UNEMPLOYMENT INSURANCE

During COVID-19

S.C. DEPARTMENT OF EMPLOYMENT & WORKFORCE

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GENERAL INFORMATION

NOTE: If you have lost your job, through no fault of your own, due to COVID-19, please use COVID-19 as the reason for layoff.

When answering questions – think, what would you do if COVID-19 were not part of the equation?

Acronyms

- CARES Act: Coronavirus, Aid, Relief and Economic Security Act
- FPUC: Federal Pandemic Unemployment Compensation
- PEUC: Pandemic Emergency Unemployment Compensation
- PUA: Pandemic Unemployment Assistance
- UI: Unemployment Insurance

CARES Act Implementation in South Carolina

Under the CARES Act, there are three federal programs that expand benefits in South Carolina and provide additional financial relief to the good people of our state.

Federal Pandemic Unemployment Compensation (FPUC) provides an additional $600 per week, in addition to the weekly benefit amount, to eligible recipients. Our agency began making these payments the week ending April 18, 2020. The FPUC program is set to expire claim week ending July 25, 2020.

Pandemic Unemployment Assistance (PUA) provides compensation for individuals who weren't previously found eligible for regular state unemployment benefits. The agency began accepting claims for PUA the week ending April 25, 2020. PUA is set to expire claim week ending December 26, 2020, however the weekly FPUC ($600) payment will stop after claim week ending July 25, 2020. After this date, eligible claimants will only receive a weekly benefit amount.

Pandemic Emergency Unemployment Compensation (PEUC) provides up to 13 additional weeks of benefits to those who have already exhausted their standard state UI benefits of 20 weeks. We launched this program May 27, 2020 and the program is set to expire claim week ending December 26, 2020. Please keep in mind that the weekly FPUC payment ($600) will stop after claim week ending July 25, 2020. After this date, eligible claimants will only receive a weekly benefit amount.

Who pays for unemployment insurance benefits?

State benefits, or regular unemployment insurance, is paid from the South Carolina Unemployment Insurance Trust Fund. The fund is supported solely by a special tax on employers. No deductions are taken from employees' paychecks for unemployment insurance.

FPUC, PUA and PEUC funding are provided through the federal CARES Act.

How do I confirm that the job searches I completed in SCWOS are processed by a claims specialist?

You will need to check your MyBenefits Portal the next day. The portal and the SC Works Online Services (SCWOS) job database exchange information every night. Job searches you perform today will not show up in

the UI (MyBenefits) portal until tomorrow. If you conducted job searches that are not showing up the next day, please call 1-866-831-1724.

Why are the job searches I completed in SCWOS not showing in my UI portal?

Each night, the UI system (MyBenefits Portal) and the SC Works Online Services (SCWOS) job database exchange information. During this interface, job searches performed in SCWOS are uploaded into the UI portal. So the job searches you perform today will not show up in the UI portal until tomorrow. If you conducted job searches yesterday that are not showing up today, please call 1-866-831-1724.

ELIGIBILITY

General Eligibility

Eligibility for benefits can only be determined after you have filed a claim for benefits. There are several factors that affect your eligibility for benefits. They include but are not limited to your wages during the base period, your reason for separating from your employer, your availability to work and more.

Eligibility under the CARES Act

The CARES Act provides PUA, which expands the pool of potentially eligible Claimants as follows:

- Individuals who file a 1099
- Self-Employed Individuals
- Church Employees
- Independent Contractors
- Gig Economy Workers
- Claimants who have exhausted their regular UI Benefits

The CARES Act also provides for FPUC, which allots $600.00 weekly in Emergency Increase in Unemployment Compensation Benefits.

I have exhausted my regular UI benefits. Am I able to receive additional benefits?

If you have exhausted your regular UI benefits, you could be eligible for Pandemic Emergency Unemployment Compensation (PEUC) which would allow for an additional 13 weeks of benefits. For eligibility details and information about the application process, visit the PEUC section.

If someone is denied benefits because they haven't lived in SC long enough or haven't accrued enough to meet monetary requirements, will they be provided eligibility coverage under the programs of the CARES Act?

Individuals who do not have a sufficient wage history to meet the regular state UI monetary requirements may be eligible for PUA (Pandemic Unemployment Assistance) if they were separated from the as a direct result of COVID-19.

Where can I find help filing my claim?

The SC DEW YouTube channel is loaded with step-by-step videos for claimants and employers, helping individuals file various types of claims. In addition, the dew.sc.gov website has PDF tutorials of these processes with screenshots to assist people as they complete their claim.

