Covid-19 Update Client Training

Presented by: The Delta Companies July 23, 2020







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Todays Presenters

- David Lawrence, President
- Teresa Lawrence, CEO
- Jakia Peel, Payroll Supervisor
- Brittany Francois, Benefits Supervisor
- Teddy Young, Risk and Safety Manager
- Aaron Matlock, HRIS Manager

Todays Agenda

- PPP/Cares Act Updates
- Update on Covid-19 Testing/Guidelines
- Hurricane Season Update
- Das Internal Staff Changes
- Das Benefit Changes
- Technology Access/Reporting



PPP Flexibility Act (PPPFA)

- June 3, 2020 the President signed into law the PPP Flexibility Act
- This is an extension of the original CARES Act that created the PPP Loan Program
- Let's talk about the new Stimulus Bill that is coming soon.....



New Stimulus Bill Coming, What could be included?

- House Bill passed a few weeks ago has died in the senate, some items in that bill may make it in the new Senate bill.
- Difference in Senate bill is that it's a bipartisan bill that is being negotiated before it will get voted on in the Senate and then sent to the house
- Both sides have made the main criteria to help Small Businesses Survive

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What may be in the new Stimulus Package?

These house bill items that may make it to the new package

- □ Second PPP Loan availability, will have limits for companies with a percentage reduction of revenue, Maybe 50% reduction?
- Maximizing the current SBA programs and Supercharging them to get quick access and flexibility
- Some type of a tax break for any PPP equipment needed for the pandemic as well as additional cleaning expenses due to Covid-19
- More guidance on the current loans that were under 150k on automated forgiveness, other than people taking advantage of this i.e. Fraud, we see this passing due to the inability of the SBA to have the manpower to audit all these loans
- □ Liability is still a big issue for business, many states like Louisiana have passed a law limiting business liability other than negligence



Other rumors in the new Bill

- Additional PPP funding, currently has over 100 billion not used. New round of PPP could have additional funds from 50-150 Billion dollars
- Federal Unemployment funds ending at end of July, currently not in the new bill, but is heavily pushed by Democrats. Republicans may allow it but not at the current amount of payments
- The bill in the senate is expected to be available by end of week to get voted on, then would head back to the house
- House bill had another round of Stimulus checks, \$1200 dollars, but we don't see this making it in this bill
- New Guidelines will be coming for the current PPP loans that will hopefully simplify things even more
- Our recommendation is to wait till this new guidance comes out before you send your application In for forgiveness



Stimulus Bill Continued

- Payroll Tax Credits this is being pushed by the White House but lots of push back from both sides of the aisle in the Senate, it's a no go in the House.
 - □ Lots of other items out there like Cafeteria plan Subsidies
 - □ Another item is tax credits of up to 50k per quarter through 2021 for rents, etc.
 - □ Cobra Subsidy for 9 months paid out 100% through the employer issued back as a tax credit, which makes cash flow an issue
 - ☐ Credits for employing essential workers
- One real possibility is the Retention Credits currently available for companies that did not participate in the PPP loan program
 - □ A combination of the new PPP loan package with the availability of Retention credits as well could be a real possibility



Stimulus Package

- The Key is we are moving from Emergency Mode to Recovery Mode
 - The tax breaks or new loan programs will all be built around rehiring and bringing companies back to full employment again
 - Tax incentives will most likely be built around hiring and making credits available like WOTC in an expanded version
 - Delta has a video created about the current PPP loan forgiveness program on our website
 - Delta also has a new white paper on predictions for survival moving forward



Questions about PPP?

www.deltapeo.com

https://www.deltapeo.com/covid-19-updates/

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Safety: Guidance on Workplace Testing of COVID

- Because of the ease of COVID transmission through close physical proximity, places of employment are especially susceptible to coronavirus outbreaks.
- The fact that many infected with COVID-19 are asymptomatic or mildly symptomatic means that it is important for workplaces to take precautionary measures, like testing and screening.
 - Screening should be conducted daily and can be done at home by going thru a mental checklist before leaving for work and at the workplace by implementing temperature checks and answering a short questionnaire.
 - The CDC and EEOC encourages to ask about recent travel, exposure, and symptoms of COVID, however any medical information that is obtained must be treated confidentially.
- Concerning testing for COVID, tests being administered must be FDA approved; so consider testing sites that promote this or that are set up by Local or State Governments.
- Also, should employers decide to provide COVID testing, be aware of the possible obligation to refer positive employees for treatment.



