UNEMPLOYMENT INSURANCE

Overpayments

S.C. DEPARTMENT OF EMPLOYMENT & WORKFORCE

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OVERPAYMENTS

Does an overpayment mean I owe money?

Yes. If you receive any unemployment benefits for which you are not eligible, you will be required to repay those benefits. If benefits were paid to you in error, you would receive a notice stating the amount you were overpaid and why you were not eligible for the benefits.

How do I know if I have an overpayment balance?

You will receive a Notice of Overpayment of Benefits by mail, explaining why you were overpaid and will give you information about your right to appeal and/or apply for a waiver of no fault overpayment. The overpayment balance will be listed on your portal homepage towards the top right, labeled OVERPAYMENT.

Why am I receiving an overpayment notice?

Overpayments can be due to reporting inaccuracies in your wages earned. Since wages earned are a determining factor in your weekly benefits amount, misreporting this figure (intentionally or otherwise) can cause you to receive an overpayment for benefits not owed to you. DEW classifies overpayment of UI benefits into two categories: non-fraudulent overpayments and fraudulent overpayments.

Non-fraudulent overpayments

Non-fraudulent overpayments occur when you receive benefits to which you are not entitled, but receipt of those benefits is not because you knowingly provided false information or knowingly withheld information. Though unintentional, non-fraudulent overpayments must be repaid.

Fraudulent overpayments

Fraudulent overpayments occur when you receive benefits to which you are not entitled because you knowingly provided false information or withheld information. Fraudulent overpayments are a serious offense that can result in criminal prosecution. Fraudulent overpayments must be repaid with a penalty fee of 33 percent and you are disqualified from receiving future benefits between 10 and 52 weeks.

For more information, visit: dew.sc.gov/overpayments

How do I make a payment?

Overpayments can be repaid in full in a one-time lump sum payment or by setting up a monthly payment agreement with DEW. You can submit repayments:

- Online via MyBenefits. You may use a debit card, credit card or electronic check. Please note that an online convenience charge will be applied to your payment amount. The convenience charge is administered by a third party and is determined by the method or amount of the payment. Click here for a step-by step guide.
- By mail with a check or money order to the address listed in the link below – be sure to include your full name and your Claimant ID number.
- By setting up an automatic draft from your bank account.
- By calling to set up a payment plan.

Payment Plans

If you are unable to repay your overpayment in full, you can arrange a formal agreement with DEW to pay the debt through monthly installments of acceptable repayment amounts. You will find your acceptable minimum monthly repayment amount online via MyBenefits portal. You must enter into a formal payment agreement with DEW before submitting any partial payments.

However, **if you are currently collecting UI benefits, you cannot set up a payment plan**. By law, any available UI benefits to which you are entitled must be used to repay your overpayment. Once the overpayment has been repaid, any remaining balance (Example: penalty fees) will be your responsibility to repay. UI benefits cannot be used to pay penalty fees.

For the mailing address and additional information, click here: dew.sc.gov/overpayments/repaying-an-overpayment.

How do I avoid collection activity against me for an overpayment of benefits?

You can avoid collection activities by either repaying the debt in full in a one-time lump sum payment or entering into a formal payment agreement with DEW. After receiving the Notice of Overpayment of Benefits, take immediate action, by logging on to MyBenefits for your repayment options.

Learn more about it here: dew.sc.gov/overpayments/failing-to-make-payment.

