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COMMON QUESTIONS AND ANSWERS FOR WORKERS REGARDING THE UNEMPLOYMENT INSURANCE PROGRAM AND THE IMPACT OF THE COVID-19 PANDEMIC

GENERAL UNEMPLOYMENT INSURANCE PROGRAM QUESTIONS

Q: How do I file for a claim unemployment benefits?

A: There are a multitude of ways to file for unemployment benefits:

- 1. Visit www.ezarc.adws.arkansas.gov and apply online.
- 2. Call the UI Claims Processing Hotline: 1-844-908-2178 or 501-534-6304.
- 3. Visit your nearest Arkansas Workforce Center office. *Due to COVID-19, this practice is not recommended.

Q: How much will I receive in weekly benefits?

A: Generally, an individual will receive a weekly benefit amount ranging from \$81 to \$451 each week. This will be determined by the average of all wages in a worker's base period. Once a claim is filed, monetary eligibility will be established through the claim filing process. Generally, this information will not be known until that time.

Q: How many weeks of benefits may I receive?

A: DWS' unemployment insurance program makes 16 weeks of benefits available to claimants. Federal extensions may increase the number of available weeks.

Q: The business where I work has temporarily closed due to the COVID-19 Pandemic. Can I file a claim for unemployment insurance benefits?

A: The unemployment insurance program is designed to assist workers who are laid off through no fault of their own, regardless of whether their separation from employment is the result of COVID-19 or some other factor impacting a business. Affected workers should be encouraged to file their unemployment insurance claims with the Arkansas Division of Workforce Services.

Q: I am self-employed (electrician, plumber, construction, etc.) Can I still file a claim for unemployment insurance benefits?

A: The regular unemployment insurance program is not available to self-employed individuals unless they also have wages from other covered employment. The CARES Act authorizes the Pandemic Unemployment Assistance (PUA) program which is designed to provide financial assistance to self-employed individuals who are not eligible through the regular unemployment insurance program. At this time, we are reviewing the recently issued guidance from USDOL to develop implementation and operational procedures for this new program. Please continue to monitor ADWS' webpage and social media postings regarding the status of the PUA program.

Q: My employer is still open for business but I am not able to work at this time because I am in quarantine or am providing care for someone as a result of COVID-19, can I file for unemployment benefits?

A: Yes, once you have received a separation notice from your employer an affected worker may file for unemployment insurance benefits due to COVID-19 related quarantine. DWS will have to investigate the reasons for your temporary separation. This investigation may result in a slight delay in receiving benefits.

Q: The CARES Act provides for an additional \$600 to be paid in addition to my regular unemployment insurance benefits, when will I receive this money?

A: The CARES Act created the Pandemic Federal Unemployment Compensation (PFUC) program which provides an additional \$600 for every individual who receives unemployment insurance benefits as well as Pandemic Unemployment Assistance. The PFUC program will provide an additional \$600 to eligible individuals beginning with the week ending April 4, 2020. We recently received federal guidance on the PFUC program and are working to have this program operational during the week ending April 11, 2020.

Q: Do I need to apply separately for the PFUC program in order to receive the additional \$600?

A: No, there is no separate application process. These payments will be issued at the simultaneously with your weekly unemployment insurance benefits.

Q: I filed my weekly claim for the week ending April 4, 2020 but I did not receive my additional \$600 PFUC payment, did I do something wrong?

A: No, while we complete programming to implement the PFUC program, some claimants will not receive their \$600 PFUC payment at the same time as their weekly payment. These payments will be issued to your direct deposit account or debit card retroactively.

Q: I was previously disqualified from receiving unemployment insurance benefits or cannot monetarily establish a regular unemployment claim. Can I receive unemployment insurance benefits at this time because of the COVID-19 Pandemic or the Jonesboro tornado?

