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# PrestigePEO

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November 18, 2020



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# FFCRA, Travel Advisory and Recent PPP Updates

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# Today's Presenters



Jason Flinn

Today's Moderator,  
Director of  
HR/Client Services  
at PrestigePEO



Carol Sawyer

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PrestigePEO



# Today's Agenda



- FFCRA – Where are we now?
- New York State Sick Leave
- Travel Advisory Update
- COVID-19 Mitigation Protocols
- PPP Loan Forgiveness Update
- COVID-19 Resources via PrestigePEO Website

## Webinar Forum

- ❖ All participants are muted.
- ❖ Please type questions in the side navigation panel and we will try to address most questions during today's session.
- ❖ Today's presentation will be posted online at [prestigepeo.com/blogs](https://prestigepeo.com/blogs)

# FFCRA – Where are we now?

- Families First Coronavirus Response Act (FFCRA)
  - Provisions went into effect on April 1, 2020
  - Paid and Unpaid Leave for Coronavirus-Related Reasons
    - Emergency Paid Sick Leave Act (EPSL)
    - Emergency Family and Medical Leave Act (Expands FMLA)
- FFCRA is set to expire on December 31, 2020
- Will the FFCRA be replaced?
- What happens when you've exhausted your FFCRA leave benefits?
  - State-specific Paid Sick Leave laws
  - State-specific Paid Family Leave laws
  - Disability Leave benefits
  - Family Medical Leave Act

# New York State Sick Leave

## **New York State Sick Leave Law:**

- Applies to all private sector workers in NY
- Effective September 30, 2020
- Employees may not use the leave until January 1, 2021

## **Key Provisions from the Sick Leave Law:**

- **Employers with 1 – 4 employees**
  - Employees are provided with up to 40 hours of unpaid sick leave, unless the employer had a net income of more than \$1 million in the prior tax year, in which case the leave is paid
- **Employers with 5 – 99 employees**
  - Employees are provided with up to 40 hours of paid sick leave
- **Employers with 100 or more employees**
  - Employees are provided with up to 56 hours of paid sick leave

# New York State Sick Leave

## Uses for Leave:

- For the employee's own mental or physical illness, injury, or health condition, regardless of whether such illness, injury, or condition has been diagnosed or requires medical care at the time of the request
- For the mental or physical illness, injury, or health condition of the employee's family member, regardless of whether such illness, injury, or condition has been diagnosed or requires medical care at the time of the request
- For the diagnosis, care, or treatment of a mental or physical illness, injury or health condition of, or need for medical diagnosis of, or preventative care for, an employee or an employee's family member
- For specified reasons due to domestic violence, a family offense, sexual offense, stalking, or human trafficking regarding the employee or the employee's family member.

## Eligibility for Leave:

- No Minimum Period of Employment
- Seasonal Part Time Workers
- Telecommuting Employees
- Domestic Workers
- No Exemptions for Non-Profit Employers



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# New York Travel Advisory Update

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# New York Travel Advisory Update

- New York's Travel Advisory has recently been altered significantly
- On October 31, Gov. Andrew Cuomo issued Executive Order 205.2, which revised the New York State Travel Advisory for domestic travel. This was followed by a guidance document provided by the New York State Department of Health on November 3rd causing confusion on the current requirements
- Which states does the travel advisory apply to?
  - The current advisory applies to ALL states except for bordering states (Pennsylvania, New Jersey, Connecticut, Massachusetts and Vermont)
  - It also applies to travelers coming to New York from any country with a CDC level 2 or 3 designation.
- Does the 24-hour exemption still apply?
  - Yes. Travelers coming to New York after being in a non-continuous state or a designated country for less than 24 hours do not have to quarantine. Such travelers must still fill out the traveler health form upon return and receive testing for COVID-19 on their fourth day in New York.



