# **COVID-19 TEAM MEMBER ASSISTANCE PLAN GUIDE**

*<INSERT DATE>*

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**MESSAGE TO TEAM MEMBERS**

Team, this too shall pass. Time along with patience and prayer will get us all through this, and this company will survive this event. Have faith.

As you are surely aware, the President and most state and local authorities throughout the country have declared an emergency surrounding the COVID-19 pandemic. To actively work to prevent the spread of this virus, to practice good citizenship, and to ultimately protect the safety of our patients and team members, for the foreseeable future <INSERT COMPANY NAME> will be offering only Emergency Dental services only.

These extraordinary conditions also dictate making hard, yet medically necessary decisions, and unfortunately, as a result of the reduced dental services, we will need to temporarily adjust the number of team members that will be working during this time to accommodate these changes. Instead of a layoff which would terminate our team members, we are initiating a temporary employee furlough. By being placed on an employee furlough, team members will remain active employees of the company and their benefits will continue, yet they will be able to file for unemployment benefits. Please be aware, we fully believe these conditions will be temporary and have every intention of recalling Team Members as the service levels and patient needs begin to return to normal.

We understand these events may place unwanted emotional and financial burdens, but we are committed to doing our best to provide frequent and fluid communication, helpful assistance and flexible options to our Team Members. As we continue to work through this issue prior to a closure, we realize there may be team members who prefer to stay home during this time.  We want to respect your wishes and will make every effort to alter the schedules to accommodate you. Please discuss this request with your Practice Administrator, RDO and/or <INSERT NAME OF CCO>.

We cannot quite anticipate how long this pandemic may last, and the Federal, state and local municipality response, as well as the capabilities of the health care system, will ultimately dictate this outcome. However, we continue to stay optimistic that this will be a temporary situation. As the situation progresses, we will do our best to keep you updated and will reach out to you via phone when we are planning to resume normal operations.

Our goal is to keep everyone informed of the changes we are making in as real time as possible.  Please be patient with us as we try to navigate waters no dental office has ever had to navigate before.  We are all trying to figure out what is the best option for our individual teams and practices, as well as the state and area we practice in.  We wanted to communicate the contingency plan we have in place, so you will know what to expect. We will continue to hope and pray for the best, but be prepared for the worst. Please contact your support team with any questions or concerns. We will update you as often as possible. To help support you in the coming days, please review the below information carefully and thoroughly, as we work through this journey together.

Stay safe, stay healthy, and remember we are grateful for each and every one of you, our team members.

## **WHAT IS A FURLOUGH?**

* An employee furlough is a mandatory suspension from work without pay.
* **An organization will furlough employees as a cost-saving measure when it doesn't want to lay off staff but lacks the resources to continue paying them.**
* An employer typically will use a furlough to retain staff that they can't afford but don't want to lay off.
* A furloughed employee [may also take](https://www.washingtonpost.com/business/2019/01/03/federal-workers-panic-about-their-pay-apply-unemployment/?utm_term=.eff0d00aef11) unemployment benefits for their time without pay.
* An employee furlough can be as brief or as long as the employer wants.
* Furloughs can take place in both public and private institutions.
* Furloughed employees are absolutely banned from doing any work on behalf of their employer whatsoever.
* During the temporary furlough period, requests for PTO is suspended.

## **FURLOUGHS VS. LAYOFFS**

**There are four key differences between a furlough and a layoff:**

1. Furloughed employees have an expectation that they will return to work. Typically, an employer will give furloughed employees either a specific date or a specific condition for resuming duties.
2. Furloughed employees typically retain their benefits. Most notably, employees usually retain access to any health and life insurance during the furlough.
3. A furloughed public employee retains their employment rights. For a public employee who has been furloughed, rather than laid off, this means that they have a presumptive right to return to that position if they choose and it exists.
4. A furlough is relatively seamless. Laying off employees requires significant process, as does hiring new staff. This can be time consuming and expensive. By contrast, a furloughed employee can come and go fairly easily.

## **UNEMPLOYMENT BENEFITS:**

The Federal-State Unemployment Insurance Program provides unemployment benefits to eligible workers who are unemployed through no fault of their own (as determined under State law), and who meet other eligibility requirements of State law. Due to the greater than normal demand we highly encourage that you visit the websites and apply for benefits online. Each website also includes updated information of changes the State is making during COVID19 crisis.

* Unemployment insurance payments (benefits) are intended to provide temporary financial assistance to unemployed workers who meet the requirements of State law.
* Each State administers a separate unemployment insurance program within guidelines established by Federal law.
* Eligibility for unemployment insurance, benefit amounts and the length of time benefits are available are determined by the State law under which unemployment insurance claims are established.

