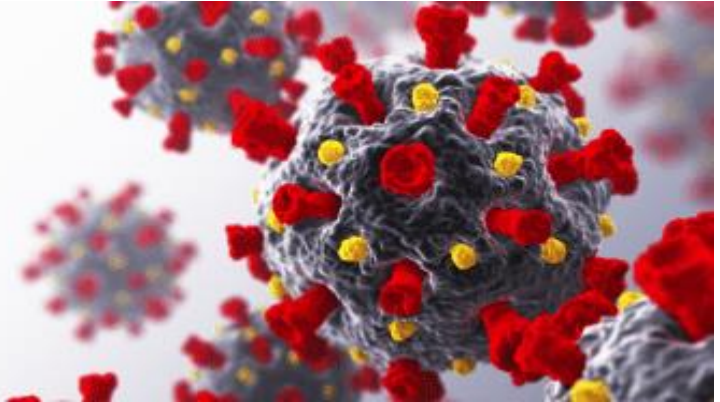


COVID-19

Important Communication



Dear Policyholder,

As you and your employees contend with COVID-19, we're writing to reassure you that New Mexico Mutual remains operational and ready to serve your needs. Like you, we understand the very serious threat that coronavirus poses to businesses. Our goal is to support you—not add to your stress—as you tackle the challenges ahead.

The following Q&A should answer many of your questions about our current operations. Please contact us at **505-345-7260** or **marketing@newexicomutual.com** if you have questions or need any other type of assistance.

We hope this is helpful and will keep you posted on further developments as they occur. In the meantime, *stay safe!*

OFFICE OPERATIONS

Q: Is business being conducted at New Mexico Mutual?

A: While we are observing the state issued, "Stay Home" order, we will continue to offer all our usual services. In-person services will be conducted electronically or rescheduled for a later date.

- Regular office hours are still in effect.
- All of our employees are working from home except for employees who provided critical services as indicated by the "Stay Home" order.



Q: Can guests and others still visit New Mexico Mutual's Home Office on business matters?

A: To safeguard the health of our employees, we will no longer be receiving external visitors as of Monday, March 23. This policy will remain in effect until further notice. In the meantime, if you have a previously scheduled meeting with one of our employees, please contact that employee to make alternate arrangements. Our staff will be available to provide the assistance you need by phone.

CLAIMS

Q: Has the claims filing process changed in any way?

A: No, it hasn't. Policyholders should continue filing claims using any of these methods:

- **Online:** newmexicomutual.com (login credentials needed)
- **Fax:** 505-345-0656
- **Email:** nmmclaims@newmexicomutual.com
- **File a Claim:** [Click Here](#)

Q: If an employee reports an accident or injury while working from home, will the claim be covered?

A: If an employee reports being injured while working from home the claim should be filed with New Mexico Mutual. Claims of this type will be considered on a case-by-case basis in keeping with our usual practices. Each claim will be investigated to determine whether the employee making the claim was engaged in work-related activities when the injury occurred. Then a coverage decision will be made based on the results of the investigation.

Q: What about COVID-19 claims? Will employees who contract the disease be eligible for workers' compensation benefits?

A: The short answer is that it depends.

- In New Mexico and most other states, flu, colds and other infectious diseases are generally not considered to be compensable workplace claims. This is because

“industrial causation”—a connection between such illnesses and the workplace—cannot be established to a reasonable degree of medical probability. Since these ailments are common public risks, the worker’s exposure could have occurred anywhere.

- With COVID-19, however, the answer is less clear cut. The testing and tracking that occur with this disease may provide some evidence of industrial causation. In addition, the link between the illness and the workplace could be more pronounced for workers in the healthcare industry.
- Policyholders should immediately submit any COVID-19 claim they suspect to be work-related. We will investigate each claim and make compensability determinations on a case-by-case basis. Claims can be filed online on our website (login credentials required), or policyholders can fax their completed E-1 form (Employer’s First Report of Injury) to 505-345-0656.
- **For workers’ compensation claim questions related to COVID-19, please contact our Claims team at 505-343-7777.**

RISK & SAFETY

Q: Will Risk & Safety services still be provided?

A: Yes, but they will be conducted over the phone. In-person risk and safety visits have been postponed until further notice.

- Telephonic surveys are now available upon request.
- If a site visit is required, it will be scheduled for a later date.
- Your risk and safety consultant will contact you to reset any previously scheduled visits.
- Our OSHA 10 General Industry training scheduled for April 22 & 23, 2020 has been postponed until further notice.
- If you have any questions or concerns, please contact our risk and safety team at rsm@newmexicomutual.com or **505-345-7260**.

FOR ADDITIONAL QUESTIONS

We encourage you to call us at 505-345-7260 with any further questions or concerns that arise. You may also consult these additional resources:

SAFETY RESOURCES

- National Safety Council: <https://www.nsc.org/work-safety/safety-topics/coronavirus>



- OSHA: <https://www.osha.gov/SLTC/covid-19/>
- WHO: <https://www.who.int/emergencies/diseases/novel-coronavirus-2019/technical-guidance>

STATE RESOURCES

- New Mexico Department of Health: <https://cv.nmhealth.org/>

NATIONAL RESOURCES

- OSHA: <https://www.osha.gov/>
- Centers for Disease Control and Prevention (CDC): <https://www.cdc.gov/coronavirus/2019-ncov/index.html>

GLOBAL RESOURCES

- World Health Organization (WHO): <https://www.who.int/emergencies/diseases/novel-coronavirus-2019/technical-guidance>