UNEMPLOYMENT INSURANCE

During COVID-19

S.C. DEPARTMENT OF EMPLOYMENT & WORKFORCE

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GENERAL INFORMATION

NOTE: If you have lost your job, through no fault of your own, due to COVID-19, please use COVID-19 as the reason for layoff.

When answering questions – think, what would you do if COVID-19 were not part of the equation?

Acronyms

- *CARES Act:* Coronavirus, Aid, Relief and Economic Security Act
- *FPUC: Federal Pandemic Unemployment Compensation*
- *PEUC: Pandemic Emergency Unemployment Compensation*
- *PUA: Pandemic Unemployment Assistance*
- *UI: Unemployment Insurance*

Timeline Regarding CARES Act Implementation in South Carolina

Under the CARES Act, there are three programs that are coming to South Carolina, expanding benefits and providing additional financial relief to the good people of our state.

Since receiving the guidance from the Department of Labor, we have been working tirelessly with our vendor partner to expedite the massive system upgrades and changes that are required to accept the following temporary federal programs.

In an effort to expedite the process and put money into your pockets, we're rolling out the program in phases and we're committing to paying out the benefits *prior* to receiving the federal funding for these programs.

Federal Pandemic Unemployment Compensation (FPUC) will provide an additional $600 per week, in addition to normal unemployment insurance benefits, to eligible claimants. We will begin making payments by the week ending April 18.

Pandemic Unemployment Assistance (PUA) provides compensation for individuals who weren't previously found eligible for unemployment benefits. We anticipate being able to accept claims for PUA no later than the week ending April 25.

Pandemic Emergency Unemployment Compensation (PEUC) will provide up to 13 additional weeks of benefits to those who have already exhausted their standard state UI benefits of 20 weeks. We anticipate being able to accept and process PEUC claims in the coming weeks.

I have exhausted by regular UI benefits. Am I able to get more benefits?

If you have exhausted your regular UI benefits, you could be eligible for Pandemic Emergency Unemployment Compensation (PEUC) which would allow for an additional 13 weeks of benefits. At this time, the system will not allow an extension to be filed due to the system enforcing the standard 20 weeks of benefits ruling. You do not need to file an appeal. Once the PEUC is activated, as per DOL guidance, we will retroactively pay out benefits.

If someone is denied benefits because they haven't lived in SC long enough or haven't accrued enough to meet monetary requirements, will they be provided eligibility coverage under the programs of the CARES?

Individuals who do not have a sufficient wage history to meet the regular state UI monetary requirements may be eligible for PUA (Pandemic Unemployment Assistance) if they were separated as a direct result of COVID-19.

I was supposed to start a job, but didn't because of COVID-19. What amount do I put from wages?

You should report the actual wages you earned for the period you are being asked about. Individuals who do not have a sufficient wage history to meet the regular state UI monetary requirements or who were scheduled to start a job but couldn't due to COVID-19, may be eligible for PUA (Pandemic Unemployment Assistance) if they were separated from employment, or could not start employment, as a direct result of COVID-19.

ELIGIBILITY

General Eligibility

Eligibility for benefits can only be determined after you have filed a claim for benefits. There are several factors that affect your eligibility for benefits. They include but are not limited to your wages during the base period, your reason for separating from your employer, your availability to work, and more.

Eligibility under the CARES Act

The CARES Act provides PUA, which expands the pool of potentially eligible Claimants as follows:

- Individuals who file a 1099
- Self-Employed Individuals
- Church Employees
- Independent Contractors
- Gig Economy Workers
- Claimants who have exhausted their regular UI Benefits

The CARES Act also provides for FPUC, which allots $600.00 weekly in Emergency Increase in Unemployment Compensation Benefits.

CREATING A USERNAME/PASSWORD

System Message:

The Username you have selected already exists in the system. Please select another Username.

This does not mean **you** are already registered in the system. It means that username has been assigned to another individual. Usernames in the *Claimant Self Service Portal* must be unique. Try another username.

