

UNEMPLOYMENT INSURANCE BENEFITS: UPDATED FAQs

This Guide is Subject to Change

On March 27, 2020, the President of the United States signed a law that provides additional Unemployment Insurance (“UI”) assistance to workers impacted by COVID-19. This new law provides:

- **Pandemic Unemployment Assistance** – Extended eligibility for individuals who have traditionally been ineligible for UI benefits (e.g., self-employed workers, independent contractors);
- **Federal Pandemic Unemployment Compensation** – An additional \$600 per week, on top of regular benefits, to all UI recipients; and,
- **Pandemic Emergency Unemployment Compensation** – An additional 13 weeks of UI benefits, to individuals who have exhausted or ended regular unemployment compensation.

Pandemic Unemployment Assistance (“PUA”) – Extended Eligibility for UI Benefits

QUESTION: Who is eligible for PUA?

ANSWER: Individuals are eligible for PUA if they do not qualify for regular UI benefits (including self-employed workers and independent contractors) and cannot work because they:

- Are diagnosed COVID-19 or have COVID-19 symptoms and are seeking diagnosis;
- Have a member of the household who is diagnosed with COVID-19;
- Are providing care for a family or household member diagnosed with COVID-19;
- Are the primary caregiver for a child whose school or care facility closed, due to COVID-19;
- Are unable to reach their place of employment due to an imposed quarantine, or because advised by medical provider to self-quarantine, due to COVID-19;
- Were scheduled to start new employment and cannot reach the workplace as direct result of COVID-19;
- Became the major breadwinner because the head of household died from COVID-19;
- Quit their job as a direct result of COVID-19;
- Had their place of employment closed as a direct result of COVID-19; or
- Meet any additional criteria specified by U.S. Secretary of Labor.

Individuals are not eligible for PUA if they can telework or are receiving paid sick leave or other paid leave benefits (regardless of meeting a category listed above).

QUESTION: How do I apply for PUA?

ANSWER: You must first file for regular unemployment online at www.vidol.gov. Once it is determined you are not eligible for regular unemployment compensation and are unemployed as result of the COVID-19 public health emergency, VIDOL will convert your claim to the PUA federal program.

have been determined ineligible for UI benefits. You must apply for UI before you apply for PUA.

QUESTION: What is the maximum benefit I can receive from PUA?

ANSWER: Your benefit rate is based on the Virgin Islands Average Weekly Benefit Amount. The Virgin Islands maximum pandemic unemployment weekly benefit rate is \$385.

QUESTION: Will I also receive the additional \$600 per week for Pandemic Unemployment Assistance (PUA)?

ANSWER: Yes. Once eligible for weekly PUA benefits for the weeks April 4, 2020 to July 31,2020.

QUESTION: Do I have to wait a week after I became unemployed before I can receive PUA benefits?

ANSWER: No, there is no waiting week period for PUA.

QUESTION: How long do benefits from PUA last?

ANSWER: If eligible for weekly PUA benefits compensation may be paid from week ending February 8,2020 to week ending December 26, 2020.

QUESTION: Are benefits from PUA retroactive?

ANSWER: Yes, once eligible for the given week, PUA benefits can be paid retroactively for periods of unemployment, beginning on or after week ending February 8, 2020 to week ending December 26, 2020.

QUESTION: I can work remotely. Am I eligible for PUA?

ANSWER: No. If you are being paid to work remotely, you are not eligible for PUA benefits.

Federal Pandemic Unemployment Compensation – Additional \$600/Week of UI Benefits

QUESTION: I am already receiving UI. What do I have to do to receive this additional \$600 per week?

ANSWER: Nothing. The additional payment will automatically be added to all regular UI(UCX,UCFE,EB,DUA) and PUA benefits, if you are eligible for compensation during weeks ending April 4,2020 to July31, 2020.

QUESTION: How long will I receive this additional UI benefit?

ANSWER: If you are eligible for compensation during weeks ending April 4,2020 to July31, 2020 You will receive the additional payment.

Federal Pandemic Emergency Unemployment Compensation – 13 Additional Weeks of UI Eligibility

QUESTION: I exhausted my regular weeks of UI benefits. Am I still eligible for these 13 weeks of extended UI benefits?

ANSWER: Yes. Anyone who exhausted UI benefits after July 1, 2019 is eligible to receive 13 additional weeks of benefits.

QUESTION: Will I also receive the additional \$600 per week during these 13 weeks of UI eligibility?

ANSWER: Yes. The additional 13 weeks of benefits will include an additional \$600 per week until July 31, 2020.

General Information about Unemployment Insurance

QUESTION: What is Unemployment Insurance?

ANSWER: Unemployment insurance (also known as UI) provides temporary cash benefits to employees who have lost their jobs. If you have worked in Virgin Islands within the last 18 months and lost your job, through no fault of your own, you may be eligible for UI.

QUESTION: What is the maximum benefit I can receive through Unemployment Insurance?

ANSWER: A person's benefit rate is based on the recent wages they received from their employer(s). The current maximum weekly benefit amount (WBA) is \$602.

QUESTION: How long do Unemployment Insurance benefits last?

