ncov-wuhan
National hotline	CPRC Hotline: 03-8881 0200 / 03-8881 0600 Email: CPRC@moh.gov.my
Employer resources	
What should individuals do if symptomatic or have had suspected exposure?	Contact the virtual health resource or contact CPRC hotline resources. https://www.doctoroncall.com.my/coronavirus
How do individuals get testing?	
How is COVID-19 testing paid for?	
How is COVID-19 treatment paid for?	

Is telemedicine available?	Yes, through the Ministry of Health https://www.doctoroncall.com.my/coronavirus .
Relevant coverage exclusions	No exclusions for pandemic or COVID-19.
Are there any statutory enhancements to sick leave?	None as of 3/23/2020.

Mexico

National health resource	Ministry of Health
Government COVID-19 website	https://www.gob.mx/salud/documentos/nuevo-coronavirus-poblacion
National hotline	800 0044 800
Employer resources	
What should individuals do if symptomatic or have had suspected exposure?	Contact Public Health at 800 0044 800.
How do individuals get testing?	Public Health will direct individuals for testing if they have any risk factors for infection such as recent international travel, been in contact with a person who has had a confirmed diagnosis, etc. If the test is approved after this initial triage, people will be directed to a public facility to get the test for free.
How is COVID-19 testing paid for?	Almost all of the insurance companies have declared that COVID-19 will be covered as any other claim to the policy. Employees who have access to social security by the IMSS (Instituto Mexicano del Seguros Social) will receive the treatment at no cost. If not, private tests can cost up to MXN18,000 if available.
How is COVID-19 treatment paid for?	Almost all of the insurance companies have declared that COVID-19 will be covered as any other claim to the policy.
Is telemedicine available?	It may be included in private medical plans.
Relevant coverage exclusions	No exclusions for pandemic or COVID-19.
Are there any statutory enhancements to sick leave?	None as of 3/30/2020

Netherlands

National health resource	National Institute for Public Health and the Environment (RIVM)
Government COVID-19 website	https://www.rivm.nl/coronavirus/covid-19 https://www.rijksoverheid.nl/onderwerpen/coronavirus-covid-19
National hotline	+31 800-1351
Employer resources	https://www.rijksoverheid.nl/onderwerpen/coronavirus-covid-19/veelgestelde-vragen-over-coronavirus-voor-werkgevers Travel advice: https://www.nederlandwereldwijd.nl/documenten/vragen-en-antwoorden/gevolgen-coronavirus-voor-reisplannen
What should individuals do if symptomatic or have had suspected exposure?	Contact your General Practitioner or GP Center or your Municipal Public Health Service (GGD)
How do individuals get testing?	Doctor arranges testing.
How is COVID-19 testing paid for?	If requested by GP under RIVM guidelines, the individual's basic health-care plan will reimburse the costs.
How is COVID-19 treatment paid for?	The basic health-care plan covers regular care in the Netherlands to treat the coronavirus, even if the individual incurs healthcare costs during home quarantine. The deductible applies to most healthcare costs, such as hospital care and laboratory research.
Is telemedicine available?	Telemedicine may be included in private medical plans.
Relevant coverage exclusions	Some insurers are introducing restrictions on insured disability plans. Other insurers have stopped accepting new applications for coverage.
Are there any statutory enhancements to sick leave?	Employers are mandated to continue paying employees' salaries even if they reduce their working hours or shutdown operations. Employers are compensated for this via a new temporary measure (Emergency Fund Employment Bridging). The new measure provides a wage cost subsidy to employers that have seen a revenue decrease since 1 March 2020. After submitting an application through the Dutch employee insurance Agency, an advance of 80% of the compensation requested may be payable and final compensation can be adjusted afterwards. The new measure applies also to flex workers (on-call and temporary workers).

