

# Tackling Employment and Stimulus Issues During the COVID-19 Pandemic

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\*This webinar will be recorded and made available after the seminar to attendees and others unable to attend live. Please note, new information and guidance is being provided by authorities on a daily basis, so please monitor new developments. This presentation is general in nature and viewers with questions should contact their Seigfreid Bingham attorney at 816.421.4460 or visit [www.sb-kc.com](http://www.sb-kc.com).

 COVID-19



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# TODAY'S AGENDA:

- ❖ Families First Coronavirus Response Act (FFCRA) Employment Issues
- ❖ Update on Shelter-In-Place Orders
- ❖ Unemployment Benefits Issues
- ❖ OSHA Guidance on Safe Workplaces
- ❖ Steps When Employees are Diagnosed or Exposed
- ❖ Answers to Frequently Asked Questions
- ❖ Stimulus Programs under the CARES Act and FFCRA
- ❖ Resources
- ❖ Q&A Period



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# THE FAMILIES FIRST CORONAVIRUS RESPONSE ACT (FFCRA)

And related guidance from the DOL

**FFCRA**



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Generally, the FFCRA provides that covered employers must provide to all employees:

- Two weeks (up to 80 hours) of paid sick leave at the employee's regular rate of pay where the employee is unable to work because the employee is quarantined (pursuant to Federal, State, or local government order or advice of a health care provider), and/or experiencing COVID-19 symptoms and seeking a medical diagnosis; or
- Two weeks (up to 80 hours) of paid sick leave at two-thirds the employee's regular rate of pay because the employee is unable to work because of a bona fide need to care for an individual subject to quarantine (pursuant to Federal, State, or local government order or advice of a health care provider), or care for a child (under 18 years of age) whose school or child care provider is closed or unavailable for reasons related to COVID-19, and/or the employee is experiencing a substantially similar condition as specified by the Secretary of Health and Human Services, in consultation with the Secretaries of the Treasury and Labor.

## **FFCRA – Paid Sick Leave**



A covered employer must provide FFCRA leave to employees that it has employed for at least 30 days:

Up to an additional 10 weeks of paid expanded family and medical leave at two-thirds the employee's regular rate of pay where an employee is unable to work due to a bona fide need for leave to care for a child whose school or child care provider is closed or unavailable for reasons related to COVID-19.

**FFCRA – Expanded Leave**



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An employee qualifies for paid sick time if the employee is unable to work (or unable to telework) due to a need for leave because the employee:

1. Is subject to a quarantine or isolation order related to COVID-19;
2. Has been advised by a health care provider to self-quarantine;
3. Is experiencing COVID-19 symptoms and is seeking a medical diagnosis;
4. Is caring for an individual subject to an order described in (1) or self-quarantine as described in (2);
5. Is caring for a child whose school or place of care is closed (or child care provider is unavailable) for reasons related to COVID-19; or
6. 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.

**FFCRA**



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# COVERED EMPLOYERS

- The paid sick leave and expanded family and medical leave provisions of the FFCRA apply to certain public employers, and private employers with fewer than 500 employees.
- Small businesses with fewer than 50 employees may qualify for exemption from the requirement to provide leave due to school closings or child care unavailability if the leave requirements would jeopardize the viability of the business as a going concern.
- See Section 826.40(b).

**FFCRA**



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# FAMILIES FIRST CORONAVIRUS RESPONSE ACT

Employer Notice: Each covered employer must post, in a conspicuous place on its premises, a notice of FFCRA requirements. The DOL issued a model notice on March 25, and it is available on their website.

If your business has not yet posted this notice, you should do so immediately.

Generally, the notice should be emailed to all employees as well to the extent the employer has employees working remotely, or can be posted on company intranet, or mailed.

\*Exception: Health care providers or emergency responders.

**FFCRA**



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# STATE AND LOCAL ORDERS

**State & Local Orders**



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# **CURRENT SHELTER-IN-PLACE ORDERS: Kansas City, Missouri**

Mayor Quinton D. Lucas: Initial Stay-at-Home Orders requiring all individuals in Jackson, Clay, and Platte counties in Missouri, and Johnson, Wyandotte, and Leavenworth counties in Kansas to stay at home went into effect on Tuesday, March 24, 2020, and were scheduled to expire on Friday, April 24, 2020. Yesterday, this was extended for Kansas City, Missouri to May 15, 2020.

More periods of closure may be needed over the next two years.

North Kansas City, Missouri Mayor Don Stielow also extended Stay-at-Home orders for North Kansas City through May 15 following Mayor Lucas' extension.

