



#GlobalBenefitsBulletin Highlights

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Key



Retirement



Talent



Health



Risk

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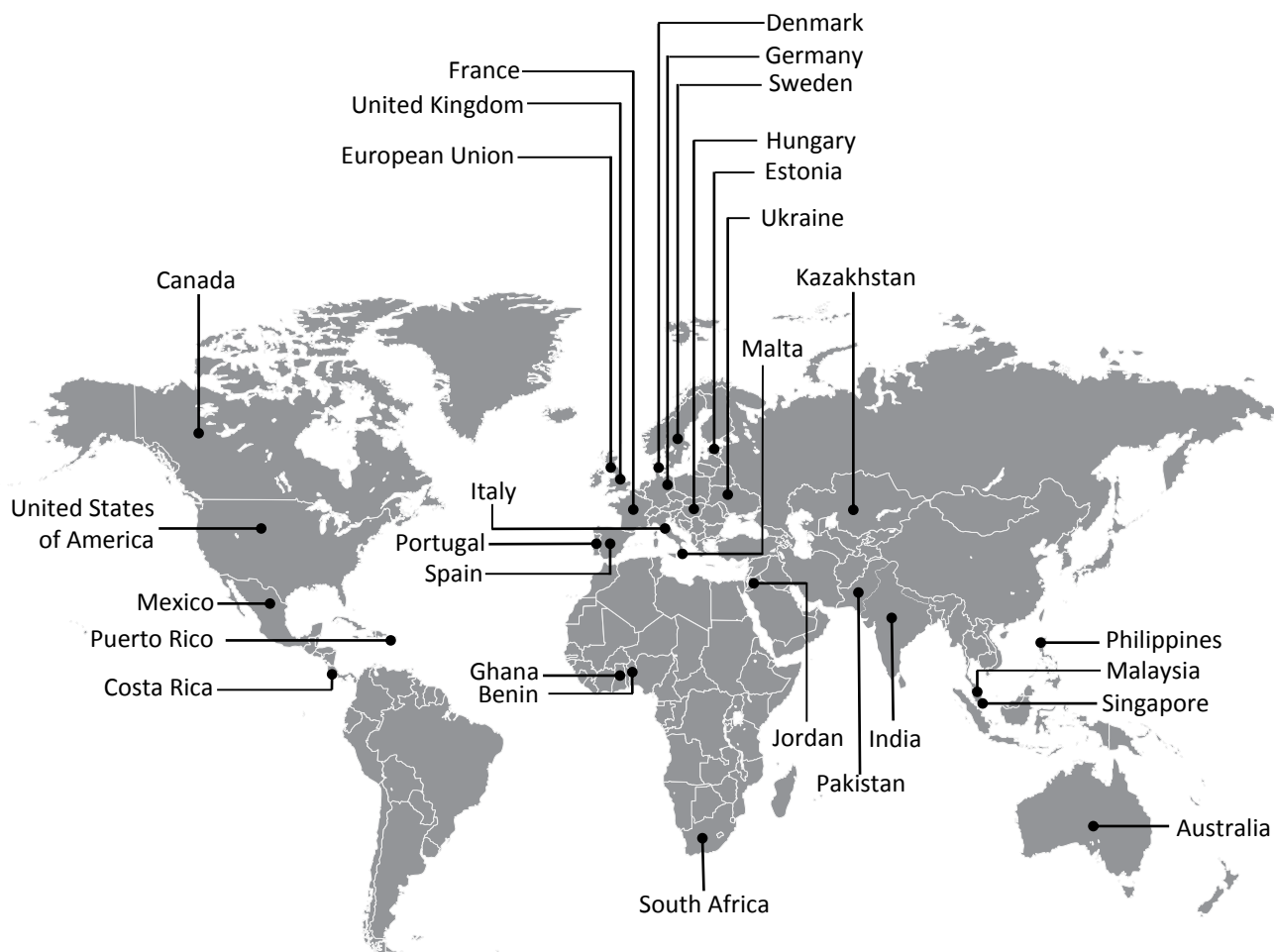
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Coverage – #GBB Highlights April 2020



Key Updates

Australia: Note



Covid-19 responses

The Government has recently made several [announcements](#) in response to Covid-19. In particular:

- Early access to super for individuals in financial distress due to Covid-19 (they can withdraw \$10,000, tax-free from April 20, 2020 to July 1st and another \$10,000 in the new financial year).
- Reduction in minimum drawdown rates for account based income streams.
- Reduction in deeming rates for the government aged pension.
- Unemployment benefit will increase by \$550 a fortnight for six months.

