



## **Important Information for County Employees**

### **Affected by Furloughs**

**April 30, 2020**

#### Accruals:

While you are out of work or your hours are reduced and you are collecting unemployment, you will be allowed to keep your currently available fringe time when you return.

It may take 3-6 weeks for your unemployment benefits to be processed. The County will allow you to cash out a portion of your accruals to provide a buffer. If employees receive a lump sum payout of accruals it will not affect unemployment eligibility. However, employees who are fully furloughed or whose hours are reduced may not schedule fringe time (e.g. personal, comp or vacation time) to make up for their loss of hours with the County, as this will disqualify them from unemployment.

#### Health Insurance:

If you receive health insurance through the County, that will remain unchanged. The County will continue to pay the employer share of your health insurance (80%) and you will continue to be responsible for paying 20%. If you are fully furloughed, we will bill you monthly. If your hours are reduced, your health insurance will continue to be deducted from your paycheck.

#### Other Benefits:

- **Dental insurance:** If you are fully furloughed, the County will bill you monthly for any of the dental benefits that are normally deducted from your paycheck. If your hours are reduced, your dental insurance premiums will continue to be deducted from your paycheck.
- **Vision:** If you are fully furloughed, the County will bill you monthly for any of the vision benefits that are normally deducted from your paycheck. If your hours are reduced, your vision insurance premiums will continue to be deducted from your paycheck.
- **Health Care and/or Dependent Care FSA:** If you are fully furloughed, the County will bill you monthly for any of the Health Care and/or Dependent Care FSA amounts that are normally deducted from your paycheck. If your hours are reduced, your Health Care and/or Dependent Care FSA premiums will continue to be deducted from your paycheck.
- **HRA/VEBA:** HRA/VEBA funds will continue to be available to employees during and after the furlough period.
- **Deferred Compensation:** If you are fully furloughed, your contributions to your Deferred Compensation Plan will end automatically and will resume automatically when you return to work. If your hours are reduced, you may want to contact New York State Deferred Compensation directly at 1-800-422-8463 x44383. The County's Account Executive is Dan Kain.
- The County's Employment Assistance Program (EAP) remains available to you and your family during the furlough period. [www.theeap.com](http://www.theeap.com)

Retirement:

If you are fully furloughed, you will not receive any service credits towards retirement for the period of time you are not working. If your hours are reduced, you will receive partial credit for the period of time your hours are reduced. If you have any outstanding loans through the New York Retirement System that you are currently repaying, you may want to contact a NYSLRS representative to see how unemployment will affect your status.

UNEMPLOYMENT INSURANCE BENEFITS

In response to the COVID-19 outbreak, the federal government enacted the Coronavirus Aid, Relief, and Economic Security Act (the “CARES Act”) expanding unemployment benefits for those affected. The new law provides for an additional \$600 per week in Pandemic Unemployment Compensation to all unemployment insurance recipients.

In New York, unemployment insurance amount is between \$182 and \$504 per week, depending on an employee’s recent wages. The calculation and the benefit itself will vary from employee to employee, but generally speaking, assuming the employee has worked for four of the last five quarters, the weekly benefit amount will be the wages earned in the highest quarter divided by 26. If the result is less than \$182, the weekly benefit rate will be \$182. The maximum rate is \$504 per week.

Every beneficiary will also receive an additional \$600 per week in Pandemic Unemployment Assistance. These benefits will extend to July 31, 2020.

New York has suspended its standard one-week unpaid waiting period, meaning those who are eligible will be compensated from their first week of unemployment forward.

Sample Estimated Benefits

The following chart outlines the **estimated** weekly gross earnings of sample titles. Actual amounts will vary based on individual circumstances including other income. The **estimated** unemployment benefits include the \$600 weekly Pandemic Unemployment Compensation. All unemployment benefits are taxable as income.

