



926 South Ridgewood Avenue
 Daytona Beach, FL 32114
 (386) 238-1692
 sales@csidb.com
<http://www.csidb.com>

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COVID-19- Employer and Employee Benefits Information

Article by Mohamed Youssef, CPA, ABV.

In an effort to help you navigate through the current Coronavirus (COVID-19) situation, we have summarized the current government assistance programs and benefits that are available for you as an employer and your employees. Federal government, many states, and municipalities are rapidly changing and developing new regulations.

ATTENTION
 WORKERS & BUSINESSES
 affected by COVID-19
 Employment Security is ready to help you weather the effects of COVID-19 (coronavirus).

Federal Assistance Program

Economic Injury Disaster Loans through SBA Loan – Small Business Administration (SBA) announced an additional \$50 billion in authorized funding for low interest loans up to \$2 million to small businesses and non-profit designed to provide working capital to pay business expenses that cannot be paid because of the adverse effects of the Coronavirus disaster. **To apply visit:** <https://disasterloan.sba.gov/ela/Information/EIDLLoans>

Economic Stimulus Package has not been confirmed as of March 17, 2020.

CA Employment Development Department (EDD)

Employee Benefits:

Sick or Quarantined: An employee can file a Disability Insurance (DI) claim. Benefit amounts are approximately 60~70% of wages (ranging from \$50~\$1,300 a week). The Governor’s Executive order waives the one-week unpaid waiting period.

To file DI benefit claims visit:

https://www.edd.ca.gov/Disability/How_to_File_a_DI_Claim_in_SDI_Online.htm

Caregiving: If you are unable to work because you are caring for an ill or quarantined family member, you can file a Paid Family Leave claim (PFL). PFL provides up to six weeks of benefit payments at approximately 60~70% of wages (ranging from \$50~\$1,300 a week).

To file PFL benefit claim visit:

https://www.edd.ca.gov/Disability/How_to_File_a_PFL_Claim_in_SDI_Online.htm

School Closure: Employees who are unable to work normal hours remotely in order to care for children at home, can file an Unemployment Insurance Claim.

To file UI benefit claim visit: https://www.edd.ca.gov/Unemployment/Filing_a_Claim.htm

Article by Mohamed Youssef, CPA, ABV

Ref: <https://www.nexussquare.com/post/covid-19-employer-and-employee-benefits>



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A banner for CompuSys IT Solutions Provider. It features the company logo and name, a list of services, and a grid of partner logos. The services listed are: Total Managed IT Services, Unlimited Onsite/Remote Support, Backup, Recovery, Firewall, Prevention, Servers, Cloud, Network, Desktop & Laptop, Web Services, Exchange Secure Email, HIPAA, and VOIP Phones, Multifunction Copiers, Security Cameras. The website csidb.com is also mentioned. The banner includes logos for industry partners such as Microsoft Partner Network, WatchGuard, WEBCOOT, and others.

Employer Benefits:

60-day Extension of payroll reports and/or deposit – Employer experiencing hardship as a result of the Coronavirus may request up to a 60-day extension of time from the EDD to file state payroll reports and/or deposit state payroll taxes without penalty or interest. A written request must be received within 60 days from the original delinquent date of the payment or return.

Work Sharing Program – Assists employers to retain employees by reducing their hours and wages that can be partially offset with UI benefits as an alternative to layoff those employees. Employees of an employer approved to participate in the Work Sharing Program receive a percentage of their weekly UI benefit amount based on the percentage of hours and wages reduced, not to exceed 60%.

There are specific requirements and restrictions to participate in the Work Sharing Program.

For more information visit:

https://www.edd.ca.gov/Unemployment/Work_Sharing_Program.htm

All requirements must be met:

1. Be a legally registered business in CA
2. Have an active California State Employer Account Number
3. At least 10% of the employer's regular workforce and a minimum of two employees must be affected by reduced hours and wages.
4. Hours and wages must be reduced by at least 10% and not exceed 60%.
5. Health benefits must remain the same as before or they must meet the same standards as other employees who are not participating in Work Sharing.
6. Retirement benefits must meet the same terms and conditions as before or they must meet the same as other employees not participating in Work Sharing.
7. The collective bargaining agent of employees in a bargaining unit must agree to voluntarily participate and sign the application for Work Sharing.
8. Identify the affected work units to be covered by the Work Sharing plan and identify each participating employee by their full name and SSN. i. Notify employees in advance of the intent to participate in the Work Sharing program.
9. Identify how many layoffs will be avoided by participating in the Work Sharing program.
10. Provide the EDD with any necessary reports or documents relating to the Work Sharing plan.

Restrictions:

1. Leased, intermittent, seasonal, or temporary service employees cannot participate in the Work Sharing program.
2. Corporate officers or major stockholders with investment in the company cannot participate in the Work Sharing program.
3. The Work Sharing Program cannot be used as a transition to a layoff.

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