**State & Local Orders**



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# CURRENT SHELTER-IN-PLACE ORDERS: KANSAS

- Kansas issued a statewide Stay-At-Home order (Executive Order 20-16) on March 28, 2020, effective March 30, 2020 at 12:01 a.m. through April 19, 2020. This was extended via order on April 15 to midnight on May 3, 2020.
- Kansans are ordered to stay at home unless performing an “essential activity,” which includes, among other things:
  - Obtaining food, medicine and household necessities,
  - Going to and from work at a business performing an essential function as identified in the published Essential Function Framework,
  - Seeking medical care,
  - Caring for children, family, pets or vulnerable people, and
  - Engaging in outdoor activities under certain parameters.

**State & Local Orders**



# CURRENT SHELTER-IN-PLACE ORDERS: MISSOURI

- Missouri's governor also enacted a statewide Stay-At-Home order on April 3, 2020, effective April 6, 2020 at 12:01 a.m. through April 24, 2020 at 11:59 p.m. This was extended yesterday, April 16, so that the order now runs through May 3, 2020.
- Allows for more strict local orders, such as the one in effect in Kansas City, Missouri, to stay in effect.
- The Missouri statewide order contains more restrictive limits on the number of people allowed inside any open business.

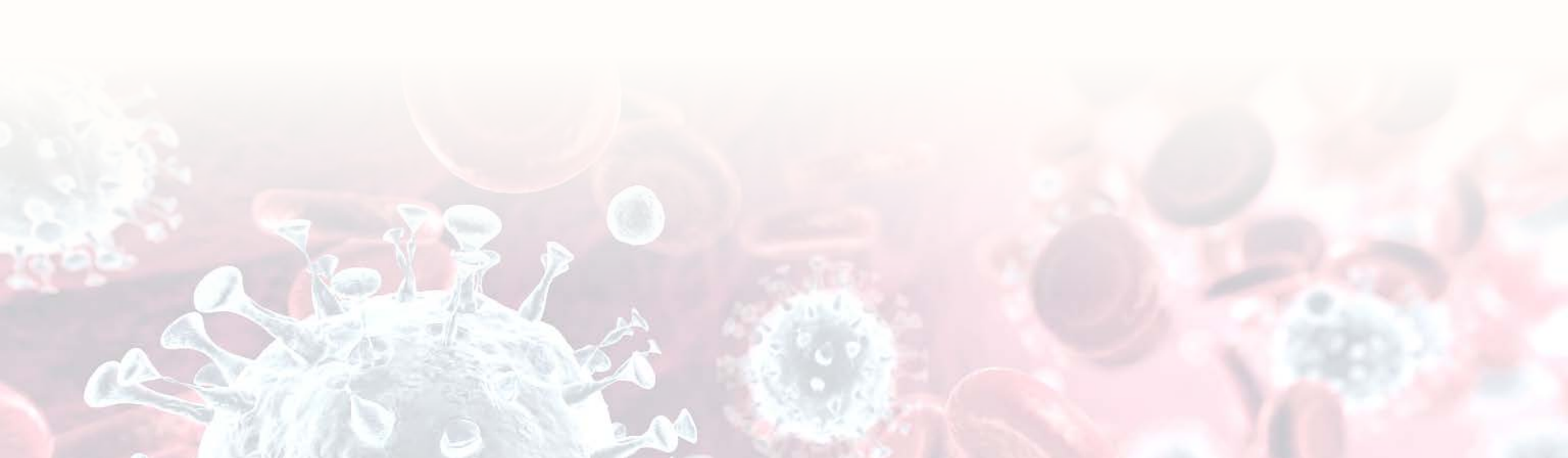
**State & Local Orders**



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# UNEMPLOYMENT

Benefits available in MO and KS



**Unemployment Benefits**



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# FEDERAL PANDEMIC UNEMPLOYMENT COMPENSATION PROGRAM

- Payments from the Federal Pandemic Unemployment Compensation program began this week.
- Those eligible for regular state unemployment benefits receive an additional \$600 per week as a federal supplement.
- Payments are effective beginning the week of March 29 and will be made retroactively. These payments end the week of July 25.

**Unemployment Benefits**



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# UNEMPLOYMENT INSURANCE BENEFITS: MO

- Missouri's regular unemployment insurance program continues to be in effect.
- If an employee is off work due to COVID-19 but still receiving pay, including but not limited to sick leave, vacation pay, PTO, or family medical leave, the employee is generally not eligible to receive unemployment benefits, unless receiving less than \$384 per week.
- However, where an employer temporarily shuts down operations due to COVID-19, employees will likely be eligible to apply for benefits, so long as they meet the remaining eligibility requirements.

