

Today, President Trump signed into law The Coronavirus Aid, Relief and Economic Security Act — or CARES Act — the largest economic stimulus bill in the nation's history.

Following is a summary of provisions that may be helpful for dental hygienists and the many Americans out of work due to COVID-19.

- **Federal tax rebates.** Rebate checks of up to \$1,200 for individuals and \$2,400 for couples who file jointly, along with an additional \$500 per child; rebate check amount phase out at incomes of \$75,000 or more (\$150,000 for joint filers).

- **Increased unemployment benefits.** Emergency unemployment compensation benefits will be dramatically increased — by as much as \$600 a week — should employees be laid off. This is a supplement for state funded unemployment insurance, with the federal enhancement being funded for four months.

Many states have also relaxed or provided special accommodations for workers who are out of work due to COVID-19.

- **Emergency paid sick leave** (two weeks at the employee's regular pay) for employees of businesses with fewer than 500 employees.

- **Deferred Social Security tax.** Employers and self-employed individuals would be allowed to defer payment of their employer share of the Social Security tax until Dec. 31, 2020. The deferred amounts would be paid over the following two years, with half of the amount required to be paid by Dec. 31, 2021, and the other half by Dec. 31, 2022.

- **Student loan interest deferral.** Federal student loan borrowers would not be required to make a payment through Sept. 30, 2020. During this time, no interest would accumulate on those federal loans (payment suspension applies only to loans held by the Department of Education, not private loans). Regardless, loan borrowers should call their lender to verify eligibility.

- **Income tax break for some employees.** Employee borrowers of student loans that receive assistance from their employers in paying off student loans will not have to pay income tax on any payment assistance, up to \$5,250, they receive between enactment of this law and Jan. 1, 2021.

- **COVID-19 Insurance Coverage.** Requirements for private health insurers, including marketplace plans, to cover COVID-19 testing and qualifying coronavirus preventive services at no cost to beneficiaries and without prior authorization.

- **Federal Tax Filing Delay.** Delay of federal tax filing deadline to July 15, 2020 and postponement of estimated individual tax payments to October 15, 2020/

- **Pandemic Unemployment Assistance.** \$250 billion in unemployment insurance benefits. The legislation creates a new program called the Pandemic Unemployment Assistance program (PUA) that provides help for workers that don't qualify for the usual state unemployment benefits and that can complement state benefits for some people.