

Med-Sense Guaranteed Association JOURNAL

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How Companies Are Responding to the Delta Variant

(BPT) - In 2020, the sudden shift companies made to remote work was seen as temporary. Unfortunately, due to the Delta variant and increasing COVID-19 infection rates, many companies that planned on employees returning to the office are adjusting their plans. A recent study assessed how small to medium-sized enterprises (SMEs) are responding to these changing conditions - and what that means for the future of business. The study, JumpCloud's 2021 Impact of COVID-19 on SMEs survey, gives an overview of these businesses' responses to the challenge, from vaccination incentives to remote work technology.

When reviewing these responses, you may want to ask - how does your company compare?

Businesses take steps to incentivize or mandate vaccines

In response to the uptick in COVID-19 cases since the

Delta variant took hold in the U.S., responses vary to some degree depending on the region of that business.

While nearly 68% of the U.S. companies surveyed are taking steps to mandate vaccinations for employees, in Southern states that number drops to 56%, and companies in Northeastern states were the most likely to be mandating vaccinations (82%).

Over half of the companies surveyed (54%) are offering special incentives to encourage vaccinations: 72% offered paid time off work to get the vaccine, 50% offered a holiday with proof of vaccination and 66% offered cash or cash equivalent compensation.

To return or not to return: That is the question

The Delta variant put a wrench in the plans for many offices anticipating the return of employees in late

summer. The dates the return was pushed back to vary widely. Over half (52%) of U.S. respondents are re-evaluating their plans to return to the office. An additional 17% have already delayed their “work in office” start dates. From those businesses surveyed who put off their workplace return past the summer:

- 28% delayed until September
- 21% are delaying until October
- 19% are delaying until November or later
- 33% do not have a firm timeline for returning

Health and safety measures

For those businesses who are planning for returning employees, many are putting in place additional protocols to help ensure workplace safety. These include:

- Requiring masks/PPE (61%);
- Requiring social distancing in workspace (57%);
- Limiting numbers of people in the workspace at one time (55%);
- Upgrading air filters/HVAC equipment (39%)
- Altering workspaces with physical dividers (39%)

How workplaces keep evolving

Just how much has changed in the past several months? A whopping 70% of U.S. companies will be offering work-from-home options indefinitely, or plan to put in place a hybrid model, where employees spend part of the week at home and part in the office, depending on their roles.

“SMEs continue to exhibit great resourcefulness, flexibility and initiative in responding to the pandemic and the Delta variant,” said Rajat Bhargava, CEO of JumpCloud. “As an SME ourselves, we know the current conditions are extremely fluid, and like the majority of respondents, we had to rethink and delay office return and hybrid workplace options.”

Many businesses learned that hybrid-remote work can be a long-term solution capable of bridging the gap between the flexibility of remote work with the benefits of in-person collaboration. With the hybrid-remote option, many employees and employers have struck the right balance - as long as they have the technology to make it work.

Technology upgrades to meet new business demands

With hybrid-remote options, a company’s technology

platforms - and security measures - are of paramount importance. To meet these increasing demands, JumpCloud’s cloud directory platform offers integrated features like one-touch multi-factor authentication, conditional access policies, cross-OS device management and more to make it easier and more cost-effective for SME IT teams to adopt advanced security policies.

The company uses a Zero Trust Security philosophy: Every access transaction must be verified, whether through multiple factors of authentication, specific conditions around the device, network and geolocation or other methods before an individual can be authorized to use any given resource. With this enhanced security, IT teams can be confident as employees focus on what matters: making work happen.

With effective tools like these in hand, SMEs today are embracing the reality that permanent remote work and hybrid workplace models are here to stay. Visit [JumpCloud.com](https://www.jumpcloud.com) to learn more.



When you gain access to Abenity, you can:

- Save on vendors you use already, such as Amazon, Dish Network, Avis Car Rentals, H&R Block, and tons more popular vendors.
- Save at the box office. Plan your next movie night with our integrated showtimes, trailers, and reviews!
- Save on Insurance benefits, protecting your family from accidents, natural disasters and more.
- Save on retail services like floral, automotive, health and beauty, dining and shopping.
- Register daily for your chance to win special #LifeHasPerks prizes including movie tickets, Redbox codes, electronics, gift cards, cash, and so much more!

Log in to www.medsensemembersonline.com for complete details and registration information.



RECOGNIZING RSV

MORE THAN THE COMMON COLD

CCOVID-19 measures lessened how often we get sick from many other viruses. But one common virus has been on the rise this year. It's called respiratory syncytial virus, or RSV.

