# ACCESSING UNEMPLOYMENT BENEFITS: A QUICK GUIDE TO APPLYING

# **WHO IS ELIGIBLE?**



In order to be eligible for unemployment insurance benefits, you must have either lost your job, through no fault of your own, or had your wages or salary limited. Unemployment insurance(UI) is not available to people who are self-employed, independent contractors, or gig workers. The recent CARES Act, however, has expanded eligibility for both unemployment insurance and created another program, Pandemic Unemployment Assistance (PUA).

## **HOW DO I APPLY?**



If you are eligible for unemployment insurance (see scenarios below), you should:

- Log on to <u>www.dcnetworks.org</u> and click the tab labeled "Claim Unemployment Benefits"
- 2. On the "Unemployment Insurance Service Center for Claimants" page, locate and click the section marked "File for Benefits"
- 3. Proceed to answering the questions with accurate information to complete the claim filing process
- 4. Scroll to the bottom of the page and click the section marked "File Your Claim On-Line"

## WHAT DO I NEED TO HAVE WHEN I APPLY?

- Your social security number;
- Your most recent employer's name, address, phone number and dates of employment;
- Your Alien Registration Number, if you are not a US Citizen;
- Your DD214, if you are ex-military;
- Your Standard Form 8 or Standard Form 50, if you are a former federal employee;
- Severance pay information (only applicable if you did or will receive severance pay);
- Pension information (only applicable if you are receiving a pension payment); and

- Evidence of a public health emergency impact (if applying due to the coronavirus (COVID-19) public health emergency).
   Documentation may include:
  - A letter documenting a voluntary request or involuntary order to isolate or quarantine from a medical professional or local health official
  - A note from your medical provider or medical records office recommending isolation or quarantine
  - A self-determination that the Department of Health's quarantine guidance applies to you
    - Don't Get Caught in a Fraud Alert!



# **HOW WILL MY WAGES BE DETERMINED?**



To be eligible for <u>UI</u>, you must meet certain wage requirements within a 12-month period called the base period. The base period is determined by the date you filed your initial claim for benefits:

If the first full week of your claim is in the month of:	Your base period is the month period ending the previous:
January, February, or March	September 30th
April, May, or June	December 31st
July, August, or September	March 31st
October, November, or December	June 30th

#### You must meet the following wage requirements:

- 1. You must have at least \$1,300 in wages in one quarter of the base period;
- 2. You must have wages in at least two quarters of the base period;
- 3. You must have at least \$1,950 in wages for the entire base period; and
- 4. Your total base period wages must be at least one and one half times the wages in your highest quarter, or be within \$70 of that amount.

For example, based on the below chart, this individual would be deemed eligible for unemployment benefits. They meet steps 1-4 above.

Base Period			
Quarter 1	Quarter 2	Total wares \$2,050	
Total wages \$650	Total wages \$1,400	Total wages \$2,050	
		\$1,400 x 1.5 = \$2,100	

Base period wages may be from District employers, the District Government, the Federal Government, the U.S. Military, or from employers in other states.

<u>Pandemic Unemployment Assistance (PUA) benefits</u> include self-employed, those seeking part-time employment, individuals lacking sufficient work history, and those who otherwise do not qualify for regular unemployment compensation or extended benefits under District or Federal law or Pandemic Emergency Unemployment Compensation (PEUC). The PUA weekly benefit amount will be at least half of the District's average weekly benefit amount (before the additional \$600).

The District will review documentation including, but not limited to tax returns, paycheck stubs, bank receipts, ledgers, and contracts to determine eligibility.



