



#GlobalBenefitsBulletin Highlights

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Key



Retirement



Talent



Health



Risk

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Australia: Note



Guidance on deductions for remote working expenses

The Taxation Office has issued its updated Practical Compliance Guideline [2020/3](#). It extends the taxpayer deductions for additional "running" expenses incurred while working from home due to the COVID-19 pandemic to December 31, 2020, from September 30 (with the possibility of extension). The guidance also contains examples of the expenses that are eligible for deduction (i.e., increased usage of electricity, heating and cooling costs).

Australia: Note



Job Keeper Payment scheme extended

The Taxation Office has announced that the JobKeeper Payment scheme will be extended to March 28, 2021. Under the scheme, employers impacted by COVID-19 are eligible for assistance to continue operating and pay their employees. There will be two [extension](#) periods (September 28, 2020 to January 3, 2021, and January 4, 2021 to March 28, 2021) where an actual decline in turnover test will apply and the payment will be different.

Australia: Respond



Temporary Paid Parental Leave (PPL) changes

The government has [announced](#) an alternative Paid Parental Leave work test period that is temporary for new parents whose employment was interrupted by the pandemic. Under the alternative scheme, parents must have worked 10 months out of the 20 months prior to the birth or adoption of their child that occur between March 22, 2020, and March 31, 2021, to qualify for this benefit.

Key Updates

Austria: Note



Short-time work scheme extended

The Corona short-time work [scheme](#) has been extended until March 31, 2021.

- From October 1, 2020, working time and the “related” remuneration can be reduced between 30% to 80% of the previous normal working hours. A reduction below 30% must be approved by the social partners.
- Employers will receive a grant ranging from 80 to 90% of the workers’ net salaries before the reduction. Salary increases will be considered in the remuneration paid under the scheme. The costs for lost working hours (including all nonwage labor costs and sick leave) will be covered by the Employment Market Service.
- Employers may be eligible for the benefit a maximum of three months initially. It may be extended for an additional three months if requirements are met.
- Employers must retain employees for at least one month after the end of the short-time work period.
- Employees are required to participate in training during the time they are not working.

Brazil: Note



Suspension of the application of health plan adjustments

The National Supplementary Health Agency has announced the suspension of the application of health plan adjustments for 120 days (from September to December 2020) for individual/family plans and collective (membership and business) plans.

- The measure covers re-adjustments due to annual cost changes and changing the age range of medical and hospital assistance plans.
- *The measure is valid for medical-hospital plans contracted from January 1, 1999 or adapted to Law No. 9,656 / 98.
- It does not apply to plans contracted before December 31, 1998 (not regulated) and not adapted with exception (i.e., individual / family plans that had a Term of Commitment signed, whose adjustments depend on express authorization ANS, in addition to those whose contracts provide for the adjustment authorized by ANS); exclusively dental plans; and collective business contracts with 30 or more lives that have already negotiated and applied their adjustment until August 31, 2020.
- Companies with more than 30 beneficiaries on the health contract can choose to suspend the adjustment or not.

Key Updates

Canada: Respond



Responses to COVID-19 pandemic

Additional measures continued to be introduced across Canada in response to the Novel Coronavirus (COVID-19) disruption.

Aon's weekly Radar is available as of – [September 17](#), [September 24](#), [October 8](#), [October 15](#).

China: Respond



Measures to prevent sexual harassment

Measures in the PRC Civil [Code](#), effective January 1, 2021, require employers to adopt and implement measures to prevent sexual harassment, and establish procedures for the acceptance and investigation of such complaints. The Code also entitles victims to get compensation from the offender. Additionally, it includes measures giving individuals the right to privacy and protection of personal data.

Denmark: Respond



Holiday Pay

The Customs and Tax Administration has issued updated guidance (S No.37) on eTax cards. The new vacation allowance withholding rules for unpaid leave are applicable from September 1, 2020. The guidance covering the new method of using deductions on holiday pay for employees is available [here](#).

Estonia: Note



Suspension of contributions to 2nd Pillar

The Minister of Finance has announced that individuals wishing to suspend the 2% contribution from their salaries to the 2nd pillar must submit an application in October. The temporary suspension will cover nine months from December 2020. The government has suspended its 4% contribution into the second pillar until August 31, 2021 (beginning July 1, 2020) but plans to reimburse this amount in 2023 through 2024.

Key Updates

European Union: Note



State Aid Temporary Framework extended

The European Commission has [announced](#) that it is extending the scope of the State Aid Temporary [Framework](#) adopted in March 2020 to support the economy impacted by the coronavirus outbreak. All sections of the Temporary Framework are extended for six months (i.e., until June 30, 2021). The section to enable "recapitalization support" is extend until September 30, 2021.

