UNEMPLOYMENT INSURANCE

CARES ACT EXTENSION FREQUENTLY ASKED QUESTIONS



(as of December 31, 2020)

1. What is the CARES Act Extension?

The CARES Act Extension is federal legislation that extends the number of weeks claimants can file under the Pandemic Emergency Unemployment Compensation (PEUC) program, which is part of regular Unemployment Insurance (UI), as well as the Pandemic Unemployment Assistance (PUA) program. The PEUC program was extend by 11-weeks, giving regular UI claimants a maximum of 24 payable weeks in the PEUC program. The PUA program was also extended by 11-weeks, giving claimants a maximum of 50 payable weeks in the PUA program. Both program extensions expire on April 10, 2021. Additionally, the Federal Pandemic Unemployment Compensation (FPUC) benefit was renewed under this legislation and provides eligible claimants with an additional weekly benefit of \$300 to be applied on top of their PEUC/PUA weekly benefit amount. All three program extensions (PEUC, PUA, and FPUC) begin the benefit week ending January 2, 2021. The last payable benefit week for the FPUC benefit is the benefit week ending March 13, 2021.

2. How do I receive benefits under these extension programs?

Existing claimants will be able to file weekly claims through their respective programs. For UI and PEUC claimants, weekly claims are filed through the <u>UI Claimant Portal</u>. Claimants can begin filing for the PEUC extension the week of January 3, 2021. For PUA claimants, weekly claims are filed through the <u>PUA Claimant Portal</u>. Claimants can begin filing for the PUA extension when the state notifies them that the PUA system has been updated. Work on the PUA claimant portal is currently underway and is expected to be complete within the next 14-days.

New claimants who have not submitted an initial claim in the last 12-months, must first submit an <u>initial</u> <u>claim</u> for benefits.

3. How do I know if I'm eligible?

If you were filing in the PUA program and are still unemployed or partially unemployed, you will be allowed to continue filing under the CARES Act PUA Extension. *Please remember: if you exhausted your original 39-weeks of PUA benefits as of the week ending December 19, 2020, you will not be eligible to file for the week ending December 26, 2020.*

If you have exhausted your regular UI benefits, including PEUC and EB (Extended Benefits), and are still unemployed or partially unemployed, you will be allowed to continue filing under the CARES Act PEUC Extension.

4. What if my benefits have already run out?

If you were filing under the EB or PEUC programs and your benefits expired before the start of the CARES Act Extension, you will be able to log into your <u>UI Claimant Portal</u> beginning January 3, 2021 and begin filing under the PEUC Extension.

If you were filing under the PUA program and your benefits expired, you will need to wait until the PUA system has been updated, but once that has occurred, you will be able to log into the PUA Claimant Portal and file a new weekly claim, just as you did under the original PUA program.

5. Who is eligible to receive the \$300 FPUC benefit?

All eligible weekly claims in both the PEUC and PUA program extensions will receive the additional \$300 FPUC benefit as part of their weekly payment. The FPUC benefit will be added to your calculated weekly benefit amount and issued in one combined weekly payment. The FPUC benefit begins the benefit week ending January 2, 2021 and ends the benefit week ending March 13, 2021.

6. When will I receive these benefits?

The CARES Act Extension begins the benefit week ending January 2, 2021. For claimants filing under the UI series (regular UI, PEUC, EB), you can begin to file for these benefits beginning the week of January 3, 2021. For claimants filing under the PUA program, you will need to wait until the system enhancements are implemented before you can file. Once the system is updated, PUA claimants will be able to file for all available weeks back to the start of the PUA extension (benefit week ending January 2, 2021). Benefit payments are typically processed within 3-5 business days following the submission of a weekly claim.

7. What if my claim is currently going through the adjudications or appeals process?

If your claim is determined to be eligible after review under the UI Adjudications or UI Appeals process, you will receive the benefits that are owed to you for the weeks you are deemed eligible. When the Department makes a formal determination on a claim, it will provide that determination to the claimant in writing either by mail or email. All formal determinations come with appeal rights, which are outline in the determination letter as well as in the <u>UI Claimant Handbook</u>. Claimants should continue to file their weekly claims during the adjudications/appeals process.

8. How far back can I backdate my claim?

Claimants opening a new claim under the PUA Extension program will be allowed to backdate their claim to December 1, 2020 with proper justification. Claimants opening a new claim under the regular UI/PEUC Extension will be allowed to backdate their claim by no more than two-weeks from the date of the initial claim application. Claims cannot be backdated to a date that occurred prior to the date of separation from employment.

9. What documentation is required to receive the PUA extension?

Claimants who opened a PUA claim prior to January 31, 2021 have 90-days to provide proof of self-employment. Claimants who opened a PUA claim after January 31, 2021 have 21-days to provide proof of self-employment. Additional guidance will be provided directly to claimants as to what the Department will accept as proof of self-employment. This will be based on federal program requirements.

10. What is the Mixed Earner Unemployment Compensation (MEUC) program and how does it work?

The CARES Act Extension also created the new Mixed Earner Unemployment Compensation (MEUC) program. This program provides an additional benefit for eligible claimants who are filing under the regular UI or PEUC programs AND who have earned more than \$5,000 in self-employed wages during the previous tax year, as reported on the "Tax Schedule C" document. Eligible claimants who meet the criteria of the program will receive an additional \$100 weekly benefit (on top of their weekly benefit amount and the \$300 FPUC benefit). This program is optional for states and Vermont has chosen to enroll in order to provide this benefit to eligible Vermonters. There is no current timeframe for when this program will go live in Vermont.

11. Where can I find more information?

Information regarding unemployment insurance and the CARES Act Extensions can be found at https://labor.vermont.gov/unemployment-insurance.