



Partners in Comprehensive Care

HUMAN RESOURCES DEPARTMENT

T: 925.392.0927 OR EXT. 2777

Email: HR@epic-care.com

Confidential Fax: 925.265.2105



CONTACT HR ABOUT:

- GENERAL HR QUESTIONS
- BENEFITS
- LEAVES OF ABSENCE
- RECRUITING
- INTERNAL JOB OPPORTUNITIES
- STAFF POLICIES & PROCEDURES
- INCIDENTS & WORKERS' COMP
- ERGONOMICS

COVID-19 BENEFIT RESOURCE GUIDE

PROGRAM	WHY	WHAT	BENEFITS	MORE INFORMATION	HOW TO FILE
Disability Insurance	If you're unable to work due to medical quarantine or illness related to COVID-19 (certified by a medical professional)	Short-term benefit payments to eligible workers who have a full or partial loss of wages due to a non-work-related illness, injury, or pregnancy.	Approximately 60-70 percent of wages (depending on income); ranges from \$50-\$1,300 a week for up to 52 weeks.	Learn more about your eligibility for Disability Insurance	File a Disability Insurance claim
Paid Family Leave	If you're unable to work because you are caring for an ill or quarantined family member with COVID-19 (certified by a medical professional)	Up to six weeks of benefit payments to eligible workers who have a full or partial loss of wages because they need time off work to care for a seriously ill family member.	Approximately 60-70 percent of wages (depending on income); ranges from \$50-\$1,300 a week for up to 6 weeks.	Learn more about your eligibility for Paid Family Leave	File a Paid Family Leave claim
Unemployment Insurance	If you have lost your job or have had your hours reduced for reasons related to COVID-19	Partial wage replacement benefit payments to workers who lose their job or have their hours reduced, through no fault of their own.	Range from \$40-\$450 per week for up to 26 weeks.	Learn more about your eligibility for Unemployment Insurance	File an Unemployment Insurance claim

PROGRAM	WHY	WHAT	BENEFITS	MORE INFORMATION	HOW TO FILE
<p>Families First Coronavirus Response Act (FFCRA)</p>	<p>If you or a family member are sick or for preventative care when civil authorities recommend quarantine</p>	<p>The leave you have accumulated or your employer has provided to you under the Paid Sick Leave law.</p>	<p>Paid to you at your regular rate of pay or an average based on the past 90 days. Depending on the reason, may be adjusted to 2/3 of pay.</p>	<p>Learn more about your eligibility for FFCRA here</p>	<p>Contact Human Resources</p>
<p>Workers' Compensation</p>	<p>If you are unable to do your usual job because you were exposed to and contracted COVID-19 during the regular course of your work, you may be eligible for workers' compensation benefits.</p>	<p>Benefits include temporary disability (TD) payments, which begin when your doctor says you can't do your usual work for more than three days or you are hospitalized overnight. You may be entitled to TD for up to 104 weeks. TD stops when, either you return to work, your doctor releases you for work, or your doctor says your illness has improved as much as it's going to.</p>	<p>TD generally pays two-thirds of the gross wages you lose while you are recovering from a work-related illness or injury, up to maximum weekly amount set by law. In addition, eligible employees are entitled to medical treatment and additional payments if a doctor determines you suffered a permanent disability because of the illness.</p>	<p>For additional information regarding Worker's Comp</p>	<p>File an Incident Report</p>

Frequently Asked Questions: COVID-19 Workplace Impact

Below are answers to some questions we have received from the impacted workforce as a result of furlough, reduced hours, temporary site consolidations, and other personal effects of COVID-19.

In all cases, please refer to the HR Benefits Resource Guide for offerings available to you:

IMPACT: FURLOUGH

Q: What is a furlough?

A: A temporary, unpaid, leave of absence.

Q: What is the difference between furlough and being laid off?

A: Furlough allows workers to return to their jobs, layoffs are often permanent termination of employment, including salary and benefits.

Q: Will I get paid during a furlough?

A: No. As a cost cutting measure, companies do not pay employees while they're furloughed, however due to COVID-19, benefits are available.

Q: Will I keep my benefits during a furlough?

A: Epic Care will cover the benefit premiums for furloughed employees. Employees on a leave of absence, including under the FFCRA will continue to be responsible for their portion of the benefit premiums per our leave of absence guidelines. For health or other benefit questions, please email our Benefit Specialist, Sonia.Mejia@epic-care.com

Q: Will my Paid Time Off balance be paid in-full?

A: Employees using accrued but unused paid time off may do so, but would postpone the commencement of unemployment benefits.

Q: May I collect unemployment?

A: Yes. Congress's recently passed coronavirus stimulus package to temporarily resolve this issue on a wider scale—extending unemployment benefits to those who may not be eligible at the state level, so long as their unemployment is connected to the coronavirus outbreak. Furloughed employees qualify, as do part-time workers, freelancers, independent contractors, and the self-employed.

Q: How long can a company furlough an employee?

