



Good afternoon,

In recent weeks, our clients were tasked with making difficult decisions regarding layoffs and/or furloughs. As employees are filing for unemployment insurance (UI) benefits, some for the first time ever, many have questions about the confusing online process. We have also received questions regarding Worker's Compensation and how COVID-19 may impact coverage. ***Below are some helpful FAQs should employees reach out to you with questions on either of these topics:***

**Q: Does the CARES Act makes any changes to individuals who are eligible for unemployment assistance?**

A: Yes. The Pandemic Unemployment Assistance Programs provides that individuals who are not otherwise eligible for unemployment benefits under state or federal laws (such as **self-employed worked, part-time workers and those with limited work histories**) who are unable to work as a direct result of COVID-19 are eligible for temporary unemployment benefit assistance during their period of unemployment ending on or before December 31, 2020.

**Q: If an employer “furloughs” employees temporarily, are the employees eligible for UI benefits?**

A: Yes, the employee answers the question by selecting “temporary layoff with recall date” and as long as all other eligibility requirements are met.

**Q: If an employer has to temporarily or permanently close the business, what happens if they (or their HR Manager) do not provide the state with an employer-filed mass claim?**

A: If someone does not submit an employer-filed mass claim (also known as a partial claim), each affected employee will need to file individual claims, which take much longer to process.

**Q: If a Tennessee employer filed an employer-filed mass claim, does an employee still need to file an individual claim?**

A: No, the employee does not need to file a claim. However, employees do need to register for an account if they do not have one already to complete the weekly certifications. This can be done at [www.Jobs4TN.gov](http://www.Jobs4TN.gov).

**Q: My Tennessee employee doesn't have an email address and/or is having a hard time navigating the www.Jobs4TN.gov website. Is there someone I could direct them to?**

A: 844-224-5818 is a phone number they can call for online access.

**Q: Does the additional \$600 come directly from the federal government or through each state? Can affected employees apply once for both, or does it require a separate application?**

A: The \$600 comes directly from the federal government in the form of the stimulus package for each state to distribute. It was written to say it can be distributed along with UI benefits each week or alongside, meaning if a state chose to let another agency do it, that would be allowable. The way it is understood now is once a person is approved for UI benefits, the \$600 falls in line with that with no additional application necessary. States are still awaiting final guidance/interpretation from the US Department of Labor.

**Q: If employees claim COVID-19 infections arose out of work-related contacts, are such claims covered by workers' compensation benefits?**

**A:** Whether you are a PEO or HRO client, workers compensation coverage may be available in connection with provable workplace exposures that lead to infection and COVID-19 disease but will depend on state law. This may provide some protection for employers concerned about potential liability and damages. However, where there is wide-spread community spread of the virus, it may be difficult if not impossible to prove that the exposure that lead to infection occurred at work.

**Q: Does my workers' compensation policy cover employees working from home?**

**A:** For our PEO clients covered under our workers compensation insurance:

- Yes, workers compensation covers employees while working from home performing job functions directly related to their job (i.e. workers compensation would not cover you if you tripped on your rug while heading to check your mail). We have the main offices of each client listed and know that during this time, employees that are working remotely are extensions of those offices.

For our PEO and HRO clients not covered under our workers compensation insurance, the above answer most likely applies. However, it is recommended you confirm with your individual Workers' Compensation Insurance Carrier.