

COVID-19 Scenarios & Benefits Available

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

✓ YES | ✗ NO | ? MAYBE
(CASE BY CASE)



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 AP account executives and/or carriers.