New Zealand

National health resource	NZ Government Site
Government COVID-19 website	https://www.govt.nz/covid-19-novel-coronavirus/
National hotline	0800 779 997
Employer resources	
What should individuals do if symptomatic or have had suspected exposure?	People with concerns are encouraged to call this number (0800 358 5453 or +64 9 358 5453) or contact their Doctor immediately.
How do individuals get testing?	Public Health System.
How is COVID-19 testing paid for?	Public Health System pays for testing.
How is COVID-19 treatment paid for?	Public Health System pays for treatment.
Is telemedicine available?	Yes, NZ Telehealth.
Relevant coverage exclusions	No exclusions for pandemic or COVID-19.
Are there any statutory enhancements to sick leave?	None as of 3/30/2020

Norway

National health resource	Norwegian Institute of Public Health
Government COVID-19 website	https://www.regjeringen.no/en/topics/koronavirus-covid-19/id2692388/
National hotline	+47 815 55 015
Employer resources	
What should individuals do if symptomatic or have had suspected exposure?	People should self-isolate and call the hotline for appropriate referral or next steps.
How do individuals get testing?	Public health system. The testing is now limited to people with serious conditions attributed to COVID-19.
How is COVID-19 testing paid for?	Public health system pays for testing.
How is COVID-19 treatment paid for?	Public health system pays for treatment.
Is telemedicine available?	Family doctor or hotline only.

Relevant coverage exclusions	No exclusions for pandemic or COVID-19.
Are there any statutory enhancements to sick leave?	None as of 3/30/2020.

Paraguay

National health resource	Ministry of Health
Government COVID-19 website	https://www.mspbs.gov.py/covid-19-viajeros.php
National hotline	154
Employer resources	
What should individuals do if symptomatic or have had suspected exposure?	
How do individuals get testing?	Only state entities can perform the tests (only the INERAM).
How is COVID-19 testing paid for?	The Paraguayan state is responsible for the costs.
How is COVID-19 treatment paid for?	If the person has prepaid medical insurance, the expenses are covered by this insurance. If not, they are referred to the national hospitals that are paid by the Paraguayan state.
Is telemedicine available?	Telemedicine is not available.
Relevant coverage exclusions	No exclusions for pandemic or COVID-19.
Are there any statutory enhancements to sick leave?	None as of 3/30/2020.

Peru

National health resource	Public Health Authority (MINSA)
Government COVID-19 website	https://www.gob.pe/8662-ministerio-de-salud-coronavirus-en-el-peru
National hotline	113
Employer resources	
What should individuals do if symptomatic or have had suspected exposure?	A suspected infected person should contact 113, or text 952842623 via whatsapp or send an email to: infosalud@minsa.gob.pe or go online to https://www.gob.pe/coronavirus and respond to questions regarding their symptoms. Based on their response they may

be asked for their ID#, email and phone number. This information will be sent to the national control and prevention pandemic center which will contact the individual for appropriate referral.

How do individuals get testing?	Through the Public Health Authority.
How is COVID-19 testing paid for?	The Public Health Authority pays for testing.
How is COVID-19 treatment paid for?	The Public Health Authority pays for treatment.
Is telemedicine available?	Telemedicine is not available.
Relevant coverage exclusions	No exclusions for pandemic or COVID-19. Peruvian health authority requires that COVID-19 be covered by health insurers and EPS.
Are there any statutory enhancements to sick leave?	None as of 3/30/2020.

Philippines

National health resource	Department of Health
Government COVID-19 website	https://www.doh.gov.ph/2019-nCov/interim-guidelines
National hotline	(632) 8651-7800 local 5003-5004
Employer resources	
What should individuals do if symptomatic or have had suspected exposure?	Individuals presenting with symptoms, history of travel and exposure designated hotline at (02) 8-651-7800 loc. 1149-1150 for appropriate referral.
How do individuals get testing?	Given the limited test kits, these are all under the custody and use of the Department of Health (DOH). Private hospitals send the specimen to the testing facility of the DOH. Most of testing is provided by State Health System. The DOH has authorized Laboratory Network Invitro to conduct paid testing of those who want to pass the analysis on COVID-19. The cost of tests and possible restrictions are not clear so far.
How is COVID-19 testing paid for?	The DOH covers the cost of the test kit. The handling fee to transport the specimen to the testing facility is charged to the individual.
How is COVID-19 treatment paid for?	The Department of Health (DOH), Research Institute for Tropical Medicine (RITM) or The Lung Center of the Philippines will pay for treatment.

