

Work for a Large* Employer? Understanding your Benefit Eligibility

The Covid-19 pandemic has created enormous disruptions to the U.S. and global economies. Workers who are now unemployed, furloughed, or working reduced hours may be eligible for various compensation, fringe benefit, and unemployment benefit programs.

Eligibility for these programs depends on a variety of factors, particularly the size of your employer. This decision chart is designed to help determine which program(s) and benefit(s) an individual may be eligible for during the COVID-19 pandemic if you work for an employer with more than 500 employees. If you work for an employer with fewer than 500 employees, you have additional federal paid leave rights under the Families First Coronavirus Relief Act (FFCRA). Go [here](#) for more information.

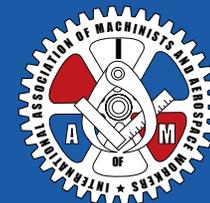
PLEASE NOTE THAT:

- Eligibility is based on many factors. This chart is designed to be a baseline guide only.
- Workers should check their own states and municipalities for more information on what may be available to them. (The National Conference of State Legislatures has a tracker of state by state unemployment provisions [here](#) and paid sick leave laws [here](#).)
- IAM employers are likely to have more detailed—and perhaps generous—policies and benefits related to paid time off, furlough, layoff, and recall.
 - Workers should check their individual collective bargaining agreements (CBAs) for these provisions.
 - In addition, the IAM can bargain over Covid-19 related issues.
 - The federal government has allocated hundreds of billions of dollars in loans and grants to businesses of various sizes—and much of it is contingent upon retaining employees and payroll. We should check with each individual employer to find out if they have received any of this money, and what implications it might have for increased employee retention and/or benefits. You can check [here](#) to see if your employer is participating in one of these federal programs.

* A large company is defined as one that employs at least 500 workers, both represented and unrepresented, across all U.S. locations.



THE MACHINISTS



Large* Employer COVID-19 Decision Chart



I am working less because of COVID-19

Apply for state unemployment insurance to make up the difference

If state does not provide unemployment for partial loss of hours or otherwise ineligible for state benefits, apply for Pandemic Unemployment Assistance** (PUA) through state.

Eligible for additional \$600/week in Pandemic Unemployment Compensation if receiving either regular unemployment or PUA.

If state has STC/Shared Work/Work Share program, negotiate with employer to participate

Eligible for additional \$600/week in Pandemic Unemployment Compensation if receiving any unemployment under an STC agreement.



There is work for me but I can't work because of COVID-19

I am sick with COVID-19

Check CBA for accrued paid sick leave, state/local paid sick leave laws, regular FMLA

If still losing compensation, apply for PUA if ineligible for state unemployment compensation. Eligible for an additional \$600/week in Pandemic Unemployment Compensation if receiving PUA.

I am under a government stay at home order or must self-quarantine because of COVID-19 exposure

Bargain paid leave, check state laws

If still losing compensation, apply for PUA. Eligible for an additional \$600/week in Pandemic Unemployment Compensation if receiving PUA.

I must care for an ill family member

Check CBA for accrued paid sick leave, state/local paid sick leave laws, regular FMLA

If still losing compensation and family member is diagnosed with or has symptoms of COVID-19, apply for PUA. Eligible for additional \$600/week in Pandemic Unemployment Compensation if receiving PUA.

I must stay at home to care for a family member because school, child care or other care facility is closed because of COVID-19

Bargain paid leave, check state laws

If still losing compensation, apply for PUA. Eligible for additional \$600/week in Pandemic Unemployment Compensation if receiving PUA.



I can work but fear COVID-19 exposure

I am at high risk and under a health care provider's order to stay at home.

Check CBA for accrued paid sick leave, state/local paid sick leave laws, regular FMLA

Apply for PUA. Eligible for an additional \$600/week in Pandemic Unemployment Compensation if receiving PUA.

I would rather not work, or am afraid to work, for fear of contracting Covid-19 in the workplace, but I have **NOT** been advised by a medical professional to self-quarantine.

Check CBA for personal time off or leave without pay

* This chart was created for the employees of companies with over 500 employees, both represented and unrepresented, across all U.S. locations. Employees of smaller businesses have additional leave options under federal law.

** Federal Pandemic Unemployment Compensation is for weeks of unemployment from April 1 – July 31, 2020.