



COVID-19 State Matrix

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CALIFORNIA

COVID-19 information: https://www.edd.ca.gov/about_edd/coronavirus-2019.htm

COVID-19 FAQs: https://www.edd.ca.gov/about_edd/coronavirus-2019/faqs.htm

	STATE DISABILITY INSURANCE (SDI)	PAID FAMILY LEAVE (PFL)	PAID SICK LEAVE
Program administrator	Employment Development Department (EDD)		Employer paid
Waiting period requirement	The Governor's Executive Order waives the one-week unpaid waiting period, so you can collect DI benefits for the first week you are out of work.	The California Paid Family Leave program does not have a waiting period	
WORKER IS SICK, MUST CARE FOR A FAMILY MEMBER, OR LOSES WORK DUE TO COVID-19			
Worker has contracted COVID-19 and is unable to work due to symptoms and/or treatment	Y	N	Y
Worker quarantined/isolated by public health authority due to suspected exposure to COVID-19 (business remains open)	Y	N	Y
Worker is advised by a health care provider to self-quarantine because they are part of "at risk" population	Y	N	N
Worker chooses to self-quarantine (e.g. fear, immunocompromised)	N	N	N
Employer was closed by order of a public official	N	N	N
Worker has less hours available due to business slow down or lack of demand	N	N	N
Worker is caring for an ill family member who has contracted COVID-19	N	Y	Y
Worker is caring for a family member who is in isolation or quarantine with suspicion of exposure	N	Y	Y
Worker has no childcare because of COVID-19 (e.g. school/daycare closure)	N	N	N

NOTES

Paid Sick Leave: Law covers diagnosis, care, or treatment of an existing health condition of, or preventive care for an employee or family member. FAQ clarifies preventative care may include self-quarantine as a result of potential exposure to COVID-19 if quarantine is recommended by civil authorities.

SDI & PFL: COVID-19 related claims require a medical certification from a treating physician or a written order from a state or local health officer.



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HAWAII

Hawaii.gov COVID-19 updates: <https://hawaii-covid-19.com/> Hawaii DOL FAQs: <https://labor.hawaii.gov/ui/main/covid-19-labor-benefits-fact-sheet/>

	TEMPORARY DISABILITY INSURANCE (TDI)
Program administrator	Department of Labor & Industrial Relations
Waiting period requirement	The Hawaii TDI program has a seven day waiting period
WORKER IS SICK, MUST CARE FOR A FAMILY MEMBER, OR LOSES WORK DUE TO COVID-19	
Worker has contracted COVID-19 and is unable to work due to symptoms and/or treatment	Y
Worker quarantined/isolated by public health authority due to suspected exposure to COVID-19 (business remains open)	Y
Worker is advised by a health care provider to self-quarantine because they are part of "at risk" population	N
Worker chooses to self-quarantine (e.g. fear, immunocompromised)	N
Employer was closed by order of a public official	N
Worker has less hours available due to business slow down or lack of demand	N
Worker is caring for an ill family member who has contracted COVID-19	N
Worker is caring for a family member who is in isolation or quarantine with suspicion of exposure	N
Worker has no childcare because of COVID-19 (e.g. school/daycare closure)	N

NOTES

Employee may be eligible for TDI if unable to work due to being ill or need to be quarantined with COVID-19 but employer is still open.



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NEW JERSEY

Comparison Guide: <https://www.nj.gov/labor/worker-protections/earnedsick/covid.shtml>

	TEMPORARY DISABILITY INSURANCE (TDI)	FAMILY LEAVE INSURANCE (FLI)	EARNED SICK LEAVE
Program administrator	Division of Temporary Disability and Family Leave Insurance		Employer paid
Waiting period requirement	Waiting period has been waived for a COVID-19 diagnosis requiring in-home care or treatment	No waiting period	
WORKER IS SICK, MUST CARE FOR A FAMILY MEMBER, OR LOSES WORK DUE TO COVID-19			
Worker has contracted COVID-19 and is unable to work due to symptoms and/or treatment	Y	N	Y
Worker quarantined/isolated by healthcare provider or public health due to suspected exposure to COVID-19 (business remains open)	Y	N	Y
Worker is advised by a health care provider to self-quarantine because they are part of "at risk" population	Y	N	Y
Worker chooses to self-quarantine (e.g. fear, immunocompromised)	N	N	Y
Employer was closed by order of a public official	N	N	Y
Worker has less hours available due to business slow down or lack of demand	N	N	N
Worker is caring for an ill family member who has contracted COVID-19	N	Y	Y
Worker is caring for a family member who is in isolation or quarantine with suspicion of exposure	N	Y	Y
Worker has no childcare because of COVID-19 (e.g. school/daycare closure)	N	N	Y

NOTES

Temporary Disability Insurance and Family Leave Insurance: Definition of serious health condition expanded to include communicable disease which requires in-home care or treatment due to quarantine by recommendation of HCP or public health official; 7-day waiting period is eliminated.

Earned Sick Leave: Employees cannot work due to closure of their workplace or school/childcare, because of a state of emergency declared by the governor; because presence of employee or family member in community would jeopardize the health of others; or because the employee or family member undergoes isolation or quarantine, during a governor declared state of emergency, or upon the recommendation, direction, or order of a healthcare provider or authorized public official as a result of suspected exposure to a communicable disease.

Individuals may be eligible for state unemployment benefits. See state website for information on eligibility guidelines. Unum offers the New Jersey TDI insurance plan but does not offer the New Jersey FLI insurance plan. We will also administer an employer's self-funded TDI insurance plan but not FLI. The information provided here is based on publicly available information (as of 4/9/20) and not intended to be legal advice.



