FREQUENTLY ASKED QUESTIONS

HOW LONG DOES THE CLUB EXPECT TO BE CLOSED?

That is unknown at this time. Governor Hogan of Maryland will need to first rescind his order of March 30, and/or lift the state of emergency currently in place in Maryland before we will know when we can reopen. At that time, we may be able to reopen all or only a part of the Club. We will keep you updated as we learn more.

WILL ANY EMPLOYEES CONTINUE TO WORK DURING THE CLOSURE?

Yes. The Governor's order does permit for the property to still be maintained, secured, and a number of other limited activities such as pay its bills, receive deliveries, etc... In addition, takeout food service is still permitted. Only those employees whose duties qualify under the Governor's order and who are scheduled to work by their department manager will be permitted on the Club's grounds during this time.

HOW DO I KNOW IF I'M SUPPOSED TO WORK DURING THE CLOSURE?

Your Department Manager will contact you if you have been designated as an "active" employee and will schedule you to work during the closure.

IF WORK IS AVAILABLE FOR ME BUT I AM AFRAID TO WORK AT THIS TIME, WHAT HAPPENS?

If you have any concerns about your health and wellbeing during this period, you will not be required to report to work. If you had been designated as a potential active employee, you may be furloughed in place of someone who is willing and able to report to work during this time. A decision to remain home out of concern for one's health will in no way effect your future employment at the Club.

WHY ARE SOME EMPLOYEES BEING PLACED ON FURLOUGH?

Given the financial impact of the extended closure, the Club has determined that it is in its best interests, and that of the majority of our staff (based on the current available state and federal unemployment benefits), to furlough a large portion of our staff for some time. As a result, a number of Chevy Chase Club employees are being placed on furlough effective Sunday, April 26.

WHAT IS A FURLOUGH?

A furlough is a temporary, mandatory, unpaid leave of absence. However, you are still a Chevy Chase Club employee. A furlough is different in this way from a layoff, which is separation from employment.

CAN I APPLY FOR UNEMPLOYMENT WHILE ON FURLOUGH?

Yes. During this time, you will be eligible to receive unemployment benefits through the state of Maryland. The Club will file a bulk claim on behalf of all staff who are on furlough. Beyond those benefits you might have ordinarily received, the new economic relief bill is expected to provide up to an additional \$600 per week for many of our employees while work is unavailable as a result of the Coronavirus pandemic. You are encouraged to apply online via <u>mdunemployment.com</u>.

WILL THE CLUB CONTINUE TO PAY ME DURING FURLOUGH?

No. The furlough is an unpaid leave of absence.

CAN I USE ANY OF MY PAID TIME OFF DURING THE FURLOUGH?

As this is an unpaid leave of absence, paid time off will not be available during this time. Your current balance of earned paid time off (vacation, floating holiday and/or sick pay) will remain available to you upon your return to work.

HOW QUICKLY WILL I RECEIVE MY UNEMPLOYMENT BENEFITS?

Chevy Chase Club will file the bulk claim by no later than Sunday, April 19. The Department of Unemployment Insurance will make a determination of eligibility for benefits as expeditiously as possible. Please note however that they are experiencing an abnormally high claim volume during this COVID-19 health emergency and are unable to provide a timeline for processing. In addition, it is likely that your state and federal unemployment benefits will arrive to you separately each week, so please adjust your spending habits accordingly.

WILL THE BENEFITS I RECEIVE FROM UNEMPLOYMENT BE TAXED?

Unemployment benefits are taxable income to the recipient, and there is no withholding of taxes. It will be up to each recipient to pay their taxes on this money when filing their returns in the future. If you receive unemployment compensation during the year, you should receive a Form 1099-G, showing the amount you were paid. Any unemployment compensation received must be included in your income. If you receive unemployment compensation, you may be required to make quarterly estimated tax payments. However, you can choose to have federal income tax withheld. We strongly encourage you to talk to a Tax Professional regarding this compensation.

I HAVE HEALTH AND/OR DENTAL INSURANCE THROUGH THE CLUB. WHAT HAPPENS TO MY COVERAGE?

Chevy Chase Club will continue to cover you on our Group Health/Dental Plan with United Healthcare while you are furloughed and we will pay the <u>Employee and Employer</u> shares of your premiums of your coverage through June 30.

HOW WILL I CONTINUE TO RECEIVE INFORMATION ABOUT THE CLUB DURING FURLOUGH?

We encourage all employees to remain as engaged as possible during this time. An employee page has been established for Chevy Chase Club Employees as a central location for Club Employee Communications. We encourage all staff to regularly visit <u>chevychaseclub.org/employee-notices</u>.

WHEN WILL I BE CONTACTED TO RETURN TO WORK?

Due to Governor Hogan's executive order and the uncertainty as to when that will be lifted, the furlough is indefinite and we are unable to provide a set date for your return. The Club expects that when the order is lifted, that some, but not all areas of the Club will be able to immediately reopen. Depending on your role at the Club, some employee's leave may last longer than others.

I AM FEELING STRESSED/WORRIED DUE TO THE CORONAVIRUS CRISIS. WHAT SHOULD I DO?

Please know that a number of resources are available through the Club's Employee Assistance Program offered by Mutual of Omaha at <u>mutualofomaha.com/employer-based-plans/employer-programs/eap-employee-assistance-program</u> as well as other sources locally in our area. You may also reach out to the Crisis Text Line at <u>crisistextline.org</u>.

IF I HAVE MORE QUESTIONS, WHAT SHOULD I DO?

Contact your Department Head. If your Department Head cannot provide the answer, he or she will reach out on your behalf to Human Resources.