

Unemployment during COVID-19: Until 9/4/2021

<i>Type of Unemployment</i>	<i>Requirements</i>	<i>Benefit Info</i>
Regular Unemployment Insurance (UI)	<p>You should apply for regular UI if you:</p> <ul style="list-style-type: none"> ▪ Earned at least \$5,400 in gross W-2 wages in the last 12 months; ▪ Are a US citizen <i>or</i> have work authorization; and ▪ Were laid off, fired, or quit your job for a reason that was not your fault, including a reason related to COVID, such as: <ul style="list-style-type: none"> ○ no childcare or elder care, or ○ no in-person, full-time school for your children, or ○ your job is a serious health risk for your child, dependent, family or household member. <p>➔ Apply at www.mass.gov/unemployment or call 877-626-6800.</p>	<p>Your benefits will be:</p> <ul style="list-style-type: none"> ▪ 26 weeks of UI (or less). ▪ Weekly benefit amount based on half your average weekly wages up to \$855/week. ▪ At the end of your benefit year (the 52 weeks after you first applied for UI), you must always reapply for regular UI. DUA will recalculate your weekly benefit amount, which may change if you had earnings during the year. Even if you didn't have any earnings during your benefit year, you must reapply to get extra weeks of UI under PEUC or EB (see below).
Dependency Allowance (DA)	<p>If you have dependent children, you can get the DA added to your weekly benefit amount.</p>	<ul style="list-style-type: none"> ▪ \$25 extra each week for each dependent child. ▪ The maximum DA is half your weekly benefit amount.
Federal Pandemic Emergency Unemployment Comp (PEUC)	<p>You used up all your regular UI.</p>	<ul style="list-style-type: none"> ▪ 53 extra weeks of UI until 9/4/2021. The last 29 weeks can only be claimed after 3/13/2021. ▪ If your benefit year ended and your new weekly benefit amount is lower by at least \$25, you can choose to get the higher amount while on PEUC.
Extended Benefits (EB)	<p>You used up your regular UI and PEUC benefits.</p> <p>You applied for regular UI after 5/9/2019.</p> <p>During the year before you applied for regular UI (your <i>base period</i>), you worked at least 20 weeks.</p>	<ul style="list-style-type: none"> ▪ 13-20 extra weeks of UI when Massachusetts has a high unemployment rate. ▪ Because the unemployment rate went down, EB stopped on 7/17/2021.

