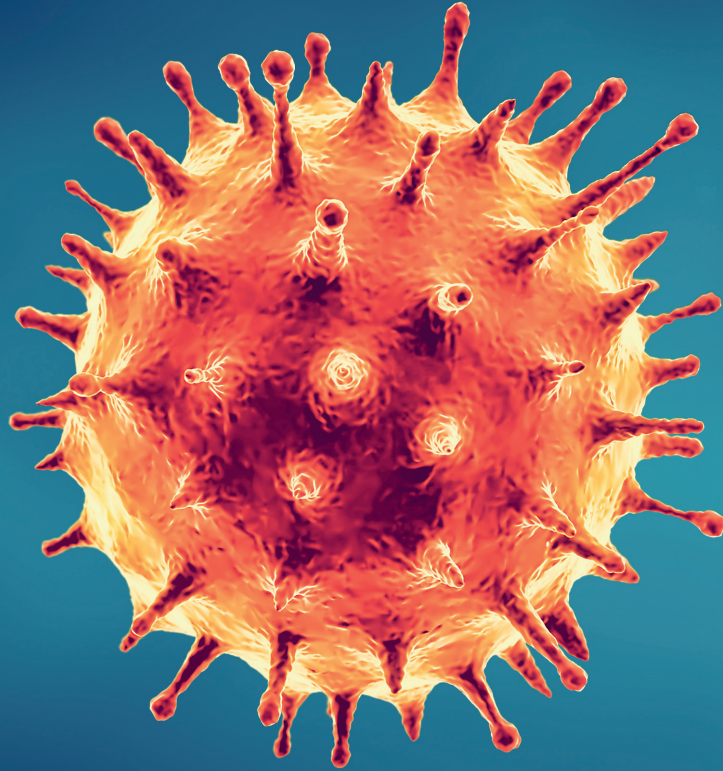




Orange Genie

Contractor Management Outsourcing

Umbrella



A Guide to Coronavirus Support

For Umbrella Company Employees

Introduction

In recent weeks our lives have changed dramatically. On a daily basis we receive more updates and guidance from the Government in response to the current Coronavirus pandemic and you are probably left wondering what on earth is going on and what you can or can't claim. We understand that it's difficult to keep up with all the announcements and to work your way through the pages of official guidance, so we have compiled this guide to help you find out what you will be entitled to.

At the time of writing this guide we are including all the latest information, but please understand that updates are being released all the time. Up to date information will be published as and when we have it at www.orangeenie.com

Please do get in touch with us if you need any clarification or any more help.

Extra help and resources

Our team at Orange Genie are here to help. If you have any questions or if we can help in any way, please contact us at **helpme@orangeenie.com**

This guide assumes that you're already employed by Orange Genie Umbrella, Education or Healthcare. If this not the case, this information may still be relevant to your situation and we hope it helps. If you'd like to talk about joining Orange Genie we'd love to hear from you.

Contents

1. Coronavirus Job Retention Scheme

- 1.1 What is it?
- 1.2 Who is eligible?
- 1.3 Which employees can be included?
- 1.4 What does 'furloughed' mean?
- 1.5 How can I be furloughed?
- 1.6 How much will I be paid?
- 1.7 When will I get the money?
- 1.8 FAQs

2. Statutory Sick Pay (SSP)

- 2.1 What is it?
- 2.2 Who is eligible?
- 2.3 How much can I claim?
- 2.4 How do I claim?
- 2.5 When do I get the Money? ?
- 2.6 FAQ

3. Universal Credit and other benefits

- 3.1 What is it?
- 3.2 Who is eligible?
- 3.3 How much can I claim?
- 3.4 How do I claim?
- 3.5 When do I get the Money? ?
- 3.6 FAQ

4. Rent and Mortgage Payment

5. Cashflow Management

1. Coronavirus Job Retention Scheme

1.1 What is it?

The Coronavirus Job Retention Scheme (JRS) is a temporary measure and has been introduced to help employers keep employees on, rather than laying them off in this difficult time. The Government will reimburse 80% of a furloughed employees pay, up to a maximum of £2,500/month) from any time after the 1st March.

1.2 Who is eligible?

Any UK organisations that have employees are eligible and that includes charities, public bodies, recruitment agencies, Umbrella Companies and sole director/shareholder companies (PSC). For the scheme to apply to you, Orange Genie would have to furlough you, as we are your employer.

1.3 Which employees can be included?

To qualify to be furloughed by Orange Genie, you must have been on our payroll and included in an RTI submission on or before March 19th 2020.

1.4 What does furloughed mean?

If you're furloughed, this means you're still employed by us but you're not undertaking any work. Obviously it's preferable to continue working if you're able.

1.5 How can I be Furloughed?

We have the necessary data to determine who is and isn't eligible for a furlough arrangement. As a furlough represents a temporary change to your contract, you will need to confirm your agreement. If you are eligible we will contact you with information and instructions so you can apply electronically via our portal.

1.6 How much will I be paid?

There has been some debate about whether the bonus element of umbrella pay can be included in claims to the CJRS. If not, this would mean umbrella employees would be paid 80% of National Minimum Wage.

After discussion with our professional advisors, we have decided to include the bonus element, which means **you will be paid 80% of your gross pay.**

Furlough payments are subject to PAYE tax, employee national insurance and pension contributions, unless you've opted out. They will also be subject to any live earnings attachments or student loans, if the relevant thresholds are met.

