

# Employee Resource Information

UNEMPLOYMENT BENEFITS		
STATE	WEBSITE	PHONE
Montana	<a href="https://montanaworks.gov/">https://montanaworks.gov/</a>	(406) 444-2545
Idaho	<a href="https://www.labor.idaho.gov/dnn">https://www.labor.idaho.gov/dnn</a>	(208) 332-8942
Wyoming	<a href="https://wyui.wyo.gov/benefits/home.do">https://wyui.wyo.gov/benefits/home.do</a>	(307) 473-3789
Utah	<a href="https://jobs.utah.gov/ui/home/initialclaims">https://jobs.utah.gov/ui/home/initialclaims</a>	Salt Lake and South Davis Counties (801) 526-4400, Weber and North Davis Counties (801) 612-0877, Utah County (801) 375-4067, Remainder of State and Out of State 1-888-848-0688
ESGW Information	<b>Address:</b> 425 1 <sup>st</sup> Avenue N. Great Falls, Montana, 59401	<b>Human Resources Phone:</b> 406-771-2803 <b>Human Resources Email:</b> <a href="mailto:hrteam@esgw.org">hrteam@esgw.org</a> <b>Payroll Email:</b> <a href="mailto:Payroll@esgw.org">Payroll@esgw.org</a>
	<b>Frequently Asked Questions:</b> <ol style="list-style-type: none"> <li> <b>Will I be re-hirable when this is over?</b>            All employees who were laid off are eligible for rehire. As ESGW approaches re-opening all recruitment ads will be posted on: <a href="https://esgw-openhire.silkroad.com/">https://esgw-openhire.silkroad.com/</a>            Paper applications will be available upon request.         </li> <li> <b>Will I be eligible for unemployment?</b>            Eligibility for unemployment benefits is determined by each state. Employees who were laid off due to COVID-19 should receive unemployment benefits. Employees who experience a reduction of hours due to limited hours of operations should also apply for unemployment benefits.         </li> <li> <b>How soon can I apply?</b>            Employees can apply for unemployment benefits as soon as they are affected by the above mentioned reasons.         </li> </ol>	

# Employee Resource Information

HEALTH INSURANCE OPTIONS	
STATE	INFORMATION
Montana	Website: <a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
Idaho	Website: <a href="https://www.yourhealthidaho.org/">https://www.yourhealthidaho.org/</a> Phone: 1-855-944-3246 Email: <a href="mailto:Support@YourHealthIdaho.org">Support@YourHealthIdaho.org</a>
Wyoming	Website: <a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
Utah	Website: <a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
ESGW Information	<p><b>Frequently Asked Questions:</b></p> <p><b>When will my benefits end?</b> Any employee that is part of a layoff in March will have benefits through 3/31/2020. Employees that have been laid off will receive a COBRA notice and application.</p> <p><b>Is there a deadline to enroll in COBRA coverage?</b> Yes. Terminated employees will receive a COBRA packet from Peak1 Administration. Employees must review the packet for the election rights expiration date.</p> <p>Once the employee enrolls in COBRA the insurance coverage is reinstated. The sooner the COBRA payment is received, the sooner the insurance coverage is reinstated.</p> <p><b>Can I enroll in another group health plan?</b> You may be eligible to enroll in coverage under another group health plan (like a spouse's plan), if you request enrollment within 30 days of your loss of coverage date.</p>

# Employee Resource Information

<b>401(k) OPTIONS</b>	
<b>STATE</b>	<b>INFORMATION</b>
<b>Montana</b>	<p><b>IRA and 401(k) Coronavirus Relief Bill – Temporary rule changes:</b></p> <p>The CARES Act waives the 10% penalty for IRAs and defined contribution plans for participants experiencing financial hardship. If you are younger than 59½, you are subject to a 10% early withdrawal penalty on top of the income tax owed on your withdrawal – this penalty has been waived.</p> <p><b>Hardship Distributions</b></p> <ul style="list-style-type: none"> <li>• Hardship qualification:               <ul style="list-style-type: none"> <li>○ Account holder is diagnosed with COVID-19</li> <li>○ Account holder’s spouse or dependent is diagnosed with COVID-19</li> <li>○ Account holder who experiences lost income due to a layoff, business closure, quarantine, reduction in hours or inability to work due to a lack of child care.</li> </ul> </li> <li>• Hardship withdrawals of up to \$100,000 would still be taxable, but the account owner can pay the income tax due over three years, rather than in the first year.</li> <li>• The account holder can elect to put money back into the 401k within three years. If done, the tax payments are not due and payable.</li> </ul> <p><b>Loans</b></p> <ul style="list-style-type: none"> <li>• Diagnosed with COVID-19 or affected by the economic losses</li> <li>• Increase loan limits from \$50,000 to \$100,000 or 100% of the account balance</li> <li>• Existing or new 401k loans – repayments due in 2020 can be delayed for a year, which extends the repayment deadline by a year.</li> </ul>
<b>Idaho</b>	
<b>Wyoming</b>	
<b>Utah</b>	
<b>ESGW Information</b>	<p><b>Frequently Asked Questions:</b></p> <p><b>Who can I contact regarding my 401(k) account to make changes to my account?</b></p> <p>To access your account online, please visit: <a href="https://participant.empower-retirement.com/participant/#/login">https://participant.empower-retirement.com/participant/#/login</a></p> <p>For additional questions, please contact Empower Retirement at 1-855-756-4738.</p>

