In This Together

How Your Benefits are Impacted When You Can’t Work

## We know the current COVID-19 (commonly known as coronavirus) pandemic has put many of you in a difficult situation, and you may be wondering what is happening with your benefits. To help you understand next steps, we have put together the following frequently asked questions.

#  What is a furlough?

A furlough is a temporary leave due to special needs of a company, which may include mandatory shutdown due to a local or national emergency, or due to a decrease in demand for products or services.

# What happens to my benefits when I’m not working?

If your workplace is closed, you are furloughed or are otherwise unable to work but still considered an active employee, your company-sponsored benefits [will / will not] continue [for XX days/weeks/months].

If you are laid off, terminated or otherwise no longer considered an active employee, your company-sponsored benefits will end as of [when].

# What if I’ve changed from full-time to part-time?

If your hours have been reduced to part-time status, you are eligible to continue your full-time benefits for [how long].

# What if my benefits are terminated?

If your medical, dental, vision, EAP or health FSA coverage ends, you may be able to continue coverage under COBRA. If COBRA applies, you will receive information from our COBRA administrator, [vendor], with next steps.

For other coverage, such as life insurance and voluntary benefits, continuation or conversion guidelines will vary. More details will be sent after your last day of work.

You may also be eligible to apply for and receive unemployment insurance benefits. Please contact the state unemployment insurance department for additional information at [insert link to state SUI].

# What happens when I return to work?

If your benefits were terminated due to being separated from your company, and you are rehired within [XX days/weeks/months], your previous benefits will automatically be reinstated. If you are rehired after [XX days/weeks/months], you can enroll [describe new hire enrollment rules].

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# How do I pay for benefits when I’m not working?

If you are on a company furlough, [the company will pay your share of the cost of benefits / you will continue to pay your shared of the cost of benefits by <describe how they pay their share>].

If you are on a paid leave, your benefit premiums will [continue to be deducted from your paycheck].

If you are on unpaid leave, you will pay your premiums by [describe direct billing process].

# What happens to my pay when I’m not working?

If you are furloughed, [you will continue to be paid during the furlough / your pay during furlough will be XXX] you will not be paid during the furlough and are eligible to file for unemployment insurance benefits].

# Where do I go with questions?

For benefit details and questions: [enter benefit/HR contact below]

* [website]
* [email]
* [phone number]

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