

# COVID-19 DBL/PFL

## FREQUENTLY ASKED QUESTIONS

As a Disability Benefits Law and Paid Family Leave carrier, Renaissance works hard to ensure people have the coverage they need with exceptional support. In an effort to keep our clients informed, Renaissance would like to provide guidance relating to various DBL and PFL scenarios and the applicable benefits/claim process.

### **EMPLOYER IS CLOSED OR EMPLOYEE IS "LAID OFF" DUE TO STATE/LOCAL MANDATED SOCIAL DISTANCING OR SHELTER-IN-PLACE/STAY-AT-HOME ORDER**

- Employee should file for unemployment through their state

### **EMPLOYEE HAS TO STAY HOME BECAUSE THEIR CHILD IS SUBJECT TO A MANDATORY QUARANTINE/ISOLATION ORDER AND THE EMPLOYEE IS UNABLE TO WORK REMOTELY**

- Employee should contact their employer to inquire about benefits under the federal *Families First Coronavirus Response Act* (applicable to employers with <500 employees)
- NY employees may be eligible for COVID-19 Quarantine pay under NY PFL (either from their employer or through insurance carrier or a combination of both) – employee should file a NY COVID-19 Quarantine claim (*PFL-1 and CCOVID19* forms)
- NJ employee may be eligible for accrued Earned Sick Leave

### **EMPLOYEE HAS TO STAY HOME BECAUSE THEY ARE SUBJECT TO A MANDATORY ORDER (BUT THEY THEMSELVES ARE NOT ILL/DO NOT HAVE COVID-19) AND THE EMPLOYEE IS UNABLE TO WORK REMOTELY**

- Employee should contact their employer for benefits under the federal *Families First Coronavirus Response Act* (applicable to employers with <500 employees)
- NY employees may be eligible for COVID-19 Quarantine pay under NY PFL/DBL (either from their employer or through insurance carrier or a combination of both) – employee should file a NY COVID-19 Quarantine claim (*PFL-1 and SCOVID19* forms)
- NJ employee may be eligible for accrued Earned Sick Leave

### **EMPLOYEE HAS POSITIVE TEST FOR COVID-19 (OR HAS SYMPTOMS PRESENT CONSISTENT WITH COVID-19 ILLNESS BUT TESTING WAS NOT AVAILABLE/NOT DONE) AND DOCTOR PLACES RESTRICTIONS PREVENTING EMPLOYEE FROM WORKING**

- Employee may be eligible for disability benefits
  - Employees with STD coverage should file an STD claim
  - NY employee should file the DB-450
  - NJ employee should file a TDI claim if no NJ accrued Earned Sick Leave is available

### **EMPLOYEE HAS TO TAKE CARE OF A FAMILY MEMBER WHO IS ILL/HAS COVID-19**

- Employee should contact their employer to inquire about benefits under the federal *Families First Coronavirus Response Act* (applicable to employers with <500 employees)
- NY employees may be eligible for NY PFL for Family Care – employee should file standard NY PFL claim forms for Family Care (*PFL-1 and PFL-4* forms)
- NJ employee should file an FLI claim if no NJ accrued Earned Sick Leave is available

**VIEW OUR COVID-19 ALERT INFORMATION AND DOWNLOAD FORMS AT**  
***RenaissanceBenefits.com***

**YOU CAN ALSO EMAIL COMPLETED CLAIM FORMS TO**  
***GroupClaims@RenaissanceFamily.com***