Security Questions:

Some of the prompts require a multi-word answer, such as what is your all-time favorite movie or what is your all-time favorite summer destination?

Please note that the answers cannot contain spaces or special characters so the answers will have to be compounded together such as TheGodfather or Stpetersburg.

I have created my username and password, but I got "kicked out" and sent back to the login screen.

Account creation is a two-step process. The first thing you do is create your "credentials" or username and password. When you complete this process the system will automatically close and send you back to the login screen. Do not be alarmed. This step is for your security.

On the login page you will enter your new username and password to reenter the system. This way your credentials are associated with all of your registration information.

FILLING OUT THE CLAIM

Resume my UI claim

If you log out or are timed out of the system, when you log back in to finish your claim you will see a link on the dashboard that says, *"Resume My UI Claim."* You will still have to proceed through the tabs you have already completed, but you will see that your information has been saved in the fields. Just click *Next* until you return to where you left off.

I am entering my personal information and it will not let my type by City name.

Click the magnifying glass in the blue square to the right of the city field. In the pop up box click the drop down menu and select your state. In the city name field, type your city or click *"Search"* and select the city from the list, scroll to the bottom of the city list and click *"Select."* The city name will then populate the field. Click *"Close"* and the city field should now be filled in.

If I work for a company with franchises, do I select the location where I worked or do I select the headquarters?

Select the one that seems to be the correct employer – use the name and address listed on your paystub. If adjustments need to be made, we will contact you.

Who do I list as an employer if I'm self-employed, 1099, gig employees, etc.?

Use the name you provide when filing with the IRS.

If I don't have a federal EIN number what do I use?

Use your Social Security Number.

I am adding an employer to my employment history, where do I upload employer documentation while filing out my initial claim?

The last line of the screen says provide any supporting documents you have. Under the checkboxes there is a button labeled *Upload*. When you click this button it will allow you to select documents from your computer to upload into the system.

Where do I tell the system that I was laid off because of COVID-19?

When you are directed to the *separation* tab, the first question is reason employment ended. In that drop down menu, you will see two options related to COVID-19: *Layoff due to Coronavirus and reduced hours due to Coronavirus*.

What is my return to work date if I don't know?

Use your best guess. This can be changed later.

I am self-employed 501(c) and my earnings are taken from my personal income tax each year, therefore my gross earnings for the week are $0. How should I complete this field?

Because the system is not built for the self-employed, this field is a requirement for unemployment insurance. Fill the field with $1 to proceed to the next screen.

Do I have to pay income tax on my unemployment insurance benefits?

Yes. The system will automatically pay out the full benefit amount, for which you will have to pay federal and state income tax. However, as you complete the application you can choose, when prompted, to have taxes withheld from your benefits.

There are fields in the Work Search tab that won't let me click in them.

Click the magnifying glass in the blue square to the right of the *Kinds of Job Seeking/O*Net* field. In the pop up box you will be able to search different categories of work and then select the one that is most appropriate.

If the work search was waived for South Carolina why does it tell me I have to do two job searches in South Carolina Works Online System (SCWOS)? If I want to return to my job, why would I be required to do two job searches?

Due to the unusual circumstances of COVID-19, the weekly work search requirement is waived.

How do I answer the Able and Available Question?

Ask yourself: If COVID-19 was removed from the equation, would I be able and available to go back to the job I had before or accept a new job offer?

If yes, answer *"YES"*

If no, answer *"NO"*

Why is it asking if I have completed a job search since the weekly job search was waived for COVID-19 related claims filed March 15-April 18?

Because unemployment insurance is a temporary bridge while an individual tries to find other employment, our system provides this question for claimants who started receiving UI benefits prior to COVID-19. However, with the changes in state and federal law to assist during COVID-19, you can answer the question honestly. Answer *"yes"* if you have searched for work – we encourage you to use SC Works Online Services to conduct at least two job searches. However, if you answer *"no"* you will not be penalized for not completing a job search.

I got an error message telling me that my SSN was invalid. What do I do?

