

State	Changes Overview	Effective Date
California	<ul style="list-style-type: none"> Added Leave Reason to SDI – Employees who are unable to work due to contracting or exposure to COVID-19, with proper medical certification Change to SDI Wait Period – One-week waiting period waived Added Leave Reason to PFL – Employees who are unable to work due to caring for a quarantined family member with COVID-19, with proper documentation 	At or before 3/12/20
New York	<ul style="list-style-type: none"> Added Leave Reason – Employee subject to an individualized mandatory or precautionary quarantine or isolation order due to COVID19 Job Protection – Employees must be restored to pre-leave position with same pay, other terms & conditions 	Immediately
New York	<ul style="list-style-type: none"> Added Definition of Disability – inability to perform regular duties due to mandatory or precautionary quarantine or isolation order due to COVID-19 and when employee has exhausted all COVID-19 paid sick leave Change to Wait Period – Removed for DBL claims for employee subject to qualifying quarantine or isolation order Change in Benefit Amount / Maximum – difference between the max weekly family leave benefit & employee's average weekly wage from 'each covered employer' up to max benefit of \$2,043.92/ week and combined total with PFL of \$2,884.62 Updated Form – to encompass COVID-19 quarantine or isolation order 	3/18/20; DBL changes impact employers with 99 or less employees
New York	<ul style="list-style-type: none"> Added Leave Reason – COVID19 related leave taken when employee is unable to work and is subject to mandatory or precautionary quarantine or isolation order (employers with 99 or less employees) or to provide care for a minor dependent child of the employee who is subject to mandatory or precautionary quarantine or isolation order (all private employers) Maximum Weekly Benefit - \$840.70 for PFL only – combined weekly with DBL for employee's own quarantine or isolation order \$2,884.62 Updated Form – to encompass COVID-19 quarantine or isolation order Effective 3/27/20, expansion of the definition of "serious health condition" to include a COVID19 diagnosis, regardless of whether the family member has undergone inpatient care or is subject to continuing treatment 	3/18/20; PFL to care for a quarantined minor dependent child applicable to all private employers
District of Columbia	<ul style="list-style-type: none"> Change to Employer Size – For Declaration of Emergency (DOE) leave, all employers with one or more D.C. employees Added Leave Reason – Declaration of public health emergency by Mayor and employee unable to work as a result of circumstances giving rise to the emergency (OHR guidance: includes school closures) Change in Eligibility – All D.C. employees are eligible for DOE leave if subject to recommendation/order to self-quarantine or isolate, Certification Accepted – Recommendations from Mayor, Department of Health, any other District or Federal Agency, or Medical Professional that the employee self-quarantine or self-isolate are sufficient. In the case of gov't mandated quarantine or isolation, declaration of public health emergency is sufficient. 	3/17/20 End date: 6/15/20 (unless extended)
Washington	<ul style="list-style-type: none"> Change in duration - DOE leave is for the duration of the public health emergency Adds accommodation requirement: all public and private employers must offer accommodations to high-risk employees, as defined by the CDC, to protect them from exposure to COVID-19. If telework, alternative locations or other work arrangements are not feasible, employers must permit high-risk workers to use any available accrued leave or unemployment insurance (in any sequence at the employee's discretion) without adverse employment action Adds health insurance continuation and job protection: after a high-risk employee exhausts their employer-provided accrued leave, employers must maintain all employer-related health insurance benefits and are prohibited from taking adverse action against high-risk workers (such as termination or replacement) for the duration of their absence. 	4/13/20 End date: 6/12/20 (unless extended)

State	Changes Overview	Effective Date
New Jersey	<ul style="list-style-type: none"> Added Leave Reasons - In the event of a state of emergency, TDB and FLI may cover employees who have an illness caused by an epidemic of a communicable disease, a known or suspected exposure, or efforts to prevent the spread of the disease which requires in-home care or treatment of the employee (for FLI, the employee's family member) due to issuance of a determination that the employee (or family member) may jeopardize the health of others and a recommendation or order that the employee (or family member) be quarantined or isolated Seven-day waiting period for TBD eliminated for above leave reason 	Approximately 3/16/20
New Jersey	<ul style="list-style-type: none"> Added Leave Reason-Employee needs to care for a covered family member in the event of a state of emergency declared by the Governor, or when indicated by a public health authority for an epidemic of a communicable disease, a known or suspected exposure to a communicable disease, or efforts to prevent spread of such disease which: (a) requires in-home care or treatment of a child due to a school or child care facility closure by order of a public official; (b) under a mandatory quarantine order issued by a public health authority, or (c) on recommendation of a health care provider or public health authority that the family member self-quarantine. Permits intermittent leave for the above leave reason under certain circumstances Defines documentation that may be required for epidemics Adds definition for "health care provider" 	Retroactively to 3/25/20 (although enacted 4/14/20)
Oregon	<ul style="list-style-type: none"> Added Leave Reason – Employee subject to an individualized mandatory or precautionary quarantine or isolation order due to COVID19 Job Protection – Employees must be restored to pre-leave position with same pay, other terms & conditions 	3/18/20 End date: 9/13/20
Rhode Island	<ul style="list-style-type: none"> Change of Minimum Claim period: Waiver of 7-day minimum time that claimants must be out of work to qualify for TDI/TCI benefits for COVID-19 related claims Change of medical certification requirements: for individuals under quarantine, RI will waive the required medical certification and allow self-attestation of quarantine due to COVID-19 	3/10/20 End date not specified
Puerto Rico	<ul style="list-style-type: none"> Adds new Emergency paid leave for non-exempt employees. If infected or suspected of being infected with a disease or illness that caused a declared state of emergency, the employee may obtain a special paid leave of five working days. Employee must first exhaust all available accrued sick leave, as well as any other available accrued leave to which the employee is entitled. 	4/9/2020

NOTE: This chart includes only state (and District of Columbia) changes to statutory disability, medical, family, or other defined leave or accommodation programs related to COVID-19. It does NOT include changes to state accrued paid sick leave laws, unemployment insurance, workers' compensation, or other types of non-defined leave/employment laws. It also does not reflect changes to municipal/county leave or paid sick leave laws.

ReedGroup Business Resiliency Program Overview of The Guardian Life Insurance Company of America¹

ReedGroup maintains a Business Resiliency Program that consists of crisis management, business continuity, disaster recovery and pandemic response. Through this program we maintain capabilities to ensure that critical records are protected, and essential business operations are able to continue with minimal interruption to ensure continued servicing of our customers in the case of an unforeseen event.