Details of these and other measures are available [here](#).

Benin: Watch



Consultations on new health reform model

The newly established National Social Protection Agency (AMPS) is consulting with stakeholders on developing a new health system model, social protection program to enhance human capital (Assurance pour le Renforcement du Capital Humain - ARCH). ARCH would replace the universal health care scheme (Regime d'Assurance Maladie Universelle - RAMU), which failed to launch in 2016 because financing had not been adequately planned. ARCH is expected to offer a range of social programs, but the recent AMPS consultations centered on the range of coverage, provider contracting and contribution collection for a new universal health scheme.

Canada: Note



Responses to COVID-19 pandemic

Additional measures continue to be introduced across Canada in response to the Novel Coronavirus (COVID-19) disruption. Aon's weekly Radar highlights these [measures](#).

Key Updates

Canada: Note



Responses to COVID-19 pandemic

Measures continued to be introduced across Canada in response to the Novel Coronavirus (COVID-19) disruption. Aon's weekly Radar highlights these [measures](#).

Costa Rica: Note



Law on flexible working hours

The President has signed into [law](#) an expedited measure that will give employers an alternative to layoff during the Covid-19 pandemic by setting the conditions for social partners to negotiate an agreement on temporarily reducing hours in the workplace. The reduced hours would reflect the company's loss of business and would be accompanied by an equivalent reduction in wages. Hours may be cut by up to 50%, initially for the months of April through June but renewable for another three months.

Denmark: Respond



Sickness Benefits Act Amendment

The draft law amending the Sickness Benefits Act, adopted on [March 17, 2020](#), expands the scope of employers' right to be reimbursed for sickness benefits if employees are infected with the coronavirus or because of the health authorities' directions, they must isolate at home. The provisions allow companies to be reimbursed from the first day of the absence if the other general conditions are met. The new measures apply to absences from February 27, 2020, to December 31st. The temporary rules will expire on January 1, 2021.

Estonia: Note



Sick leave scheme

The government has announced new measures for its sick leave scheme in response to COVID-19. From March 2020 to May, employees with certificates of incapacity for work (confirmed by a doctor) are now eligible for compensation for the first three days of leave paid by the state. The employer will pay the sickness benefit from the fourth to the eighth day and beginning on the ninth day, the benefit is paid by the Health Insurance Fund.

Key Updates

European Union: Note



European Insurance and Occupational Pension Authority (EIOPA) issues opinion on insurance sector remuneration

The European Insurance and Occupational Pension Authority (EIOPA) has published its opinion on the supervision of remuneration principles in the insurance and reinsurance sector. It provides [guidance](#) to national supervisory authorities on remuneration policies that prevent arrangements that encourage excess risk-taking.

European Union: Note



Principles to mitigate the impact of COVID-19

The European Insurance and Occupational Pension Authority (EIOPA) has issued its [statement](#) on principles to mitigate the impact of COVID-19 on the occupational pensions sector. It [addresses](#) business continuity and operational risk; funding; liquidity; member and beneficiary protection; and communication.

European Union: Note



Guidelines for lifting COVID-19 containment measures

The European Union has announced a roadmap for a partial lifting of containment [measures](#) implemented by the Member States in response to COVID-19. It [contains](#) key principles, guidelines and measures Members should consider when balancing the protection of public health with the “functioning of societies”. Recommendations for Member States include:

- lifting measures gradually;
- general measures progressively replaced by targeted ones;
- a coordinated plan to lift internal border controls;
- phase-in of the re-start of economic activity;
- gatherings progressively permitted;
- sustaining efforts to prevent spread of the virus; and
- monitor actions continuously.

