

# Vanner Benefits

## COVID-19 UPDATE

### *Employee Benefit Continuation through COVID-19 Social Distancing Guidelines*

We have been monitoring and assessing the impact of the evolving COVID-19 virus and all its implications for our operations. We are actively monitoring all information sources, including New York State Department of Health, all NYS County Health Departments and the Center for Disease Control (CDC).

As of March 18, 2020, New York employers must follow the guidelines put in place by Governor Andrew Cuomo regarding employees affected by COVID-19. In addition, the federal government has added clauses for mandatory paid time off and new FMLA qualifications for employees.

Below you will find a chart to help you navigate through some of these new changes.

Please email us at [hrandbenefits@vannerinsurance.com](mailto:hrandbenefits@vannerinsurance.com) if you have any questions about your employee benefits, leaves and or compliance procedures.

We are here to help you through these uncertain times.



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# COVID-19-NEW YORK EMPLOYERS UNDER 500 EMPLOYEES

COVID-19 SCENARIOS	PAID SICK/PTO	UNEMPLOYMENT	PFL/DBL FAMILY LEAVE	WORKER'S COMP	FMLA QUALIFIED
1. AN EMPLOYEE IS DIAGNOSED WITH COVID-19	<b>YES</b> (MANDATORY 5 /14 DAYS or 80 hours after 4/1/20 Cannot use personal balances unless voluntary)	<b>NO</b>	<b>YES</b>	<b>MAYBE</b>	<b>YES</b>
2. EMPLOYEE UNABLE TO WORK DUE TO CHILD/DEPENDENT UNABLE TO ATTEND SCHOOL/DAYCARE DUE TO MANDATORY CLOSURE	<b>YES</b> Can use available balances as per company policy	<b>NO</b>	<b>YES</b>	<b>NO</b>	<b>YES</b>
3. EMPLOYEE OUT OF WORK DUE TO VOLUNTARY BUSINESS CLOSURE	<b>NO</b>	<b>YES</b>	<b>NO</b>	<b>NO</b>	<b>NO</b>
4. EMPLOYEE OUT OF WORK DUE TO INVOLUNTARY BUSINESS CLOSURE	<b>MAYBE</b>	<b>YES</b>	<b>NO</b>	<b>NO</b>	<b>NO</b>
5. EMPLOYEE WORKING LESS HOURS DUE TO BUSINESS CUT DOWN/SLOW DOWN OR MANDATORY DOWNSIZE	<b>YES</b>	<b>YES</b>	<b>NO</b>	<b>NO</b>	<b>NO</b>
6. EMPLOYEE REFUSES TO WORK/GET EXPOSED BUT BUSINESS IS OPEN	<b>NO</b>	<b>MAYBE</b>	<b>NO</b>	<b>NO</b>	<b>MAYBE</b>
7. EMPLOYEE WAS EXPOSED AND QUARANTINED. BUSINESS REMAINS OPEN	<b>YES</b>	<b>NO</b>	<b>YES</b>	<b>MAYBE</b>	<b>YES</b>

# Leave Policies and Benefits Coverage

*Do I need to change my policies to accommodate the new guidelines and rules?*

Whenever possible, we suggest that the best option for a company would be to keep your current policy for leave of absence in place and follow that policy. If that option is no longer financially possible for your company or no longer in the best interest of your employees, we have some suggested policy options that may be adopted temporarily until business goes back to normal post COVID-19.

In addition, we suggest placing a cancellation date on your new temporary leave policy for a 3<sup>rd</sup> or 4th quarter date in 2020).

**REMEMBER TO Apply This New Policy Uniformly In Order To Avoid Discriminatory Practice.**

See Suggested Policy Options to the right and refer to the chart on page 3 for visual assistance.

## Suggested Policy options: (see chart below)

Employee Insurance Option 1- Employer will remain paying Insurance premiums on behalf of employee. Employee will pay employer back for their portion of the contribution within specified time period (60, 90, 120 day payback). This option allows employees the ability to keep their health insurance while out of work.

Employer may choose whether or not to add dental/other supplemental Insurance plans to the policy.

Employee Insurance Option 2- Employer will remain paying premium payments on behalf of employee. Employee will not be responsible to “pay back” employer for their portion of the contributions until employee returns to work and is receiving regular paychecks again.

Employee Insurance Option 3- all benefits are terminated, employees must elect continuation of coverage or go to the State Insurance Marketplace for coverage. All supplemental policies are cancelled.

***\*Anytime Insurance policies are cancelled, COBRA notices MUST be sent where applicable.\****

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## COVID-19-NEW YORK EMPLOYERS HEALTH INSURANCE BENEFITS

COVID-19 SCENARIOS	Current Policy should remain and be used	Employee Insurance Option 1 AVAILABLE	Employee Insurance Option 2 AVAILABLE	Employee Insurance Option 3 AVAILABLE	COBRA NEEDED (IF APPLICABLE)
1. AN EMPLOYEE IS DIAGNOSED WITH COVID-19	Yes- if the employer is open and operating. No- if employer has shut down operations.	YES	YES	NO	N/A
2. EMPLOYEE UNABLE TO WORK DUE TO CHILD/DEPENDENT UNABLE TO ATTEND SCHOOL/DAYCARE DUE TO MANDATORY CLOSURE	YES	YES	YES	MAYBE- ONLY IF EMPLOYEE EXHAUSTS ALL PTO/SICK AND IF EMPLOYMENT IS TERMINATED	MAYBE- ONLY IF TERMINATED
3. EMPLOYEE OUT OF WORK DUE TO VOLUNTARY BUSINESS CLOSURE	YES	YES	YES	YES	YES
4. EMPLOYEE OUT OF WORK DUE TO INVOLUNTARY BUSINESS CLOSURE	YES	YES	YES	YES	YES
5. EMPLOYEE WORKING LESS HOURS DUE TO BUSINESS CUT DOWN/SLOW DOWN OR MANDATORY DOWNSIZE	YES	NO	NO	NO	NO
6. EMPLOYEE REFUSES TO WORK/GET EXPOSED BUT BUSINESS IS OPEN	MAYBE	MAYBE	MAYBE	MAYBE	MAYBE
7. EMPLOYEE WAS EXPOSED AND QUARANTINED. BUSINESS REMAINS OPEN	YES	NO	NO	NO	NO