Determining Eligibility – Specific Scenarios				
Scenarios	Am I Eligible for Unemployment or a Similar Benefit?	How Much Will My Weekly Benefit Amount Be?	When Can I Get My Benefit?	For How Long?
In each scenario, employees are no longer receiving full wages or salary from their employer	Based on current Law (including "COVID-19 Response Emergency Amendment Act of 2020" and Federal laws including CARES Act)			
Employer must shut down business due to the public health emergency or lack of business.	Yes	UI Weekly Benefit Amount based on wage history (max \$444) + \$600	UI benefit is available once claim adjudicated (generally 21 days after claim filed). The additional \$600 is retroactive to first week of eligibility after March 29.	Maximum of 39 weeks.  Additional \$600 payment ends on or before July 25, 2020.
Employer reduces available hours due to business slowdown or lack of demand.	Yes	UI Weekly Benefit Amount based on wage history (max \$444) + \$600	UI benefit is available once claim adjudicated (generally 21 days after claim filed). The additional \$600 is retroactive to first week of eligibility after March 29.	Maximum of 39 weeks.  Additional \$600 payment ends on or before July 25, 2020.
I was an independent contractor or gig worker and cannot work because of COVID-19.	<b>Yes</b> , you are eligible for Pandemic Unemployment Assistance, until December 31, 2020.	Weekly Benefit Amount calculated based on formula + \$600	We are in the process of updating our system to accept your claim. Email pua@dc.gov now to be notified once you can apply.	Maximum of 39 weeks.  Additional \$600 payment ends on or before July 25, 2020.
I am self-employed and cannot do business because of COVID-19.	Yes, you are eligible for Pandemic Unemployment Assistance, until December 31, 2020.	Weekly Benefit Amount calculated based on formula + \$600	We are in the process of updating our system to accept your claim. Email pua@dc.gov now to be notified once you can apply.	Maximum of 39 weeks.  Additional \$600 payment ends on or before July 25, 2020.



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Health care employee or first responder under quarantine.	Yes	UI Weekly Benefit Amount based on wage history (max \$444) + \$600	UI benefit is available once claim adjudicated (generally 21 days after claim filed). The additional \$600 is retroactive to first week of eligibility after March 29.	Maximum of 39 weeks.  Additional \$600 payment ends on or before July 25, 2020.
Employee is ill with COVID-19 and under treatment or directed to self-isolate.	Yes	UI Weekly Benefit Amount based on wage history (max \$444) + \$600	UI benefit is available once claim adjudicated (generally 21 days after claim filed). The additional \$600 is retroactive to first week of eligibility after March 29.	Maximum of 39 weeks.  Additional \$600 payment ends on or before July 25, 2020.
Employee was exposed to COVID-19 and quarantined. Business remains open.	Yes	UI Weekly Benefit Amount based on wage history (max \$444) + \$600	UI benefit is available once claim adjudicated (generally 21 days after claim filed). The additional \$600 is retroactive to first week of eligibility after March 29.	Maximum of 39 weeks.  Additional \$600 payment ends on or before July 25, 2020
Employee is caring for sick family member who is ill with or was exposed to COVID-19.	Yes	UI Weekly Benefit Amount based on wage history (max \$444) + \$600	UI benefit is available once claim adjudicated (generally 21 days after claim filed). The additional \$600 is retroactive to first week of eligibility after March 29.	Maximum of 39 weeks.  Additional \$600 payment ends on or before July 25, 2020.



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Schools are closed by a public official because of COVID-19 and employee has no childcare.	Yes, you are eligible for Pandemic Unemployment Assistance, until December 31, 2020.	Weekly Benefit Amount calculated based on formula + \$600	We are in the process of updating our system to accept your claim. Email pua@dc.gov now to be notified once you can apply.	Maximum of 39 weeks.  Additional \$600 payment ends on or before July 25, 2020.
Employee is high-risk and advised to self-quarantine.	Yes, you are eligible for Pandemic Unemployment Assistance, until December 31, 2020.	Weekly Benefit Amount calculated based on formula + \$600	We are in the process of updating our system to accept your claim. Email pua@dc.gov now to be notified once you can apply.	Maximum of 39 weeks.  Additional \$600 payment ends on or before July 25, 2020.
I am a tipped worker who was laid off or furloughed because of COVID-19 and cannot get another job.	Yes	UI Weekly Benefit Amount based on wage history both salary and tips (max \$444) + \$600	UI benefit is available once claim adjudicated (generally 21 days after claim filed). The additional \$600 is retroactive to first week of eligibility after March 29.	Maximum of 39 weeks.  Additional \$600 payment ends on or before July 25, 2020.