CHART: Unemployment Insurance *Guide to the CARES Act*

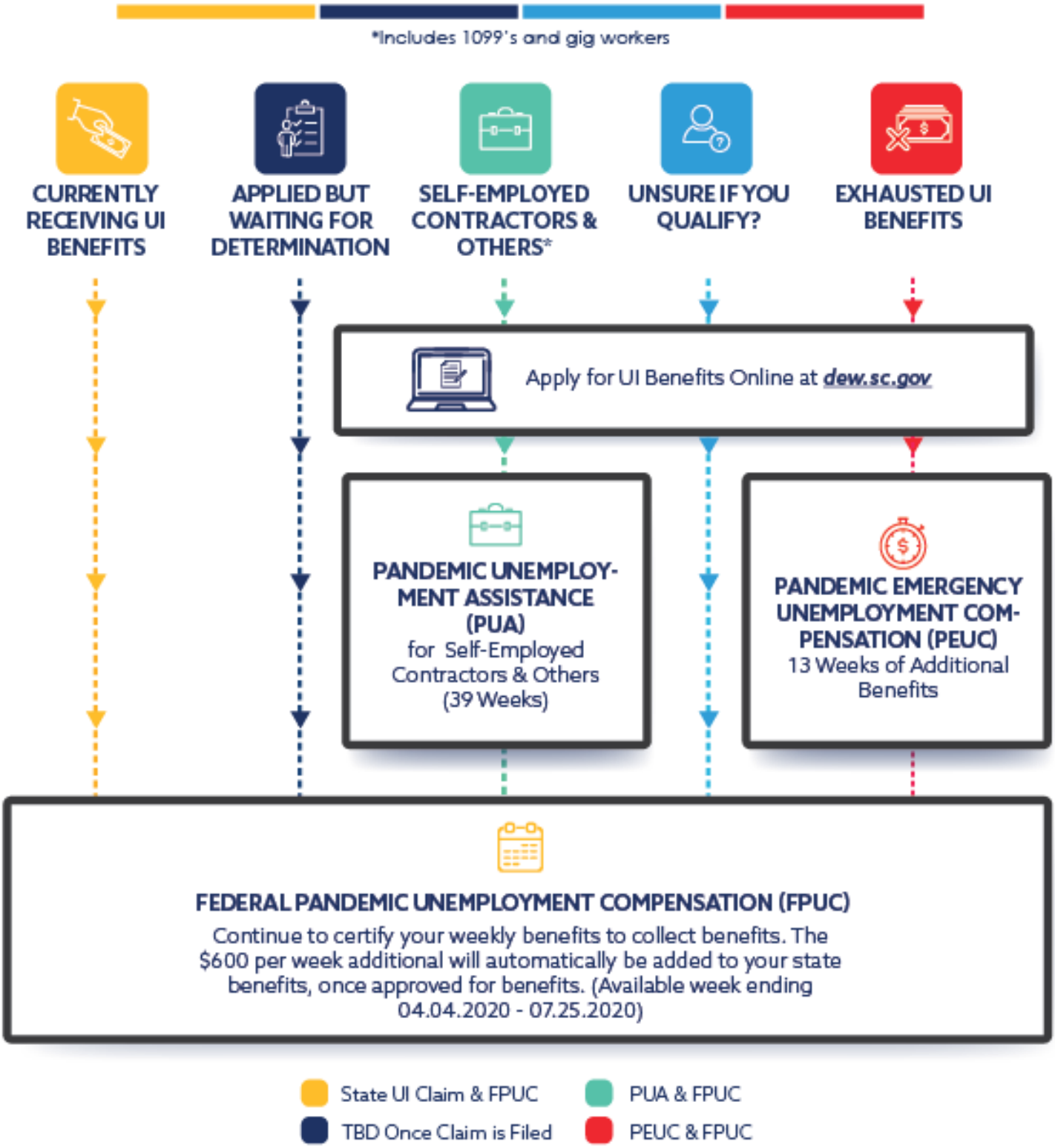

CHART: Comparison of BENEFIT PROGRAMS

	SC Unemployment Insurance	SC Extended Benefits	$600 (Federal Pandemic Unemployment Compensation - FPUC)	Pandemic Emergency Unemployment Compensation (PEUC)	Benefits for Self-Employed and those not Eligible for UI (Pandemic Unemployment Assistance - PUA)
WHO IS THIS FOR?	Unemployed workers who are unemployed through no fault of their own.	Individuals who have exhausted regular UI benefits during periods of high unemployment - triggered by SC law.	Individuals receiving regular UI, EB, PUA, or PEUC.	Individuals who remain unemployed after UI is no longer available.	Individuals whose employment or self-employment has been lost as a direct result of COVID-19 and are not eligible for regular UI, EB, or PEUC, including exhaustees.
WHO DOES THIS SPECIFICALLY EXCLUDE?	Individuals who are unable to work or those who do not have a recent earnings history.				Excludes individuals able to telework with pay or individuals receiving paid leave.
ELIGIBILITY REQUIREMENTS	1. Unemployed through no fault of their own; 2. Able, available, and actively seeking work; 3. Has registered for work with SCWOS; 4. Has not earned excess wages; and 5. Has not refused work.	If available, Extended Benefits may start after an individual exhausts other UI benefits.	Individuals must have an active benefit claim under state or federal law.	Individuals must have exhausted state benefits or the benefit year has ended, and the individual is not currently eligibile for UI.	Individuals must provide self-certification that the individual is otherwise able and available except that the individual is unable to work because of COVID-19.
MONETARY ELIGIBILITY REQUIREMENT	Must have earned at least $4,455 in covered employment during their base period. The base period is either the four oldest of the last five completed calendar quarters or the last four completed calendar quarters. Additionally, the total amount of wages in the base period must be at least 1.5 times the wages earned in the highest earning quarter.		Must meet state minimum monetary eligibility requirements to establish a claim.	Must meet state minimum monetary eligibility requirements to establish a claim.	Similar manner to regular state UI benefits. Self-employed must provide information to establish eligibility.
AMOUNT RECEIVED	Between $42 and $326.	Between $42 and $326.	$600 per week in addition to regular benefit amount.	Weekly benefit amount from the prior benefit year plus the $600 FPUC payment.	Weekly benefit amount under state UI law plus the $600 FPUC payment.
FUNDING	State (the UI trust fund is comprised of taxes SC employers pay on their payroll).	Federally funded (authorized under the Families First Coronavirus Response Act through 12/31/20).	100% federally funded.	100% federally funded.	100% federally funded.
DURATION	Up to 20 weeks of full UI benefits.	Additional 10 weeks of UI benefits.		Additional 13 weeks of benefits.	39 weeks of benefits total, including regular UI and EB weeks.
TIMEFRAME			Effective from the claim week ending April 4, 2020 through the claim week ending July 25, 2020.	Effective from the claim week ending April 4, 2020 through the claim week ending December 26, 2020.	Effective for the claim week ending February 8, 2020 through the claim week ending December 26, 2020.