Key Updates

France: Note



Partial Activity Scheme

The government has announced measures that would allow companies to apply for partial activity ("partial unemployment") if they must reduce hours below the legal working time or suspend operations due to [COVID-19](#). Under the scheme, employers are eligible to receive an allowance equal to 70% of each worker's gross salary (up to 4.5 times the minimum wage of € 8.03 per hour). Employees will receive "a partial activity indemnity" instead of a salary while placed on partial activity. Employers have "30 days from the day workers are placed in partial activity" to [apply](#) online. Authorization can be granted for a maximum of 12 months.

France: Respond



Emergency measures for paid time off

Ordinance No. 2020-323 of March 25, 2020, effective until December 31, 2020, covers emergency measures for paid holidays, hours of work and days of [rest](#). It allows employers to require employees to take or change rest days (up to 10 days per employee), subject to a one "clear day" notice. Also, companies may require workers to take or change vacation days (a maximum of six working days per employee) with only a notice period of "at least one clear day" after conditions are met.

France: Note



Exceptional bonus

The government has made changes to the exceptional purchasing power bonus included in the Social Security Financing Bill for 2020. Under [Ordinance No. 2020-385](#):

- The deadline for paying the exceptional purchasing power bonus has been extended from June 30, 2020, to August 31, 2020.
- All companies may grant the bonus, whether (or not) they already have a qualified incentive scheme in place (up to €1,000 per employee).
- Companies that have an optional profit-sharing agreement, may increase the amount (double) of the bonus.
- The exceptional premium amount may be adjusted when considering the working conditions related to the covid-19 epidemic.

Key Updates

Germany: Note



Ruling on compulsory pension adjustments

A recent Federal Labour Court (Bundesarbeitsgericht, BAG) decision [3 AZR 281/18](#) addressed the scope of an employer's obligation to adjust occupational pension benefits under the German Occupational Pensions Act (Betriebsrentengesetz). It does not fully apply to a total pension (Gesamtversorgung) arrangement in which the occupational pension complemented a nonoccupational pension benefit, in this case a statutory pension.

Germany: Note



Guidance on tax treatment of bonus

The Ministry of Finance has issued guidance clarifying that bonuses (up to EUR 1,500 in cash or in-kind) paid to employees from March 1, 2020 to December 31, 2020, are tax-exempt. There is a requirement that the bonus is given by the employer as a reward for "special efforts" in response to the COVID-19 crisis.

Ghana: Watch



Draft insurance law

A long-awaited draft insurance law is expected to surface later this year. It would make workers compensation, employer liability, and professional indemnity insurance compulsory. The law would adopt international insurance standards including modern solvency guidelines. The National Insurance Commission has already [adopted](#) new minimum capital requirements for all "insurance entities."

Key Updates

Hungary: Respond



Economic Protection Plan

The government has announced its economy protection action [plan](#) that includes measures to mitigate the impact of the coronavirus pandemic:

- The earlier system of granting a 13th month's pension to seniors will be gradually reintroduced. Retired people will receive an extra week's pension in February 2021, to be followed by the same amounts in 2022, 2023, and 2024.
- The social security tax (paid by employers) which is currently 17.5%, will be lowered to 15.5% as of July 1, 2020.
- For the duration of the suspension of work, the state agrees to pay 70% of wages for a period of three months; however, the government would like employees to do useful jobs in the interest of their employers also during this period.

The wage for the inevitable shutdown will be taken over by the Hungarian state for three months at a fair ceiling.

India: Respond



Defined Contribution Pay Relief

The Employees Provident Fund Organisation has issued a [notice](#) regarding contributions to the Employees Provident Fund. The government will pay the contribution (12% each) for both the employer (with up to 100 employees where 90% receive less than a monthly Rs 15,000 salary) and employee for the next three months.

India: Note



COVID-19 hospitalization covered by insurance

The Insurance Regulatory and Development Authority of India (IRDAI) has issued a [press release](#) clarifying that indemnity-based health insurance products which cover the cost of treatment for hospitalization "offered by general and health insurance companies" will cover the cost for hospitalization treatment related to COVID-19 as well. It also clarifies that a new health insurance product, Arogya Sanjivani, will cover hospitalisation charges to treat the coronavirus infection.