## Unemployment Impact on County Workers: Full Furlough

Title	Gross Annual Salary	Gross Weekly Earnings	Weekly Unemployment	Weekly Unemployment + PUA (\$600)
Information Aide	\$30,742	\$591	\$295	\$895
Cleaner	\$36,485	\$702	\$351	\$951
Heavy Equip. Operator	\$47,448	\$919	\$459	\$1059
Administrative Assistant Level 3	\$47,448	\$919	\$459	\$1059

## PARTIAL UNEMPLOYMENT INSURANCE BENEFITS

Employees whose hours are cut are eligible for partial unemployment insurance benefits. If an employee has lost work and is working **less than four days a week**, making \$504 or less, they are eligible for unemployment benefits in New York.

**Partial unemployment benefits are calculated based on the number of days an employee works, not the number of hours.** Even if a person works only two hours each day for four days a week, the unemployment system considers that working four days, and that person would not qualify for unemployment benefits. Therefore it is best to consolidate the hours worked into as few days as possible to maximize unemployment benefits.

For instance, if you work 4 days a week or more, you are not eligible for partial unemployment that week. If you make more than \$504 per week, you are not eligible for unemployment that week. For every day you work, you lose access to 25% of your maximum unemployment benefits. So if you work three days a week, you get 25% of your benefits. If you work two days a week, you get 50% of your benefits, and if you work one day a week, you get 75% of your benefits.

Anyone who is eligible for unemployment benefits is eligible for the additional \$600/week through the CARES Act through July 31, 2020. This applies to employees on a full layoff, temporary layoff, and partial unemployment.

The following chart outlines the *estimated* weekly gross earnings during a partial furlough. Actual amounts will vary based on individual circumstances including other income.

### Unemployment Impact on County Workers: Partial Furlough

Title	Gross Annual Salary	Gross Weekly Earnings	Weekly Unemployment	Weekly Unemployment + PUA (\$600)
Administrative Assistant Level 1	\$32,360	\$622	\$504	\$911

Gross Weekly Earnings at 50%	50% Max Unemployment (3 day/wk furlough)	Total Earnings on 3 day/wk furlough	Gross Weekly Earnings at 50%	25% Max Unemployment (2 day/wk furlough)	Total Earnings on 2 day/wk furlough
\$311	\$756	\$1067	\$311	\$678	\$989

## **APPLYING FOR UNEMPLOYMENT INSURANCE BENEFITS**

You can sign up for unemployment insurance benefits through the NYS Department of Labor's website <https://www.labor.ny.gov/home/> or you call the department at 888-469-7365 for assistance. The on-line filing system has been improved in recent weeks to better serve New Yorkers. You can now file your claim any day of the week (Monday – Sunday) from 7:30 a.m. – 7:30 p.m. (Eastern Time). When applying, it will be handy to have the following information at your fingertips: social security card, your last day of employment, your employer's name and address, and the reason you are no longer working.

## **QUESTIONS ABOUT UNEMPLOYMENT?**

Staff at **Tompkins Workforce NY Career Center** can provide further guidance on Unemployment Insurance, Pandemic Unemployment Assistance and the \$600 weekly "booster" Benefit. We invite you to call the Career Center at **607 272 7570**. Listen to the entire greeting, leave a message, and you'll receive a call-back within the hour.

The Workforce NY Career Center will be offering live zoom meeting workshops for County employees on 5/7 at 11am and 5/8 at 1pm. They will be going over the following:

- **1) UI - How to apply** – Screen shots of the new UI / PUA application process and what documents and information affected employees will need to know to apply. Tips to help the process to go more smoothly.
- **2) UI Help (FAQs and Tips) –They will** Review NYS DOL's current FAQs, as well as tips TWNY has put together that will make the process easier to navigate and complete successfully. Information about the current length of UI benefits, accessing the additional \$600/wk partial UI, temporary vs permanent layoffs.

The New York State Department of Labor has collected answers to Frequently asked questions here: <https://labor.ny.gov/ui/pdfs/ui-covid-faq.pdf>. With further questions call the Career Center at 607 272 7570,

### **IMPORTANT INFO WHEN APPLYING FOR UNEMPLOYMENT**

The following information will be important for you to apply for unemployment and will help to ensure that your benefit is processed in a timely fashion. As an employer Tompkins County is required to share this information with you:

NYS Employer Registration No: **04-60049 8**  
Federal Employer Identification No: **15-6000469**  
Employer Name: **County of Tompkins**  
Employer Address: **125 E Court Street; Ithaca, NY 14850**