COVID19
PAID LEAVE &
INCOME SUPPORT
Webinar

- Yarrow Willman-Cole, NJ Time to Care Coalition, New Jersey Citizen Action Workplace Justice Program Director. yarrow@njcitizenaction.org, 973-368-5112
NJ Earned Sick & Safe Days

- Requires all NJ employers to provide 5 job-protected, paid sick days (40 hours) a year, currently employers can require you earn them: $30 \text{ hr worked} = 1 \text{ hr ESD}$

- Permitted uses include for one’s own health, caring for loved ones, to address issues related to domestic or sexual violence for work and school closures bc of public health emergency and now for isolation or quarantine when recommended by a provider or public health official as a result of suspected exposure to a communicable disease, or to care for a family member under recommended or ordered isolation or quarantine.
EARNED SICK LEAVE
Don’t worry – you’re covered!

Earned Sick Leave is now the law in New Jersey.
Federal Paid Sick Days for Public Health Emergencies

- Employers required to pay 80 hours of paid sick time for reasons related to COVID19 when the worker is:
  - complying with Federal, State, or local quarantine or isolation order;
  - advised by a health care provider to self-quarantine;
  - experiencing symptoms and is seeking a medical diagnosis;
  - caring for an individual subject to self-quarantine or seeking diagnosis;
  - caring for a child whose school or place of care is closed

- Maximum payment of $511 per day/$5,110 total for self-care or $200 per day/$2,000 total for family care

- Employers will receive 100% payroll tax credit (incl’ health insurance)
  - Leave pay also available to self-employed via tax credit
  - Employers with over 500 employees exempt
  - Some small business /w under 50 ee exempt from providing leave for kids’ school closings
Emergency Family & Medical Leave Act Expansion

- Employer required to provide 10 weeks of job-protected leave when an employee's child's school or place of care is closed.

- Covers employees who have been employed for at least 30 days prior to their leave request.

- Employer must pay worker 2/3 of their wage, up to $200 per day/$12,000 total.

- Employers will receive 100% payroll tax credit (incl' health insurance)
  - Employers with over 500 employees exempt
  - Some small business /w under 50 ee exempt
NJ Family Leave Insurance

- Provides workers with 66% of average weekly wage up to $667/week till July when it provides 85% of wages up to $881.

- Can be used to bond with a new child and care for a seriously ill loved one, including caring for a family member diagnosed with or suspected of exposure to a communicable disease (isolation or quarantine).

- Is available for only 6 weeks currently but in July it doubles to 12 consecutive weeks or 56 days.

- Eligibility is the same as for TDI (20 weeks, $200/wk or $10,000).
The Families First Coronavirus Response Act (FFCRA or Act) requires certain employers to provide their employees with paid sick leave and expanded family and medical leave for specified reasons related to COVID-19. These provisions will apply from April 1, 2020 through December 31, 2020.

**PAID LEAVE ENTITLEMENTS**

Generally, employers covered under the Act must provide employees:

Up to two weeks (80 hours, or a part-time employee’s two-week equivalent) of paid sick leave based on the higher of their regular rate of pay, or the applicable state or Federal minimum wage, paid at:

- 100% for qualifying reasons #1-3 below, up to $511 daily and $5,110 total;
- 2/3 for qualifying reasons #4 and 6 below, up to $200 daily and $2,000 total; and
- Up to 12 weeks of paid sick leave and expanded family and medical leave paid at 2/3 for qualifying reasons #5 below for up to $200 daily and $12,000 total.

A part-time employee is eligible for leave for the number of hours that the employee is normally scheduled to work over that period.

**ELIGIBLE EMPLOYEES**

In general, employees of private sector employers with fewer than 500 employees, and certain public sector employers, are eligible for up to two weeks of fully or partially paid sick leave for COVID-19 related reasons (see below). *Employees who have been employed for at least 30 days* prior to their leave request may be eligible for up to an additional 10 weeks of partially paid expanded family and medical leave for reason #5 below.
NJ Temporary Disability Insurance

- Provides workers with 66% of average weekly wage up to $667/week till July when it provides 85% of wages up to $881

- Can be taken for any medical reason that prevents you from working and is certified by a medical care provider, includes pregnancy. Recent expansion includes self-isolation or self-quarantine related to COVID19.

- To be eligible must have worked 20 weeks and earned $200 in those 20 weeks or at least $10,000 in approx. the last 18 months in any NJ employment.
NJ Family Leave & Temporary Disability Insurance
NJ Unemployment Insurance

- Provides workers 60% of avg. weekly wage up to $713, you can increase your benefit 7% for your first dependent & 4% for each of the next 2 dependents.

- The federal stimulus will begin to provide an additional $600/week as early as next week*.

