

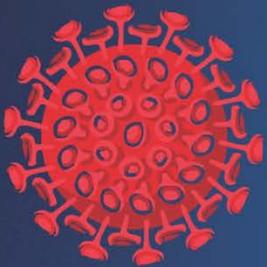
WEEKLY WEBINAR SERIES

CORONAVIRUS

& its impact on people, process & profits

SESSION SEVEN

May 1, 2020 | 11:00 A.M. EST



› Housekeeping Items

- The webinar will be recorded and shared as soon as it is available via email
- All materials were emailed to you this morning – also available on RKL’s Coronavirus Resource Center at rklcpa.com
- All lines are muted
- NASBA CPE requirements – in order to receive CPE for this webinar:
 - Participants must be connected to the session (both audio and presentation) for its entirety
 - Participants must answer three questions/elements of engagement
 - One (1) hour of CPE in the field of business law will be granted if you meet these requirements

DISCLAIMER: The presenters, Ryan Hurst, Bethany Novis and Stephane Smith, and RKL LLP and its subsidiaries/affiliates are not held responsible for information that has changed or will change and makes no representation or warranty as to the ongoing accuracy of the information presented orally or in writing. Attendees should consult with legal, accounting and other advisors.

➤ Meet Your Team for Today's Presentation

Update on Federal Stimulus Measures



RYAN HURST, ASA | *Partner, Business Consulting Services Group*

Ryan is a Partner in RKL's Business Consulting Services Group and an in-demand transaction consultant. Ryan's areas of expertise include advising clients on buying and selling businesses; succession planning; conducting valuations for a variety of transactions and structures; litigation support for shareholder disputes; and strategic alternatives analyses.

PPP Loan Forgiveness FAQ



BETHANY A. NOVIS, CPA/ABV, CVA, CFE | *Partner/Leader, Business Consulting Services Group*

Bethany is Partner and Leader of RKL's Business Consulting Services Group. A Certified Fraud Examiner, Bethany has more than two decades of experience delivering forensic accounting services such as employee theft investigations, reconstruction of financial records and damage calculations for litigation purposes. She is also a highly credentialed business valuator, specializing in valuation of stock for gifting, buyouts and wealth planning.

Workforce Reinstatement Considerations & FAQ



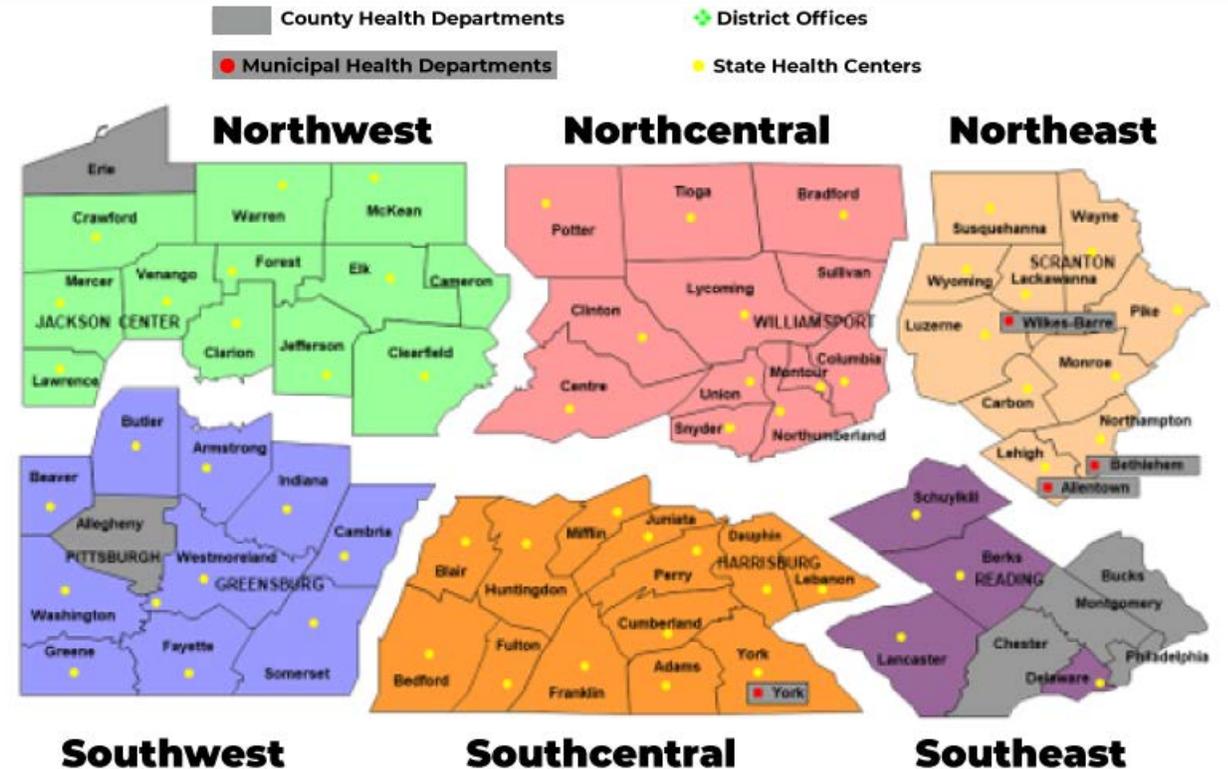
STEPHANE SMITH, SPHR, SHRM-SCP | *Consultant, Human Capital Management*