1.7 When will I get the money?

We need you to accept the furlough offer via our portal before we can make payment, as it's an amendment to your terms of employment. Once we've received this acceptance, we'll make payment by the end of the tax week or month, depending on your normal pay frequency.

The initial payment we make can be backdated as far as March 1st or your last working day, whichever is more recent. Subsequent payments will be made on a consistent basis until Government review the use of the CJRS at the end of June.

1.8 FAQ's

Q. What if my pay varies month to month?

If you have been employed by us for the whole of the last tax year, we can claim for the higher of either:

- 80% of your pay for the same month from the 2019-20 tax year
- 80% of your average weekly/monthly pay from the 2019-20 tax year

If you were not employed for the whole of the last tax year, we can claim for an average of your monthly/weekly pay since you started work.

Q. If I am receiving SSP can I be furloughed?

Employees who are on sick leave or self-isolating should get SSP but can be furloughed after this. You can't have both. Employees who are shielding in line with public health guidance can be furloughed.

Q. How can it be backdated to 1st March when we only heard about furloughing recently?

As long as you haven't worked since 1st March, the furlough period can be backdated to that date. If you stopped work after the 1st of March, you can be furloughed from when you stopped work.

Q. Do employees that have been furloughed have employment rights?

Yes, you have the same employment rights as you did previously.

Full guidance can be found here:

<https://www.gov.uk/guidance/claim-for-wage-costs-through-the-coronavirus-job-retention-scheme>

2. Statutory Sick Pay (SSP)

2.1 What is it?

Employees can claim Statutory Sick Pay if they are unwell or self –isolating due to Coronavirus.

2.2 Who is eligible?

To qualify for SSP you must :

- Be classed an employee of Orange Genie and have done some work for us.
- Earn an average of at least £118 per week

SSP is extended to all who are ill or advised to self-isolate during the Coronavirus outbreak.

2.3 How much can I claim?

You will receive £94.25 per week up to a maximum of 28 weeks in any one tax year. .

2.4 How do I claim?

You will need to notify us that you are unwell or self-isolating. We will pay you SSP through our payroll system. The rules around sickness certificates have been relaxed although we may ask you to obtain a certificate via NHS111.

2.5 When will I get the money?

We pay SSP at the beginning of each tax period. The tax week starts on a Monday, and the tax month starts on the 6th of the month. If you're claiming SSP because of the Coronavirus outbreak, SSP will now be paid from day 1 of being unwell rather than the usual day 4.

Full guidance can be found here:

<https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-guidance-for-employees#sick-pay>

3. Universal Credit and Other Benefits

3.1 What is it?

Universal Credit is a payment to assist with living costs when you are experiencing reduced income or are out of work.

3.2 Who is eligible?

You may be able to claim UC if you are on a low income or out of work and you and your partner have £16,000 or less in savings. If you are unable to work due to being off sick or self-isolating you may be able to claim UC.

3.3 How much can I claim?

A single Universal Credit claimant (aged 25 or over) can receive up to the £409.89 per month.

3.4 How do I claim?

You will need to apply for Universal Credit on line. <https://www.gov.uk/apply-universal-credit>

All face to face interviews in relation to claiming benefits have been suspended.

3.5 When will I get the money?

The usual waiting time is around 5 weeks after your online application has been successful but the Government are working to process claims much faster during this time.

3.6 FAQs

Q. Can I claim anything other than Universal Credit?

Employment Support Allowance can be paid in addition to SSP or Universal Credit where you are under state pension age and suffering from a disability or health condition that prevents you from working.

You can find out more here <https://www.gov.uk/employment-support-allowance/eligibility>

Full guidance can be found here:

<https://www.understandinguniversalcredit.gov.uk/coronavirus/>

4. Mortgage and Rent Payment Break

The Government announced mortgage lenders had agreed to support customers experiencing personal financial difficulties as a result of Coronavirus, including payment holidays, among other options. We would recommend you contact your lender to see if you can get a payment break for 3 months if this would help your situation.

Also, landlords will not be able to evict anyone not paying their rent for the next three months due to Coronavirus. Landlords are being asked to negotiate sensible payment plans with tenants during this time. Mortgage holidays have been extended to Buy to Let mortgages to assist.

5. Cashflow Management

As well as the support available from Government there are some simple steps you can also take to ease cash flow at this time.

What can I do to improve personal cash flow?

- If you don't have one, create a simple budget. Consider the minimum income you need to cover your bills. Remember there may be some cost savings during this time, for instance travel and eating out costs are likely to fall considerably. Do you have income and or savings that will cover this?
- Review regular expenditure. Is there any that can be cancelled in the short term to assist with cash flow?
- If you pay your Council Tax over 10 months, many local authorities are prepared to move your April and May 2020 payments to February and March 2021.
- If you have outstanding personal finance or credit card bills talk to your lender. The Financial Conduct Authority (FCA), have called on lenders to use flexibility in their rules to support customers, depending on individual circumstances.

**IF YOU HAVE ANY QUESTIONS
OR IF WE CAN HELP IN ANY WAY,
PLEASE CONTACT OUR EXPERT
TEAM AT**
helpme@orangeenie.com