

STUDY

U.S. Time Away Paid Leave Benefits Considerations for Coverage During the Covid-19 Pandemic

March 2020

Introduction

As employers review their strategy to support employees during an emergency, such as the Coronavirus 2020 Pandemic, defining the available paid leave programs they have and identifying the gaps is an essential first step. The following provides a comprehensive list of considerations to assist employers define the gaps in their available paid leave programs. It is important for employers to keep employees advised as to the benefits that they have available that can assist them with making health and leave decisions for themselves and their families.

Paid Sick Leave

Do you offer paid sick leave?

- If Yes, are there any employees/groups of employees not eligible?
- If yes, who?

How many days per year are employees eligible to receive?

- Is time accrued or frontloaded?
- If frontloaded, may employees borrow against future accrual?

Does the policy require a sick or doctor's note?

Does the policy provide for use to care for a family member?

Does the policy allow for use in the event of a declared public health crisis—i.e., school closures?

Does the policy allow for use in the event of quarantine imposed by?

- Individual?
- Employer?
- Public health?

Does the policy allow the flexibility to follow public health guidance (quarantine, illness recovery, self-quarantine, etc.)?

In order to avoid employees coming to work sick, how is the Paid Sick Leave policy supportive of those employees who have already exhausted their balance?

Discretionary Leave/Emergency Leave

Do you offer emergency leave associated with a pandemic, declared national disaster, other?

- If Yes, is a pandemic covered?
- Are there any employees not eligible?
 - If Yes, who?
- How many days are available?
- How many days are available as paid?
- How does the benefit coordinate with other unregulated paid leave policies?
 - Paid sick
 - Paid family leave
 - Paid vacation/PTO
 - STD
- Is the leave available to care for a sick family member?
- Does the leave include time under a quarantine for the following?
 - Employee and/or family member without symptoms
 - Employee and/or family member without confirmed exposure
 - Employee and/or family member without a medical certificate
- Does the leave include quarantined as defined by?
 - Public health emergency
 - Employer
 - Employee

Does the leave cover the period of quarantine in the event the employee in quarantine becomes symptomatic with confirmed diagnosis?

Short Term Disability

Do you offer short term disability benefits?

- If Yes, are there any employees/groups of employees who are not eligible?
- If yes, who?
 - What is the definition of disability?
 - Does it cover an extended illness?
 - Does it cover the period of quarantine – in the event of confirmed illness?
 - Does it cover the period of quarantine—in the event of no illness?

What is the elimination period?

- What benefits are available to bridge the elimination wait period?

Do you know the position of your TPA/Carrier to the administration of a claim:

- Employee quarantined for own health—self, employer, or public health

If you are self-insured for STD, do you want to expand the definition of disability to include periods of quarantine?

Worker's Compensation

Do you have employees located in or traveling to areas where there have been documented and diagnosed cases of COVID-19?

Does your business or industry (e.g. health care) increase the probability of employee exposure to infected individuals?

Do your employees work in close proximity with vendors or other strategic partners who may have employees who are at greater potential to contract COVID-19?

Do you know the position of your TPA/carrier regarding coverage for your population:

- If quarantined for own health—self, employer, public health?
- If ill?

Additional Considerations

Do you have a governance group who is responsible for leave plans?

Do you have a communication strategy and/or plan to notify leadership and individual contributors of changes to/clarification to leave plans?

Do you offer a work from home and alternative work schedule for employees?

- Should you add/expand?
- If yes, do you have/need a work from home guideline?
- Is it supported/coordinated with your business continuity plan?

Do you need to engage your paid and unpaid leave vendors to understand how they will manage the various leaves?

Do you have a process for evaluating an event with possible exposure where the initial response is quarantine?

Do you need to predict the cost of expanding/adding paid leave to cover emergency leave associated with COVID-19.

For further information contact your Aon representative.

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