France: Respond



Paid leave for caregivers

From October 1, 2020, all caregivers, including private-sector employees and those that are self-employed, may take paid [leave](#). They are eligible for up to three months of paid leave to care for a relative or individual (i.e., elderly or disabled person with close ties). The leave "can be renewed for up to one year over the employee's entire career". Caregivers who are single will receive a daily allowance of EUR 52.08 and those living as a couple will receive EUR 43.83.

Germany: Note



Short-time work allowance tax exemptions extended

The Cabinet has approved the draft 2020 [Annual Tax Act](#). It extends the tax exemption of the employer subsidies for short-time work allowance to December 31, 2021. Also, under this Act, the limited and time-limited tax exemption for employer contributions to short-time work allowance introduced by the Corona Tax Aid Act of June 16, 2020, is extended to the wage payment periods for the 2021 calendar year.

Key Updates

Germany: Note



Access to short-time scheme extended

The [Cabinet](#) has unveiled measures to extend the regulations facilitating access to the short-time work allowance scheme. The scheme aims to “offset” some of the temporary earning losses and prevent job losses.

- Employees whose remuneration has been cut by at least 50%, can continue to benefit from short-time work. From the fourth month of short-time work allowance, it will be raised to 70% (77% for employees with at least one child) and as of the seventh month to 80% (87% for employees with at least one child).
- The eligibility period for short-time work allowance for companies that began short-time work on or before December 31, 2020, is extended to up to 24 months (at the latest until December 31, 2021).
- Employers may announce short-time work if a minimum of 10% of the workforce is affected by a reduction of over “10% in their work”.
- Contract workers are also eligible for the short-time allowance.

Hungary: Respond



Lower limit for contribution payments

The National Tax and Customs Administration has issued [guidance](#) on the lower limit for contribution payments for employees. From September 2020, the minimum social contribution threshold for insured employees is 30 % of the monthly minimum wage (“even if the actual contribution base is less than the threshold”). It also gives direction regarding how to determine the lower limit for the payment of contributions.

India: Note



Benefits Pulse

The latest issue of the monthly Benefits Pulse is [here](#).

Courtesy of Anviti

Key Updates

India: Respond



Telemedicine

The Insurance Regulatory and Development Authority of India (IRDAI) has announced guidance on telemedicine expenses. It relates to the inclusion of telemedicine services as a claimable expense where outpatient consultations were originally covered in individual health plans. Employers providing benefits through group contracts need to include this feature specifically at subsequent renewals. Telemedicine costs will be covered under the health insurance policies from October 1, 2020. Telemedicine services include off-site medical consultations through telephone and video calls, and online chats.

Courtesy of Aon Anviti

India: Note



Change in rules for transferring legacy funds

On October 5, 2020, the Pension Fund Regulatory and Development Authority (PFRDA) issued a circular announcing a change to their rules on transferring legacy funds of subscribers. Pension fund subscribers can switch their accounts to a pension fund manager (PFM) of their choice. Upon subscribers exercising their choice of investment schemes and pension funds, the amount under their "PRAN account" (Permanent Retirement Account Number) will now be transferred to the "opted pension funds" immediately. For those who have already exercised this option, their legacy fund must be immediately transferred to the funds they chose. This arrangement will be examined by PFRDA on an annual basis. The measure went into effect on October 5, 2020.

India: Watch



New Labour Codes update

The three new [Labour Codes](#) (the Industrial Relations Code, 2020; the Occupational Safety, Health and Working Conditions Code, 2020; and the Code on Social Security, 2020) received the President's assent on September 28, 2020, and was published on September 29, 2020. The Ministry of Labour has announced that the rule-making process for the Codes have started and is expected to be completed in November 2020. The government is aiming to have them ready for implementation in April 2021.

Key Updates

India: Note



New standard life insurance product

The Insurance Regulatory and Development Authority of India has issued a circular, [IRDAI/Life/Cir/Misc/254/10/2020](#), which introduces a standard individual term life insurance product named Saral Jeevan Bima. The aim of the regulatory agency was to introduce a life insurance product with simple features that would broadly meet the needs of an “average” customer. The circular also includes guidelines for the life insurers. Insurers permitted to transact new business must offer the standard product beginning January 1, 2021. The product may be filed (for approval) by the insurers with the Authority by December 1, 2020 (at the latest). Insurers have the option to file the product earlier and offer the approved product before January 1, 2021.

