

# COVID-19 Related Benefits Enhancements

## Presentation to UMass President's Office Employees



University of Massachusetts

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# Agenda

Introduction – John Dunlap, Chief Human Resources Officer

Comments – Marty Meehan, President of the University of Massachusetts

COVID-19 Benefits Enhancements – Katie Temple, Senior Benefits Generalist

On-Site Transition Team – Jacquie Kittler, Director of Employee Relations

# COVID-19 Related Benefits Enhancements

1. Families First Coronavirus Response Act (FFCRA)
  - a. Emergency Paid Sick Leave Act (EPSLA)
  - b. Emergency Family and Medical Leave Expansion Act (EFMLEA)
2. Coronavirus Aid, Relief, and Economic Security Act (CARES)
  - a. Supplemental Retirement Accounts
  - b. Flexible Spending Accounts
  - c. Unemployment Assistance
3. Open Enrollment and Additional Benefits Information
4. Benefits Questions and Answers

# Families First Coronavirus Response Act (FFCRA)

- The FFCRA took effect on April 1, 2020 and will expire on December 31, 2020.
- Includes two major benefits enhancements.
  1. Emergency Paid Sick Leave Act (EPSLA)
  2. Emergency Family Medical Leave Expansion Act (EFMLEA)

# Emergency Paid Sick Leave Act (EPSLA)

- 80 hours of full or partial paid leave for any employee, who is unable to work or telework for C-19 related reasons.
- The rate of pay varies depending on the specific C-19 related reason.
- Not deducted from regular accrued sick leave or other leave balances.
- Prorated for part-time employees.
- No length of service requirement.
- May be taken intermittently for teleworking employees in full day increments.
- Employees may not supplement partial pay with existing accruals.

# Emergency Paid Sick Leave Act (EPSLA)

- Employee receives regular rate of pay up to maximum of \$511/day; \$5,110 for the following reasons:
  - Quarantine or isolation order related to C-19;
  - Advised to self-quarantine by a health care provider due to C-19 related concerns;
  - Experiencing symptoms of C-19 and is awaiting a medical diagnosis;

# Emergency Paid Sick Leave Act (EPSLA)

- Employee A Example
  - Full-time employee with annual salary of \$75,000
  - Requesting EPSLA as she is experiencing symptoms of C-19
  - Weekly pay rate is \$1,442.31
  - Weekly maximum is \$2,555 (\$511/day x 5 days)
  - Will receive full weekly salary of \$1,442.31 for first 2 weeks of approved leave

# Emergency Paid Sick Leave Act (EPSLA)

- Employee B Example
  - Full-time employee with annual salary of \$135,200
  - Requesting EPSLA as he has been advised by health provider to self-quarantine
  - Weekly pay rate is \$2,600
  - Weekly maximum is \$2,555 (\$511/day x 5 days)
  - Will receive partial weekly salary of \$2,555 for first 2 weeks of approved leave



# Emergency Paid Sick Leave Act (EPSLA)

- Employee receives 2/3 of their regular rate of pay up to maximum of \$200/day/\$2,000 total for the following reasons:
  - Caring for an individual who is under quarantine;
  - Caring for a child whose school/day care is closed due to C-19 precautions; or
  - Experiencing substantially similar conditions specified by the Federal Government.

# Emergency Paid Sick Leave Act (EPSLA)

- Employee A Example
  - Full-time employee with annual salary of \$75,000
  - Requesting EPSLA as she has to care for child due to day care closure
  - Weekly pay rate is \$1,442.31
  - Weekly maximum is \$1,000 (\$200/day x 5 days)
  - $\frac{2}{3}$  (0.6667%) of weekly salary is \$961.59 (less than maximum)
  - Will receive \$961.59 per week for first 2 weeks of approved leave

# Emergency Paid Sick Leave Act (EPSLA)

- Employee B Example
  - Full-time employee with annual salary of \$135,200
  - Requesting EPSLA as he is caring for his spouse who is under quarantine
  - Weekly pay rate of \$2,600
  - Weekly maximum is 1,000 (\$200/day x 5 days)
  - $\frac{2}{3}$  (0.6667%) of weekly salary is \$1,733.42 (more than maximum)
  - Will receive \$1,000 per week for first 2 weeks of approved leave