In order to proceed please remove your middle initial if you provided it. If you left the field blank, fill in your middle initial. Under the drop down box labeled *"Name: Change Reason"* select, *I misspelled my name*. Then click *Next*. Your information will be validated and processed by our system during off-peak times.

When I complete my claim, it is taking me to SC Works. Do I have to do the weekly job search?

Because unemployment insurance is a temporary bridge while an individual tries to find other employment, our system sends claimants to this site to do their required job searches. However, with the changes in state and federal law to assist during COVID-19, the work searches are waived. You will not be penalized for not doing a job search at this time. If this requirement is reinstated, you will be notified.

I worked for an employer, but resigned to take a new job. Before my start date, my new employer told me that the job was eliminated due COVID-19. Can I still apply?

If you have a letter from the new employer with the intended start date then go ahead and file. You will originally be denied; however, you do not need to do anything. Please wait on our agency for further information once PUA is enacted.

How do I know if my claims is completed and received by your agency?

When you have completed the claims process you will receive a confirmation number on the screen.

CLAIMS PROCESSING

How long will it take to process my claim and get paid?

Due to volume of claims, please allow up to 21 days to process your claim; however, if you are deemed eligible, your benefits will be paid retroactively to the week you filed your claim.

Why is it taking so long for my claim to process? There is a pending issue for my lay off showing on my portal.

Once we have received your claim, part of the eligibility process includes confirming with your employer that you worked for them and that you were laid off or had reduced hours from your job. By state law, the employer has 10 days to respond. If the employer does not respond within 10 days, the pending issue is removed from the claim in order to proceed with processing.

What does "Issues Delaying Payment" mean?

When you initially file your claim, and it is being processed by staff, you will see an *ISSUES DELAYING PAYMENT* banner listed on the Claimant Homepage of your portal – this is standard.

What does "Pending Resolution" mean?

If you see a *"PENDING RESOLUTION"* issue, you do not need to do anything additional at this time.

What does "SSA Validation" mean?

If you see a *"SSA VALIDATION"* issue in this section, do not worry, this will resolve itself automatically.

My first weekly certification was processed as a waiting week, what do I need to do to move forward?

Our agency is working to process all waiting week waivers as soon as possible. If you see your first weekly certification was processed as a waiting week, you do not need to contact us to have it corrected. You will see an update as soon as this process is completed by our agency.

Do I have to do the two weekly work searches?

The work search requirement is waived until further notice, so you may disregard the instructions on completing this task as outlined on the website; however, you must still complete your weekly certifications confirming your continued lack of work. Employment and Workforce may choose to reinstate this requirement and will notify you if that is the case.

What if I get a notification that my payment has been stopped or delayed?

If you received a mailer or notice in your portal that benefits have been stopped due to a need for additional information, please go to the Claimant Homepage and look in the *"ISSUES DELAYING PAYMENT"* section.

If there **is** a link there that you can click on, then do so and complete any questions you see there. This will satisfy the request outlined in the notice you received. If staff have any additional questions for you, they will reach out to you.

If there is **not** a link there to click on, then staff have already taken care of the request based off the answers you provided on your application for benefits.

If this section is blank, then all issues have been resolved and you need to check your *MyDocuments* tab to see what mailers were most recently mailed out. This will give you your most up to date status.

I worked out of state. How does that affect my claim?

If you worked out-of-state and have received a notice in the mail or your portal says your claim is zero, this means we are still waiting on wage verification from the other state. If you are unsure if the out-of-state employer was attached to your claim, we can escalate you to a claims-taker.

How can a claimant check on the status of their claim for unemployment insurance benefits?

Once you have created an account in the Claimant Self Service Portal, you can log in to check the status of your claim or visit us at *dew.sc.gov* under the individuals tab. Below is a link regarding frequently asked question about managing your benefits.
https://dew.sc.gov/individuals/manage-your-benefits

WEEKLY CERTIFICATIONS AND WORK SEARCH EXPECTATIONS

Do I need to do anything after I file my claim? What is a weekly certification?

