

## Furloughed Employee FAQ

### Unemployment Questions

**Q. Is my full furlough (100% furlough) eligible for unemployment insurance (UI) benefits?**

Unemployment insurance (UI) eligibility is determined by the California Employment Development Department (EDD) but the university has designed this furlough so that you would have the highest likelihood of eligibility. You are furloughed temporarily and may use your furlough letter as evidence of your employment status if EDD requests it. Additional information related to California state unemployment can be found [here](#).

Under the CARES Act, the federal government has added \$600 per week to each individual's state unemployment benefits. According to an article in [Fast Company](#) earlier this month, employees making \$55,000 per year or less will "break even" in terms of their unemployment benefits making up for their lost wages, at least while the \$600 weekly stimulus benefit applies.

**Q. How much can I collect in benefits with an unemployment insurance (UI) claim for a full furlough?**

Eligible individuals can receive regular UI benefits that range from \$40-\$450 per week. Depending on your maximum award for your UI claim and your weekly benefit amounts paid, the number of weeks you can potentially receive benefit payments ranges from 13 to 26 weeks if you are paid at your full weekly benefit amount for each of those weeks.

EDD provides an [Unemployment Insurance Calculator](#) to help estimate your potential weekly benefit amount. These estimates do not include the new Pandemic Additional Compensation of \$600 per week provided by the federal CARES Act.

**Q. I'm on a less than 100 percent furlough (20 percent or 46.67 percent) where my hours were reduced and I work a partial week. Am I eligible for unemployment insurance (UI) benefits?**

Possibly. This will depend on how much you earn from USF per week and your corresponding weekly benefit amount you would be eligible for if fully unemployed. The EDD will use a complex calculation method that takes into account earnings during the past four quarters to calculate benefits. Please [visit](#) the EDD website to see an explanation of how unemployment benefits are calculated.

**Q. How do I apply for Unemployment Insurance (UI) benefits?**

Please visit the [EDD website](#) for information and instructions on how to apply online or to print an application.

*Tip:* When applying online, the University's third party administrator's address in Montana will appear. You do not need to update the address.

**Q. I have been furloughed, when can I file for unemployment benefits?**

Please file your UI claim in the first week that you have been furloughed. Your claim begins on the Sunday of the week you submitted your application.

**Q. Is there a waiting period before approved unemployment insurance benefits are paid?**

Due to COVID-19, the Governor's Executive Order waives the one-week unpaid waiting period, so you can collect UI benefits for the first week you are out of work.

**Q. How is my unemployment insurance benefit amount determined?**

Please visit the EDD's website. There you will find a detailed explanation of how the amount is determined.

**Q. Am I eligible for the extra \$600 provided by the federal government if I file for unemployment insurance benefits?**

Yes, if you are eligible to receive unemployment benefits, you will receive the \$600 per a week for the Pandemic Additional Compensation. The extra \$600 is scheduled to end on July 31, 2020.

**Q. Are unemployment benefits taxable?**

Unemployment benefits, including the \$600, are taxable for federal but not California income taxes.

**Q. Does the University participate in EDD's Worksharing Program?**

No, the University does not participate.

**Q. Does the University participate in the Partial Claims Program?**

No. Due to the COVID-19 pandemic, the EDD is not requiring workers who are working reduced hours or are completely laid off to seek work. There is no need to participate in the Partial program at this time.

**Q. Is the Notice of Reduced Earnings (Form 2063F) required?**

No. Due to COVID-19, the EDD is not currently requiring the DE 2063 Form. [Click here](#) for more information.

Please provide a copy of your furlough letter when you apply for unemployment benefits.

**Q. Which unemployment insurance program do I apply under?**

Your furlough falls under regular Unemployment Insurance (UI).

**Q. Will I be asked to complete compliance trainings while I am 100% furloughed?**

No, you will not have to complete compliance trainings.

**Q. If I am furloughed, can I take a part-time job outside of USF to cover wages?**

Yes. The university has no policy that would restrict a furloughed staff member from taking a part time job. You should check with EDD to ensure this will not have an impact on your unemployment benefits.

**Benefit Questions**

**Q. Will my years of service with USF be impacted by the furlough?**

There will be no break in your years of service during this furlough with respect to employee recognition, tuition remission, or vacation accrual.

**Q. Will the university pay me the value of my unused vacation days at the start of the furlough?**

Yes. If you have a balance of accrued vacation leave, you may elect to receive a one-time lump sum payment to be received on June 5, 2020. You may elect to cash out up to 100% of your accrued vacation balance as of May 15, 2020. If you want to choose this option, you need to do so by submitting the Furloughed Employee Election form to [humanresources@usfca.edu](mailto:humanresources@usfca.edu) by noon on May 29, 2020.