Is telemedicine available?	Yes, telemedicine is locally available but limited to those whose HMO providers have a partnership with a telemedicine provider.
Relevant coverage exclusions	For medical, all major insurers have currently committed that they will cover these cases until the government takes over the treatment. The government has issued guidance on expediting claims payment, relaxation of notice for the claims period and enhancement of services. Death claims will be covered as well at this point until further notice.
Are there any statutory enhancements to sick leave?	The Department of Labor Advisory No.11 states that the leaves of absence of workers during the quarantine period are to be charged against their leave credits. A financial support up to PHP 5,000 shall be granted to cover remaining unpaid leaves of affected workers.

Poland

National health resource	Government of Poland
Government COVID-19 website	https://www.gov.pl/web/coronavirus
National hotline	+48 800 190 590
Employer resources	
What should individuals do if symptomatic or have had suspected exposure?	Contact their epidemiological station https://gis.gov.pl/mapa/ or report to an infectious disease hospital (https://www.gov.pl/web/koronawirus/lista-szpitali)
How do individuals get testing?	Public Health Authority.
How is COVID-19 testing paid for?	Public healthcare system pays for testing.
How is COVID-19 treatment paid for?	Public healthcare system pays for treatment.
Is telemedicine available?	Yes.
Relevant coverage exclusions	No exclusions for pandemic or COVID-19.
Are there any statutory enhancements to sick leave?	The President of Poland and the Prime Minister announced that the government will be launching an emergency package of the society and entrepreneurs referred to as "anti-crisis shield". The government would finance 40% of employees' salaries up to the average salary in the national economy.

Portugal

National health resource	Ministry of Health
Government COVID-19 website	https://www.portugal.gov.pt/pt/gc22/comunicacao/documento?i=recomendacoes-da-dgs-sobre-coronaviruscovid-19-recommendations-on-coronaviruscovid-19
National hotline	+351 808 24 24 24
Employer resources	
What should individuals do if symptomatic or have had suspected exposure?	Individuals should self-isolate and contact 808 24 24 24
How do individuals get testing?	Public and private testing options are available.
How is COVID-19 testing paid for?	COVID-19 test is paid either from the public health authority (SNS) or with private entities using their health insurance policy.
How is COVID-19 treatment paid for?	In accordance with Government rules, COVID-19 treatments are provided by the public health authority (SNS).
Is telemedicine available?	Yes.
Relevant coverage exclusions	No exclusions for pandemic or COVID-19.
Are there any statutory enhancements to sick leave?	The government announced that leave as a result of school closure shall be considered as justified leave. In that case, the employee is entitled to receive an exceptional monthly or proportional aid amounting to two-thirds of their base salary up to three times the minimum wage, which shall be paid in equal parts by both the employer and the social security. This aid is granted automatically, as long as no other alternative forms of performance are available (such as teleworking) and can only be received by one parent and regardless of the number of dependent children under their care.

Puerto Rico

National health resource	Health Department
Government COVID-19 website	http://www.salud.gov.pr/Pages/COVID19-Preguntas.aspx
National hotline	(787) 999-6202
Employer resources	

What should individuals do if symptomatic or have had suspected exposure?	Contact the government-established inquiry and guidance line (787) 999-6202. Call ahead before going to a medical facility.
How do individuals get testing?	The public health authority or doctor will direct them to testing facilities.
How is COVID-19 testing paid for?	The government will pay for testing through public health facilities. If testing is done through a private physician, co-pays and deductibles apply.
How is COVID-19 treatment paid for?	Through the medical plan; co-pays and deductibles apply.
Is telemedicine available?	Yes.
Relevant coverage exclusions	Not for medical. Restrictions may apply to life and disability policies.
Are there any statutory enhancements to sick leave?	Employers with fewer than 500 employees must provide 80 hours of paid sick leave to full-time employees to cover time that an employee is away from work due to the coronavirus.

