

FFCRA & CARES Act Payroll Solution Scenarios

Payroll Solutions	Qualifying Reason	Pay	Tax credit option	Benefits	SBA Loan option
Scenario 1: Regular Payroll Pay Code: REG	Employee maintains regular work schedule	Employee receives regular compensation	N/A	<u>Benefits Eligibility:</u> remains in place with standard payroll deduction	YES
Scenario 2: Use of Paid Sick Leave (PSL) Pay Code: FMPSCKL-1	Employee meets eligibility for Paid Sick Leave under FFCRA: Reasons #1-3	Employee receives up to two (2) weeks of paid time off (80 hours)	<i>Eligible Tax credit amount \$511/day for Employer</i>	<u>Benefits Eligibility:</u> remains in place with standard payroll deduction	NO
Scenario 3: Use of Paid Sick Leave (PSL) Pay Code: FMPSCKL-2	Employee meets eligibility for Paid Sick Leave under FFCRA: Reasons #4 & 6	Employee receives up to two (2) weeks of paid time off (80 hours) at 2/3 pay rate	<i>Eligible Tax credit amount \$200/day for Employer</i>	<u>Benefits Eligibility:</u> remains in place with standard payroll deduction	NO
Scenario 4: Use of Paid Family & Medical Leave (PFMLA) Pay Code: FMPFAML-1	Employee meets eligibility for PFMLA under FFCRA: Reason #5	First two (2) weeks off are paid or unpaid based upon leave policy Employee is paid via PFMLA up to 10 weeks at 2/3 pay rate	<i>Eligible Tax credit amount \$200/day for Employer</i>	<u>Benefits Eligibility:</u> remains in place with standard payroll deduction	NO
Scenario 5: Unemployment Benefits Pay Code: N/A	If an employee does not meet the FFCRA Paid Leave Options, the employee can apply for state unemployment benefits	Employees can apply for unemployment benefits at any time, and payment will be subject to State regulations and eligibility.	N/A	<u>Benefits Eligibility:</u> benefits are subject to termination once employee is no longer working and/or meeting eligibility requirements <i>*based on insurance contract this may vary from last day of work to end of month.</i>	NO

Please see First Families Coronavirus Response Act (FFCRA) document for additional details regarding eligibility

Please note that you may not qualify for the credits related to the wages paid under the FFCRA and the SBA Loan program under the CARES act. Please consult with your CPA or Attorney regarding the option that works best for your circumstances.