



McGohan Brabender Daily COVID-19 Update

Today is Wednesday March 25, 2020

Once again, today we have received numerous articles that are very important so we apologize for the late hour of this delivery.

HSA Contribution Deadline Extended

Like the individual income tax deadline, the HSA contribution deadline has been extended to July 15th as well. [Click here for the IRS page for filing and Payment Q&A.](#)

[HSA Contribution Deadline extended to July 15th](#)

DOL Outlines Coronavirus Relief Law's Paid Leave Requirements

More details regarding the paid leave requirements under the Family First Coronavirus Response Act (FFCRA) addresses specific concerns:

- Which employers and employees are covered under the FFCRA
- How much leave employers are required to grant employees and for what

pay

- Exemptions from the law
- What tax credits are available to employers to pay for the leave
- Enforcement and penalties under the law

Please click below to read more.

[DOL Outlines COVID-19 Relief Law](#)

Important Updates on Coronavirus and the Workplace- Webcast

One of our partners, ZyWave, has shared this webcast as presented by two attorneys to help with this challenging time, specifically with the overload of information. The agenda includes: COVID-19 Basics, Best Practices for Addressing Risk, Family First Response Act, and Agency Guidance on Existing Workplace Laws. This webcast is about an hour with a Q&A period that follows. Please let your account team know if you have any further questions that are not addressed.

[COVID-19 Resource Center Webcast](#)

Congress Passes \$2 Trillion Relief Bill

On Wednesday, March 25, 2020, Congress agreed to a \$2 trillion economic rescue package for financial assistance to Americans and their families, depending on their household income, and billions of dollars in loans for businesses, again with conditions in consideration. Senate is still in debate but plans to vote today. As of the distribution of this update, no Senate vote yet.

[Congress says Yes to Relief Bill- Senate Still to Vote](#)

Affordable Care Act & Prompt Pay FAQs:

Our friend and ERISA Attorney, Paul Routh has shared some articles specific to the stability period under the ACA as well as the 60 day grace period for premiums.

The concern is that an employee could be in the stability period and the employer reduces his or her hours and requires the employee to elect COBRA or pay a larger portion of the premiums. At that point the coverage may not be affordable and/or employees reject the COBRA coverage. If any of those employees go to the exchange and receives a subsidy, the employer could be subject to the employer mandate penalty. In other words, if an employee is in the stability period, that employee has to be treated as full time regardless of the number of hours worked. Obviously, the Federal government may modify the rules down the road. However, you should be aware of this issue.

[Furloughed Employees and Group Health Insurance Coverage](#)

President Trump wants to get the economy going again and hopefully this crisis will pass. It is impossible to predict how both the Federal and state governments may change the rules down the road. However, these are issues to be aware of now.

[Prompt Pay FAQs](#)

Employer Resources: HR On-Boarding Remotely & Wellness Directives Added

Regardless of where you hang your hat, the task of bringing on new employees can certainly be a struggle during this lock down. Tips on how to adjust your on-boarding practice right now to assure your new employees are feeling welcomed.

As employers, we need to follow the laws, but we need to also look beyond to address the well being of our workforce, especially in this challenging time of a modified work place. We have posted some wellness articles that give pointers on how to support your employees from a far.

[Click Here for McGohan Brabender's COVID-19 Resource Center](#)

Kentucky Page is Up and Running

Kentucky information has been downloaded to our resource center page. If you have any additional questions, please contact your MB Account Team.

[McGohan Brabender Coronavirus Resource Center](#)

Carrier Updates: Updating Daily

Reminder to continue to check our website for your carrier's information. Our team of account managers have been reaching out to the carriers to confirm our information is accurate. Please feel free to pass this along to other companies, they do not have to be an MB client to access our site and have the right information.

[Click Here for McGohan Brabender's COVID-19 Resource Center](#)

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