**Q. Is there any additional information for USF staff members who are assigned to furlough status while already on an approved leave of absence?**

Both the furlough status and the leave status continue simultaneously. The staff member should take care to follow the guidelines in place for each status. Questions should be addressed to [leaves@usfca.edu](mailto:leaves@usfca.edu).

**Q. How does paying out vacation hours help the University financially?**

The university is committed to providing what available benefits it can to help employees during this difficult time. It was a university decision to allow the buyout of vacation hours to help ease the financial burden of a furlough. In addition, the university has an initiative to reduce vacation hours overall to reduce its financial liability on the balance sheet. Both these initiatives help the university's financial outlook.

**Q. If I choose not to receive the value of unused accrued vacation leave, will my accrued vacation leave go away while I am on furlough?**

No. Your accrued vacation days will remain in place. Vacation cap will remain the same.

**Q. Will I accrue sick or vacation time while on furlough?**

Yes, while you are on furlough, your sick and vacation time accruals will continue at the same rate they would have accrued if you had been working your usual hours.

**Q. Can I use accrued sick time to extend the period for which I am being paid beyond May 31, 2020?**

No, not unless you are on a less than 100 percent furlough and you are sick for a scheduled work day. If you are on a full furlough you cannot use sick hours to extend pay while on furlough.

**Q. Will the university pay me the value of my unused accrued sick time at the start of furlough?**

No. Under University of San Francisco policy, sick time is not eligible to be compensable.

**Q. Can I use the San Francisco Public Health Emergency Leave Ordinance Hours (PHELO) if I'm on furlough?**

If you are on a less than 100 percent furlough, and if you are or become unable to do the regular work of your job position because of any reasons that you regard as related to the public health emergency, then you may apply for PHELO paid leave. If your furlough is 100 percent, you are not eligible for PHELO leave.

**Q. If my hours are reduced and I am scheduled to work and become sick, can I use my sick hours?**

Yes. Please report your absence to your supervisor and enter your absence into USFWorks or timekeeping system. If your illness is related to COVID-19, please use available PHELO hours.

**Q. If I am furloughed less than 100 percent, can I take vacation during the furlough?**

You may take vacation on days you are scheduled to work, with prior approval from your supervisor. You may not take vacation when you are not scheduled to work. As an alternative, you may elect to cash out up to 100% of your accrued vacation balance as of May 15, 2020. Please refer to the Furloughed Employee Elections form to elect a vacation payout by May 29.

**Q. Is the one-time vacation payment taxable?**

The one-time payment will include applicable federal and state tax deductions.

**Q. If I or my dependents are using the tuition remission benefit for the summer session, am I still eligible for the benefit if my furlough is 100 percent?**

Yes. Your tuition remission benefits will continue. There will be no changes to your current eligibility for tuition remission or exchange benefits for you, your spouse, or your children. This includes summer tuition remission for you and your dependents.

If you or your dependents are taking graduate courses, please note that since you will not be receiving a paycheck you are responsible for the taxation payment for the courses. You will be notified by June 10, 2020 of the taxation amount due for your summer session enrollment. Payment of this amount will be due by June 30, 2020. For questions, please contact [tuitionremission@usfca.edu](mailto:tuitionremission@usfca.edu).

**Q. If I or my dependents are using the tuition remission benefit for the summer session, am I still eligible for the benefit if I am furloughed 20 percent? 46.67 percent?**

Yes, your tuition remission benefits will continue. There will be no changes to your current eligibility for tuition remission or exchange benefits for you, your spouse, or your children. This includes summer tuition remission for you and your dependents.

If you or your dependents are taking graduate courses, the taxation amount will be added to your paycheck as normal. However, if you do not earn enough for the taxation you will be required to submit payment directly to the University for that amount. You will be notified by June 10, 2020 of the taxation amount due for your summer session enrollments. Payment of this amount will be due by June 30, 2020. For questions, please contact [tuitionremission@usfca.edu](mailto:tuitionremission@usfca.edu).

**Q. I have been furloughed until at least July 31, 2020. Will I still be covered under my current health and welfare benefits?**

Yes, you and any covered family members will remain covered by the benefits in which you are currently enrolled. There will be no disruption in coverage. To view your benefits, please log into USFWorks.

**Q. How will I continue to pay my share of the employee premiums?**

If you are 100 percent furloughed (not working), the university will pay 100 percent of your medical, dental, vision, basic life, LTD and EAP benefits. If you are furloughed at 46.67 percent (.53 FTE), you will pay 53.33 percent of your employee cost share. If you are furloughed at 20 percent (.80 FTE), you will pay 80 percent of your employee cost share. The university will pay the additional employee portion of the premiums. Regardless of furlough percentage, the university pays 100 percent for your basic life, LTD, and EAP benefits.