**Unemployment Benefits**



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# UNEMPLOYMENT INSURANCE BENEFITS: MO

- Where an employer requires an employee to quarantine due to suspicion of COVID-19, it is likely the employee is eligible for benefits.
- Where an employee voluntarily elects to self-quarantine for COVID-19, the employee may be eligible for unemployment benefits, but it depends on context. If the employer gives the employee the option to telework, and the employee accepts, the employee remains employed and is not eligible for benefits. If, however, there is no telework option available or offered, the employee may be eligible for benefits.
- An employee who leaves work to care for children due to school closures may not be eligible for benefits because the employee is electing not to work. However, the Missouri DOL is clear that facts and circumstances are critical to determine eligibility for benefits in this circumstance.

**Unemployment Benefits**



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# UNEMPLOYMENT INSURANCE BENEFITS: KS

Kansas has similar, but not identical, rules in place for benefits.

Note: Kansas is having technical difficulties processing claims due to volume and new processes are in place to handle these issues.

If an employee is receiving paid leave, sick leave, vacation leave, or some other paid benefit and the amount paid is more than an employee's weekly benefit amount, the employee is considered employed for purposes of unemployment and not entitled to benefits. But if the employee is not working or being paid despite being available for work, the employee is likely entitled to benefits.

An employee is not required to look for other work if they are unemployed due to COVID-19 and have taken all necessary steps to return for work for their regular employer.

**Unemployment Benefits**



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# UNEMPLOYMENT INSURANCE BENEFITS: KS

An employee whose employer has temporarily shut down due to COVID-19 may be eligible for benefits if the employee is not working and not earning any money (i.e. paid leave, sick leave, vacation leave, or some other benefit). However, the employee's claim must be evaluated by KDOL before it will determine an employee's eligibility in this situation.

An employee whose hours are cut due to COVID-19 may be eligible for benefits based on KDOL's evaluation of the following criteria:

1. the basis for the employee's reduction in hours;
2. the employee's weekly earnings; and
3. whether the employee is physically able and available for work each week.

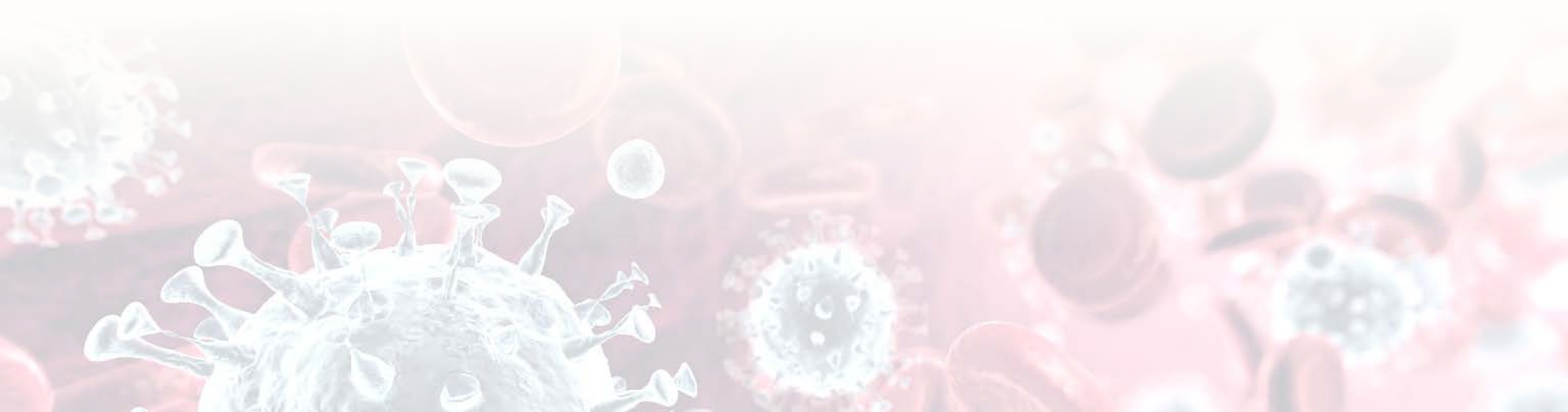
**Unemployment Benefits**



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# OSHA GUIDANCE

Providing a Safe Workplace



**OSHA Guidance**



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# OSHA GUIDANCE

OSHA recommends basic steps to reduce the risk of worker exposure to COVID-19, including:

1. Develop an infectious disease response plan, if you don't already have one.
2. Implement basic infection prevention measures.
3. Develop procedures for prompt identification and isolation of sick workers.
4. Develop and implement workplace flexibility where possible.
5. Develop workplace controls.
6. Follow existing OSHA standards, including PPE standards and the general duty clause.

# OSHA GUIDANCE

COVID-19 can be a recordable illness if a worker is infected as a result of performing their work-related duties. However, employers are only responsible for recording cases of COVID-19 if all of the following are met:

- The case is a confirmed case of COVID-19,
- The case is work-related, as defined by 29 CFR 1904.5, and
- The case involves one or more of the general recording criteria set forth in 29 CFR 1904.7 (for example, medical treatment beyond first-aid, days away from work).

