



FOR YOUTH DEVELOPMENT®  
FOR HEALTHY LIVING  
FOR SOCIAL RESPONSIBILITY

## FAQS DURING OUR TEMPORARY LAYOFF

### Am I still employed by the YMCA of Middle Tennessee?

Yes. During this temporary layoff, you are still employed by the Y.

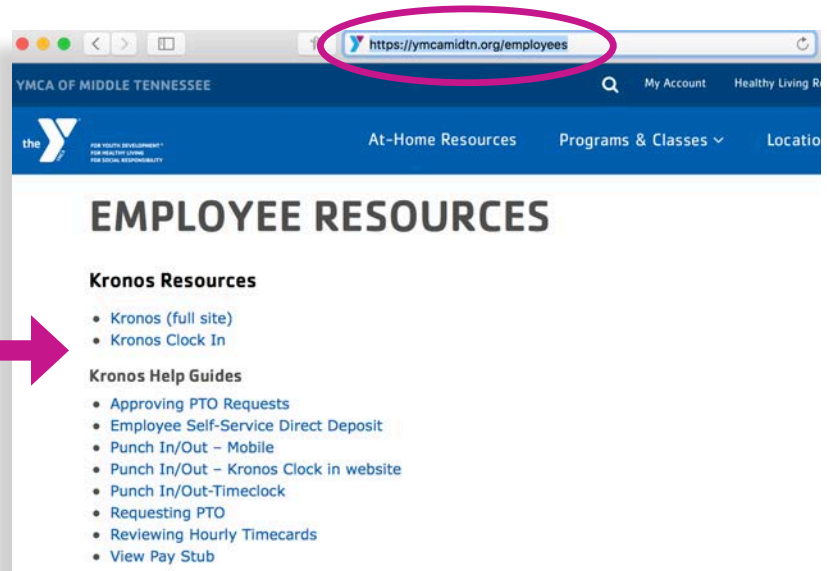
### How can I keep up to date/stay in communication during the temporary layoff?

We are attempting to keep the <http://www.ymcamidtn.org/employees> site up-to-date, and will be sending email updates to the email we have on file for you in [Kronos](#) (please log in to Kronos Self Service to update your information!). If you have a YMCA email, please keep an eye on that as well for ongoing communication.

### Do I still have access to Kronos?

Yes – there are some helpful tools regarding Kronos on [ymcamidtn.org/employees](http://ymcamidtn.org/employees). Be sure to scroll down to the bottom of the page.

Contact [HelpHR@ymcamidtn.org](mailto:HelpHR@ymcamidtn.org) if you're locked out of Kronos – be sure to include a phone number and the best way to reach you.



### I am filing for unemployment and I have a lot of questions – where can I get help?

Human Resources is working on unemployment claim guidance for YMCA staff on furlough that will be posted on our [Employee Resources page](#) soon. Here is some general guidance in the meantime:

#### Filing Unemployment Insurance Claims

- Before you begin your application, find out what information you will need and how to find it [here](#).
- File at the [Jobs4TN.GOV](http://Jobs4TN.GOV) website (mobile app also available).
- Need more help? Send your questions to [HelpHR@ymcamidtn.org](mailto:HelpHR@ymcamidtn.org)

### How much notice will I receive when my temporary layoff ends?

We do not know at this time, but will communicate updates as new information becomes available.

### What if I have a medical event (e.g., maternity leave) or I need to add someone to my insurance while I am on temporary layoff?

Contact [HelpHR@ymcamidtn.org](mailto:HelpHR@ymcamidtn.org) and we will contact you about next steps – be sure to include a phone number and the best way to reach you.

**I am full time – what about my benefits?** For the March 29–April 11 pay period, all of your health benefits (medical, dental and vision) will be fully paid by the Y. Our intention is to pay 100% of health benefits through the month of May, but this will be subject to change as we review compensation for each pay period.