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I was receiving unemployment benefits prior to the emergency and am approaching the standard twenty-six (26) weeks of benefits.	Yes, you will be eligible for extended benefits of up to 13 weeks (or a total of 39 weeks).	UI Weekly Benefit Amount based on wage history (max \$444) + \$600	UI benefit is available once claim adjudicated (generally 21 days after claim filed). The additional \$600 is retroactive to first week of eligibility after March 29.	Maximum of 39 weeks.  Additional \$600 payment ends on or before July 25, 2020
Employee does not have any specific COVID-19 related health risks, their employer is complying with safety guidance, but employee seeks to remain home due to fear of exposure.	No			
I am not legally authorized to work in the United States.	No			

# I HAVE APPLIED FOR UNEMPLOYMENT INSURANCE...WHAT'S NEXT?



#### How many days does it take for a benefit to reach a claimant?

Generally, it takes 21 days to get a claim payment out to an applicant, but we are working as quickly as possible.



#### How do I maintain my benefits?

For Unemployment Insurance, in addition to wage requirements, you must also meet the following requirements:

- You must be unemployed through no fault of your own.
- On your weekly claim for benefits, you must report all earnings from work, including self-employment.
- You must not be receiving or seeking unemployment benefits from another state.
- You must be available for work, subject to flexibility during the current emergency.
- You must be physically able to work, subject to flexibility during the current emergency.
  - Claimants must be able and available for work for regular UI claims, however, that is subject to flexibility given the current circumstances.
     Additionally, PUA allows for benefits for those unavailable or unable to work due to the COVID-related reasons outlined in the CARES Act.

# Need assistance with your claim? Email <a href="mailto:covid19.ui@dc.gov.">covid19.ui@dc.gov.</a>

The information contained in this chart is provided by the DC Department of Employment Services and does not necessarily reflect the official policy or position of another organization, association, or agency.





# **HOW DOES THE DISTRICT PREVENT FRAUD?**



#### **Identify Verification Process**

- The District has implemented an Identity Verification & Authentication security feature during the online application process. Through this process, your identity is verified:
  - When you file an initial claim for unemployment benefits online;
  - When you re-open an unemployment benefits claim; or
  - When you file an additional unemployment benefits claim online.
- During the initial claims application, your personal data is verified by:
  - Cross-matching the information you provide against a records database and
  - Asking you a series of multiple choice questions based on information only you would be able to answer. A potential identity thief would not have access to this information.
- If your information does not accurately match and/or you do not answer the multiple-choice questions correctly, then an issue is generated on your claim, which prevents you from receiving benefits.
- To clear this issue, you will be required to provide the District of Columbia's Office of Unemployment Compensation with acceptable documentation to verify your identity, including original documents or copies of the following:
  - A Government-Issued Photo I.D;
  - Your Social Security Card; and
  - You may be required to provide other documentation that contains your name and current mailing address.
- You may not opt out of participating in the Identity Verification & Authentication Program



#### **Documentation Required and How to Submit**

- Documentation instructions will be given via a phone call or email that contains the list of acceptable identity verification documents.
- If called upon, the applicant would be required to submit a copy of their social security card
  and accompanying state-issued photo identification to an encrypted DOES email address:
  DOESUI.Verification@dc.gov.
- DOES is waiving the notary requirement at this time due to the COVID-19 emergency.
- Once our office receives your documentation, a decision will be rendered regarding the validity of your identity.
- NO unemployment insurance benefit payments will be paid until the Office of Unemployment Compensation confirms that your identity has been properly verified through the submission of your identity documentation.
- Non-residents of the District of Columbia are permitted to fax or email copies of their identity documentation. An unemployment compensation claims examiner will either call or email you the instructions explaining this process.



#### Secure Email System

 DOES, in conjunction with Office of the Chief Technology Officer (OCTO), is using a product called ZIX to ensure that all email exchanged between DOES and each claimant is secure and safe. All emails sent to claimants with personally identifiable information will come from the @zixmessagecenter.com mailbox.