WHAT YOU WILL NEED TO FILE FOR UI

Please note that when you create an account it is a two-step process:

1. Create your credentials (username, password and security questions). When you complete this process the system will automatically close and send you back to the login screen. Do not be alarmed. This step is for your security.
2. On the login page you will enter your new username and password to reenter the system. This way your credentials are associated with all of your registration information.

Before you dive into the site, make sure you have all the necessary information on hand in order to make the process efficient.

You'll need several things to get started:

1. Your Social Security Number
2. Your work history for the past two (2) years, including:
    a. Name of employer
    b. Address
    c. Telephone number
    d. Employment dates
    e. Rate of pay
    f. Total earnings
    g. Information about your job separation for each employer
    h. If you received severance pay or retirement pay, you must know the amounts
3. In the event you qualify for benefits and you would like your unemployment payments to be directly deposited into your bank account, you will need your bank routing number and account number. You should also contact your bank to make sure that your bank accepts electronic fund transfers.
    a. There are several advantages to direct deposit: You will receive your UI benefits faster; it saves time and money because you do not need to go to the bank and it means no mail delays.
    b. If you do not have direct deposit information, you may enter it at a later date.

You may also need additional documents if you belong to one of the following categories:

Non-Citizens

1. Alien number and expiration date from your Employment Authorization Document.

Former Federal Employees

1. SF-50 form or SF-8 form and pay stub(s) if you were a federal employee within the past two years.

Former Military Personnel

1. At least one of the following:
    a. Most recent DD214 Member 4
    b. Orders to report
    c. Orders of release
    d. Military earnings and leave statement
    e. W-2 form(s) from your most recent military service

If this is the first claim you are filing since release from the military and you do not live in SC, contact the State Workforce Agency in the state you are physically located in for assistance with filing your claim.

CREATING A USERNAME/PASSWORD

When filing for Unemployment Insurance benefits you are required to set up login credentials – in other words, a username and password. During this process you will be asked security questions that will be used in case you forget or need to reset your credentials.

Please remember to save your log-in information and security question answers!

If you have already applied for UI before, you must use your username and password to login and certify. If you do not remember your username and password, **DO NOT** create a new account.* This will delay potential payment! Instead, you should click **"Forgot your username/password?"**

You should keep this information in a safe place where you can refer back to it. You will need to login every week to certify that you are still unemployed in order to continue receiving benefits.

* It is only appropriate to create a new username and password if you last filed for benefits prior to September of 2017.

System Message:

The Username you have selected already exists in the system. Please select another Username.

This does not mean **you** are already registered in the system. It means that username has been assigned to another individual. Usernames in the *Claimant Self Service Portal* must be unique. Try another username.

Security Questions:

Some of the prompts require a multi-word answer, such as what is your all-time favorite movie or what is your all-time favorite summer destination?

Please note that the answers cannot contain spaces or special characters so the answers will have to be compounded together such as TheGodfather or Stpetersburg.

I have created my username and password, but I got "kicked out" and sent back to the login screen.

Account creation is a two-step process. The first thing you do is create your "credentials" or username and password. When you complete this process the system will automatically close and send you back to the login screen. Do not be alarmed. This step is for your security.

On the login page you will enter your new username and password to reenter the system. This way your credentials are associated with all of your registration information.

FILLING OUT THE CLAIM

Resume my UI claim

If you log out or are timed out of the system, when you log back in to finish your claim you will see a link on the dashboard that says, "Resume My UI Claim." You will still have to proceed through the tabs you have already completed, but you will see that your information has been saved in the fields. Just click Next until you return to where you left off.

I am entering my personal information and it will not let my type by City name.

Click the magnifying glass in the blue square to the right of the city field. In the pop up box click the drop down menu and select your state. In the city name field, type your city or click "Search" and select the city from the list, scroll to the bottom of the city list and click "Select." The city name will then populate the field. Click "Close" and the city field should now be filled in.

If I work for a company with franchises, do I select the location where I worked or do I select the headquarters?

Select the one that seems to be the correct employer – use the name and address listed on your paystub. If adjustments need to be made, we will contact you.

Who do I list as an employer if I'm self-employed, 1099, gig employees, etc.?

Use the name you provide when filing with the IRS.

If I don't have a federal EIN number what do I use?

Use your Social Security Number.

I am adding an employer to my employment history, where do I upload employer documentation while filing out my initial claim?