RSV is usually more common in the fall, winter, and spring. But this year, infections have surged over the summer. This is likely because of the lifting of COVID-19 precautions, like masking and social distancing, says Dr. Barney Graham, a physician who studies viruses at NIH.

Almost everyone catches RSV before the age of 2. It's one of the most common causes of illness in children. But unlike many other viruses that infect the lungs, you can catch RSV over and over again.

"RSV has a number of ways of evading the immune system," says Graham. "So people are re-infected with RSV on average every three to 10 years."

RSV infects the cells that line your lungs and breathing passages. Many symptoms mimic the common cold, like a runny nose, loss of appetite, and coughing or wheezing.

Symptoms usually stay mild in older children and adults. But some people are at risk of more serious disease. These include infants, older adults, and people with a weakened immune system.

Some people develop pneumonia or inflammation in the lungs from RSV. Watch for symptoms that get worse over time or trouble breathing or drinking fluids. People with these symptoms should see a health care provider right away. A blood test can show if you have RSV or another virus with similar symptoms.

For mild cases, over-the-counter fever or pain relievers may help reduce symptoms. But people with more serious cases may need treatment in a hospital.

RSV spreads easily between people. It can travel in droplets from a cough or sneeze. It can also stay on surfaces like doorknobs and tables. That means you can catch it if you touch an infected surface and then touch your face.

Most people who get mild RSV feel better in a week or two. But people can still spread it even after they stop showing symptoms.



NIH researchers have been working for decades to develop RSV vaccines. Recently, scientists have been able to take detailed pictures of proteins on the virus's outer surface. This allowed them to create a vaccine that better targets the virus.

In early research, "this vaccine has turned out to be radically better than any tried before," Graham says. Researchers hope that a vaccine will soon be available for at-risk groups. Such a shot may be able to protect newborns by vaccinating their mothers before birth, he adds.

An RSV vaccine could do much more than prevent infection, says Graham. Kids who get severe RSV as infants have a higher risk of other lung problems, like asthma. So, a vaccine might prevent some cases of future lung issues as well.

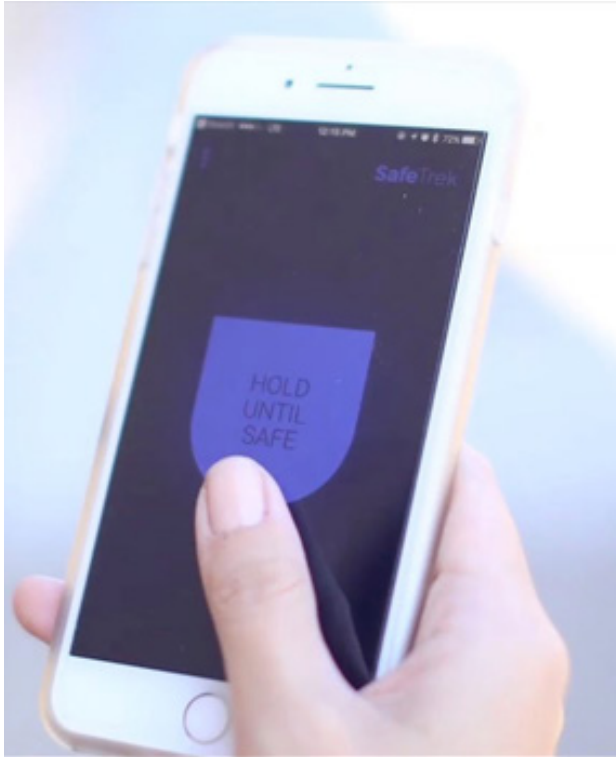
Until there's a vaccine, good hygiene is the best way to avoid getting RSV and other viruses.

Protect Against Germs

- Avoid close contact with people who have cold-like symptoms.
- Wash your hands often with soap and water for at least 20 seconds. Use alcohol-based hand gel if you're unable to wash them. Be sure it contains at least 60% alcohol.
- Clean and disinfect surfaces that are frequently touched, like doorknobs, toys, and mobile devices.
- Avoid touching your face with unwashed hands.
- Cover your coughs and sneezes with a tissue or upper shirt sleeve, not your hands.
- Stay home when you're sick.

NOONLIGHT

FORMERLY SAFETREK



To protect and comfort people so they can live freely

We live in a big, unpredictable world. You never know what will happen or when you will need to dial 911. With Noonlight, first responders are just a touch away!

Noonlight is a mobile platform built to handle emergency situations. An alarm can be initiated manually by the user or through automatic triggers such as a car crash. The app instantly connects to a dispatcher who can track the user's real-time location and send emergency personnel.



Users signal an emergency using a trigger button. The user can hold the button as long as they feel unsafe or tap it quickly, like a panic button, for instant help.



