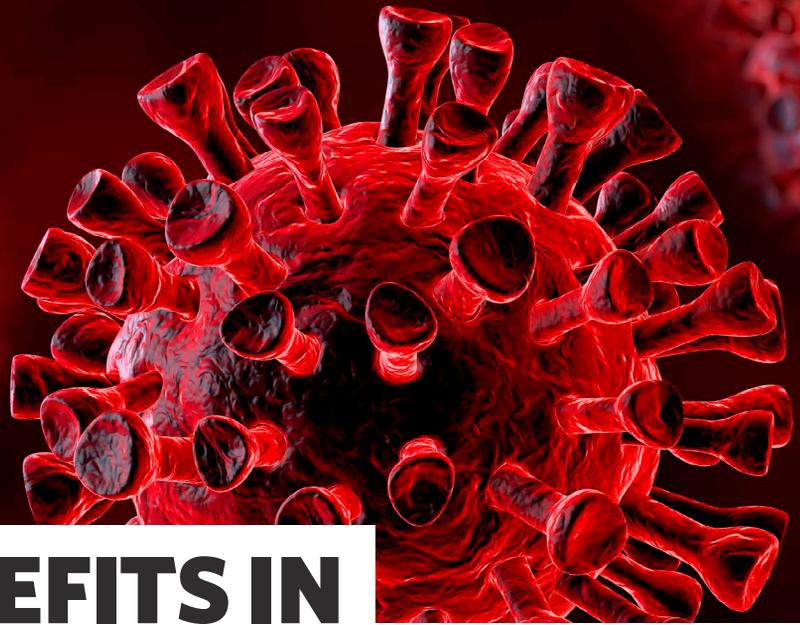


"ATLAS INSURANCE CONTINUES TO GUIDE EMPLOYERS REGARDING THEIR RESPONSIBILITIES, COVERAGES, AND EXPOSURES DURING THE PANDEMIC..."



EMPLOYEE BENEFITS IN THE AGE OF COVID-19!

The coronavirus has forced employers and employees into unprecedented times. Our federal government is attempting to quickly deliver financial relief to companies and individuals with the passage of emergency legislation. Here's a brief recap of the relief programs enacted by the Trump Administration in recent weeks, as of this writing:

- 1) On March 6, 2020, an \$8.3 billion emergency funding bill was signed into law. The bill allocates over \$3 billion for vaccine research and development and over \$800 million for research into treatments. Other aid recipients include the Centers for Disease Control and Prevention, the US Agency for International Development, and state and local public health efforts.
- 2) On March 18, 2020, President Trump signed the Families First Coronavirus Response Act (FFCRA). The Act is an economic stimulus plan that affects coverage and cost sharing for COVID-19 testing, provides expanded federal family and medical leave, and includes a new federal law for paid sick leave. The law requires insured group health

plans to provide coverage for COVID-19 screenings, urgent care center visits, and related emergency room visits.

- 3) On April 2, 2020, the Coronavirus Aid, Relief, and Economic Security (CARES) Act was enacted to broaden benefits for those who are newly unemployed. The Act provides assistance for individuals that are self-employed, seeking part-time employment, or who would not normally qualify for federal or state unemployment benefits.

- 4) On April 21, 2020, the US Senate passed a new \$480 billion round of fiscal stimulus, including an additional \$310 billion for the Paycheck Protection Program to help small businesses.

There are many specific provisions covered in each of these bills, including individual checks to taxpayers, small-business tax credits and loan forgiveness programs. Additional guidance and required notices can be found on our website: www.atlasinsurance.com

PRACTICAL GUIDELINES FOR EVERY EMPLOYER

Atlas Benefit Consulting continues to guide employers regarding their

responsibilities to provide coverage options and resources for employees during the pandemic, and has put together a checklist that may prove helpful in navigating this uncharted territory. Here are some of our top recommendations:

- 1) Review leave policies to determine how they will apply to employees who are sick or undergoing testing, or for those that need to take time off to care for children due to school/day care closure. Consider increased leniency to better protect your workforce.
- 2) Revisit company policies for attendance, schedules, and telework to ensure compliance with CDC guidelines.
- 3) Review your benefit programs to determine where and how changes can be made and how reduction in hours may affect premiums and coverage.
- 4) If employees have been furloughed, keep in mind how they will be off-boarded as it will impact employee retention.
- 5) Help employees stay connected to their co-workers and the company.
- 6) Keep them in the loop on new developments and how your business is responding to the pandemic.

7) Promote Employee Assistance Programs and Social Service resources.

8) Remind employees that there are a number of voluntary health programs that may provide more affordable coverage options to COBRA.

As always, your Atlas Benefit Consulting team is prepared to guide you in decision-making regarding any aspect of your COVID-19 preparedness and response. Please contact Jason Chang at 808-400-3255 or visit our COVID-19 resource page at www.atlasinsurance.com. +



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CONTENTS

- 3 LETTER FROM THE PRESIDENT**
- 4 EMPLOYEE BENEFITS IN THE AGE OF COVID-19!**
- 6 HOW TO NEGOTIATE TO FIX YOUR DEALS DURING THE CORONAVIRUS FALL-OUT**
- 8 PRACTICE SALES DISTANCING**
- 9 WHY OFF-SITES SHOULD GO VIRTUAL**
- 14 RISK CONSULTANT'S ROLE AND CLIENT APPROACH**
- 15 DON'T NEED D&O INSURANCE? THINK AGAIN**

- Keith Farrazzi
- Chris Voss
- Chase Kurosaki
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