The last line of the screen says provide any supporting documents you have. Under the checkboxes there is a button labeled Upload. When you click this button it will allow you to select documents from your computer to upload into the system.

I was supposed to start a job, but didn't because of COVID-19. What amount do I put for wages?

You should report the actual wages you earned for the period you are being asked about. Individuals who do not have a sufficient wage history to meet the regular state UI monetary requirements or who were scheduled to start a job but couldn't due to COVID-19, may be eligible for PUA (Pandemic Unemployment Assistance) if they were separated from employment, or could not start employment, as a direct result of COVID-19.

Where do I tell the system that I was laid off because of COVID-19?

When you are directed to the *separation* tab, the first question is reason employment ended. In that drop down menu, you will see two options related to COVID-19: *Layoff due to Coronavirus* and *reduced hours due to Coronavirus*.

What is my return to work date if I don't know?

Use your best guess. This can be changed later.

I am self-employed 501(c) and my earnings are taken from my personal income tax each year, therefore my gross earnings for the week are $0. How should I complete this field?

Because the system is not built for the self-employed, this field is a requirement for unemployment insurance. Fill the field with $1 to proceed to the next screen.

Do I have to pay income tax on my unemployment insurance benefits?

Yes. The system will automatically pay out the full benefit amount, for which you will have to pay federal and state income tax. However, as you complete the application you can choose, when prompted, to have taxes withheld from your benefits.

This will also apply to any benefits you receive through the CARES Act programs.

There are fields in the Work Search tab that won't let me click in them.

Click the magnifying glass in the blue square to the right of the *Kinds of Job Seeking/O*Net* field. In the pop up box you will be able to search different categories of work and then select the one that is most appropriate.

If the work search was waived for South Carolina why does it tell me I have to do two job searches in South Carolina Works Online System (SCWOS)? If I want to return to my job, why would I be required to do two job searches?

Due to the unusual circumstances of COVID-19, the weekly work search requirement is waived for the duration of the State of Emergency declared by the Governor.

How do I answer the Able and Available Question?

Ask yourself: If COVID-19 was removed from the equation, would I be able and available to go back to the job I had before or accept a new job offer?

If yes, answer *"YES"*

If no, answer *"NO"*

Why is it asking if I have completed a job search since the weekly job search was waived for COVID-19 related claims?

Because unemployment insurance is a temporary bridge while an individual tries to find other employment, our system provides this question for claimants who started receiving UI benefits prior to COVID-19. However, with the changes in state and federal law to assist during COVID-19, you can answer the question honestly. Answer *"yes"* if you have searched for work – we encourage you to use SC Works Online Services to conduct at least two job searches. However, if you answer *"no"* you will not be penalized for not completing a job search.

The work search waiver was originally scheduled to expire April 18, 2020, but the deadline has been extended for the duration of the State of Emergency declared by the Governor. After the State of Emergency is removed by Gov. McMaster, the job search requirement will go back into effect.

I got an error message telling me that my SSN was invalid. What do I do?

In order to proceed please remove your middle initial if you provided it. If you left the field blank, fill in your middle initial. Under the drop down box labeled *"Name: Change Reason"* select, *I misspelled my name*. Then click Next. Your information will be validated and processed by our system during off-peak times.

I worked for an employer, but resigned to take a new job. Before my start date, my new employer told me that the job was eliminated due COVID-19. Can I still apply?

If you have a letter from the new employer with the intended start date then go ahead and file. You will originally be denied; however, you do not need to do anything. Please wait on our agency for further information once PUA is enacted.

I lived out of state, but I didn't indicate that properly on my initial claim, what do I do?

You need to call our call center at 1-866-831-1724 to speak to a dedicated claims specialist.

How do I know if my claims is completed and received by your agency?

When you have completed the claims process you will receive a confirmation number on the screen.

CLAIMS PROCESSING

How long will it take to process my claim and get paid?

Due to volume of claims, please allow up to 21 days to process your claim; however, if you are deemed eligible, your benefits will be paid retroactively to the week you filed your claim.

Why is it taking so long for my claim to process? There is a pending issue for my lay off showing on my portal.

Once we have received your claim, part of the eligibility process includes confirming with your employer that you worked for them and that you were laid off or had reduced hours from your job. By state law, the employer has 10 days to respond. If the employer does not respond within 10 days, the pending issue is removed from the claim in order to proceed with processing.

What does "Issues Delaying Payment" mean?