A: It depends entirely on the business needs of the organization, company, the rules and regulations in its local jurisdiction, and other factors. In general, furloughs are temporary, short-term. Length of time will be a data driven assessment made by Leadership and based on the health emergency and workload.

Q: Am I eligible for the federal government's \$600 weekly payment to unemployed workers if I'm furloughed?

A: Congress is extending that \$600 weekly check to all individuals eligible for unemployment insurance — now a significantly larger number given the coronavirus stimulus package's expansion of unemployment coverage. The \$600 weekly payout lasts through July 31.

Q: If I am furloughed, may I use accrued PTO before submitting for other benefit resources?

A: Employees using accrued but unused paid time off may do so, but would postpone the commencement of unemployment benefits. **Please note:** PTO will not accrue during furlough

periods.

Q: Do I need to roll over my 401k now or wait?

A: This is up to the employee. For 401k questions, please contact Sonia Mejia, Benefit Specialist.

Q: How soon does unemployment usually take to start payments?

A: Please apply for unemployment benefits as soon as possible. Once your claim is processed, UI may provide a pay card or you have the option to defer deposits to your bank account. Further information can be found on the EDD website.

For more information or questions not answered here, please contact the HR Department by email at hr@epic-care.com or call (925)392-0927. Thank you!

IMPACT: SICK, SCHOOL CLOSURE, OR OTHER RELATED TO COVID-19

Many employees may be entitled to full or partial Families First Coronavirus Response Act (FFCRA) Benefits, or additional support provided by the COronavirus Federal Stimulus.

To find out if the FFCRA benefits apply to you, [please click here](#) to review questions and answers.

Q: What is the CARES Act and how is it different from the FFCRA?

A: The Coronavirus Aid, Relief, and Economic Security Act (CARES) provides an estimated \$2 trillion stimulus package to help counter the economic effects of the COVID-19 pandemic. Here's what's offered for those who are eligible:

- Unemployment insurance provided for four months (instead of three), and temporary unemployment compensation of up to \$600 per week, which is in addition to, and delivered during the same period as, regular state and federal UI benefits. For more information about unemployment insurance under the CARES ACT, please [visit here](#).
- Provides a \$1,200 direct payment to many Americans and \$500 for each dependent for those who filed taxes in 2018 and 2019. Some limitations apply. For additional information on eligibility requirements, [visit here](#).

For all other benefit resources available, including paid family leave, workers compensation, or more, please [click here](#), or review the benefit resource guide provided in this packet.

For answers to questions not provided here, please [visit this link](#).

- End -

EMPLOYEE RIGHTS

PAID SICK LEAVE AND EXPANDED FAMILY AND MEDICAL LEAVE UNDER THE FAMILIES FIRST CORONAVIRUS RESPONSE ACT

The **Families First Coronavirus Response Act (FFCRA or Act)** requires certain employers to provide their employees with paid sick leave and expanded family and medical leave for specified reasons related to COVID-19. These provisions will apply from April 1, 2020 through December 31, 2020.

▶ PAID LEAVE ENTITLEMENTS

Generally, employers covered under the Act must provide employees:

Up to two weeks (80 hours, or a part-time employee's two-week equivalent) of paid sick leave based on the higher of their regular rate of pay, or the applicable state or Federal minimum wage, paid at:

- 100% for qualifying reasons #1-3 below, up to \$511 daily and \$5,110 total;
- $\frac{2}{3}$ for qualifying reasons #4 and 6 below, up to \$200 daily and \$2,000 total; and
- Up to 12 weeks of paid sick leave and expanded family and medical leave paid at $\frac{2}{3}$ for qualifying reason #5 below for up to \$200 daily and \$12,000 total.

A part-time employee is eligible for leave for the number of hours that the employee is normally scheduled to work over that period.

▶ ELIGIBLE EMPLOYEES

In general, employees of private sector employers with fewer than 500 employees, and certain public sector employers, are eligible for up to two weeks of fully or partially paid sick leave for COVID-19 related reasons (see below). *Employees who have been employed for at least 30 days* prior to their leave request may be eligible for up to an additional 10 weeks of partially paid expanded family and medical leave for reason #5 below.

▶ QUALIFYING REASONS FOR LEAVE RELATED TO COVID-19

An employee is entitled to take leave related to COVID-19 if the employee is unable to work, including unable to **telework**, because the employee:

- | | |
|---|---|
| <ol style="list-style-type: none">1. is subject to a Federal, State, or local quarantine or isolation order related to COVID-19;2. has been advised by a health care provider to self-quarantine related to COVID-19;3. is experiencing COVID-19 symptoms and is seeking a medical diagnosis;4. is caring for an individual subject to an order described in (1) or self-quarantine as described in (2); | <ol style="list-style-type: none">5. is caring for his or her child whose school or place of care is closed (or child care provider is unavailable) due to COVID-19 related reasons; or6. is experiencing any other substantially-similar condition specified by the U.S. Department of Health and Human Services. |
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▶ ENFORCEMENT

The U.S. Department of Labor's Wage and Hour Division (WHD) has the authority to investigate and enforce compliance with the FFCRA. Employers may not discharge, discipline, or otherwise discriminate against any employee who lawfully takes paid sick leave or expanded family and medical leave under the FFCRA, files a complaint, or institutes a proceeding under or related to this Act. Employers in violation of the provisions of the FFCRA will be subject to penalties and enforcement by WHD.



