

EDD Unemployment Insurance Webinar Overview

1. What EDD is Doing to Handle the Volume
2. Pandemic Additional Compensation (PAC)
3. Pandemic Extension Unemployment Compensation (PEUC)
4. Pandemic Unemployment Assistance (PUA)
5. Pandemic Unemployment Assistance (PUA) Eligibility
6. Gig Workers
7. What Claim is Right for Me?
8. Special Provisions for COVID-19
9. Unemployment Insurance (UI) Basics: Program Overview
10. Tips for Filing a Claim
11. UI Basics: After a Claim is Filed
12. How to Certify for Benefits
13. Tips to Get Paid Faster and Stay Well-Informed
14. UI Basics: Get Paid Through EDD Debit Card
15. Get Connected 24/7
16. Other EDD Programs

1. What EDD is Doing to Handle the Unprecedented Volume

- **New UI Online Assistance Center** to open on April 20, 2020 to assist applicants with UI Online registration, password resets and site navigation.
- Open 8 AM – 8 PM daily
- Call 1-833-978-2511 for assistance

Important: Representatives at this number cannot provide information about a claim or the UI program.

2. Pandemic Additional Compensation (PAC)

- \$600 per week stimulus payment
- **ONLY APPLIES** between **week of March 29 and week of July 25, 2020**
- Applies to almost all UI compensations including the 13-week extension, except the following which probably does not pertain much to the Entertainment Industry:
 - Does not apply to Training Extensions (TE)
 - Does not apply to State Special School benefits
- This past weekend, the EDD was able to add the additional \$600 for payments ending 4/11
- If you were already paid for the week ending in 4/4, EDD will make an automatic adjustment the week of April 12, 2020.

3. Pandemic Extension Unemployment Compensation (PEUC)

- Provides additional 13 weeks of UI benefits
- **Applies to regular claims only and not to PUA. (The 13 weeks are already built in to PUA).**
- Goes into effect between March 29 and July 25, 2020
- 39 weeks of benefits including extension for most claimants.
- Still waiting on guidance from EDD before they can start the programming
- Additional state and federal extensions may become available at a later time if authorized by California and/or the federal government
 - This depends on the unemployment rate

4. Pandemic Unemployment Assistance (PUA)

- Provides **benefits for applicants/not usually eligible** for regular UI or extended UI benefits including
 - Business owners and self-employed individuals
 - Independent Contractors
 - Claimants with a regular UI claim who have exhausted their benefits
 - Individuals with a limited work history and those who had an offer of employment but could not start due to COVID-19.
- Provides **up to 39 weeks of benefits with no waiting period**
- Applies between **February 2, 2020 and December 31, 2020**

- You are advised **NOT** to file a UI claim at this time, **program will become available Tuesday, April 28, 2020**
- Claims automatically **backdated to the date you became directly impacted by COVID-19**
- Instructions are available on the EDD website
https://edd.ca.gov/about_edd/coronavirus.htm

5. PUA Eligibility

Common Circumstances that qualify:

- Placement of work is closed as a direct result of COVID-19
- Unable to work because a healthcare provider advised you to quarantine
- A member of your household has been diagnosed with COVID-19
- You are providing care for a family member of yours who has been diagnosed with COVID-19
- A child or other person in the household for whom you have primary caregiving responsibility is unable to attend school or another facility that is closed as a direct result of the COVID-19 **and** their care is required for you to work
- You have to quit your job as a direct result of COVID-19
- **You were scheduled to start a job that is now unavailable as a direct result of COVID-19**
- You are unable to reach the place of employment as a direct result of COVID-19

6. Gig Workers

- If you work in the Gig economy and **do not** consider yourself self-employed or an independent contractor, then:
 - File a regular UI claim
 - Respond to all requests for information from the EDD
 - Wait for the results of the EDD's investigation to determine your classification
 - If you're not eligible for regular UI claim, apply for PUA

***NOTE:** If you have received a "Zero balance award" notice in the mail, you must reapply for PUA. The fastest way is through UI Online.

7. What claim is right for me?

Employees:

- If you have a current claim, have run out of benefits on or after March 28, 2020, and the claim is less than one year old, request the PEUC extension by contacting EDD

Business Owners/Self-Employed/Independent Contractors:

- File a **Pandemic Unemployment Assistance (PUA) claim**

Gig workers:

- If you are unsure about your status, file a regular UI claim. The EDD will determine which claim is right for you.