Romania

National health resource	Ministry of Health
Government COVID-19 website	http://www.ms.ro/
National hotline	+40 800 800 358
Employer resources	
What should individuals do if symptomatic or have had suspected exposure?	Self-isolate and contact 800 800 358 for appropriate referral.
How do individuals get testing?	Testing and treatment is performed only in state hospitals dedicated to this, as instructed by public health authority.
How is COVID-19 testing paid for?	Public health authority pays for testing.
How is COVID-19 treatment paid for?	Public health authority pays for treatment.
Is telemedicine available?	Telemedicine is not available through the private medical insurance. However, people have access to their family doctors by phone and the public health authorities have set up additional online options.
Relevant coverage exclusions	Private medical insurance products list pandemics as exclusions. For the time being treatment or testing in private hospitals does not apply. This will be monitored to see if insurers decide to waive the exclusion or not. Some insurers

also list pandemics as an exclusion on the death/disability policies, others do not.

Are there any statutory enhancements to sick leave?

The government passed a law (Law no. 19/2020) granting parents of children under age 12 days off during the period in which schools are closed, as per the decision of the authorities. The new law applies only to employees whose job position does not allow them to telework. The amount of the allowance paid to qualifying employees is 75% of their salary per working day up to RON 5,429. The allowance is paid by the employer and reimbursed by the state Guarantee Fund for Unpaid Salaries.

Russian Federation

National health resource

Ministry of Health

Government COVID-19 website

<https://www.rosminzdrav.ru/ministry/covid19>

National hotline

+7 (495) 870-45-09, toll free up to date info on COVID-19 8-800-2000-112

Employer resources

What should individuals do if symptomatic or have had suspected exposure?

People with suspected COVID-19 but with no evident symptoms (who were in countries with a large spread of the virus or who had contacts with those who were) should contact the dedicated line of the Ministry of Health and leave a request for a doctor to visit their home. Tests are taken at home and then people are informed about results. People with a positive result are immediately hospitalized. In case of high temperature (no matter whether there have been any "suspicious" contacts or not) a State Ambulance is called.

How do individuals get testing?

A Ministry of Health doctor will be sent to the home for testing upon request to COVID-19 hotline 8-800-2000-112.

How is COVID-19 testing paid for?

State Health Programs pay for testing.

How is COVID-19 treatment paid for?

State Health Programs pay for treatment.

Is telemedicine available?

Telemedicine is available through private medical plans.

Relevant coverage exclusions

Some death and disability insurers have exclusions for pandemic/epidemics.

Are there any statutory enhancements to sick leave?

None as of 3/30/2020.

Serbia

National health resource	Institute for Health
Government COVID-19 website	https://covid19.rs/homepage-english/
National hotline	064 8945 235 (24 hours a day) or 011/2684 566 (active from 8 a.m. to 10 p.m.)
Employer resources	
What should individuals do if symptomatic or have had suspected exposure?	If experiencing symptoms, before going to their healthcare provider, call hotlines 064 8945 235 (24 hours a day) or 011/2684 566 (active from 8 a.m. to 10 p.m.) for appropriate referral.
How do individuals get testing?	When a person is symptomatic, they should contact the public health authority for evaluation for testing.
How is COVID-19 testing paid for?	When a pandemic or epidemic is declared, health insurance covers the cost of testing.
How is COVID-19 treatment paid for?	When a pandemic or epidemic is declared, health insurance covers the cost of necessary medical treatments (if they have private medical coverage) until COVID-19 is diagnosed. After diagnosis, medical coverage will be paid by the State at no charge to the individual.
Is telemedicine available?	Yes.
Relevant coverage exclusions	COVID-19 medical treatment is provided by state health treatment so there are no special limits or restrictions. Per local insurance terms and conditions, short term disability is not covered. Pandemic/epidemic is excluded from life insurance coverage.
Are there any statutory enhancements to sick leave?	None as of 3/30/2020

Singapore

National health resource	Ministry of Manpower
Government COVID-19 website	https://www.mom.gov.sg/covid-19
National hotline	1800 333 9999
Employer resources	https://www.mom.gov.sg/covid-19/frequently-asked-questions

