



4/6/2020

During this time of national crisis, there are many unknown issues present. The answers to these questions can (and may) change day to day depending on the decisions made by our leaders and the course the pandemic leads us into.

Can I file for unemployment during the lay off?

Yes, as mentioned in the Tribal Council's letter we encourage you to file for unemployment. Please assure to click the COVID19 button to assure you reach the maximum benefits offered to you.

Will my medical & dental benefits be paid during the lay off?

If you currently have medical & dental Insurance your benefits will be paid through the end of April 2020.

What is COBRA?

You have the option to continue your medical, dental and life insurance coverages by paying the full cost of the insurance to our COBRA administrator ThrivePass. ThrivePass will mail the COBRA application and payment instructions once your benefits have ended.

What happens to my Basic Life Insurance (employer paid) during the lay off?

You will have the option to COBRA your basic life insurance while on lay off. ThrivePass will mail the COBRA application and payment instructions once your benefits have ended. Note, you do not have to COBRA all of the benefits offered, if you only want to continue your Basic Life Insurance, that is allowable.

What happens to my Voluntary Life Insurance (employee paid) during the lay off?

You will have the option to COBRA your voluntary life insurance while on lay off. ThrivePass will mail the COBRA application and payment instructions once your benefits have ended. Note, you do not have to COBRA all of the benefits offered, if you only want to continue your Voluntary Life Insurance, that is allowable.

What will happen to my UNUM voluntary benefits?

Voluntary benefits will be dropped if not paid, when it comes near the time where payments are due, you will receive a letter in the mail from UNUM, directing you how to make payment, you will have thirty days to respond to the directions given in the letter.

Can I go on Leave of Absence during the lay off?

No, while we are in shutdown mode you would not be allowed to officially go on LOA. Your position will be waiting for you in when the crisis is over.

Can I return from LOA?

No, we are in shutdown mode, at this point there would be no benefit to return from leave, for you or the employer.

Will I be able to take Family Medical Leave during this time?

No, all operations have ceased. Of course your position will be waiting for you when the crisis has ended. If you need to take leave upon return, granting is unknown, because we are unsure how long the crisis will be present.

Can I use my vacation time during the lay off?

No, during the closure the use of vacation time is not an option.

Can I cash out my vacation time during the lay off?

No, during the lay off cash out of personal leave will not be available.

Will I lose my accrued vacation time during the lay off?

No, all vacation time will be held in your bank and remain during the crisis.

What will happen to my home deductions made to Leech Lake Housing Authority?

All Leech Lake Housing payment will be suspended for April & May.

Can I cash out my 401K?

During the lay off you will not be able to draw from your 401K unless you are 60 years or older. Distributions Requests for those eligible can be made online by creating an account at www.myaccount.ascensus.com/rplink "Account" then "Withdraw". Please contact the Benefits office at 218.335.3698 for questions.

Will I be able to obtain a loan from my 401K during the lay off?

No, we will not be able to process 401k/403b loans at this time.

If I have a 401K loan(s) will the loan default due to no payment?

Maybe, once we resume business all loans will be re-amortized, if it goes longer than one quarter, payments should be made directly to **Ascensus 1-888-652-8086**

Can I pay on my loans to keep them current, if I choose to?

Yes, you can reach out to **Ascensus** directly to set these payments up **1-888-652-8086**

Can I apply for Short Term Disability (STD)?

During the lay off the ability to apply for STD is not an option.

Can I transfer into a new position during the lay off?

No, all operations have ceased on March 18, 2020, the ability to transfer position would be available after the crisis.

Can I be terminated during the lay off?

No, all operations have ceased on March 18, 2020, the ability for a manager to separate an employee would not be possible. Certainly extreme actions by "laid off" employees after the closure may lead us

to determine whether or not a return would be welcomed. Violations of our social media policy (including criminal activity), which would have an adverse effect on the reputation, credibility or reliability of the operations *or* the Tribe, in addition to losing your KEY status, if operating in a key position, may cause you to lose your position.

Can I obtain a job outside the organization during the lay off?

You certainly have the ability to obtain employment with another organization during the crisis, please understand working a new position /employer may affect your unemployment if you go that route.

Is it mandated I return after the crisis is over?

Your employment is at will, you do not have a contract with us, and you can resign at any time. We trust we have been an exceptional employer over the years for you (& your family) and certainly hope this national crisis, affecting us all, would not discourage you on our great working relationship.

What will happen to my Payroll Advances, Charges and other “in house” deductions?

They will resume after the crisis.