



COVID HR PRACTICES - WHAT YOU NEED TO KNOW:

1) There are two new federal laws that impact your business and COVID-19- the [Families First Coronavirus Response Act](#) and the [CARES Act](#).

2) If you are not an essential business (full list of essential and non-essential [here](#)) then state/federal guidance states that employees should work from home or a self-isolated location.

If you are an essential business, then you are required to notify your employees (email us for a template).

Essential businesses are defined as:

- Grocery stores, pharmacies, and other retailers that sell food and beverage products or pharmacy products, including dollar stores, and department stores with grocery or pharmacy operations;
- Medical, laboratory, and vision supply retailers;
- Electronic retailers that sell or service cell phones, computers, tablets, and other communications technology;
- Automotive parts, accessories, and tire retailers as well as automotive repair facilities;
- Home improvement, hardware, building material, and building supply retailers;
- Lawn and garden equipment retailers;
- Beer, wine, and liquor stores;
- Retail functions of gas stations and convenience stores;
- Retail located within healthcare facilities;
- Banks and other financial institutions with retail functions;
- Pet stores and feed stores;
- Printing and office supply stores; and
- Laundromats and dry cleaners

3) All businesses are required to add this [poster](#) in the common area of an office and share with employees informing employees of their rights. **The deadline to add this is 4.1.2020.**

4) COVID testing and benefits coverage is covered by most healthcare providers for testing and treatment at this point. To verify the benefits specific to your provider. Select the appropriate link below:

[Anthem
UnitedHealthcare](#)

[Optima
Medicare](#)

[Blue Cross Blue Shield
Cigna](#)

[Humana
Kaiser Mid-Atlantic](#)

- Be sure to inform all employees that these benefits are available via their provider;
- Telemedicine is encouraged for doctor's visits in the event an individual thinks they may have COVID-19, and is advised in lieu of visiting an office/ER without the advice of a physician to prevent the potential spread of COVID-19;
- Members who need to be tested for the virus should experience no out of pocket expenses for the testing, even if they are enrolled in an HSA qualified plan with a deductible;

5) Employers with Anthem, Optima, and United Healthcare plans may choose to offer a one-time Special Open Enrollment to employees who previously waived coverage. This open enrollment period would be March 23 - April 3, with an effective date of April 1. Employers would cover the current employer portion of the premium, employees their portion. All Section 125 Pre-tax Premium Plan rules would apply until the next renewal, requiring a qualifying event to terminate coverage.

6) Businesses under 500 employees are required to provide 80 hours of paid sick leave and up to 12 weeks of FMLA leave (exceptions apply and tax credits are available). For additional details consult the Wage & Hour Division Response Requirements [here](#) and the CDC's guidelines [here](#).