

**CORONAVIRUS (COVID-19)
FREQUENTLY ASKED QUESTIONS (FAQS) & RESOURCES – FURLOUGHED TEAM MEMBERS**

Furloughed Team Members must take mandatory time off work without pay. They may be recalled to work in the future.

IMPACT ON PEOPLE:

Q1. With the recent announcements ordering the closure of restaurant dining rooms, we understand there are our questions regarding your employment.

A1. For those team members that experience a furlough (mandatory time off work without pay) they will be eligible to immediately apply for unemployment benefits. Attached is the contact information for unemployment benefits by state.

Q2: What is a furlough?

Q3: Please review the attached Furlough Notice for details.

IMPACT ON PAY & BENEFITS:

Q3: What type of compensation will I receive while I am furloughed?

Q3: Team Members who are furloughed will receive no compensation.

Q4. How will my benefits (medical, dental, vision) during this time of furlough, reduced hours or lay-off?

A4. Furloughed Team members may continue their benefits during the furlough period by submitting their weekly contribution amount at least every 2 weeks.

Checks or money orders for benefit premiums may be mailed to Ruby Tuesday 333 E. Broadway Avenue Maryville, TN 37804 Attention: Benefits. To see what benefits you owe, refer to your pay statement in ADP.

RESOURCES:

Q5: What assistance is currently available to furloughed Members through Ruby Tuesday?

A5:

EAP – Team members may contact the [Employee Assistance Program](#) as they have information regarding financial assistance, support groups, etc. that can be very helpful.

Employee Assistance Program information can be accessed by calling 888-238-6232 or www.resourcesforliving.com (Username: Ruby Tuesday, Password: EAP).

Employee Discount – Active team members, including furloughed, will continue to receive their employee discounts on meals.

Team Member Purchase Program – Team members may also purchase any product that is served or used in the restaurant at the same cost that Ruby Tuesday pays (ex. toilet paper, bleach, sirloins, produce, milk, etc.).

- Please note that this does not include prepared menu items, and the employee discount cannot be used with these purchases.
- If the restaurant does not have current inventory of a product you would like, they will place an order with PFG.

Q6: What other resources may be available to furloughed team members?

A6:

- For information regarding the coronavirus and support, check out the website for the Center for Disease Control <https://www.cdc.gov/coronavirus/2019-ncov/index.html>.
- We also encourage team members to stay abreast of local news updates as some restaurants and school systems have committed to provide free meals for children during this time.
- Get connected with the United Way in your area to see how they can help by [calling 211](http://211.org/) or visiting their website at <http://211.org/>.
- Need help finding free groceries, contact your local Second Harvest Food Bank.
- **United States Bartenders Guild (USBG):** <https://www.usbg.org/help/covid-19-resources>

- State-by-State Additional Resources <https://usbg.connectedcommunity.org/help/covid-19-state-by-state>
- **C.O.R.E. (Children of Restaurant Employees):** <https://coregives.org/covid-19/>
- **Restaurant Workers' Community Foundation:** <https://www.restaurantworkerscf.org/news/2020/3/15/resources-for-restaurants-and-workers-coping-with-the-covid-19-emergency>
- **The Giving Kitchen:** <https://thegivingkitchen.org/covid19>
- **Southern Smoke Foundation:** Apply for relief using this link: <https://southernSmoke.org/>
- **Another Round, Another Rally: Apply** for relief using this link: <https://anotherroundanotherally.org/>
- **OFW Emergency Fund:** Apply for relief using this link: <https://ofwemergencyfund.org/help>
- **Restaurant Opportunities Centers United:** Apply for relief using this link: <https://rocunited.org/relief/>
- **James Beard Foundation:** Application process is still being developed, so check back here: <https://www.jamesbeard.org/relief>
- **Spill the Dish – Search for relief funds/assistance by location:** https://www.spillthedish.com/covid_search.php
- **Gig Workers Collective – National and State Level assistance programs:** <https://www.gigworkerscollective.org/covid-19-resources>
- **Rent Assistance – Apply for assistance with Rent payments:** <https://www.rentassistance.us/>
- **Bar Magic – An interactive map that will lead you to state-specific relief funds:** <http://www.barmagic.com/relief>
- **World Central Kitchen/Chefs for America:** An interactive map that provides information on free meals, either through school districts, restaurants, or World Central Kitchen locations: <https://labs.mapbox.com/narratives/chefsforamerica/>
- **Restaurant Workers' Community Foundation: A list of other resources that is continually updated:** <https://www.restaurantworkerscf.org/news/2020/3/15/resources-for-restaurants-and-workers-coping-with-the-covid-19-emergency>
- **NRAEF – National Restaurant Association Education Foundation Grants.** <https://rerf.us/>
- **IRS Stimulus Tracking:** <https://www.irs.gov/coronavirus/get-my-payment>

Select States

- **Restaurant Strong Grant:** RestaurantStrong.org

Georgia

- **(Georgia Only):** Federal Unemployment Aid for Georgians not eligible for state benefits: <https://dol.georgia.gov/gdol-covid-19-information>
- **Georgia Restaurant Association:** <https://www.garestaurants.org/covid-19-resources-for-restaurant-workers##>

Tennessee

- **Tennessee Emergency Cash Assistance:** <https://www.wate.com/news/top-stories/coronavirus-in-tennessee-emergency-cash-assistance-applications-to-start-thursday/>

For any additional questions, please email assistance@rubytuesday.com.