Key Updates

India: Respond



Finance Bill 2020

On March 27, 2020, the Finance Bill, 2020 received presidential assent and covers the Financial Year 2020-21. Among other matters, the Bill gives some taxpayers the option of several exemptions or deductions (i.e., standard of INR 50,000 including medical insurance premiums, provident fund contributions and life insurance premiums). Also, there are provisions on making employer contributions of up to INR 0.75m (total) to the provident fund, superannuation fund, and the national pension system tax- exempt for employees. Employer contributions above this amount would be taxable as perquisites. It is effective from April 1, 2020 (except for certain provisions).

Italy: Note



Coronavirus disease (COVID-19) response economic support package

The Council of Ministers has approved an [economic support package](#) in response to the coronavirus pandemic. The Enhancement measures of the National Health Service and economic support for families, workers, and businesses connected to the epidemiological emergency from COVID-19, gazetted on [March 17, 2020](#), provides workers with disabled children, or those up to age 12, with paid parental leave (half of salary) for an additional 15 days. They also receive a bonus to purchase baby-sitting services for no more than 600 euros. Additionally, employees who are under medical or mandatory quarantine qualify for sick pay.

Also, the Ministry of Health has launched a [website](#) with links to the latest news on COVID-19 as well as FAQs.

Jordan: Respond



Reduction of social security rate

The government has announced a decrease in the social security contribution rate from 21.75% to 5.25% from March through May 2020. The employer's portion is 4.25% and the employee's share is 1%.

Key Updates

Kazakhstan: Note



Tax measures to support employers

The President has announced tax [measures](#) to support employers impacted by the COVID-19 crisis. The government is giving small- and medium-sized enterprises (SMEs) additional time (until June 1, 2020) to make social payments and other obligatory payments. Also, SMEs in sectors (i.e., transportation, hospitality, and consulting services) most impacted by the crisis are exempt from paying the individual income tax, social tax, and social security contributions until October 1, 2020, for their employees.

Malaysia: Respond



Employees Provident Fund Reform

The Parliament passed the Employees Provident Fund (Amendment) Bill 2019 with measures reforming the Employees Provident Fund (EPF). Highlights are:

- The contribution rate for fund members younger than age 60 decreased to 7% (from 11%) of monthly earnings effective on April 1, 2020 through December 2020. They have an option to continue contributing 11%. The employer contribution rate remains the same for this age group (13 % of monthly payroll for earnings up to 5,000 ringgits and 12% for monthly earnings more than 5,000 ringgits).
- Fund members who are age 55 can withdraw contributions if they are physically or mentally incapacitated and cannot work; or, do not have citizenship and is leaving the country.
- A male fund member has the option to transfer 2 % of his monthly earnings (from the total 11% employee contribution rate) into the EPF account(s) of his lawful wife(s).

Malta: Note



Wage supplement tax treatment guidance

The Commissioner for Revenue has published a notice clarifying the tax treatment of the COVID wage [supplement](#) provided for in the government's third financial aid package. Employers will not be required to pay taxes on the supplement (€800 or less according to eligibility) because it will not be treated as income or a grant to the employer for income tax purposes. However, the payment will be considered wages and employees must pay tax as well as social security contributions.

Key Updates

Mexico: Respond



Protocol to Address and Eradicate Work Violence

The Ministry of Labor and Social Welfare (MLSW) has [published](#) a model Protocol to Address and Eradicate [Work Violence](#), guidance on employer compliance with the sexual harassment and workplace violence provisions of last year's labor reform package. Measures to combat workplace violence include creation of the Attention and Follow-Up Committees, teaming management, and employee representatives in monitoring compliance with the rules.

Pakistan: Note



Investment policy amended

The Securities and Exchange Commission (SECP) has issued [Circular No. 14 of 2020](#) which amends the investment policy for pension funds. The maturity period of any government Ijarah Sukuk must not exceed five years.

Philippines: Respond



Workplace mental health rules

The Department of Labor and Employment (DOLE) has published "[Guidelines for the Implementation of Mental Health Workplace Policies and Programs for the Private Sector](#)" which came into effect on March 4, 2020. It consolidates and expands on existing workplace stress rules. Employers must collaborate with employee representatives on development of mental health policies and programs. The [policies](#) must encompass work/life balance, flexible leave, mental-health related sick leave, counseling, discrimination, workplace bullying, and domestic violence. In addition, "Companies engaged in the services of third party healthcare providers are encouraged to include mental health services in their health packages."