Stephane is a Consultant in RKL's Human Capital Management Practice. She advises clients on a wide range of human resources policies and programs, including strategic planning and talent and performance management.

➤ Process to Reopen Pennsylvania

- Data driven “phased” approach
- Target goal < 50 new confirmed cases per 100,000 population in previous 14 days
- Other
 - Sufficient testing
 - Robust case investigation and contact tracing
 - Safeguards at high-risk institutions
- Regional reopening
- Industry considerations (risk profiles and telework abilities)
- Personal protective equipment (PPE) availability and hospital stockpiles
- Limited outdoor activities resuming

Bureau of Community Health Systems

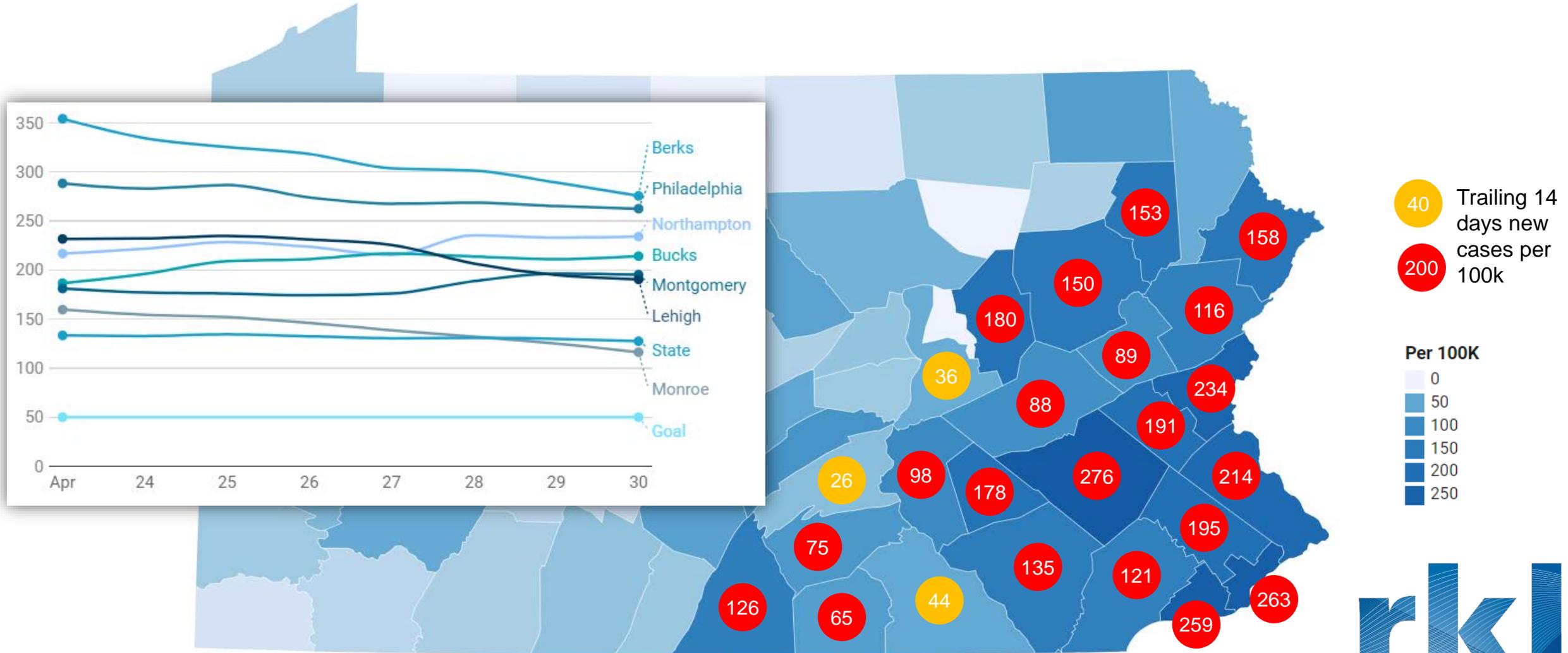


➤ Phased Approach

	Red Phase	Yellow Phase	Green Phase
Work and congregate setting restrictions	<ul style="list-style-type: none"> • Life-sustaining businesses only • Congregate care and prison restrictions in place • Schools (for in-person instruction) and most child care facilities closed 	<ul style="list-style-type: none"> • Telework must continue where feasible • Businesses with in-person operations must follow business and building safety orders • Child care open with worker and building safety orders • Congregate care and prison restrictions in place • Schools remain closed for in-person instruction 	<ul style="list-style-type: none"> • All businesses must follow CDC and PA Department of Health guidelines
Social restrictions	<ul style="list-style-type: none"> • Stay at Home orders in place • Large gatherings prohibited • Restaurants and bars limited to carry-out and delivery only • Only travel for life-sustaining purposes encouraged 	<ul style="list-style-type: none"> • Stay at Home restrictions lifted in favor of aggressive mitigation • Large gatherings of more than 25 prohibited • In-person retail allowable, curbside and delivery preferable • Indoor recreation, health and wellness facilities (such as gyms, spas), and all entertainment (such as casinos, theaters) remain closed • Restaurants and bars limited to carry-out and delivery only 	<ul style="list-style-type: none"> • Aggressive mitigation orders lifted • All individuals must follow CDC and PA Department of Health guidelines
Other notes	<ul style="list-style-type: none"> • Reiterate and reinforce safety guidance for businesses, workers, individuals, facilities; update if necessary • Monitor public health indicators, adjust orders and restrictions as necessary 	<ul style="list-style-type: none"> • All businesses must follow CDC and PA Department of Health guidance for social distancing and cleaning • Monitor public health indicators, adjust orders and restrictions as necessary 	<ul style="list-style-type: none"> • Monitor public health indicators, adjust orders and restrictions as necessary

➤ Pennsylvania Status by County

