

COVID-19 Scenarios & Benefits Available

COVID-19 Scenarios	Earned Sick Leave	Unemployment Insurance	Temporary Disability/ Family Leave Insurance	Workers' Compensation
A person who has COVID-19, or symptoms of COVID-19	✓	X	✓	?
Worker was unable to work because of school or daycare closed for a public health reason	✓	X	X	X
Worker was exposed and quarantined – Business remains open	✓	X	✓	?
A person who is out of work because employer voluntarily closed	X	✓	X	X
A person who is out of work because employer was ordered closed	✓	✓	X	X
Worker has less hours available due to business slow down or lack of demand	X	✓	X	X
Employer stays open in defiance of public health urging to close, and worker refuses to work	✓	?	X	X
Worker is afraid of gathering in a group and refuses to go to work (self distancing)	✓	X	?	X
Worker is immune compromised and advised by healthcare provider to self quarantine	✓	X	✓	X
Health care worker exposed at work and self quarantined	✓	X	✓	✓
Worker is caring for a sick family member	✓	X	✓	X

Keenan

 YES
  NO
  MAYBE
 (Case by case)

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The information here is educational in nature, meant to give a general picture of benefits and rights that might be available in certain COVID-19 work related situations. Subject to policy and geographic differences. The Families First Coronavirus Response Act may alter the first column for affected Employers. Please consult with your Keenan account executives and/or carriers.