Lacks Employee
CoVid-19 Layoff
Guideline and FAQ
April 13 – May 1, 2020 Timeframe

Current Guidelines for Filing for Unemployment

Please also refer to the filing schedule, created by the State of Michigan:

Online Filing Schedule - www.Michigan.Gov/Uia

- Last names beginning with letters **A-L** are asked to file claims on **Mondays, Wednesdays, Fridays**.

- Last names beginning with letters **M-Z** are asked to file claims on **Sundays, Tuesdays, or Thursdays**.

- **Saturdays** will be available for anyone to accommodate those **who could not file** during their allotted window.

Call Center Filing Schedule - 866-500-0017:

- Last names beginning with letters **A-L** are asked to call on **Mondays and Wednesdays** between 8:00am – 5:00pm.

- Last names beginning with letters **M-Z** are asked to call on **Tuesdays and Thursdays** between 8:00am – 5:00pm.

- **Fridays** (8:00am – 5:00pm) will be available for anyone to accommodate those **who could not** file during their allotted window.

For more information visit www.Michigan.Gov/Uia

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Lacks Enterprises, Inc. Specific FAQ's

1. **"Employees will be responsible to repay Lacks Enterprises, Inc. for healthcare payroll contributions, paid by Lacks during layoff". What does this mean?**
    a. When you return to work, your payroll deduction in arrearage will begin. This allows employees to repay their accumulated balances when they return to work through automatic adjustments to their deductions.
    b. Medical insurance – you will pay your normal deduction along with an additional 25% of a normal deduction, until your deduction in arrearage, balance is zero.
    c. Dental and vision insurance – you will pay your normal deduction along with an additional deduction (double deduction) until your deduction in arrearage balance is zero.

2. **I signed up to have 401k deducted from my payroll, do I have to pay back what I missed while I was on lay-off?**
    a. No, you do not need to make any payments up. For questions please contact Principal Financial Group 1-800-547-7754 or www.principal.com

3. **I have a 401k loan. Do I have to make up the missed payments while I was on layoff?**
    a. Yes. Upon your first payroll, your normal loan payment will begin along with an additional $30 until your deduction in arrearage balance is zero.

4. **I have voluntary benefits like short-term disability, life insurance, etc. through Lincoln, do I have to pay back missed payments while I was on lay-off?**
    a. All voluntary benefits – you will pay your normal deduction along with an additional deduction (double deduction) until your deduction in arrearage balance is zero.

5. **I have deductions taken out for my Health Savings Account (HSA), do I have to pay back what I missed?**
    a. No. Upon first payroll your deductions will begin again. If you are interested "catching up" dollars, you can increase the amount deducted by logging in to benefits and creating a life event. You can also make a deposit online at www.hsabank.com.

6. **I have deductions taken out for my Flex Spending Account (FSA), do I have to pay back what I missed?**
    a. No. Upon first payroll your deductions will begin again.

7. **I have more unemployment questions, where can I get more information?**
    a. You can get more information by visiting www.Michigan.Gov/Uia where you can also can find information specific to CoVid-19 and the CARES Act.