- Governor Tom Wolf's reopening plan requires counties to report fewer than 50 new cases per 100,000 people over 14 days before restrictions are lifted. Darker counties are further from that goal.



* Data current as of April 30, 2020

Map: Sara K. Satullo | Source: Pennsylvania Department of Health, created by Datawrapper

➤ PPP Refill – Week 1 Stats

- Round 2 opened April 27
- E-Tran problems early in the week
- Through April 29, 2020
 - 960,000 loans processed
 - \$90 billion
 - Average loan size <\$100,000
 - 5,300+ lenders
- Senator Marco Rubio – may be a need for a Round 3

➤ PPP Updates

- Seasonal businesses and loan applications
- IFR on disbursements
 - Mostly for lenders but it does confirm that there is a single disbursement and that cannot really be timed
- IFR – Corporate Groups limitation and Non-Bank Lenders
- FAQ 32 – Payroll costs include all cash compensation
- FAQ 34-35 – Eligibility of agricultural producers, farmers, ranchers and cooperatives
- FAQ 36 – Headcount (application) vs FTEs (forgiveness)
- FAQ 38 – Eligibility despite a change in ownership
- IRS – Forgiven expenses not tax deductible

FAQ 32

Question: Does the cost of a housing stipend or allowance provided to an employee as part of compensation count toward payroll costs?

Answer: Yes. Payroll costs includes all cash compensation paid to employees, subject to the \$100,000 annual compensation per employee limitation.

➤ PPP Updates – FAQ #31 Refresh

- Market sentiment
 - Scrutiny over public company recipients
- FAQ #31

FAQ 31

Question: Do businesses owned by large companies with adequate sources of liquidity to support the business’s ongoing operations qualify for a PPP loan?

Answer: In addition to reviewing applicable affiliation rules to determine eligibility, all borrowers must assess their economic need for a PPP loan under the standard established by the CARES Act and the PPP regulations at the time of the loan application. Although the CARES Act suspends the ordinary requirement that borrowers must be unable to obtain credit elsewhere (as defined in section 3(h) of the Small Business Act), borrowers still must certify in good faith that their PPP loan request is necessary. Specifically, before submitting a PPP application, all borrowers should review carefully the required certification that “[c]urrent economic uncertainty makes this loan request necessary to support the ongoing operations of the Applicant.” Borrowers must make this certification in good faith, taking into account their current business activity and their ability to access other sources of liquidity sufficient to support their ongoing operations in a manner that is not significantly detrimental to the business. For example, it is unlikely that a public company with substantial market value and access to capital markets will be able to make the required certification in good faith, and such a company should be prepared to demonstrate to SBA, upon request, the basis for its certification.

