Is my affiliate covered under the Families First Coronavirus Response Act (FFCRA)?
- If you have fewer than 500 employees, you are probably covered.
- However, the law grants the Secretary of Labor authority to issue regulations exempting businesses with fewer than 50 employees when the imposition of these requirements would jeopardize the viability of those businesses as a going concern. DOL is expected to issue regulations in April.
- For employers with fewer than 25 employees, there are also some exceptions to the job restoration requirement under the FMLA expansion.

Which employees are eligible?
- Sick Leave: Regardless of their length of employment, all employees, including temporary employees, are eligible for emergency paid sick leave benefits.
- Expanded FMLA Leave for Parents: Employees who have been employed for at least 30 days (as opposed to the normal 12-month employment period for FMLA) are entitled to the paid family leave benefit to provide care to children whose schools or childcare centers have been closed.

What relief is available to me?
Generally, the act provides that covered employers must provide to all employees:
- Two weeks (up to 80 hours) of paid sick leave at the employee’s regular rate of pay (up to $511/day) where the employee is unable to work because the employee is quarantined (pursuant to federal, state, or local government order or advice of a health care provider), and/or experiencing COVID-19 symptoms and seeking a medical diagnosis; or
- Two weeks (up to 80 hours) of paid sick leave at two-thirds the employee’s regular rate of pay (up to $200/day) because the employee is unable to work because of a bona fide need to care for an individual subject to quarantine (pursuant to federal, state, or local government order or advice of a health care provider), or care for a child (under 18 years of age) whose school or childcare provider is closed or unavailable for reasons related to COVID-19, and/or the employee is experiencing a substantially similar condition as specified by the Secretary of Health and Human Services, in consultation with the secretaries of the Treasury and Labor.

Am I also eligible for paid leave under the Connecticut Paid Family Medical Leave (CPFML)?
Connecticut employees are not able to avail themselves of CPFML until January 1, 2022. Unpaid leave remains under the jurisdiction of the federal FMLA for Connecticut teachers.
What is my medical insurance company doing to help during this health crisis?

Medical insurance companies have telemedicine opportunities to help you seek treatment for most medical problems without leaving your home and, in response to these unprecedented times, at either reduced or no cost to you, including members enrolled in high-deductible health plans. These opportunities vary by medical carrier and your specific plan, so please contact your medical insurance company’s customer service number on the back of your insurance card for details of your plan’s coverage. Waivers of member costs will be instituted for fully insured plans and are an option for self-insured plans. Remember to take notes of any phone calls with your insurance carrier, including the name or employee ID number of the representative.

All medical insurance carriers are waiving member copayments and deductible costs for any initial COVID-19 diagnosis. Carriers including Aetna, ConnectiCare, and Anthem are also waiving member copayments and deductible costs for other telemedicine services, such as behavioral and mental health. Call the number on the back of your medical insurance card for information about virtual care options. If your health insurance company does not participate in a telemedicine program, the provider may request or allow for some virtual “office visits.” Ordinarily such virtual visits, conducted by an in-network provider, would be processed as a regular office visit, so be sure to ask the provider’s office how the visit will be billed. You don’t want any surprises when the claim is processed and you receive your bill.

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