

Covid-19 Update Client Training

Presented by:
The Delta Companies
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Today's Presenters

- Teresa Lawrence, Owner
- David Lawrence, President
- Jodee Carpenter, VP of Operations
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- Jakia Peel, Payroll Supervisor
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- Teddy Young, Risk and Safety Manager
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Today's Agenda

- Legislation update
- 1099 Contractor vs. W2 Employee
- Covid 19 Updates
- MemberDeals
- Hurricane Update & COVID return to work/school

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.....



Update on Stimulus from our Federal Government

- Due to our Congressional leadership not able to negotiate to help out the country through the Pandemic, the President issued 4 Executive Orders on August 8th 2020
- The most controversial one is the memorandum that allows employees making under \$104,000 annually the ability to defer their Social Security portion of their deductions from their paychecks until 2021

Executive Orders (cont.)

- Here are the issues with if an employee defers their social security until 2021
 - There is nothing released to confirm the liability of who is responsible for these payments if the employee leaves after starting the deferral.
 - This means the business may get stuck paying this liability instead of the employee, an expense that most businesses can't absorb at this time
 - Additionally, this is a deferment, these monies will still be due in 2021. who wants to pay double social security tax next year?
 - There are many questions about this in front of congress, but they are not in session until September

Executive Orders (cont.)

- 2ND Executive order is for an extension of Federal Unemployment Benefits
 - The original stimulus allowed unemployed workers due to Covid-19, the ability to receive an additional \$600 dollars above the amount provided by the state through July 31st, 2020
 - The Presidents order allowed for this to be extended back to August 1st, when the other payments ended. But the amount is for \$400 dollars and of that \$100 must be paid by the state.
 - States have the ability to opt out of their portion and only offer the additional \$300 above the normal state unemployment payment



Executive Orders (cont.)

- 3rd Order is to give relief to Renters and Homeowners
 - This is a moratorium on evictions for lack of payment of rent or mortgage payments

Executive Orders (Cont.)

■ 4th Executive Order

- The is for Student Loan Debt Relief
- This is the availability for all people that have student debt to not have to pay their loans during this pandemic
- In addition the Interest rate of these loans is set to Zero during this pandemic short term hiatus from paying of the loans

IRS Guidance Released this Week

- The IRS released 2 statements this week
 - First was a Press Release to make sure everyone that has received the federal unemployment subsidy either in the past or part of the new subsidy that is going in place through Executive Order, is **Taxable Income to the recipient**
 - it further states that you can start to take taxes out of these monies moving forward so you can lower your tax burden when you file your personal taxes
 - The second statement was to Clarify that businesses that have their PPP loan forgiven must take this as Income and pay taxes on these dollars forgiven, this was not the intent of the original bill by Congress but is the way the IRS has interpreted it

Stimulus (Cont.)

■ Opinion Page

- Our opinion is until this next round of legislation passes, not to turn in your forgiveness application, unless you are 100% guaranteed forgiveness of the whole loan
- Second is not to allow employees to defer their social security until the liability has been determined so businesses don't get hit with these additional taxes due

Questions about Legislation?

www.deltapeo.com

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

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Difference Between a 1099 Contractor and W2 Employee

■ 1099 – Independent Contractor

- An independent contractor is self-employed. You would enter into a contract for a specific role or to complete a specific task. Contractors may set their own schedules and use their own tools/equipment. Since they are self-employed, you don't have to withhold or pay taxes on payments to an independent contractor as they must pay their own.

■ W-2 Employee

- An employee is hired by your business under an employment agreement. You must withhold income taxes, withhold and pay Social Security and Medicare taxes, and pay unemployment tax on wages paid to a W2 employee. You must also train them and may provide benefits. Because of this, you have more control over your employees — you dictate what they work on and when they work.

How to Determine a 1099 Contractor

- Evaluate the control over the worker's activities exercised by the employer. The entity that controls the worker's activities is the key element in determining whether the person is an independent contractor (1099) or an employee (W-2). For example, if you are working for an employer that controls the time you report to and leave the workplace, you are probably an employee. If your arrangement permits you to work when you choose, you may be an independent contractor.
- Determine who controls your workplace or job behavior. A critical test of the IRS is that if you control how you perform your duties, you are probably an independent contractor. However, if your employer mandates that you perform your duties per a company procedure manual or other mandated behavior, you are an employee of the organization. The person or entity that controls your behavior is a second critical definition of the IRS for legal and tax purposes.
- Determine the true nature of your relationship to the employer. If you have a written contract to complete a specific task or project for a predetermined sum of money, you are probably a 1099 worker. However, if your employment is open-ended, without a contract and subject to a job description, you will typically be considered an employee. You should, therefore, be paid through company payroll, with all appropriate income tax and social security tax deductions from the gross compensation.