Lenders may rely on a borrower’s certification regarding the necessity of the loan request. Any borrower that applied for a PPP loan prior to the issuance of this guidance and repays the loan in full by May 7, 2020 will be deemed by SBA to have made the required certification in good faith.

Underlines added

➤ PPP Updates – FAQs 37 and 39

- FAQ #37 – expansion of FAQ #31 to private equity

FAQ 37

Question: Do businesses owned by private companies with adequate sources of liquidity to support the business’s ongoing operations qualify for a PPP loan?

Answer: See response to FAQ #31.

- FAQ #39 – review of all loans >\$2M and others “as appropriate”

FAQ 39

Question: Will SBA review individual PPP loan files?

Answer: Yes. In FAQ #31, SBA reminded all borrowers of an important certification required to obtain a PPP loan. To further ensure PPP loans are limited to eligible borrowers in need, the SBA has decided, in consultation with the Department of the Treasury, that it will review all loans in excess of \$2 million, in addition to other loans as appropriate, following the lender’s submission of the borrower’s loan forgiveness application. Additional guidance implementing this procedure will be forthcoming.

The outcome of SBA’s review of loan files will not affect SBA’s guarantee of any loan for which the lender complied with the lender obligations set forth in paragraphs III.3.b(i)-(iii) of the Paycheck Protection Program Rule (April 2, 2020) and further explained in FAQ #1.

Underlines added

➤ Documenting “Economic Need”

- Why did you apply? Why should the loan be forgiven?
- Forced shutdowns – yours, customers, vendors
- Board minutes
- Cash flow modeling – “Without loan/forgiveness” scenario
 - Layoffs/furloughs
 - Revenue/backlog decline or delays
 - Cash collection challenges
 - Productivity declines
- Conversations with customers/vendors/employees/bankers
- COVID costs
- Rehires
- Seasonal working capital stress
- Pro forma loan covenants

➤ PPP Updates – Other News

- Treasury Deputy Secretary Justin Muzinich dispatched to the SBA
- Disclosure of borrowers in other CARES Act programs
 - PPP...not yet

POLLING QUESTION

To be eligible for CPE, 3 polling questions must be answered.

PPP LOAN FORGIVENESS FAQ

➤ Incorrect PPP Loan Amount

Q: On the PPP loan application, the loan amount was calculated based on an incorrect payroll number. I received my loan for the amount I applied for, but now I am concerned that I received too much. What should I do?

A: With the rush to apply for PPP funds and the lack of clarity at the time of application, it is understandable how this could happen. We suggest contacting your lender to ask them for guidance. In the meantime, segregate or otherwise track the “excess funds” in case you need to return them.

> Independent Contractors

Q: Are payments to independent contractors includable as payroll expenses?

A: No. Only payroll to employees are includable as payroll expenses. Independent contractors can file for their own PPP loan.

> Transportation Costs

Q: I see Transportation Costs are an approved use of PPP funds. How are Transportation Costs defined?

A: As of today, we have not seen specific guidance on this item. Our suggestion is to calculate your forgiveness before including any amounts for Transportation Costs.

➤ Employee Salaries Paid with Grant Funds

Q: I am a nonprofit. The salary for one of my employees is paid by a grant. Can I include this employee's salary in payroll costs for PPP purposes?

A: Yes. As we read the guidance, you would be able to include this employee's salary, as long as you are paying them directly through your normal payroll process (they receive a payroll check from you with the appropriate payroll taxes incurred and they are included on your payroll tax filings).

The monies received from the grant is simply a revenue source for your organization and does not negate your payment of their salary.

› Families First Coronavirus Response Act Credits

Q: How do Families First Coronavirus Response Act (FFCRA) credits impact my PPP loan?

A: Qualified sick and family leave wages that qualify for a credit under FFCRA should be excluded from payroll costs for purposes of PPP forgiveness.

➤ Restoration of Forgiveness

Q: I understand that I must restore all my employee headcount by the end of the covered period to avoid a reduction in my forgiveness. I also understand that if I do not restore headcount by the end of my covered period, I have until June 30 to restore my FTEs.

But what if my covered period ends after June 30, 2020? Do I get extra time to restore headcount?

A: No. If your eight-week covered period ends June 30, 2020 or after, you must restore your FTE headcount by June 30, 2020 to avoid the penalty related to headcount reduction (Haircut for Reduction in Headcount).

➤ PPP Loan Forgiveness for Self-Employed Individuals

Q: What amounts will be eligible for PPP loan forgiveness for self-employed individuals?