India: Note



COVID-19 specific products

The Insurance Regulatory and Development Authority of India has issued a circular, IRDAI/HLT/REG/CIR/253/10/2020, on standard COVID-19 specific products. Subject to outlined “[norms](#)”, insurers have the option to allow the renewal, migration, and portability for several COVID-19 specific standard health products (i.e., Corona Rakshak Policy, “Corona Kavach Policy”, and “Group Corona Kavach policy”).

Indonesia: Note



Changes to the employment social security program

Government Regulation No. 49 of 2020 on Adjustments for Premia of Manpower Social Security Programs During Non-Natural Disaster of Corona Virus Disease 2019 has measures making changes to the employment social security programme. It went into force on September 1, 2020 but covers the period from August 2020 to January 2021. Highlights include:

- The premium payment deadline has changed from the 15th day to the 30th day of the month.
- There is a 99% deduction of the premiums for the Work-Related Accident Security (Jaminan Kecelakaan Kerja) and the Death Security (Jaminan Kematian). To be eligible, employers and participants must have registered before August 2020 and made contributions up to July 2020.
- There is a partial postponement (99%) of the Pension Security (Jaminan Pensiun) premium payment. The balance of the contribution must be remitted by April 15, 2022.

Key Updates

Indonesia: Note



Guidelines for subsidy support

The Minister of Manpower has issued Minister Regulation No. 14 of 2020 on the Guidelines for the Granting of Government Support in the Form of Salary/Remuneration Subsidy for Workers/Manpower in Handling the Impact of Corona Virus Disease 2019. Measures in the Regulation include a monthly subsidy (four months) of Rp 600,000 (in the form of a salary) for eligible workers. The criteria for eligibility include:

- citizenship;
- member of the manpower social security program (BPJS Ketenagakerjaan) until June 2020;
- receives salary and pays contribution based on remuneration of less than Rp 5,000,000; and
- owns an active bank account.

Indonesia: Watch



Government Regulation No. 25.2020

The government has issued [Regulation No. 25.2020](#) regarding the Tapera Law (signed in March 2016). The Tapera law aims to help workers finance the purchase, renovation, or construction of their first home. The [Regulation](#) provides for the creation of a government-sponsored housing savings fund with mandatory contributions which will be managed by a new public housing agency called BP Tapera.

- Measures in the new regulation are expected to enter into force on January 1, 2021, when the fund starts operation.
- The total contribution rate will be 3% of pay with employees contributing 2.5% and employers contributing 0.5%. However, contributions will be voluntary for private-sector employers for the first seven years (until 2028). The employer is required to withhold the employee's contribution.
- Enrollment will be mandatory for all employees who are above age 20 (younger if married) and earn at least the minimum wage. Employers will be responsible for their employees' enrollment.

Ireland: Note



Extension of redundancy provisions

The Minister for Social Protection has [announced](#) the government's approval to extend the redundancy provisions relating to temporary lay-off and short-time work due to the COVID-19 Pandemic until November 30, 2020. The Emergency Measures in the Public Interest (COVID-19) Act, 2020 suspended the right for employees to claim redundancy where the lay-off or short time is due to COVID-19. The extension only affects redundancy payments.

Key Updates

Ireland: Note



Taxation of payments received by employees under the wage and unemployment schemes

The Revenue Commissioners have issued a press [release](#) on the taxation of payments received by employees under the Temporary Wage Subsidy Scheme (TWSS) and the Pandemic Unemployment Payment (PUP) during the pandemic. It explains that TWSS and PUP payments were not taxed in real-time and are subject to income tax and USC at the end of 2020. Also, the Revenue may collect the liability (interest free) by reducing the employees tax credits over four years to minimize any hardship. The reduction of tax credits will start in January 2022.

Ireland: Note



Pension age will not increase

The government has announced that the state pension age will not rise to 67 in January 2021 as previously planned. As outlined in the coalition government's Programme for [Government](#), a pension commission will be established to examine the sustainability and eligibility issues of state pensions and the Social Insurance Fund. The Commission will provide recommendations regarding qualifying age, contribution rates, total contributions, and eligibility requirements.

Japan: Note



Extension of maternal health management scheme

The Ministry of Health, Labor and Welfare has announced the extension of the maternal health management [scheme](#) which provides a subsidy to employers that give pregnant workers paid leave and encourage them to take time off during the COVID-19 pandemic. They now have until December 31, 2020, to establish the paid leave system. The leave can be taken until January 31, 2021 (i.e., 3rd year of Reiwa).

