



Metropolitan Transit System

## Questions and Answers Regarding COVID-19 Crisis April 8, 2020

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This Q and A is divided into 3 sections. The links below will take you to the applicable section of the document.

1. [Workplace Questions](#)
  2. [Employee Illness Questions](#)
  3. [Pay, FFCRA Emergency Leave and Benefits Questions](#)
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### 1. Workplace Questions

**Q 1.1:** Where can I find up-to-date information regarding COVID-19?

**A:** MTS has established web pages that contain information for employees as well as links to information from the CDC and County Public Health. Click the appropriate link below. MTS will text employees when new information is available. Please make sure you keep your cell phone number and other contact information up to date with HR.

Bus Operations: [www.sdmts.com/bus-operations-emergency-updates](http://www.sdmts.com/bus-operations-emergency-updates)

Bus Maintenance: [www.sdmts.com/bus-maintenance-emergency-updates](http://www.sdmts.com/bus-maintenance-emergency-updates)

Rail Operations: [www.sdmts.com/rail-operations-emergency-updates](http://www.sdmts.com/rail-operations-emergency-updates)

Rail Maintenance: [www.sdmts.com/rail-maintenance-emergency-updates](http://www.sdmts.com/rail-maintenance-emergency-updates)

Transit Enforcement: [www.sdmts.com/transit-enforcement-emergency-updates](http://www.sdmts.com/transit-enforcement-emergency-updates)

Administrative Departments and Supervisors: [www.sdmts.com/management-emergency-updates](http://www.sdmts.com/management-emergency-updates)

**You can also call the Human Resources Department at 619-557-4598 with questions.**

**Q 1.2:** Are employees allowed or required to wear masks when working?

**A:** Based on the most recent [CDC guidance regarding masks](#), MTS encourages all employees (and their families) to wear masks or cloth face coverings whenever they are in public (including at work). MTS is doing everything it can to provide masks to all employees for use at work, but masks are in short supply. MTS will distribute available masks based on the amount of contact the employee typically has with other employees and/or the public. Employees who do not have an MTS-provided mask are encouraged to use whatever masks they have or a cloth face



covering in accordance with [CDC guidelines](#). Some positions are required to wear masks while at work. Please ask your direct supervisor for guidance related to your particular job.

**Q 1.3:** What will happen if someone at work or a passenger tests positive for COVID-19?

**A:** MTS will notify employees who may, to the best of its knowledge, have worked with or around the infected person and will disinfect the workplace. When appropriate, MTS will require that exposed employees who had close contact with the infected person stay away from the worksite for 14 days and self-monitor for symptoms. Confidentiality will be maintained and the identity of the person who tested positive will not be disclosed.

**Q 1.4:** Can I return to work after having flu like symptoms without a note from my doctor releasing me?

**A:** No. Exceptions to this rule will only be made by the Director of Human Resources or Chief Human Resources Officer. If you are unable to obtain a return to work note, please call or email your direct supervisor and describe the circumstances preventing you from obtaining a written release to work. Employees should ask their healthcare providers for explicit written permission to return to work. A note that simply places the employee off work for particular days is insufficient.

In some cases when an employee is ill, the employee will be unable to provide documentation once they are well. If this is the case, please seek guidance from your supervisor or Human Resources.

## 2. Employee Illness Questions

**Q 2.1:** What should I do if I am experiencing potential COVID-19 symptoms (e.g., fever, dry cough, shortness of breath, joint and muscle pain, chills)?

**A:** Stay at home, limit contact with others and notify your supervisor. Employees are not permitted to come into work if they are experiencing flu-like symptoms. Employees who report to work with symptoms will be sent home immediately. Employees who are sick or exhibit the above symptoms should use telemedicine to consult a doctor for further guidance on treatment and eventual return to work. Telemedicine instructions are included in the document titled "COVID-19 Benefits Resources" on MTS COVID-19 web pages. Unless you need emergency care, please do not visit a healthcare provider or urgent care without calling in advance. Most healthcare providers have implemented special protocols to limit the spread of COVID-19 and will instruct you how to proceed based on your symptoms.

**Q 2.2:** If I am experiencing potential COVID-19 symptoms (e.g., fever, dry cough, shortness of breath, joint and muscle pain, chills), how can I get tested for COVID-19?

**A:** Depending on the individual circumstances, the doctor completing your telemedicine evaluation may order a COVID-19 test through your healthcare provider.

MTS employees who are experiencing potential COVID-19 symptoms are also eligible for expedited testing through the San Diego County Public Health Department. To arrange testing:

- Call 211
- Select Option 1 (County Public Health Nurse Line)
- Inform the Triage Nurse you are a Mass Transportation Worker employed by MTS
- San Diego County Public Health will arrange testing at a drive-through testing site

**Q 2.3:** I have Kaiser insurance. Will I have to pay out-of-pocket costs related to COVID-19 treatment?

**A:** No. Effective April 1, 2020, Kaiser Permanente members who are diagnosed with COVID-19 will not have to pay co-pays or other cost-share related to their medical care and treatment of COVID-19, even if they have to stay in the hospital. This change applies to all admissions whose dates of service(s) are from April 1, 2020 through May 31, 2020. Co-pays or other cost-share include, but are not limited to, hospitalization, office visits, telemedicine, emergency room visits, urgent care visits, and pharmacy.