# New York Travel Advisory Guidance

- What does the advisory require?
  - Travelers coming to New York must receive a COVID-19 test within 72 hours prior to arriving in New York. Further, travelers coming to New York must quarantine for 14 days and may test out of the 14-day quarantine if they do the following:
    - Quarantine for at least three days;
    - On the fourth day, seek a COVID-19 test; and
    - Receive a second negative test result.
  - A traveler may exit quarantine upon receiving the second negative test result.
- What are the new rules around Essential Workers?
- Where does the test need to be taken?
- Do I need to have a negative test in my hand when I arrive in NY?
- Is it necessary to strictly follow the requirements if I want to test out of the quarantine?

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# Mitigating Protocols COVID-19

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# Mitigation Protocols

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## Around the Country

- The US has now recorded more than 100,000 daily infections for two weeks straight and on Monday reported more than 166,000 new cases.
  - On the same day, another new high: more than 73,000 Covid-19 hospitalized patients nationwide
  - State leaders have in the past week announced new restrictions in efforts of helping to slow the spread.
- **Oklahoma**
  - The governor announced that starting Thursday, all tables in restaurants must be at least 6 feet apart and added that bars and restaurants will have to close by 11 p.m. local time. Only restaurant drive-through windows or curbside pickup will be allowed after that. And starting Tuesday, all 33,000 state employees under the executive branch will be required to wear a mask in common areas or when they're around other people.
- **California**
  - Governor Gavin Newsom stated, "the state is experiencing the fastest increase in cases we have seen yet" and announced 28 counties were moving into the most restrictive tier of the state's reopening plan.
- **Washington**
  - New restrictions went into effect Monday, which limit bars and restaurants to outdoors with capacity limits and to-go service. Indoor social gatherings with people from outside the home are also prohibited under the restrictions, unless participants quarantine for 14 days prior, or quarantine for seven days before the gathering and receive a negative Covid-19 test result no more than 48 hours prior.
- **Oregon**
  - New measures will also take effect in the state on Wednesday, when the state will go into a "Two-Week Freeze." Social gatherings will be limited to no more than six people total from a maximum of two households and restaurants will be limited to delivery and takeout only, among other measures.
- These are the states with the highest number of Covid-19 cases, according to Johns Hopkins University:



# Mitigation Protocols

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## New York



- As of Friday November 13<sup>th</sup>, all bars, restaurants, establishments with New York State liquor licenses (such as bowling alleys), and gyms must close each day at 10:00 pm statewide.
- This is being implemented to help contain an uptick in outbreaks of COVID-19 across the state.
- Restaurants will be able to continue takeout and delivery past the 10:00 pm deadline.
- In addition, private gatherings will be limited to 10 people which will most likely impact many New Yorkers Thanksgiving plans.
- The continued adherence to tightening of activities and hyper-vigilance doesn't bode well for movie theaters in New York City, which remain closed and have been lobbying to reopen before more key studio releases drop from the holiday schedule.

# Mitigation Protocols

## New Jersey



- New Jersey's Governor Phil Murphy issued an Executive Order creating additional COVID-19 mitigation protocols for all NJ employers that then went into effect on 11/5/20.
- These measures, largely based upon existing guidance from the U.S. Centers for Disease Control ("CDC"), are mandatory, and non-compliance may result in a business shutdown, imprisonment or a fine.
- This order applies to NJ employers, defined as "every business, non-profit, and governmental or educational entity".
- A few of the key provisions include the following:
  - Employees must stand/sit or be situated at least 6 feet apart where possible, or install barriers between workstations if this is not possible
  - Employers must provide masks to employees and employees/customers must wear the masks except when situated as discussed above or if fulfilling an accommodation under the Americans with Disabilities Act ("ADA") and/or NJ Law Against Discrimination ("LAD")
  - Employers must provide breaks throughout the workday for adequate handwashing
  - Employers must conduct confidential employee health checks (temperature screenings, health questionnaires, etc.)
  - The NJ Dept. of Labor & Workforce Development must create and publicize an intake process for employee complaints regarding their employers' non-compliance and the NJ Dept. of Health may shut down businesses who they have reason to believe have failed to comply with EO 192
  - Violations of EO 192 may result in imprisonment not to exceed 6 months or a fine of \$1,000

