

July 1, 2020

## Furlough FAQs

*Updated July 2, 2020 at 10:00 am*

### **Q: I just received notice that I am furloughed from work. What does that mean?**

A: A furlough is a temporary, unpaid leave of absence from work. Furloughed employees are prohibited from performing any work for the duration of the furlough. Furloughs may last for a designated period of time, or may be in place for an indeterminate period of time, but typically do not exceed 6 months. Thus far, the College is only implementing furloughs for the summer, none of which are currently scheduled to extend beyond August 2020. However, circumstances may require additional furloughs in the fall.

### **Q: How will my pay be impacted while on furlough?**

A: A furlough is an unpaid leave. However, employees may elect to use some or all of their accrued paid leave, except sick leave, while on furlough. Employees may also apply for unemployment benefits through the Massachusetts Department of Unemployment Assistance. Please note that the use of accrued paid leave during a furlough period may affect an employee's eligibility for unemployment benefits, as discussed below.

### **Q: How long will I be furloughed?**

A: The letter you received indicates the scheduled length of your furlough. The furloughs implemented by the College to date range between 1 week and 8 weeks in scheduled duration, but that may change as circumstances change. If there is any change in the scheduled duration of your furlough, someone from HR will be in touch with you.

### **Q: How were positions selected for furlough?**

A: The College determined which positions would be furloughed using a functions-based assessment of required tasks and activities in light of the operational changes brought about by COVID-19. Summer operations remain limited and we anticipate further modifications to our typical operations in the fall, resulting in changes to resource needs in different areas of the College.

### **Q: How do I apply for unemployment benefits?**

A: Visit the Massachusetts Department of Unemployment Assistance (DUA) website, which has a user interface that will allow you to apply for benefits online. If you need direct assistance,



please contact the DUA at (877) 626-6800. The DUA is open from 8:30 a.m. to 4:30 p.m. Monday through Friday, and 8 a.m. to 12 p.m. on Saturday. Multilingual call agents are available. Please be aware that the DUA determines your eligibility for unemployment benefits; the College does not make determinations regarding eligibility or benefit amounts. A copy of the "How to file for unemployment insurance benefits" pamphlet (form 0590A) has been provided to you, and is available online at: <https://www.mass.gov/doc/how-to-apply-for-unemployment-insurance-benefits-form-0590a/download>.

**Q: Can I use my accrued paid leave (such as vacation) while on a furlough?**

A: Yes, a furloughed employee can use their accrued vacation leave or other paid leave while on furlough. However, *an employee may not use their accrued sick leave while on furlough*. If an employee elects to use accrued paid leave it may impact eligibility or employment benefits for the week in which paid leave is taken. Employees who wish to use vacation leave or other paid leave while on furlough should contact Melanie Hain at [mhain@holycross.edu](mailto:mhain@holycross.edu).

**Q: Will I still have health insurance and other benefits while I am furloughed? Will I have to pay the full premiums out of pocket?**

A: Furloughed employees will remain benefit-eligible while on furlough, meaning that employees will still have medical, dental, vision, and life and long-term disability, insurance to the extent permitted by law and/or the applicable insurance vendor. Normally, employee-paid medical contributions are deducted from an employee's paycheck. Because furloughs are unpaid leaves of absence, the employee-paid contribution will be advanced by the College while the employee is furloughed. Upon returning to work, a portion of the employee's pay will be withheld from each paycheck to pay off the balance of the employee's unpaid contribution. These additional withholdings will occur for the number of pay periods equivalent to the duration of the employee's furlough. If an employee elects to use paid leave during furlough, the employee's typical deductions for benefit premiums will be applied to their pay received through the use of such paid leave. Per pay period Flexible Spending Account (FSA) and Health Savings Account (HSA) contributions will be adjusted upon resumption of paid employment for each remaining pay period in 2020 to meet the employee's annual election for 2020.