Key Updates

Luxembourg: Respond



Leave entitlement when child must isolate

The Ministry for Social Security has issued a press release regarding workers' entitlement to family leave when a child must self-isolate or quarantine. It clarifies:

- The National Health Directorate must have required the child to quarantine or self-isolate by an order.
- One parent can use leave for family reasons for the duration of the quarantine or self-isolation imposed by the National Health Directorate.
- The leave benefit also applies to children who are at school or attend an institution in another country, but whose parents are "affiliated" in Luxembourg. The "competent" authority in such country will make the decision about quarantine or self-isolation.
- Parents must submit a completed and signed form along with the order issued by the National Health Directorate (or the foreign authority) to their employer and the National Health Fund.
- The days taken as leave for family reasons due to a child needing to quarantine or self-isolate are not to be deducted from the statutory days' leave available.

Malaysia: Note



Extension of payment date

The Employees Provident Fund (EPF) has announced an additional extension of the payment date for mandatory EPF contributions. Employers have additional time (from the 15th to the 30th of each month) to remit the contributions for the months of September through December 2020.

Malta: Respond



Leave extended

Paid leave for in vitro fertilization (IVF) has been extended to include more beneficiaries under Legal Notice 263/2020. The Notice, which is now in force, amends the National Standard Order on Medically Assisted Reproductive Leave. The leave benefit has been extended to employed single prospective parents; two prospective parents where one is the oocyte donor and the other is a recipient; and oocyte donors who are not prospective parents. Those that are eligible are entitled to 60 hours of paid leave from their place of employment.

Key Updates

Malta: Respond



Required statement information

The Malta Financial Services Authority has issued a [circular](#) that outlines the information that must be provided to members of Non-Member Directed Schemes and Member Directed Schemes.

- At a minimum, the statement for Non-Member Directed Schemes must contain the contributions which the Member has paid into the Scheme; any retirement benefits paid; and all applicable charges incurred.
- The statement for the Member Directed Schemes must include underlying investments and their respective value; contributions into the Scheme; any retirement benefits paid; name of the investment manager and/or investment advisor; applicable charges, commissions and fees incurred by the member and; information regarding online access.
- Member statements covering periods ending on or after December 31, 2020, must comply with measures outlined in the circular.

Mauritius: Respond



Generalized Social Contributions (CSG) contribution rates

The Minister of Finance, Economic Planning and Development [announced](#) earlier that the “new contributions from the National Pension Fund (NPF) would be abolished”. Under the replacement, Contribution Sociale Generalisée (CSG) system (introduced by section 42(f) of the Finance (Miscellaneous Provisions) Act [2020](#)), employees and employers in the private sector and the self-employed are obliged to contribute to the CSG effective as of September 1, 2020.

The Ministry of Finance has published Government [Notice No. 214](#) of 2020, which introduces regulations under the National Pensions Act (Section 30B) to set tax rates for the new generalized social contribution system. The Regulations entered into force on September 1, 2020. Highlights include:

- The rate for private-sector employees with monthly remuneration not exceeding 50,000 rupees each is 1.5%. The employer rate is 3% of the remuneration.
- For those earning more than 50,000 rupees, the rate is 3% and the employer rate is 6%.
- Employers are required to submit electronic monthly returns to the Director-General.

Mexico: Note



Criteria for vulnerable population returning to work

The criteria for population in vulnerable situations that may develop a complication or die from COVID-19 in the reopening of economic activities in work centers has been published on the government website. It covers which individuals should be considered vulnerable; return to work guidelines; and penalties for companies that fail to comply.

Key Updates

Moldova: Note



Guidance on organized transport of employees during pandemic

The Tax Agency has [issued](#) guidance on whether the organized transport of employees to work is tax-deductible. Employers are eligible for a tax deduction when contracting with third parties to provide transport services to work by taxi for its employees to ensure their protection during the coronavirus pandemic.

- Employers may deduct up to 35 lei (inclusive) per employee for transportation expenses for each day worked.
- Employers are required to have documentation to claim the deductions.
- Daily transportation expenses exceeding 35 lei are taxable.

Netherlands: Note



NOW 3.0 Scheme

The government has announced the extension of the NOW [scheme](#) until July 1, 2021. Under the scheme employers may receive a subsidy to cover salary costs.

- From October 1, 2020, the scheme will have three periods: October through December, January through March, and April through June.
- To be eligible for the scheme, employers will need to experience a revenue loss of 20% or more for the first period and 30% or more for the second period.
- The subsidy amount will decrease with each period: 80% for period one; 70% for period two; and 60% for period three.
- The maximum wage amount to be reimbursed in period one and two will be 2x the daily wage (EUR 9,538 per month). In the third period, this will be reduced to a maximum of 1x the daily wage.

