Your COVID-19 Work and Benefits Questions Answered
May 04, 2020

With the situation related to COVID-19 changing almost daily, it's understandable that everyone has questions. Here are answers to some of the most frequently asked questions from employees.

What guidelines are being used for FirstEnergy employees and contractors returning to the workplace after exhibiting COVID-19-like symptoms or testing positive for COVID-19?

FirstEnergy employees or contractors who exhibit COVID-19 symptoms or test positive for COVID-19 are evaluated and monitored on a case-by-case basis – by a group of medical professionals, including physicians and nurses – to determine if the person can safely return to work. The recommendations are made by a medical professional in accordance with Centers for Disease Control and Prevention (CDC) guidelines and information from FirstEnergy's COVID-19 Testing Program. In addition to the CDC guidelines, anyone who has tested positive for COVID-19 may return to work when they have been in quarantine/self-isolation for 14 days from the date they were tested AND the employee is symptom-free without medication for a minimum of 72 hours.

How is FirstEnergy preparing to return employees to their regular work locations?

The health and safety of our employees and their families remains our top priority. A cross-functional team representing business units across the company has been formed to create a plan to safely bring employees back to the workplace. More information will be shared as this work progresses.

Employees would normally subtract the distance from their home to the office before submitting for mileage reimbursement. However, now that employees are working from home, are they still required to subtract the home-to-office mileage before submitting for reimbursement?

Because the remote work arrangement is temporary, reducing the mileage for normal commute still needs to continue. This is in accordance with how we are treating local tax withholding. Since this situation is considered temporary, payroll is still withholding local taxes as if employees are reporting to the office each day instead of changing them over to each employee's home city.

Benefits

How long can an employee be paid using the CV19 time code? What will happen if daycares and schools are closed for an extended period?

At this time, a limit has not been set for use of this code. However, the CV19 time code should be used as a last resort after all flexibility and job modification alternatives have been exhausted.

Since many family vacations have been or will be canceled, will employees be permitted to carry over more Paid Time-Off (PTO) or payout unused PTO this year?

Unused PTO will not be paid out to employees. However, given the unique circumstances of 2020, we will allow for additional carryover of unused PTO from 2020 to 2021 for non-bargaining employees under the FirstEnergy Time-Off Program. The amount above 80 hours that will be allowed to carry into 2021 will be determined based on the length of the current public health emergency. More information, including the process for additional carryover, will be communicated later.

Given the public health emergency, are any changes being made to our policy of not paying out unused PTO upon retirement?

A temporary policy change is being made to allow the payout of unused PTO and unused deferred PTO at retirement for non-bargaining employees where a business reason drives the need for employees to continue working up to retirement (instead of taking PTO leading up to retirement). These situations should be discussed with your local HR Representative or HR Business Partner.

Is it possible to suspend payments on a 401(k) Savings Plan loan if an employee has been impacted by COVID-19?

In response to the Coronavirus Aid, Relief and Economic Security Act (CARES Act), which was signed into law on March 27, the FirstEnergy 401(k) Savings Plan is allowing eligible participants to defer existing loan payments until Dec. 31, 2020. In order to be eligible, one or more of the following requirements must be met:

- The participant is diagnosed with the virus SARS-Co-V-2 or with COVID-19 by a test approved by the CDC,
- The participant's spouse or dependent (as defined in section 152 of the Internal Revenue Code) is diagnosed as noted above, or
- The participant experienced adverse financial consequences as a result of being quarantined, being furloughed or laid off or having work hours reduced, being unable to work due to lack of child care, closing or reducing hours of a business owned or operated by the individual or other factors as determined by the Secretary of the Treasury.

Any deferred loans will return to payment status in January 2021. Fidelity will re-amortize the impacted loans, including additional interest that continues to accrue during the deferment period. The original payoff date of the loan will be extended by the length of the deferment.

Contact Fidelity at 1-800-982-3451 or www.netbenefits.com for more information.

Will FirstEnergy accept documentation for absences from telehealth services, such as LiveHealth Online?

Yes, employees will be able to provide documentation from telehealth services to support their absence for common ailments such as a cold, flu, allergies, fever and infections. This would not be appropriate for care for conditions that are more serious or of an extended nature. In addition, FirstEnergy's Anthem health plan has been updated to waive all cost sharing until June 30, 2020, for covered services appropriate for telehealth when using Anthem's provider, LiveHealth Online, or other telehealth providers delivering virtual care.

Visit the CDC Website

Updated information and frequently asked questions about COVID-19 can be found on the Center for Disease Control and Prevention website.

Has there been any change in allowable expenses for Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSAs)?

The CARES Act restored the ability to use HSAs and FSAs to purchase over-the-counter drugs and medicines. In addition, for the first time, menstrual care products are considered qualified expenses. Both changes are effective retroactively to January 1, 2020 and are ongoing without an expiration date. Claims for reimbursement may now be submitted for these items. Retailers are working as quickly as possible to update their systems to recognize these products as qualified expenses so that HSA and FSA debit cards may be used to purchase these products.

HSA and FSA members should contact the applicable benefit vendors with any questions:

- HSA Members: HealthEquity at www.healthequity.com/cares/ or 877-713-7712
- FSA Members: WageWorks at www.wageworks.com or 877-924-3967

With the tax filing deadline being extended, are employees able to continue to contribute to their 2019 HSA?

Yes. Generally, the deadline to make contributions to your 2019 HSA is the tax filing deadline around April 15. However, the 2019 contribution deadline was extended to July 15, 2020. If you have not already reached the maximum annual contribution ($3,500 for single HDHP coverage; $7,000 for family HDHP coverage) to your HSA for 2019, you may contact HealthEquity at www.healthequity.com or 877-713-7712 for instructions.

Can employees make Dependent Care FSA changes if they have experienced a change in childcare due to COVID-19?

If an employee's dependent care situation has changed, the employee may decrease or stop their dependent care FSA contributions. To make a change, the employee should send an email within 31 days of the change to HRService@firstenergycorp.com along with the following information. .

- Name
- SAP number
- Reason for Dependent Care FSA Deduction change
- New annual contribution amount

Changes will take effect the first day of the following pay period from the date the email is received. Retroactive changes or refunds are not permitted. To resume contributions when their dependent care situation changes, the employee should contact the HR Service Center within 31 days of the change in dependent care.

If an employee is currently paying the spousal premium for health care, but their spouse or domestic partner experienced a change in work status (not working or is working below full-time hours), can the premium be stopped?

Yes, the employee should send an email to HRService@firstenergycorp.com indicating a change in the spouse's employment with a request to stop the spouse premium deductions. If the spouse resumes employment full-time later, the employee should contact the HR Service Center to adjust the spousal premium.

If an employee's spouse or domestic partner experiences a loss of benefit coverage from their employer, can they be added on to the employee's health care plans?

Yes, the employee will need to complete and return a qualified status change document within 31 days of the loss of coverage. Click here to access the *Spouse Loses Benefits* document. The employee will be required to provide documentation of the loss of benefits in the form of a letter, email or COBRA notice showing the date the spouse lost benefits.

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