WAGE AND HOUR DIVISION
UNITED STATES DEPARTMENT OF LABOR

For additional information
or to file a complaint:
1-866-487-9243
TTY: 1-877-889-5627
dol.gov/agencies/whd





ABILITY ASSIST® COUNSELING SERVICES

For employees covered under The Hartford's Disability insurance, Critical Illness insurance or Leave Management Services.

GETTING SUPPORT SHOULD BE EASY.

Life presents complex challenges. If the unexpected happens, you want to know that you and your family have simple solutions to help you cope with the stress and life changes that may result. That's why the Hartford's Ability Assist Counseling Services, offered by ComPsych®,¹ can play such an important role. Our straightforward

approach takes the complexity out of benefits when life throws you a curve.

COMPASSIONATE SOLUTIONS FOR COMMON CHALLENGES.

From the everyday issues like job pressures, relationships, retirement planning or personal impact of grief, loss, or a disability, Ability Assist can be your resource for professional support.

You and your family, including spouse and dependents, can access Ability Assist, at any time, as long as you are covered under The Hartford's **Disability insurance, Critical Illness insurance or Leave Management Services.**

ABILITY ASSIST COUNSELING SERVICES

Emotional or Work-Life Counseling

Helps address stress, relationship or other personal issues you or your family members may face. It's staffed by GuidanceExpertsSM - highly trained master's and doctoral level clinicians - who listen to concerns and quickly make referrals to in-person counseling or other valuable resources. Situations may include:

- Job pressures.
- Relationship/marital conflicts.
- Stress, anxiety and depression.
- Work/school disagreements.
- Substance abuse.
- Child and elder care referral services.

Financial Information and Resources

Provides support for the complicated financial decisions you or your family members may face. Speak by phone with a Certified Public Accountant and Certified Financial PlannerTM Professionals on a wide range of financial issues. Topics may include:

- Managing a budget.
- Retirement.
- Getting out of debt.
- Tax questions.
- Saving for college.

continued



ABILITY ASSIST COUNSELING SERVICES *con't.*

Legal Support and Resources

Offers assistance if legal uncertainties arise. Talk to an attorney by phone about the issues that are important to you or your family members. If you require representation, you'll be referred to a qualified attorney in your area with a 25% reduction in customary legal fees thereafter. Topics may include:

- Debt and bankruptcy.
- Guardianship.
- Buying a home.
- Power of attorney.
- Divorce.

Health ChampionSM

A service that supports you through all aspects of your health care issues by helping to ensure that you're fully supported with employee assistance programs and/or work-life services. HealthChampion is staffed by both administrative and clinical experts who understand the nuances of any given health care concern. Situations may include:

- One-on-one review of your health concerns
- Preparation for upcoming doctor's visits/lab work/tests/surgeries
- Answers regarding diagnosis and treatment options
- Coordination with appropriate health care plan provider(s)
- An easy-to-understand explanation of your benefits—what's covered and what's not
- Cost estimation for covered/non-covered treatment
- Guidance on claims and billing issues
- Fee/payment plan negotiation

A CASE IN POINT.³

"The initial counselor I spoke with was so comforting and easy to communicate with. She put me right at ease and empowered me to follow through with the program. She was wonderful."

- Hartford Customer, Ability Assist User

Online: The point is simplicity.

You'll also have 24/7 access to GuidanceResources® Online (offered by ComPsych).¹ This resource provides trusted information, resources, referrals and answers to everyday questions right from your desktop or the privacy of your home. It includes:

- Chat sessions with professional moderators.
- Access to hundreds of personal health topics and resources for child care, elder care, attorneys or financial planners.

SERVICE FEATURES.

The service includes up to three face-to-face emotional or work-life counseling sessions per occurrence per year. This means you and your family members won't have to share visits. Each individual can get counseling help for his/her own unique needs. Legal and financial counseling are also available by telephone during business hours. HealthChampionSM offers unlimited access to services.²

GETTING IN TOUCH IS EASY.

On the phone: Just one simple call.

For access over the phone, simply call toll-free **1-800-96-HELPS (1-800-964-3577).**

Visit **WWW.GUIDANCERESOURCES.COM** to create your own personal username and password. If you're a first-time user, you'll be asked to provide the following information on the profile page:

1. In the **Company/Organization** field, use: **HLF902**
2. Then, create your own confidential user name and password.
3. Finally, in the Company Name field at the bottom of personalization page, use: **ABILI**

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Visit us at **THEHARTFORD.COM/EMPLOYEEBENEFITS**



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² HealthChampionSM specialists are only available during business hours. Inquiries outside of this time frame can either request a call-back the next day or schedule an appointment.

³ This case illustration is fictitious and for illustrative purposes only.