The application for the scheme is expected to be available beginning November 16, 2020, and employers will be able to apply retroactively from October 1, 2020.

Key Updates

Oman: Respond



Social contribution changes

[Decree No. 82/2020](#) Promulgating the Employment Security System was published in the Official Gazette on August 19, 2020. It introduces a new employment security system for nationals who lose jobs. Most of the measures contained in the Decree come into force on November 1, 2020. Highlights:

- To fund the system, employers and employees (each) will make contributions of 1% of the workers' monthly salary from January 1, 2021. Employers are required to deduct the insured's contribution.
- Payment for private companies will be due on the 15th of each month from January 1, 2021.
- The Public Authority for Social Insurance will administer the Fund.

Oman: Note



Tax residency guidance

[Royal Decree No. 118/2020](#), issued on September 14, 2020 and gazetted on September 20, 2020, amends provisions of the Income Tax Law. It introduces the concept of tax residency. Under the Decree, "natural persons" will be considered residents after spending 183 days or more (consecutive or intermittent) in Oman during the tax year. Also, a "legal person" will be a tax resident if it has been established in accordance with Oman's laws and Royal Decrees or if its head office or headquarters is in the country. This measure went into force on September 21, 2020.

Philippines: Respond



Tax incentives

The President has signed amendments to the Bayanihan to Recover as One Act. The measures in Bayanihan to Heal as One Act II ([Bayanihan 2](#)) extend tax incentives from June 5, 2020, to December 19, 2020. Also measures provide for the exemption of retirement benefits received by employees of private firms from income tax. However, if they are rehired in the same firm within a succeeding 12-month period, the said benefits received will be subject to income tax.

Key Updates

Romania: Note



Labour Code Amendment

[Law No. 213/30.9.2020](#), effective October 3, 2020, amends the Labour Code (Law No. 53/2003) and includes the following measures:

- Workers can be assisted by a person specializing in labour matters (or a union representative) when negotiating or signing their employment contract or when modifying contractual clauses.
- Employers and workers may now enter into a confidentiality agreement prior to the conclusion of the employment contract including during its performance.
- Each employer will be able to organize its own human resources and payroll.

Singapore: Respond



Safe return-to-work requirements

The Minister of Manpower has updated the [requirements](#) for safely returning to the workplace. From September 28, 2020, more employees may return to the workplace if these requirements are met:

- Employees who can work remotely should continue to do so for at least 50% of their working time. At a minimum, half of these employees can be in the workplace at any given time.
- The starting times should be staggered as well as the breaktimes.
- Employers should continue implementing split team or shift arrangements.
- Employers should allow flexibility in working hours to reduce the duration spent in the workplace while also working remotely from home.

Key Updates

South Africa: Respond



Updated guidance on Occupational health and safety

The Minister of Employment and Labour has published the updated consolidated COVID-19 Direction on Occupational Health and Safety in the [Workplace](#) which replaces the Direction that was published in June 2020. Under the new [guidance](#):

- After conducting its risk assessment, employers are now required to include in its Workplace Plan procedures to resolve issues that may arise from an employee who refuses to work when there appears to be an imminent and serious risk of exposure to COVID-19.
 - There are new reporting obligations for employers with more than 50 employees (previously more than 500 employees) including submitting a record of their risk assessment, together with a written policy concerning the protection of the health and safety of employees from COVID-19.
 - Also, there is an obligation for employers with more than 50 employees to provide screening and testing data to the National Institute for Occupational Health (NIOH) electronically.
 - Also, positive cases must now be reported to the NIOH in the same manner as the reports made by employers with more than 50 employees.
-

South Korea: Note



Remote working manual

The Ministry of Employment and Labor ("MOEL") has published a manual regarding working remotely. It includes a definition of "remote work". Also, the guidance covers how companies should manage their employees who are working from home; planning and implementation procedures, drafting relevant policies; work from home-related HR management and legal issues; and provides illustrative cases.

Key Updates

Spain: Respond



Law on working remotely

Royal Decree-Law 28/2020, of September 22 ("[RDL 28/2020](#)"), published in the Official State Gazette on September 23, 2020, addresses the topic of remote work. Highlights include:

- Remote working arrangements must be formalized through written agreements. Employers with employees currently working remotely are required to formalize the remote working agreement by December 23, 2020.
- Working from home must be voluntary for employees. A worker's employment cannot be terminated for refusing to work remotely.
- Employees working remotely must be treated the same as those working from the office in terms of remuneration.
- Employers must bear any reasonable costs associated with the employee working from home.
- Employers are required to ensure that the employee's right to privacy is preserved.

