

The CARES Act provides \$2.2 trillion in federal funding to address the COVID-19 crisis, making significant changes to employer-sponsored benefits:



## Expansion of Testing Coverage

Expands the types of coronavirus testing that comprehensive private health insurance plans must cover without cost-sharing or barriers under the FFCRA.



## Telehealth

Allows telehealth and other remote care services to be covered under a high deductible health plan (HDHP) before the deductible is met, without affecting the HDHP's compatibility with Health Savings Accounts (HSAs).



## Paid Leave

Clarifies and modestly amends the FFCRA, including granting emergency family and medical leave eligibility to employees who were laid off by an employer after March 1, 2020, had worked for the employer at least 30 of the last 60 days before the layoff, and have since been rehired.



## Unemployment Insurance Expansion

Expands eligibility for unemployment insurance and provides unemployed individuals with an additional \$600 per week on top of the unemployment amount determined by each state.



## Student Loan Repayment

Employers may provide a student loan repayment benefit to employees on a tax-free basis of up to \$5,250 annually towards an employee's student loans.