

HELP FOR INDIVIDUALS AND FAMILIES

Access to unemployment benefits

Contact: 1-888-209-8124

Website: <https://labor.ny.gov/ui/cares-act.shtm>

<https://labor.ny.gov/ui/coronavirus-faq.shtm>

New York State is waiving the seven-day waiting period for unemployment insurance (UI) benefits for people out of work due to COVID-19. Additionally, the federal CARES Act provides enhanced UI benefits and Pandemic Unemployment Assistance (PUA) for New Yorkers.

With the enormous jump in UI claims, the New York State Department of Labor (DOL) has implemented new guidelines to help streamline the process.

Workers should file claims based on the first letter of their last name. Filing later in the week does not affect the date of a claim.

- A-F on Mondays
- G-N on Tuesdays
- O-Z on Wednesdays
- Those who missed their filing day should file Thursday through Saturday

Telephone hours have been extended to Monday through Thursday from 8 a.m. to 7:30 p.m., Friday from 8 a.m. to 6 p.m. and Saturday from 7:30 a.m. to 8 p.m. **Do not call if you already have filed an unemployment insurance; it will only make it difficult for others to reach an agent.**

NY State of Health

1-855-355-5777

<https://nystateofhealth.ny.gov/>

The New York State Health Marketplace has extended the enrollment period to May 15th. If you have lost your job or your health benefits due to the COVID-19 outbreak, you and your family can enroll through the Individual Marketplace. You must enroll within 60 days of having lost your health benefits.

Disability Insurance

Contact: Phone: 877-632-4996

Website: www.wcb.ny.gov/content/main/Workers/Workers.jsp

Employers are required to provide employees with disability benefits coverage for an off-the-job injury or illness to replace lost wages. While there is usually a seven-day waiting period for benefits, it has been waived for employees affected by the novel coronavirus outbreak. Benefits often cover 50% of an employee's wages, but were increased to equal 100% of an employee's weekly wages, capped at \$2,884.62 per week, for those affected by coronavirus. Employees can find the forms needed to file a claim and where to file it through the state Workers Compensation Board.

NYS Paid Sick Leave

<https://www.governor.ny.gov/programs/paid-sick-leave-covid-19-impacted-new-yorkers>

<https://paidfamilyleave.ny.gov/covid19>

Some employers in New York State are now required to provide at least five days of job protected, paid sick leave to employees who need to take leave because they or their minor dependent child are under a mandatory or precautionary order of quarantine or isolation due to COVID-19. The amount of paid sick leave an employer is required to provide depends on the number of employees they have and the employer's net annual income.

<https://paidfamilyleave.ny.gov/system/files/documents/2020/03/obtaining-order-of-quarantine.pdf>

NYS Paid Family Leave

Phone: 844-337-6303

Website: <https://paidfamilyleave.ny.gov>

New York's Paid Family Leave provides eligible employees with paid time off to care for a family member with a serious health condition, bond with a newborn or assist loved ones when a military family member is deployed abroad. The policy also provides job protection, continued health insurance and protection from discrimination or retaliation. Paid Family Leave eligibility has been expanded to include employees who have dependent children in isolation or quarantine due to the novel coronavirus. Benefits often do not cover an employee's full salary, but they were recently increased to equal 100% of an employee's weekly wages, capped at \$2,884.62 per week for those affected by the coronavirus outbreak. Employers and the employer's insurance carrier should have the forms required to take leave, which must be submitted to the insurance carrier. Employees can find out if they're eligible, as well as the required forms to download through the state's Paid Family Leave website.

Information for Veterans

<https://www.publichealth.va.gov/n-coronavirus/>

https://www.va.gov/coronavirus-veteran-frequently-asked-questions/?utm_source=VA%20Alert&utm_medium=Banner&utm_campaign=CORONAVIRUS&utm_content=FAQ

The Veterans Administration (VA) has set up an online coronavirus information resource to help veterans with questions about COVID-19 and to provide ongoing information about the VA's response. Per the website, the VA recommends using telehealth (phone or video) for routine appointments.

