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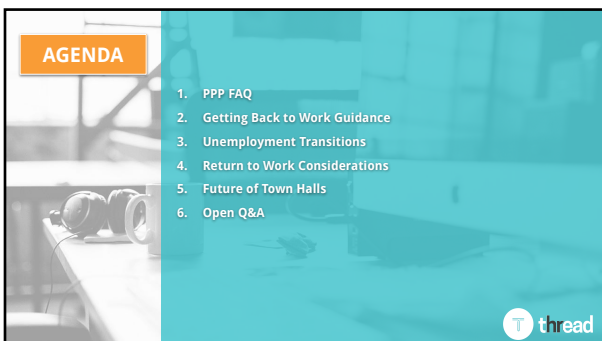
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PPP FAQ

- When does the 8 week period begin?
  - The date the lender makes first disbursement of funds
- What is included in utilities?
  - Electricity, gas, water, transportation, telephone or internet service which began prior to Feb. 15, 2020. Further guidance added gas when driving business vehicle. Garbage collection and security monitoring depending on lender
- What method is used to determine employee count?
  - The CARES Act states "Full Time Equivalent" which usually means 30 hours

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PPP FAQ

- Do I have to hire back all of the same employees?
  - Documents to prove number of FTEs does not seem to point to needing to be the same employees but no specific guidance on this
- What about employees who leave or are terminated for cause?
  - As of now those that were offered to be rehired but refuse can be reduced from FTE. No specific guidance on those that leave or termed for cause.
- Can I increase employee pay during this time period? Bonus?
  - Current guidance does not prevent an increase in pay in form of short term pay increase, bonus or hazard pay (remember \$100k rule)

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PPP FAQ

- Are the expenses based on cash or accrual basis?
  - More guidance needed but the guidance provided states "payments" but more needed.
- What if my payroll dates don't allow me to get full two months worth of payroll?
  - No need to change pay dates as long as you get 8 weeks worth of payroll. In the rare cases it won't you should talk to your account manager to look into how to maximize without causing issues to deductions, etc.

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PPP FAQ

➤ Should I change payroll funding bank accounts?

- Not needed. It is a good idea to put the PPP money into a separate account but you do not need to change payroll funding account
- This is an accounting exercise. There are some items in payroll that are not forgiven (Fed ER tax, >\$100k, FFCRA FMLA, etc)
- Pay out of original account and write check or transfer from PPP account to refund
- I have a resource on how to handle accounting but also get CPA advice
- Keep good records and use our reports

➤ Is the \$100k limit based on monthly or 8 week calculation?

- No exact guidance. Could be \$16,666 if you pay semi-monthly or monthly but \$15,384 if you pay weekly

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PPP

➤ Safe Harbor date moved to May 14 to give borrowers a chance to pay back if cannot certify the need (\$2M+ for sure) but open to more. If you don't need it be careful

➤ Expect more guidance prior to May 14 (hopefully)

➤ Continue to keep great records. Our report should be available on May 15

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GA Claims and Return to Work

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## HR / Scott

### Georgia Unemployment Letter to Employers

When business operations resume to normal operations as it was prior to the COVID-19 crisis, employers should discontinue submitting employer-filed partial claims for any employee who returns to their regular normal work schedule and is earning more than the weekly benefit amount (WBA) plus \$300.

However, we understand some businesses will gradually return to full operation and many of their employees will be brought back to work on reduced hours. In these cases, the employees are eligible to continue to receive unemployment benefits. Employers are strongly encouraged to continue to submit weekly employer filed partial claims during this period.

If a decision is made to permanently lay off employees, we strongly encourage employers to continue to submit weekly employer filed partial claims on their behalf until further instructions are provided by the GDOL. The GDOL is currently developing a process where employers will be able to identify on the employer filed partial claim spreadsheet those employees permanently laid off. This transition will keep individual claimants from having to refile their claims starting the process over again. The claimant will be notified to begin requesting their own weekly unemployment payments.



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## HR / Scott

### EXAMPLES

For example, if you bring your employees back to work gradually and Employee A is working 30 hours a week at \$15 an hour, you would report his/her earnings for the week as \$450.

\$250 per week from the GDOL + \$300 exemption amount = \$550. Since they earned \$450 from the employer for the week and that is less than the \$550, Employee A would still be eligible for \$100 in state benefits and the additional \$600 per week in federal benefits.

If Employee B is working 30 hours a week at \$30 an hour, you would report his/her earnings for the week at \$900. If Employee B is receiving \$325 per week from the GDOL, you would add the \$300 exemption amount and the \$325 weekly benefit amount yielding \$625. Since they are earning more from the employer at \$900 than the allowed amount of \$625 to receive benefits, Employee B would not be eligible for state benefits or the additional \$600 per week in federal benefits.



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## HR / Scott

### Return to Work for non-healthcare workers (Oglethorpe Deakins):

• **Symptomatic persons with confirmed COVID-19 or suspected COVID-19** can return to work after:

➤ At least 3 days (72 hours) have passed since recovery defined as resolution of fever without the use of fever-reducing medications AND improvement in respiratory symptoms (e.g., cough, shortness of breath); AND, At least 10 days have passed since symptoms first appeared



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## HR / Scott

Asymptomatic with confirmed COVID-19 can return to work after:

- At least 10 days have passed since the positive laboratory test and the person remains asymptomatic. This is 7 days after positive lab results plus 3 days of social distancing per CDC guidelines
- Note, asymptomatic persons who test positive and later develop symptoms should follow the guidance for symptomatic persons above



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## HR / Scott

Asymptomatic persons who have a known exposure to a person with COVID-19 without appropriate PPE can return to work after:

- Their 14-day home quarantine period has ended, i.e. 14 days have passed since the last exposure without appropriate PPE (mask, eye cover or face shield, gloves).
- If this person is tested for COVID-19 during the 14 day quarantine period, a negative test result would require the person to complete the 14 day period, and a positive test would move the person into one of the above categories, based on whether they are still asymptomatic or have symptoms.



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## HR / Scott

Are you considering remote monitoring software?

(Taramind, ActivTrak, InterGuard, Sneek and Hubstaff)

- Could be legal issues if you're violating privacy
- Let employees know in advance why and how it will be used
- Choose software that lets employees exit and block monitoring when accessing sites such as bank accounts
- Consider the intent.
  - Benefits employees as a resource = good
  - Used to penalize employees = not good for retention



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Future

Future of Town Halls

1. Continue to help navigate this chaos with you

2. Keeping you current on HR and Compliance

3. Thought leadership on the Future of Work and how we help

4. Guest speakers with a focus on growth of your business

a. Tax Credits to reduce payroll tax burden

b. Sales strategies for coming out of this

c. Open topics YOU want to hear about

d. No sales pitch allowed! I am strict on this

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