NOTE: On April 10, OSHA clarified that it will not enforce its record-keeping requirements except in certain circumstances. See <https://www.osha.gov/memos/2020-04-10/enforcement-guidance-recording-cases-coronavirus-disease-2019-covid-19>

# AN EMPLOYEE TESTS POSITIVE OR IS EXPOSED TO COVID-19

What do you do next?

**Exposure – Next Steps**



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# THE INFECTED OR EXPOSED EMPLOYEE

- If the employee is at work, send them home, wearing a mask if one is available
- If the employee is at home, employee should not report to work and should be told to isolate at home
- Maintain contact with employee by phone or email (avoid personal contact)
  - If only exposed to virus, find out details of exposure
  - If a positive test result, handling of situation may be different
  - Find out from employee, if possible, who he/she had contact with
  - Explore work from home option
  - In some cases of very low of exposure, consider working in isolation, wearing a mask, heightened social distancing, extra disinfectant policies & taking temperatures; remember that asymptomatic employees can spread the disease

**Exposure – Next Steps**

# CDC GUIDANCE: PERSONS WITH SYMPTOMS

- Prior guidance: Quarantine for 14 days
- April 4, 2020: CDC Guidance for persons with symptoms that are directed to care for themselves at home - discontinue isolation under the following circumstances if the employee has not been able to obtain follow-up test:
  - At least 3 days since no fever w/o use of fever reducing medicines, and
  - Improvement in respiratory symptoms (cough & shortness of breath), and
  - At least 7 days have passed since symptoms first appeared

**Exposure – Next Steps**



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# CDC GUIDANCE: PERSONS WITH SYMPTOMS

- Prior guidance: Quarantine for 14 days
- April 4, 2020: CDC Guidance for persons with symptoms directed to care for themselves at home - discontinue isolation under the following circumstances if employee has been able to obtain follow-up test:
  - Resolution of fever without use of fever reducing medicines, &
  - Improvement in respiratory symptoms (cough & shortness of breath), &
  - Negative results of at least two FDA approved tests taken more than 24 hours apart.

**Exposure – Next Steps**

# CDC GUIDANCE: PERSONS WITH CONFIRMED COVID-19 AND WITHOUT SYMPTOMS

- Prior guidance: Quarantine for 14 days
- April 4, 2020: CDC Guidance for persons with lab confirmed COVID-19 and no symptoms may discontinue isolation when:
  - At least 7 days have passed since the date of their first positive COVID-19 diagnostic test, and
  - No subsequent illness provided they remain asymptomatic, and
  - For 3 days following discontinuation of isolation:
    1. stay 6 feet away from others &
    2. wear a mask

**Exposure – Next Steps**



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# NOTIFY CO-WORKERS OF EXPOSURE

- Case by case approach on who to notify & how to notify
- Maintain Confidentiality to who was exposed and who tested positive per ADA and MCHR guidance
- Treat records of exposure and positive test results as confidential medical records

**Exposure – Next Steps**



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# PERSONS AT HIGHER RISK PER CDC

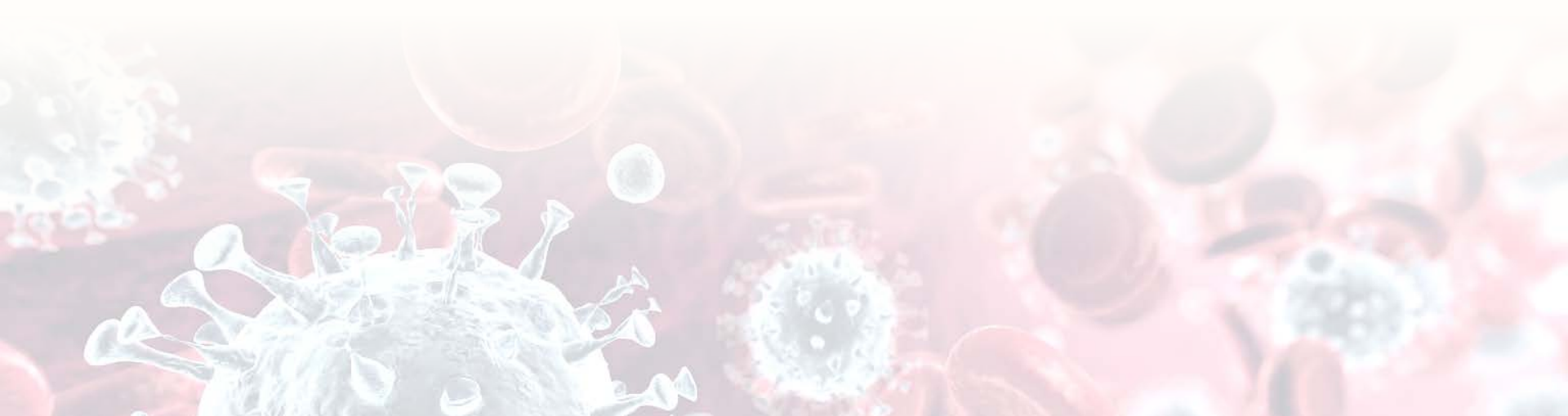
- 65 and older
- Chronic lung disease or moderate to severe asthma
- Serious heart condition
- Immunocompromised persons (e.g., persons undergoing cancer treatments, prolonged use of corticosteroids)
- Severe obesity (body mass of 40 or higher)
- Diabetes
- Chronic kidney disease and undergoing dialysis
- Liver disease
- HIV