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# PPP Loan Forgiveness

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# PPP Loan Forgiveness

## Three Different Applications Available

Form 3508

Form 3508EZ

Form 3508S

**Paycheck Protection Program**  
PPP Loan Forgiveness Application Form 3508  
OMB Control Number 3245-0047  
Expiration Date: 10/31/2020

**Business Legal Name (Borrower)** \_\_\_\_\_  
**Business Address** \_\_\_\_\_  
**Business Phone** \_\_\_\_\_  
**Primary Contact** \_\_\_\_\_  
**E-mail Address** \_\_\_\_\_

SBA PPP Loan Number: \_\_\_\_\_ Lender PPP Loan Number: \_\_\_\_\_  
PPP Loan Amount: \_\_\_\_\_ PPP Loan Disbursement Date: \_\_\_\_\_  
Employees at Time of Loan Application: \_\_\_\_\_ Employees at Time of Forgiveness Application: \_\_\_\_\_  
EIDL Advance Amount: \_\_\_\_\_ EIDL Application Number: \_\_\_\_\_

Payroll Schedule: The frequency with which payroll is paid to employees is:  
☐ Weekly ☐ Biweekly (every other week) ☐ Twice a month ☐ Monthly ☐ Other \_\_\_\_\_

Covered Period: \_\_\_\_\_ to \_\_\_\_\_  
Alternative Payroll Covered Period, if applicable: \_\_\_\_\_ to \_\_\_\_\_

If Borrower (together with affiliate, if applicable) received PPP loan in excess of \$2 million, check here: ☐

**Forgiveness Amount Calculation:**  
**Payroll and Nonpayroll Costs**  
Line 1. Payroll Costs (enter the amount from PPP Schedule A, line 1): \_\_\_\_\_  
Line 2. Business Mortgage Interest Payments: \_\_\_\_\_  
Line 3. Business Rent or Lease Payments: \_\_\_\_\_  
Line 4. Business Utility Payments: \_\_\_\_\_  
Adjustments for Full-Time Equivalency (FTE) and Salary/Hourly Wage Reductions  
Line 5. Total Salary/Hourly Wage Reduction (enter the amount from PPP Schedule A, line 7): \_\_\_\_\_  
Line 6. Add the amounts on lines 1, 2, 3, and 4, then subtract the amount entered in line 5: \_\_\_\_\_  
Line 7. FTE Reduction Quotient (enter the number from PPP Schedule A, line 12): \_\_\_\_\_  
**Potential Forgiveness Amount**  
Line 8. Modified Total (multiply line 6 by line 7): \_\_\_\_\_  
Line 9. PPP Loan Amount: \_\_\_\_\_  
Line 10. Payroll Cost 60% Requirement (divide line 1 by 0.60): \_\_\_\_\_  
Line 11. Forgiveness Amount (enter the smallest of lines 8, 9, and 10): \_\_\_\_\_

SBA Form 3508 (06/20)  
Page 1

**Paycheck Protection Program**  
PPP Loan Forgiveness Application Form 3508EZ  
OMB Control No. 3245-0047  
Expiration date: 10/31/2020

**Business Legal Name (Borrower)** \_\_\_\_\_  
**Business Address** \_\_\_\_\_  
**Business Phone** \_\_\_\_\_  
**Primary Contact** \_\_\_\_\_  
**E-mail Address** \_\_\_\_\_

SBA PPP Loan Number: \_\_\_\_\_ Lender PPP Loan Number: \_\_\_\_\_  
PPP Loan Amount: \_\_\_\_\_ PPP Loan Disbursement Date: \_\_\_\_\_  
Employees at Time of Loan Application: \_\_\_\_\_ Employees at Time of Forgiveness Application: \_\_\_\_\_  
EIDL Advance Amount: \_\_\_\_\_ EIDL Application Number: \_\_\_\_\_

Payroll Schedule: The frequency with which payroll is paid to employees is:  
☐ Weekly ☐ Biweekly (every other week) ☐ Twice a month ☐ Monthly ☐ Other \_\_\_\_\_

Covered Period: \_\_\_\_\_ to \_\_\_\_\_  
Alternative Payroll Covered Period, if applicable: \_\_\_\_\_ to \_\_\_\_\_

