

Questions and Answers Regarding COVID-19 Crisis April 1, 2020

Q: 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 any significant 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
Bus Maintenance: www.sdmts.com/bus-maintenance-emergency-updates
Rail Operations: www.sdmts.com/rail-maintenance-emergency-updates
Transit Enforcement: www.sdmts.com/transit-enforcement-emergency-updates

Administrative Departments and Supervisors: www.sdmts.com/management-emergency-updates

Q: 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 and limit contact with others. 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).

Q: 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 close contact with someone who has tested positive for COVID-19, current guidance suggests 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: 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 had close contact with the infected person, as defined by the CDC. This includes being within approximately 6 feet of a COVID-19 positive person for a prolonged period of time or having direct contact with infectious secretions of a COVID-19 positive person (e.g., being coughed on). When appropriate, MTS will require that employees who have had such exposure stay home for 14 days from the time of exposure. Confidentiality will be maintained and the identity of the person who tested positive will not be disclosed.

Q: How will I be paid if I need to miss work because I am ill, need to care for an ill family member, or have been asked by MTS to stay home for 14 days after a possible exposure?

A: MTS has implemented an Emergency Leave Policy allowing employees who exhaust their existing PTO balances due to COVID-19 will be advanced up to 80 hours of sick leave (Annual Leave for unrepresented employees), creating a negative balances in their respective accounts. Further, employees who are absent from work due to their own health condition may be eligible for payments from State Disability Insurance or MTS's short-term disability carrier Voya. Employees who have applied for or been approved for disability benefits may integrate their PTO with disability payments (approximately 3 PTO hours per day) to achieve full pay during periods of disability. Integration of leave lessens the amount of PTO an employee must use during periods of disability.

Q: Am I eligible for State Disability Insurance (SDI) 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: What do I need to do to integrate SDI with my PTO? Will it occur automatically?

A: Integration is not required and 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: What if my childcare facility or child's school is closed; can I accrue a negative sick leave balance? **A:** Yes.

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

A: You need to communicate with your supervisor regarding the duration of your absence and the reason you need leave.

Q: 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 leave of absence, most employees will be placed on FMLA, 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.

Q: 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: 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. As 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: 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.

Q: Can I withdraw money from my ICMA 457(b) account?

A: Lost income is a potentially qualifying reason for "Emergency Withdrawal", but there is consensus among financial advisors that withdrawals from retirement accounts should be a last resort. The majority of employees will simply use their sick leave and vacation balances 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. ICMA evaluates all applications and supporting documentation in accordance with IRS regulations. Make sure your application is complete and the necessary documentation is attached then <u>send it directly to ICMA</u>.

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.

o 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