Employers’ Guide to COVID-19 Return to Work

We know you have questions about reopening. Greyling, a division of EPIC, broker and program administrator for the ACEC BIT, put together a guide to help you out. The guide features questions and responses designed to offer guidance as employers begin the process of reopening workplaces. To download the Return to Work Guide, click HERE.

If you have any questions, please contact them by email: acecbit@greyling.com or by phone: (833) 223-2248.
Paycheck Protection Program Updates and Main Street Lending Information

We want to pass along recently released information on the Paycheck Protection Program (PPP) and other assistance programs. See below for updated FAQ guidance for the PPP Program as well as summary information for the second round of PPP loans.

- Updated FAQ Guidance for the PPP program — [Frequently Asked Questions](#) (updated 5/3)
- Summary Information on Second Round of PPP Loans — [PPP Report: Second Round](#)

The U.S. Department of the Treasury and the Federal Reserve Board have also released additional guidance regarding the Main Street Lending Program, which was created to assist larger firms. Click on the links below for more information.

- [Federal Reserve Board Announces it is Expanding the Scope and Eligibility for the Main Street Lending Program](#)
- [Main Street Lending Program Frequently Asked Questions](#)

ACEC Offers FREE-to-Members Webinars on COVID-19

ACEC will host more free-to-members live webinars on dealing with the COVID-19 pandemic. To register for the webinars, click on the links below. We also have all these webinars linked on the [ACEC/MO COVID-19 Resource Center](#) as well as with past on-demand webinars.

- [New Environment in the Cyber World and COVID Security](#), May 11, 3:30 PM EST
- [Where Do We Go from Here? - Back to the New Normal for Your Workplace](#), May 11, 1:30 PM EST
- [Engineering Contracts in the Time of COVID-19](#), May 13, 1:30 PM EST
- [Large Firm Roundtable (201-500, 500+ employees)](#), May 13, 3:30 PM EST
- [Position Your Firm for Growth and Longevity: Lessons Learned from the Coronavirus Pandemic](#), May 14, 3:30 PM EST
- [Small Firm Roundtable (0-50 employees)](#), May 14, 3:30 PM EST
- [Young Professional Series: Serving the Firm in a Virtual Environment](#), May 18, 3:30 PM EST
- [Guidelines & Protocols to Reduce Your Company’s Risk as You Bring Your Employees Back to the Office](#), May 20, 1:30 PM EST
- [Controlling Healthcare Costs through Worksite Wellness](#), May 21, 3:30 PM EST
- [You are Not Alone: Tools for Focus, Presence & Empathy in a Changed World](#), May 21, 11:30 AM PM EST
- [Young Professionals Roundtable](#), May 22, 1:00 PM EST
- [Go Green - Save Green: Taking Advantage of Your Sustainable Designs](#), May 26, 3:30 PM EST
- [Young Professional Series: Working with Clients in the Age of COVID-19](#), May 27, 1:30 PM EST
- [Navigate Economic Uncertainty with Agile Reporting & Planning Processes](#), June 2, 1:30 PM EST
- [You are Not Alone: Essentials of Effective Energy Mgmt.](#), June 4, 11:30 AM EST
- [Managing Cash Flow & Project Delivery Amidst Economic Uncertainty](#), June 9, 3:30 PM EST
- [The Effects of COVID-19 on National Healthcare](#), June 16, 3:30 PM EST

U.S. Chamber Tracks State Reopenings

As states around the country work out their strategies for reopening their economies, the U.S. Chamber of Commerce is tracking the details to sketch the bigger picture. This week, the Chamber launched an [interactive map](#) laying out state-by-state differences in guidelines and rules for reopening, while also calling on the administration and governors to come up with a more uniform approach.

*The economic crisis caused by the coronavirus pandemic presents unprecedented challenges to American
employers who are working hard to protect their employees and customers as they navigate a safe and sustainable return to business,” Neil Bradley, the U.S. Chamber’s executive vice president and chief policy officer, said in a news release. “It is absolutely critical for employers to have uniform guidelines that can be practically implemented as they move to reopen.”

Also, the U.S. Chamber called for more aid to businesses to help them reopen and released survey results that showed nearly 80 percent of respondents expect to rehire laid-off workers at the end of the crisis.

by Associations NOW

**Results of Latest ACEC National COVID-19 Business Impact Survey**

The results are in from the latest ACEC National COVID-19 Business Impact Survey (Wave 6) sent to members. Included in the results is an executive summary that highlights not only important significant results but also calls out differences in these results by firm size. A few summary bullets are listed below. To see the complete results of the survey, click [HERE](#).

- 88% of respondents applied for a PPP loan. 94% of those were approved.
- 86% of PPP loans were for less than 2 million. 96% of firms with more than 200 FTEs received a loan for more than $2 million.
- 64% plan to use all the PPP loan. 22% plan to use some of the loan and return some of it. Only 2% plan to return it all.
- Firms report working on new projects directly related to the COVID-19 pandemic response (up from 8% to 12%).
- Firms feel it will take 12 to 18 months for a return to normal (up from 27% to 36%).
- Fourteen percent of firms have already re-opened at least some of their offices.
- The number of firms that have created a plan for re-opening has more than doubled (20% to 42%).
- A majority of firms plan to implement a large number of safety measures once they re-open. Maintaining social distancing (95%) and allowing staff to work remotely to care for others (85%) top the list.
- Nearly half of firms (49%) say they will restrict or prohibit domestic travel for training / events / conferences after stay-at-home orders are lifted.

**Covering Coronavirus: Risk Considerations**

The global COVID-19 (coronavirus) pandemic remains both dynamic and fluid. We continue to see unprecedented disruptions at home and abroad. In this issue, we take a focused look at the below topics. To see the complete issue, click [HERE](#).