What should individuals do if symptomatic or have had suspected exposure?	Anyone feeling unwell can visit any of the Public Health Preparedness Clinics (PHPCs; www.phpc.gov.sg), as well as polyclinics.
How do individuals get testing?	All cases meeting the suspect case definition seen at various healthcare settings will be reported to Ministry of Health (MOH) immediately and referred to hospitals for further assessment and treatment.
How is COVID-19 testing paid for?	The government pays for the COVID-19 testing fees in full for Singapore Residents and long-term pass holders who are admitted to public hospitals for COVID-19. COVID-19 testing fees for all short-term visit pass holders are waived as part of the public health measures to identify and initiate contact tracing for confirmed cases who may have been infectious while in Singapore.
How is COVID-19 treatment paid for?	The government pays for the COVID-19 testing fees and hospital bill in full for Singapore Residents and long-term pass holders who are admitted to public hospitals for COVID-19. Foreigners seeking treatment for COVID-19 in Singapore will need to pay for their treatment.
Is telemedicine available?	Telemedicine is available locally.
Relevant coverage exclusions	No exclusions for pandemic or COVID-19.
Are there any statutory enhancements to sick leave?	None as of 3/30/2020.

Slovakia

National health resource	Ministry of Foreign Affairs, Ministry of Health
Government COVID-19 website	https://www.mzv.sk/web/en/covid-19
National hotline	0917 222 682, +421 917 222 682 novykoronavirus@uvzsr.sk
Employer resources	http://www.uvzsr.sk/index.php?option=com_content&view=category&layout=blog&id=250&Itemid=153
What should individuals do if symptomatic or have had suspected exposure?	Contact their doctor or medical emergency service before seeking treatment.
How do individuals get testing?	There are established testing facilities among hospitals. The tests are being done based on doctor's advice. Public health authority is providing general guidance, rules, organizational support and statistics.

How is COVID-19 testing paid for?	Out from the compulsory health insurance pocket. This is being achieved via 3 licensed health insurance companies, which collect compulsory contributions. 2 of them are privately owned and 1 state owned.
How is COVID-19 treatment paid for?	Out from the compulsory health insurance pocket. This is being achieved via 3 licensed health insurance companies, which collect compulsory contributions. 2 of them are privately owned and 1 state owned.
Is telemedicine available?	Telemedicine is not available.
Relevant coverage exclusions	No exclusions for pandemic or COVID-19. Medical insurance as a part of business travel insurance excludes pandemic diseases, after formally declared by authorities.
Are there any statutory enhancements to sick leave?	None as of 3/30/2020.

South Africa

National health resource	Ministry of Health
Government COVID-19 website	https://sacoronavirus.co.za/
National hotline	NICD Hotline: 0800 029 999
Employer resources	
What should individuals do if symptomatic or have had suspected exposure?	Contact their clinic or doctor ahead of their visit or call the NICD Hotline: 0800 029 999.
How do individuals get testing?	Individuals can obtain testing through their doctor.
How is COVID-19 testing paid for?	Individuals covered by private medical aid cover will pay out of pocket and will be reimbursed at the defined rate if they test positive.
How is COVID-19 treatment paid for?	Paid from supplemental insurance hospital benefit based on the member's chosen plan type for confirmed cases.
Is telemedicine available?	Telemedicine may be available through the private medical insurer.
Relevant coverage exclusions	Most private medical schemes are aligning their cover to World Health Organization and National Institute for Communicable Diseases protocols and cover is subject to meeting the Scheme's clinical entry criteria. For Death/Disability, there are generally no exclusions for pandemics, but this varies by insurer.

Are there any statutory enhancements to sick leave? None as of 3/30/2020.

Spain

National health resource Government of Spain

Government COVID-19 website www.mscbs.gob.es

National hotline Multiple local numbers, please see:
<https://www.mscbs.gob.es/profesionales/saludPublica/ccayes/alertasActual/nCov-China/telefonos.htm>

Employer resources

What should individuals do if symptomatic or have had suspected exposure? Remain isolated at home, call the local hotline:
<https://www.mscbs.gob.es/profesionales/saludPublica/ccayes/alertasActual/nCov-China/telefonos.htm>

How do individuals get testing? Social Health System.

How is COVID-19 testing paid for? Social Health System pays for testing.

How is COVID-19 treatment paid for? Social Health system, but, even though pandemic is not covered under private insurance, the public and private medical systems are already coordinated with the COVID crisis and all patients are treated in both public and private centers.

Is telemedicine available? Yes, all main medical private insurers have telemedicine services (ADESLAS, SANITAS, DKV).

Relevant coverage exclusions Generally pandemic medical is not covered under private insurance; exceptions are being made under the current circumstances. No exclusions for death and disability.

