

UNEMPLOYMENT INSURANCE FAQS UPDATED APRIL 6, 2020

Frequently Asked Questions

Click on the question below to jump to the response.

I'm having trouble accessing the DES online benefits system or getting through on the phone.

When will I receive payment?

What does it mean if my claim is 'pending'?

What assistance will be available through the Federal CARES Act?

Federal Pandemic Unemployment Compensation (FPUC):

Pandemic Emergency Unemployment Compensation (PEUC):

Pandemic Unemployment Assistance (PUA):

When will the federal benefits be available? When should independent contractors/self-employed workers file for benefits?

Are church employees eligible for federal unemployment assistance?

What if I have exhausted my state unemployment insurance benefits?

Am I eligible for unemployment assistance if I'm working reduced hours?

Are part-time employees eligible?

How do I find out my weekly benefit amount? How do I protest the determination of my weekly benefit amount?

What is a base period?

Please regularly check <u>www.des.nc.gov</u> for the most up-to-date information and FAQs.



I'm having trouble accessing the DES online benefits system or getting through on the phone.

The Division of Employment Security is taking immediate actions to respond to the huge surge of unemployment claims that have been filed as a result of COVID-19. The division is quickly adding staff, equipment and IT infrastructure to help individuals and employers file and respond to unemployment claims. DES knows how important it is to continue processing claims and issuing payments as quickly and efficiently as possible.

We are aware of issues people are having accessing their online accounts and long wait times to speak to someone at the Customer Call Center. DES will ensure claimants do not miss out on any weeks of eligibility due to high call volume. We will begin the claim with the week when they initially attempted to file.

If your account is locked, it will automatically unlock after 30 minutes. After 30 minutes, you can try to sign in again or reset your password yourself. For other password/PIN issues, please email <u>NCDESpasswordhelp@nccommerce.com</u> for assistance.

People are encouraged to regularly check <u>www.des.nc.gov</u> for the most up-to-date information.

When will I receive payment?

After you file your claim for unemployment insurance, your last employer is given, by law, 10 days to respond to DES about your claim. No payment will be released until after this 10-day period. Your claim may be identified as 'pending' during this period.

If there are no issues with your claim, it will take approximately 14 days from the time you file your claim to receive your first payment.

What does it mean if my claim is 'pending'?

After you file your claim for unemployment insurance, your last employer is given, by law, 10 days to respond to DES about your claim. No payment will be released until after this 10-day period. Your claim may be 'pending' during this period.

If your employer does not respond within 10 days, and you have identified 'coronavirus' as the reason for separation from employment, the system will automatically adjudicate the issue. If all requirements are met, benefits will be paid. The employer will be notified of this determination of benefits by mail. If the employer feels the claim is not valid, they may appeal the determination.



What assistance will be available through the Federal CARES Act?

The federal CARES Act provides for three temporary unemployment compensation programs due to COVID-19. The first provides an additional \$600 in weekly benefits. The second provides up to 13 additional weeks of benefits for those who exhaust their state benefits. The third is Pandemic Unemployment Assistance, which is assistance for people who are not typically eligible for state unemployment benefits, such as independent contractors or self-employed workers.

Federal Pandemic Unemployment Compensation (FPUC): Provides an additional \$600 in weekly unemployment insurance benefits paid for weeks after March 29, 2020. The program is expected to end on or before July 31, 2020.

Pandemic Emergency Unemployment Compensation (PEUC): Provides up to 13 additional weeks of state unemployment insurance benefits. The program is expected end on or before Dec. 31, 2020.

Pandemic Unemployment Assistance (PUA): Provides unemployment compensation for individuals not eligible for regular unemployment insurance or any extensions to unemployment insurance. This would provide coverage to eligible self-employed workers and independent contractors who are not typically eligible for unemployment insurance. The program is expected end on or before Dec. 31, 2020.

When will the federal benefits be available? When should independent contractors/self-employed workers file for benefits?

The Division of Employment Security is awaiting final guidance from the U.S. Department of Labor to implement these programs, because we administer unemployment assistance on the federal government's behalf.

Once we receive final guidance, benefits should start being paid in about two weeks. DES is already working on the technology and system updates to implement these programs. We will provide the public with more information about eligibility and how to apply for these benefits as it becomes available.

Independent contractors and self-employed workers may file for unemployment insurance assistance at any time. However, until system updates are completed, no eligibility determinations will be made for the federal programs. Being found ineligible for state unemployment insurance does not necessarily make you ineligible for federal assistance.

Anyone who filed a claim due to COVID-19 before this legislation may still be eligible for these benefits. If any benefits are owed for a week previously claimed, payment will be made retroactively.



Are church employees eligible for federal unemployment assistance?

Churches are exempt from both federal and state unemployment taxes, so their employees are typically ineligible to receive unemployment benefits. DES believes the new federal legislation will provide unemployment assistance for church employees who are normally ineligible for benefits.