**Exposure – Next Steps**



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# ANSWERS TO FREQUENTLY ASKED QUESTIONS



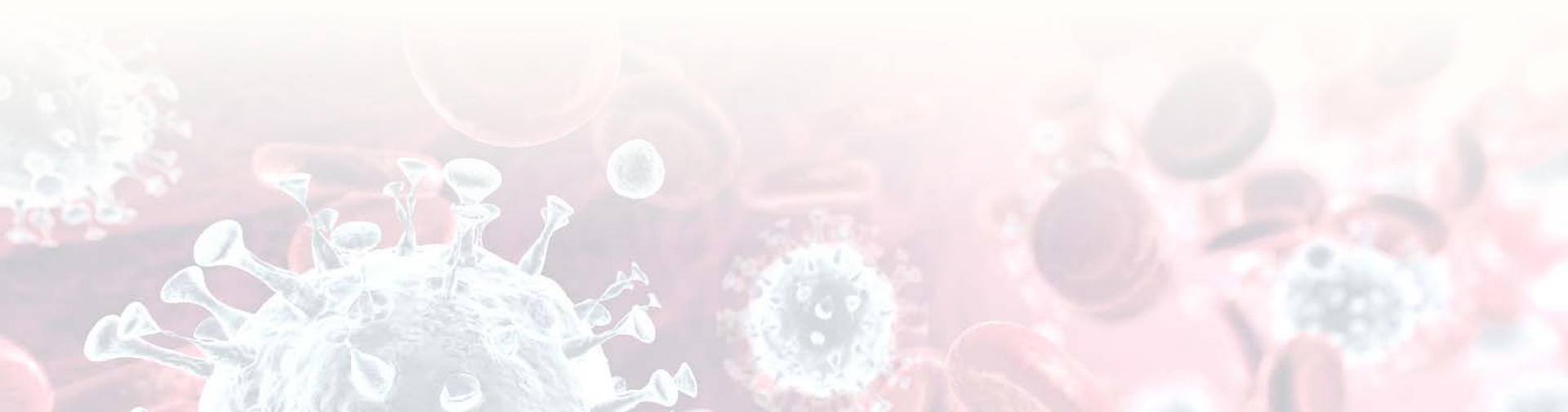
**Employment FAQs**



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# HOW DO BUSINESSES CALCULATE AMOUNTS DUE FOR PAID LEAVE?

- See Q & A to FFCRA 5-9



# CAN PAID LEAVE OR EXPANDED FMLA BE TAKEN INTERMITTENTLY WHILE TELEWORKING?

- Yes, if employer and employee agree if teleworking.
- If not teleworking, paid leave must be taken in full day increments
- See Q&A nos. 20-22 FFCRA for more details

# MUST A BUSINESS CONTINUE EMPLOYEES' GROUP HEALTH BENEFITS WHILE EMPLOYEES RECEIVE PAID LEAVE?

- Yes. See Q&A No. 30 FFCRA
- If employees are laid off or hours are reduced because of lack of work and employees are not eligible for paid leave, then employer should check with its insurance broker or insurance carrier and refer to its summary plan description.



# DO EMPLOYEES HAVE REEMPLOYMENT RIGHTS IF THEY ARE TAKING PAID SICK LEAVE OR EXPANDED FMLA?

- Generally, yes.
- However, you are not protected from employment actions, such as layoffs, that would have affected you regardless of whether you took leave.
- See Q&A No. 43 FFCRA.

# WHEN CAN EMPLOYEES RECEIVE PAID SICK LEAVE FOR A FEDERAL, STATE, OR LOCAL QUARANTINE OR ISOLATION ORDER RELATED TO COVID-19?

- Generally, if you are unable to work (or to telework) even though your employer has work that you could perform but for the order.
- You may not take paid sick leave for this qualifying reason if your employer does not have work for you as a result of a shelter-in-place or a stay-at-home order.
- See Q&A No. 60 FFCRA.