If Borrower (together with affiliate, if applicable) received PPP loan in excess of \$2 million, check here: ☐

**Forgiveness Amount Calculation:**  
**Payroll and Nonpayroll Costs**  
Line 1. Payroll Costs: \_\_\_\_\_  
Line 2. Business Mortgage Interest Payments: \_\_\_\_\_  
Line 3. Business Rent or Lease Payments: \_\_\_\_\_  
Line 4. Business Utility Payments: \_\_\_\_\_  
**Potential Forgiveness Amount**  
Line 5. Add the amounts on lines 1, 2, 3, and 4: \_\_\_\_\_  
Line 6. PPP Loan Amount: \_\_\_\_\_  
Line 7. Payroll Cost 60% Requirement (divide Line 1 by 0.60): \_\_\_\_\_  
**Forgiveness Amount**  
Line 8. Forgiveness Amount (enter the smallest of Lines 5, 6, and 7): \_\_\_\_\_

SBA Form 3508EZ (06/20)  
Page 1

**Paycheck Protection Program**  
PPP Loan Forgiveness Application Form 3508S  
OMB Control No. 3245-0047  
Expiration date: 10/31/2020

**Borrower Legal Name (Borrower)** \_\_\_\_\_  
**Business Address** \_\_\_\_\_  
**Business Phone** \_\_\_\_\_  
**Primary Contact** \_\_\_\_\_  
**E-mail Address** \_\_\_\_\_

SBA PPP Loan Number: \_\_\_\_\_ Lender PPP Loan Number: \_\_\_\_\_  
PPP Loan Amount: \_\_\_\_\_ PPP Loan Disbursement Date: \_\_\_\_\_  
Employees at Time of Loan Application: \_\_\_\_\_ Employees at Time of Forgiveness Application: \_\_\_\_\_  
EIDL Advance Amount: \_\_\_\_\_ EIDL Application Number: \_\_\_\_\_

**Forgiveness Amount** \_\_\_\_\_

**Declarations:**  
I understand that if the funds were knowingly used for unauthorized purposes, the federal government may pursue recovery of loan amounts and/or civil or criminal fines and charges.  
The Borrower has accurately verified the payments for the eligible payroll and nonpayroll costs for which the Borrower is requesting forgiveness, and has accurately calculated the forgiveness amount requested.  
I have submitted to the Lender the required documentation verifying payroll costs, the obligations of employees and service (as applicable) prior to February 15, 2020, and eligible business mortgage interest payments, business rent or lease payments, and business utility payments.  
The information provided in this application and the information provided in all supporting documents and forms is true and correct in all material respects. I understand that knowingly making a false statement to obtain forgiveness of an SBA-guaranteed loan is punishable under the law, including 18 USC 1001 and 1071 by imprisonment of not more than five years and/or a fine of up to \$250,000, under 18 USC 1461 by imprisonment of not more than two years and/or a fine of not more than \$5,000, and, if submitted to a Federally insured institution, under 18 USC 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000.  
The tax documents I have submitted to the Lender are consistent with those the Borrower has submitted/will submit to the IRS and/or state tax or work/force agency. I also understand, acknowledge, and agree that the Lender can share the tax information with SBA's authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of ensuring compliance with PPP requirements and all SBA rules.  
I understand, acknowledge, and agree that SBA may request additional information for the purpose of evaluating the Borrower's eligibility for the PPP loan and the loan forgiveness, and that the Borrower's failure to provide information requested by SBA may result in a determination that the Borrower was ineligible for the PPP loan or a denial of the Borrower's loan forgiveness application.  
The Borrower's eligibility for loan forgiveness will be evaluated in accordance with the PPP regulations and guidance issued by SBA through the date of this application. SBA may direct a lender to disapprove the Borrower's loan forgiveness application if SBA determines that the Borrower was ineligible for the PPP loan.

**Signature of Authorized Representative of Borrower** \_\_\_\_\_  
**Date** \_\_\_\_\_  
**Print Name** \_\_\_\_\_  
**Title** \_\_\_\_\_

SBA Form 3508S (07/20)  
Page 1



## PPP Loan Forgiveness

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### Form 3508

- First forgiveness application. Includes the application, Schedule A and Schedule A worksheet with Tables 1 & 2. Any borrower can use this form.