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NEW YORK

New York Paid Leave for COVID-19: <https://paidfamilyleave.ny.gov/COVID19>

	DISABILITY BENEFITS LEAVE (DBL)	PAID FAMILY LEAVE (PFL)	PAID SICK LEAVE*
Program administrator	Department of Financial Services (DFS)/Workers' Compensation Board (WCB)		Employer paid
Waiting period requirement	New York recently enacted legislation providing DBL & PFL benefits for employees under an official mandatory or precautionary order of quarantine. In these instances, the normal seven day DBL waiting period is waived. The PFL program does not have a waiting period.		
WORKER IS SICK, MUST CARE FOR A FAMILY MEMBER, OR LOSES WORK DUE TO COVID-19			
Worker has contracted COVID-19 and is unable to work due to symptoms and/or treatment	Y	N	Y
Worker quarantined/isolated by public health authority due to suspected exposure to COVID-19 (business remains open)	Y	N	Y
Worker is advised by a health care provider to self-quarantine because they are part of "at risk" population	N	N	N
Worker chooses to self-quarantine (e.g. fear, immunocompromised)	N	N	N
Employer was closed by order of a public official	N	N	Y
Worker has less hours available due to business slow down or lack of demand	N	N	N
Worker is caring for an ill family member who has contracted COVID-19	N	Y	Y
Worker is caring for a family member who is in isolation or quarantine with suspicion of exposure	N	Y	Y
Worker has no childcare because of COVID-19 (e.g. school/daycare closure)	N	N	Y

*New York City & Westchester with 5 or more employees

NOTES

NY recently enacted legislation providing employees with access to a combination of employer-paid sick leave and NY DBL/PFL benefits if the employee is under an official mandatory or precautionary order of quarantine issued by authorized government entity, or if the employee's minor dependent child is under such an order. Specific requirements depend on employer size. Please review the state's website for detailed information.

Individuals may be eligible for state unemployment benefits. See state website for information on eligibility guidelines. Unum offers the New York DBL and PFL insurance plans but does not administer self-funded New York DBL or PFL plans. The information provided here is based on publicly available information (as of 4/9/20) and not intended to be legal advice.



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RHODE ISLAND

Workplace fact sheet: <http://www.dlt.ri.gov/pdfs/COVID-19%20Workplace%20Fact%20Sheet.pdf>

	TEMPORARY DISABILITY INSURANCE (TDI)	TEMPORARY CAREGIVER INSURANCE PROGRAM (TCI)	PAID SICK LEAVE
Program administrator	Department of Labor and Training (DLT)		Employer paid
Waiting period requirement	For COVID-19 related claims, DLT will waive the seven day minimum amount of time that claimants must be out of work to qualify for TDI/TCI benefits.		
WORKER IS SICK, MUST CARE FOR A FAMILY MEMBER, OR LOSES WORK DUE TO COVID-19			
Worker has contracted COVID-19 and is unable to work due to symptoms and/or treatment	Y	N	Y
Worker quarantined/isolated by public health authority due to suspected exposure to COVID-19 (business remains open)	Y	N	Y
Worker is advised by a health care provider to self-quarantine because they are part of "at risk" population	Y	N	N
Worker chooses to self-quarantine (e.g. fear, immunocompromised)	N	N	N
Employer was closed by order of a public official	N	N	Y
Worker has less hours available due to business slow down or lack of demand	N	N	N
Worker is caring for an ill family member who has contracted COVID-19	N	Y	Y
Worker is caring for a family member who is in isolation or quarantine with suspicion of exposure	N	Y	Y
Worker has no childcare because of COVID-19 (e.g. school/daycare closure)	N	N	Y

NOTES

Temporary Disability Insurance: Quarantined or ill worker or family member; waiting period waived. **Temporary Caregiver Insurance Program:** Quarantined or ill worker or family member; waiting period waived.



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WASHINGTON

ESD COVID-19 information for businesses and worker: <https://esd.wa.gov/newsroom/covid-19> **Washington PFML COVID-19:** <https://paidleave.wa.gov/coronavirus/>
Comparison Guide: <https://esdorchardstorage.blob.core.windows.net/esdwa/Default/ESDWAGOV/newsroom/COVID-19/covid-19-scenarios-and-benefits.pdf>
Emergency Rules: <https://esd.wa.gov/newsroom/rulemaking/covid-19>

	PAID FAMILY AND MEDICAL LEAVE (PFML)	PAID SICK & SAFE LEAVE
Program administrator	Employment Security Department (ESD)	Employer paid
Waiting period requirement	Seven day waiting period	
WORKER IS SICK, MUST CARE FOR A FAMILY MEMBER, OR LOSES WORK DUE TO COVID-19		
Worker has contracted COVID-19 and is unable to work due to symptoms and/or treatment	Y	Y
Worker quarantined/isolated by public health authority due to suspected exposure to COVID-19 (business remains open)	N	Y
Worker is advised by a health care provider to self-quarantine because they are part of "at risk" population	N	N
Worker chooses to self-quarantine (e.g. fear, immunocompromised)	N	N
Employer was closed by order of a public official	N	Y
Worker has less hours available due to business slow down or lack of demand	N	N
Worker is caring for an ill family member who has contracted COVID-19	Y	Y
Worker is caring for a family member who is in isolation or quarantine with suspicion of exposure	N	Y
Worker has no childcare because of COVID-19 (e.g. school/daycare closure)	N	Y

NOTES

Paid Family and Medical Leave: Quarantine (as well as school and childcare closures) are not qualifying events under the program at this time.



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MK-391371-2 **FOR BROKERS AND EMPLOYERS**