The Division of Employment Security is awaiting final guidance from the U.S. Department of Labor to implement the federal programs, because we administer unemployment assistance on the federal government's behalf. Once we receive final guidance, benefits should start being paid in about two weeks. DES is already working on the technology and system updates to implement these programs. We will provide the public with more details about eligibility and how to apply for these benefits as it becomes available.

What if I have exhausted my state unemployment insurance benefits?

In North Carolina, the maximum duration for state unemployment insurance is currently 12 weeks in a 52-week period.

Individuals who have exhausted their benefits may be eligible for Pandemic Emergency Unemployment Compensation. The Division of Employment Security is awaiting final guidance from the U.S. Department of Labor to implement the federal programs, because we administer unemployment assistance on the federal government's behalf. Once we receive final guidance, benefits should start being paid in about two weeks. DES is already working on the technology and system updates to implement these programs. We will provide the public with more details about eligibility and how to apply for these benefits as it becomes available.

Am I eligible for unemployment assistance if I'm working reduced hours?

If you're working reduced hours, you may still be eligible for unemployment benefits. However, the amount you earn could affect your weekly benefit amount.

You must report the money you earn when filing your Weekly Certification for unemployment. You can earn up to 20% of your weekly benefit amount without it counting against your weekly benefit. Earnings over that amount are deducted from your weekly benefits.

For example: If your weekly benefit amount is \$350, you can earn up to \$70 a week (20% of \$350) and receive the full \$350 in benefits. Every dollar you earn over \$70 will be deducted from the \$350. If you earn \$75 a week, your weekly benefit will be \$345; if you earn \$420 a week, your weekly benefit will be reduced to \$0.



Are part-time employees eligible?

Part time employees may qualify for unemployment benefits if they have earned enough money in their base period to received benefits.

Your base period is the time frame used to determine whether you are monetarily eligible to receive unemployment payments. It normally includes the first four of the last five completed calendar quarters.

The individual must have been 1) paid wages in at least two quarters of the base period, and 2) have been paid wages totaling at least six times the average weekly insured wage in the base period.

Currently, six times the average weekly insured wage in the base period equates to \$5,818.50.

How do I find out my weekly benefit amount? How do I protest the determination of my weekly benefit amount?

After you file a claim, you will be mailed a Wage Transcript and Monetary Determination form (NCUI 550).

This will show your quarterly wages paid by each base period employer and your monetary eligibility, including your weekly benefit amount, duration of benefits and effective date of your claim. If you have been found ineligible for a weekly benefit, the reason will be shown on the form.

Monetary eligibility simply means that you have worked and earned enough wages within your base period to meet the requirements for establishing a claim. In order to receive benefit payments, you must meet additional requirements, such as completing your Weekly Certifications.

To be found monetarily eligible, you 1) must have been paid wages in at least two quarters of the base period, *and* 2) must have been paid wages totaling at least six times the average weekly insured wage in the base period. Currently, six times the average weekly insured wage in the base period equates to \$5,818.50.

If you believe wages are missing or listed inaccurately on the form, you may file a protest within 10 days from the mailing of the Wage Transcript and Monetary Determination form.

You may file your protest by sending it to the address or fax below. In your protest, include a copy of the form with an explanation of your protest and proof of wages you believe were incorrectly reported.

Mail: P.O. Box 27967, Raleigh, NC 27611-7967 Fax Number: 919.857.1296



What is a base period?

Your base period is the time frame used to determine whether you are monetarily eligible to receive unemployment payments. Monetary eligibility simply means that you have worked and earned enough wages within your base period to meet the requirements for establishing a claim.

It normally includes the first four of the last five completed calendar quarters. (If you lack enough base period wages, DES may use an alternative base period to determine whether you are eligible for UI benefits. The alternative base period consists of the last four completed calendar quarters immediately before the first day of your benefit year.)

STANDARD BASE PERIOD								
2018	2019	2019	2019	2019	2020	2020	2020	2020
OCT	JAN	APR	JUL	1	JAN			CLAIM
NOV	FEB	MAY	AUG	\leftarrow	FEB			FILED
DEC	MAR	JUN	SEP		MAR			
	JAN	APR	JUL	OCT	/	APR		
	FEB	MAY	AUG	NOV	\rightarrow	MAY		
	MAR	JUN	SEP	DEC		JUN		
		APR	JUL	ОСТ	JAN	1	JUL	
		MAY	AUG	NOV	FEB	\leftarrow	AUG	
		JUN	SEP	DEC	MAR		SEP	
BASE			JUL	ОСТ	JAN	APR	1	ост
PERIOD			AUG	NOV	FEB	MAY	\leftarrow	NOV
			SEP	DEC	MAR	JUN		DEC