

Unemployment Insurance During the COVID-19 Pandemic

CARES Act Updates and more...

Revised 11.16.20 VB

AGENDA

- Introductions & Overview
- Federal & State Support
- School Employee Eligibility
- Adjunct Faculty Eligibility
- EDD Application
- Preparing for your EDD Interview
- Q & A
- Get Active!



Who is this most helpful for?

- Workers who received a layoff notice and know they won't be returning to work.
- Workers who received a layoff notice and have not heard if they are returning to work yet.
- Workers whose positions are eliminated when the school year starts due to budget cuts or COVID-19
- Workers whose jobs are contingent on enrollment, funding, and program changes.

Workshop Guideline

- Please stay muted if you are not speaking.
- Please hold questions until prompted-- you are welcome to put them in the chat.
- Remember: we are financial advisors and might not be able to help with your specific situation.

Federal & State Support

Financial support through the pandemic

CARES Act (3/29):

Pandemic Unemployment Assistance

- Special Program extends eligibility to:
 - Gig workers and self-employed
 - Part-time or furloughed workers
 - Newly employed workers
 - **Those unable to work due to covid-19**
... through the end of 2020.

CARES Act (3/29):

“Those unable to work due to COVID-19” include:

- Those diagnosed with COVID-19 or those with symptoms awaiting diagnosis (+*SDI if eligible*)
- Having a household member diagnosed with COVID-19
- Providing care for a family/household member diagnosed with COVID-19
- Being a primary caregiver for a child whose school/childcare facility is closed due to COVID-19
- Being unable to reach your workplace due to an imposed quarantine, or being advised by a healthcare provider to self-quarantine (+*SDI if eligible*)
- Those about to start new employment and were unable to begin a new job because of COVID-19
- Becoming a breadwinner because the head of household died of COVID-19
- Those who had to quit their jobs as a direct result of COVID-19
- Those whose workplaces are closed as a direct result of COVID-19

Those who can telework or who are receiving paid leave are not eligible.

CARES Act (3/29):

Pandemic Emergency Unemployment Compensation

- Added \$600/week to UI benefit (maximum \$450/week) through July 31st -- **EXPIRED ON 7/31**
- Adds an additional 13 weeks of benefits at the regular rate -- **through the end of 2020.**

CARES Act (3/29):

Federal-State Extended Benefits (FED-ED)

- Provides up to 13 weeks of additional UI support
- Claimants must have earnings during the base period (four-quarter period of earnings) of their regular UI claim that exceed 40 times the weekly benefit amount or 1.5 times their highest quarter of total wages during the base period.

FEMA Unemployment Program (Aug '20): Lost Wages Assistance Program

- The Lost Wages Assistance (LWA) program provided eligible claimants a **supplemental payment of \$300 per week, for a minimum of three weeks**, in addition to their weekly unemployment benefit amount.
- The payments covered the weeks of unemployment between **July 26 and September 5, 2020**.



School Employee Eligibility

Definitions

Recess Periods

A recess period is the period of time between terms, or within terms, when classes are not usually scheduled. Examples of recess periods include summer vacation, off-track weeks, and holiday recesses such as Christmas or Spring breaks. For school employers in higher education, such as colleges and universities, this may also include breaks between semesters or quarters.

Reasonable Assurance

Reasonable assurance is a written, verbal, or implied agreement that says the school employee will perform services for an educational organization during the next academic year, term, or remainder of a term. The agreement must make sure the economic terms and conditions are generally the same as the conditions in the previous school year or term.

Which school employees are eligible?

- You have been laid off or have had hours reduced.
- You have enough non-school wages in the base period to establish a valid claim.
- You are available to work for a school employer who has said they may call you to work during the recess period.
- You do not have reasonable assurance to return to work after the recess period ends.
- Your employment depends on enrollment, funding, or program changes.

Adjunct Faculty Eligibility

Adjunct Faculty: Cervisi Decision

'Normal' unemployment allowance for part-time faculty and temporary certificated employees

"12.53.3(g) For the purpose of this section, 'reasonable assurance' includes, but is not limited to, an offer of employment or assignment made by the educational institution, provided that the offer or assignment IS NOT contingent on enrollment, funding, or program changes."

The Cervisi Decision means that...

- You are eligible even if you have been offered a class for next term.
- You are eligible even if your name appears in the schedule of classes.
- You are eligible even if you have signed next term's appointment letter.

Employment Development Department

Unemployment Insurance Application

EDD Basics

- Administers the Unemployment Insurance program
- Administers federally funded workforce investment
- Assists job seekers with finding employment
- Shares labor market information
- Large backlog of claims to be processed.

Application & Eligibility Workflow

1. Fill out your application on UI Online.
2. EDD will determine if you qualify for traditional UI or PUA, will notify you of your award amount.
3. You will continue to recertify your employment status every two weeks.
4. When your UI benefits run out, EDD will automatically extend your benefits for PEUC.
5. When your PEUC benefits run out, EDD will automatically start a FED-ED application for you if you qualify.