Are there any statutory enhancements to sick leave? None as of 3/30/2020.

Sweden

National health resource Public Health Agency of Sweden

Government COVID-19 website <https://www.folkhalsomyndigheten.se/the-public-health-agency-of-sweden/communicable-disease-control/covid-19/>

National hotline +46 113 13

Employer resources

What should individuals do if symptomatic or have had suspected exposure?	They should contact 1177 (Medical Advice) and inform them of their symptoms and where they have been for appropriate referral.
How do individuals get testing?	Testing is prioritized for those with suspected infections, those in need of hospital care or staff in healthcare or elder care facilities. The infection control physician coordinates regional and local adaptations of testing.
How is COVID-19 testing paid for?	Healthcare Authority or center pays for testing.
How is COVID-19 treatment paid for?	Healthcare Center pays for treatment.
Is telemedicine available?	Yes.
Relevant coverage exclusions	No exclusions for pandemic or COVID-19.
Are there any statutory enhancements to sick leave?	The government is suspending the first sick day deduction between 11 March and 31 May. The employer will still deduct the day and individuals will claim it back from the government. From 13 March, the requirement to provide a doctor's note for absences from 7-14 days is suspended until further notice.

Switzerland

National health resource	Federal Office of Public Health
Government COVID-19 website	https://www.bag.admin.ch/bag/en/home/krankheiten/ausbrueche-epidemien-pandemien/aktuelle-ausbrueche-epidemien/novel-cov.html https://www.comparis.ch/information/gesundheit-praevention/aktuelles/coronavirus-faq
National hotline	+41 58 463 00 00
Employer resources	https://www.comparis.ch/information/gesundheit-praevention/aktuelles/coronavirus-faq
What should individuals do if symptomatic or have had suspected exposure?	If the typical symptoms of the disease (COVID-19) such as fatigue, fever and dry cough, are present, they should stay at home and call their family doctor or a telemedical center.
How do individuals get testing?	Referral by doctor or telemedical center. The government is only testing people who belong to the risk category (people with chronic diseases and above age 60). All other people are asked to stay at home and to "heal" themselves.
How is COVID-19 testing paid for?	The cost of testing is covered by the basic insurance. The Federal Council decided this in the regulation on the Epidemic

Act. The test has been included in the list of so-called fee-based analyzes. The remuneration is CHF 180.

How is COVID-19 treatment paid for?

All medical or medically ordered care is covered by the basic health insurance. The usual cost sharing applies (franchise and deductible).

Is telemedicine available?

Telemedicine is widespread. It is currently possible to receive a sick note via phone for up to one week.

Relevant coverage exclusions

No exclusions for pandemic or COVID-19.

Are there any statutory enhancements to sick leave?

None identified as of 3/30/2020.

Thailand

National health resource

Ministry of Public Health, Department of Disease Control

Government COVID-19 website

<https://ddc.moph.go.th/viralpneumonia/index.php>

National hotline

1422

Employer resources

https://ddc.moph.go.th/viralpneumonia/int_workplace.php

What should individuals do if symptomatic or have had suspected exposure?

If they have symptoms of fever, coughing, runny nose, sore throat, shortness of breath, body aches and others, and if they have a fever of 37.5 degrees Celsius or more, or are experiencing any abnormal symptoms, they should inform the local authorities immediately.

How do individuals get testing?

Both government and private hospitals provide the testing service. Public health provides testing for individuals who have had contact with infected people or have a travel history from risk countries with sign of sickness such as flu.

How is COVID-19 testing paid for?

Public health authority pays for testing for those who meet the requirements. If individuals are tested privately, they pay the cost of the test which ranges from THB 5,000 to 10,000.

How is COVID-19 treatment paid for?

Treatment is paid by the government. The treatment is provided in COVID treatment centers (government hospitals). If the number of patients increases significantly, they are likely to use private hospitals or other places to administer treatment. Private insurance will contribute to treatment in that case.

Is telemedicine available?

Available for some insurers but not yet popular and practical.

Relevant coverage exclusions

Many insurers are launching COVID disease products covering treatment cost and death. So far, there are no restrictions for

pandemic/epidemic exclusions for standard medical insurance policies for both group and individual. Only a few insurers exclude COVID coverage in their travel policies. No exclusions for death & disability.