# Emergency Family Medical Leave Expansion Act (EFMLEA)

- Provides partial paid leave to employees who are unable to work or telework due to [closure of school or loss of child care](#).
- Not deducted from regular accrued sick leave or other leave balances.
- Employees must be employed for at least 30 days to be eligible.
- An employee who has used some FMLA hours in CY 2020 will be eligible for the balance of the 12 weeks of FMLA to use for EFMLEA.
- EFMLEA and EPSLA will run concurrently with FMLA.

# Emergency Family Medical Leave Expansion Act (EFMLEA)

- Week 1 and 2 are unpaid, however an employee may:
  - Use their own accruals (if available) to receive full pay
  - Use the Emergency Paid Sick Leave Act (on previous slides) to cover 2 week period.
- Week 3 through week 12 can be paid as follows:
  - 2/3 of an employee's regular rate of pay (up to maximum of \$200/day; \$10,000 total) which will not be deducted for existing paid leave benefits.
    - Employees may not supplement this pay with their own accruals.

# Emergency Family Medical Leave Expansion Act (EFMLEA)

- Employee A decides to use his own accruals (vacation time) for the first two weeks of his EFMLEA.
  - This employee is drawing down his vacation time accruals;
  - Is receiving his full pay for those two weeks.
- Employee B decides to apply for the EPSLA leave for first two weeks of his EFMLEA.
  - This employee is not drawing down on his accruals;
  - Is only receiving 2/3 of his regular pay up to the maximum of \$200/day or \$2,000 in the aggregate.

# FFCRA Request Form and How to Apply

- The FFCRA Request Form is a DocuSign form that requires the following information:
  - Name, Title, Campus, Union (if applicable), Employee ID #, Email, Phone Number, FTE, Leave Start and End Dates, Leave Reason and if leave will be intermittent or non intermittent; if intermittent employee will need to specify detail of the days that they require leave.
  - Employees that wish to request a leave may email Katie Temple at [ktemple@umassp.edu](mailto:ktemple@umassp.edu) or call Katie at 774-455-7571.
  - The form can be found on the COVID-19 information page of the HR website.
  - <https://www.umassp.edu/hr/covid-19>

# FFCRA Request Form and Time Entry

- Employees that are using EFMLEA and/or EPSLA will not be entering their own time. Time entry will be handled through their HR/Payroll department. Employees will see the following codes and descriptions on the pay advice.
- EPS-Emergency Paid Sick Leave (Full)
- EP2-Emergency Paid Sick Leave (Reduced)
- PHE-Public Health Emergency Leave (Emergency Family Medical Leave Expansion Act)



# FFCRA Resource Information

- The following documents (and links) are listed on the President's Office HR COVID-19 webpage at:

<https://na2.docusign.net/Signing/?insession=1&ti=f89507ee91754b2e91509117c8309bda>.

- The FFCRA Request Form
- UMass FFCRA Frequently Asked Questions
- United States Department of Labor FFCRA Information Poster
- All UMSO-wide emails related to COVID-19

## Questions regarding the FFCRA

*Please use Zoom's chat function at the bottom of your screen to ask questions*

# CARES Act

- The Coronavirus Aid, Relief and Economic Security Act (CARES) took effect on March 27, 2020 and is retroactive to January 1, 2020.
- Will expire on December 31, 2020
- Relevant provisions include:
  - Greater access to supplemental retirement accounts
  - Expanded use of Flexible Spending Accounts
  - Health Insurance Co-pays
  - Unemployment Enhancements

# CARES Act – Retirement Accounts

- Relevant to the 171 President's Office employees enrolled in the 403(b) plan.
  - Does not apply to the SERS;
  - May or may not apply to the 457(b) and ORP plans which are still being reviewed.
- 10% early withdrawal penalty waiver for distributions for C-19 related reasons.
- Distributions up to \$100,000 are permitted.
- Distributions are still taxed, however,
  - taxes can be spread over 3 years; or,
  - participant has a 3 year period to roll the funds back.
  - rollovers will not count toward the annual IRS limit.