1. Rising Drone Deliveries Across America
2. Coronavirus Considerations for the Construction Industry
3. Trucking Industry Updates
4. The Immunity Debate for Healthcare Organizations
5. OSHA-Approved Return to Work Plans
6. New NYCIRB Classification Codes for Telecommuters
7. Employee Benefits Insights

**Return to Work Survey**

As discussions begin on reintegrating employees into the workforce, what changes are you considering, and how have you been able to keep employees engaged while sheltering in place? [Take Survey](#)
Open Enrollment Survey
How has the pandemic changed your approach to this year’s open enrollment, and what do you think will be your biggest challenges?  
Take Survey

Onboarding & Offboarding Survey
Have you considered any adjustments to your onboarding process, and have you utilized an offboarding process for employees who have been laid off or are furloughed?  
Take Survey

Visit epicbrokers.com/coronavirus to catch up on all our coverage.

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Stay Up to Date with the ACEC National Coronavirus Resource Center

ACEC National regularly updates their Coronavirus Resource Center with information from federal and state government, schedules and links to free ACEC webinars, research results, and ACEC and coalition letters to the Administration, Congress, and the regulatory agencies. Recent additions to the Resource Center include:

- The IRS issued Rev. Proc. 2020-24 to provide guidance on the net operating loss relief in the CARES Act.
- The IRS issued guidance on deferral of employment tax deposits and payments through December 31, 2020.
- The IRS issued Rev. Proc. 2020-22 to provide guidance on the Section 163j interest deductibility relief provisions in the CARES Act.
- Coalition letter to President Trump in support of robust transportation infrastructure legislation.
- ACEC letter to leaders of the Senate Committee on Environment and Public Works recommending aggressive steps to address the nation’s pressing water infrastructure needs.
- Free Streaming Webinar: The Ins and Outs of the Paycheck Protection Program (PPP) Loan
- ACEC Business Impact Survey - Wave 6 Results.

Click here to go to the ACEC Coronavirus Resource Center.

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UnitedHealth Group Honored to Assist the U.S. Department of Health and Human Services Under the CARES Act

UnitedHealth Group is honored to have been asked to assist the U.S. Department of Health and Human Services in distributing, as directed by the Department, an initial $30 billion in emergency funding to health care providers seeking assistance under the CARES Act. This effort is vital to maintaining the health and readiness of the U.S. health care system, and they are pleased to have the opportunity to support it. In addition to this initiative, they continue to use the full capabilities of UnitedHealth Group, UnitedHealthcare and Optum to assist our nation’s COVID-19 response at the local, state and national levels, including:

- Waiving cost-sharing for COVID-19 testing and treatment for U.S. members.
- Accelerating payments to providers through the crisis, with an initial tranche of nearly $2 billion.
- Initially investing more than $60 million to help communities in need and protect the health care workforce.
- Significantly expanding access to telehealth and Virtual Visits and redeploying 5,000 Optum clinicians to expand telehealth capabilities.
- Converting company cafeterias to provide more than 75,000 meals a week for people in need and keeping our café team at work.
- Pioneering a non-invasive, self-administered COVID-19 test that streamlines testing, reduces PPE usage and increases safety of health care workers.
• Simplifying access to care by reducing prior authorization requirements
• Providing a special enrollment period for fully-insured customers to allow employees who did not opt in for coverage during the regular enrollment period to get coverage
• Launching a free nationwide emotional support line to manage the stress and anxiety caused by COVID-19.
• Conducting proactive personal outreach to support the most vulnerable populations and seniors.

Currently UnitedHealth Group, UnitedHealthcare and Optum have an existing business relationship with more than 80% of all U.S. care providers and hospitals. No UnitedHealth Group entities will request or accept any CARES funding and all fees paid for the administration of the CARES fund will be donated.

ACEC Macro-Economic Update: Longest-Ever Expansion Ends | Construction Spending Up in March

First Quarter GDP Numbers Mark End to Longest Economic Expansion
On April 29th, the Bureau of Economic Analysis (BEA) reported its “advance” estimate of first-quarter 2020 real gross domestic product (GDP), showing a decrease at an annual rate of 4.8 percent. This is seen as the official end to the longest U.S. economic expansion on record, and the first quarter decline is also the sharpest drop in GDP since 2008. In the previous quarter (fourth quarter of 2019) real GDP increased 2.1 percent. Healthcare spending accounted for nearly half the drop in first-quarter GDP. Some may think this is surprising - since we are in a public health crisis - however, there has been little spending on elective and routine health care services, and health care spending makes up 17.7 percent of our nation’s GDP, according to the U.S. Centers for Medicare & Medicaid Services. These GDP numbers are expected to drop significantly in the second quarter. The first-quarter numbers only reflect a few weeks in March when the COVID-19 pandemic began to impact the U.S. economy. President Trump declared a national emergency on March 13th; California's governor issued the first stay-at-home order on March 19th, followed by most other states.

March Construction Spending Rises, but Drop is Expected
Construction spending in March rose over February, according to the U.S. Census Bureau’s monthly report, but April is expected to show a decline, according to industry experts. March construction spending was reported at $1.361 trillion annualized and seasonally adjusted, up 0.9 percent from $1.348 trillion in February, and up 4.7 percent compared to March 2019. First-quarter construction spending was estimated at $297.0 billion, 6.7 percent above the first quarter of 2019 at $278.5 billion. Most of the growth in March can be attributed to residential construction spending, which was up 2.3 percent from February. This residential construction growth does not reflect the collapse in housing starts and sales captured in other Census reports in late March and April, and the general sense that the housing market will slow dramatically due to prospective homebuyers unemployment and recession concerns.

by Erin McLaughlin, ACEC Vice President Private Market Resources

COVID-19 Healthcare Security Webinar