**Q 2.4:** When can I return to work if I have self-quarantined, or received guidance from my doctor to stay at home due to possible COVID-19 symptoms?

**A:** You should rely on the guidance of your doctor to determine when you can return to work. Both Kaiser and Blue Shield doctors are providing documentation following telemedicine visits that includes guidance on when it is safe for the employee to return to work. Employees should ask for a copy of documentation from their doctor that indicates it is safe for them to return and give it to their supervisor.

Employees who self-quarantined can return in accordance with the most-recent guidance from their doctor or the CDC based on their particular situation. For example, if an employee has had contact with someone who has tested positive for COVID-19, current guidance indicates they should self-quarantine for 14 days. Employees who self-quarantine for the recommended time periods and do not experience symptoms are not required to submit return-to-work documentation.

In some cases when an employee is ill, the employee will be unable to provide documentation once they are well. If this is the case, please seek guidance from your supervisor or Human Resources.

**Q 2.5:** I was off of work caring for a family member who had flu-like symptoms, but they did not receive a COVID-19 test or go to a doctor. They are no longer exhibiting symptoms. When can I return to work?

**A:** Assuming you have exhibited no symptoms, you can return when:

- At least 3 days (72 hours) have passed since the person recovered (fever resolved without the use of fever-reducing medications); **and,**
- At least 7 days have passed since the person's symptoms first appeared.

### 3. Pay, FFCRA Emergency Leave and Benefits Questions

**Q 3.1:** How will I be paid if I need to miss work because I am quarantined, ill, or need to care for an ill family member?

**A:** The federal government recently passed the Families First Coronavirus Response Act (FFCRA), which will be in effect from April 1, 2020 to December 31, 2020. FFCRA provides emergency pandemic sick pay and expanded FMLA protection to employees if they are unable to work or telework due to impacts of the COVID-19 virus. The pandemic sick pay under this Act allows employees to preserve their accrued time off benefits and thus may be used before any other accrued paid time off when the employee is absent for qualifying COVID-19 related reasons. Detailed information regarding different scenarios and how much an employee would qualify to be paid can be found in the [Families First Coronavirus Response Act \(“FFCRA”\) Policy and MTS COVID-19 Emergency Paid Leave memo dated April 2, 2020](#).

**Q 3.2:** Who is eligible for FFCRA leave, accrual of negative PTO balances, and paid FMLA for childcare?

**A:** All employees are eligible for FFCRA emergency sick pay and accrual of negative PTO balances up to 80 hours, but FFCRA leave is prorated using the most-recent six months of work hours (or whole employment if less than six months) for part-time employees. Employees who have worked for MTS for 30 days or more are eligible for paid FMLA for childcare.

**Q 3.3:** How will I know if my FFCRA leave is approved?

**A:** When your supervisor confirms receipt of your completed form, you can rest assured it will be processed as soon as possible. If there are problems with your form, the Human Resources Department will email you. In some cases, the employee will receive emergency leave pay before their official approval from the Human Resources Department, but every employee who submits a request will receive a written response. Please do not call shortly after submitting your request to check on its status.

**Q 3.4:** What if my childcare facility or child’s school is closed?

**A:** If an employee is unable to work or telework because the employee is caring for his or her child whose school or place of care is closed, or child care provider is unavailable, due to COVID-19 related reasons, the employee is initially entitled to 2/3 of his or her pay for up to 80 hours, with a maximum of \$200 per day or \$2,000 total. The following 10 weeks of expanded FMLA are paid at 2/3 of an employee’s regular rate of pay, capped at \$200 per day and \$10,000 in the aggregate.

**Q 3.5:** What do I need to do to be paid while out for COVID-19 related reasons or to be paid Emergency Leave?

**A:** Employees need to communicate with their supervisor regarding how they would like to be paid and the projected length of their absence. Employees also need to submit a completed [COVID-19 Emergency Leave Request form](#) to their supervisor if they are requesting FFCRA paid sick leave or expanded paid FMLA. If the employee is unable to contact their supervisor and/or fill out the form, a family member or employee-designated representative may make the request on their behalf.

**Q 3.6:** What documentation is required to apply for FFCRA sick/childcare leave?

**A:** Effective April 8, 2020, MTS streamlined its application process to limit the necessary documentation and administrative burden on employees. Please use the updated [COVID-19 Emergency Leave Request form](#) (dated 4/8/2020).

**Q 3.7:** Can I take intermittent paid FMLA for childcare? For example, if I have childcare every day besides one day of my work week, can I use paid FMLA that one day on a recurring basis?