8. Special provisions for COVID-19

- You are **NOT** required to look for work each week to be eligible for benefits
 - If you are guided by your union to report each work for work, please check in with them and follow instructions provided by your union
- **7 day waiting period is waived** for regular UI claims filed on/after January 19, 2020
- **EDD will automatically process your bi-weekly certifications for the weeks ending 03/14/20 through 05/09/20.**

9. Unemployment Insurance (UI) Basics: Program Overview

- Partial income replacement for employees who have lost their jobs or had their hours reduced due to no fault of their own
 - **If your hours or salary has been reduced by 20% or more, you are more than likely eligible to apply for partial unemployment benefits**
- Funded by employers at no cost to employees
- Weekly benefits amount (WBA) from \$40 to \$450 based on earnings
- \$600 weekly stimulus payment applies between March 29 and July 25, 2020

***If you become ill during any of this, you can stop your UI claim and transfer to the DI claim, until you're well enough to work again. (Does not apply to PUA)**

10. Tips for Filing a Claim

- Gather your employment info from the past 18 months
- Apply through UI online for faster processing
- Use **"Save as Draft"** on the online application if you need for time.
Note: applications refresh on 8 PM Saturday, or all saved information gets deleted
- Once you select your separation reason, select **COVID-19** from the next drop down menu (**Separation Explanation**)
 - **Allows system to apply waivers and special features**

- **DO NOT** indicate that you are out of work due to a disaster, strike or lockout, **this will delay your claim**
- Watch YouTube video **How to Apply for UI Benefits (File a Claim)**

11. UI Basics: After a Claim is Filed

- Receive important information from EDD by mail (**legal requirement for it to be sent by mail**)
 - Confirmation that your claim was filed
 - How to weekly benefit amount was computed
 - EDD Customer Account Number used to create UI online account
- Verify accurate of claim and wage information and notify EDD if it is incorrect
- Continue to read, review and respond to all EDD communication

12. How to Certify for Benefits

To continue to receive UI, eligibility information must be provided every 2 weeks

UI Online and UI Online mobile

- Fastest and simplest way to get paid
- Available 24 hours a day, 7 days a week
- Automatic email reminders when it's time to certify

EDD Tele-Cert: Call 1-866-333-4604

- Must enter or create or a four digit pin to access the system

Mail

- Allow extra time for mail delivery and processing

13. Tips to Get Paid Faster for UI

- Certify for benefits using UI online, UI Mobile, or EDD Tele-Cart
- Set alerts through Bank of America to be notified when an EDD payment posts to your debit card
- Read and respond promptly, if requested, to all EDD Communication
- **Be available for any phone interviews to resolve claim issues**
- Access helpful webpages and educational videos on the EDD website
- **Stay well-informed by checking EDD's COVID-19 webpage for updates and FAQs at: www.edd.ca.gov/about_edd/coronavirus-19.htm**

14. UI Basics: Get Paid Through EDD Debit Card

- Once the first payment is made, an EDD debit card will be mailed
 - Allow 5 business days for mail delivery from Bank of America

- Card is valid for three years from the date of issue and used for DI, PFL and UI benefits
- Contact Bank of America for replacement card and customer service. Online is fastest and only your SSN is needed. (New feature)
- Get cash at ATMs or merchants with cash back options
- Card can be used anywhere Visa is accepted
- Option to set up automatic transfers to any financial institution
- Set alerts whenever a deposit is made or whenever you have a low balance

— Dedicated Bank of America customer service available 24/7 at:

- Online: www.bankofamerica.com/eddcard
- Phone: **1-866-692-9374**

***Important: Bank of America branch offices cannot assist with debit card inquiries except for ATM and teller withdrawals**

15. Get Connected 24/7

— **EDD website:** www.edd.ca.gov

- Information on all EDD programs
- Latest COVID-19 updates

— **UI Online and UI online Mobile:** www.edd.ca.gov

- File a new claim (*some late night and early morning hours are not available due to system maintenance*)
- Certify for benefits
- Get payment information
- Ask a question about your claim
- Update your contact information

— **UI Self-Service Phone Line:** **1-866-333-4606**

- Certify for benefits using EDD Tele-Cert
- Get payment information for your last payment made
- Hear general information for the UI program

16. Other EDD Programs

— **State Disability Insurance:** The California State Disability Insurance (SDI) program provides short-term Disability Insurance (DI) and Paid Family Leave (PFL) wage replacement benefits to eligible workers who need time off work.

- **Disability:** You may be eligible for DI if you are unable to work due to a non-work-related illness or injury, pregnancy, or childbirth
- **Paid Family Leave:** You may be eligible for PFL to care for a seriously ill family member or to bond with a new child