Independent Contractor Checklist

Internal Revenue Service 20 point Checklist for Independent Contractor

Mistakenly classifying an employee as an independent contractor can result in significant fines and penalties. There are 20 factors used by the IRS to determine whether you have enough control over a worker to be an employer. Though these rules are intended only as a guide—the IRS says the importance of each factor depends on the individual circumstances—they should be helpful in determining whether you wield enough control to show an employer-employee relationship. If you answer “Yes” to all of the first four questions, you’re probably dealing with an independent contractor; “Yes” to any of questions 5 through 20 means your worker is probably an employee.

1. **Profit or loss.** Can the worker make a profit or suffer a loss as a result of the work, aside from the money earned from the project? (This should involve real economic risk—not just the risk of not getting paid.)
2. **Investment.** Does the worker have an investment in the equipment and facilities used to do the work? (The greater the investment, the more likely independent contractor status.)
3. **Works for more than one firm.** Does the person work for more than one company at a time? (This tends to indicate independent contractor status, but isn’t conclusive since employees can also work for more than one employer.)
4. **Services offered to the general public.** Does the worker offer services to the general public?
5. **Instructions.** Do you have the right to give the worker instructions about when, where, and how to work? (This shows control over the worker.)
6. **Training.** Do you train the worker to do the job in a particular way? (Independent contractors are already trained.)
7. **Integration.** Are the worker’s services so important to your business that they have become a necessary part of the business? (This may show that the worker is subject to your control.)
8. **Services rendered personally.** Must the worker provide the services personally, as opposed to delegating tasks to someone else? (This indicates that you are interested in the methods employed, and not just the results.)
9. **Hiring assistants.** Do you hire, supervise, and pay the worker’s assistants? (Independent contractors hire and pay their own staff.)
10. **Continuing relationship.** Is there an ongoing relationship between the worker and yourself? (A relationship can be considered ongoing if services are performed frequently, but irregularly.)
11. **Work hours.** Do you set the worker’s hours? (Independent contractors are masters of their own time.)
12. **Full-time work.** Must the worker spend all of his or her time on your job? (Independent contractors choose when and where they will work.)
13. **Work done on premises.** Must the individual work on your premises, or do you control the route or location where the work must be performed? (Answering no doesn’t by itself mean independent contractor status.)
14. **Sequence.** Do you have the right to determine the order in which services are performed? (This shows control over the worker.)
15. **Reports.** Must the worker give you reports accounting for his or her actions? (This may show lack of independence.)
16. **Pay Schedules.** Do you pay the worker by hour, week, or month? (Independent contractors are generally paid by the job or commission, although by industry practice, some are paid by the hour.)
17. **Expenses.** Do you pay the worker’s business or travel costs? (This tends to show control.)
18. **Tools and materials.** Do you provide the worker with equipment, tools, or materials? (Independent contractors generally supply the materials for the job and use their own tools and equipment.)
19. **Right to fire.** Can you fire the worker? (An independent contractor can’t be fired without subjecting you to the risk of breach of contract lawsuit.)
20. **Worker’s right to quit.** Can the worker quit at any time, without incurring liability? (An independent contractor has a legal obligation to complete the contract.)



I-9 Compliance through COVID 19

- Form I-9 is used for verifying the identity and employment authorization of individuals hired for employment in the United States.
- All U.S. employers must ensure proper completion of Form I-9 for each individual they hire for employment in the United States. This includes citizens and noncitizens. Both employees and employers (or authorized representatives of the employer) must complete the form.

Sections 1 and 2 of Form I9

■ Section 1 Employee Information and Attestation

- This section must be completed by the new employee no later than the date the employee begins employment. It may also be completed prior to the beginning of employment, after the individual has accepted an employment offer.
- This section must be completed by the new employee no later than the date the employee begins employment. It may also be completed prior to the beginning of employment, after the individual has accepted an employment offer 2 Employer or Authorized Representative Review and Verification

■ Section 2 Employer or Authorized Representative Review and Verification e Information and Attestation

- This section must be completed by the company's representative before or within three business days of the employee's first day of employment.