**IF AN EMPLOYEE BECOMES ILL WITH COVID-19 SYMPTOMS, DECIDES TO QUARANTINE FOR TWO WEEKS, AND THEN RETURNS TO WORK WITHOUT SEEKING A MEDICAL DIAGNOSIS OR OBTAINING THE ADVICE OF A HEALTH CARE PROVIDER, CAN THE EMPLOYEE GET PAID FOR THOSE TWO WEEKS UNDER THE FFCRA?**

- Generally, no.
- See Q&A No. 62 FFCRA.
- Normally you only receive paid sick leave if you are quarantined based on advice of health care provider or for the time while you are suffering symptoms and are seeking a medical diagnosis, and then only if you are unable to telework.

# CAN BUSINESSES REDUCE SALARIES OF EXEMPT EMPLOYEES?

As a general rule, reducing the salary of exempt employee causes a loss of the exemption.

If an exempt employee performs any work in a week, the employee is entitled to his/her full salary

Employer can reduce PTO or allow for a negative balance in PTO hours

Employer can make prospective reduction in pay for salaried exempt employee that is not related to the quantity or quality of the work as long as employee continues to receive at least \$684 per week.

However, such reductions occasioned by day-to-day or week-to-week or short time operating requirements are not permitted for private employers

See DOL Fact Sheet #70: Frequently Asked Questions Regarding Furloughs & Other Reductions in Pay & Hours Worked Issues

# WHAT ARE THE REQUIREMENTS FOR WORKSHARE IN MISSOURI?

Affected unit of 3 or more employees

Normal weekly hours reduced between 20% and 40%

Plan applies to at least 10% of employees in affected unit

Employer certifies fringe benefits remain same or to the same extent as other employees not on shared work program

Employer certifies that shared work plan and reduction in hours is in lieu of layoff that would affect at least 10% of employees in affected unit and would result in equivalent reduction in hours

Employer had submitted and paid prior quarterly contributions and wage reports

Employer must get workshare plan approved in advance & submit weekly workshare certification

# HOW IS WORKSHARE ADVANTAGEOUS?

The following example under Missouri's Workshare Unemployment System illustrates how it can be beneficial to Missouri employees.

Under regular unemployment, no benefits if employee makes more than \$384 per week

Employee not on workshare makes \$15 per hr., reduced hrs from 40 to 32—\$480 wages per week--\$0 unemployment benefits because making more than \$384 per week

Employee on workshare makes \$15 per hr., reduced hours from 40 to 32—\$480 in wages plus employee receives 20% of maximum benefit of \$320 = \$64 regular unemployment benefits plus federal unemployment subsidy of \$600 for total unemployment benefits of \$664 plus regular wages of \$480 for total of \$1,144.

## HOW DO I KNOW IF I HAVE UNDER 500 EMPLOYEES FOR PAID SICK LEAVE OR EXPANDED FMLA LEAVE?

- Include full and part-time employees, employees on leave, temporary employees who are jointly employed by you and another employer, and day laborers
- Where a corporation has an ownership interest in another corporation, the two corporations are separate employers unless they are [joint employers under the FLSA](#) (See DOL Jan. 2020 Fact Sheet on Final Rule on Joint Employer status under FLSA)
- In general, two or more entities are separate employers unless they meet the [integrated employer test](#) under the Family and Medical Leave Act of 1993 (FMLA) See 29 CFR 825.104(c)(2).

# CORONAVIRUS AID, RELIEF, AND ECONOMIC SECURITY ("CARES") ACT AID AND STIMULUS PROGRAMS

- ❖ Paycheck Protection Program ("PPP")
- ❖ Economic Injury Disaster Loans ("EIDL")
- ❖ Employee Retention Credit
- ❖ Student Loan Benefits

**Stimulus Programs**



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# OVERVIEW OF PAYCHECK PROTECTION PROGRAM

- Maximum loan is lower of:
  - \$10 million;
  - 2.5 X average monthly payroll costs from CY2019 or prior 12 months, with certain limitations on high earner compensation
- Loan can only be used for certain purposes including payroll expenses under \$100k annualized, group health benefits, utilities, mortgage interest, rent, and SUTA (“eligible expenses”)
- Loan eligible to be converted to grant through forgiveness application
- First come, First Served - \$349 billion with initial funds exhausted April 16, 2020
- Congress considering expansion of program by \$250 billion