**Q. Can I withdraw money or take out a loan from my retirement account?**

Please visit the [Retirement FAQ](#) for more information about retirement accounts.

**Q. If I am on an unpaid furlough, can I expect to continue receiving the employer retirement contribution into my 401(a) plan?**

The employer contribution into the 401(a) plan is based on eligible compensation you receive from hours worked. Because your furlough is unpaid, you will not receive the employer contribution into your 401(a) plan.

**Q. If I am on an unpaid furlough, can I continue contributing money into my 403(b) plan?**

The employee contribution into the 403(b) plan is deducted from eligible compensation you receive from hours worked. Because your furlough is unpaid, you will not be able to continue contributing into your 403(b) plan.

**Q. If I am on an unpaid furlough and choose to cash out some or all of my accrued vacation hours, will I receive the employer contribution into the 401(a) plan from this payout?**

No. Vacation payout is not considered eligible compensation for the employer contribution into the 401(a) plan.

**Q. If I am on an unpaid furlough and choose to cash out some or all of my accrued vacation hours, will I have 403(b) deductions taken out from this payout?**

Yes. If you currently have a 403(b) salary reduction on file, the flat dollar amount or percentage will be deducted from the vacation payout. If you do not want 403(b) deducted from this payout, you must log into [Retirement at Work](#) to cancel your current elections.

**Q. Can I put more into my 403(b) from the vacation pay out?**

Yes. Vacation payout is retirement eligible for 403(b) purposes. Please visit [Retirement FAQ](#) for more information.

**Q. If I am on furlough with a reduction in hours worked, can I expect to continue receiving the employer retirement contribution into my 401(a) plan?**

Yes. The regular salary that you earn is eligible compensation for the 401(a) plan. Therefore, you will continue receiving the employer contribution on that compensation into your 401(a) plan.

**Q. If I am on furlough with a reduction in hours worked, can I continue contributing money into my 403(b) plan?**

Yes. If you currently have a 403(b) salary reduction on file, the flat dollar amount or percentage will continue to be deducted from your paycheck. If you want to stop contributing or reduce the amount of your contribution into the 403(b) plan, you must log into [Retirement at Work](#) and update your current elections.

**Q. If I am on furlough with a reduction in hours worked and choose to cash out some or all of my accrued vacation hours, will I receive the employer contribution into the 401(a) plan from this payout?**

No. Vacation payout is not considered eligible compensation for the employer contribution into the 401(a) plan.

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Yes. If you currently have a 403(b) salary reduction on file, the flat dollar amount or percentage will be deducted from the vacation payout. If you do not want 403(b) deducted from this payout, you must log into [Retirement at Work](#) to cancel your current elections.

**Q. I am currently enrolled in the Commuter Check Direct (CCD) program and would like to opt out while furloughed. How would I go about doing this?**

Log on to your account with Commuter Check Direct at [Commuter Benefits](#) and select "Options" from the drop down menu, then select "Opt-Out Options" and click "Save". You can also contact CCD at (888) 235-9223 for assistance.

**Q. Will I be able to use the Koret facilities?**

Koret is currently closed due to COVID-19. As a USF employee you are still eligible to use all university services when they resume operations.

**Q. What happens to my healthcare FSA account while on a furlough?**

If you are on a 100 percent furlough (i.e., not working) you are considered to be on an unpaid leave of absence and therefore your healthcare FSA account will be suspended during your period on furlough. This means you will not be able to incur new expenses during this period of time. However, you can continue to submit claims that were incurred prior to your furlough.

If you are on a partial furlough (i.e., working), healthcare FSA contributions will continue to be deducted from your paycheck and you may continue to incur and submit your claims.

**Q. What happens to my dependent care FSA (employee contribution) account while on a furlough?**

If you are on a 100 percent furlough (i.e., not working) you are considered to be on an unpaid leave of absence and therefore your dependent care FSA account will be suspended during your period on furlough. This means you will not be able to incur new expenses during this period of time. However, you can continue to submit claims that were incurred prior to your furlough.

If you are on a less than 100 percent furlough (i.e., working), dependent care FSA contributions will continue to be deducted from your paycheck and you may continue to incur and submit your claims.

**Q. What happens to my childcare subsidy (employer contribution) account while on a furlough?**

If you are currently receiving the childcare subsidy, you will continue to receive it during the period of your furlough.

**Q. What happens to my voluntary life benefit plans (voluntary life, voluntary AD&D and voluntary dependent life) if I am 100 percent furloughed?**

You will have two options to maintain your voluntary life benefit plans. The first option is to pay your premium in advance by check each month to maintain your coverage during your furlough. The second option is to pay your premiums upon your return to work through payroll deduction. See "Furlough Elections form" to make your selection.