Portugal: Note



Simplified lay-off scheme

The government has announced a "simplified" lay-off [scheme](#) in response to the COVID-19 crisis. Companies that are severely impacted by the coronavirus crisis (i.e., drop in sales more than 40%, work stoppage) are eligible for the scheme. Workers will receive 2/3 of their gross salary (up to a maximum of 1905 euros). Social Security will cover 70% of this amount and the employer 30% for up to six months.

Key Updates

Puerto Rico: Respond



Working women's bill of rights

Under Law No. 9-2020, the Working Women's Bill of Rights, all public- and private-sector employers must now prominently display a [poster](#) outlining the rights of women in the workplace. It covers equal pay, nondiscriminatory hiring and promotions, maternity leave, and breastfeeding breaks.

Puerto Rico: Note



Tax relief on Covid-19 compensation

The Treasury's Internal Revenue Circular Letter No. 20-22 ("[CC RI 20-22](#)") extends a temporary income tax exemption for qualifying employer payments related to COVID-19 through April 30, 2020. Tax relief is available on eligible payments of up to \$2,000 per month to private-sector workers and independent contractors.

Singapore: Watch



Committee of Supply Speech

The Ministry of Manpower's Committee of Supply [Speech](#) introduced some notable [proposals](#):

- The Retirement Age (RA, now 62) and Re-employment Age (REA, now 67) will rise to 65 and 70 respectively by 2030.
- The "train and place" program to subsidize hiring and training of workers above age 40 would see its benefits enhanced and the qualifying age would no longer be capped at 60.
- The S \$15,000 per year threshold for exemption from the Fair Consideration Framework (FCF) job advertising requirement would rise to S \$20,000 (US \$13,770) but Employment Pass (EP) applications and employer discrimination against Singaporean workers would come under greater scrutiny.
- Under the Senior Employment Credit, workers age 55 and up would have their salaries subsidized 8% by the government in 2021-2022 but a 2% subsidy for those age 55-59 would be phased out during that period.
- There would be a regulatory framework, including incentives for part-time re-employment.
- Central Provident Fund (CPF) contribution rates would gradually rise for seniors, with a 50% offset supplied by the CPF Transition Offset Scheme.

Key Updates

Singapore: Respond



Central Provident Fund (CPF) Contributions for Employees

The Central Provident Fund (CPF) Board has **announced** that a reimbursement (for meal, lodging, utility expenses) received by an employee working in a different location because of the COVID-19 crisis is exempt from CPF contributions if conditions are met. The workers' wages cannot increase due to the reimbursement and the payment must be based on an actual expenditure which is substantiated by proof.

Singapore: Note



Resilience Budget

The government has announced a Resilience Budget to give workers and businesses **support** during the COVID-19 pandemic. It contains measures to expand the Jobs Support Scheme including increasing the wage subsidy from 8% to 25% of salaries for local workers. The wages for workers in sectors most impacted by the crisis will be subsidized at higher percentages (50% to 75% of salaries). The subsidy is capped at a monthly salary of SGD 4,600 (USD 3,227) per employee. It will also extend the Scheme for two additional quarters (until the end of 2020).

South Africa: Respond



COVID-19 confirmed as an occupational disease

The Compensation Minister has published the Notice on Compensation for Occupationally-Acquired Novel Corona Virus Disease (**COVID-19**). The notice confirms that occupationally-acquired COVID-19 is considered a disease under the Compensation for Occupational Injuries and Diseases Act (COIDA). Qualifying workers who are temporarily disabled are eligible to receive payment for up to 30 days (from the date of diagnosis) from the Compensation Fund.

Spain: Note



Paternity leave extension

The Royal Decree Law on urgent measures to guarantee equal treatment and opportunities between women and men in employment and occupation, gazetted on **March 8, 2019**, increased paid paternity leave (100% of salary) to 12 weeks in 2020 (from January 1st). It will increase by two weeks per child in the case of multiple births. Fathers are required to take the first four weeks immediately after the child is born. The eight weeks can be taken (at any time) during the 12 months after the birth.