Each claim week, Sunday to Saturday, you will need to file a weekly certification. A certification means that you are confirming the information submitted for the claim week is correct and that you should continue receiving unemployment insurance benefits for that week.

Once you have submitted your initial claim, you must login to the system every week to certify that you are still unemployed in order to continue receiving benefits.

When should I begin filing weekly certifications?

On the Sunday after you submit your application for benefits, you should begin filing weekly certifications through your MyBenefits *portal*. You should begin certifying weekly even before you receive a final determination on your claim.

Do I have to do the two weekly work searches?

The work search requirement is waived during this period, so you may disregard the instructions on completing this task as outlined on the website; however, you must still complete your weekly certifications confirming your continued lack of work.

What if I work during the week? What if I get part-time work? Do I have to report earnings from another job if I do some side work during the week?

You must report any wages earned during that claim week. Working part-time or odd jobs while receiving unemployment is acceptable and even encouraged. Failure to report your earning is considered fraud.

You may earn up to 25 percent of your weekly state unemployment benefit amount without receiving a deduction in payment, however, even if you receive a reduction in state benefits due to part-time work, you will still receive the total $600 FPUC payment as long as you are receiving at least $1.00 of state unemployment insurance.

SELF-EMPLOYED, CONTRACTORS, 1099S, ETC.

I am self-employed, contractor, gig worker, file 1099 or church employee and have been denied unemployment insurance. What do I need to do?

You were denied the regular state unemployment insurance benefits. This is the first step in the process to receive federal funds coming from the CARES Act. You are still potentially eligible for PUA which is provided through this Act.

When we are able to process these applications, as per DOL guidance, you will receive a notification by email, text or phone call explaining the next steps in the process.

We have encouraged individuals to go ahead and apply in our system because, if you are eligible under PUA, the benefits will be paid retroactively.

There is nothing additional you need to do at this time.

My appeal was dismissed. I am self-employed, contractor, gig worker, file 1099 or church employee, was denied benefits, appealed the denial and have now received a letter saying that my appeal was dismissed.

You were denied the regular state unemployment insurance benefits. This is the first step in the process to receive federal funds coming from the CARES Act. You are still potentially eligible for PUA which is provided through this Act.

Because this is a part of the process, you do not need to appeal. If your appeal was dismissed, our team reviewed the appeal and it was determined that the claim was possibly eligible for PUA and did not need to proceed through the appeals process.

When we are able to process these applications, as per DOL guidance, you will receive a notification by email, text or phone call explaining the next steps in the process.

We have encouraged individuals to go ahead and apply in our system because, if you are eligible under PUA, the benefits will be paid retroactively.

There is nothing additional you need to do at this time.

I'm self-employed. Your system shows my status as "ineligible." What do I need to do?

At this time, there's no action needed on your part. You will receive an initial denial. You do not need to file an appeal. Once the CARES Act and PUA is activated within our system, we will retroactively pay out benefits.

I am self-employed 501(c) and my earnings are taken from my personal income tax each year, therefore my gross earnings for the week are $0. How should I complete this field?

Because the system is not built for the self-employed, this field is a requirement for unemployment insurance. Fill the field with $1 to proceed to the next screen.

Who do I list as an employer if I'm self-employed, 1099, gig employees, etc.?

Use the name you provide when filing with the IRS.

If I don't have a federal EIN number what do I use?

Use your Social Security Number.

I am adding an employer to my employment history, where do I upload employer documentation while filing out my initial claim?

The last line of the screen says provide any supporting documents you have. Under the checkboxes there is a button labeled *Upload*. When you click this button it will allow you to select documents from your computer to upload into the system.

UNEMPLOYMENT INSURANCE

GUIDE TO THE CARES ACT

*Includes 1099's and gig workers

CURRENTLY RECEIVING UI BENEFITS

APPLIED BUT WAITING FOR DETERMINATION

SELF-EMPLOYED CONTRACTORS & OTHERS*

UNSURE IF YOU QUALIFY?

