



To: Via Employees
From: Lisa Walkiewicz, President & CEO
Date: April 9, 2020
Re: CARES Act, FFCRA & Unemployment Compensation Changes

The Coronavirus Aid, Relief and Economic Security (CARES) Act and Families First Coronavirus Response Act (FFCRA) went into effect on April 1, 2020. Below is a summary of the laws and how they may affect Via employees. If you have additional questions regarding the CARES Act and FFCRA, please contact Human Resources at HR@ViaNet.org.

No Cost Sharing for COVID-19 Testing

COVID-19 testing and in-network hospital care is covered in full and is not subject to copay or deductible under Via's health plan with Highmark through May 31, 2020. This includes testing when recommended by a medical professional and care once you are admitted for COVID-19.

Retirement Plan Loans

Through December 31, 2020, the CARES Act doubles the current retirement plan loan limits to the lesser of \$100,000 or 100% of the participant's account balance for the next six months. Individuals with an outstanding loan from their plan with a repayment due between March 27, 2020 and December 31, 2020 can delay their loan repayments for up to one year.

Retirement Plan Withdrawals

Through the end of 2020, the CARES Act allows a new type of hardship withdrawal for 403b plan participants who are affected by COVID-19. The withdrawal is not subject to the 10% early-distribution penalty and may be repaid over 3 years. Income taxes will still be owed on the amount withdrawn but the tax can be paid over a three-year period. The waiving of the 10% penalty applies retroactively to withdrawals beginning January 1, 2020 for plan participants if:

- They have received a diagnosis of COVID-19.
- A spouse or dependent has received a diagnosis of COVID-19.
- They experience, due to COVID-19, adverse financial consequences as a result of being quarantined, furloughed or laid off, having work hours reduced, or being unable to work due to lack of child care, or other factors as determined by the U.S. Secretary of the Treasury.

Unemployment Compensation

The CARES Act temporarily supplements unemployment benefit amounts and extends the duration of those benefits. Through July 31, 2020, all regular Unemployment Insurance and Pandemic Unemployment Assistance claimants will receive their usual calculated benefit plus an additional \$600 per week in compensation. The Pandemic Unemployment Assistance is a flat amount to those on unemployment, including those who are



receiving a partial unemployment benefit check. The CARES Act also provides an additional 13 weeks of state unemployment benefits, which will become available after someone exhausts their regular state unemployment benefits.

Families First Coronavirus Response Act (FFCRA) - Paid Sick Time/Leave

Per the Department of Labor, employees who are furloughed are not eligible for these benefits. If you are eligible for these benefits and need to request paid sick time or a leave of absence, please complete the [Emergency Paid Leave Request form](#). This form must be returned to Jill Pittenger, Human Resources for approval. Effective April 1, 2020, the FFCRA provides the following:

- Two weeks (up to 80 hours) of paid sick leave at 100 percent of an employee's pay is available if the employee is unable to work because he or she is quarantined or experiencing symptoms associated with COVID-19 and seeking a medical diagnosis. A part-time employee is entitled to leave for his or her average number of work hours in a two-week period.
- Two weeks (up to 80 hours) of paid sick leave at two-thirds of an employee's pay — up to a maximum of \$200 per day, or \$2,000 over the two-week period — is available if the employee is unable to work because of a need to care for someone subject to quarantine, if they must be absent to care for a child whose school is closed or whose childcare provider is unavailable for reasons related to COVID-19, or if the employee is experiencing substantially similar conditions as specified by the U.S. Department of Health and Human Services.
- In certain circumstances, employees who are unable to work because of a need to care for a child whose school is closed or whose child care provider is unavailable may receive up to an additional 10 weeks of paid leave at two-thirds of the employee's pay. However, employees will not receive more than \$200 per day or \$12,000 for the 12 weeks that include both paid sick leave and expanded family and medical leave, under these circumstances.

Please visit the Employee Resource page for FAQs, COVID-19 resources and communications.

www.ViaNet.org/COVID19-EmployeeResources/

If you wish to learn more about the CARES Act or FFCRA, please contact the human resources department (HR@ViaNet.org).