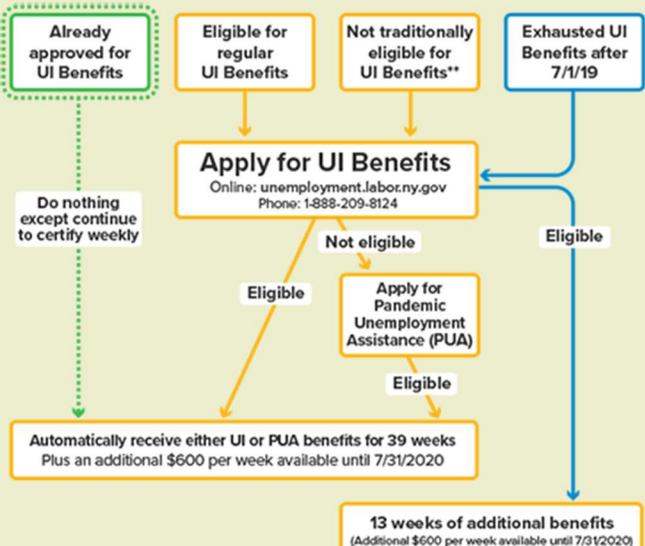


The Coronavirus Aid, Relief, and Economic Security Act (CARES Act) VS The Families First Coronavirus Response Act (FFCRA)

The CARES Act	FFCRA
<ul style="list-style-type: none"> ➤ Designed to give tax relief and loans to employers and further unemployment benefit for individuals no longer working ➤ The federal government will give an additional \$600 in unemployment to the amount of unemployment the individual gets from the state of New York. ➤ Businesses with less than 100 full time employees and keep their workers on the payroll throughout COVID-19 will qualify for a \$5,000 tax credit towards each employee they keep. ➤ Businesses with greater than 100 full time employees may also qualify for the tax credit if (1) the company is entirely or partially ceasing operations due to governmental COVID-19 regulations or (2) the gross receipts for the company have lessened by 50%, when juxtaposed by the same quarter last year. ➤ The credit can be used for wages between 13 March 2020 and 31 December 2020, with a capacity of \$5,000 per employee. ➤ Businesses with 500 or less employees can apply for a grant of up to \$10,000. ³⁻⁴ 	<ul style="list-style-type: none"> ➤ Businesses with 499 employees or less qualify for the FFCRA. ➤ <u>Emergency Family Medical Leave Expansion Act</u> – alters the current Family and Medical Leave Act (FMLA) to give as much as 12 weeks of job secure leave to an individual if they are not able to work, even remotely if the person must take care of a child due to the closure of their school or usual place of care is not open due to the current global pandemic. The employee in question qualifies after 30 days of employment at their place of business. The initial 10 days of the 12 weeks are unpaid, while the rest is to be distributed at 2/3 pay. This has a max of \$200 a day, or \$10,000 in total. ➤ <u>The Emergency Paid Sick Leave Act</u> – allots 2 weeks (or 80 hours) if one of the following requisites is met. This is accessible on an employee’s first day of employment and the employer is not permitted to ask the individual to seek other paid time off types. is subject to a Federal, State, or local quarantine or isolation order related to COVID-19; <ol style="list-style-type: none"> 1. “has been advised by a health care provider to self-quarantine related to COVID-19; 2. is experiencing COVID-19 symptoms and is seeking a medical diagnosis; 3. is caring for an individual subject to an order described in (1) or self-quarantine as described in (2); 4. is caring for a child whose school or place of care is closed (or childcare provider is unavailable) for reasons related to COVID-19; or 5. is experiencing any other substantially-similar condition specified by the Secretary of Health and Human Services, in consultation with the Secretaries of Labor and Treasury.” ➤ Calculation of Pay – This law restricts paid leave at \$511 a day (\$5,110 total) when the individual is on leave due to 1, 2, 3 ; \$200 (\$2,000 total) when the individual is on leave due to 4, 5, 6. ³
 <p>The flowchart details the process for receiving unemployment benefits. It starts with four categories: 'Already approved for UI Benefits' (green dashed box), 'Eligible for regular UI Benefits' (orange box), 'Not traditionally eligible for UI Benefits**' (orange box), and 'Exhausted UI Benefits after 7/1/19' (blue box). 'Already approved for UI Benefits' leads to 'Do nothing except continue to certify weekly', which then leads to 'Automatically receive either UI or PUA benefits for 39 weeks Plus an additional \$600 per week available until 7/31/2020'. 'Eligible for regular UI Benefits' and 'Not traditionally eligible for UI Benefits**' both lead to 'Apply for UI Benefits' (orange box), which includes contact information: 'Online: unemployment.labor.ny.gov' and 'Phone: 1-888-209-8124'. From 'Apply for UI Benefits', an 'Eligible' path leads to 'Automatically receive either UI or PUA benefits for 39 weeks...'. A 'Not eligible' path leads to 'Apply for Pandemic Unemployment Assistance (PUA)' (orange box), which then leads to 'Automatically receive either UI or PUA benefits for 39 weeks...'. 'Exhausted UI Benefits after 7/1/19' leads to 'Eligible', which then leads to '13 weeks of additional benefits (Additional \$600 per week available until 7/31/2020)' (orange box).</p>	