- ## **'Normal' UI Eligibility Criteria**
- Have received enough wages during the base period to establish a claim *
 - Be totally or partially unemployed.
 - Be unemployed through no fault of the employee's own.
 - Be physically able to work. *

** These conditions have been modified or waived under Pandemic Unemployment Assistance*

'Normal' UI Eligibility Criteria

- Be available for work. *
- Be ready and willing to immediately accept work. *
- Be actively looking for work; and *
- Be approved for training before training benefits can be paid.

** These conditions have been modified or waived under Pandemic Unemployment Assistance*

Biweekly Certification Requirements

- Physically able to work. *
- Available for work. *
- Ready and willing to immediately accept work; and *
- Actively looking for work **each week** benefits are claimed. *

** These conditions have been modified or waived under Pandemic Unemployment Assistance*

Verify Your Identity

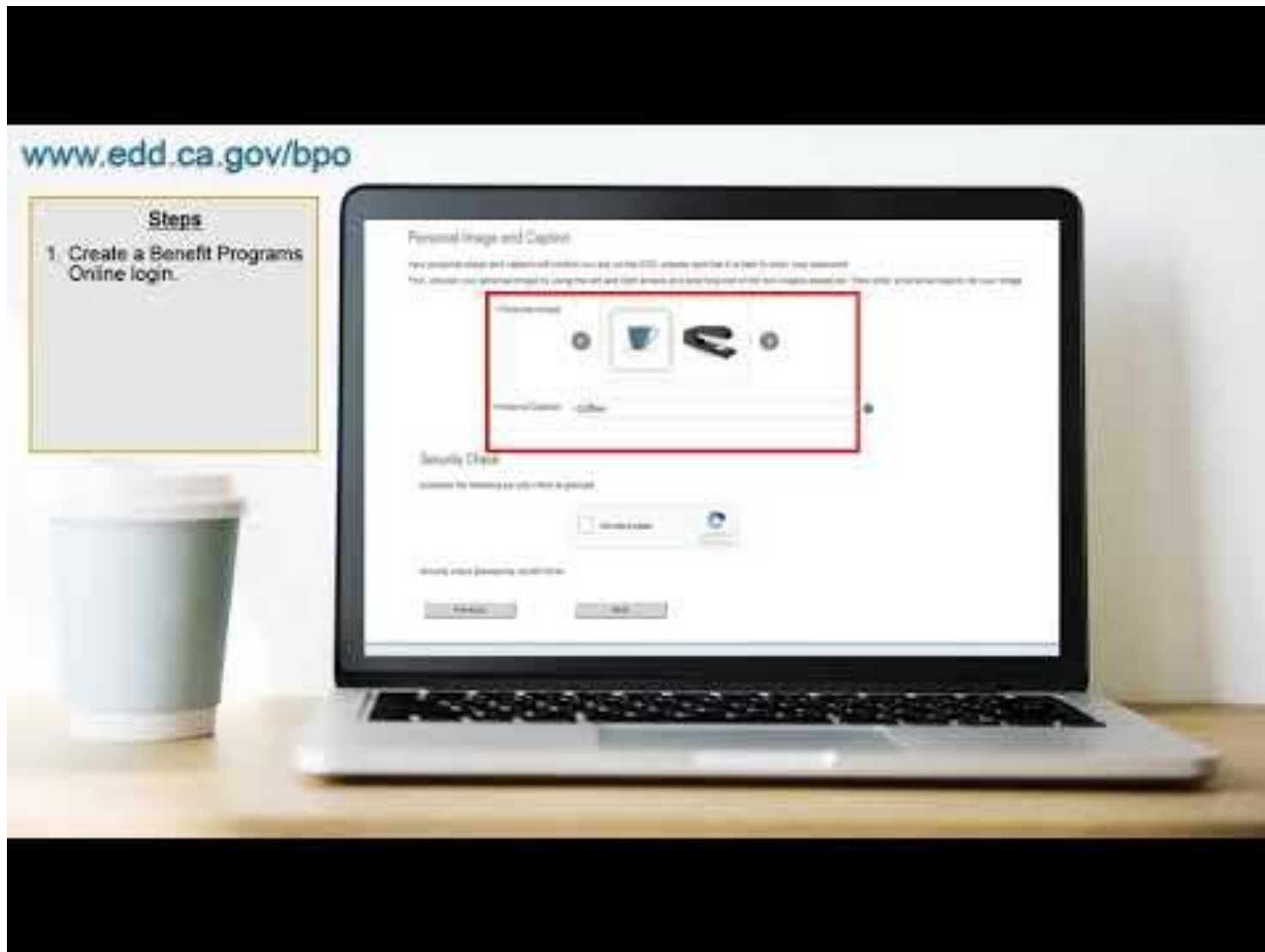
- To file an unemployment claim, **you must** verify your identity through ID.me.
- If you are unable to verify your identity through ID.me when applying online, you will need to file a claim by phone, fax, or mail.
- If EDD couldn't verify your identity based on the information you gave, EDD will notify you that you will need to provide additional documentation.