**Stimulus Programs - PPP**



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# LOAN ELIGIBILITY CRITERIA

- Generally, must have less than 500 employees within all affiliated companies:
  - Include full and part-time employees, employees on leave, temporary employees who are jointly employed by you and another employer, and day laborers all counting as one (No FTE proration)
  - Must include any related business based on specific tests that are much broader than FMLA calculations – Primary criteria is whether common control exists through ownership, board, manager, or officer commonality but also includes “negative control” where a minority owner can prevent action or quorum.
  - Each affiliate is an affiliate of every other affiliated entity.
- Affiliation exception for any business operating in the hospitality/restaurant industry for locations with less than 500 employees (NAICS code starting with 72)
- Affiliation exception for any business operating under a franchise code issued by the SBA

**Stimulus Programs - PPP**



# PPP CALCULATIONS OVERVIEW

- Each of the PPP calculations are fully independent of one another and there is very little “matching” or referencing between the different calculations:
  - Eligible Principal (2.5 times monthly average payroll expenses in “year prior” to loan)
  - Usage: 75% of proceeds must be used for payroll expenses
  - Forgiveness Limitations based on FTE headcounts and wage reductions for employees earning under \$100k annualized
  - Forgiveness Limitation Safe Harbor: Eligible forgiveness limitation not applicable if payroll headcount and wage reductions are eliminated by June 30, 2020

# LOAN FORGIVENESS ELIGIBILITY

- Loan forgiveness available for amount paid for eligible expenses paid during 8 weeks following loan
- 75% of loan amount to be forgiven must be payroll costs – Maximum per employee for salary, wages, and tips is \$15,385 for 8 week period
- Limitation: Amount eligible for forgiveness is reduced by:
  - Percentage of FTE employees in 8 week period compared to FTE employees during either 2/15/19-6/30/19 or 1/1/20-2/29/20
  - Salary and wage reductions that exceed 75% of wages received by employee earning less than \$100k/annualized, compared to last prior quarter employed – Generally 1Q 2020
- Exception to limitation: Amount eligible for forgiveness is not reduced if employer restores FTE count and wages for >\$100k annualized by June 30, 2020
- Awaiting further regulations and guidance from Treasury on calculating the limitations on forgiveness, particularly the June 30 restoration exception – Anticipated by April 24, 2020

# EIDL LOANS AND \$10,000 ADVANCE GRANTS

- Economic Injury
- \$2 million maximum loan amount
- 30 year term possible
- 3.75% interest rate
- Apply directly with the SBA
- 1 year deferred payments (interest accrues during first year)
- Loan of last resort
- Eligible for initial \$10,000 grant that is supposed to be issued within 3 days of application
- Significant limitations and delays reported

**Stimulus Programs - EIDL**



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# EMPLOYEE RETENTION CREDIT

- Allows most employers that are (1) shut down due to COVID-19 and (2) see a significant decline in gross receipts to receive a refundable tax credit equal to 50% of the wages paid to an employee up to \$10,000 in a quarter (Max credit of \$5,000 per employee).
- Tax credit applies against employer paid social security taxes and certain other taxes, but is also refundable.
- Significant limitations and complexity related to decline in receipts and quarterly calculation for timing.
- Cannot receive a PPP loan and utilize these credits. PPP loan with forgiveness has been more beneficial in every scenario reviewed so far, but a potential alternative if you are ineligible for a PPP loan.
- Cannot double dip on the same wages using this credit and the leave credits under the FFCRA.

**Stimulus Programs**



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# CARES ACT PROVISIONS ON STUDENT LOANS

- Allows most borrowers to suspend their monthly payments through September 30, 2020.
- Allows employers to contribute up to \$5,250 toward each worker's student debt through December 31, 2020 on a tax-free basis to the worker.

**Stimulus Programs**



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# STIMULUS PROGRAMS UNDER FFCRA

- ❖ Payroll Tax Deferral
- ❖ Refundable Payroll Tax Credits

**Stimulus Programs**

Paid sick leave and

extended family leave



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# PAYROLL TAX DEFERRAL

- Business can elect to defer employer paid FICA taxes for a two year period, interest free for remainder of 2020
- Designed to allow businesses to retain additional cash for short term liquidity issues
- Amounts must be repaid 50% by 12/31/21 and 50% by 12/31/22
- Does not require any special election. IRS will revise Form 941 for Q2
- Business that receives Paycheck Protection Loan forgiveness are ineligible for refundable payroll tax credit amounts claimed under FFCRA following forgiveness of PPP loan – This appears to allow limited double dipping prior to PPP forgiveness under most recent IRS guidance

**Stimulus Programs**



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# FFCRA REFUNDABLE PAYROLL TAX CREDITS

- Idea is business can retain and access funds it would otherwise pay to IRS in payroll taxes to cover paid leave under FFCRA. If those funds insufficient, employer can seek expedited advance from IRS by completing claim form.
- Tax credits only available for funds used for paid sick leave or paid childcare under expanded Family Leave if employee qualifies and is paid for same under FFCRA and covers wages, qualified health plan expenses and Medicare taxes
- No credit if employees are not working because business is closed or no work available for employees
- No credit to extent employees are working from home
- Credits available from 4/1/20—12/31/20
- Employer is ineligible if it has obtained a PPP loan (DIFFERENT from payroll tax deferral)