# CARES Act – Retirement Accounts

- The maximum for loans has been increased from \$50K to \$100K or from 50% of account balance to 100% of account balance.
- Loan payments scheduled to occur between March 27, 2020 and December 31, 2020 can be suspended upon the request of the participant.
- Required minimum distributions from plans are suspended for CY 2020.
- 403(b) participants can contact Fidelity at 800-343-0860 or at NetBenefits at [www.netbenefits.com/umass](http://www.netbenefits.com/umass).
- Fidelity has already sent communications to participants. Participants with TIAA and MA SMART Plan will be receiving communications soon.

# CARES Act - Flexible Spending (Health Care)

- Relevant to the 129 President's Office employees enrolled in a Health Care Spending FSA.
- Over-the-counter (OTC) medicine is now an eligible expense without a prescription (e.g. Tylenol and generic Acetaminophen).
- Menstrual products are now an eligible OTC expense.
- Vendor implementation may lag so employees may experience inconsistencies when attempting to use their FSA debit card.
- Employees may use another form of payment and submit for reimbursement via mobile app, fax or email.
- At this point, the 2 ½ month grace period to use up FY20 FSA funds is not being extended, but Benefit Strategies is continuing to monitor this issue.

# CARES Act – Flexible Spending (Dependent Care)

- Relevant to the 24 President's Office employees enrolled in a Dependent Care Spending FSA.
- The closure of a family care facility due to C-19 is a "qualifying change in status" which allows employees to change their DCAP (dependent care assistance program) election.
- Employees should complete the *Status Change Request* form on the Benefit Strategies website <https://www.benstrat.com/gic-fsa/#> if they want to exercise this option.
- Employees should also send an email to [Benefits@umassp.edu](mailto:Benefits@umassp.edu) with the details of their request so that Benefits department has documentation of the change.

# CARES Act – Enhanced Unemployment

- Workers on unemployment due to COVID-19 will receive an additional \$600 per week in unemployment benefits between April 5 and July 31, 2020.
- Unemployment has been extended from 26 weeks to 39 weeks.
- The one-week waiting period has been eliminated.
- Eligibility has been expanded to cover independent contractors, temporary workers, and the self-employed individuals who are ordinarily excluded from collecting.



# Co-Payments and Telehealth

- All co-payments for COVID-19 testing and treatment have been waived for all GIC plans.
- All GIC plans offer telehealth options. Telehealth allows employees to access healthcare remotely by using telecommunications technology.

Plan	Telehealth Services
Always Health Partners	<a href="https://ondemand.partners.org">ondemand.partners.org</a>
Fallon Health	<a href="https://member.teladoc.com/fallon">member.teladoc.com/fallon</a>
Harvard Pilgrim Health Care	<a href="https://doctorondemand.com">doctorondemand.com</a>
Health New England	<a href="https://healthnewengland.org/Teladoc">healthnewengland.org/Teladoc</a>
Tufts Health Plan	Teladoc app on the app store
UniCare	<a href="https://livehealthonline.com">livehealthonline.com</a>

# Open Enrollment and Beneficiaries

- GIC Benefits Statements have been mailed to all GIC enrollees.
- Please confirm information is accurate.
- Review and update (if necessary) beneficiaries information for both life insurance and the State Employee Retirement System.
  - GIC life insurance beneficiaries are listed on the front side of the statement.
  - SERS beneficiaries are listed on the back of the statement. SERS members who made a beneficiary designation prior to 1996 will not have beneficiaries listed on this statement.
- Open enrollment has been extended by one month to Monday, June 1, 2020 for a July 1, 2020 effective date.

