PHASE 3: Coronavirus Aid, Relief, and Economic Security (CARES) Act

**Education and Labor Provisions**

**Older Americans.** Provides additional flexibility for the Secretary of Health and Human Services (HHS) to ensure vital services are provided to our nation’s seniors.

- Allows full transfer between congregate and home-delivered meal funding and provides additional flexibility in the type of food that can be served.
- Permits state agencies to determine that homebound individuals include those who are self-quarantining due to the emergency so that those individuals are prioritized for purposes of home-delivered meals.
- Provides additional flexibilities in the Senior Community Service Employment Program designed to ensure participants are not harmed because their program was closed as a result of the qualifying emergency.

**College Students.** Provides needed relief to college students to ensure they are not harmed by colleges’ decisions to switch to online delivery models or close outright in the middle of the semester. Specifically, the bill:

- Provides direct financial relief to many student loan borrowers by pausing their monthly repayment requirements for six months with no penalty.
- Codifies the Trump administration’s decision to pause collections on defaulted student loans through September 20, 2020.
- Gives colleges and universities the flexibility needed to direct federal resources through the Supplemental Educational Opportunity Grant program to students struggling the most in this environment.
- Provides schools the flexibility to ensure this interrupted or unfinished semester does not stop their students’ ability to continue class in the future. Students will not be on the hook for financial aid distributed to them when the pandemic forced them to drop out mid-term.
- Frees institutional grants from restrictions that prevent minority serving institutions from better serving students in need.

**K-12 Schools.** Provides the Secretary of Education additional waiver authority to ensure school districts are able to focus on addressing students’ needs during this pandemic.

- Codifies the Trump administration’s offer to waive the requirement that states test their students in reading, math, and science, and identify low-performing schools, as well as reporting requirements that rely on that data.
- Allows schools to use any remaining funds from Title I – the largest program in the Every Student Succeeds Act that aims to provide all children with the opportunity to receive a high-quality education – for next year.
• Gives school districts increased flexibility in how they use block grant funds, allowing more funds to be used for technology and other activities related to coronavirus recovery.
• Clarifies that waivers issued under ESEA are also applied to charter schools ensuring that the lack of performance data resulting from a waiver is not an excuse to close a charter school.

Workforce Development. Provides additional flexibilities so local workforce agencies are prepared to address the needs of workers who have experienced job loss due to COVID-19.

National Service Participants. To reduce the impact on AmeriCorps and Vista participants of the Corporation of Community and National Service’s programs, the bill authorizes new flexibilities to ensure participants are not harmed by closures or disruptions due to COVID-19.

Health Care. Ensures that all tests for COVID-19 are covered with no out of pocket costs.
• Ensures that providers and labs supplying COVID-19 testing and related services charge fair and transparent rates.
• Requires a COVID-19 vaccine to be covered with no out of pocket costs no later than 15 business days after a United States Preventive Task Force rating of A or B or a recommendation of coverage from the Advisory Committee on Immunization Practices of the Centers for Disease Control.
• Grants DOL authority to give health, retirement, and disability plans additional time to comply with deadlines, such as COBRA continuation coverage, special enrollment, claims for benefits, appeals of denied claims, and external review of certain claims.


Retirement. Expands DOL secretary’s authority to postpone certain retirement plan deadlines in the case of natural disasters and other emergencies. Additionally, the bill:
• Delays due date for single-employer defined benefit pension plan contributions to January 1, 2021 that would otherwise be due in 2020.
• Allows single-employer defined benefit pension plans to use their 2019 funding status for purposes of determining whether the plan is subject to restrictions on new benefit accruals or paying out lump sums.
• Eases the funding rules for the March of Dimes defined benefit pension plan, which is facing increasing contribution requirements in 2020.