Safety: CDC Issues Guidance on COVID Testing

- The below situations are instances that CDC say testing may be appropriate...
 - 1. When employees are showing symptoms (click <u>here</u> for a full list of symptoms). Employees who have been exposed to the virus.
 - 2. Testing all employees each shift or at regular intervals
 - 3. Testing employees with a confirmed positive before returning to work.
 - 4. Testing to evaluate protective measures or find hot spots in the workplace.
- It's also recommended if you're considering enacting a testing policy, to evaluate potential state and local government requirements prior to implementing.
- There is not yet an absolute on testing employees for COVID, however these guidelines are a step in the right direction.



Safety: Contact Tracing for COVID-19

- Contact Tracing is a process to identify potentially exposed personnel, inform them of their potential exposure, and help take appropriate action to prevent further transmission.
- The core principles of contract tracing can be found below:
 - Recall all personnel the potentially exposed had close contact with (for definition of close contact, click here)
 - Inform those personnel of their potential exposure
 - Do not release the identity of the person who may have exposed them
 - □ Provide education, information, and support to understand their risk
 - Encourage them to self-monitor for at least 14-days by checking their temperature and watching for cough or shortness of breath
- Currently, there are smart phone apps that perform or include contact tracing; however there
 are regulatory and privacy issues that still need resolved before employers should consider
 using this technology.
- Details of Workplace Testing and/or Screening and Contact Tracing should be topics included in your Pandemic Policy; and if your business is in need of one, please email us at dassafety@deltapeo.com



Safety: Update on 2020 Hurricane Season

- As predicted during our last webinar, July 10th we had our 6th named storm of the season form (Fay) and likely disrupted weekend plans for the Northeast.
- The Texas Gulf Coast and parts of Louisiana will experience heavy showers and thunderstorms from the tropical system located in the Gulf of Mexico.
- Currently there is an 80% chance of this system becoming a storm and don't let your guard down... Click <u>here</u> to read about TS Allison of 2001.
- The typical peak of hurricane season is just around the corner and you should have a preparedness plan in place; I find this link to be the most useful.
- If you need help with your Emergency Action Plan, email us at dassafety@deltapeo.com.



Delta Internal – What's New?

- Javier Mejia
 - □ Controller Starts August 3rd
- India Wantland
 - Quality Control Administrator
- Whitnei Williams
 - HR Generalist
- Priscilla Sordelet
 - □ Benefit Specialist
- Gail Sanford
 - □ Payroll Specialist
- Kyera Richardson
 - □ Accounting/Benefit Reconciliation



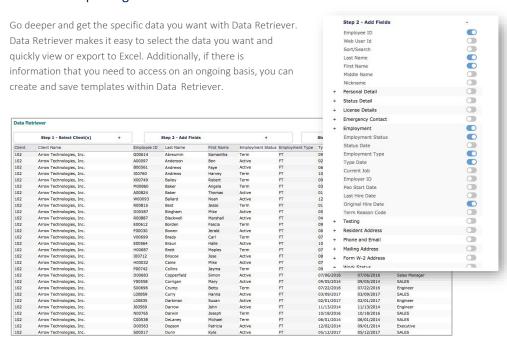


New Benefit Changes

- We are excited to announce that starting October 1, 2020 Delta will have a new administrator for flexible spending accounts!
- We will no longer use TASC to administer our flexible spending accounts.
- The new carrier is American Benefit Administrators.



Advanced Reporting with Data Retriever



The Delta Administrative Services HR Cloud gives you a complete solution for the insight you need on employee, payroll and HR activity.



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Questions & Answers

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