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<p>Pandemic Unemployment Assistance (PUA)</p>	<p>You should apply for PUA if:</p> <ul style="list-style-type: none"> ▪ You are a US citizen or have work authorization; ▪ You are unemployed or had your hours reduced <i>because of</i> a COVID-related reason, such as: <ul style="list-style-type: none"> ○ laid off, quit or hours reduced; ○ quarantined or caring for household or family member with COVID; ○ no childcare or school for kids or no adult care for dependent adult; ○ self-employment work reduced or stopped (includes gig and independent contractor work) ○ job conditions do not meet government health and safety standards for COVID; ○ you work at an educational institution and you lost your job or had hours reduced due to COVID; ○ you became the breadwinner because the head of household died from COVID; ○ you had a job offer that was withdrawn, and ▪ You are not eligible for regular UI because you: <ul style="list-style-type: none"> ○ used all your regular UI benefits, or ○ didn't earn enough W-2 wages or work enough weeks last year, or ○ were disqualified from regular UI before COVID and couldn't work enough weeks to qualify (cure) because of COVID, or ○ do not usually qualify for regular UI, including: independent contractors, gig workers, self- 	<ul style="list-style-type: none"> ▪ Up to 79 weeks of benefits until 9/4/2021. The last 29 weeks can only be claimed after 3/13/2021. If you got regular UI and EB before PUA, those weeks count towards the 79-week total. Weeks you got PEUC benefits do not count. ▪ PUA benefits start at \$267/week. May be higher based on earnings in the tax year before you applied. ▪ Can get Dependency Allowance for children. ▪ Back benefits: <ul style="list-style-type: none"> ○ If you applied for PUA before 12/28/2020: You can claim weeks back to 2/2/2020, starting from the first date that COVID-19 impacted your work. ○ If you applied for regular UI before 12/28/2020 and the unemployment agency denied your claim after 12/27/2020: You can claim PUA weeks back to the date of your regular UI application. ○ If you applied for PUA after 12/27/2020: You can claim weeks back to 12/6/2020, starting from the first date that COVID-19 impacted your work. ▪ You have a right to appeal if you apply for PUA and you are denied for any reason. ▪ If you got a Notice of Disqualification for PUA, see below (Other Information) for how to respond.
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	<p>employed, AmeriCorps, Peace Corps, part-time workers, full-time students with part-time jobs, and clergy or worker for a religious organization.</p> <p>Note: If you are a part-time worker, full-time student with a part-time job, a clergy or worker for a religious organization, <i>and</i> you earned \$5,400 or more last year, you must apply for regular UI even though you will be denied. Then you should apply for PUA.</p> <p>➔ Apply for PUA at www.mass.gov/PUA</p>	
Federal Pandemic Unemployment Compensation (FPUC)	<p>If you got any unemployment benefit during certain weeks, you qualify for an extra weekly amount.</p>	<ul style="list-style-type: none"> ▪ \$300/week added to your weekly benefit amount from 12/27/2020 to 9/4/2021. ▪ \$600/week added to your weekly benefit amount from 3/29/2020 to 7/25/2020.
Lost Wages Assistance (LWA)	<p>If you got any unemployment benefits from 7/26/2020 to 9/5/2020, you qualify for an extra weekly amount.</p>	<ul style="list-style-type: none"> ▪ \$300/week from 7/26/2020 to 9/5/2020, however, the extra benefits are no longer available.
Mixed Earner Unemployment Compensation (MEUC)	<p>You should apply for MEUC if:</p> <ul style="list-style-type: none"> ▪ You get any type of unemployment except PUA, and ▪ You can prove that you made at least \$5,000 in 1099 contractor or self-employed net income in the tax year before you applied for regular UI. 	<ul style="list-style-type: none"> ▪ An extra \$100/week from 12/27/2020 to 9/4/2021.
Continued Benefits and Benefits While You Work	<p>If you are on regular UI or PEUC, you must certify every week that you are able, available and looking for work. Certify with UI Online or by phone, 617-626-6338 (English, Spanish, Cantonese, Portuguese).</p> <p>If you are on PUA, every week you must have a COVID-19 related reason for continuing to get PUA. The reason can change from week to week. You must provide your COVID reason every week.</p>	<p>If you work while you are getting UI or PUA, you must tell DUA what you earn each week. Your UI or PUA amount depends on your earnings.</p> <ul style="list-style-type: none"> ▪ You can earn up to 33% of your weekly benefit amount (WBA) and your earnings will not reduce your benefit.

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For multilingual assistance, call 877-626-6800.

- If you earn more than 33%, your earnings will reduce your WBA dollar for dollar.
- If you earn 133% or more of your WBA, you are no longer eligible.

If you get partial benefits, your benefits may last for a longer period of time.

Other information

<p>Work Search Rules</p>	<ul style="list-style-type: none"> ▪ As of June 15, 2021, everyone getting UI or PUA must do 3 work search activities each week. <ul style="list-style-type: none"> ○ Work search includes online applications, contacting a Career Center, and other net-working. ○ Write down the date and each activity in case DUA asks you for proof.
<p>Return to Work & When You Can Refuse Work and Still Get Unemployment</p>	<ul style="list-style-type: none"> ▪ You do not need to return to work if the employer cannot offer you suitable work. ▪ For all types of unemployment benefits, you can refuse work and still get unemployment benefits if: <ul style="list-style-type: none"> ○ You are diagnosed with or have symptoms of COVID; ○ You are caring for a family member diagnosed with COVID; or ○ In-person school is not available for your children. ○ A government agency or health care professional told you to quarantine. ▪ For regular UI, PEUC and Extended Benefits, you can refuse work and still get benefits if: <ul style="list-style-type: none"> ○ The work puts you or an immediate family member or household member at risk for COVID; or ○ You believe that sending your child to in-person school so that you can work puts you, an immediate family member or household member at risk for COVID.