### Form 3508EZ

- A two-page application. Schedule A and the Schedule A worksheet are not required. Can be used by borrowers that meet certain conditions.

### Form 3508S

- A one-page application for borrowers with loan amounts of \$50,000 or less.

## PPP Loan Forgiveness

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### Conditions for using Form 3508EZ

- Self employed individuals with no employees.
- Borrowers that did not reduce salary/wage rates by more than 25% and did not reduce the number of employees or the average paid hours of employees between 1/1/20 and the end of the covered period (exceptions for inability to hire qualified employees for open positions and for employees who refused restoration of hours).
- Borrowers that did not reduce salary/wage rates by more than 25% AND were unable to operate during the covered period at the same level of business as before 2/15/20 due to Covid-19 restriction.

## PPP Loan Forgiveness

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### Form 3508 EZ

- Attestations on Page 2 of the application
- Borrower must initial one

In addition, the Authorized Representative of the Borrower must certify by **initialing at least ONE** of the following two items:



The Borrower did not reduce the number of employees or the average paid hours of employees between January 1, 2020 and the end of the Covered Period (other than any reductions that arose from an inability to rehire individuals who were employees on February 15, 2020, if the Borrower was unable to hire similarly qualified employees for unfilled positions on or before December 31, 2020, and reductions in an employee's hours that a borrower offered to restore and were refused).



The Borrower was unable to operate between February 15, 2020, and the end of the Covered Period at the same level of business activity as before February 15, 2020 due to compliance with requirements established or guidance issued between March 1, 2020 and December 31, 2020, by the Secretary of Health and Human Services, the Director of the Centers for Disease Control and Prevention, or the Occupational Safety and Health Administration, related to the maintenance of standards of sanitation, social distancing, or any other work or customer safety requirement related to COVID-19.

## PPP Loan Forgiveness

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### What do businesses need to complete the application?

#### 1. The Prestige PPP Loan Forgiveness Report

The report, delivered in an Excel file, does all of the calculations needed for the full application Form 3508.

It gives you:

- Schedule A Worksheet Tables 1 & 2
- The FTE Safe Harbor Calculation from the PPPFA
- All of the numbers needed to complete Schedule A (Displayed as the actual Schedule A)



## PPP Loan Forgiveness

What do businesses need to complete the application?

2. Proof of Expenses - reports that banks will accept in lieu of quarterly payroll tax returns and benefit invoices

### Client Allocation Report – Allocation Format: Taxes



#### ABC Manufacturing

Client Allocation Report  
Pay Dates from 04/01/2020 to 06/30/2020  
Sorted by Location

Emp ID	Employee	LOCATION	Gross Wages	Exp Reimb + Wage Credits	FICA OASDI	FICA Medicare	FUTA	SUTA	Local/MTA Other State	MISC Taxes	EMPLOYEE TOTAL
		101	3,431.58		212.76	49.76			11.67		3,705.77
		101	8,928.80		553.59	129.47			30.38		9,642.24
		101	23,785.54		1,474.73	344.92			80.83		25,686.02
		101	1,703.00		105.59	24.70			5.79		1,839.08
		101	11,806.42		732.00	171.19			40.12		12,749.73
		101	18,364.18		1,138.57	266.28			62.45		19,831.48
		101	3,712.00		230.14	53.82	.38	200.45	12.64		4,209.43
		101	40,970.41		2,540.20	594.10			139.36		44,244.07
	~Totals for LOCATION : 101 – Main	101	112,701.93		6,987.58	1,634.24	.38	200.45	383.24		121,907.82

## PPP Loan Forgiveness

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What do businesses need to complete the application?

2. Proof of Payroll – cont.

Benefit Billing Detail Report – all employees will be listed. The Net-Amount Billed is the column that reflects the employer's expense for the health plans



For Pay Dates from 28 Apr 2020 to 01 Oct 2020

Plan Description	Plan Id	Employee Name	Emp. ID	Amount Billed	Employee Deduction	Net-Amount Billed
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## PPP Loan Forgiveness

What do businesses need to complete the application?