# Open Enrollment and Additional Benefits Information

- The GIC provides several resources to help members cope with the COVID-19 Pandemic. These resources are available at <https://www.mass.gov/info-details/what-you-should-know-about-gic-health-benefits-and-the-covid-19-outbreak>.
- The Employee Assistance Program has created an online toolkit that includes a wide variety of information and can assist employees with work/life issues. This toolkit is available at <https://pages.e2ma.net/pages/1807892/20932>
- All President's Office COVID-19 updates are available at <https://www.umassp.edu/hr/covid-19>.

# Questions regarding COVID-19 related benefits

*Please use Zoom's chat function at the bottom of your screen to ask questions*

# On-Site Transition Team

- The On-site Transition Team was established to begin to prepare for the return to onsite work.
- Employees of the UMass President's Office should continue to work remotely until Monday, May 4<sup>th</sup>.
- The University is committed to conducting an inclusive planning process that incorporates the viewpoints of employees. We are gathering input from all areas of the office through the On-Site Transition Team Core Team and OTT Department Representatives.
- The health and safety of our employees is our highest priority, and we are committed to making these decisions with their best interests in mind.

# On-Site Transition Team

The charge of the Onsite Transition Team (OTT) is as follows:

- Anticipate the wide-range of issues that need to be addressed so that the President's Office workforce can return to work in a safe and organized manner.
- Consider issues for all of the President's Office worksites.
- Coordinate closely with Christine Packard, the Director of Enterprise Risk Management
- Work closely with relevant public health entities and will continue to adhere to the guidelines set forth by the CDC, the Massachusetts Department of Public Health, and relevant regional and local public health authorities.
- Make recommendations to the President and the Senior Management Team.
- Conduct a Return to On-Site Work Webinar and/or create FAQs.

# On-Site Transition Team

Core Team Members	
Jacquie Kittler, Human Resources ( <i>Chair</i> )	Colin Murphy, Communications
Kyle David, Internal Audit	Amanda Onwuka, UPST
Carol Dugard, Human Resources	Bill Smith, UITS
John Dunlap, Human Resources	Brad Smith, UITS
Karen Laisne, Office of the General Counsel	Katie Temple, Human Resources
Carol Ann McGowan, Donahue Institute	Amy Thompson, Collaborative Services
Scott Conway, Executive Office	

# On-Site Transition Team

## Project Managers

- David Nero, Assistant Vice President, Innovation & Operations
- Meera Almesmari, Business Analyst - Management & Fiscal Affairs

## Department Representative

Each President's Office Department will have an OTT Representative who will work with the OTT Core Team to make sure the unique interests of their department are being considered and to ensure that information about on-site transition is effectively communicated to their colleagues in their department.



# On-Site Transition Team

Department Representatives	
Candyce Carragher, Academic Affairs	Judy Murphy, UMass Foundation
Jan Combs, Internal Audit	Sarah Robinson, Donahue Institute
Kelly Fucci, UITS	Maria Sheehy, OGC
Craig Kennedy, Donahue Institute	Suzanne Tanty, Donahue Institute
Allie Lepper, OGC	Patti Vantine, UMBA
Kimberly McLaughlin, UMOL	Jillian Warren, UPST
Brian Melanson, Management & Fiscal Affairs	

# On-Site Transition Team

- Employees with questions or suggestions about the President's Office eventual transition back to on-site work are encouraged to:
  - Email their question or concern to Jacquie Kittler
  - Contact any member of the Core Team
  - Contact their Department Representative
- The University understands that employees have individual needs and that each person's situation is unique, and we are dedicated to ensuring a thoughtful approach that considers the individual work and life needs of employees at this difficult time (child care, caring for a sick relative, chronic health condition, etc.).
- Employees with questions about their own personal eligibility for certain benefits or potential need to an accommodation should contact Katie Temple at 774-455-7571 or email her at [ktemple@umassp.edu](mailto:ktemple@umassp.edu).

## Questions regarding the On-Site Transition

*Please use Zoom's chat function at the bottom of your screen to ask questions*

# Closing Comments

- Closing comments from John Dunlap, Chief Human Resources Officer
- This presentation will be posted on the UMass President's Office HR COVID-19 website at <https://www.umassp.edu/hr/covid-19>.