

WORKER STATUS	FEDERAL	MASSACHUSETTS	RHODE ISLAND
Employee	<p style="text-align: center;"><b><u>Families First Coronavirus Response Act (FFCRA)</u></b></p> <ul style="list-style-type: none"> <li>• Up to eighty (80) hours of emergency paid sick leave for qualifying reason(s) related to COVID-19.</li> <li>• Up to twelve (12) weeks of job-protected family leave during a twelve (12) month period for qualifying reason related to COVID-19; ten (10) weeks of leave are paid.</li> <li>• Paid leave under FFCRA includes existing paid leave mandates under state law (e.g. if the state mandates 40 hours of paid leave, FFCRA provides an additional 40 hours)</li> </ul> <p style="text-align: center;"><b><u>CARES Act</u></b></p> <ul style="list-style-type: none"> <li>• Federal Pandemic Unemployment Compensation                             <ul style="list-style-type: none"> <li>○ \$600/week “boost” to weekly state UI payments.</li> <li>○ Payments cover period 3/29/2020 through 7/31/2020.</li> <li>○ All recipients of state UI benefits qualify.</li> </ul> </li> <li>• Pandemic Emergency Unemployment Compensation                             <ul style="list-style-type: none"> <li>○ Thirteen (13) weeks of federally extended state UI benefits to help those who have exhausted state UI benefits following the effective date of CARES Act.</li> </ul> </li> </ul>	<p style="text-align: center;"><b><u>Unemployment Insurance (UI)</u></b></p> <ul style="list-style-type: none"> <li>• Up to thirty (30) weeks of UI benefits.</li> <li>• Benefit rates up to \$823/week, not including dependency allowance. Dependency allowance is \$25/dependent child and does not include spouse. Total dependency allowance cannot be more than fifty percent (50%) of weekly UI benefit amount.</li> <li>• Partial unemployment benefits are available under certain conditions (e.g., employer participates in WorkShare plan, employee hours and gross wages reduced to certain level).</li> </ul>	<p style="text-align: center;"><b><u>Unemployment Insurance (UI)</u></b></p> <ul style="list-style-type: none"> <li>• Up to twenty-six (26) weeks of UI benefits.</li> <li>• Seven (7) day waiting period has been waived to expedite processing of UI claims.</li> <li>• Benefit rates up to \$586/week, not including dependency allowance. Dependency allowance is the greater of either \$15 or 5% of weekly benefit rate per dependent up to five (5) dependents. Maximum weekly benefit with maximum of five (5) dependents is \$732/week.</li> <li>• Employee cannot receive UI benefits and TDI benefits for the same week.</li> <li>• Partial unemployment benefits are available under certain conditions (e.g. employer participates in WorkShare plan, hours and gross wages reduced to certain level).</li> </ul> <p style="text-align: center;"><b><u>Temporary Disability Insurance (TDI) / Temporary Caregivers Insurance (TCI)</u></b></p> <ul style="list-style-type: none"> <li>• Up to thirty (30) weeks of TDI benefits and up to four (4) weeks of TCI benefits.</li> <li>• Seven (7) day period of unemployment and medical certification requirement have been waived to expedite processing of TDI / TCI claims.</li> <li>• Benefit rates up to \$867/week, not including dependency allowance. Dependency allowance is greater of \$10 or 7% of weekly benefit rate up to five (5) dependents. Maximum weekly benefit with maximum of five (5) dependents is \$1,170/week.</li> </ul>
Independent Contractor (e.g., gig worker, work for hire) and Self-Employed	<p style="text-align: center;"><b><u>CARES Act</u></b></p> <ul style="list-style-type: none"> <li>• Pandemic Unemployment Assistance Program                             <ul style="list-style-type: none"> <li>○ Designed to help those not traditionally eligible for state UI benefits, including independent contractors.</li> </ul> </li> </ul>		

	<ul style="list-style-type: none"> <li>○ Up to thirty-nine (39) weeks of state UI benefits (26 weeks of regular state UI plus 13 weeks of federally extended UI).</li> <li>○ Back-dated UI payments cover period February 2, 2020 through December 26, 2020.</li> <li>● Federal Pandemic Unemployment Compensation           <ul style="list-style-type: none"> <li>○ \$600/week “boost” to weekly state UI payments.</li> <li>○ Payments cover period 3/29/2020 through 7/31/2020.</li> <li>○ All recipients of state UI benefits qualify.</li> </ul> </li> </ul>		
<p><b>All Workers Regardless of Status</b></p>	<p style="text-align: center;"><b><u>CARES Act</u></b></p> <ul style="list-style-type: none"> <li>● Testing for COVID-19 covered by private insurance plans without cost sharing.</li> <li>● High deductible health plan with a health savings account (HSA) can now cover telehealth services prior to patient reaching deductible.</li> <li>● 10% tax on early withdrawals up to \$100,000 from retirement plan or IRA made on or after January 1, 2020 waived for individual diagnosed with COVID-19, whose spouse or dependent is diagnosed with COVID-19, or who experiences adverse financial consequences as a result of being quarantined, furloughed, laid off, work hours reduced, unable to work due to lack of childcare due to COVID-19, closing or reducing hours of business owned or operated by individual due to COVID-19.</li> <li>● Doubles the current retirement plan loan limits to the lesser of \$100,000 or 100% of participant’s vested account balance in plan. Individuals with a repayment date from date of enactment through December 31, 2020 can delay loan repayment(s) for up to one (1) year.</li> </ul>		

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