A: Claimants who are under a disqualification from receiving unemployment insurance benefits must satisfy any disqualification prior to receiving regular unemployment insurance benefits. Federal programs may be made available to provide assistance to individuals who are not eligible for benefits through the regular unemployment insurance program. Please monitor DWS' webpage, press releases and social media posts as more information regarding these programs are made available.

Workers being impacted by COVID-19 who cannot qualify for UI or are under a disqualification:

Claimants who are under a disqualification from receiving unemployment insurance benefits must satisfy any disqualification prior to receiving unemployment insurance benefits through the regular state unemployment insurance program. However, you may be eligible for Pandemic Unemployment Assistance (PUA). At this time, we are reviewing the recently issued guidance from USDOL to develop implementation and operational procedures for this new program. Please continue to monitor ADWS' webpage and social media postings regarding the status of the PUA program. Payments may be made retroactive to the first week eligible under the program.

Workers being impacted by Jonesboro tornado who cannot qualify for UI or are under a disqualification:

You might qualify for a Disaster Unemployment Assistance claim. The filing of the unemployment claim is the first step. Disaster Unemployment Assistance will be available if the president issues a federal disaster declaration and authorizes Individual Assistance. Payments may be made retroactive to the first week eligible under the program. DWS will issue more information about the Disaster Unemployment Assistance via press releases, DWS' webpage and social media posts should such benefits become available.

Q: I received all of my regular unemployment insurance benefits, are there any extensions?

A: The CARES Act creates the Pandemic Emergency Unemployment Compensation (PEUC) program to provide additional unemployment insurance benefits to individuals who have exhausted their unemployment insurance claims. The PEUC program will provide an additional 13 weeks of benefits for individuals who have exhausted their regular unemployment insurance claims. We are awaiting federal guidance of the implementation of the PEUC program.

GENERAL QUESTIONS ON UNEMPLOYMENT INSURANCE CLAIMS THAT HAVE BEEN FILED

Q: How will I know what my weekly benefit amount and maximum benefit amounts are?

A: A Notice of Monetary Determination will be mailed reflecting your weekly benefit amount and maximum benefit amount. It is important that this document is reviewed and any discrepancies reported to DWS as promptly as possible.

Q: How do I set up a PIN on my account?

A: For Access to ARKNET and ARKLINE you will need to set up a PIN the first time you sign in to ARKNET or call in to ARKLINE. If you had a previous benefit year your PIN will be cleared and will need to be reset for this benefit year. Please wait 2 business days to attempt to set your PIN. If you have problems with your PIN, please send an email to: ADWS.UI.Technical.Services@arkansas.gov to have your PIN reset.

Q: I filed my initial claim for unemployment benefits. What do I do next?

A: You will need to file weekly claims to receive benefits, either by ArkNet or ArkLine. You will need to begin filing your weekly claims on the Sunday following the day that you filed your initial claim for unemployment benefits.

- 1. To file your claim using ArkNet, go to www.ArkNet.Arkansas.gov. Follow the prompts and enter your answers for the questions that pertain to the dates outlined.
- 2. To file your claim using ArkLine, call (501) 907-2590. ArkLine is available for use, Sunday 12:01 am to 6:00 pm, Monday through Friday, 6:00 am to 6:00 pm. Follow the prompts and enter your answers for the questions that pertain to the dates indicated.

Remember to file your claim each week that you are unemployed to claim benefits!

Q: Will I need to search for work after filing my claim for unemployment benefits?

A: Effective for March 16, 2020, work search requirements have been waived for a period of thirty (30) days, or through the week ending April 25, 2020 due to the COVID-19 Pandemic. Therefore, you will not be required to register or search for work during the thirty (30) day waive period. If you will only be unemployed due to a temporary reduction in workforce for a period of ten (10) weeks or less, it is recommended that your employer provide a letter to you with a specific return to work date that is within ten (10) weeks of your last day of work. This letter will exempt you from work search and expedite the process.