2. Proof of Payroll – cont.

Payroll Retirement Contributions Report – the report will list all employees. The Employer Matching Contributions is the column that shows the expense to the business.



### Payroll Retirement Contributions

Pay Dates from 04/21/2020 to 10/15/2020  
Sorted by Employee Name

Employee ID	Employee Name	Voucher Number	Base Earnings	Employee Elective Contributions	Employee Post-Tax Contributions	Employee Catch Up	Roth Contributions	Roth Catch Up	Employer Matching Contributions	Employer Non-Elect Match	Employee Loan Payment
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\*Dates for these reports must include the check date that covers all of the covered period

## PPP Loan Forgiveness

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- Each bank has their own web-portal for completing the application
- Not all banks are asking for the same documents
- Some banks require Table 1 and Table 2 information from Worksheet A when completing the EZ form
- Borrowers with loans greater than \$2 million will be required to complete Form 3509 – Loan Necessity Questionnaire (For-Profit Borrowers)
- Remember – banks have been instructed by SBA to work with borrowers to achieve full forgiveness



## PPP Loan Forgiveness

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### What is in the Prestige Loan Forgiveness Report?

In addition to Tables 1 & 2, and Schedule A, the Prestige PPP Loan Forgiveness report contains all the information and raw data used to complete the calculations.

Schedule A Worksheet - Table 1	Schedule A Worksheet - Table 2	Schedule A Worksheet - FTE SH	Schedule A
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2020 Wage Data	2020 Wage Data - Owners	Rate Data	FTE Lookback
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## PPP Loan Forgiveness Application

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### Sample Form 3508EZ

Payroll and Nonpayroll Costs

Line 1. Payroll Costs:

150,000

Line 2. Business Mortgage Interest Payments:

4,000

Line 3. Business Rent or Lease Payments:

7,500

Line 4. Business Utility Payments:

2,000

Potential Forgiveness Amounts

Line 5. Add the amounts on lines 1, 2, 3, and 4:

163,500

Line 6. PPP Loan Amount:

160,000

Line 7. Payroll Cost 60% Requirement (divide Line 1 by 0.60):

266,666

Forgiveness Amount

Line 8. Forgiveness Amount (enter the smallest of Lines 5, 6, and 7):

160,000

## PPP Loan Forgiveness Application

Sample Form 3508

24-week period w/ FTE  
reduction

### Payroll and Nonpayroll Costs

Line 1. Payroll Costs (enter the amount from PPP Schedule A, line 10):

235,000

Line 2. Business Mortgage Interest Payments:

4,000

Line 3. Business Rent or Lease Payments:

9,500

Line 4. Business Utility Payments:

3,000

### Adjustments for Full-Time Equivalency (FTE) and Salary/Hourly Wage Reductions

Line 5. Total Salary/Hourly Wage Reduction (enter the amount from PPP Schedule A, line 3):

0

Line 6. Add the amounts on lines 1, 2, 3, and 4, then subtract the amount entered in line 5:

251,500

Line 7. FTE Reduction Quotient (enter the number from PPP Schedule A, line 13):

0.7

### Potential Forgiveness Amounts

Line 8. Modified Total (multiply line 6 by line 7):

176,050

Line 9. PPP Loan Amount:

160,000

Line 10. Payroll Cost 60% Requirement (divide line 1 by 0.60):

391,667

### Forgiveness Amount

Line 11. Forgiveness Amount (enter the smallest of lines 8, 9, and 10):

160,000

## FAQs

# PPP Loan Forgiveness

We had to layoff most of the staff when the pandemic hit but hired everyone back when we received the loan proceeds. Can we use the EZ form?

- The choice to use the EZ form is made by the borrower that must initial the attestation on the second page of the application.

We did not lay off any employees but 1 resigned to stay home with his children.

Will this reduction in FTE's reduce the amount of forgiveness?