**Stimulus Programs**



## WHAT INFORMATION EMPLOYER NEEDS FROM EMPLOYEE

- See FAQ 44 in COVID-19-Related Tax Credits for Paid Leave published by IRS
  - Employee's name,
  - Dates for which leave is requested,
  - COVID-19 related reason for leave and written support for that reason, and
  - Statement that employee is unable to work or telework for such reason.
- If based on quarantine order or advice, more details required
- If based on school or childcare closing, more details required
- Credits only available for paid leave starting 4-1-20

**Stimulus Programs**



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## **ADDITIONAL RECORDS EMPLOYER MUST RETAIN**

- See FAQ 45 and 46 in COVID-19-Related Tax Credits for Paid Leave published by IRS
- Documentation of how employer determined amounts of wages and qualified health plan expenses
- Copies of completed Forms 7200 that employer submitted to IRS
- Copies of completed Forms 941 submitted to IRS
- Note: Records must be retained by employer for 4 years

**Stimulus Programs**



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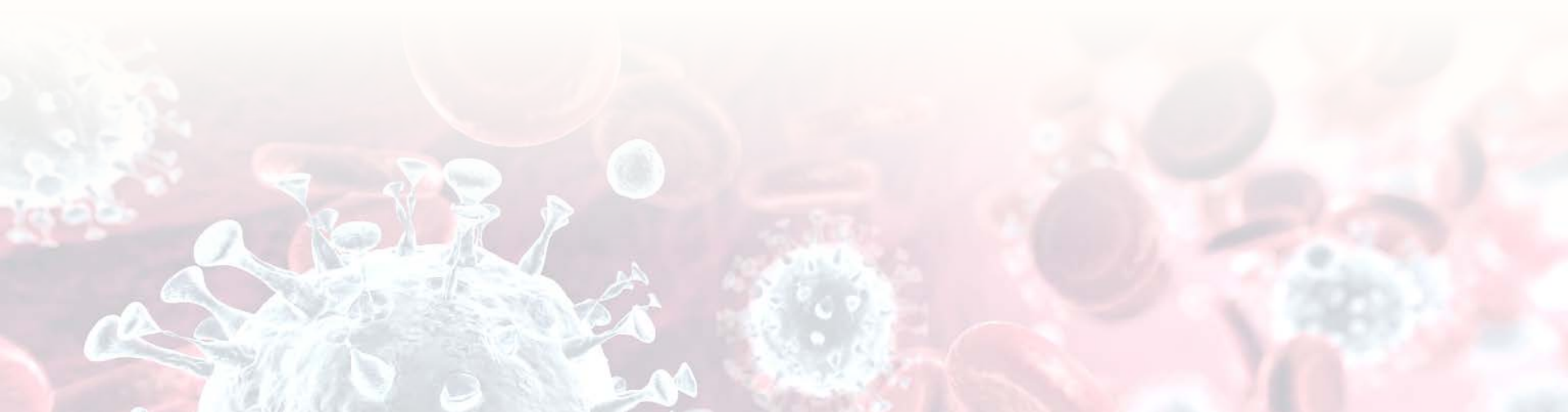
# Resources

- [DOL.gov](https://www.dol.gov)
  - FAQs: <https://www.dol.gov/agencies/whd/pandemic/ffcra-questions>
  - Fact Sheet No. 70: <https://www.dol.gov/sites/dolgov/files/WHD/legacy/files/whdfs70.pdf>
- OSHA: [www.osha.gov/Publications/OSHA3990](http://www.osha.gov/Publications/OSHA3990)
- CDC: <https://www.cdc.gov/coronavirus/>
- Treasury PPP Guidance: <https://home.treasury.gov/policy-issues/cares/assistance-for-small-businesses>
- SBA Disaster Assistance: <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options>
- IRS:
  - <https://www.irs.gov/coronavirus/coronavirus-tax-relief-for-businesses-and-tax-exempt-entities>
  - <https://www.irs.gov/newsroom/covid-19-related-tax-credits-for-required-paid-leave-provided-by-small-and-midsize-businesses-faqs>
- Seigfreid Bingham: [www.sb-kc.com/covid-19/](http://www.sb-kc.com/covid-19/)
  - Sample Leave Form: <http://www.sb-kc.com/covid-19/covid-19-resources/2020/04/employee-covid-19-leave-request-form/>



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# YOUR QUESTIONS



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Thank you for joining us and feel free to reach out with any additional questions!

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