**Your “Official” Employer when filing for Unemployment Benefits:**

For all team members that have been put on furlough status or have received work plans with reduced hours, if you wish to file a claim for unemployment benefits, below is your employer information**:**

**<INSERT COMPANY/PEO NAME>**

**<INSERT EIN>**

**<INSERT ADDRESS>**

**Who qualifies for Unemployment Benefits due to coronavirus, according to <INSERT STATE> Department of Economic Opportunity:**

* People who were ordered to quarantine by a medical professional or a government agency.
* Those who are laid off or sent home without pay for an extended period by their employer due to COVID-19.
* Those who are caring for an immediate family member who is diagnosed with the virus.

**Here are the steps to file for reemployment benefits and what you will need:**

1. Visit [**<INSERT**](http://www.floridajobs.org/) **WEBSITE>** to submit your application.
2. You will need: Social Security number, driver’s license or state ID, your past 18 months of employment -- including name of employer, separation reason, earnings and dates of employment. If you are not a U.S. citizen you will also need work authorization, military employees will need DD-214 member 2, 3, 4, 5, 6, 7, or 8 and federal government employees need a SF 8 or SF 50.
3. Your claim will then go to review to determine if you qualify.
4. Following your application, applicants must login to the CONNECT system every two weeks to request benefit payment. You will receive a date at the end of your application telling you when to return to CONNECT.

## **UNEMPLOYMENT BENEFITS in <INSERT STATE>: *(INSERT STATE SPECIFIC INFO BELOW- WE HAVE INCLUDED FLORDIA AS AN EXAMPLE)***

* Eligible recipients can receive $32 to $275 per week, based on prior income.
* Currently, recipients can receive benefits for 12 weeks.
* Florida looks at your recent work history and earnings during a one-year "base period" to determine your eligibility for unemployment.
* The base period is the earliest four of the five complete calendar quarters before you filed your claim for benefits (For example, if you filed your claim in October of 2020, the base period would be from June 1, 2019, through May 31, 2020)
* During the base period, your work history and earnings must meet all three of these requirements:
  + You must have been paid wages in at least two of the four calendar quarters that make up the base period.
  + Your earnings during the entire base period must be at least one-and-a-half times your wages in the highest paid quarter of the base period. For example, if you earned $5,000 during your highest paid quarter, your total earnings for the base period year must be at least $7,500.
  + You must have earned at least $3,400 during the entire base period.

Gov. <INSERT GOV. NAME> could also take steps to extend benefits due to the coronavirus (we are monitoring constantly for any updates/changes).

* Unemployment rates could increase
* The number of weeks could increase.