- Voluntary resignations are an FTE exception. You add a line to Table 1 or 2 and change the amount on Schedule A Line 2 or 5

# FAQs

## PPP Loan Forgiveness

Line 11 on Schedule A in the loan forgiveness report is zero. Why?

- The logic of the report is to look at FTE count in PrestigePRO for both of the look back periods; 2/15/19-6/30/19 and 1/1/20-2/29/20 and choose the smaller number. For clients that were not at Prestige in 2019, the FTE count for 2019 is zero so the report will put a zero on Line 11. You will need to enter the FTE for the chosen reference period and calculate the FTE Reduction Quotient.

The wages paid to the owners is not listed on Line 9. Why?

- There is a check box in PrestigePRO to designate an employee as the owner. Contact your payroll specialist to update the system and run the report again.



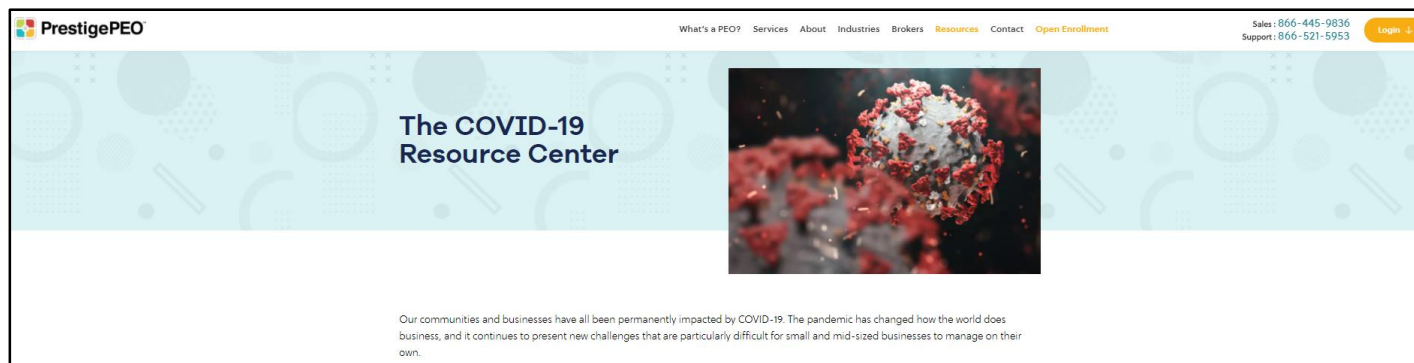
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# COVID-19 Resources

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# COVID-19 Resource Center

[www.prestigepeo.com/covid-19](http://www.prestigepeo.com/covid-19)



## Tri-State Resources

### The Latest Tri-State Travel Advisory

#### New Jersey's Governor Issues New COVID-19 Mitigation Protocols – Effective as of 11/5/20

On 10/28/20 New Jersey's Governor Phil Murphy issued Executive Order 192 ("EO 192") creating additional COVID-19 mitigation protocols for all NJ employers that then went into effect on 11/5/20. These measures, largely based upon existing guidance from the U.S. Centers for Disease Control ("CDC"), are mandatory, and non-compliance may result in a business shutdown, imprisonment or a fine.

EO 192 applies to NJ employers, defined as "every business, non-profit, and governmental or educational entity". A few of the key provisions include the following:

### New York's Travel Advisory 2.0: Frequently Asked Questions

New York's travel advisory has been substantially altered during the past two weeks. On October 31, Gov. Andrew Cuomo issued [Executive Order 205.2](#), which revised the New York State Travel Advisory for domestic travel. On November 3, the New York State Department of Health issued an [updated guidance document](#) (the November 3 Guidance). The changes made by Executive Order 205.2 and the November 3 Guidance have generated confusion. Below, we discuss some frequently asked questions we have received about these updates.

Which states and countries does the travel advisory apply to?	+
What does the travel advisory require?	+
Does the 24-hour exemption still apply?	+
How does the November 3 Guidance impact essential workers?	+
May international travelers qualify as essential workers?	+
Who is considered an essential worker?	+
What are the consequences for non-compliance?	+
Who must fill out the traveler health form?	+
Are there any other exemptions to the travel advisory?	+

## COVID-19 Webinar Series

Sign up for COVID Webinars

### PrestigePEO COVID-19 Webinar Series

Things are rapidly changing. Our client webinar series focuses on key legislative updates and the most frequently asked questions.