Coronavirus (COVID-19) Employee Resource Guide

The Coronavirus pandemic is top of mind for companies and their employees.

The threat of COVID-19 has grown increasingly real, infecting countries all over the world, spreading across boundaries and oceans, and rattling the global economy. We have compiled a list of resources below for information and guidance from trusted sources about the current pandemic.

NATIONAL HEALTH RESOURCES

Centers for Disease Control and Prevention (CDC)

The [Centers for Disease Control and Prevention](#) (CDC) is closely monitoring this situation and is working with the [World Health Organization](#) (WHO) and state and local public health partners to respond to COVID-19. Specific resources on the CDC and WHO websites include, but is not limited to:

- Guidance for [travelers](#)
- [Symptoms](#) if you think you are sick
- [Older Adults & Medical Conditions](#) information
- [Myth busters](#)
- A map of public health laboratory [testing for COVID-19](#)

FOR MORE
INFORMATION,
PLEASE VISIT:
[THE
CORONAVIRUS
RESOURCE PAGE](#)

Note – Many of these resources are offered for free/at no cost for a limited time period during the Covid-19 pandemic. Please check the vendor website for dates and more information.

U.S. Department of State

For information on current travel advisory levels and assistance for U.S. citizens, please visit the Department of State website [here](#).

PBS Kids - How to Talk to Your Kids About Coronavirus

For information on how to talk to your kids about Coronavirus, visit this [webpage](#).

Shopping List for Home Quarantine

This [how-to guide](#) provides a list of items that may be needed during a quarantine. Keep in mind that items should be bought in reasonable quantities so everyone has access to resources they need.

EXERCISE AND PHYSICAL ACTIVITY

Maintaining good health can be much more than a doctor's visit. Many people take a holistic approach to maintaining good health that encompasses the body, mind and spirit. We encourage everyone to consider taking advantage of the following no cost/low cost resources which may help you stay healthy and in good spirits.

Core Power Yoga

- Free access to a collection of yoga and meditation classes through Core Power on Demand.

Cross Fit at Home

- Provides free access to various workout and nutrition videos to preserve your health at home.

Daily Burn

- Sign up for a free 30-day trial and receive access to full body workouts daily, including cardio, yoga, dance, Pilates and more.
- Credit card information required for the free trial.

Down Dog

- Down Dog is making all of their apps (Down Dog, Yoga for Beginners, HIIT, Barre, and 7 Minute Workout) completely free until May 1, 2020. <https://www.downdogapp.com/>
- Offering free access until July 1, 2020 for all students and teachers (K-12 and college).
- To access the free school membership, sign up with your .edu email address. If your school does not use .edu emails, email schools@downdogapp.com.

Ekhart Yoga

- Offering 12 free yoga and meditation classes, specifically designed to help relieve stress and anxiety.

Fitness Blender

- Offers free workout videos based on difficulty, focus, and equipment available.

Gold's AMP

- Providing free access to over 600 audio and video workouts to keep you moving through May 2020. Use promo code FIT60

Grokker

- Unlimited access now thru April 30, 2020. Grokker provides 4,000+ videos regardless of skill level, abilities, and goals. Videos include the topics of fitness, mindfulness, and nutrition.
- Credit card information required for the free trial.

Nike Run Club

- Need to get outside for a bit or have a treadmill at home? This free app helps you track your run and allows access to guided runs hosted by coaches or Headspace.

ObéFitness

- Live fitness classes with a 30-day free trial (use code ATHOME).
- Will require credit card information for the free trial.

Peloton

- Their digital app is free for 90 days and you do not have to have a Peloton to use it.
- Not only do they offer bike and treadmill classes, but they offer outdoor walking/running classes, strength, yoga and meditation.

Pop Sugar Fitness

- A free YouTube exercise channel that offers fitness tutorials and workouts.

Wellbeats

- Free access to Wellbeats on-line fitness classes through April 30.
- Get started on their site or through the app on the App Store or Google Play store (select 'Register Via Code' and enter invitation code 57a4df63).

