COVID-19 Resources Available to Lexington Employees

We know that you may have heard of some benefits available to you because of new laws passed to support the workforce across our country during the COVID emergency. This can be a confusing time and we hope the following information is helpful to you.

Economic Impact Payments
The federal government will be sending out relief checks to a large number of people, as follows:
- $1,200 – if you file your taxes individually and have an “adjusted gross income” of no more than $75,000
- $2,400 – if you file as a married couple with a joint return and your income is no more than $150,000
- Parents also receive $500 for each qualifying child

Checks should begin to be issued around the third week of April. For more information, visit https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know.

State & Federal Tax Returns
Normally, personal income tax returns must be filed by April 15 each year. Due to the COVID emergency, NYS and the federal government have extended this deadline until July 15, 2020. In New York, if you had tax payments due on April 15, those may also be deferred until July 15, 2020, without penalties or interest. More information at https://www.tax.ny.gov/press/alerts/nys-tax-response-to-covid-19.htm.

Evictions & Foreclosure Proceedings Relief
On March 20, New York State announced that for the next 90 days there will be no enforcement of eviction proceedings for residential leases and mortgage foreclosure proceedings will be suspended. This does not necessarily mean that you rent or mortgage payments are waived or not due. It means that your landlord cannot evict you for nonpayment of rent for at least 90 days (until about mid-June). For more information visit https://www.governor.ny.gov/news/no-2028-continuing-temporary-suspension-and-modification-laws-relating-disaster-emergency.

Student Loan Relief
Certain federal student loan payments (including principal and interest) will be temporarily suspended through September 30. Interest will not accrue during this 6-month period. Not every federal loan qualifies for this relief and borrowers should contact the company that services their loan to find out whether they qualify for this relief. For more information, click here: https://studentaid.gov/announcements-events/coronavirus.

Life, Property (Homeowners and Renters) & Casualty Insurance
If you have a life insurance policy and can demonstrate financial hardship, you may qualify for relief for 90 days from the payment of your premiums.

For property (homeowners and renters) and casualty insurance policies, you may also qualify for a 60-day grace period for the payment of premiums if you are experiencing financial hardship. You should reach out to your insurance carrier for more details.

Lexington provides Life Insurance benefits to our full-time employees. This remains unchanged.
**Health Insurance**
If you or a family member are without health insurance, you may be able to obtain coverage through New York State during a special enrollment period that runs from April 1 to 15. Visit [www.nystateofhealth.ny.gov](http://www.nystateofhealth.ny.gov) or call 855-355-5777 for additional information.

**Telemedicine**
Don’t forget Lexington provides to our employees access, at no cost, to Telemedicine with United Concierge Medicine. Avoid visits to your doctor’s office with 24/5 free consultations by calling 1 (844) 484-7362. You can also download the UCMnow App at [www.UCMnow.com](http://www.UCMnow.com).

**CDPHP**
When necessary, CDPHP is prepared to process COVID-19 claims. If your provider, in conjunction with the local health department, determines a test is necessary, you will be provided a script to take to an approved testing site. Claims for tests performed at approved testing sites will be covered 100%. CDPHP is also covering virtual appointments with participating mental health and other providers (deductibles and co-pays still apply). Call CDPHP at 1-(877) 724-2579 for more information.

**CARES Act**
This law, signed on March 27, 2020, permanently reinstates coverage for over-the-counter (OTC) drugs and medicines (such as Tylenol, Claritin, Zyrtec, etc.) as eligible reimbursement items for Flexible Spending Accounts (FSA) without a need for a prescription. This change is effective for expenses incurred on or after January 1, 2020. A finalized list should be published shortly – please check back on the RKXchange for updates!

- For employees using their FSA debit cards at the point of service, it will take time for merchants to adapt their systems for newly eligible products. Depending on the merchant it may be months before you can use debit cards for these purchases. **Please keep your receipts for submission to Rose and Kiernan with a claim form (available on the RKXchange web site).**

**Employee Assistance Program & Other Resources**
New York has made an emotional support line available for any New Yorker experiencing increased anxiety due to this crisis. The line is staffed by volunteers, including mental health professionals, with training in crisis counseling. The number is 1-844-863-9314.

Please also remember the resources made available to you through our Employee Assistance Program. Web resources include a Coronavirus Resource and Training Center with information on supporting at-home children, older adults and caregivers, financial stress and stability, and addressing your emotional wellbeing. You can access this information and more 24/7 at [www.theeap.com](http://www.theeap.com) or by calling 1-800-252-4555.

**NY DMV**
All licenses, non-driver IDs, and registrations with an expiration date of March 1, 2020, or later are extended. Inspections due in March 2020 are extended until further notice. All Traffic Violation Bureaus are adjourned through April 20 (you can still do most transactions online).

**Credit Cards**
Some credit card companies are providing extended services and assistance to their customers who are experiencing financial hardship cause by this COVID-19 crisis, including payment deferrals, reduced
minimum payments, fee waivers, increases in credit lines and more. Some of these companies include Bank of America, Capital One, Chase, Citi, Discover, and Synchrony. Please reach out to your individual credit card company for details about their specific offerings.

**Car Loans**
Customers with existing car loans may be able to get “payment rescheduling” if affected by shutdowns due to the coronavirus. Various incentives such as deferred payments and up to six month of payment relief is available for some customers. Ford, Nissan, General Motors and Toyota may provide payment relief options to customers, including extensions and deferred lease payments. Call your loan servicer to ask what options may be available to you.