Key Updates

Sweden: Respond



Reduction of social security contributions

The government has passed a law, gazetted on [April 3, 2020](#), amending the [social security act](#) which includes measures to temporarily reduce the employers' (those who employ up to 30 workers) monthly contribution (only the old age pension contribution is paid) from March 1, 2020 to June 30th. It sets the taxable employee compensation at a maximum of SEK 25,000 per month. The law entered into force on April 6, 2020 and is effective through June 30, 2020.

Ukraine: Note



Resolution changes index for pensions

The Cabinet of Ministers adopted [Resolution No. 251](#) which provides:

- From May 1, 2020, pensions will be indexed to inflation (11% indexation rate).
- Pensioners over age 80 (with pensions not above UAH 9,205) will receive a monthly payment of UAH 500.
- From May 1, 2020, women with 30 years of contributions and men with 35 will receive a minimum payment of UAH 2,100 per month.

United Kingdom: Respond



New Statement of Particulars rules

As part of its Good Work Plan, the government issued new rules regarding Section 1 of the Employment Rights Act 1996 effective April 6, 2020. Employers are now required to provide all workers with a written statement of employment "particulars" featuring compensation, work schedule, benefits, training, notice period for termination, and leave entitlement on the first day of work. Within two months, they must give employees information about collective bargaining agreements impacting their terms of employment, procedures for disciplinary actions and grievances, and pension schemes.

Key Updates

United Kingdom: Watch



Budget 2020

Aon UK has produced a [bulletin](#) regarding the 2020 Budget.

Summary of main points:

- Chancellor's statement comes in the midst of the Coronavirus outbreak and shortly after the 50bps rate cut by the Bank of England this morning.
- The Budget constitutes a large increase in government investment and day-to-day spending but only back to pre-austerity levels. It does seemingly mark a turning-point in terms of spending as a percentage of GDP, however.
- The last-minute emergency measures came too late to be factored into the OBR's growth and borrowing forecasts and are especially unreliable this time. The OBR forecasts only a partial offset to Brexit headwinds.
- This fiscal year's higher debt issuance and the extra £100bn implied by deficit forecasts over the next four years have so far not perturbed Gilt.
- Changes to tapered annual allowance from April 2020.
- RPI consultation launched.

United Kingdom: Note



Employer National Insurance contributions (NIC) on taxable termination payments

It has now been confirmed that, with effect from April 6, 2020, employer (class 1A) National Insurance contributions will start being charged on the amount of termination payments that is subject to income tax (i.e., the amount in excess of the £30,000 tax-free amount). This change was originally to apply from April 2018, but was twice pushed back by a year.

United Kingdom: Respond



IR35 deadline postponed

The private sector start date for tax and social security payments due under the IR35 off-payroll working rules has been [deferred](#) a year to April 6, 2021 as part of the [tax relief](#) response to the Covid-19 pandemic.

Key Updates

United Kingdom: Respond



Coronavirus Job Retention Scheme

The Chancellor has announced an [economic package](#) which contains measures to support employees. Workers of employers, placed under the Coronavirus Job Retention Scheme, can continue working and the government will pay 80% of their wages (up to a total of £2,500 for each worker) for three months. The measure will apply retroactively from March 1, 2020 and may be extended if needed.

United Kingdom: Note



The Pensions Regulator (TPR) COVID-19 Guidance

TPR publishes guidance on COVID-19

- TPR extends its guidance on COVID-19.
- Trustee note gives more flexibility for DB schemes finalising valuations, further guidance for easements on agreed DB contributions, and guidance on investment and transfer values.
- Guidance for employers and for DC schemes also published.

Late on Friday 27 March, TPR published updated guidance for trustees and scheme sponsors, relating to COVID-19. This latest guidance included some specific new easements which will be maintained until June 30, 2020, with TPR reviewing this date as matters progress.

The Aon bulletin is available [here](#).

United Kingdom: Respond



UK Working Time Regulations 2020 (Coronavirus) (Amendment)

Parliament has passed the Working Time Regulations 2020 (Coronavirus) ([Amendment](#)) which amends the Working Time Regulations 1998. From March 26, 2020, workers can carry forward their statutory annual leave into the "next 2 leave years" if prevented from taking it because of the COVID-19 crisis. Under the new regulations employees, can carry over up to 4 weeks of [unused leave](#). These measures are temporary and, a date is not set for them to expire.