Debt Relief/Student Loans

Office of the Attorney General Hotline at 800-771-7755.

<https://ag.ny.gov/coronavirus#fedstudentloans>

To help relieve financial hardship, the New York Office of the Attorney General has temporarily halted state-referred debt collection, such as student and medical, for 30 days.

In addition the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act automatically suspends principal and interest payments on **federally-held student loans** through September 30, 2020, and waives all interest on eligible loans during the suspension. The CARES Act only applies to federal student loans held by the federal government, including all Direct Loans and those Federal Family Education Loan (FFEL) loans that are held by the federal government. CARES Act benefits are not

available to borrowers with FFEL loans owned by commercial lenders. The benefits are also not available in connection with Perkins loans that are held by the education institution or private student loans.

If you are not sure what type of loan you have, you can contact your student loan servicer to find out. If you don't know who your servicer is, for federal student loans, visit the Department of Education web pages at <https://studentaid.gov/manage-loans/repayment/servicers>. For private student loans, look at your latest billing statement or check your credit report.

Help with Your Residential Electric Bill

Utilities serving Sullivan County are temporarily suspending cut-off actions, late payment fees and interest fees. Contact your utility or visit their website to learn more.

NYSEG

1-800.572-1111

<https://www.nyseg.com>

Orange & Rockland

1-877-434-4100

<https://www.oru.com/en/about-us/media-center/community-updates>

Central Hudson

845-452-2700

<https://www.cenhud.com/my-energy/safety/coronavirus-safety/>
www.CentralHudson.com/Assistance.

Funding and Support for Artists and Freelancers

<https://theblog.adobe.com/grants-and-resources-for-artists-during-covid-19/>

AdobeStock has assembled a list of resources for freelancers and artists and creative workers in all media.

Assistance for Bartenders

USGB National Charity Foundation, Bartender Emergency Assistance Program

Contact: Phone: 855-655-8724

Email: foundation@usb.org

Website: www.usbgfoundation.org/beap

The USGB National Charity Foundation is made of professionals from the beverage and hospitality industries, as well as nonprofit representatives, who work to support those in the service industry. The Bartender Emergency Assistance Program offers a grant to bartenders who have experienced a catastrophic event or emergency hardship resulting in a lack of basic living necessities, including financial, physical, mental or emotional. Applicants must provide tangible documentation of the hardship.

Resources for Those with Limited Phone, Wireless or Internet Services: Free Wifi/Internet

Charter Communications (Spectrum) and Comcast are giving households with K-12 and college students, and those who qualify as low-income, free WIFI for 60 days. Families who do not have the service will also receive free installation of the service. Both companies are expanding Wifi hotspots to the public within their service areas.

Extra or Unlimited data: Charter (Spectrum), Comcast, AT&T, and Verizon are offering extra or unlimited data plans to customers until May 13 for no additional charge. Customers are encouraged to visit provider websites for details.

For Spectrum/Charter Communications, call 1-844-488-8395 or visit <https://policy.charter.com/press-releases/charter-offer-free-access-spectrum-broadband-wifi-60-days-new-k-12-college-student-households/>

For Comcast, call 1-855-846-8376 or visit <https://corporate.comcast.com/covid-19>

For Verizon, visit <https://www.verizon.com/about/news/covid-response-customers>

Lifeline Program for low-income consumers

1-800-Safelink (732-3546)

Website: www.safelinkwireless.com

SafeLink Wireless is a government benefit program available to eligible low-income consumers in every state. It can give you a free cell phone and minutes to use, mobile access to emergency services, and a choice of cell phone plans if you meet the program guidelines. To qualify for Lifeline, subscribers must either have an income that is at or below 135% of the federal Poverty Guidelines, or participate in one of the following assistance programs:

- Veterans and Survivors Pension Benefit
- Supplemental Nutrition Assistance Program (SNAP) Food Stamps
- Medicaid Supplemental Security Income (SSI)
- Federal Public Housing Assistance (Section 8)

Service is limited to one person per household. Subscribers can use their own phones.