

Tackling Unemployment Insurance

Traditional unemployment insurance, pandemic unemployment insurance and the role employers play when employees are collecting unemployment insurance.

Traditional Unemployment Insurance

If you are out of work or on reduced hours due to COVID-19 and looking to file an unemployment insurance the first step is to determine if you're eligible

- Did you lose your job through no fault of your own?
- Have you worked the last 4-5 calendar quarters?
- Are you physically able to work?

If you answered yes to all 3 questions, then you are eligible for UI. Your next step is to gather the following info:

- Dates of employment; and the business name, address, and phone number of all employers you have worked for in the last 18 months.
- If you wish to receive your benefits via Direct Deposit: Your account number and bank routing number for the account you want your benefits deposited in.
- If you are an ex-military member: A copy of your DD214, Member Copy 4 will need to be provided to our office. You may file an unemployment claim after your discharge date on your DD214.
- If you are a federal employee or were employed by the federal government within the last 18 months: Your SF-8 or SF-50 may assist you in filing your claim

Traditional UI continued

- Filing a claim can take more than an hour to complete. Your answers will be saved as you move through each section. At any time after you have started, you can click "Save and Exit" and your answers will be saved for 10 days. If you do not complete the claim within 10 days, your answers will be deleted and you will have to start over.
- The online UI claim quickly times individuals out due to inactivity which is why it's so important to gather the information before you begin filing your claim.
- UI will also ask for your former supervisor from each position. UI cannot verify every single recorded employer for every individual, but they do check and as soon as your info does not match what your former supervisor says, benefits will be stopped
- If you will be using a public computer to complete your UI claim you need to know your email address and password.

Extended unemployment insurance benefits

- The State of Montana triggered on to Extended Unemployment Insurance Benefits (EB) effective 5/3/2020. This adds up to an additional 13 weeks of Unemployment Insurance (UI) benefits.
- To be eligible, you must have exhausted your other UI benefits, including Pandemic Emergency Unemployment Compensation (PEUC), and not be eligible in another state.

Pandemic Unemployment Assistance

The Pandemic Unemployment Assistance (PUA) program expands unemployment benefits to those not covered under regular unemployment such as:

- You are self-employed, an independent contractor, or not otherwise eligible for regular unemployment benefits.
- You or a household member has been diagnosed with COVID-19 or have symptoms of it and are trying to get diagnosed.
- You are providing care for someone in your household diagnosed with COVID-19.
- You are providing care for a child or other household member who can't go to school or a care facility because it's closed due to COVID-19.
- You are quarantined or have been advised by a healthcare provider to self-quarantine.
- You were scheduled to start a job and no longer have the job due to COVID-19, the offer was rescinded, or you can't reach the job.
- You have become the primary earner for a household because the head of household died as a direct result of COVID-19.
- You had to quit your job as a direct result of COVID-19.
- Your place of employment is closed as a direct result of COVID-19.



Federal Pandemic Unemployment Compensation (FPUC)

The new Federal Pandemic Unemployment Compensation (FPUC) provision in the “Coronavirus Aid, Relief, and Economic Security Act of 2020” (CARES Act) adds an additional **\$600/week** to any benefit payment for which you are eligible.

Assuming continuing eligibility, the last week the FPUC \$600 addition may be paid is benefit week ending July 25, 2020. FPUC payments are taxable by the federal government. Any withholding from benefits you have elected, or may elect, for federal income taxes will also apply to the new FPUC payments. FPUC payments are also subject to offset for child support payments and benefit overpayments.

The employer's role in UI

First, make things easy(ish) by creating an account with SIDES E Response, you can do this before you lay any employees off

uieservices.mt.gov

You must distribute this information regarding UI compensation to your employees upon release of employment:

<http://www.dli.mt.gov/Portals/57/Documents/covid-19/Available-Benefits.pdf>

Employer Questions

- My business received a Personal Payroll Protection loan, which is being used to pay employees for weeks they were laid off. What should an employee do if they received UI benefits during the weeks for which they will receive their wages?
 - Employees can also fax their wage information to (406) 444-2699 or email it to UIClaims@mt.gov. They need to include their name, individual Claimant ID, telephone number and note what benefit weeks for which they received wages.
- Am I eligible for UI benefits if my business has experienced a downturn due to COVID-19?
 - Self-employed individuals or contract employees may be eligible for Pandemic Unemployment Assistance (PUA) benefits under the CARES Act.
- If an employee refuses to return is the employee still eligible for UI benefits?
 - Generally, no. The employer should document the work offered, including any changes regarding wages or hours of work, the date the offer was made, and the reason given for the refusal.
- If an employee refuses an offer to return to work, how do I notify UI of the refusal?
 - Amend your SIDES separation response. You can submit details of the employee's refusal by a secure web message via uieservices.mt.gov or by email to uieservices@mt.gov. Include as much detail as possible about the claimant's refusal and include the Claimant ID of the refusing employee, as well as the employer's name and contact person. Do not include personal information such as the employee's social security number.

Employer Questions

- Will I receive notice that my employees who were laid off or had their hours reduced due to COVID-19 are receiving UI benefits?
 - Yes you will receive a Claim Filing and Potential Charge Notice for each employee who has filed a claim for UI benefits
 - Are employees considered job attached if they were laid off due to COVID-19?
 - If they have a definite return to work date yes
 - When in doubt advise laid off employees to identify themselves as job attached

Resource Page

- UI benefits estimator: <http://uid.dli.mt.gov/benefits-estimator>
- Report UI fraud on the part of an employee or employer: <http://uid.dli.mt.gov/report-fraud>
- This side-by-side table is a tool for workers and employers to compare various eligibility scenarios including employer-sponsored sick leave, Unemployment Insurance, and Workers' Compensation coverage: <http://www.dli.mt.gov/Portals/57/Documents/covid-19/COVID-19-ScenariosAndBenefits.pdf?ver=2020-03-18-113453-153>
- How to amend your SIDES separation response: <http://www.dli.mt.gov/employer-covid-19/employer-resource-covid-19>
- ONET: <https://www.onetonline.org/>
- * updated* Montana employers will not be charged for COVID 19 related claims: <https://taxfoundation.org/unemployment-insurance-tax-hikes-covid19/>