# Employee Resource Information

FOOD ASSISTANCE	
STATE	INFORMATION
Montana	Website: <a href="https://apply.mt.gov/">https://apply.mt.gov/</a>
Idaho	Website: <a href="https://healthandwelfare.idaho.gov/FoodCashAssistance/ApplyforAssistance/tabid/1554/Default.aspx">https://healthandwelfare.idaho.gov/FoodCashAssistance/ApplyforAssistance/tabid/1554/Default.aspx</a>
Wyoming	Website: <a href="https://dfs.wyo.gov/assistance-programs/food-assistance/supplemental-nutrition-assistance-program-snap/">https://dfs.wyo.gov/assistance-programs/food-assistance/supplemental-nutrition-assistance-program-snap/</a>
Utah	Website: <a href="https://jobs.utah.gov/mycase/">https://jobs.utah.gov/mycase/</a>
ESGW Information	For verification of employment status or questions - Email: <a href="mailto:hrteam@esgw.org">hrteam@esgw.org</a> Human Resources Phone: 406-771-2803

MORTGAGE PAYMENTS	
STATE	INFORMATION
Montana	<p><b>Mortgage Help for Homeowners Impacted by the Coronavirus</b>            Fannie Mae, Freddie Mac (the Enterprises) and the Federal Home Loan Banks are taking steps to help people who have been impacted by the coronavirus. If your ability to pay your mortgage is impacted, and your loan is owned by Fannie Mae or Freddie Mac, you may be eligible to delay making your monthly mortgage payments for a temporary period, during which:</p> <ul style="list-style-type: none"> <li>You won't incur late fees.</li> <li>You won't have delinquencies reported to the credit bureaus.</li> <li>Foreclosure and other legal proceedings will be suspended</li> </ul> <p>If you have trouble catching up at the end of this temporary relief period, additional assistance may be available. You can work with your servicer to resume making a mortgage payment. Or if you need additional assistance, you can work with your servicer on other foreclosure prevention options to keep your home.</p> <p><b>Contact your mortgage servicer (the company where you send your monthly payments) as soon as possible to let them know about your current circumstances.</b> The telephone number and mailing address of your mortgage servicer should be listed on your monthly mortgage statement.</p>
Idaho	
Wyoming	
Utah	

# Employee Resource Information

STUDENT LOANS	
STATE	INFORMATION
Montana	<p>The Department of Education has stopped all requests to the U.S. Treasury to withhold money from defaulted borrowers' federal income tax refunds, Social Security payments, and other federal payments. Such withholdings, known as "Treasury offsets," are permitted by federal law and applied toward repayment of defaulted federal student loans. At the same time, the Secretary directed the Department to refund approximately \$1.8 billion in offsets to more than 830,000 borrowers. The Department expects the number of borrowers who will benefit from this relief to increase as servicers work through additional offsets in the queue at the time of this announcement. The refunds represent offsets that were in the process of being withheld on March 13, 2020, the date President Donald J. Trump declared a national emergency and announced emergency executive actions related to COVID-19. Additionally, private collection agencies have been instructed to halt all proactive collection activities, including making phone calls to borrowers and issuing collection letters and billing statements. The Department of Education must rely on employers to make the change to borrowers' paychecks, so it will monitor employers' compliance with the request to stop wage garnishment. Borrowers whose wages continue to be garnished after March 13 should contact their employers' human resources department.</p> <p>For more information, visit: Website: <a href="https://studentaid.gov/announcements-events/coronavirus">https://studentaid.gov/announcements-events/coronavirus</a></p>
Idaho	
Wyoming	
Utah	

COVID19 STIMULUS INFORMATION	
STATE	INFORMATION
Montana	<p><b>As of March 27<sup>th</sup>, 2020:</b>            You may have heard that checks will be for \$1,200—but it's not that simple. That's just the base amount. Your check could actually be much higher or lower. To calculate the amount of your check, Uncle Sam will start with that \$1,200 figure. If you're married and file a joint tax return, then both you and your spouse will get \$1,200 (for a total of \$2,400). If you have children who qualify for the child tax credit (they must be 16 years old or younger), you get an additional \$500 for each child. So, for example, a married couple with two children can get up to \$3,400.</p> <p><b>Resource:</b> Stimulus payment calculator: <a href="https://www.kiplinger.com/tool/taxes/T023-S001-stimulus-check-calculator-2020/index.php?utm_source=SYN-msn&amp;utm_medium=referral&amp;rid=SYN-msn">https://www.kiplinger.com/tool/taxes/T023-S001-stimulus-check-calculator-2020/index.php?utm_source=SYN-msn&amp;utm_medium=referral&amp;rid=SYN-msn</a></p> <p>Both the payment (paper check) and notice will be mailed to your last known address the IRS has on file. If you have recently moved, you should <b>file a Form 8822</b> with the IRS and a change of address notice with the U.S. Postal Service. This will ensure correspondence and payments from the IRS will be sent to your new address.</p> <p><b>Resource:</b> <a href="http://www.IRS.gov">www.IRS.gov</a></p>
Idaho	
Wyoming	
Utah	