ANSWER: Currently, the limit is 26 weeks per year. The federal government recently created a new program called Pandemic Emergency Unemployment Compensation that would allow claimants who exhaust their regular UI benefits, to receive up to 13 additional weeks of benefits until December 26, 2020.

QUESTION: How do I apply for Unemployment Insurance?

ANSWER: You can file a claim by visiting www.vidol.gov. Due to larger than normal call volume, we are strongly encouraging individuals wishing to file a claim to first visit the website, if possible.

QUESTION: When should I file my claim?

ANSWER: You should file your claim in the first week you worked less than 20 hours per week; have been discharged, furloughed, or laid off.

QUESTION: I keep getting bumped from the UI call center. Will my claim be processed?

ANSWER: You will receive all benefits to which you are entitled. Your claim will start on the day you were separated from your employer. There is unprecedented call volume and web traffic. Please be patient and keep trying. It is best to apply online.

QUESTION: I was unable to file my claim during the week I was separated from my employer because of issues with the DOL website and/or UI call center. Will I still receive that week's benefits?

ANSWER: Yes, you will receive all benefits to which you are entitled. Your claim will start on the day you were separated from your employer, and DOL will backdate any claims that are not timely processed due to any issues with the DOL website or UI call center.

QUESTION: What is the waiting week and what does it mean that it was waived?

ANSWER: Typically, the first full week of a claim is an unpaid waiting week. This means you are not paid but you must still claim weekly benefits and fulfill eligibility requirements. Beginning March 12, 2020, the Governor has suspended the one-week waiting period for individuals impacted by the COVID-19 public health crisis. This means that if you are found eligible for benefits from April 4, 2020 to December 26, 2020, you will be credited from the first week of your claim (not the second week).

QUESTION: If I am found eligible for Unemployment Insurance, when can I expect first payment?

ANSWER: If you are eligible for UI, your first payment will generally be made in two to three weeks from the time you file your claim. In some cases, additional information must be obtained before payment can be made and your first payment may take longer. We use this time to review and process your application for benefits. You will not receive benefits during this period. Also, check your mail and respond to any questionnaires or phone calls from VIDOL, right away, to prevent delays in your payments.

QUESTION: My employer has reduced my hours because of COVID-19. Am I eligible for Unemployment Insurance?

ANSWER: It depends. If you work less than 20 hours in a week, you may be eligible to receive UI benefits.

QUESTION: My employer has temporarily closed. Am I eligible for Unemployment Insurance?

ANSWER: You should file a claim if you have been laid off from your job. Our goal is to ensure benefits are paid to all people who apply and are legally entitled to receive them.

QUESTION: I am self-employed or an independent contractor. Am I eligible for Unemployment Insurance?

ANSWER: Currently, most self-employed individuals and independent contractors working in Virgin Islands State are not authorized to obtain unemployment insurance benefits. However, self-employed individuals and independent contractors **may be eligible for benefits** under Pandemic Unemployment Assistance PUA. PUA is available for individuals (Feb 8, 2020 to December 26,2020) who would normally not be eligible for regular unemployment benefits but are unable to work because of COVID-19. **However, you must first apply for regular unemployment insurance.**

QUESTION: I'm a small business owner who has had to shut down due to COVID-19. Am I eligible for UI?

ANSWER: Self-employed individuals impacted by COVID-19 may be eligible for PUA benefits. **However, you must first apply for regular unemployment insurance.**

QUESTION: I cannot work because my child's school or daycare facility has closed due to COVID-19, and I need to stay home to take care of my child. Am I eligible for Unemployment Insurance?

ANSWER: While you are only eligible for unemployment insurance benefits if you are able and available to work, under PUA you can receive benefits if you are the primary caregiver for a child whose school or care facility closed due to COVID-19.

QUESTION: The federal government has recently passed laws that provide additional Unemployment Insurance benefits. How do those changes impact Virgin Islanders?

ANSWER: The federal government recently created three new programs related to unemployment insurance compensation and COVID-19: Pandemic Unemployment Assistance ("PUA"); Pandemic Unemployment Compensation (additional \$600/week of benefits); and Pandemic Emergency Unemployment Compensation (additional 13 weeks of benefits for claimants who have exhausted benefits). Additional information on these programs is available at: www.vidol.gov.

QUESTION: I am an older worker and/or am immuno-compromised. I work near a lot of people and am personally uncomfortable going to work due to concerns about my health. Am I eligible for Unemployment Insurance?

ANSWER: Generally speaking, you are not eligible for unemployment insurance if you voluntarily leave your job.

QUESTION: If I am not able to go to work because a medical professional told me I need to quarantine, am I eligible for Unemployment Insurance benefits?

ANSWER: Before leaving work, please consider speaking with your employer for alternatives that may be available such as using sick time or annual leave, requesting a reasonable accommodation such as working remotely, asking your employer for a leave of absence, or seeking temporary disability benefits. If alternative options are not available, you may file a claim for unemployment insurance. You should consider obtaining medical documentation that identifies any work restrictions and submit that with your claim. If you are found ineligible for unemployment insurance benefits, you may be eligible for benefits under PUA.