

COVID-19 (Coronavirus) Information

Standard Security Life Insurance Company of New York's ("Standard Security") highest priority is the well-being of our customers, partners and employees. As the novel coronavirus ("COVID-19") impacts our communities, Standard Security remains committed to providing the highest level of service to its customers while ensuring the safety of our employees.

Standard Security has a dedicated team in place to monitor developments related to COVID-19 and will provide the necessary updates to our customers and partners. We encourage you to review the guidance issued by the Center for Disease Control and Prevention ("CDC"), the World Health Organization and state and local authorities. www.CDC.gov on COVID-19 www.WHO.int on COVID-19

Standard Security is well-positioned to continue operations with minimal interruption despite the challenges presented by COVID-19. We are fully-equipped to work remotely to continue to deliver quality and timely policy and claims handling services.

We understand that keeping pace with the rapidly-changing landscape is a challenge in this difficult and confusing time. We provide here a summary of the current requirements of the New York "Emergency COVID-19 Paid Sick Leave" Act (the "Act"), which we will continue to monitor and which is subject to change pending further guidance or actions by New York State. **This summary reflects our current understanding of the Act. You should check this site frequently to stay abreast of any changes with respect to your rights under the Act.** The following is not intended as legal advice.

1. Please ***Only File*** A Disability Or Paid Family Leave Claim Under The Act If You Meet All Of The Following Criteria:
 - a. Your company employs less than 100 people;
 - b. You are subject to a mandatory or precautionary order of quarantine or isolation issued by the state of New York, the department of health, local board of health, or any government entity duly authorized to issue such an order;
 - c. You are not able to perform your primary job related responsibilities for your employer and are not able to work from home; and
 - d. You have already used five (5) days of paid sick leave, as may be required by the Act depending on the size of your employer.

2. You May Not be Eligible For Family Leave Or Disability Benefits Under The Act If Any Of The Below Apply To You:

- a. You are home due to the NY State on PAUSE Executive Order (**the New York State on PAUSE Order is not a mandatory or precautionary order of quarantine or isolation**);
- b. Your employer has more than 100 employees;
- c. You are home solely for the purpose of caring for children due to school closures (other than school closures by order of quarantine);
- d. You are social distancing;
- e. You are voluntarily self-quarantining; or
- f. You are working from home.

3. Who Does The Act Apply To?

- The Act applies to eligible employees in New York who are under a mandatory or precautionary order of quarantine or isolation due to COVID-19 issued by the state of New York, the department of health, local board of health, or any government entity duly authorized to issue such an order (subject to certain conditions, which are discussed below). Please follow this link on how to obtain an Order of Mandatory or Precautionary Quarantine:
<https://paidfamilyleave.ny.gov/system/files/documents/2020/03/obtaining-order-of-quarantine.pdf>

4. What Benefits Are Potentially Available To Eligible Employees Under The Act?

- For eligible employees subject to mandatory or precautionary orders of quarantine or isolation, the Act provides the following:
 - a. Employers with less than 10 employees (as of January 1, 2020) and net annual income of 1 million dollars or less must provide unpaid sick leave for the duration of the mandatory or precautionary order of quarantine and may not be terminated or have the terms of his or her employment changed by reason of the quarantine. Employees are eligible for paid family leave and disability benefits during the duration of the order of quarantine.
 - b. Employers with less than 10 employees (as of January 1, 2020) and net annual income greater than 1 million dollars must provide 5 days of paid sick leave and may not be terminated or have the terms of his or her employment changed by reason of the quarantine. Employees are eligible for paid family leave and disability benefits during the duration of the order of quarantine; provided that such employees must first use their 5 days of paid sick leave before claiming paid family leave or disability benefits.

- c. Employers with 11-99 employees (as of January 1, 2020) must provide 5 days of paid sick leave and unpaid leave for the duration of the mandatory or precautionary order of quarantine and may not be terminated or have the terms of his or her employment changed by reason of the quarantine. Employees are eligible for paid family leave and disability benefits during the duration of the order of quarantine; provided that such employees must first use their 5 days of paid sick leave before claiming paid family leave or disability benefits.
- d. Employers with 100+ employees (as of January 1, 2020) and public employers of any size must provide 14 days of paid sick leave and guaranteed job protection to employees.