Acceptable Documents

LISTS OF ACCEPTABLE DOCUMENTS			
All documents must be UNEXPIRED			
Employees may present one selection from List A or a combination of one selection from List B and one selection from List C.			
LIST A Documents that Establish Both Identity and Employment Authorization	OR	LIST B Documents that Establish Identity	
		AND	
LIST C Documents that Establish Employment Authorization			
1. U.S. Passport or U.S. Passport Card	OR	1. Driver's license or ID card issued by a State or outlying possession of the United States provided it contains a photograph or information such as name, date of birth, gender, height, eye color, and address	1. A Social Security Account Number card, unless the card includes one of the following restrictions: (1) NOT VALID FOR EMPLOYMENT AUTHORIZATION (2) VALID FOR WORK ONLY WITH DHS AUTHORIZATION (3) VALID FOR WORK ONLY WITH INS AUTHORIZATION
2. Permanent Resident Card or Alien Registration Receipt Card (Form I-551)		2. ID card issued by federal, state or local government agencies or entities, provided it contains a photograph or information such as name, date of birth, gender, height, eye color, and address	2. Certification of report of birth issue by the Department of State (Form DS-1350, FS-545, FS-240)
3. Foreign passport that contains a temporary I-551 stamp or temporary I-551 printed notation on a machine-readable immigrant visa		3. School ID card with a photograph	3. Original or certified copy of birth certificate issued by a State, county, municipal authority, or territory of the United States bearing an official seal
4. Employment Authorization Document that contains a photograph (Form I-765)		4. Voter's registration card	4. Native American tribal document
5. For a nonimmigrant alien authorized to work for a specific employer because of his or her status: a. Foreign passport; and b. Form I-94 or Form I-94A that has the following: (1) The same name as the passport, and (2) An endorsement of the alien's nonimmigrant status as long as that period of endorsement has not yet expired and the proposed employment is not in conflict with any restrictions or limitations identified on the form.		5. U.S. Military card or draft record	5. U.S. Citizen ID Card (Form I-197)
		6. Military dependent's ID card	6. Identification Card for Use of Resident Citizen in the United States (Form I-179)
		7. U.S. Coast Guard Merchant Mariner Card	7. Employment authorization document issued by the Department of Homeland Security
		8. Native American tribal document	
		9. Driver's license issued by a Canadian government authority	
		For persons under age 18 who are unable to present a document listed above:	
		10. School record or report card	
		11. Clinic, doctor, or hospital record	
	12. Day-care or nursery school record		
6. Passport from the Federated States of Micronesia (FSM) or the Republic of the Marshall Islands (RMI) with Form I-94 or Form I-94A indicating nonimmigrant admission under the Compact of Free Association Between the United States and the FSM or RMI			

Examples of many of these documents appear in Part 13 of the Handbook for Employers (M-274).

Refer to the instructions for more information about acceptable receipts.

- Must be original documents
- Unexpired
- Non- Laminated
- Documents from List A show both identity and employment authorization.
- Documents from List B show identity only (employers participating in E-Verify can accept List B documents only with a photograph).
- Documents from List C show employment authorization only.



How we keep our clients compliant

- Electronic onboarding will send reminders
 - Easy to use fillable forms
- One on one training and assistance available.

Member Deals

- MemberDeals has an "at home" series in addition to their travel and entertainment offerings.
- Take advantage of discounted grocery delivery, cleaning supplies, movies, and much more.
- The link to MemberDeals can be found in the employee self service portal.

Make Yourself at Home
Everything You Need to Work & Play at Home
Electronics, entertainment, health & wellness, groceries & more!

