

At Highmark, we know employers are facing unprecedented financial challenges during the Coronavirus pandemic.

On March 27, 2020, the largest economic stimulus package in modern American history was signed into law: a roughly \$2 trillion measure designed to respond to the Coronavirus pandemic. Here, we share a few highlights about and links to federal and state support that may be applicable to your business.

Federal

U.S. Small Business Administration Economic Injury Disaster Loans

For details, visit <https://www.sba.gov/funding-programs/disaster-assistance>.

U.S. Chamber of Commerce

[Coronavirus Emergency Loans/Small Business Guide & Checklist](#)

CARES Act:

[Keeping American Workers Paid and Employed Act](#)

Paycheck Protection Program

- Guarantees \$349 billion in loans available to help small business concerns.
- Authorizes the making of paycheck protection loans to eligible recipients during the covered period (Feb 15th – June 30th).
- Proceeds of the loans can be used to cover payroll costs, costs to continue group health care benefits during paid sick, medical or family leave, as well as health insurance premiums, employee salaries, mortgage and other loan interest payments, rent, and utilities.
- The share of loans spent on payroll costs, rent, mortgage interest, and utilities would be eligible for forgiveness if certain conditions are met.

Department of Labor Guidance on Families First Coronavirus Response Act (FFCRA) for employers with 500 or fewer employees – Effective April 1, 2020

- Employer Paid Leave Requirements [Fact Sheet for Employers](#).
- [Questions and Answers](#) - Common wages/hours worked issues employers face when responding to COVID-19.

- COVID-19 and the American Workplace: <https://www.dol.gov/agencies/whd/pandemic>.
- For key topics of the U.S. Department of Labor Wage and Hour Division, call 866-4US-WAGE, or visit <https://www.dol.gov/agencies/whd>.

Delaware

Hospitality Emergency Loan Program (HELP)

- The Delaware Division of Small Business is offering HELP to provide funds to eligible businesses and nonprofits in the hospitality and personal care industries.
- HELP offers no-interest loans of up to \$10,000 per business per month.
- To be eligible, applicants must have been open for at least one year and have annual revenue of \$2.5 million or less.
- For more information: <https://business.delaware.gov/coronavirus/>.

The world has changed a lot in the last few weeks. For over 80 years Highmark has stood with our clients and their employees through many crises. We're in this together.



Highmark Blue Cross Blue Shield Delaware is an independent licensee of the Blue Cross and Blue Shield Association.

The Claims Administrator/Insurer complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al número en la parte posterior de su tarjeta de identificación (TTY: 711).

请注意：如果您说中文，可向您提供免费语言协助服务。

请拨打您的身份证背面的号码（TTY：711）。