5. Is An Employee Entitled To Benefits Under The Act If Quarantined Because The Employee Recently Traveled To Another Country?

- An employee is not eligible for leave if the employee is subject to a quarantine because the employee voluntarily traveled to a country with level two or three health notice from the CDC if the travel was not at the direction of the employer and the employee was provided notice of the travel health notice and is aware of the restriction in the new law. Here is information from the CDC regarding travel restrictions: <https://www.cdc.gov/coronavirus/2019ncov/travelers/index.html>

6. How Is "Disability" Defined Under The Act?

- Disability means “any inability of an employee to perform the regular duties of his or her employment or the duties of any other employment which his or her employer may offer him or her as a result of a mandatory or precautionary order of quarantine or isolation issued by the State of New York, the department of health, a local board of health or any government entity authorized to issue such an order due to COVID-19 and when the employee has exhausted all paid sick leave provided by the employee’s employer.”

7. What Is The Definition Of “Family Leave” Under The Act?

- Family leave means: (a) any leave taken by an employee from work when an employee is subject to a mandatory or precautionary order of quarantine or isolation issued by the State of New York, the department of health, a local board of health or any government entity authorized to issue such an order due to COVID-19; or (b) to provide care for a minor dependent child (18 and under) of the employee who is subject to a mandatory or precautionary order of quarantine or isolation issued by the State of New York, the department of health, a local board of health, or any government entity duly authorized to issue such order due to COVID-19.

8. What Are The Amounts Of The Paid Family Leave And Disability Benefits Available Under The Act?

- The amount of the benefit you may receive under the Act depends on your average weekly wage.
- With respect to Paid Family Leave, the maximum benefit amount is \$840.70 per week. This paid family leave benefit is 60% of your average weekly wage over the last eight weeks up to a maximum of \$840.70. Please see the FORM SCOV19 for an example of a gross weekly wage calculation.
- The disability benefit is equal to the difference between the maximum weekly family leave benefit and the employee's total average weekly wage up to a maximum benefit of \$2,043.92.
- The total maximum benefit under both Paid Family Leave and Disability is \$2,884.62. In no event will an employee receive more than the employee's weekly salary.

9. Do Paid Family Leave And Disability Benefits Run Concurrently Under The Act?

- Yes. If an employee qualifies for both Paid Family Leave and Disability, the benefits run concurrently.

10. Is There A Waiting Period Before An Eligible Employee Who Qualifies For Paid Family Leave Or Disability Benefits Will Receive Benefits?

- No. As soon as an eligible employee has exhausted any required paid sick leave, such employee may claim benefits.

11. If An Employer Has Over 100 Employees, Are Such Employees Eligible For Disability and Paid Family Leaver Under the Act?

- No. Employers with over 100 employees and public employers of any size must provide job protection and 14 days paid sick time. These employees are not eligible for disability or paid family leave benefits relating to COVID-19.

12. How Should An Employee Submit A Claim?

- Each claim will be reviewed on a case-by-case basis. A decision to pay or deny a claim will be made within 18 days from submission of a completed claim. The claim forms can be found here <http://docs.paidfamilyleave.ny.gov/content/main/forms/PFLDocs/scovid19.pdf>
 - a. Please submit claims as follows: **Mail** your form and required certification to P.O. Box 25339 Farmington, NY 14425. **Email** your form and required certification to claims@sslicny.com. **Fax** your forms and required certification to 585-398-2854.

13. What Information Is Needed To Submit A Claim?

- a. Please refer to <https://paidfamilyleave.ny.gov/covid19> for all requirements and forms.

14. When Does The Act Take Effect?

- o The provisions of the Act took effect on March 18, 2020.

15. What If An Employee Qualifies For Benefits Under The Federal Families First Coronavirus Response Act?

- a. The Federal Families First Coronavirus Response Act goes into effect on April 1, 2020. If an employee is eligible for benefits under the Families First Coronavirus Response Act, then the employee will be entitled to those benefits plus any benefits provided under the Act that are in excess of the benefits provided under the federal law.