Additional Resources

- A list of free workout apps can be found [here](#)
- A How to Exercise at Home article can be found [here](#)

Note – Many of these resources are offered for free/at no cost for a limited time period during the Covid-19 pandemic. Please check the vendor website for dates and more information.

MENTAL HEALTH

[Yale](#)

- Provides a popular happiness course which is available free online.

[Modern Health](#)

- Provides free mindfulness, relaxation, stress management, anxiety and skill building resources through their website.

[Total Brain](#)

- Free access and is designed to train your brain to manage mental health.
- Get started on their site or through the app on the App Store or Google Play store. If downloading the app, use the code “consumertrial”.

[Healbright](#)

- Free mental health program designed to address the stress caused by the COVID-19 Pandemic. This free online course is designed to help you reduce stress and develop resilience from home.

[Betterhelp](#)

- Affordable, private online counseling. Talk with a licensed, professional therapist online about depression, anger, stress, anxiety, grief, and more.

[Calm](#)

- Meditations and resources on this page are free of charge.
- Calm has provided handpicked content to support your mental and emotional wellness through this time.
- Calm indicates that resources on their page will be updated regularly.

[Headspace](#)

- Free meditations with topics like sleep and movement exercises to help you out, however you are feeling.
- Available as a webpage and an app.

[Simple Habit](#)

- Components of this meditation platform are free to all.
- They have announced free premium memberships to those impacted by the pandemic and can no longer afford to pay.
 - If you are interested in this offering email help@simplehabit.com
 - Access includes [free entire meditation collections](#) through the end of April 2020.

[Take a Break!](#)

- Free meditation for deep relaxation and stress relief.

[Talkspace](#)

- Free therapist-led support groups via Facebook
- COVID-19 Anxiety Resource Center
- If you're interested in joining, [special discounting](#) is made available.

[Make It Ok](#)

- Website providing resources, podcasts, toolkits, stories and more around mental illness.

[Mental Health America \(MHA\)](#)

- To aid individuals and communities during this time, MHA has compiled a range of resources and information on mental health.
- Topics include:
 - Mental Health Information For Disease Outbreaks
 - Financial Support
 - Tools And Information On Anxiety
 - Tools To Connect With Others
 - Resources For Immediate Response

[National Alliance on Mental Illness \(NAMI\)](#)

- NAMI provides resources, information, education and more around mental health.
- [COVID-19 Information and Resources](#)
 - This guide put together by NAMI, is filled with commonly asked questions when it comes to mental health resources and how to get support in every aspect of our lives.
 - Looking for guidance on how to help yourself or your loved ones? Call the NAMI Helpline Monday through Friday, 10:00 a.m. to 6:00 p.m., EST at (800) 950-6264

University of Minnesota – Earl E. Bakken Center for Spirituality and Healing

- [Free mindfulness and resiliency webinars](#)
- Mindfulness at Work course
- The Bakken Center for Spirituality and Healing Workshop Series

Additional Resources

- A list of free mental health apps is [here](#)
- [Supporting Family Members in Crisis \(10:53\)](#)
- [Reduce Anxiety Using the 4-7-8 Breath \(4:08\)](#)
- [Strategies to managing anxiety associated with COVID-19](#)

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NUTRITION

[Bon Appetit](#)

- Strategies for eating while working at home are shared in this article from Bon Appetit.

[Healthline](#)

- Ideas for healthy snacks for energy and productivity from Healthline.

GROCERY & MEAL DELIVERY SERVICES

Download the apps below for Grocery and Meal Delivery services, available on iOS and Android devices. Check the websites to be sure each service delivers in your area.

Grocery Delivery

<http://www.shipt.com>

<http://www.doordash.com>

Restaurant Delivery

<http://www.ubereats.com>

www.grubhub.com

www.postmates.com

<https://favordelivery.com>

Meal Kit Services

www.blueapron.com

www.hellofresh.com

ERGONOMICS

[Cornell University](#)

- MMA's Risk & Loss Advisors have provided us with their recommendation from Cornell University regarding ergonomics at home.

[Physera](#)

- Tips on at home ergonomic workstations.

PRESCRIPTION RESOURCES

The drugstores listed below provide prescription delivery services nationwide. Check the websites to be sure each store delivers in your area.

- [CVS Prescription Delivery](#)
- [Walgreen's Prescription Delivery](#)
- [Wegmans Prescription Delivery](#)
- [Walmart Prescription Delivery](#)

The following websites can also provide discounts and drug rebates for prescription drugs.

- www.needymeds.org: Find help with the cost of medicine
- www.gskforyou.com: Help with GSK medications and vaccines for qualified patients
- www.rxpharmacycoupons.com: Search for drug coupons to use at your local pharmacy
- www.goodrx.com: Compare Rx prices, print free coupons and save on your medications
- www.internetdrugcoupons.com: Hundreds of free manufacturer drug coupons

FINANCIAL ASSISTANCE

2-1-1 United Way

United Way 2-1-1 provides free and confidential health and human services information. United Way is available 24/7 to connect you with the resources and information you need. Visit their website [here](#).

