

April Commitment to Pay and Benefits due to COVID-19

Frequently Asked Questions

1. **What is meant by a “pay guarantee” for the month of April?** *Aspirus will continue to pay your wages from April 1 through April 30 based on your current base rate of pay and your FTE status as reflected in our HR information system, in these situations:*
 - You perform your current job.
 - Your current job is not needed and you assume a different job in your department, in another department or another part of the organization, to meet your current FTE level.
 - You are able and available to work and you are or have been sent home due to no work.
 - You are home due to a COVID-19 work exposure confirmed by Employee Health.
 - You are home with COVID-19 or COVID-19 related symptoms and approved by Employee Health.
 - You are at home due to your own underlying medical condition for which you have medical certification removing you from work.
2. **If I am not working due to one of the situations above, do I have to exhaust my PTO first?** *No. PTO does not need to be used during this time.*
3. **If I am off work for one of the situations described above, what time code(s) should be used?** *The following time codes have been set up to record these special circumstances:*

Reason for Absence	Kronos Time Code
Off work due to COVID work exposure/illness	COVID EE Work Exposure Pd
Off work due to COVID non-work exposure/illness	COVID EE Monitor Non-Work Exp Pd
You have been sent home due to no work	COVID EE No Work Pd
You are home with an underlying medical condition for which you have medical certification removing you from work	COVID EE Medical Leave Pd

4. **If I am off work, how is my time recorded in Kronos?** *Employees who currently record their time off in Kronos should continue to do so. For those who do not record their time off work now, their supervisor or timekeeper should record time off using the appropriate code above. For employees on an approved FML or personal leave of absence, time off will be entered by Leave Management Services. To avoid payroll errors, it is the responsibility of the employee and supervisor to ensure timecard accuracy.*
5. **May I decline a work assignment and go without pay or use my PTO?** *It is expected that employees will accept all reasonable work assignments during this period of time. If have questions about an assignment, you should discuss the situation with your supervisor.*
6. **If I have multiple FTE'd positions, how do I enter my time in Kronos if I am called off in one or both positions?** *If you are called off in both positions, use the codes above to record your time in*

both positions. If you are called off in one position but not the other, or, if you work partial FTE in both, use the codes above to record time up to your total FTE.

7. **If I was already scheduled to take PTO for personal time off, do I need to use my PTO?** *Yes, if you had scheduled time out of the office and you are not off work due to one of the situations above and are not available to work, PTO would be used as scheduled.*
8. **If I have already been called off due to low census and I have requested to use PTO or take time without pay, will my pay be guaranteed and can I save my PTO?** *Yes, you may save your PTO. Whoever enters PTO in Kronos should remove your PTO and enter the appropriate time-off code from the above list.*
9. **Do I need to accept an assignment on another shift or day of the week if there is no work available during my normal scheduled shift for my pay to be guaranteed?** *We ask that employees be as flexible as possible during this time, however, it is understood that there may be circumstances that might make it extremely difficult for an employee to work an alternate shift or day of the week (daycare needs, etc.). If you are unable to fulfill this request, please discuss this with your supervisor and you will be paid up to your scheduled FTE. It is expected that if you were already scheduled to work an alternate shift (i.e. weekend), that you maintain that commitment.*
10. **Why is Aspirus exempt from the Families First Coronavirus Response Act (FFCRA) and its provisions?** *As a large employer with more than 500 employees and a health care organization, FFCRA does not apply to Aspirus.*
11. **How will the pay guarantee impact unemployment benefits?** *If you have already applied or are receiving unemployment benefits and you are being paid during this time, you may be obligated to report these earnings to your unemployment office. Based on the laws in your state, your unemployment benefits may cease during times in which you are paid by Aspirus. It is your responsibility to follow the reporting requirements applicable to your state. If your unemployment benefits cease, the weeks during which you are paid by Aspirus should extend the number of weeks you are eligible to receive unemployment benefits.*
12. **If I don't use my PTO, will I lose my PTO after April 30?** *No, your PTO bank will remain in place. You will continue to earn PTO on hours for which you are unable to work due to no work available. If you are at your limit, you will stop accruing PTO until your PTO balance falls below the limit.*
13. **What is the definition of a "family member" for which I may use my PTO should I need to be off work?** *A "family member" is defined as spouse/partner, children, mother or father or mother-in-law or father-in-law. If you need to be off work to care for a family member, you may use PTO or take time without pay. If you are caring for a family member who is incapacitated and under the care of a physician, you should contact Leave Management Services and request time off under the Family Medical Leave Act (FMLA).*
14. **I am currently receiving Short Term Disability or Worker's Compensation benefits; how does the guarantee of pay impact me?** *If you are off work and not available to work and receiving these benefits, you are not eligible for pay guarantee and will continue to receive these benefits until you are cleared to return to work (up to 180 days for Short Term Disability benefits or until you reach the end of healing as determined by United Heartland, Aspirus' Worker's Compensation*

Carrier if you are receiving Worker's Compensation benefits). These benefits are available to you beyond April 30, should you qualify.