A: The amount of the loan forgiveness will depend on the amount spent during the eight-week period on:

- Payroll costs as defined by the interim rule (does not include benefits for owners)
- Owner compensation replacement (limited to 8/52 of 2019 net profit and excluding any qualified sick or family leave equivalent amount for which a credit was claimed under FFCRA)
- Interest payments on mortgage obligations for real/personal property incurred before February 15, 2020
- Rent payments on lease agreements in force before February 15, 2020
- Utility payments under service agreements dated before February 15, 2020
 - *Note that for interest, rent and utility payments, the amounts must be deductible on Form 1040 Schedule C

➤ S Corp Employee Shareholders

Q: Are S Corp shareholders considered employees or self-employed individuals?

A: For companies applying for PPP loans, any shareholders who are also active in the business and receiving a paycheck are considered employees. For loan forgiveness, you should include their payroll (up to the cap of \$15,385 for the eight-week covered period) and their company paid portion of group health insurance, 401(k) match and employer portion of state unemployment taxes.

➤ Profit Sharing and Other Contributions

Q: What if we contribute to profit sharing for our employees for 2019 and our payment is typically due later this year. Can we pay and deduct this during the covered period and include this as a payroll cost?

A: More guidance is needed on this point, but our initial interpretation is that the cost, if related to 2019, would not be allowable, as it is not incurred during the covered period.

➤ What does “incurred and paid” mean?

Q: How do we interpret “incurred and paid” for qualified expenses?

A: We are awaiting guidance on “incurred and paid.” However, the PPP funds cover an eight-week period, so you will most likely need to prorate items such as interest, rent and utilities. Remember, utilities should follow service date and rent and interest should represent the eight weeks of expense.

These expenses should be supported by the necessary documentation, including loan and rent agreements and utility bills.

➤ What Type of Documentation Can I Expect My Lender to Request to Verify My Forgiveness?

A: We expect lenders will require the following:

- Borrower certification required by Section 1106(e)(3) of the Act
- The Paycheck Protection Program Application Form (SBA Form 2483), along with any supporting documentation submitted with the application
- 2019 Form 1040 Schedule C, for those borrowers without employees
- Schedule showing detail of how loan proceeds were utilized
- Supporting documentation for gross payroll – payroll Form 941 and state quarterly wage unemployment insurance tax reporting forms or equivalent payroll records (from borrower payroll processing service)
- Evidence of rent, mortgage insurance and utilities amounts. These may include bank statements, cancelled checks and/or statements from service providers. Copies of leases and/or mortgage statements may also be required.

** Note that lenders may request additional information at their discretion.*

POLLING QUESTION

To be eligible for CPE, 3 polling questions must be answered.

PREPARING YOUR BUSINESS TO RESUME OPERATIONS

➤ Worker Safety Order



Order of the Secretary of the Pennsylvania Department of Health Directing Public Health Safety Measures for Businesses Permitted to Maintain In-person Operations

Effective April 19, 2020 at 8:00pm

➤ Reopening Pennsylvania Standards

Reopening Pennsylvania The 6 standards we'll follow



Our approach
will be
data driven



There needs to be enough
personal protective
equipment and testing



There will still
be limitations on
large gatherings



Individuals, employers,
and health care facilities
will have guidance to follow



Protections
for vulnerable
people must
remain in place



Monitoring must be
in place so we can take
quick action to contain
COVID-19 if needed

1. Data
2. Guidance
3. PPE and Testing
4. Monitoring and Surveillance
5. Vulnerable Populations
6. Gathering Limitations

➤ Preparing Your Business to Reopen

What do you need to do to prepare to reopen your business?

Considerations for implementing new safety guidelines

- Masks for employees and patrons
- Business conducted by appointment, when not feasible;
 - Limit occupancy to less than 50% of the number stated on certificate of occupancy
- Social distancing in common areas among employees and patrons
- Staggered shifts to limit the number of employees in the office
- Continued telecommuting
- Cleaning procedures and frequency schedule
- Plexiglass barriers
- Shared office equipment such as printers, copiers, etc.
- How to sanitize computers, printers and copiers without damage
- Temperature taking procedures

➤ Preparing Your Workforce to Return

Communication with your workforce

- Develop a communication plan
 - How will you contact your remote/furloughed/laid off employees?
 - What do you need to communication?
 - Outline expectations
- Communication and training plan for safety measures
 - Masks
 - Hourly handwashing breaks
 - Limit meetings to 10 or less
 - Space (6 feet), including during breaks and lunch
 - Virtual meetings
 - Limit common areas, visitors, etc.
 - Posters for employees and visitors
 - High risk employees
 - Workspace – cubicle, open concept work stations

Building access expectations, rules, guidance, etc.