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	<ul style="list-style-type: none"> ▪ For PUA, you can refuse work and still get benefits if: <ul style="list-style-type: none"> ○ The work does not follow government COVID health and safety rules about mask wearing, physical distancing, or providing personal protective equipment (PPE). ▪ Even if you have a reason to refuse work, as of June 15, 2021, you must do work search 3 times a week.
<p>Overpaid Benefits</p>	<ul style="list-style-type: none"> ▪ If you got benefits that you did not qualify for, you must repay the money unless you get a waiver. ▪ You can ask for waiver of overpayment through UI Online or PUA online or by calling 877-626-6800. ▪ You can ask for a waiver at any time, but DUA will start collecting the money from current unemployment money, or from tax refunds, unless you ask for a waiver: <ul style="list-style-type: none"> ○ For PUA Overpayments: within 45 days of the notice of overpayment of PUA benefits, if you do not appeal the overpayment; or ○ For other UI Overpayments: within 15 days of the appeal deadline on the Notice of Disqualification which caused your overpayment, if you do not file an appeal. ▪ You can get a waiver of overpayment if: <ul style="list-style-type: none"> ○ The overpayment was not your fault; and ○ Your income is less than your expenses; or ○ You used the money for things that were not ordinary expenses, or you gave up other money (such as welfare payments) because you got unemployment benefits.
<p>PUA Notice of Disqualification</p>	<ul style="list-style-type: none"> ▪ A Notice of Disqualification says DUA will stop your PUA and that you have to repay the PUA you got. <ul style="list-style-type: none"> ○ You have 30 days to appeal a disqualification notice (or more time if you didn't get it or DUA told you not to appeal, or you needed time to get it translated). ○ If you missed the 30 day appeal deadline, email DUA at puaconstituentservices@state.ma.us to ask DUA to reconsider the disqualification. You should include your name, claim ID number, and put "reconsideration" in the email subject line. ▪ There are two common reasons DUA sends a Notice of Disqualification: <ul style="list-style-type: none"> ○ COVID Eligibility – DUA says that you did not have a COVID-related reason for getting PUA. DUA says you must repay all PUA benefits.

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	<ul style="list-style-type: none"> ○ Employment Substantiation – DUA says you did not prove that you lost work (including self-employment) or that a job offer was withdrawn. DUA says you must repay PUA you got after 12/27/2020. ▪ How to respond to a Notice of Disqualification: Give DUA documents that prove why you applied for PUA, such as: <ul style="list-style-type: none"> ○ 1099 forms, paystubs, or bank statements; or ○ letter from past or prospective employer with name and address, federal or state ID #, business plan, or license; ○ information about a medical condition (yours or a family member’s); or ○ if nothing else is available, a signed statement from you or someone else setting out the facts. ▪ You can appeal on your PUA online account by going to “More ...> “Appeals”>. Enter your letter ID from the notice of disqualification.
<p>End of Federal COVID-related Benefits</p>	<ul style="list-style-type: none"> ▪ PEUC, PUA, FPUC and MEUC all end on 9/4/2021. You can apply for back PUA benefits until 10/4/2021. Your regular UI benefits will continue for up to 26 weeks.
<p>Other Resources</p>	<ul style="list-style-type: none"> ▪ Call DUA for assistance, with multilingual options available, at 877-626-6800. ▪ Find legal help at the Massachusetts Legal Resource Finder: www.MassLRF.org ▪ PUA Guidebook: https://www.mass.gov/doc/pandemic-unemployment-assistance-guidebook/download ▪ Documents to prove your PUA eligibility: https://www.mass.gov/info-details/pandemic-unemployment-assistance-substantiationproof-of-employment ▪ General unemployment information: www.mass.gov/unemployment