

Unemployment Insurance and CARES Act due to COVID-19

Am I eligible for unemployment if my hours have been reduced?

It depends. All states provide for the payment of unemployment benefits when underemployment reaches a certain level. In most states, a worker is partially unemployed during a week of less than full time work if earnings from the regular employer are less than the weekly benefit amount. Each state has their own calculation to determine eligibility. If you are eligible to receive state unemployment benefits you will be eligible for the CARES Act benefits as well. Please contact your state unemployment office for additional information.

IF YOU WORK IN THE STATE OF TENNESSEE

How can I file for Unemployment if you work in Tennessee?

You can file an unemployment at home by applying online at [Jobs4TN.gov](https://www.jobs4tn.gov) to start your application. You can also call 844-224-5818 Monday through Friday 8:00-4:30. Due to high call volumes you may experience a long wait time if you choose to call.

What do I need to apply?

Applicants will need to present a Social Security number, a driver's license number, address, phone number and email address. They must also detail their last 18 months of employment, the last day worked and reason why they are no longer in that position. The labor department will contact the applicant's previous employer, who has seven days to respond.

What is the max amount of money I can receive?

Qualified applicants can receive up to \$275 a week for as long as 26 weeks. Wages earned in the past 18 months will be used to calculate weekly benefits and the duration of those benefits. (The Cares Act extends the number of weeks you can receive state unemployment benefits. See below.)

IF YOU WORK IN THE STATE OF MISSISSIPPI

How can I file for Unemployment if you work in Mississippi?

As soon as you become **unemployed**, you may file a claim for **unemployment** insurance benefits online at <https://mdes.ms.gov/unemployment-claims/> or by calling 601-855-3133 or 1-888-844-3577. Note: MDES will no longer accept new or reopened unemployment claims on Monday and Tuesday

What do I need to apply?

You should be prepared to provide the following information: Your Social Security number, complete mailing address and phone number, the names, addresses, and phone numbers for all your employers for the last eighteen (18) months, the dates you worked and the reason you left each employer.

If not a U.S. Citizen you will need your Alien Registration number or Visa number.

What is the max amount of money I can receive?

In Mississippi the maximum amount is receive per week is \$235 up to 26 weeks. When an individual applies for unemployment benefits the claim will be based on four quarters of wages, called the "Base Period". The base period is always the first 4 of the last 5 completed calendar quarters immediately preceding the effective date of the claim. (The Cares Act extends the number of weeks you can receive state unemployment benefits. See below.)

IF YOU WORK IN THE STATE OF ARKANSAS:

How can I file for Unemployment if you work in Arkansas?

A claim for Unemployment Insurance may be filed on the internet through the EZARC link <https://www.ezarc.adws.arkansas.gov/> or in person at any Division of Workforce Services office.

What do I need to apply?

Applicants will need to provide their Social Security number, mailing and physical address, telephone number, last employer's name and address, Alien Identification Number or registration information if they are not a US Citizen and banking information if they wish to receive UI payments by Direct Deposit.

What is the max amount of money I can receive?

Qualified applicants can receive up to \$451 a week for as long as 16 weeks. The Cares Act extends the number of weeks you can receive UI benefits, please see below. The benefit amount is determined by how much the applicant worked and earned during the 12-month period of time called the “Base Period.” A Base Period is defined as the first 4 of the last 5 completed calendar quarters.

CARES ACT INFORMATION

What is the CARES Act?

The Coronavirus Aid, Relief, and Economic Security Act (the “CARES Act”) was signed into law on March 27, 2020. The \$2.2 trillion package included various provisions increasing and expanding unemployment insurance benefits available to workers, including individuals who are unemployed, partially unemployed, or unable to work due to COVID-19.

How does the CARES Act increase existing unemployment insurance benefits?

The CARES Act expands existing unemployment benefits in two material ways:

- 1) individuals who are eligible for unemployment benefits will receive an extra \$600 weekly benefit for all weeks of unemployment between April 5, 2020 and July 31, 2020, in addition to the amount the individual otherwise would be entitled to receive under state law. The \$600 supplemental benefit should be paid for any week in which an individual receives unemployment benefits under state programs.
- 2) provides an additional 13 weeks of unemployment benefits for individuals who have exhausted benefits they are otherwise entitled to under state law. For example, if the state caps their regular benefits at 26 weeks, this will extend that an additional 13 weeks. The extended benefits are available through December 31, 2020. Any of the additional 13 weeks of benefits received prior to July 31, 2020 should include the extra \$600.

Do I have to apply to receive additional \$600 through the CARES ACT?

No, you would need to file a state unemployment claim and be approved for the claim. Once your state unemployment claim is approved you will be eligible for the additional \$600.

If I had to quit my job as a direct result of coronavirus. Would I be eligible to apply for benefits?

It depends. Under the CARES Act, an individual may be eligible for Pandemic Unemployment Assistance (PUA), if they self-certify that they are able and available for work, but are unable to work for a number of COVID-19-related reasons, including being diagnosed with COVID-19, caring for a family member so diagnosed, or being the primary caregiver for a child whose school is closed as a result of COVID-19, and whose care is required to allow the individual to work. This provision was not intended to cover people who quit (or want to quit) because they fear that continuing to work puts them at risk of contracting coronavirus.

How do I apply for Pandemic Unemployment Assistance (PUA)?

You would submit a claim for unemployment benefits. If you are denied for traditional unemployment benefits but are covered under the COVID-19 scenarios you would be eligible for Pandemic Unemployment Assistance.

If I am on paid leave am I eligible to apply for unemployment?

Whether affected employees will be eligible for these benefits will depend not only on the reason their normal work is unavailable but also on whether the affected employees will be receiving some form of paid leave at the time they apply for unemployment benefits.

ADDITIONAL ASSISTANCE FOR TN RESIDENTS

The Tennessee Department of Human Services will begin deploying emergency cash assistance to families whose income has been significantly hurt by the COVID-19 outbreak, accessing dollars in the Temporary Assistance for Needy Family program.

Beginning Thursday, March 26, families can apply online at <https://tdhs.service-now.com> registration for up to two months of assistance, with some families eligible for up to \$1,000 a month. Those applying had to be employed as of March 11 and had to have lost a job or experienced a 50% decline in earnings because of the coronavirus impact.

The families must include a child or a pregnant woman and they must have a valid Social Security number.

A household of one or two people can receive \$500 a month for two months. A household with three or four people can receive \$750 a month, and homes with five or more people can receive \$1,000 a month. These benefits are in addition to unemployment benefits an individual can access and existing TANF customers are eligible for the cash assistance as well.

Households can apply online and can expect to receive an approval or denial within five days. If they are approved, they can receive an electronic benefit transfer card within five to seven days of approval by mail. They do not need to call DHS for an interview to apply.

Eligible families cannot have resources available greater than \$2,000 and their monthly benefits income cannot be greater than 85% of Tennessee's median income. That is \$2,696 for a household of one and \$3,526 for a household of two, \$4,356 for a household of three, \$5,185 for a household of four and \$6,015 for a household of five.