- Single point of entry
- Elevator usage
- Stairwells

➤ Review and Update Company Policies and Procedures

- Prepare to institute flexible work schedule and telecommuting policies.
- Employers are encouraged to implement liberal paid time off for employees who are on home isolation.
- Ensure that sick leave policies are flexible and consistent with public health guidance. Consider allowing sick leave donations or providing advances on future sick leave.
- Perhaps develop a non-punitive emergency sick leave policy if you don't currently offer sick leave.
- Re-evaluate work procedures to ensure they incorporate appropriate safety measures.
- Remind your employees of your Employee Assistance Program (EAP).

➤ Financial and Food Resources



COMMONWEALTH *of* PENNSYLVANIA



Financial Help	Food Assistance
Unemployment Compensation	Food pantry locator
Mortgage or rent guidance	Meals for students and older adults
Utilities	Grocery help for low-income individuals
Credit cards	Food for women, children and families

<https://www.pa.gov/guides/responding-to-covid-19/#ForIndividuals>

➤ How Will You Handle Spikes in Absenteeism?

Develop a plan in order to continue your essential business functions should you experience higher than usual absenteeism.

- Your response plan should address absent employees as a result of becoming sick or caring for a family member who is sick.
- Consider employees who need to remain at home to care for children whose daycare, school or summer camp has closed.
- Cross-train employees to perform essential functions to maintain business continuity regardless of who is absent.

➤ Managing Exposure

Upon an exposure, businesses are also ordered to do the following:

- Close off and ventilate areas visited by that individual;
- Wait a minimum of 24 hours, or as long as practical, before beginning cleaning and disinfection;
- Clean and disinfect all spaces, especially commonly used rooms and shared electronic equipment;
- Identify and notify employees who were in close contact with that individual (within about 6 feet for about 10 minutes); and
- Ensure that the business has a sufficient number of employees to perform these protocols effectively and immediately.

Designate a COVID-19 safety officer to ensure that employees are adhering to recommendations and proper PPE is stocked and available.

Cleaning And Disinfecting Your Facility

Everyday Steps, Steps When Someone is Sick, and Considerations for Employers

How to clean and disinfect
Wear disposable gloves to clean and disinfect.

Clean

- Clean surfaces using soap and water. Practice routine cleaning of frequently touched surfaces.

High touch surfaces include:
Tables, doorknobs, light switches, countertops, handles, desks, phones, keyboards, toilets, faucets, sinks, etc.

Disinfect

- Clean the area or item with soap and water or another detergent if it is dirty. Then, use a household disinfectant.
- Recommend use of [EPA-registered household disinfectant](#). Follow the instructions on the label to ensure safe and effective use of the product.

Many products recommend:

- Keeping surface wet for a period of time (see product label)
- Precautions such as wearing gloves and making sure you have good ventilation during use of the product.

Diluted household bleach solutions may also be used if appropriate for the surface. Check to ensure the product is not past its expiration date. Unexpired household bleach will be effective against coronaviruses when properly diluted.

Follow manufacturer's instructions for application and proper ventilation. Never mix household bleach with ammonia or any other cleanser.

Leave solution on the surface for at least 1 minute

To make a bleach solution, mix:

- 5 tablespoons (1/3rd cup) bleach per gallon of water
- OR
- 4 teaspoons bleach per quart of water

- Alcohol solutions with at least 70% alcohol.

Soft surfaces
For soft surfaces such as carpeted floor, rugs, and drapes

- Clean the surface using soap and water or with cleaners appropriate for use on these surfaces.

 [cdc.gov/coronavirus](https://www.cdc.gov/coronavirus)

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➤ Temperature Screenings

The Department of Health recommends that employers in geographic areas that have high numbers of positive COVID-19, administer temperature screenings as a matter of routine.

Confirm Case of COVID-19 in the Business Requirements:

Temperature screenings for all employees should be implemented upon discovery that the business has been exposed to a person who is confirmed to have COVID-19 or is probable. A probable case would be someone who is demonstrating the related symptoms of COVID-19 or had high risk exposure. Temperature screenings should be conducted for a minimum of 14 days post-exposure and cannot be self-administered at home.

Temperature screenings should be conducted in an entire facility/campus, and not just at specific buildings. Community spread is occurring throughout the Commonwealth, and determining whether a particular place is “at-risk,” is difficult, and may lead to additional spread of infection.

Individuals, such as delivery people, postal service, etc., that enter your business who are not employees are not required to participate in temperature screenings.



<https://www.health.pa.gov>



Centers for Disease Control and Prevention Resources

Prevent the spread of COVID-19 if you are sick

Accessible version: <https://www.cdc.gov/coronavirus/2019-ncov/if-you-are-sick/steps-when-sick.html>

If you are sick with COVID-19 or think you might have COVID-19, follow the steps below to help protect other people in your home and community.

Stay home except to get medical care.

- Stay home. Most people with COVID-19 have mild illness and are able to recover at home without medical care. Do not leave your home, except to get medical care. Do not visit public areas.

