

Employer Situations	Employer Continue Paying Wages	Existing PTO	Unemployment Compensation	Families First Coronavirus Response Act (FFCRA)	Workers' Compensation
Business Temporarily Closed - Ordered by Governor					
Workers experience layoff or furlough			X		
Business Temporarily Closed (Voluntary)					
Workers temporarily out of work			X		
Business Remains Open or When Business Re-Opens					
Workers report to work	X				
Workers report to work but experience reduced hours	X	X	X		
Workers unable to telework, otherwise healthy (layoff or furlough)		X	X		
Workers able to telework and healthy (still working)	X				
Worker(s) exposed and quarantined by healthcare provider and unable to telework - EE or facility is subject to a government isolation order or quarantine (not a closure order).				X	
Worker(s) having symptoms of COVID-19 and is seeking a medical diagnosis (or is awaiting test or tested positive) and is unable to telework or EE or facility is subject to a government isolation order or quarantine (not a closure order).				X	
Worker(s) unable to telework who is providing care for a family member who is subject to quarantine/isolation order or who has been has been diagnosed as having COVID 19 or for a child whose school or daycare has closed due to Coronavirus or EE or facility is subject to a government isolation order or quarantine (not a closure order).				X	
Worker(s) immuno-compromised and advised by healthcare provider to self-quarantine and is unable to telework or EE or facility is subject to a government isolation order or quarantine (not a closure order).				X	
Worker(s) fearful of contracting COVID 19 and refuse to report to work and is unable to telework (no medical documentation)		X			
Healthcare worker(s) exposed at work and unable to telework and is now self-quarantine or EE or facility is subject to a government isolation order or quarantine (not a closure order).				X	X

IMPORTANT - CARES Act [Paycheck Protection Program](#) - allocates 350 billion to support emergency loans to qualifying businesses. Through the paycheck protection program, the Small Business Administration (SBA) has the authority to provide 100% federally backed loans through 12/31/2020 to help eligible businesses pay operational costs such as payroll, rent and utilities. If a business satisfies certain conditions, portions of the loans are forgivable.

The information contained in this exhibit is meant to provide general COVID 19 scenarios. It is not intended to be legal advice. Employers should consult with their legal, human resource and financial professionals for more information.