

# CARES Act and Unemployment Insurance Frequently Asked Questions

*Note: This information is updated frequently. Please check back for updates.*

On March 27, 2020, Congress passed a federal stimulus package known as the CARES Act, or the Relief for Workers Affected by Coronavirus Act. Within this act are three benefits that unemployed individuals may be eligible for. These benefits are outlined below and additional questions are answered throughout this document.

- **ADDITIONAL FEDERAL UNEMPLOYMENT COMPENSATION (FPUC)** This emergency benefit provides most individuals an emergency increase in traditional unemployment insurance benefits of \$600 per week for eligible weeks beginning March 29, 2020 through July 25, 2020. This may also be referred to as a stimulus benefit.

- **PANDEMIC UNEMPLOYMENT ASSISTANCE (PUA)** This emergency benefit provides up to 39 weeks of unemployment insurance benefits to people not otherwise eligible for regular unemployment, including the self-employed, gig economy workers, independent contractors, church employees, nonprofit and government employees, and those who have exhausted their regular and extended benefits.

- **PANDEMIC EMERGENCY UNEMPLOYMENT COMPENSATION (PEUC)** This benefit provides an additional 13 weeks of emergency unemployment insurance for people who remain unemployed after they have exhausted their traditional unemployment benefits.

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## **GENERAL**

### **If I already filed for unemployment benefits do I need to apply again?**

If you have applied for or are currently receiving unemployment benefits, you do not need to apply again to access these benefits.

### **When will these resources be available?**

Final federal guidance on how to administer FPUC and PUA was received on April 4 and April 5, 2020 from the U.S. Department of Labor. Final guidance on how to administer PEUC was received on April 10, 2020. ADOL began paying FPUC on April 8, 2020, and will begin processing PUA claims on April 13, 2020 and processing PEUC claims on April 20, 2020.

## **ADDITIONAL FEDERAL PANDEMIC UNEMPLOYMENT COMPENSATION (FPUC)**

### **If I have a pending unemployment application, do I need to apply again for the additional \$600?**

No, if you are currently filing for benefits there is no additional action you need to take beyond filing your weekly claims as long as you are unemployed.

### **If I am currently receiving unemployment benefits do I need to apply again for the additional \$600?**

No, there is no additional action you need to take beyond filing your weekly claims as long as you are unemployed.

### **Will the additional \$600 come a different way than my regular unemployment benefit?**

No, once the benefit becomes available you will receive it in the same way as you receive your traditional unemployment benefit. You will see two different entries on your statement.

### **When will I start to see the additional \$600 on my unemployment?**

ADOL began paying the additional \$600 benefit on April 8, 2020. Please note it can take up to 21 days to receive first payments, but all eligible weeks will be retroactively paid, meaning that you could see several weeks' worth of benefits in one payment.

### **Will I get an additional \$600 for weeks in the past?**

The additional \$600 will be effective for eligible weeks beginning 03/29/20.

### **Will any additional income I received through these benefits impact my eligibility for unemployment benefits?**

No, funds you receive as a result of this stimulus package will not impact your income eligibility as it is not considered earned income.

## **PANDEMIC UNEMPLOYMENT ASSISTANCE (PUA)**

### **If I am receiving unemployment benefits am I also eligible for this benefit?**

No, this benefit is only considered when an individual is determined to have exhausted regular unemployment benefits and the 13 additional weeks of unemployment you may qualify for through Pandemic Emergency Unemployment Compensation (PEUC).

### **If I have already applied for unemployment, should I also apply for this benefit?**

No, if you are currently filing for or receiving unemployment benefits there is no additional action you need to take beyond filing your weekly claims as long as you are unemployed.

### **When will I start to get pandemic unemployment benefits and how will I know if I am approved?**

PUA claims will be processed beginning on April 13, 2020. PUA will be available to claimants who are not eligible for either regular or PEUC unemployment benefits. Please continue to check this FAQ for the latest information regarding the CARES Act Benefits.

### **How do I know if I should apply for traditional unemployment or pandemic unemployment?**

PUA will be available for claimants not otherwise eligible for regular unemployment, including the self-employed, gig economy workers, independent contractors, church employees, nonprofit and government employees, part time employees, those who are marginally attached to the labor force, and those who have exhausted their regular, extended and PEUC benefits. Please continue to check this FAQ for the latest information when this program is fully implemented.

