



COVID-19 -Resources to Address Financial Needs

While we are transitioning to ‘Shelter in Place’ in the Bay Area, for many households, this also includes experiencing financial impacts and burdens due to loss of income, unemployment, childcare, and more.

The following information may assist you if you are experiencing financial impacts due to the pandemic:

IRS Economic Impact Payment

Under the CARES Act, the Treasury Department and the Internal Revenue Service (IRS) have announced that automatic distribution of economic impact payments will begin mid-to-late April. For those who have already filed their 2019 tax returns, the IRS will use this information to calculate payment amount. For those who have not yet filed their return for 2019, the IRS will use information from their 2018 tax filing to calculate payment. The economic impact payment will be deposited directly into the same banking account reflected on the return filed.

[Read more FAQ's and updated information regarding these payments.](#)

Non-Evictions Policy due to COVID-19

Effective immediately and in time for rents due April 1, California has banned the eviction of renters unable to pay rent due to COVID-19 implications.

The statewide executive order runs through May 31 and prohibits landlords from evicting tenants for nonpayment of rent. The order does require tenants to declare in writing, no more than seven days after rent is due, that the tenant cannot pay all or part of their rent due to COVID-19. Tenants are obligated to repay full rent in “a timely manner.”

[California Apartment Association has created a list of resources and information related to this new ordinance.](#)

Contact Your Bank, Financial Institution, or Credit Card Company

If you are concerned about loan or credit card repayments, call your bank, financial institution, or credit card company to discuss these concerns with them. Taking the time to have this conversation can allow them to work with you on solutions or options for repayment.

Utility Company and Services

PG&E have implemented a series of billing and service modifications to support customers who have been impacted by the pandemic. This includes: suspending service disconnections for non-payment and waiving security deposits, implementing flexible payment plan options, and providing additional support for low-income and medical baseline customers. [Read more on these modifications.](#)

EBMUD will not disconnect customers' water service due to billing/payment issues during this health emergency.

If your water has been shut off due to non-payment, please call EBMUD Customer Service at 1-866-403-2683 to make arrangements to restore service. In addition, EBMUD's Customer Assistance Program helps reduce bills for customers facing economic hardships. For more information, go to www.ebmud.com/cap.

Phone and Internet Companies

AT&T, for the next 60 days, will not terminate the service of any wireless, home phone or broadband residential account because of inability to pay their bill due to disruptions caused by the coronavirus pandemic. They will also waive any late payment fees that any wireless, home phone or broadband residential account may incur because of economic hardship related to the coronavirus pandemic.

Comcast is providing unlimited data use for customers, and not disconnecting or charging late fees for internet customers who cannot pay their bills as a result of COVID-19.

Verizon: [Among a number of responses](#), Verizon have agreed to waive overage charges and late fees to support customers who may be financially affected by the COVID-19 crisis, and have introduced new affordable internet options for low-income households.

T-Mobile is offering unlimited data for all customers for 60 days, payment plans, and for those who need to stay connected with family members overseas, calls to many countries will be free. [View the list of eligible countries and more information.](#)

Sprint is providing unlimited data for all customers for 60 days, and waiving per-minute charges for international/long distance calls to numerous countries. [View the list of eligible countries and more information.](#)

UC Berkeley Resources

[UC Berkeley Basic Needs Center](#) is open and committed to assisting any community members who are in need.

[Be Well at Work Employee Assistance](#) is available for no cost confidential counseling and referral for UC Berkeley faculty, staff, visiting scholars, and postdocs. To schedule a telephone or HIPAA compliant video appointment, please email employeeassistance@berkeley.edu

Updates to Health Flexible Spending Accounts:

- Over-the-counter drugs and medicines can be paid for or reimbursed through an FSA, HRA or HSA without a doctor's prescription.
- Menstrual care products are now considered a qualified medical expense and are eligible for payment or reimbursement through an FSA, HRA or HSA. All expenses incurred after December 31, 2019 qualify, and the provision has no expiration date.

Updates to Dependent Care Spending Accounts:

Dependent Care FSA Examples

- Scenario A: Daycare closes causing a loss of care and a loss of care expenses. This is a significant reduction or elimination in cost of care.

This loss in care expenses would allow for an employee to decrease their election or stop participating in the plan.

- Scenario B: Employee is now working from home and can keep children home instead of going to daycare. This is a significant reduction or elimination in cost of care. This loss in care expenses would allow for an employee to decrease their election or stop participating in the plan.
- Scenario C: School closes and employee needs to enroll their child in daycare to allow the employee to continue to work. This is a new expense that was not previously present. This new care expense would allow for an employee to enroll or increase their current election.

For scenario A & B, if the employee opts to cease participating in the plan, their time period for reimbursable expenses would be limited from 1/1 (or plan start date) through the date they declare the status change. So if an employee stops participation today and forgets to re-elect when they return to work, they would be limited in their use of the funds contributed from 1/1-3/30. The recommendation would be for employees to reduce their contribution to whatever they have contributed year-to-date. This would allow them to use contributed funds for the duration of the plan year with no break in coverage.

Return to Regular Operations: A new status change would be triggered when our usual day-to-day operations resume. When the schools reopen and paid daycare is no longer required, the change in/loss of care expenses would allow an employee to reduce their election or cease participating in the plan.

UC Parking and Transportation

Staff who were unable to return their [parking permits](#) prior to the “shelter in place” order will not be charged for the unused time until regular operations resume. For the month of March:

- Monthly employees will be charged 50% of their regular monthly deduction amount on the 4/1/20 pay date.
- Biweekly employees will be charged their regular biweekly deduction amount on the 4/1/20 pay date, but will not be charged on the 4/15/20 or 4/29/20 pay dates (the latter of which is a benefit holiday).

Similar adjustments will be made for AC Transit Employee EasyPass holders and again for all payroll deduction participants during the month of April once we are able to determine the date when regular operations resume.

WageWorks

At this time, the fulfillment for your upcoming commuter order will go forward as usual. Regular established pass return and refund policies remain in effect.

[WageWorks](#) understands that your personal benefit needs may change.

If you need to make changes to pending elections, please log in to your account and make updates as necessary. Remember that you must make these updates by your order deadline.

Be Well at Work Work-Life is committed to supporting you with your family and financial needs at this time. If you require parenting, familial, or financial resources, please contact Karen Patchell at kpatchell@berkeley.edu