MORAN ENVIRONMENTAL RECOVERY, LLC

75D York Avenue, Randolph, MA 02368 Main: 781.815.1100 Fax: 781.815.1104 www.MoranEnvironmental.com



Frequently Asked Questions

PLEASE NOTE: Information provided in this document that is related to COVID-19 U.S. Federal programs does not apply to our MCORI employees. If you are an MCORI employee and need information, please contact your Manager or Human Resources.

How long will the "Check-ins" with my manager continue?

All employees, field, and office should be having regular communication and check-ins with their manager and/or a member of the HR team. These check-ins are designed to protect our employees and their families, as well as their fellow workers. We simply do not want anyone showing symptoms, or that might suspect that they have come in contact with a COVID-19 case to come to work and risk infecting others. This will continue for as long we are all dispersed in terms of work location due to COVID-19. We want to make sure that you are connected to what is happening at the Company as well as getting the support you need in terms of performing work, being available to work, being out sick, or taking time off.

I am feeling uneasy about the impacts of COVID-19 on aspects of my life, is there anyone I can talk to?

You are not alone in trying to come to terms with all the impacts of COVID-19 on your work and personal life. This is new and uncomfortable for all of us, and sometimes talking with your co-workers, peers, and family members may be helpful and therapeutic. If you feel that your concerns are deeper or you want to talk with a professional, please utilize our Employee Assistance Program (EAP) to confidentially call and talk with a counselor or gain access to valuable information and tools. This is a free service for you and your immediate family members. Please see the links below to connect to your EAP:

MER: www.cignalap.com or 800-538-3543

DRM: www.guidanceresources.com/or 877-595-5281

MER Dive: <u>www.resourceadvisor.anthem.com</u> or 888-209-7840

Global: www.firstchoiceeap.com

I need to see my doctor for a non-COVID-19 related matter, and my doctor's office is not open for in-person appointments, what should I do?

We encourage employees to reach out to their primary care doctor for any health-related matter. Although, due to COVID-19, many primary care doctors have started to see patients through virtual means, either by phone or through video. You should contact your doctor's office directly to discuss options. If you are currently enrolled in the company medical insurance plan, you have the benefit of Telemedicine. Through our healthcare insurance programs, we offer Telehealth visits. This benefit is offered at no additional cost to you and provides call-in 24-hour access to a medical professional. The Telehealth numbers are listed on the following page:









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MER: <u>www.amwellforcigna.com/</u> **or 855-667-9722**

DRM: <u>www.amwellforcigna.com/</u> **or 855-667-9722**

Global: www.amwellforcigna.com/ or 855-673-3063

MER Diving: www.anthem.com online access only

New Legislation Related to COVID-19

Over the past month, the federal government, as well as states and municipalities, have enacted new legislation as well as exceptions and extensions to existing laws and procedures. Below you will find some answers to commonly asked questions.

Has the deadline for filing Federal income taxes changed?

You now have until July 15th to file your 2019 tax return. You should have already received your W-2 and 1095 from the Company.

What is the Coronavirus Aid, Relief, and Economic Security Act (CARES)?

The Coronavirus Aid, Relief, and Economic Security Act (CARES), is a federal stimulus package that was signed into law on March 27th. The CARES Act includes providing a one-time payment to U.S. citizens, offers additional health care funding, strengthens unemployment insurance, and loosens access to retirement plan funds for individuals impacted by the COVID-19 pandemic. It also includes several programs to support small businesses, as well as the U.S. economy, in general.

What is the stimulus payment under CARES?

U.S. citizens who have filed taxes in 2018 & 2019 and fall under certain annual income thresholds will receive a one-time payment from the U.S. government. Most individuals will receive \$1,200. For example, a married couple who files jointly and had an annual adjusted gross income in 2018 (or 2019) that is less than \$150,000 would receive the full \$2,400. If your income was higher, the payment amount would be reduced. Single adults with Social Security numbers who have an adjusted gross income of \$75,000 or less will get the full amount. For every qualifying child under the age of 16, the payment will be an additional \$500. Taxpayers filing as head of household will get the full amount if they earned \$112,500 or less.