It will come into force 20 days after its publication in the "Official State Gazette" (i.e. October 13, 2020).

Spain: Note



Temporary Suspension of Employment furlough scheme extended

The employment protection measures under the Temporary Suspension of Employment furlough scheme (ERTE) have been extended until January 31, 2021. ERTE allows companies to suspend their workers' contracts or reduce their working hours due to force majeure.

Turkey: Note



Extension of the prohibition of dismissal

The Law on the Establishment of Digital Platforms Commission and Amendment of Certain Laws entered into force on July 28, 2020 and includes changes to the current ban on dismissal and unpaid leave. It extends the prohibition of dismissal to include circumstances where the employment or service agreements ends with a definite term; the closure of the employer's workplace for any reason; and the ending of services for which the relevant workforce was "procured according to the applicable legislation". Also, the law gives the President the authority to extend the period for the prohibition of dismissal and the right to send employees on unpaid leave until June 30, 2021 (extensions are limited to a maximum of three months).

Key Updates

Turkey: Respond



New work permit requirements

Turkey's Ministry of Labor has announced new COVID-19 requirements for the work permit application process. Applicants for new work permits are required to have a COVID-19 test in the country where the visa application is submitted. The negative COVID-19 test result certificate must then be uploaded to the Ministry of Labor's online system. Also, sponsoring employers must upload a COVID-19 "health and safety requirements undertaking" to its Ministry of Labor account which must be signed and sealed by the company's signatory.

United Arab Emirates: Respond



Dubai International Financial Centre (DIFC) Data Protection Law

From October 1, 2020, employers in the Dubai International Financial Centre (DIFC) must comply with the DIFC Data Protection Law ([DIFC Law 5/2020](#)) when processing employees' personal data. Under the [Law](#), personal data must be kept secure and processed lawfully; employers must inform workers the grounds for which they are processing their personal data; employees have a right to request access to their data and receive a copy of this information within one month (without charge).

United Kingdom: Note



COVID guidance on reporting and enforcement updated

The Pensions Regulator has updated its [guidance](#) on reporting duties and enforcement [activity](#). From January 1, 2021, TPR asks DC scheme providers and trustees to revert to reporting payment failures that are 90 days outstanding, rather than 150 days as applies under the current temporary easement. This will become mandatory by April 1, 2021. From October 1, 2020, other types of enforcement will start to return to normal; in particular, from October 1, 2020, TPR will begin reviewing chairs' statements submitted on and after that date as usual and will recommence its normal approach to enforcement in relation to both late preparation of accounts and delayed reviews of SIPs. Our technical news summarizes the guidance.

Key Updates

United Kingdom: Note



Guidance on COVID-19 testing

The Department of Health and Social Care has published [Guidance](#) on COVID-19 testing: guidance for employers and third-party health care providers. The Guidance includes legislation and regulations for employers and third-party health care providers; virus and antibody testing information; and, the steps following test results.

United Kingdom: Note



New Job Support Scheme

The Chancellor of the Exchequer has unveiled new [measures](#) to replace the furlough scheme set to expire in October 2020. The new Job Support Scheme aims to protect jobs in businesses that are facing a lower demand during the winter months because of COVID-19. The scheme will last for six months beginning November 1, 2020. Highlights:

- Employers will pay its workers for time worked. The cost of hours not worked will be covered by the employer, the government (through wage support) and the employee (through a wage reduction).
 - The Government and the employer will each contribute 1/3rd of the cost of hours not worked. The government's portion will be capped.
 - Employers using this scheme will also be able to claim the Job Retention Bonus if eligibility criteria are met.
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United Kingdom: Note



Request for employees to work remotely

The government has announced [measures](#) to address the rising cases of COVID-19 in England including requesting employees to work from home over the winter months if they can perform their normal duties remotely. Also, a fine (up to £10,000) has been introduced that will be applied to businesses breaking COVID-19 rules.

Key Updates

United Kingdom: Note



Pensions and Lifetime Savings Association (PLSA) publishes vote reporting templates

The Pensions and Lifetime Savings Association has [published](#) Vote Reporting Templates to help pension schemes, investment managers, and platform providers disclose how they enact their shareholder voting rights. There are separate templates for schemes and investment managers. The new rules on reporting on stewardship and engagement policies apply from October 1, 2020 and are summarised in our guide Statement of Investment Principles & Investment Strategy.

