HR 748, the CARES Act: What the Bipartisan COVID-19 Stimulus Means for UA Members

**Expanded Unemployment Insurance**

The CARES Act expands unemployment insurance (UI) in four key ways: (1) expanded access to UI benefits; (2) increased amount of UI payments; (3) extended duration of UI benefits; and (4) eliminated waiting periods.

**For workers who qualify for regular Unemployment Insurance:**

- All weekly benefits increased by $600 through July 31
- Mandated “waiting periods” are waived
- Benefits can be received additional 13 weeks beyond what is typically allowed
- Covers unemployment for *any* reason

**For workers who would not qualify for regular Unemployment Insurance:**

- Independent contractors, sole proprietors, those without wage history, and others are now eligible
- Up to 39 weeks of UI benefits available to individuals impacted by COVID-19
- All weekly benefits increased by $600 through July 31
- Mandated “waiting periods” waived

**Paid Sick Leave and Expanded Family Medical Leave**

- Paid sick leave expanded to cover employers with less than 500 employees. All employees are eligible.
- If you are unable to work due to public isolation orders, self-quarantine, or COVID-19 symptoms and diagnosis, you are entitled to full sick pay.
- If you are caring for a family member subject to self-quarantine, or a child due to childcare closures, you are entitled to paid leave (2/3 of your regular wages).

**Prevailing Wage on COVID-19 Related Construction Projects**

- US Army Corps of Engineers (USACE) has confirmed that prevailing wage will be paid on federal contracts to construct temporary hospitals.
- The CARES Act provided $10 billion in funding to airports, with construction covered by prevailing wage provisions.

**Individual Recovery Rebates**

- Individuals with Adjusted Gross Income up to $75,000 ($150,000 married) will receive a $1,200 payment.
- Individuals are eligible for an additional $500 per child.
- Rebate amount is reduced on a scale for incomes up to $99,000 ($198,000 married).
- Amount is completely phased out above that threshold.

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