Key Updates

United Kingdom: Note



The Pensions Regulator (TPR) COVID-19 guidance on Automatic enrolment (AE) and pension contributions

The Pensions Regulator has published further [guidance](#) on COVID-19, relating to automatic enrolment and pension contributions. This includes confirmation that employers can claim 3% of 'qualifying earnings' for furloughed employees, towards pension contributions, irrespective of whether those employees are members of DB or DC arrangements, and information on potential flexibilities with regard to the minimum 60-day pension consultation period for employers considering making certain 'listed changes' to their pension arrangements.

United Kingdom: Note



The Pensions Regulator (TPR) COVID-19 guidance on Automatic enrolment (AE) reporting and enforcement

The Regulator has issued an update on reporting duties and enforcement [activity](#) that sets out a number of areas where easements may apply until 30 June (and a few where the legislation prevents flexibility). The guidance reiterates comments TPR has previously made on late payment of contributions and DB transfer values in the context of COVID-19. One new comment is that failing to produce audited accounts need only be reported before 30 June where the breach is likely to be of material significance. TPR also states that it will not be reviewing any Chair's Statements it receives before 30 June.

United Kingdom: Note



Changes to standards/guidance

The Pension Protection Fund has confirmed changes to its methodology for assessing [insolvency risk](#), which will start to be used in respect of its levies from 2021/22. The basis for scoring will be broadly as consulted on. Insolvency risk scores calculated by Dun & Bradstreet will 'go live' from the end of April 2020.

The PPF is planning to consult on other areas of the levy framework for 2021/22 in the summer.

Companies should ensure that Dun & Bradstreet holds the correct information to calculate insolvency risk scores.

Key Updates

United States of America: Respond



Relief bill

On March 18, 2020, President Trump signed into law the Families First Coronavirus Response Act (FFCRA), the first of several pieces of legislation intended to address the economic impact of the coronavirus (COVID-19) pandemic.

The FFCRA, among other provisions, provides temporary payments to individuals for family and sick leave, allows businesses to receive tax credits for providing such payments, and requires group health plans to cover testing for COVID-19 without cost-sharing to participants.

The Aon bulletin is available [here](#).

United States of America: Respond



Coronavirus Aid, Relief, and Economic Security (CARES) Act

On March 27, 2020, President Trump signed into law the Coronavirus Aid, Relief, and Economic Security Act (CARES Act – H.R. 748). The bill was passed by the Senate on March 25, 2020 and approved by the House on March 27, 2020. The CARES Act is the third phase of legislative relief efforts in response to COVID-19.

The Aon bulletin is available [here](#).

United States of America: Note



Department of Labor (DOL) Guidance on paid sick leave and expanded Family and Medical Leave Act (FMLA) under the Families First Coronavirus Response Act (FFCRA)

Late last week, the Department of Labor (DOL) published several rounds of guidance explaining the protections and relief offered by the FFCRA when it takes effect on April 1, 2020. Among other provisions, the FFCRA provides temporary payments to individuals for family and sick leave, allows businesses to receive tax credits for providing such payments, and requires group health plans to cover testing for COVID-19 without cost-sharing to participants.

The guidance includes questions and answers addressing critical issues such as the definition of a “health care provider,” and the scope of the small business exemption for purposes of exclusion from the provisions of the Emergency Paid Sick Leave Act and Emergency Family and Medical Leave Expansion Act, as well as whether public sector employees may take paid family and medical leave.

The [Aon bulletins](#) are available [here](#).

Key Updates

United States of America: Note



Temporary regulations on Families First Coronavirus Response Act (FFCRA) emergency paid leaves

DOL Issues Temporary Regulations on FFCRA Emergency Paid Leaves

The U.S. Department of Labor (DOL) issued temporary regulations implementing the new emergency federal paid leave provisions for leaves taken due to COVID-19 between April 1, 2020, and December 31, 2020, under the FFCRA. The regulations clarify and expand upon the DOL's several recent rounds of FAQs.

The [Aon bulletin](#) provides an overview of the temporary regulations.