Community Action Partnership

The Community Action Partnership serves the economically disadvantaged nationwide. Services include case management, rent/utility assistance, financial counseling, and an array of other community programming. To learn more, please visit the community action partnership [website](#).

Salvation Army

The Salvation Army provides case management, rent/utility assistance, soup kitchens, and food banks. Visit the Salvation Army [website](#) for more information.

Patient Advocate Foundation (PAF)

The PAF provides co-pay & medical bill relief to qualifying individuals. Case management services are also available. Eligibility depends on several variables including diagnosis, location, availability of funds, and overall financial need. To determine if you qualify for any of their funds, please check their [website](#).

Caregiver Resources

The following websites provide access to care for children, seniors and/or disabled adults. Visit each website for more information on each of the services and to determine whether or not services are available in your area.

- <http://www.Sittercity.com>
- <http://www.Care.com>
- [A Nanny on the Net](#)
- [College Nannies, Sitters & Tutors](#)
- [Home Instead](#) (services for seniors and disabled only)
- [Visiting Angels](#) (services for seniors and disabled only)
- [Comfort Keepers](#) (services for seniors and disabled only)

CHILDREN LEARNING AT HOME

- [Scholastic Book Company](#) offers learning at home, by age group.
- [XO-LP](#) is providing free coloring sheets.
- [Khan Academy](#) offers free online educational resources for children in all grade levels.
- [National Geographic Kids](#) offers free online games, videos and quizzes for elementary aged children.
- [BrainPop](#) offers free distance learning plans for students. They are currently waiving any fees to access their educational resources.
- [Inner Explorer](#) is providing free access for youth and families to the I AM PRESENT app, through summer 2020.
- Playworks is sharing their Play at Home Playbook to help parents doubling as Physical Education (PE) teachers. Download the Playbook [here](#).

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TEMPORARY HOUSING RESOURCES

- <http://www.hotels.com>
- <http://www.airbnb.com>
- <http://www.vrbo.com>
- Local realty companies may assist with finding short-term rentals/leases. You can locate realtors on <http://www.Realtor.com>
- Housing locator websites include:
 - <http://www.Trulia.com>
 - <http://www.zillow.com>
 - <http://www.sublet.com>

OTHER RESOURCES

EAP

- Leverage your internal EAP services and resources. These are typically available from your Long-Term Disability or Medical carrier.

Working from Home

- From Alex/Jellyvision and YouTube: [5 Tips for Working From Home](#)

Crisis Management & Suicide Prevention Hotlines

- Hopeline Text Service: Text “HopeLine” to 741741
- National Suicide Prevention Lifeline
 - 1-800-273- (TALK) 8255 (En Español – 1-888-628-9454)
- Rape, Abuse, and Incest National Network (RAINN): 1-800-656-4673
 - 24-hour Chat: online.rainn.org
 - 24-hour Chat (Español): ohl.rainn.org/es/
 - www.rainn.org/get-help/national-sexual-assault-hotline
- Teen Crisis Line: 310-855-4673
 - Text TEEN to 839863
 - Contact information at www.teenlineonline.org/talk-now
- The Trevor Project (LGBTQ Crisis and Suicide Hotline): 1-866-488-7386
 - www.thetrevorproject.org/section/get-help
- U.S. Department of Veterans Affairs
 - Veterans Crisis Line 1-800-273-8255
 - www.mentalhealth.va.gov/

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WE'RE HERE FOR YOU 

BUSINESS INSURANCE

EMPLOYEE HEALTH & BENEFITS

EXECUTIVE BENEFITS

PRIVATE CLIENT SERVICES

RETIREMENT SERVICES

RISK MANAGEMENT

SURETY

MarshMMA.com

This guide provides information on a number of resources which you and your employees might find useful. Marsh & McLennan Agency LLC (MMA) does not endorse or recommend any of the resource providers listed herein. While every effort is made to maintain current provider information, information may change without notice. This document is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. Marsh & McLennan Agency, LLC shall have no obligation to update this publication and shall have no liability to you or any other party arising out of this publication or any matter contained herein. Any statements concerning actuarial, tax, accounting or legal matters are based solely on our experience as consultants and are not to be relied upon as actuarial, accounting, tax or legal advice, for which you should consult your own professional advisors. Any modeling analytics or projections are subject to inherent uncertainty and the analysis could be materially affective if any underlying assumptions, conditions, information or factors are inaccurate or incomplete or should change. Copyright © 2020 Marsh & McLennan Insurance Agency LLC. All rights reserved. MarshMMA.com