**Q. What happens to my voluntary life benefit plans (voluntary life, voluntary AD&D and voluntary dependent life) if I am furloughed less than 100 percent**

Because you will continue to receive a paycheck, any voluntary life plans you are currently enrolled in will continue to be deducted from your paycheck.

**Q. Is a furlough considered a qualifying event for me to change my health plan?**

No, furloughs are not considered a qualifying event per the guidelines of a qualifying event mentioned in our benefits guide.





**Q. I am currently on an approved medical leave of absence and have been notified by my supervisor that my position is furloughed, will my short term or paid family leave benefits be affected?**

No. You will continue to receive your disability or paid family leave benefits while certified to receive those benefits. For your approved leave of absence, you will continue to receive payments from your sick and vacation hours if these have already begun, unless you request otherwise in an email to HR. Questions should be addressed to [leaves@usfca.edu](mailto:leaves@usfca.edu).



## **Employee and Labor Relations Questions**

### **Q. Why was I selected to be furloughed?**

Furlough decisions were made based on several factors, including work that is not presently or anticipated to be full-time and work that can be deferred to a later time. Regrettably, your position fell into this framework.

### **Q. Why wasn't I provided with a return to work date?**

At this time, we are unable to predict the course of the pandemic or when this furlough will end; however, we are committed to staying in regular contact with you.

### **Q. I don't want to be furloughed. Can I instead take a salary reduction?**

A very focused and careful review was made to arrive at this decision, and a salary reduction is not an option.

### **Q. I'm currently working on a project that I don't anticipate finishing by my last day. Will I be allowed to work while I'm on furlough?**

No. Once you're furloughed you will not be paid and subsequently unable to continue doing work for the University. During the two weeks prior to your furlough, you can work with your supervisor on a transition plan for any work you haven't completed and that must be completed.

### **Q. I'm currently a member of a university task force or a committee such as a search committee, can I still participate while I'm on furlough?**

If you are furloughed less than 100 percent, you may only do so during your reduced scheduled hours.

If you are 100 percent furloughed, you may not continue to participate in any task forces or committees.

### **Q. Do I need to set an out-of-office message on my University of San Francisco email?**

If you have been furloughed 100 percent, please do leave an out-of-office message that provides information about who the person should contact instead. If you have been furloughed 20 percent or 46.67 percent, please leave an out-of-office message as appropriate for your new work schedule.

### **Q. Do I need to change the greeting on my University of San Francisco voicemail?**

If you have been furloughed 100 percent, please do leave an out-of-office message about who the caller should contact instead. If you have been furloughed 20 percent or 46.67 percent, please leave an out-of-office message as appropriate for your new work schedule.

### **Q. What do the furlough percentages represent?**

If your furlough is 20 percent, you are working .80 FTE or 30 hours a week. If your furlough is 46.67 percent, you are working .53 FTE or 20 hours a week.

**Q. I currently rent in Loyola Village, will I still be able to live there?**

There will be no changes to your current living arrangements.

**Q. Will I need to return my laptop?**

No, you may retain your laptop while you are furloughed.

**Q. Do I need to work during the two weeks leading up to June 1 following notification of my non-working furlough?**

Yes, to be eligible for the furlough program you must be an employee in good standing or have preplanned and approved time off.

## **Compensation Questions**

**Q. What will happen to my compensation while I am furloughed?**

Your compensation will be reduced by the amount of time you are being furloughed. This may or may not result in your compensation being changed to an hourly rate. If your compensation is changed to an hourly rate, you will be notified that you will need to begin completing a timecard daily and turning it in each pay period. There is training on entering time on the USFWorks training page, which can be found here: [Enter time worked](#).

**Q. Will I be able to adjust my withholding because my compensation will change as a result of the furlough?**

You can change your withholding elections anytime by logging on to USFWorks and navigating to the pay worklet. The job aid for changing your withholding can be found here: [Changing W-4 withholding elections](#).

**Q. Will I receive holiday pay while I am on a furlough?**

If you are on a full furlough, you will not receive holiday pay. If you are on a less than 100 percent furlough and the holiday falls on your scheduled work day, you will receive holiday pay for the number of hours you are scheduled to work that day.

**Q. I have a monthly auto deduction for my parking permit. May I suspend it while I am on a 100 percent furlough?**

Yes. Please contact Public Safety for assistance.

**Q. I am a member of a union. Do I still have to pay dues?**

You should contact your union representative directly. The university will do as directed regarding your dues.



**Q. For USF staff members who are furloughed while already on an approved leave of absence, is there any additional information?**

Both the furlough status and the leave status continue simultaneously. The staff member should follow the guidelines in place for each status. Questions should be addressed to HR.