Q: When filing my weekly claim the system asks if I have made my work search for this week. The work search is waived, how do I respond?

A: Since the work search requirement is currently waived through April 25, 2020, you should answer "Yes" when prompted as you complied with the requirement of making 0 work search contacts for the week. ADWS will notify individuals to begin making work search efforts when appropriate.

Q: I've claimed my first week of unemployment. How long will I have to wait to receive my benefits?

A: For claims filed on or after March 16, 2020, the valid waiting period requirement has been waived for thirty (30) days due to the COVID-19 Pandemic. Therefore, claims that are "otherwise eligible," should expect payment of benefits the following week. However, different situations may exist that could delay receipt of benefits.

- 1. If your claim requires adjudication, it will require investigation and a written determination will be issued to you regarding your eligibility for unemployment benefits.
- 2. If you have out of state wages, there may be a slight delay in receiving benefits if you file a combined wage claim, which is where you combine your wages from all states.
- 3. There may also be a slight delay for those whose claim is based on federal wages.

Q: What types of income do I need to report when filing my weekly claims?

A: Gross earnings (before any deductions) for all work performed for the week being claimed must be reported when filing your weekly claim for benefits. Also:

- 1. Report gross income earned by participating in military drill during the week being claimed whether you have received payment or not.
- 2. Report gross Holiday Pay if you were off work for a holiday during the week being claimed whether you have received payment or not.
- 3. Report gross Vacation Pay if you were off work on vacation during the week being claimed whether you have received payment or not.
- 4. Report gross Sick Pay if you were off work on sick leave during the week being claimed whether you have received payment or not.
- 5. Report Paid Time Off (PTO) if you were off work on PTO during the week being claimed whether you have received the PTO pay or not.
- 6. Report gross Bonus Pay for any bonus payment received during the week being claimed.

Also report any receipt of retirement pay or separation pay to your local office – as this may affect your eligibility for unemployment benefits.

Q: How will I receive my unemployment benefits?

A: Benefits are issued either Direct Deposit or by Debit Card.

- Direct Deposit requires you to have a personal checking account or savings account. Payment for
 Direct Deposit takes about 2-3 days from the date the payment is processed. To select Direct
 Deposit, you must enter your account and routing numbers after logging into your account on
 <u>www.ArkNet.Arkansas.gov</u>. You can change your bank information any time you need. Just access
 the "Change Your Payment Option" section on ArkNet. Benefits will be deposited into your account
 when due, based upon your current eligibility and the weekly information you certify.
 <u>www.dws.arkansas.gov/src/files/direct-deposit-brochure-2018.pdf</u>
- UI Debit Cards are issued to anyone who does not elect to receive UI benefits via Direct Deposit.

 These cards must be issued by a bank and mailed to you. Benefits will be deposited into your card account when due, based upon your current eligibility and the weekly information you certify. UI Debit Cards are convenient and easy and may be used wherever Visa is accepted.

Q: I want to sign up for Direct Deposit, can you enter my banking information for me?

A: No. To register for Direct Deposit, you must enter your account and routing numbers after logging into your account on www.ArkNet.Arkansas.gov. No DWS employee may receive your banking information to register you for Direct Deposit.

Q: I have questions regarding my unemployment insurance claim, must I contact my local office to obtain more information?

A: It depends. Answers to the most common unemployment insurance questions may be found on DWS' website located at www.dws.arkansas.gov by selecting the Unemployment Insurance tab. The full informational handbook for claimants is also available on our webpage. If you are unable to find an answer to your question on the DWS webpage or do not have access to the Internet, you may call your local office or the UI Hotline 1.844.908.2178 or 501.534.6304 Monday through Friday and Select Option 1.

Q: I have a pending appeal, what is the status of my appeal?

A: We do not have access to the Board of Review or the Appeal Tribunal's docketing system. You may contact the Board of Review at 501.683.4300 or the Arkansas Appeal Tribunal at 501.682.1063.