Click on the links below to view our presentations or access the webinar live recordings.

**Register for our Next Webinar!**


**Updates on FFCRA, PPP Loan  
Forgiveness, Travel Advisories, and  
Essential COVID-19 Resources**

Date: November 18, 10 a.m. EST

[Register Now](#)




## View Past COVID Webinars




**NOVEMBER 5, 2020**  
**A LOOK AT THE 2020 ELECTION RESULTS AND THE IMPACTS ON SMBs**  
 As election season winds down, it's time to consider what might happen next. With so much at stake, the presidential election is bound to impact...

[READ MORE](#)




**OCTOBER 21, 2020**  
**THE LATEST PPP LOAN FORGIVENESS**  
 Small and mid-size businesses across the country are seeking PPP loan forgiveness. Hear our team of experts...

[READ MORE](#)




**OCTOBER 7, 2020**  
**STIMULUS NEGOTIATIONS AND A LOOK AT THE FUTURE**  
 Change is afoot once again in Washington. Hear from our experts on how these negotiations will impact businesses throughout the United States with timely updates...

[READ MORE](#)




**AUGUST 26, 2020**  
**ANALYZING THE PANDEMIC'S IMPACT ON WORKERS' COMP AND BUSINESS INSURANCE**  
 COVID-19 changed how the world does business. As the pandemic emerges, PrestigePEO is dedicated to helping the small business owner navigate this "new normal". Listen to expert analysis...

[READ MORE](#)



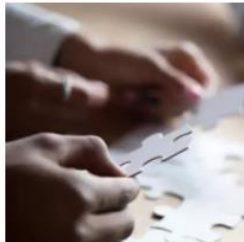
**AUGUST 19, 2020**  
**COVID-19 RELIEF LEGISLATION**  
 In this webinar Seth Peretta, learn more about the timeline for stimulus proposals, and get the answers to your most frequent questions. Webinar Recording

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**AUGUST 12, 2020**  
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 Psychological safety is a condition in which human beings feel safe to take risks and challenge the status quo. During the ongoing COVID-19 pandemic, creating psychological safety is more important than ever...

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**NEW SBA GUIDANCE AND FAQs CONCERNING FORGIVENESS OF PPP LOANS**  
 Treasury just released new SBA guidance on August 4, addressing borrower and lender questions concerning forgiveness of PPP loans. Listen in for an update from our guests from Groom Law Group on....

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**THE LATEST PPP AND LEGISLATIVE UPDATES FROM CAPITOL HILL**  
 Seth Perretta, Principal of Groom Law Group, provides an update on the latest legislative developments from Capitol Hill, potential new loan opportunities on the way, and additional legislative provisions Congress is considering...

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**ADJUSTING TO A NEW NORMAL IN THE WORKPLACE**  
 Ready to welcome your employees back to work? We've got you covered with the resources you need to ensure your workplace is fully compliant with new public health regulations and safe for...

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## COVID-19 Resource Center

Stay informed with the latest COVID-19 updates

### What's New?

- [WARN Act Updates](#)
- [Employee Benefits](#)
- [Employer & HR Manager FAQ's](#)

### COVID-19 Resources

Below is a comprehensive collection of resources and information curated by the PrestigePEO team to help guide your business through the COVID-19 pandemic.



FFCRA



CARES Act



Paycheck Protection  
Program



WARN Act



Tri-State Updates



Payroll & Tax



Employee Benefits



New 401k Rules



Workers' Comp &  
OSHA



Employer & HR  
Manager FAQ



Employee FAQ



Helpful Links



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# Client Communications

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## Prestige Communications

Today's presentation will be posted on PrestigePEO.com under

- [The Prestige Perspective](#)  
[prestigepeo.com/blogs](https://prestigepeo.com/blogs)
- [COVID-19](#) [prestigepeo.com/covid-19/](https://prestigepeo.com/covid-19/)

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