- Take care of yourself. Get rest and stay hydrated.

- Get medical care when needed. Call your doctor before you go to their office for care. But, if you have trouble breathing or other concerning symptoms, call 911 for immediate help.

- Avoid public transportation, ride-sharing, or taxis.

Separate yourself from other people and pets in your home.

- As much as possible, stay in a specific room and away from other people and pets in your home. Also, you should use a separate bathroom, if available. If you need to be around other people or animals in or outside of the home, wear a cloth face covering.

- See COVID-19 and Animals if you have questions about pets: <https://www.cdc.gov/coronavirus/2019-ncov/faq.html#COVID19animals>

Monitor your symptoms.

- Common symptoms of COVID-19 include fever and cough. Trouble breathing is a more serious symptom that means you should get medical attention.

- Follow care instructions from your healthcare provider and local health department. Your local health authorities will give instructions on checking your symptoms and reporting information.

If you develop emergency warning signs for COVID-19 get medical attention immediately.

Emergency warning signs include*:

- Trouble breathing
- Persistent pain or pressure in the chest
- New confusion or not able to be woken
- Bluish lips or face

*This list is not all inclusive. Please consult your medical provider for any other symptoms that are severe or concerning to you.

Call 911 if you have a medical emergency. If you have a medical emergency and need to call 911, notify the operator that you have or think you might have COVID-19. If possible, put on a facemask before medical help arrives.

Call ahead before visiting your doctor.

- Call ahead. Many medical visits for routine care are being postponed or done by phone or telemedicine.

- If you have a medical appointment that cannot be postponed, call your doctor's office. This will help the office protect themselves and other patients.

If you are sick, wear a cloth covering over your nose and mouth.

- You should wear a cloth face covering over your nose and mouth if you must be around other people or animals, including pets (even at home).

- You don't need to wear the cloth face covering if you are alone. If you can't put on a cloth face covering (because of trouble breathing for example), cover your coughs and sneezes in some other way. Try to stay at least 6 feet away from other people. This will help protect the people around you.

Note: During the COVID-19 pandemic, medical grade facemasks are reserved for healthcare workers and some first responders. You may need to make a cloth face covering using a scarf or bandana.



[cdc.gov/coronavirus](https://www.cdc.gov/coronavirus)

Please read before entering.

IF YOU HAVE

Fever

Cough

Shortness of breath



Please call our office before coming inside.
Clinic Phone # _____

The clinic staff may ask you to wear a mask or use tissues to cover your cough.

Thank you for helping us keep our patients and staff safe.



For more information: www.cdc.gov/COVID19

Stop the Spread of Germs

Help prevent the spread of respiratory diseases like COVID-19.

Avoid close contact with people who are sick.



Cover your cough or sneeze with a tissue, then throw the tissue in the trash.



Avoid touching your eyes, nose, and mouth.



When in public, wear a cloth face covering over your nose and mouth.



Clean and disinfect frequently touched objects and surfaces.



Stay home when you are sick, except to get medical care.



Wash your hands often with soap and water for at least 20 seconds.



[cdc.gov/coronavirus](https://www.cdc.gov/coronavirus)

10 things you can do to manage your COVID-19 symptoms at home

If you have possible or confirmed COVID-19:

- Stay home from work and school. And stay away from other public places. If you must go out, avoid using any kind of public transportation, ride-sharing, or taxis.
- Monitor your symptoms carefully. If your symptoms get worse, call your healthcare provider immediately.
- Get rest and stay hydrated.
- If you have a medical appointment, call the healthcare provider ahead of time and tell them that you have or may have COVID-19.
- For medical emergencies, call 911 and notify the dispatch personnel that you have or may have COVID-19.
- Cover your cough and sneezes.
- Wash your hands often with soap and water for at least 20 seconds or clean your hands with an alcohol-based hand sanitizer that contains at least 60% alcohol.
- As much as possible, stay in a specific room and away from other people in your home. Also, you should use a separate bathroom, if available. If you need to be around other people in or outside of the home, wear a facemask.
- Avoid sharing personal items with other people in your household, like dishes, towels, and bedding.
- Clean all surfaces that are touched often, like counters, tabletops, and doorknobs. Use household cleaning sprays or wipes according to the label instructions.



[cdc.gov/coronavirus](https://www.cdc.gov/coronavirus)

<https://www.cdc.gov/coronavirus/2019-ncov/communication/print-resources.html?Sort=Date%3A%3Adesc>

POLLING QUESTION

To be eligible for CPE, 3 polling questions must be answered.

WORKFORCE REINSTATEMENT FAQS

➤ How do we manage employee expectations upon their return to work?

