

COVID-19 SCENARIOS AND BENEFIT IMPLICATIONS

COVID-19 Scenarios	Employer Provided [Paid] Sick Leave	Short-Term Disability Plan (if available)	Family & Medical Leave Act	Families First Coronavirus Response Act: Emergency FMLA	Families First Coronavirus Response Act: Emergency Paid Sick Leave
Employee waiting for test results related to COVID-19	Maybe, depending on plan details	No	No	No	Up to 80 hours (pro-rated for part-time employees) to FFCRA maximums
Employee is mildly ill with COVID-19	Probably Yes, depending on plan details	Yes, if doctor orders to stay home from work	Yes, if doctor orders to stay home from work	Yes (first 10 days unpaid), if doctor orders to stay home from work	Up to 80 hours (pro-rated for part-time employees) to FFCRA maximums
Employee is severely ill with COVID-19	Probably Yes, depending on plan details	Yes if doctor orders to stay home from work	Yes, if employer is subject to FMLA and employee meets requirements	Yes (first 10 days unpaid)	Up to 80 hours (pro-rated for part-time employees) to FFCRA maximums
Employee is caring for family member is severely ill with COVID-19	Maybe, depending on plan details	No	Yes, if employer is subject to FMLA and employee meets requirements	Yes (first 10 days unpaid) (family member only, subject to regular FMLA requirements)	Up to 80 hours (pro-rated for part-time employees) to FFCRA maximums. Includes caring for an individual, not just a family member.
Employee was exposed and quarantined*; Business is open	Probably Yes, depending on plan details	No	No	No	Up to 80 hours (pro-rated for part-time employees) to FFCRA maximums
Employee was exposed and quarantined*; Business is closed	Probably Yes, depending on plan details	No	No	No	Up to 80 hours (pro-rated for part-time employees) to FFCRA maximums
Schools are closed because of COVID-19 and employee has no childcare for son or daughter	No, depending on plan details	No	No	Yes, Up to 12 weeks of leave to FFCRA maximums	Up to 80 hours (pro-rated for part-time employees) to FFCRA maximums
Employee has compromised immune system and is advised to self-quarantine*	Probably No	No	No	No	Up to 80 hours (pro-rated for part-time employees) to FFCRA maximums
Employee is afraid of gathering in a group and refuses to go to work	Probably No	No	No	No	No
Employer must shut down due to city or state requirement	Probably No	No	No	No	Up to 80 hours (pro-rated for part-time employees) to FFCRA maximums
Employer reduces available hours due to business slowdown	Probably No	No	No	No	No
FFCRA only applies to employers with fewer than 500 employees.				Employees eligible for Emergency FMLA within 30 days of date of hire	Employees eligible for Emergency Paid Leave on date of hire.

*quarantine advised by a healthcare provider

Updated 3/18/2020