## What about other deductions?

### For the March 15-March 28 pay period (April 3 pay day)

- Annual Giving Campaign (AGC) deductions have been removed
- Health benefits (medical-dental-vision) **will be deducted as they normally are**

### For the March 29-April 11 pay period (April 17 pay day)

- AGC deductions have been removed
- Health benefits (medical-dental-vision) **will not be deducted (the Y is paying 100%)**

#### Type of Coverage

Medical  
Dental  
Vision  
Short Term and Long Term Disability  
Basic Life  
Voluntary Life  
Flexible Savings Account (FSA)  
FSA Dependent Care  
Health Savings Account (HSA)

#### Change to Deductions/Contributions

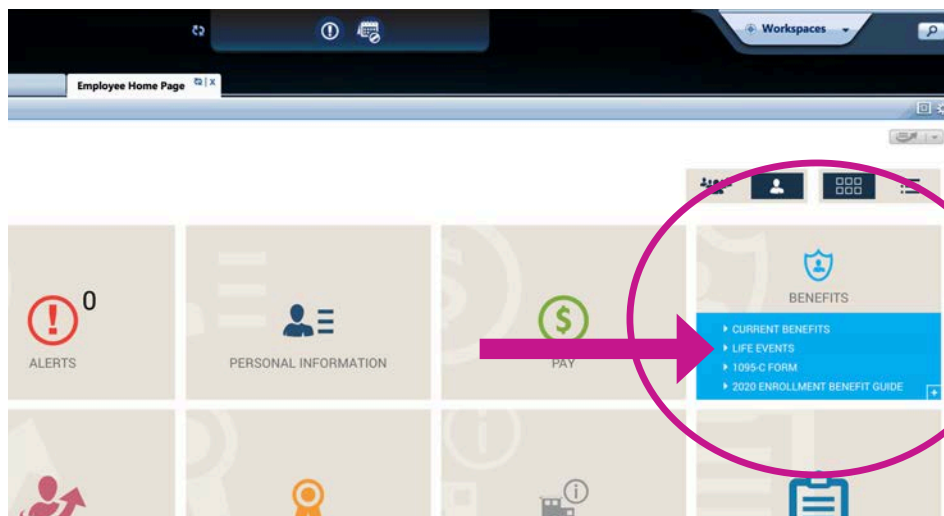
Can only change with Life Event  
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Paid by the YMCA  
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Can only change with Life Event  
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Can adjust if NOT using childcare/childcare has changed  
Can change anytime – go to the link on our site for the form to change your HSA contribution amount

## Qualifying (Triggering) Life Events

1. An individual and any dependents losing minimum essential health coverage; or
2. Loss of employer-sponsored health plan coverage due to termination, reduction in work hours, divorce, separation, Medicare entitlement, death or loss of dependent child status; or
3. An individual gaining or becoming a dependent through marriage, birth, adoption, placement for adoption or placement in foster care; or
4. An eligible dependent spouse or child loses coverage under an employer-sponsored health plan due to divorce, legal separation from his or her spouse or parent becoming entitled to Medicare or death of his or her spouse or parent; or
5. An eligible individual loses his or her dependent child status under a parent's employer-sponsored health plan.

## What about Retirement 403(b)?

You can change these at any time by going to Kronos Self Service/ Employee Home Page/Benefits/ Life Events (see screenshot below). *Please note: You must contact the Retirement Fund directly if you wish to change beneficiaries.*



## How can I take out a loan or hardship withdrawal from the Fund?

**Loans:** While you are working for a participating Y, you can borrow money from your accounts in the Savings Plan—the 403(b) Smart Account and the Rollover Account. Since you are borrowing from your own accounts, all interest that you pay will be credited back to your accounts. [Learn more here.](#)

**Hardship Withdrawal:** An employed participant who has made tax-deferred contributions to the 403(b) Smart Account may withdraw these contributions if they have a financial hardship. [Learn more here.](#)

For other Retirement Fund questions you may contact the Fund directly at <https://yretirement.org>.

**Our Mission:** A worldwide charitable fellowship united by a common loyalty to Jesus Christ for the purpose of helping people grow in spirit, mind and body.