Conducting a pre-return to work survey with your employees will give you insight into their comfort level around returning to work along with an opportunity to inquire if given the option, where would they prefer to work? Continue telecommuting, return to the office or a combination of the two.

When you begin communicating with your employees, do your best to provide enough detail in order to create a visual of what it's going to look like to help employees make the transition. Will they have scheduled and staggered times of arrival, or alternating shifts or in office work days, temperature checks, limited people in the building, single point of entry, not permitted to leave and come back, etc.

Who is the main building contact and who should they call if they have questions?

➤ Are businesses required to approve or supply a particular type of mask for our employees and customers?

No. Employers are also not required to purchase masks from any particular vendor but must provide masks and employees are required to wear them while in the building and among colleagues and customers.

Masks obtained or made by employees or customers in accordance with PA Department of Health guidance is sufficient. In place of a mask, bandanas, scarves or other face coverings are sufficient.

➤ I have an employee who has shared with HR that they have anxiety and covering their mouth and nose may lead to a panic attack or other serious medical condition.

An employee is not required to wear a mask under certain circumstances, such as if they have a medical condition, if it impedes their vision or if it would prevent them from operating equipment or executing a task safely.

➤ Are employees who work outdoors, such as landscapers or waste management workers, required to wear a mask?

Yes. The only exception would be if wearing a mask would make it unsafe to operate equipment or to execute a task, if it impedes their vision or if they have a medical condition.

➤ What should we do if a patron does not have a mask, do we refuse entry into our building?

The PA Department of Health recommends that businesses provide masks for customers who may not have a mask and consider distributing flyers reminding customers of the Secretary of Health's Order along with "how to" instructions outlining how to make them or even posting what face covering is acceptable (bandana, scarf, etc.).

Notes:

- Per CDC guidance, children under the age of two are exempt from the masking requirement.
- Individuals with a medical condition who cannot wear a mask may enter and are not required to provide documentation of their medical condition.

➤ What if an employee refuses to wear a mask?

The PA Department of Health does not tell employers how to manage situations where an employee refuses to wear a mask.

However, the department does dictate that all employees of life-sustaining businesses must wear a mask in the workplace, with the exclusion of those with a medical condition, if a mask causes safety concerns or while sequestered alone in a room or unshared personal office.

➤ If we can maintain social distancing, are masks still mandatory?

Yes, masks are still mandatory. Individuals that work or are in group settings are at risk and masks should be worn at all times.

You are not required to wear a mask if you are driving alone or with a family member from the same household.

➤ We are developing a plan for when we are able to reopen our business. Do you have recommendations on where we can find Personal Protective Equipment (PPE) and thermometers?

We recommend that you start with your current office supply vendor to see what they have available for you. Many are offering cleaning supplies, hand sanitizer, Plexiglas shields for reception desks, and some are even offering thermometers.

PENNSYLVANIA COVID-19 PPE & SUPPLIES BUSINESS-2-BUSINESS (B2B) INTERCHANGE DIRECTORY

<https://dced.pa.gov/pennsylvania-covid-19-ppe-supplies-business-2-business-b2b-interchange-directory/>

POLLING QUESTION

To be eligible for CPE, 3 polling questions must be answered.

➤ Main Street Lending Program Update

- Significant revisions made to the Main Street Lending Program on April 30, 2020
- Available to businesses with $\leq 15,000$ employees or $\leq \$5.0$ billion annual revenue in 2019
- Four-year term loan, which could be secured or unsecured
- One-year deferral of principal and interest; unpaid interest will be capitalized
- Rate = LIBOR (1 month or 3 month) + 3%
- Minimum loan size starting at \$500,000
- Public disclosure of names of lenders and borrowers, amounts borrowed and interest rates charged, and overall costs, revenues and other fees
- Generally less restrictive than PPP but does not feature loan forgiveness



CONSULTING | CORONAVIRUS

Main Street Lending Program: Federal Reserve Outlines New Loan Option for Small to Mid-Sized Businesses

UPDATED: APRIL 30, 2020



The CARES Act contains many stimulus components for individuals, businesses, nonprofits and other groups. Much of the focus to date has been on shoring up the small business and nonprofit marketplace through the Paycheck Protection Program (PPP) and Economic Injury Disaster Loans (EIDL). Recognizing the limitations on size for many businesses, often for those with more than 500 employees or that fell prey to business affiliation rules, the Treasury and Federal Reserve are utilizing a component of the CARES Act to provide access to loan funding to those businesses which were left out.

<https://www.rklcpa.com/main-street-lending-program-overview/>

THANK YOU FOR PARTICIPATING

Questions?

- Contact your RKL advisor.
- Visit RKL's [Coronavirus Resource Center](#) for more updates and guidance.

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