SAVE UP TO 70%

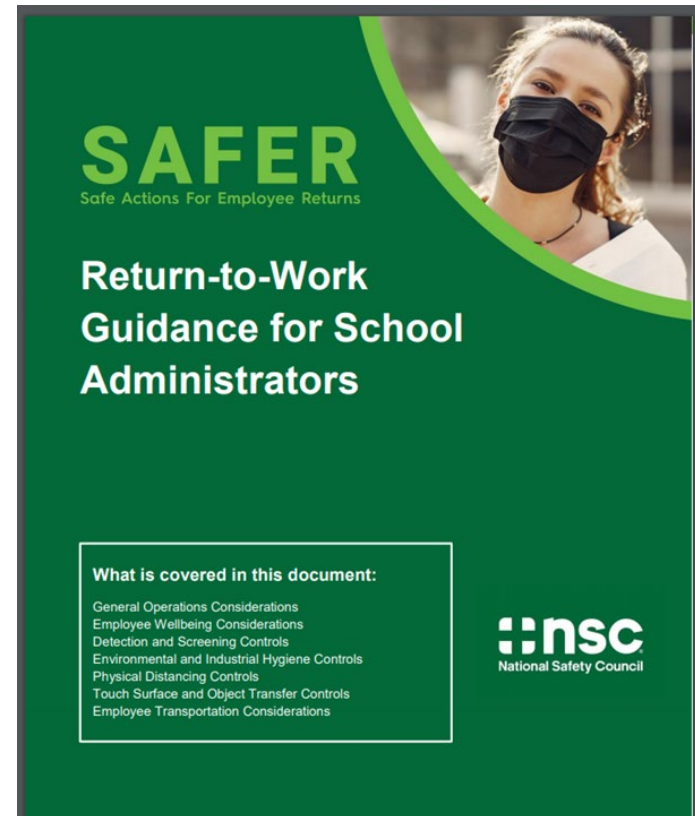
The advertisement features a central image of a light-colored dog sitting on a white surface. To the left of the dog is a laptop displaying the Disney+ interface with characters from Pixar and Marvel. In front of the laptop are several items: a blue dumbbell, a blue resistance band, a white smartwatch, a white container of Honest disinfectant, and a spray bottle of Honest disinfectant. To the right of the laptop is a green grocery bag overflowing with fresh produce, including leafy greens, tomatoes, and bananas. Next to the bag is a bottle of wine and a small blue and yellow toy. The background is a plain, light gray color.

Safety: Guidance for School Staff and Students from the CDC & US Department of Education

- Upon the start of the '20-'21 school year, Districts, Administrators, and Educators are doing everything in their power to ensure the health and well-being of students and staff; Delta is also monitoring the situation and has compiled resources from Federal and State resources that could help:
 - The US Department of Education has created a website ([click here](#)) dedicated to COVID-19 information and guidance on elementary/secondary education, special education, and higher education. This page is regularly updated as more info and resources become available.
 - The CDC has also issued interim guidance to help K-12 schools and childcare programs plan for and prevent the spread of COVID-19 among students and staff ([click here](#)). This guidance is organized into 3-categories:
 - No Community Transmission (Preparedness Phase)
 - Minimal to Moderate Transmission (Strategic Implementation Phase)
 - Substantial Community Transmission (Additional Strategic Implementation Phase)

Safety: Guidance for School Staff and Students from the CDC & US Department of Education

- The National Safety Council, America's leading nonprofit safety advocate, has created a Return to Work Guidance for School Administrators and Staff. This information is based on feedback from the Safe Actions For Employee Returns (SAFER) taskforce; which includes a consortium of Fortune 500 Companies, leading safety organizations, and public health professionals/experts.



Safety: Guidance for School Staff and Students from the Louisiana Department of Education

- Louisiana's school facilities closed in March 2020 through the remainder of the 2019-2020 school year to curb the spread of COVID-19. The Louisiana Department of Education is now focused on helping school systems address unfinished learning from the 2019-2020 school year, set the foundation for continuous learning in 2020-2021, and prepare for potential modified operations in the future.
- They have created a COVID-19 webpage ([click here](#)) that has a plethora of webinars and recordings for extra-curricular activities, resources for Early Childhood Guidance, i.e. a re-opening decision tree, and K-12 Guidance to include in-school Isolation/Quarantine recommendations if/when needed.
- Also, Louisiana's Strong Start 2020 Plan ([click here](#)) has resources for families, as well as up-to-date information and guidance for re-opening schools and centers (including daycares).

Safety: Suggested Return to Work / School COVID-19 Self-Certification for Louisiana

EMPLOYEE SELF-CERTIFICATION



Office of Public Health
July 22, 2020

Return-to-Work Self-Certification for COVID-19*

Persons with COVID-19 symptoms and/or a positive test who were directed to care for themselves at home may end self-isolation when at least 24 hours have passed *since recovery*, meaning:

- Fever free without the use of fever-reducing medications, and
- Improvement in symptoms (e.g., cough, shortness of breath), and
- At least 10 days* have passed *since symptoms first appeared*.