United Kingdom: Respond



Immigration (Health Charge) (Amendment) Order 2020

The government has postponed its increase in the Immigration Health Surcharge (IHS) from £400 to £624 on October 1, 2020, as planned. The Immigration (Health Charge) (Amendment) Order [2020](#) that sets the new rates will enter into force 21 days after it becomes law upon the Minister's signature. The IHS applies to individuals from outside the EEA coming to the UK to work, study, or to join their family for six months or longer. From January 1, 2021, the surcharge will also apply to new temporary migrants from the European Economic Area (EEA).

United Kingdom: Note



Pension schemes newsletter 124

HMRC has [published](#) Pension schemes newsletter 124, which includes information on the extension of temporary changes to pension processes in response to the COVID-19 pandemic and on the migration of schemes to its Managing Pension Schemes service. The newsletter also includes a reminder that HM Treasury's call for evidence on pensions tax relief administration closes on October 13, 2020.

Key Updates

United Kingdom: Note



The Financial Conduct Authority (FCA's) plans for climate-related financial disclosures

In [correspondence](#) with Guy Opperman, Minister for Pensions and Financial Inclusion, the FCA has outlined a time frame to align its climate-related disclosure requirements with those proposed in the Pension Schemes Bill. Asset managers and contract-based pension schemes will be required to report on their assets' climate risks in line with recommendations from the Taskforce on Climate-related Financial Disclosures (TCFD). The FCA intends to consult in the first half of 2021 and finalize the rules by the end of 2021, with new obligations coming into force in 2022. It will consider phasing the obligations, beginning with the largest or most interconnected firms. The minister welcomed the [FCA's](#) plans. The DWP's consultation on improving climate risk governance and reporting by occupational pension schemes closed on October 7.

United Kingdom: Note



Job Support Scheme expanded

On October 9, 2020, the Chancellor [announced](#) that the Job Support [Scheme](#) will be expanded to protect more jobs.

- The Scheme will be expanded to support businesses that are required to close their premises due to coronavirus restrictions.
- The government will pay two thirds of each employees' salaries (up to a maximum of £2,100 a month).
- There will be an increase in cash grants up to £3,000 per month for businesses required to close in local lockdowns.
- Employers will only be eligible to claim the grant while they are subject to restrictions and employees must be off work for a minimum of seven consecutive days.
- Under the scheme, employers will not be required to contribute towards wages and but must cover NICs and pension contributions.
- The scheme will begin on November 1, 2020 and will be available for six months. It will be reviewed in January 2021.

United Kingdom: Note



Tax relief for working from home expenses

HM Revenue and [Customs](#) has launched an online portal for workers claiming tax relief for working at home. Employees working remotely can claim up to £6 a week (from April 6, 2020) without evidence of "extra costs". Receipts, bills, or contracts will be needed as evidence above this amount. Tax relief will be based on the tax rate the worker pays. After the application is approved, the online portal will adjust the worker's tax code for the 2020 to 2021 tax year. The employee will receive the tax relief directly through their salary and will continue to receive the adjustment until March 2021.

Key Updates

United Kingdom: Note



Financial Conduct Authority (FCA) publishes post transition period rules

The FCA has [published](#) rules that will apply at the end of the transition period, from December 31, 2020 to March 31, 2022, under the Temporary Transitional Power. The FCA also sets out key [areas](#) where it would not be appropriate for the FCA to grant such relief, and so it expects firms and other regulated persons to be preparing to comply with changed obligations ready for December 31, 2020. These include MIFID II transaction reporting, EMIR reporting and securitization.

United States Of America: Note



Due dates for reporting and paying the excise taxes postponed

On September 10, 2020, the Internal Revenue Service (IRS) released [Announcement](#) 2020-17, which postpones until January 15, 2021, the due dates for reporting and paying the excise taxes under Sections 4971(a)(1) and 4971(f)(1) of the Internal Revenue Code with respect to certain delayed minimum required contributions to a single-employer defined benefit plan. This postponement applies with respect to a required contribution to which the extended due date under Section 3608(a) of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) applies.

United States Of America: Note



Equal Employment Opportunity Commission (EEOC) Updates COVID Technical Assistance Publication

On September 8, 2020, the Equal Employment Opportunity Commission (EEOC) posted an updated technical assistance document, What You Should Know About COVID-19 and the ADA, Rehabilitation Act, and Other EEO Laws ([WYSK](#)), which incorporates information from other agency resources and modifies two existing Q&As in order to create a user-friendly comprehensive guide that addresses common questions about COVID and federal equal employment opportunity (EEO) laws for employers, advocates, and workers.