Are there any statutory enhancements to sick leave? None as of 3/30/2020.

Taiwan

National health resource Government Public Health Site

Government COVID-19 website www.cdc.gov.tw

National hotline Local hotline: 1922

Employer resources

What should individuals do if symptomatic or have had suspected exposure? Wear a surgical mask immediately and call 1922 or the local health bureau if they have developed fever or respiratory symptoms. When calling for help, they should seek medical attention as instructed and provide doctors with detailed travel history and occupational exposure.

How do individuals get testing? Testing is managed by public health systems at no charge only subject to the following conditions: (1) Fever ($\geq 38^{\circ}\text{C}$) or acute respiratory infection, (2) Clinical, radiological diagnosis or pathology shows pneumonia, (3) There is known history of tourism in endemic areas or pneumonia.

How is COVID-19 testing paid for? Public health system pays for testing if the individual meets the requirements.

How is COVID-19 treatment paid for? Local insurer: Hospitalization is covered.
Public Health system: Outpatient and hospitalization are covered.

Is telemedicine available? Telemedicine is not available.

Relevant coverage exclusions No exclusions for pandemic or COVID-19.

Are there any statutory enhancements to sick leave? None as of 3/30/2020.

Trinidad and Tobago

National health resource Ministry of Health

Government COVID-19 website www.swrha.co.tt

<https://www.cnc3.co.tt/swrha-sets-up-covid-19-hotline/>

National hotline Emergency Health Service (South/Central)- 653-4343
Emergency Department - : 225 – HEAL (4325) Ext 1, 3550

Employer resources

What should individuals do if symptomatic or have had suspected exposure? Self-isolate and contact the Public Health Facility.

How do individuals get testing? If a doctor suspects COVID-19, the individual is referred to The Caribbean Public Health Agency (CARPHA) for testing.

How is COVID-19 testing paid for? Public health authority pays for testing.

How is COVID-19 treatment paid for? Public health authority pays for treatment.

Is telemedicine available? Telemedicine is not available.

Relevant coverage exclusions Some life insurers have exclusions for epidemics.

Are there any statutory enhancements to sick leave? None as of 3/30/2020.

Turkey

National health resource Ministry of Health

Government COVID-19 website <https://hsgm.saglik.gov.tr/tr/covid19>

National hotline 0312 585 12 71
0312 585 14 00

Employer resources

What should individuals do if symptomatic or have had suspected exposure? Self-quarantine for 14 days. In case of fever, cough and respiratory distress: wear a medical mask immediately and contact the nearest health facility as soon as possible. The health institution should be informed about the patient's condition.

How do individuals get testing? The diagnostic test is performed only in the National Virology Reference Laboratory of the General Directorate of Public Health and the designated Public Health Laboratories.

How is COVID-19 testing paid for? Government authority and social universal healthcare pays for testing.

How is COVID-19 treatment paid for? Infectious diseases are covered under the social universal healthcare.

Is telemedicine available?	Yes.
Relevant coverage exclusions	Pandemic diseases are not covered by private health insurance. No exclusions on life insurance.
Are there any statutory enhancements to sick leave?	None as of 3/30/2020.

Ukraine

National health resource	Ministry of Health
Government COVID-19 website	https://covid19.com.ua/ https://moz.gov.ua/koronavirus-2019-ncov
National hotline	0 800 505 201, 1545
Employer resources	
What should individuals do if symptomatic or have had suspected exposure?	Self-isolate and contact their doctor or local emergency room, inform them of their symptoms.
How do individuals get testing?	Test available via public health authority, but prior screening required to get doctor's prescription.
How is COVID-19 testing paid for?	Testing is free at public medical authorities, but costs approximately \$500 USD via a commercial clinic (commercial clinics don't require doctor prescription).
How is COVID-19 treatment paid for?	Medical insurance policy or from state funds.
Is telemedicine available?	Telemedicine is not available.
Relevant coverage exclusions	No exclusions for pandemic or COVID-19.
Are there any statutory enhancements to sick leave?	None as of 3/30/2020.