Persons with laboratory-confirmed COVID-19 who have not had any symptoms may discontinue self-isolation when at least 10 days** have passed since the date of their first positive COVID-19 diagnostic test and have had no subsequent illness.

Persons suspected of having COVID-19 who have been tested and receive a negative test may discontinue isolation precautions provided they feel well.

If the employee is sick with non-COVID-19 symptoms, or if the employee has tested negative for COVID-19***, the employee must still be *symptom free for 24 hours before returning to the worksite*. If teleworking or working from home, the employee does not have to wait the 24 hours before resuming work duties.

If an employee is a close contact (defined as within 6 feet for 15 minutes) of a confirmed positive and requires isolation, that person may return to work after the 14-day isolation period has passed, as long as no symptoms develop.

Employee Self-Certification

Test Date: _____/_____/2020
Test Result (circle one): Positive Negative Not tested
Date of Symptom Onset: _____/_____/2020
Date of Recovery (as defined above): _____/_____/2020

By signing this document, I verify that I have been symptom-free for the appropriate number of days and that the information reported above is correct. Therefore, I can be released from isolation and may resume work-related activities.

Signature

Date

* This form is not required by the State of Louisiana to return to work but is intended as a guide to assist employers and employees on when it is safe to return to work. This form is not mandated by the State of Louisiana.

** Employees of congregate settings (nursing homes, prisons) must wait 10 days to return to work, unless the employee is deemed essential and allowed to return while in the quarantine period according to CDC guidance.

*** The test must be a negative PCR test at least five days after exposure to a positive case or suspected illness.

STUDENT/TEACHER SELF- CERTIFICATION



Office of Public Health
July 22, 2020

Return-to-School Self-Certification for COVID-19*

Students/Teachers/Faculty (persons) with COVID-19 symptoms and/or a positive test who were directed to care for themselves at home may end self-isolation when at least 24 hours have passed *since recovery*, meaning:

- Fever free without the use of fever-reducing medications, and
- Improvement in symptoms (e.g., cough, shortness of breath), and
- At least 10 days* have passed *since symptoms first appeared*.

Persons with laboratory-confirmed COVID-19 who have not had any symptoms may discontinue self-isolation when at least 10 days have passed since the date of their first positive COVID-19 diagnostic test and have had no subsequent illness.

Persons suspected of having COVID-19 who have been tested and receive a negative test may discontinue isolation precautions provided they feel well.

If the person is sick with non-COVID-19 symptoms, or if the person has tested negative for COVID-19**, the person must still be *symptom free for 24 hours before returning to school*. If the person is teleschooling from home, the person does not have to wait the 24 hours before resuming school duties.

If a person is a close contact (defined as within 6 feet for 15 minutes) of a confirmed positive and requires isolation, that person may return to school after the 14-day isolation period has passed, as long as no symptoms develop.

Person Self-Certification

Test Date: _____/_____/2020
Test Result (circle one): Positive Negative Not tested
Date of Symptom Onset: _____/_____/2020
Date of Recovery (as defined above): _____/_____/2020

By signing this document, I verify that I have been symptom-free for the appropriate number of days and that the information reported above is correct. Therefore, I can be released from isolation and may resume school-related activities.

Signature

Date

* This form is not required by the State of Louisiana to return to school but is intended as a guide to assist Principals and persons on when it is safe to return to school. This form is not mandated by the State of Louisiana.

** The test must be a negative PCR test at least five days after exposure to a positive case or suspected illness.

Safety: Update on 2020 Hurricane Season

- The 2020 Hurricane Season continues to break records. Last week Tropical Storm (TS) Josephine and Kyle became the earliest 10th and 11th named storms on record in the Atlantic Basin.
- As we approach the peak of Hurricane Season (September 10th), Here are 5-reasons activity is forecasted to increase dramatically:
 1. Tropical Waves steadily moving off the Coast of Africa
 2. Warm Atlantic Ocean and it's getting warmer
 3. Wind shear is nearing its low point for the season
 4. Drier air likely to become less robust and expansive
 5. Large scale atmospheric waves will likely energize tropical systems
- Currently there are three areas in the Atlantic that will likely become TS by this weekend; the US Gulf Coast possibly being impacted next week.
- Don't forget to develop, refresh, and review your hurricane plan; [click here](#) for guidance.
- And if you need help with your Emergency Action Plan, email us at dassafety@deltapeo.com.

Questions & Answers

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