- The federal CARES Act will also allow an additional 13 weeks of state UI benefits (in addition to max state benefit of 26 weeks) = 39 weeks.

- Eligibility is the same as for TDI & FLI (20 weeks, $200/wk or $10,000)

- Can apply for UI with reduced/lost hours, you must work less than 80% of normal hours. And some self-employed who get a W2 can apply for UI.
Expanded Unemployment Insurance

- For workers not eligible for regular unemployment (self-employed, freelancers, independent contractors, seeking part-time employment, those who do not have sufficient work history)

- Paid at one-half of state average benefits plus $600/week. federal payment.

- Applicants will need to provide self-certification that they are (1) partially or fully unemployed, OR (2) unable and unavailable to work because of COVID19 related reasons

- To be eligible for any type of UI, you must be work authorized when you apply for the benefits and you must have been work authorized when you lost your job.
Be sure to visit the website with important info for claiming benefits due to the coronavirus:
https://myunemployment.nj.gov/labor/myunemployment/covidinstructions.shtml

To ensure the continued stability of our online application, please claim your weekly benefit according to the UPDATED schedule below (as of Friday, March 27).

(If you are filing a new claim or reopening an existing claim, you can do so online anytime.)

If the last 4 digits of your Social Security Number are between:

<table>
<thead>
<tr>
<th>Range</th>
<th>Access Hours</th>
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<tbody>
<tr>
<td>0000 - 1250</td>
<td>8am - 9am</td>
</tr>
<tr>
<td>1251 - 2500</td>
<td>9am - 10am</td>
</tr>
<tr>
<td>2501 - 3750</td>
<td>10am - 11am</td>
</tr>
<tr>
<td>3751 - 5000</td>
<td>11am - 12pm</td>
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<tr>
<td>5001 - 6250</td>
<td>12pm - 1pm</td>
</tr>
<tr>
<td>6251 - 7500</td>
<td>1pm - 2pm</td>
</tr>
<tr>
<td>7501 - 8750</td>
<td>2pm - 3pm</td>
</tr>
<tr>
<td>8751 - 9999</td>
<td>3pm - 4pm</td>
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</tbody>
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Regardless of the time you claim your benefit, your payment will be processed overnight.

If you miss your designated window, you may certify from 4pm to 7pm.
Overview of NJ’s Benefits

www.nj.gov/labor/worker-protections/earnedsick/covid.shtml

Employer pays sick leave and childcare FMLA; others require application to the State. You cannot receive pay or benefits from more than one program/law at the same time.

* Effective April 1, 2020: New federal law requires covered employers to provide emergency paid sick leave to certain employees to care for themselves or a family member due to coronavirus illness, symptoms, quarantine or school/child care closure. The Federal Family and Medical Leave Act (FMLA) has also been amended to provide job-protected emergency paid leave to employees who are unable to work because their child does not have school or child care, due to coronavirus. See nj.gov/labor for details. The U.S. Department of Labor will be issuing further guidance and this document may be updated as more information becomes available.

A person who has, because of their employment, contracted COVID-19 at work could be eligible for Workers' Compensation and would file through their employer.

The information on this file is to be used as a general picture of benefits and rights available in certain COVID-19 work-related situations. Documentation may be required.

### COVID-19 SCENARIOS & BENEFITS AVAILABLE

<table>
<thead>
<tr>
<th>Worker needs time to care for others</th>
<th>PAID SICK TIME</th>
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</thead>
<tbody>
<tr>
<td>Federal Emergency Law: Childcare FMLA*</td>
<td>✓</td>
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<tr>
<td>Federal Emergency Law: Paid Sick Leave*</td>
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<tr>
<td>NJ Law: Earned Sick Leave</td>
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<tr>
<td>Unemployment Insurance: Categorizing leave</td>
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<tr>
<td>NJ Law: Family Leave Insurance</td>
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<th>Worker is sick or loses work</th>
<th>PAID SICK TIME</th>
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<td>✓</td>
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SHARE YOUR STORY

www.bit.ly/NJShareYourStory

Has the Coronavirus left you without work or pay? Or are you working but in unsafe conditions? SHARE YOUR STORY!
Additional Resources

- [www.njtimetocare.org/NJEECOVID19](http://www.njtimetocare.org/NJEECOVID19)
  - Am I Eligible?: Immigration-Related Eligibility Requirements for Benefits Under New Federal Laws
- [www.njcitizenaction.org/?page_id=3960](http://www.njcitizenaction.org/?page_id=3960)
  - getcovered@njcitizenaction.org
  - needincomesupport@njcitizenaction.org
- [https://nj.gov/labor](http://https://nj.gov/labor)

RELIEF FUNDS

- [https://rocunited.org/relief/](http://https://rocunited.org/relief/)