Key Updates

United States Of America: Note



Flexibility Related to Premium Filings Due to COVID

On September 21, 2020, the Pension Benefit Guaranty Corporation (PBGC) issued a news release announcing guidance that permits plan sponsors to amend premium filings to include additional contributions made after the initial premium filing date but on or before January 1, 2021. The Coronavirus Aid, Relief, and Economic Security Act provides that contributions otherwise due during calendar year 2020 may be paid as late as January 1, 2021. The new PBGC guidance provides that, for premium filings due on or after March 1, 2020, and before January 1, 2021, the discounted value of contributions made after the initial premium is filed but on or before January 1, 2021, can be included in the asset value used to determine the variable-rate premium. If additional contributions are made after the initial filing date and on or before January 1, 2021, the premium filing can be amended, and a refund of the premium overpayment can be requested. The PBGC issued [Technical Update 20-2](#) on September 23, 2020, providing additional detail about the relief, including how to amend a premium filing. The deadline to file an amended filing and receive a refund of a premium due to this relief is February 1, 2021. Please refer to the guidance for specific details.

United States Of America: Note



Rules and Guidance in Response to America First Healthcare Executive Order (EO)

On September 24, 2020, the Department of Health and Human Services (HHS) released several rules and additional guidance in response to President Trump's America First Healthcare Plan Executive Order (EO) released the same day. As part of the EO, HHS:

- Issued a final [rule](#) and guidance from the Food and Drug Administration ([FDA](#)) to open a pathway for states to use to import prescription drugs to lower patients' drug costs.
- Solicited private-sector proposals, as called for in the President's July 24 EO, on allowing Americans to get lower-cost FDA-approved drugs and insulins from American pharmacies via importation and reimportation.
- Released the 2021 Medicare Advantage and Medicare Part D Premium landscape, showing that average 2021 premiums for Medicare Advantage plans are expected to decline 34.2 % from 2017, and that Part D premiums will be down 12% from 2017, with over 1,600 drug plans offering insulin at no more than \$35 per month.
- Issued a notice of proposed rulemaking from the Health Resources and Services Administration to pass on discounts at community health centers on insulin and epinephrine to Americans who are uninsured or have high cost-sharing.

Key Updates

United States Of America: Note



Internal Revenue Service (IRS) Extends Due Date for Forms 1095-C and 1095-B

On October 2, 2020, the Internal Revenue Service (IRS) published [Notice 2020-76](#), which provides employers and insurers an extension of time to furnish 2020 Forms 1095-B and 1095-C to individuals from January 31, 2021, to March 2, 2021. The IRS noted that this will be the final time it extends penalty relief for filers who make information reporting errors but demonstrate good faith efforts to comply with the Affordable Care Act reporting requirements.

United States of America: Respond





Final Regulations for Meals and Entertainment Deduction

On September 30, 2020, the Internal Revenue Service (IRS) issued final [regulations](#) on the business expense deduction for meals and entertainment following changes made by the Tax Cuts and Jobs Act (TCJA). The 2017 TCJA generally eliminated the deduction for any expenses related to activities generally considered entertainment, amusement, or recreation. However, taxpayers may still deduct business expenses related to food and beverages if certain requirements are met.

These final [regulations](#) address the disallowance of the deduction for expenditures related to entertainment, amusement, or recreation activities, including the applicability of certain exceptions to this disallowance. They also provide guidance to determine whether an activity is considered entertainment. The final regulations also address the limitation on the deduction of food and beverage expenses.

Other Notable Updates

Area	Country	Date	Name
	Singapore	10/15	Assured amount and premium changes

	Belgium	10/8	COVID-19 relief for retirement plans
	Costa Rica	10/22	Worker protection law
	India	10/22	Guidance on PRAN
	Ireland	10/22	Update on European Union (EU) Institutions for Occupational Retirement Provision II (IORP II) rules

	Australia	10/15	Tax breaks for employment training
	Canada	10/15	COVID-19 income support
	Italy	10/15	Tax rules for goods purchased from supplier company
	Japan	10/29	Immigration (Health Charge) (Amendment) Order 2020 update
	Poland	10/8	Wage increase
	Sweden	10/15	New rules on benefit value reduction for company cars
	Switzerland	10/15	Vote on paternity leave - Status
	United Kingdom	10/22	Income support for self-employed extended
	United Kingdom	10/29	Supreme Court ruling on contract workers
	Uruguay	10/15	Tax residency rules amended
	Vietnam	10/8	Labor Code 2019 provisions



Additional information plus other updates can be found in Greater Insight which is updated and emailed on a weekly basis. [Click here to access Greater Insight](#)

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