United States of America: Note



Retirement Legal Consulting & Compliance Quarterly Update – Special Edition

Given the significance and transformative nature of the SECURE Act, the Retirement Legal Consulting & Compliance practice is pleased to present a Special Edition of the Quarterly Update. In this Special Edition, we offer a collaboration of Aon leadership and consultants from across different Aon businesses to provide deep coverage of the SECURE Act.

Articles in This Special Edition

- A True Value-Added Retirement Plan: Open MEPS
- A Good Time for an Active and Retiree Medical Plan Checkup
- How Do You Spell Closed Plan Relief? S-E-C-U-R-E Act
- SECURE Boosts Lifetime Income Retirement Options
- New Opportunities in DC Plan Design
- SECURE Act: Impact on Defined Benefit Plan Administration
- Defined Contribution Plan Distribution Required Changes: Need to Act Soon

The Special Edition of the Retirement Legal Consulting & Compliance Quarterly Update is available [here](#).

Key Updates

United States of America: Note



Department of Labor (DOL) Enforcement Guidance for Recording COVID-19 Cases

DOL Issues Enforcement Guidance for Recording Cases of COVID-19


On April 10, 2020, the Department of Labor's (DOL's) Occupational Safety and Health Administration (OSHA) issued interim guidance for enforcing OSHA's recordkeeping requirements (29 CFR Part 1904) as they relate to recording cases of COVID-19. Under OSHA's recordkeeping requirements, COVID-19 is a recordable illness, and employers are responsible for recording cases of COVID-19, if the case:


- is confirmed as a COVID-19 illness;
- is work-related as defined by 29 CFR 1904.5; and
- involves one or more of the general recording criteria in 29 CFR 1904.7, such as medical treatment beyond first aid or days away from work.


In areas where there is ongoing community transmission, employers other than those in the health care industry, emergency response organizations (e.g., emergency medical, fire-fighting, and law enforcement services), and correctional institutions may have difficulty making determinations about whether workers who contracted COVID-19 did so due to exposures at work. Accordingly, until further notice, OSHA will not enforce its record-keeping requirements to require these employers to make work-relatedness determinations for COVID-19 cases, except where: 1) there is objective evidence that a COVID-19 case may be work-related; and 2) the evidence was reasonably available to the employer. Employers of workers in the health care industry, emergency response organizations, and correctional institutions must continue to make work-relatedness determinations pursuant to 29 CFR Part 1904. For additional information and resources about COVID-19, employers should visit OSHA's COVID-19 web page.

The OSHA COVID-19 web page is available [here](#).


Other Notable Updates

Area	Country	Date	Name
	Chile	4/16	Health care premiums frozen
	Israel	4/2	Coronavirus Information
	United States of America	4/30	Group health plan coverage

	Australia	4/23	Emergency measures allowing access to superannuation savings
	Costa Rica	4/2	Social security contribution climb
	Greece	4/2	Social security reform measures
	India	4/23	Withdrawals from the National Pension System
	Lebanon	4/30	Deferred social security contributions
	Portugal	4/30	Tax measures to support employers
	Romania	4/23	Reprieve for social security payments

	Australia	4/30	Additional financial measures for workers impacted by COVID-19
	Austria	4/2	Working Time Act exceptions
	Belarus	4/2	Corporate income tax exemption for electric vehicles
	Canada	4/2	Responses to COVID-19 pandemic
	China	4/23	Online vocational training program
	Denmark	4/16	Temporary pay compensation scheme
	El Salvador	4/9	Employee dismissal prohibited
	European Union	4/16	European Union (EU) guidelines in response to COVID-19
	European Union	4/23	Amendment to the Temporary Framework
	Germany	4/2	Measures to limit the spread of COVID-19

Other Notable Updates

Area	Country	Date	Name
	Greece	4/30	Unemployment insurance measures
	Italy/EU	4/2	Secondment at subsidiary is subject to Value added tax (VAT)
	Mauritius	4/9	Work From Home (WFH) incentives explained
	Nigeria	4/9	Nigeria Visa Policy (NVP) 2020
	Switzerland	4/23	Measures to support employers and workers during the coronavirus crisis
	Taiwan	4/2	Guidance on tax regime for special holiday bonus payments
	United Arab Emirates	4/30	National Program to Support the Stability of the Labor Market
	United Arab Emirates	4/30	Employment stability resolution
	United States of America	4/23	Tax credits for paid leave



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