United Arab Emirates

National health resource	Dubai Health Authority and UAE Ministry of health and prevention
Government COVID-19 website	https://www.mohap.gov.ae/en/AwarenessCenter/Pages/COVID-19.aspx
National hotline	"Estijaba" service at the operation center – Department of Health at 8001717 Ministry of Health & Prevention at 80011111

Dubai Health Authority at 800342

Employer resources

What should individuals do if symptomatic or have had suspected exposure?	Self-isolate and contact their doctor or local emergency room, inform them of their symptoms.
How do individuals get testing?	Only a person with symptoms and travel history will be tested.
How is COVID-19 testing paid for?	DOH and DHA have requested insurers waive the general pandemic exclusion and maintain coverage. Some insurers are following these guidelines and covering the diagnosis, admission and treatment of cases (suspected or confirmed). We expect most insurers will follow and continue to provide coverage until advised otherwise.
How is COVID-19 treatment paid for?	DOH and DHA have requested insurers waive the general pandemic exclusion and maintain coverage. Some insurers are following these guidelines and covering the diagnosis, admission and treatment of cases (suspected or confirmed). We expect most insurers will follow and continue to provide coverage until advised otherwise.
Is telemedicine available?	Yes, by the Government and under certain medical plans.
Relevant coverage exclusions	No exclusions for pandemic or COVID-19.
Are there any statutory enhancements to sick leave?	None as of 3/30/2020.

United Kingdom

National health resource	National Health Service (NHS)
Government COVID-19 website	https://www.nhs.uk/conditions/coronavirus-covid-19/
National hotline	NHS 111 Online: https://111.nhs.uk/covid-19/
Employer resources	Guidance to employers: https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19 Travel guidance Foreign & Commonwealth Office (FCO): https://www.gov.uk/foreign-travel-advice
What should individuals do if symptomatic or have had suspected exposure?	Call 111 or if an emergency call 999.
How do individuals get testing?	Ordered by doctor through local secondary care infection specialist. Most people will be advised to remain home and not be tested.

How is COVID-19 testing paid for?	Public health authority pays for testing.
How is COVID-19 treatment paid for?	Public and private insurance pay for treatment.
Is telemedicine available?	Most private medical insurance plans now offer telemedicine consultation.
Relevant coverage exclusions	No exclusions for pandemic or COVID-19, although most policies have an event limit in the case of pandemic.
Are there any statutory enhancements to sick leave?	The government introduced an emergency and temporary coronavirus legislation that entitles infected workers to statutory sick pay from the first day (rather than the fourth day) of absence from work. Small and medium sized businesses (fewer than 250 employees) will be able to reclaim SSP paid for sickness absences relating to coronavirus for up to two weeks per employee (effective 13 March 2020). The UK government will pay 80% of an employee's wages if the employee is temporarily suspended without work due to COVID-19, up to a maximum of GBP 2,500 per month. On 20 March 2020, the employer can choose to top up the extra 20% in their own discretion.

US Virgin Islands

National health resource	Department of Health
Government COVID-19 website	https://doh.vi.gov/covid19usvi
National hotline	340 712 6299 or 340 776 1519 Text COVID19USVI to 888777
Employer resources	
What should individuals do if symptomatic or have had suspected exposure?	Contact their doctor.
How do individuals get testing?	The doctor will determine if testing is required. In order to be tested, the individual must have an open file with the Department of Health.
How is COVID-19 testing paid for?	Testing is free of charge per recent carrier announcements, and Government mandates.
How is COVID-19 treatment paid for?	Presently, treatment is paid for based on plan deductibles and co-insurance.
Is telemedicine available?	Not yet, however, all local providers are working to be able to provide these services and patients are encouraged to contact

their providers and inquire about the availability of telemedicine.

Relevant coverage exclusions

There is no limit or restrictions based on COVID-19. The disease is treated as any other illness. However, for Disability, voluntary or involuntary, quarantine does not meet the definition of disability. Claims will be adjudicated on a case by case basis.

Are there any statutory enhancements to sick leave?

Employers with fewer than 500 employees must provide 80 hours of paid sick leave to full-time employees to cover time that an employee is away from work due to the coronavirus.

For more information, please reach out to your Lockton Global Benefits service team.