Will I have to apply to receive payment under CARES, and when will the payment arrive?

For eligible recipients who filed a tax return in 2018 or 2019, the IRS will deposit the economic impact payment directly into the same bank account that is reflected on your tax return. If you don't have a direct deposit on file with the IRS, a paper check will be sent to the address that is on your tax return. Most direct deposit recipients should get their payment by April 17th, but it has been indicated that if you receive a paper check, it will take longer. This payment is not taxable income.

Does CARES loosen access to retirement plan funds for individuals impacted by the COVID-19 pandemic?

Congress has passed new legislation to help manage the financial impact of unplanned events and expenses. If you are experiencing financial challenges due to COVID-19, there are loan and withdrawal provisions which may









apply to your retirement plans as part of this legislation. We strongly recommend you take the time to understand the impact of any loan or withdrawal before taking money out of your retirement account.

If you are a plan participant, you will receive additional information from Fidelity shortly. Should you have specific questions, please access the Fidelity portal at: http://www.netbenefits.com/. Does CARES expand unemployment eligibility and benefits to individuals who are affected by COVID-19?

CARES expand unemployment insurance benefits through the Relief for Workers Affected by Coronavirus Act. Many industries have been dramatically impacted by the COVID-19 pandemic and government shutdowns. Due to the nature of our business, the impact is felt in different ways, and some parts of our organization are affected more than others. MER remains committed to retaining its workforce by all means possible and has already taken significant steps to do so. We understand that many people have been affected by the emergency orders in place in many states, and that family members may be out of work due to the crisis. If you or a family member need unemployment information, we recommend that you visit your state's unemployment website for more information. You can access links to state unemployment offices on the MER employee page: www.moranenvironmental.com/EmployeeEmergencyLink/

What is the Families First Coronavirus Act (FFCRA)?

The Families First Coronavirus Act (FFCRA) was signed into law on March 18th. This Act eliminates patient cost-sharing for COVID-19 testing and related services provided under employer-sponsored health plans. Under the Act, certain employers are also required to provide employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19.

Does the FFCRA apply to the MER Companies?

Based on the parameters of the FFCRA, as of today, the FFCRA applies to Global Diving & Salvage and does not apply to MER. We are continuing to monitor the guidance from the Department of Labor, and we are implementing policies and practices to comply with this Act.

What does the FFCRA provide?

The Act provides employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19. Many of the requirements under FFCRA are the same or similar to the COVID-19 pay that the MER companies granted a few weeks ago. We will be updating the COVID-19 Pay policy to reflect compliance with FFCRA.

Resources and Information Links

Where can I find more information regarding the Family and Medical Leave Act, should I, or a relative, be diagnosed with COVID-19?

www.dol.gov/agencies/whd/fmla/pandemic

State-specific links listed below:

Massachusetts FMLA Information: www.mass.gov/orgs/department-of-family-and-medical-leave









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Rhode Island FMLA Information: www.dlt.ri.gov/tdi/

California: www.labor.ca.gov/coronavirus2019/

Washington: Ini.wa.gov/agency/outreach/paid-sick-leave-and-coronavirus-covid-19-common-questions

Human Resources

Who should I contact if I have more questions?

For HR-related questions, contact a member of the Human Resources Team:

MER, MER Diving, WRI, and Drummac

New England/Mid-Atlantic Region HR Generalist, Courtney Kukowski: ckukowski@moranenvironmental.com or 617-750-0628

Southeast and Midwest Region HR Generalist, Kat Lain: Klain@moranenvironmental.com or 912-650-9575

Drummac HR Generalist, Tera Toft: ttoft@moranenvironmental.com or 904-248-1720

Human Resources Manager, Cheryl MacDonald: cmacdonald@moranenvironmental.com or 781-815-1132

Global Diving & Salvage

Human Resources Manager, Suzanne Vincent: svincent@gdiving.com or 425-358-1247

Vice President of Human Resources, Jennifer Jensen: jjensen@gdiving.com or 206-601-1027