## **TEAM MEMBER RESOURCES *(THE FOLLOWING IS AN EXAMPLE- UPDATE FOR YOUR COMPANIES NEEDS)***

|  |  |
| --- | --- |
| REFERENCE | RESOURCE |
| **YOUR HEALTH & WELLBEING** | The health of our patients and team members is paramount, and our core  focus is to address these challenges. Please monitor your own health, and that of your own family and friends, to stay safe and follow guidance from all governmental and public health authorities. |
| **CDC** | The best place to get general guidance and updates on COVID-19 is the CDC's website **cdc.gov**.  Callers without Internet access can call the CDC at **1-800-232-4636**.  The TTY line is **1-888-232-6348**.  For other questions, call your healthcare provider. |
| **PTO** | While we are trying to reserve cash to facilitate the survival of the company, we will not be accepting any Request for PTO Forms and PTO during the crisis will not be granted. This is the case for both team members still working and for furloughed employees. The company is honoring PTO requests that were submitted and approved prior to the CONVID-19 crisis. |
| **FAMILY & MEDICAL LEAVE ACT** | If you have contracted COVID 19 or are caring for someone within your family  suffering from COVID 19, you may apply for FMLA Leave. Today, FMLA leave is unpaid, but provides job protection in the event of an extended absence from work due to a qualifying reason. To apply, complete a Leave of Absence Request Form – available in the Forms Library on the Portal in the I: Education Drive under FORMS – HR. and send to [<INSERT](mailto:hr@adentalpartners.com) HR EMAIL>. COVID-19 related FMLA Leave laws are changing with the passing of the FFCRA. See FFCRA below. |
| **BENEFITS** | Because we believe so strongly in our desire to get through this challenging period, we are not laying off our valued employees, but instead furloughing them so that we can keep their benefits active and continue to pay the employer-paid portion through this time period. Any team members that have elected spouses/dependents and/or who have elected upgraded plans and have a premium deduction coming out of their paycheck will be receiving communications about scheduling catch-up payments when they are back to work. The same applies to any option coverages elected (voluntary life, vision, and the Colonial Life ancillary products). |
| **HUMANA** | Customer Service: 1(800) 488-6262  COVID-19 Response Phone number: 1-800-592-3005  Email: [COVIDquestions@humana.com](mailto:COVIDquestions@humana.com" \t "_blank)  Humana has trained a specialized group of call center employees to help support members with specific coronavirus questions and concerns, including assistance with telemedicine. Members can call Humana’s toll-free customer support line, which can be found on the back of their member I.D. card, to be connected to this dedicated team of professionals. |
| **HUMANA VIRTUAL CARE** | **Doctor On Demand** – now **$0 cost** for Humana members. Virtual doctor visits from the comfort and safety of your home!  To help reduce the risk of infection and spread of disease, Humana is encouraging members to use telemedicine (e.g., video chat) as a first line of defense for all urgent care needs. The company will waive costs for telemedicine visits for urgent care needs through June 7, 2020. |
| **HUMANA Go365** | **Your dedicated Go365 representative** (or simply respond to this email)  Dedicated line - **1-800-592-3005**  [**COVIDquestions@humana.com**](https://nam03.safelinks.protection.outlook.com/?url=http%3A%2F%2Flinks.humana-email2.com%2Fctt%3Fkn%3D2%26ms%3DMzIwNTkyOTQS1%26r%3DMzAzNjIzMjE1MzM2S0%26b%3D0%26j%3DMTY2NDM0NTMzNgS2%26mt%3D1%26rt%3D0&data=02%7C01%7Cakazmierczak%40humana.com%7Ca2149ca6049c45d915b608d7cc388f50%7C56c62bbe85984b859e511ca753fa50f2%7C1%7C0%7C637202415602792195&sdata=pH4FoRPUFlNOIE8Prb9e0XHsLsb6v3d0AxwvMk%2F5iSU%3D&reserved=0) to answer any COVID-19 related questions. |
| **PRESCRIPTIONS** | Humana is waiving refill limits and allowing early refills through April 8, 2020, on prescription medicines so members can prepare for extended supply needs—an extra 30- or 90-day supply, as appropriate. Humana Pharmacy is currently working with its suppliers to ensure patients do not experience disruptions in receiving their prescriptions in the future. The Food and Drug Administration is closely monitoring supply chains and asking all manufacturers to report any disruptions. |
| **COVID-19 TESTING** | Anyone in the US with symptoms can be tested for COVID-19 if ordered by a physician. The test is an oral/nasal swab that can be performed in the physician’s office. Testing should be based on your provider’s assessment of your specific situation. If you have concerns, we recommend that you reach out to your provider and follow their guidance. Federal officials are advising that tests be limited to people showing symptoms of COVID-19 and those who have come into close contact with people who have the virus. You should also advise your provider of your travel history.  Humana will waive out-of-pocket costs associated with the COVID-19 lab test for those patients who meet CDC guidelines at approved laboratory locations. This will apply to Humana’s Medicare Advantage, Medicaid and commercial employer-sponsored plans. The CDC continues to offer free testing for coronavirus.  If you catch COVID-19, your individual plan determines benefits and other services. These benefits do not change because there is a diagnosis or possibility of coronavirus. Costs associated with the treatment of COVID-19 would be covered as detailed in your plan. |
| **COVID-19 VACCINE** | At present, there are no commercially available vaccines for COVID-19, however, if one were to become available, Humana would cover that vaccine for its members. |
| **EMPLOYEE ASSISTANCE PROGRAM (EAP)** | Talking to a professional counselor may help you control your reactions and maintain perspective. Your EAP is a free and completely confidential service available 24 hours a day, seven days a week. **$0 cost** to Humana members and their household. This program can assist our members coping with the Coronavirus outbreak, and the psychological impact it could have.  Call: 1(866) 440-6556  Sign-in: Humana.com/eap  Username: eapt Password: eapt |
| **COLONIAL LIFE** | For questions on Colonial Life products and coverage, please call either:  Robbie Fabrezio: (813)391-5411 – [rfabriziojr@goefg.com](mailto:rfabriziojr@goefg.com)  Colin McDougall: (813) 325-1743 - [cmcdougall@goefg.com](mailto:cmcdougall@goefg.com) |
| **PRINCIPAL LIFE INSURANCE & VISION** | Customer Service: 1(800) 843-1371 |
| **EXCALIBUR FINANCIAL** (DGAF’s Broker) | Claims questions, eligibility, etc:  Benefits Hotline - Mary Jane Dennison: (813) 286-4480 |
| **FLORIDA UNEMPLOYMENT BENEFITS** | Visit [**www.floridajobs.org**](http://www.floridajobs.org/) to submit your application [**on the CONNECT platform here.**](https://connect.myflorida.com/Claimant/Core/Login.ASPX)  Contact: **1-800-204-2418**  Staffed:  **Monday through Friday from 8:00 AM until 5:00 PM EST**  <http://racontactus.floridajobs.org/> |
| **HR** | Seek help from your Human Resources Department if you are uncertain or need any assistance.  <INSERT HR MANAGER NAME>  <INSERT HR MANAGER EMAIL> |