**Q: Will my retirement benefits be affected by a furlough?**

A: While on furlough, employees will remain enrolled in any retirement plans in which they participate. However, because furloughs are unpaid leaves, retirement plan benefits and contributions that are dependent on the amount of pay employees receive will be affected accordingly. To the extent an employee makes voluntary contributions to the College's 403(b) retirement plan, employees may wish to consider whether to adjust those contributions, which



can be changed at any time, to account for any change in their overall financial situation. Employees can make desired adjustments by accessing <http://www.netbenefits.com/holycross>. Questions regarding this process, or retirement benefits in general, should be directed to Alan Hurley at [ahurley@holycross.edu](mailto:ahurley@holycross.edu) or (508) 793-2426.

**Q: I know Holy Cross has an Employee Assistance Program, will I be eligible to use this program while on furlough?**

A. Yes, furloughed employees will have access to the employee assistance program (EAP) for the duration of the furlough. The EAP, provided through KGA, a human resources services firm, is free and confidential for Holy Cross employees and adult household members. To learn more log onto <https://my.kgalifeservices.com/> and enter username: Holy Cross, a password is not required. Counselors are available 24/7 at 800-648-9557 or via email at [info@kgreer.com](mailto:info@kgreer.com).

**Q: Can I be called back into work earlier than anticipated if I am on a furlough?**

A: Yes, it is possible that a furloughed employee could be recalled to work earlier than anticipated. In this event, the employee will hear from a supervisor or a member of the Human Resources Department. All furloughed employees should confirm that the Human Resources Department has updated employee contact information so the furloughed employee receives notice of a return to work date and any other important notices. If an employee's contact information changes while on furlough, the employee must update their contact information by sending an email to [hr@holycross.edu](mailto:hr@holycross.edu) or contacting the HR Records Coordinator, Melanie Hain at [mhain@holycross.edu](mailto:mhain@holycross.edu) or (508) 793-2354.

**Q: If I have a conflict with the return date what should I do?**

A: If you cannot return to work on the date specified, please contact your supervisor promptly to discuss alternate arrangements to return to work. The College recognizes that these are uncertain times and that some individuals may have family or other important obligations that need to be addressed before returning to work. However, employees are expected to return to work promptly upon being recalled, and employees who fail to do so may be deemed to have abandoned their employment with the College. In the event any issues arise regarding an employee's return-to-work date that cannot be addressed by a supervisor, please reach out to Bruce Bacon in Human Resources at [bbacon@holycross.edu](mailto:bbacon@holycross.edu).

**Q: While on furlough, will I still be able to check my Holy Cross email?**

A: Yes, but only for the purpose of reviewing notices relating to the furlough and/or addressing your personal (non-Holy Cross) correspondence. Employees may not perform any work for the College while on furlough; this includes checking email for work-related



communications or replying to the same.

**Q: Should I create an automated out-of-office response for my email and voicemail and what should it say?**

Yes. Each employee should set up automated email and voicemail responses for the duration of their furlough. The automated responses should indicate that the employee is out of the office from date X to date Y and will not be checking email or voicemail during this time. They should also direct the sender to one or more College employee(s) or supervisor(s) who will be in a position to address the sender's message. If you need assistance in creating an out-of-office response or voicemail message, please contact the ITS helpdesk at [helpdesk-request@holycross.edu](mailto:helpdesk-request@holycross.edu).

**Q. What happens to my Personal Insurance currently deducted from my paycheck when I am on an unpaid leave?**

A. If you currently have payroll deductions for any personal lines insurance (auto, homeowners, tenants insurance) through SG&D Insurance Agencies, please direct any questions regarding payment and coverage to our broker of record, Robert Blute. Bob can be reached directly by email (preferred) at [robert.blute@sgdins.com](mailto:robert.blute@sgdins.com) or by phone at 508-453-2549.

**Q: I have a question that was not addressed in this FAQ, who should I ask?**

A: Furloughed employees should send all questions or concerns to [hr@holycross.edu](mailto:hr@holycross.edu) and a member of the Human Resources team will respond as soon as possible.