Verify Your Identity

To verify your identity you will be asked to provide one **Photo Identification** document + 2 secondary documents. They must show your name, date of birth, and photograph, and none of them should be expired.

- State identification (ID) card
- Driver license
- US passport or passport card
- US military card (front and back)
- Military dependent's ID card (front and back)
- Permanent Resident Card
- Certificate of Citizenship
- Certificate of Naturalization
- Employment Authorization Document
- Foreign passport

Filing Your EDD Claim



Separation Category



tacted to verify the reason you are no longer working. Providing false information is considered fraud and

Separation Category:

Separation Explanation:

ct to receive, any payments from your very last employer or any

- Select One-
- Select One-
- Fired/Terminated
- Laid Off/No Work
- Quit
- Still Working Part Time
- Strike/Lockout

Amount

From Date



(MM/DD/YYYY)



(MM/DD/YYYY)



Pay



(MM/DD/YYYY)

Separation Explanation

Separation Category: Laid Off/No work

Separation Explanation: -Select One-

to receive, any payments from your very last employer or any

Amount	From Date

ay

er Pay.

(Maximum 150 Characters)

-Select One-
 Related to the coronavirus (COVID-19)
 Assignment completed
 Bad/Inclement weather
 Business closed/Plant shutdown (temporarily or permanently)
 Business relocated/Business outsourced
 No work available/Not enough work
 No work due to earthquake/flood/fire/drought
 Position eliminated
 Professional athlete between sports seasons
 Reduction in workforce
 School employee between semesters or terms, likely to return
 School employee between semesters or terms, NOT likely to re
 Season ended
 Temporary layoff
 Vacation/Holiday shutdown (temporary)
 Work is slow.

Industry Type

*From 04/01/2019 to 06/30/2020, did you work for any other employers not listed above?

☐ Yes ☒ No

*From 04/01/2019 to today, which employer did you work for the longest? ?

cft

2a. How long did you work for that employer? ?

Years: 5

Months: 5

2b. Select the industry that best describes this employer. ?

2c. What type of business did that employer operate? (For example: retail furniture sales, legal services, software manufacturing, road construction, etc.) ?

2d. What kind of work did you do for that employer? ?

-Select One-

-Select One-

Private Employer

City/County/School District/Special District

State Agency

Federal Agency

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Business Category

Business category operated by the employer you worked for the longest in the past 12 months.

After the business type select Save.

Required field

*Business Category: ?

-Select One-

-Select One-

CULTURE, FORESTRY, & FISHING

MINING

CONSTRUCTION

MANUFACTURING

TRANS, COMM, GAS ELECTRIC & SANITARY SERVICES

WHOLESALE TRADE

RETAIL TRADE

FINANCE, INSURANCE, & REAL ESTATE

SERVICES

PUBLIC ADMINISTRATION

NONCLASSIFIED ESTABLISHMENTS

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Business Type

Select	Business Type
<input type="radio"/>	Amusement & Recreation, Except Motion Pictures
<input type="radio"/>	Automotive Repair & Parking
<input type="radio"/>	Business
<input type="radio"/>	Education
<input type="radio"/>	Engineering, Accounting, Research, Management & Related Services.
<input type="radio"/>	Health
<input type="radio"/>	Hotels, Rooming Houses, Camps & Other Lodging Places
<input type="radio"/>	Legal
<input type="radio"/>	Membership Organization
<input type="radio"/>	Misc. Repair

EDD Application:

Review some tricky questions

- Are you a member of a union? **YES**
- Does your union or trade association find work for you? **NO**
- Does your union or trade association control hiring for you? **NO**
- Are you registered with your union or non-union trade organization as out of work? **NO**



School Employee Information



General
Information



Last
Employer
Information



Employment
History






Additional
Information



Sun

Answer the school employee question(s).

*Indicates required field

1. *Did you work for **or** provide services to or on behalf of any educational institution between 04/01/2019 to today?  ☒ Yes ☐ No
- 1a. Are you applying for Unemployment Insurance benefits because you are currently in a recess period or on a school break?  ☐ Yes ☒ No
- 1b. Has your employer given you reasonable assurance (a verbal, written, or implied agreement), that you will return to work after the recess period or school break ends?  ☐ Yes ☒ No

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Cancel

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Interview Tips

- Keep your application handy.
- Keep your responses short!
- Remember: you are not on recess, you were laid off.



Helpful Resources

CFT Unemployment Resources

<https://www.cft.org/unemployment>

EDD COVID-19 Resources

https://www.edd.ca.gov/about_edd/coronavirus-2019.htm



Questions?

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