**A:** Usually no. Employees are required to give MTS as much advance notice as possible if they are going to be absent for childcare-related reasons. MTS understands that there may be extenuating circumstances that cause an employee to request childcare leave intermittently. Employees requesting intermittent childcare leave should complete the COVID-19 Emergency Leave Request form and attach a description of the circumstances causing their request. The Human Resources Department will work with the employee and their department to evaluate requests and balance them with operational needs.

**Q 3.8:** What qualifies as a “substantially similar condition” for FFCRA emergency leave?

**A:** At present, there are no qualifying conditions. The U.S. Department of Health and Human Services (HHS) has not yet identified any “substantially similar condition” that would allow an employee to take FFCRA paid sick leave. MTS included this language in its policy because it was included in the FFCRA and qualifying conditions may exist in the future.

**Q 3.9:** If I exhaust the FFCRA leave and I use my paid time off (sick, vacation, annual leave), will I be eligible for reimbursement of my paid time off from the federal stimulus package that MTS expects to receive?

**A:** Employees should not expect PTO reimbursement. MTS has committed significant financial resources to provide paid leave to employees who need to be absent due to COVID-19. The full impact of this crisis on the Agency’s finances will not be known for months, so we are unable to make any commitments beyond the paid leave program we have already implemented at this time.

**Q 3.10:** Am I eligible for State Disability payments or short-term disability (through Voya) if I cannot get a COVID-19 confirmation test, or if I have to care for a family member?

**A:** Having COVID-19 is not a requirement of receiving disability benefits. SDI has a program called Paid Family Leave that provides benefits when family members are ill but Voya does not. Please visit the [State Disability Insurance](#) website or [Voya](#) website for further details.

**Q 3.11:** What do I need to do to integrate SDI with my paid time off (PTO)? Will it occur automatically?

**A:** PTO integration will not occur automatically. If you want to integrate, you must contact the Payroll Department to determine the amount of leave you will be using each day. It is your responsibility to inform your supervisor of the number of leave hours you have decided to integrate.

**Q 3.12:** If I am on leave, will I have to pay the full cost of my health insurance?

**A:** While using existing PTO or Emergency Leave, MTS will continue to pay its portion of your health benefit costs. In addition, for longer leaves of absence, employees may be eligible for FMLA leave, and employees who are on FMLA only need to pay their usual share of health and welfare costs. If you are receiving a paycheck from MTS, your portion of benefit costs will be automatically deducted from your paycheck. If you are not receiving a paycheck, you will be provided with information on how to submit your premium payments.

**Q 3.13:** My spouse lost their job; can I add them to my MTS healthcare?

**A:** Yes, but you must do it within 30 days of the date they lost their coverage. Contact the Human Resources Benefits team for more information.

**Q 3.14:** How are wellness program incentives (e.g., gym reimbursements) affected by this situation?

**A:** The usual incentive programs remain in place, but access to some of the approved activities will be limited in the near future. Since all gyms have been ordered to close, employees should not have any gym expenses during such closures. Since some gyms closed mid-March, only four (4) gym visits will be required to earn the March gym reimbursement. If the employee's gym intends to charge them for April, they may want to explore canceling/suspending/freezing their membership.

**Q 3.15:** How do I contact ICMA-RC if I have questions about my 457(b), 401(a), and/or Roth IRA?

**A:** You may call their general line at 1-800-669-7400 or contact your account representative, Mark Fitzpatrick, directly at 202-604-9096 or [mfitzpatrick@icmarc.org](mailto:mfitzpatrick@icmarc.org).

**Q 3.16:** Can I withdraw money from my ICMA-RC 457(b) account?

**A:** Lost income is a potentially qualifying reason for "Emergency Withdrawal", and MTS is exploring implementing tax advantaged withdrawal provisions allowed by the recently passed CARES Act.

There is consensus among financial advisors that withdrawals from retirement accounts should be a last resort. The majority of employees will simply use their paid COVID-19 leave and PTO to achieve full pay, but the spouses of some employees have lost their sources of income, which may qualify if appropriately documented. If you or your spouse has lost income in connection with COVID-19, you can apply for Emergency Withdrawal but it may be beneficial to wait until mid-April because any CARES Act withdrawal provisions will be implemented by ICMA-RC by then.

ICMA evaluates all Emergency Withdrawal applications and supporting documentation in accordance with IRS regulations. Make sure your application is complete and the necessary documentation is attached then send it directly to ICMA-RC.

- To access the Emergency Withdrawal Form, go to <https://www.icmarc.org/> and login to your account. Once logged in, select “Access My Accounts” and “My 457 Account”. Select “Forms” from the left-hand panel, and then expand the “Roll/Disburse” section in the middle. Select “**457 Emergency Withdrawal Form Packet**” to download or print a PDF version to complete.
  
- Send completed form to ICMA-RC:  
Fax: (202) 682-6439 ICMA-RC Attention: Workflow Management Team  
Mail: ICMA-RC Attention: Workflow Management Team  
PO Box 96220, Washington DC, 20090-6220