EXHAUSTED UI BENEFITS

Apply for UI Benefits Online at **dew.sc.gov**

PANDEMIC UNEMPLOYMENT ASSISTANCE (PUA)
for Self-Employed Contractors & Others (39 Weeks)

PANDEMIC EMERGENCY UNEMPLOYMENT COMPENSATION (PEUC)
13 Weeks of Additional Benefits

FEDERAL PANDEMIC UNEMPLOYMENT COMPENSATION (FPUC)

Continue to certify your weekly benefits to collect benefits. The $600 per week additional will automatically be added to your state benefits, once approved for benefits. (Available week ending 04.04.2020- 07.25.2020)

- State UI Claim & FPUC
- TBD Once Claim is Filed
- PUA & FPUC
- PEUC & FPUC

EMPLOYMENT & WORKFORCE

Comparison of *BENEFIT PROGRAMS*

	SC Unemployment Insurance	SC Extended Benefits	$600 (Federal Pandemic Unemployment Compensation - FPUC)	Pandemic Emergency Unemployment Compensation (PEUC)	Benefits for Self-Employed and those not Eligible for UI (Pandemic Unemployment Assistance - PUA)
WHO IS THIS FOR?	Unemployed workers who are unemployed through no fault of their own.	Individuals who have exhausted regular UI benefits during periods of high unemployment - triggered by SC law.	Individuals receiving regular UI, EB, PUA, or PEUC.	Individuals who remain unemployment after UI is no longer available.	Individuals whose employment or self-employment has been lost as a direct result of COVID-19 and are not eligible for regular UI, EB, or PEUC, including exhaustees.
WHO DOES THIS SPECIFICALLY EXCLUDE?	Individuals who are unable to work or those who do not have a recent earnings history.				Excludes individuals able to telework with pay or individuals receiving paid leave.
ELIGIBILITY REQUIREMENTS	1. Unemployed through no fault of their own; 2. Able, available, and actively seeking work; 3. Has registered for work with SCWOS; 4. Has not earned excess wages; and 5. Has not refused work.	If available, Extended Benefits may start after an individual exhausts other UI benefits.	Individuals must have an active benefit claim under state or federal law.	Individuals must have exhausted state benefits or the benefit year has ended, and the individual is not currently eligibile for UI.	Individuals must provide self-certification that the individual is otherwise able and available except that the individual is unable to work because of COVID-19.
MONETARY ELIGIBILITY REQUIREMENT	Must have earned at least $4,455 in covered employment during their base period. The base period is either the four oldest of the last five completed calendar quarters or the last four completed calendar quarters. Additionally, the total amount of wages in the base period must be at least 1.5 times the wages earned in the highest earning quarter.		Must meet state minimum monetary eligibility requirements to establish a claim.	Must meet state minimum monetary eligibility requirements to establish a claim.	Similar manner to regular state UI benefits. Self-employed must provide information to establish eligibility.
AMOUNT RECEIVED	Between $42 and $326.	Between $42 and $326.	$600 per week in addition to regular benefit amount.	Weekly benefit amount from the prior benefit year plus the $600 FPUC payment.	Weekly benefit amount under state UI law plus the $600 FPUC payment.
FUNDING	State (the UI trust fund is comprised of taxes SC employers pay on their payroll).	Federally funded (authorized under the Families First Coronavirus Response Act through 12/31/20).	100% federally funded.	100% federally funded.	100% federally funded.
DURATION	Up to 20 weeks of full UI benefits.	Additional 10 weeks of UI benefits.		Additional 13 weeks of benefits.	39 weeks of benefits total, including regular UI and EB weeks.
TIMEFRAME			Effective from the claim week ending April 4, 2020 through the claim week ending July 25, 2020.	Effective from the claim week ending April 4, 2020 through the claim week ending December 26, 2020.	Effective for the claim week ending February 8, 2020 through the claim week ending December 25, 2020.

For more information, please visit dew.sc.gov

UPDATED 04/11/2020