Noonlight accesses GPS location services to send your real-time location. Users can opt to release your location only when the app is open.



Certified dispatchers notify police of your exact location when the button is released. Users can enter a 4-digit pin within 10 seconds if they feel safe and the police response will be cancelled. Dispatchers will also contact you via text to check your status.

Integrates With:

- ✓ Alexa
- ✓ Google Home
- ✓ Nest Protect
- ✓ Lyft
- ✓ Uber
- ✓ Crash Detection
- ✓ Apple Watch
- ✓ Fitbit (Coming Soon)
- ✓ Wyze (Coming Soon)

And more!

Log in at www.medsensemembersonline.com for more information.

NOTICE OF ANNUAL MEETING OF MEMBERS

The Annual Meeting of the Members of Med-Sense Guaranteed Association will be held at 1630 Des Peres Road, Suite 140, St. Louis, Missouri 63131*, on Wednesday, December 8, 2021 at 12:00 p.m. (CST) for election of Directors and for the transaction of such other business as may properly come before the meeting and any adjournment thereof.

The above notice is given pursuant to the By-Laws of the Association.

PROXY

Med-Sense Guaranteed Association

December 8, 2021 Annual Meeting of Members

THIS PROXY IS SOLICITED ON BEHALF OF

MED-SENSE GUARANTEED ASSOCIATION

The undersigned member of the Med-Sense Guaranteed Association does hereby constitute and appoint the President of Med-Sense Guaranteed Association, the true and lawful attorney(s) of the undersigned with full power of substitution, to appear and act as the proxy or proxies of the undersigned at the Annual Meeting of the Members of Med-Sense Guaranteed Association and at any and all adjournments thereof, and to vote for and in the name, place and stead of the undersigned, as fully as the undersigned might or could do if personally present, as set forth below:

1. FOR [], or to [] WITHHOLD AUTHORITY to vote for, the following nominees for Board of Directors:
Don Breckenridge, Bart Bouchein, and John Clark.
2. In their discretion, the proxies are authorized to vote upon such other business as may properly come before the Meeting.

This proxy, when properly executed, will be voted in the manner directed by the undersigned member. If no direction is made, this proxy will be voted for the election of directors and officers.

DATED: _____, 2021


Signature _____

Name (please print) _____

Please date and sign and return promptly to 1630 Des Peres Road, Suite 140, St. Louis, Missouri 63131 whether or not you expect to attend this meeting. The Proxy is revocable and will not affect your right to vote in person in the event that you attend the meeting.

St. Louis, Missouri
November 5, 2021

*Due to concerns regarding the COVID-19 pandemic, this meeting may be held telephonically.



Gifts & Scholarships

The value of higher education has never been more significant than it is now. Unfortunately, the cost of higher education has continued to increase year over year, making it difficult for families to afford. We understand and we're here to help. At MSGA, we strive to lessen the financial burden for students and their families by offering educational scholarships to individual members.

For the 2021-2022 school year, MSGA awarded 17 college scholarships in the amount of \$5,000 each to members or their dependents. The MSGA scholarships are available to students in any field. Applications and referral letters were reviewed by our selection committee. The committee looked at community involvement, work history, and overall GPA. In addition, applicants must have demonstrated how the funds would be used to help their academic success.

We are proud to recognize those students who were awarded MSGA Scholarships for the 2021-2022 school year:

- Adrana Oniovosa - The University of Texas at Austin
- Sarah Klenke - Miami University
- Lexi Beets - Terleton State University
- Aylin Acosta - University of Indianapolis
- Carlos Patterson - University of Houston
- Evan Tricker - University of Nebraska Omaha
- Oloruntoba Ogundayomi - Texas Southern University
- Wojciech Klos - University of Wisconsin - Madison
- Kayley McCalmont - Abilene Christian University
- Bekka Broyles - Muhlenberg College
- Kadi Hampson - Indiana State University
- Brooke Covert - Rose-Hulman Institute of Technology
- Kingsley Ezenibe - University of St. Thomas Houston Texas
- Beatrice Dibaski - The University of Alabama
- Itallee Hickman - Western Governors University
- Paris Hickman - The University of Virginia's College at Wise
- Madison Billings - Clemson University

For information regarding your membership
and association services, call or write:

**Membership Services Office
Med-Sense Guaranteed Association
1630 Des Peres Road
Suite 140
St. Louis, MO 63131**

1-800-992-8044 or (636) 530-7200

Articles in this newsletter are meant to be informative, enlightening, and helpful to you. While all information contained herein is meant to be completely factual, it is always subject to change. Articles are not intended to provide medical advice, diagnosis or treatment. Consult your doctor before starting any exercise program.