When you initially file your claim, and it is being processed by staff, you will see an *ISSUES DELAYING PAYMENT* banner listed on the Claimant Homepage of your portal – this is standard.

What does "Pending Resolution" mean?

If you see a *"PENDING RESOLUTION"* issue, you do not need to do anything additional at this time.

What does "SSA Validation" mean?

If you see a *"SSA VALIDATION"* issue in this section, do not worry, this will resolve itself automatically.

I received a held payment for waiting week, I thought that was waived?

If you have received a notice of a held payment due to the waiting week, please call our call center at 1-866-831-1724.

My first weekly certification was processed as a waiting week, what do I need to do to move forward?

Our agency is working to process all waiting week waivers as soon as possible. If you see your first weekly certification was processed as a waiting week, you do not need to contact us to have it corrected. You will see an update as soon as this process is completed by our agency.

Do I have to do the two weekly work searches?

The work search requirement is waived until further notice, so you may disregard the instructions on completing this task as outlined on the website; however, you must still complete your weekly certifications confirming your

continued lack of work. Employment and Workforce may choose to reinstate this requirement and will notify you if that is the case.

This waiver will continue through the State of Emergency, declared by the governor. After the State of Emergency is removed, the job search requirement will go back into effect. You must still complete your weekly certifications confirming you are still unemployed.

What if I get a notification that my payment has been stopped or delayed?

If you received a mailer or notice in your portal that benefits have been stopped due to a need for additional information, please go to the Claimant Homepage and look in the *"ISSUES DELAYING PAYMENT"* section.

If there **is** a link there that you can click on, then do so and complete any questions you see there. This will satisfy the request outlined in the notice you received. If staff have any additional questions for you, they will reach out to you.

If there is **not** a link there to click on, then staff have already taken care of the request based off the answers you provided on your application for benefits.

If this section is blank, then all issues have been resolved and you need to check your *MyDocuments* tab to see what mailers were most recently mailed out. This will give you your most up to date status.

I worked out of state. How does that affect my claim?

If you worked out-of-state and have received a notice in the mail or your portal says your claim is zero, this means we are still waiting on wage verification from the other state. If you are unsure if the out-of-state employer was attached to your claim, we can escalate you to a claims-taker.

How can a claimant check on the status of their claim for unemployment insurance benefits?

Once you have created an account in the Claimant Self Service Portal, you can log in to check the status of your claim or visit us at dew.sc.gov under the individuals tab. Below is a link regarding frequently asked question about managing your benefits.

https://dew.sc.gov/individuals/manage-your-benefits

WEEKLY CERTIFICATIONS AND WORK SEARCH EXPECTATIONS

Do I need to do anything after I file my claim? What is a weekly certification?

Each claim week, Sunday to Saturday, you will need to file a weekly certification. A certification means that you are confirming the information submitted for the claim week is correct and that you should continue receiving unemployment insurance benefits for that week.

Once you have submitted your initial claim, you must login to the system every week to certify that you are still unemployed in order to continue receiving benefits.

When should I begin filing weekly certifications?

On the Sunday after you submit your application for benefits, you should begin filing weekly certifications through your MyBenefits portal. You should begin certifying weekly even before you receive a final determination on your claim.

Why am I being asked this new question when I certify my PUA claim every week? (We are adding PUA before the word claim that was not in the previous text)

For PUA claims only, you will notice a new question while completing the weekly certification. This allows you to tell DEW why you are still unemployed. There are 10 scenarios to choose from. If one of these scenarios doesn't fit your situation, click "other" and a text box will appear. Enter the reason you're unemployed in that text box. An example of "other" would be if you're a gig worker (UBER or LYFT) who doesn't have business currently due to customers' concerns about COVID-19. To see a tutorial for this, go to dew.sc.gov/individuals/cares-act and look for the NEW Weekly Certification Question tutorial under the "additional PUA Resources" header.

How do I confirm that the job searches I completed in SCWOS are processed by a claims specialist?

You will need to check your MyBenefits Portal the next day. The portal and the SC Works Online Services (SCWOS) job database exchange information every night. Job searches you perform today will not show up in the UI (MyBenefits) portal until tomorrow. If you conducted job searches that are not showing up the next day, please call 1-866-831-1724.

Why are the job searches I completed in SCWOS not showing in my UI portal?

Each night, the UI system (MyBenefits Portal) and the SC Works Online Services (SCWOS) job database exchange information. During this interface, job searches performed in SCWOS are uploaded into the UI portal. So the job searches you perform today will not show up in the UI portal until tomorrow. If you conducted job searches yesterday that are not showing up today, please call 1-866-831-1724.

