

Employer focused newsletter keeping you updated on all things OMNI.

Protect your employees. Protect your business.

Our dependence on digital tools has never been greater. Neither has our risk of cyberattacks.

Hackers are exploiting the COVID-19 pandemic at alarming rates, leveraging everything from phishing texts to unsecured home WiFi networks to wreak havoc, putting your employees at risk of ID theft and your business in danger of a data breach.

OMNI has partnered with Aura Identity Guard to provide our clients with a COVID-19 protection plan.

Any employer who agrees to offer Aura Identity Guard as a paid voluntary benefit effective at the start of their next plan year will receive free Identity Guard coverage for all benefits-eligible employees through 3/31/21.

Your business and your employees have enough to worry about right now. Let us help take ID theft off that list.

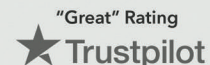
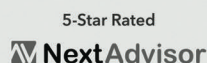


COVID-19 Employee Protection Plan

- Free Identity Guard account for all benefits-eligible through 3/31/21, after-which Aura Identity Guard becomes an employee-paid voluntary benefit.
- Employer offers Aura Identity Guard as its ID theft protection benefit during its next open enrollment period (must occur in 2020).
- Included is a 12 month "look-back" allowing the opportunity to take full advantage of the free trial.

About Aura Identity Guard

For nearly 25 years, Identity Guard's industry-leading products and services have made it easier for customers to manage their identity and faster for them to recover from cybertheft. By coupling superior technology with operational excellence, Identity Guard delivers solutions that help employees save time and stress ... so they can focus on the things that matter.



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New Guidance for the CARES Act

August, 2020

There has been an expanded definition of a "qualified individual" under the CARES Act to include the below additional factors. This expanded definition applies to both loans and distributions.

The new expanded definition of a "qualified individual" under the CARES Act is an individual who:

- Is having a reduction in pay (or self-employment income) due to COVID-19;
- Who has a spouse or a member of the individual's household is being quarantined, being furloughed or laid off, or having work hours reduced due to COVID-19;
- Is unable to work due to lack of childcare due to COVID-19;
- Has a job offer rescinded or start date for a job delayed due to COVID-19; or
- Has a business that has/is closing or reducing hours of a business owned or operated by the individual's spouse or a member of the individual's household due to COVID-19.

Coronavirus Related Loan:

The IRS has removed the supporting documentation requirement to determine the eligibility to receive a coronavirus related loan.

Coronavirus Related Distribution:

The IRS has provided that an individual who receives a coronavirus related distribution can include that distribution in his/her taxes in the following two ways:

1. Include the income ratably over a 3 year period that begins in the year of distribution; or
2. Include the total amount as income in the year of distribution.

Please note, we are distributing the 2nd quarter newsletter later than expected due to school and business closures related to the COVID pandemic.



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