15. **If I am working fewer hours (including low-census) what happens to my benefits?** *Your insurance benefits will be guaranteed at the same cost based on your current FTE. For more information on benefits during COVID-19, including eligibility to make changes, see the "Benefits FAQ" below.*
16. **How is pay going to be determined through April for areas of the hospital that have always staffed to volume and nurses and other employees who do not always work their full FTE?** *All employees have an FTE and "scheduled hours" recorded in Aspirus' HR information system. This is what determines benefit eligibility. Employees should receive guaranteed pay up to this FTE during the month of April. If an employee works beyond this FTE, they will receive pay and applicable overtime for all hours worked.*
17. **What will happen after April 30?** *We don't know. But we can get through this together. It will require flexibility and shared sacrifice, but we have the right team to rise to this challenge. And we must succeed; our communities are depending on us – now and for generations to come.*

Aspirus Benefits FAQ

1. **What will happen to my insurance benefits if I do not work my full FTE for April?** *Eligibility for benefits is based upon your Full Time Equivalent status. If you are classified as full time (.75 FTE – 1.0 FTE) or part-time (.60 FTE - .74 FTE) in GHR your benefit election/coverage remains unchanged. Should your status change to less than .6 FTE you would no longer be eligible for benefits.*
2. **If I do not have enough earnings in my paycheck to cover my benefit premiums, what happens?** *Employee benefit premiums are the responsibility of the employee. If an employee does not have enough earnings in a paycheck to cover the benefit premiums the premiums will go into arrears. As you have earnings, the premium deductions will try to pull from each subsequent paycheck to the extent possible. This will continue until the premiums in arrears have been fully recovered. Premiums are pulled for the full bi-weekly amount – no partial premiums.*
3. **What options do I have to pay my benefit premiums if I know I will not have enough earnings to cover the premiums and do not want them to go into arrears?** *Premiums will automatically go into arrears and pull on the next paycheck(s) that has sufficient earnings. However, employees wishing to “pay as you go” could arrange to submit a personal check to cover the employee premium. “Pay as you go” premium payments would be accepted on a bi-weekly or monthly basis only. Checks should be made payable to Aspirus Inc, and submitted to:*

*Aspirus Inc.
 Total Rewards Department
 2200 Westwood Drive
 PO Box 1395
 Wausau WI 54401*
4. **Can I stop my benefits if I am working fewer hours and can no longer afford the premiums?** *Benefit eligibility is based upon your full-time equivalent status. If your status remains as a full-time employee (.75 FTE – 1.0 FTE) or part-time employee (.6 FTE - .74 FTE) most of your benefits cannot be changed due to working fewer hours. The exception is the after-tax benefits (VOYA and Optional Life Insurance), where the Plan allows employees to stop their elections during the year. If stopped, the employee’s next opportunity to re-enroll would be during Open Enrollment for 2021. VOYA benefits include:*
 - i. *Accidental Insurance*
 - ii. *Hospital Insurance*
 - iii. *Critical Illness Insurance*

NOTE: If you elect to stop your Optional Life Insurance, your next opportunity to enroll would be during Open Enrollment for 2021. At that time, you would only be allowed to elect up to \$20,000 (employee). Anything above \$20,000 would require Evidence of Insurability approval by Lincoln Financial. Current guarantee issue amounts and prior Evidence of Insurability will no longer apply.
5. **Can I change my Flex Spending – Dependent Care due to a change in my daycare provisions?** *Participants can add or increase their Dependent Care FSA elections in order to pay for daycare for school-age children who are no longer able to attend school. Additionally, participants can*

revoke or decrease their elections if they stop working, or if they can no longer keep their children in their existing daycare due to facility closures. When regular activities resume, participants may be able to resume their Dependent Care FSA elections again. To request a change or to stop your Dependent Care flex deduction, please complete a Benefit Change Form located on the intranet under "Employee Benefits" or contact your HR Representative. If you are on an approved Leave of Absence, your Dependent Care Flex Plan deduction may have been stopped, in which case a letter is mailed to your home.

6. If I had coverage under my spouse, and he/she lost coverage can I enroll in the Aspirus benefit?

Yes. Loss of coverage is a qualifying event to enroll in coverage (which was lost) with Aspirus. Please submit enrollment and supporting documentation within 31 days of the loss of coverage. An employee can enroll by selecting a Life Event in Aspirus' HR information system.