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**JPI** **WORKING** *for you*  
Fighting for Workers' Rights

**FACT SHEET:**  
**The Legislative Response to  
Coronavirus and its Effect  
on Working Families**



***The COVID-19 or “coronavirus” pandemic has caused a dire public health emergency locally, nationally, and globally. Health organizations and governments at every level have mandated or recommended drastic and significant measures to stem the spread of this dangerous, life-threatening virus. This included temporarily shuttering a broad range of businesses.***

The economic effects of these measures have been devastating to working families and the livelihoods of millions of Americans. In response, the Commonwealth of Pennsylvania and the Federal government have passed a raft of massive legislation and have taken executive action, much of which is designed to provide relief to working families to weather the public health catastrophe and safeguard their health and wellbeing. The two most significant federal laws which have passed are the Families First Coronavirus Response Act (“FFCRA”) and the Coronavirus Aid, Relief, and Economic Security (“CARES”) Act. The details of exactly how this legislation and executive action will be administered and implemented are still being considered and the situation is evolving quickly. Nevertheless, the following is a brief overview of some of those key measures as they stand today.

### **1. Direct Payments to Most Adults Under the CARES Act**

a. Federal legislation calls for a one-time direct “stimulus” or “relief” payment to most adults.

b. You do not have to apply to receive payment. Individuals should expect to receive payments within approximately three weeks.

c. The amount each individual will receive varies depending on income and if you have any dependent children.

- Single adult U.S. residents who have a Social Security number with an adjusted gross income of \$75,000 per year or less would receive a \$1,200 direct payment.
- Married U.S resident couples with no children who earn \$150,000 or less would receive a total \$2,400 direct payment.
- Taxpayers who file as the head of household would receive the full payment if they earn \$112,500 or less per year.



be decreased until it stops completely for single adults earning \$99,000.00 or married adults with no children who earn \$198,000.

- According to currently available information, a family with two children would not be eligible for any direct payments if the family income exceeds \$218,000.
- If someone claims you as a dependent, you cannot receive the payment, even if you are an adult.
- Income will be determined by reference to 2019 federal tax returns.
- If you have not yet prepared your 2019 federal tax return, income will be determined based on your 2018 federal tax return.
- If you have not filed your 2018 federal tax return, income will be determined based on your 2019 Social Security statement.

d. Most people who are receiving Social Security retirement and disability payments will also get a direct stimulus payment.

e. Veterans and unemployed people will receive direct stimulus payments.

f. The direct stimulus payment is not subject to federal income tax.

g. The direct stimulus will not be garnished to repay most debts except for those who are behind on child support payments.

## 2. Unemployment Compensation Benefits

a. Individual entitlement to weekly unemployment compensation benefits is primarily a function of state law.

- How much an individual is entitled to receive is based on how much they earned before they became unemployed.
- In Pennsylvania, the maximum weekly unemployment compensation benefit is \$572.
- The recent federal legislation temporarily provides for an additional \$600 per week on top of that state benefit. This additional benefit can last for as many as four months or until July 31, 2020.



b. Pennsylvania temporarily discontinued the one-week waiting period after an individual becomes unemployed but before an individual could be eligible for benefits. In other words, unemployment compensation benefits start during the week that an individual becomes unemployed not one week later.

c. Pennsylvania has also temporarily waived the usual work search and work registration requirements for anyone seeking unemployment compensation benefits.

d. Unemployment benefits have been expanded to cover previously uncovered workers such as certain part-time workers, the self-employed, seasonal workers, independent contractors and those involved in the gig economy. Expanded unemployment coverage for these workers is in effect until December 31, 2020.

e. If you have been diagnosed with Covid-19 or are experiencing symptoms and cannot work because of it, you will be eligible for unemployment benefits.

f. If you become unemployed because you need to care for a member of your family who has been diagnosed with Covid-19, you will be eligible for unemployment compensation benefits.

g. If you rely on a school, day care or other facility to care for a child, elderly parent or household member, and that facility has closed because of the pandemic, you will be eligible for unemployment compensation

h. Working part-time may but does not necessarily reduce the amount of unemployment compensation for an individual.

i. If you are receiving paid medical leave or paid family leave, you will not be covered for unemployment compensation benefits during the time you are on leave.

### 3. FMLA Leave and Insurance Coverage

a. The FMLA remains in effect but the new laws added some additional paid benefits for workers.

b. Under the FFCRA, the following changes apply to certain public employers and private employers with less than 500 employees.

- The new law provides for two weeks of paid sick leave at an employee's regular rate of pay when an employee is unable to work because that employee is quarantined or experiencing Covid-19 symptoms and seeking a medical diagnosis.
- The new law provides for two weeks of paid sick leave at two-thirds the employee's regular rate of pay to care for a family member who has been quarantined or to care for a child whose school or child care center is closed because of the pandemic.
- The new law provides for an additional ten weeks of paid expanded family and medical leave at two-thirds the employee's regular rate of pay where the employee has to care for a child whose school or child care center has closed because of the pandemic.
- An employer is prohibited from retaliating against an employee for requesting to use these expanded paid leave benefits under the FFCRA. If your employer terminates, disciplines, or otherwise retaliates against you for exercising these rights, contact our firm as soon as possible to discuss your legal rights.



c. All private insurance companies are required to cover Covid-19 testing costs at 100% without any cost sharing paid by the insured.

### 4. Workers Compensation

If you have become ill after being exposed to the Coronavirus at work, you may be entitled to receive compensation for your injuries, medical expenses, and lost wages through the Pennsylvania workers' compensation system.

### 5. Student Loans

The federal government has waived mandatory payments and interest accrual for most federal student loan borrowers until September 30, 2020.

### 6. Retirement Accounts

Under the new law, an individual can withdraw up to \$100,000 from an IRA or workplace retirement account early without incurring the normal ten percent tax penalty if it is because of the pandemic. While federal taxes will still be owed on pandemic-related hardship withdrawals, those taxes can be paid over a three-year period without any penalties or interest.

### 7. Utilities

and telecommunication.

**At JPI the health, well-being, and livelihood of our Union friends and family is of utmost importance. We hope that you stay safe during this difficult time. We remain available to answer any questions or concerns that you may have during this ongoing crisis via email or by phone. We will persevere and get through this crisis and come out stronger, together.**



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