What if I work during the week? What if I get part-time work? Do I have to report earnings from another job if I do some side work during the week?

You must report any wages earned during that claim week. Working part-time or odd jobs while receiving unemployment is acceptable and even encouraged. Failure to report your earning is considered fraud.

You may earn up to 25 percent of your weekly state unemployment benefit amount without receiving a deduction in payment, however, even if you receive a reduction in state benefits due to part-time work, you will still receive the total $600 FPUC payment as long as you are receiving at least $1.00 of state unemployment insurance.

If I work as an election poll worker do I have to report my earnings?

Now more than ever, volunteering as a poll worker is a critical role as communities figure out how to balance the important civic responsibility of voting with the new expectations of health and safety. These positions are vital to the election process that has served as the foundation of our democracy for more than 200 years.

Please know that as per the South Carolina code of laws, money given to claimants who serve as poll workers, managers, or other election duties will be considered per diem, which does not constitute as wages. This means

these individuals will not be required to report these earnings when certifying their weekly unemployment insurance claims and this per diem will not count against their allowed UI earnings.

If I'm offered my job back, do I need to take it? Will I lose my benefits?

Individuals who have turned down offers of suitable work are not eligible to continue receiving UI benefits. Your employer will have the opportunity to report that you refused an offer of work, and it will be the responsibility of the Recall Taskforce to hear both sides of the story before deciding if the individual is still eligible for unemployment under the expansion of the CARES Act. You can find more information on our website here: https://dew.sc.gov/employers/ui-benefits/hiring-new-workers/offers-of-work.

What is the Recall Taskforce?

The Recall Taskforce was created to help employers and employees navigate the re-engagement of our workforce statewide. While many South Carolinians will be relieved and excited to return to the security of long-term employment, there will be some who still have barriers, such as childcare, that will prevent them from immediately returning to work. There will also be those who prefer – for various reasons – to continue collecting unemployment insurance even though they could, and should, return to work.

In addition to helping employers understand the different federal funding programs available to their workforce and the eligibility requirements of each one, the Recall Taskforce wants businesses who are reopening to know that their employees cannot refuse an offer for work without good cause if they wish to continue to collect unemployment insurance. Individuals who have turned down offers of suitable work are not eligible to continue receiving UI benefits. If you have offered an individual a job and they refused, it is important for you to report the incident to DEW through your Employer Self Service Portal. More information can be found here:

https://dew.sc.gov/employers/ui-benefits/hiring-new-workers/offers-of-work.

PANDEMIC UNEMPLOYMENT ASSISTANCE

Unemployment Insurance for the self-employed, contractors, gig workers, 1099s and those not eligible for regular UI Benefits.

What is Pandemic Unemployment Assistance?

Pandemic Unemployment Assistance (PUA) is a federal program that provides unemployment payments to the self-employed, gig economy workers, or those individuals who otherwise would not qualify for regular state unemployment insurance (UI) or any other state or federal UI benefit program, and who are unemployed, unable to work, or unavailable to work as a direct result of the COVID-19 pandemic. PUA is set to expire claim week ending December 26, 2020, however the weekly FPUC ($600) payment will stop after claim week ending July 25, 2020. After this date, eligible claimants will only receive a weekly benefit amount.

Who is eligible to receive PUA?

To be eligible for PUA, you must be ineligible to receive state or federal UI benefits. If you are eligible to receive state or federal UI benefits, you must exhaust those benefits before receiving PUA. Additionally, you must be unemployed, unable to work, or unavailable to work due to one of the following 10 criteria:

1. You have been diagnosed with COVID-19 or are experiencing symptoms of COVID-19 and are seeking a medical diagnosis;

2. A member of your household has been diagnosed with COVID-19;
3. You are providing care for a family member or a member of your household who has been diagnosed with COVID-19;
4. You are the primary caregiver for a child who is unable to attend school or another facility because the school or facility has closed due to COVID-19, and the school or facility is necessary for you to work;
5. You are unable to reach your place of employment because of a quarantine imposed as a direct result of COVID-19;
6. You are unable to reach the place of employment because a healthcare provider has advised you to self-quarantine due to COVID-19 concerns;
7. You were scheduled to start employment and could not or are unable to reach the new job as a direct result of COVID-19;
8. You have become the breadwinner or major support for your household because the head of the household has died as a direct result of COVID-19;
9. You quit your job as a direct result of COVID-19; or
10. Your place of employment is closed as a direct result of COVID-19.