### **Where can I apply for pandemic unemployment and when will the application be available?**

You can file for PUA just like a regular claim – file online at [www.labor.alabama.gov](http://www.labor.alabama.gov) or by calling 1-866-234-5382. Online filing is strongly encouraged.

### **What do I need to know about PUA filing?**

Claimants who already filed for PUA may have received a notice stating that they are monetarily ineligible for benefits at this time. However, they may still be eligible for Pandemic Unemployment Assistance (PUA). A document labeled the PUA-D4503-MI, will be mailed to all PUA claimants. Claimants should complete the form with the required documentation as soon as possible in order to complete the processing of the PUA claim. Claimants will not be required to file another claim as ADOL will determine eligibility for PUA based on the information provided to the agency as outlined in the document that will be mailed to claimants.

Further instructions for the self-employed: The self-employed should enter their name as the employer, and use either their address or their business address. Claimants should continue to certify weekly, and once these claims are processed, all eligible weeks will be paid retroactively.

### **What information will I need to provide to be able to apply for benefits?**

It is recommended you have the following information when you file:

- Your Social Security Number
- The names of all employers as they appear on your pay stub with the dates worked for all employers since October 1, 2018
- Wage information, including your latest tax information. If you have not yet filed your 2019 tax return, you will need your 2018 tax return information.
- Your State Driver's License or Identification Card number, if you have one
- Your Alien Registration Number, if you are not a U.S. citizen but are legally authorized to work in the United States
- If you have any non-Alabama employers, you must have an accurate mailing address and phone number for them
- If you are self-employed, you may be asked to provide details regarding your business. This may occur after you file your initial application.

### **If I do not provide accurate information on my application, will I have to repay benefits received?**

Yes. As with any unemployment claim, you are required to provide accurate information or face penalties including denial of benefits and repayment of benefits.

## **PANDEMIC EMERGENCY UNEMPLOYMENT COMPENSATION (PEUC)**

### **If I have a pending unemployment application do I need to apply again for the additional 13 weeks?**

No, if you are currently filing for and receiving unemployment benefits there is no additional action you need to take beyond filing your weekly claims as long as you are unemployed.

### **If I was receiving unemployment in the past and I used up all of my eligible weeks, do I need to reapply for unemployment benefits?**

The 13-week extension of benefit is effective for any unemployment insurance claims weeks filed after 03/29/20. We will begin processing these claims on April 20, 2020. We encourage you to continue to check this FAQ for regular updates.

### **When will I begin to receive my 13 weeks of extended unemployment benefits?**

PEUC benefits will begin after you have exhausted all weeks of regular unemployment benefits. PEUC provides for 13 additional weeks of unemployment benefits after a claimant exhausts all entitlement to regular unemployment. Once a claimant's benefit year ceases, they can then establish a new benefit year to requalify for regular unemployment. The weekly benefit amount under the PEUC program is the prior weekly benefit amount plus the additional \$600 provided for under FPUC (Max. \$875 in

Alabama). These benefits will apply once workers have exhausted the 14 weeks of regular unemployment compensation benefits (or 26 weeks for those who filed initial claims prior to January 1, 2020). These benefits are applicable to weeks beginning March 29, 2020 through weeks ending December 26, 2020.

We encourage you to continue to check this FAQ for regular updates.

**If I was on unemployment benefits in the past, but am currently employed, should I apply for the additional 13 weeks?**

No. This benefit provides an additional 13 weeks of emergency unemployment insurance for people who remain unemployed after they have exhausted their traditional unemployment benefits. Because you are employed, you do not qualify.

**Important note: None of the benefits described above, nor unemployment benefits of any kind, are available to employees who quit without good work-related cause, refuse to return to work, or refuse to receive full-time pay. Refusing to return to work could result in a disqualification for benefit eligibility. Attempts to collect unemployment benefits after quitting a job without good work-related cause is considered to be fraud. The CARES Act specifically provides for serious consequences for fraudulent cases including fines, confinement, and an inability to receive future unemployment benefits until all fraudulent claims and fines have been repaid. Employers are encouraged to utilize the New Hire system to report those employees who fail to return to work.**

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