Am I eligible for PUA if my work allows me to telework for pay?

No. If you have the ability to telework and be paid the same as you have customarily were prior to the COVID-19 pandemic, then you are not eligible for PUA. You may be eligible for partial PUA payments if you are able to telework with pay, but are receiving fewer hours or less pay than you ordinarily did.

Am I eligible for PUA if I am receiving paid sick leave or other paid leave?

No. You are considered to be employed if you are receiving paid leave.

My employer has remained open because it is essential. I am not sick, nor is anyone in my household sick. I do not have children or care for someone who cannot care for themselves. However, I am afraid of getting COVID-19 from customers coming to the store, so I quit and filed for PUA. Am I eligible?

No. Under the CARES Act, you may be eligible for benefits if you meet one of the COVID-19 related criteria listed above, but none include the scenario described. On these facts, you are not eligible for PUA because you do not meet any of the qualifying circumstances. Voluntarily deciding to quit your job out of a general concern about exposure to COVID-19 does not make you eligible for PUA.

Is employment exempt from regular unemployment coverage eligible for PUA?

Yes. Individuals engaged in employment that is exempt from unemployment coverage are potentially eligible for PUA payments, provided they meet all other eligibility requirements. This includes the self-employed, gig economy workers, and workers who are explicitly exempted from UI coverage under S.C. Code Ann. § 41-27-260

How long is PUA available?

PUA benefits are available for weeks of unemployment from the week ending February 8, 2020 through the week ending December 26, 2020. Individuals may receive up to 39 weeks of PUA benefits, minus any weeks of state UI

benefits they receive prior to PUA. Eligible PUA claims will be retroactively paid from the first week of unemployment during the PUA period.

How do I apply for PUA benefits?

You must first file a claim for state UI benefits by visiting dew.sc.gov and clicking on MyBenefits Login. This is the first step to determining what benefit program you are eligible for. If you do not have access to a computer and need assistance filing a claim, please call 1-866-831-1724.

If you are eligible for state UI benefits, you must first exhaust those benefits before receiving PUA.

If you are ineligible for state UI benefits, DEW will contact you directly to provide information on how to file for PUA.

What information do I need to apply for PUA benefits?

Within twenty-one (21) calendar days of applying for PUA benefits, you must provide DEW with proof that you were either:

1. Working or self-employed at the time of the disaster; or
2. Scheduled to start work on or after the date of the disaster.

If you do not provide proof of employment or self-employment by the deadline, DEW will stop paying you PUA and you will have to repay any benefits you received.

Additionally, you must provide DEW proof of your wages and/or income for the most recently completed tax year. In some cases, DEW will already have this information and no further information will be necessary. Please note that your potential weekly benefit amount may be reduced if you fail to provide DEW with proof of all your wages.

You can upload in the MyBenefits Portal, mail, email or fax proof of employment and wages to DEW at:

South Carolina Department of Employment and Workforce
Attn: PUA
PO Box 1477
Columbia, SC 29202

Fax: 803-737-0621

Email: UI_Documents@dew.sc.gov

What is acceptable proof of employment?

Acceptable documents to prove employment at the time of the COVID-19 pandemic include, but are not limited to:

1. Pay stub or voucher;
2. Earnings statement; or
3. Written statement from your employer.

What is acceptable proof of self-employment?

Acceptable documents to prove self-employment at the time of the COVID-19 pandemic include:

1. Federal income tax form 1040;

2. Schedule C, F, or SE federal income tax returns for the most recent tax year;
3. Property titles, deeds, or rental agreement for the place of business;
4. Recent business bank, phone, utility statement, or insurance bill; or
5. Recent sales tax return.

What is acceptable proof of prospective employment?

1. Name and address of the employer;
2. Employer contact name and number;
3. Employer federal FEIN and DEW UI Account number;
4. Start date of the job;
5. Hours of the job;
6. Duration of the job; and
7. Reason why you did not start work.

What is acceptable proof of prospective self-employment?

To prove prospective self-employment, you must provide DEW with one of the following:

1. Property titles or deeds for the place of business;
2. A contract showing that you were about to begin self-employment work;
3. Rental agreement or letter from a property owner showing you planned to open a business at the time of the disaster; or
4. Other evidence that you were preparing to open a business, such as advertising or state tax registration.

Who do I list as an employer if I'm self-employed, 1099, gig employees, etc.?

Use the name you provide when filing with the IRS.

If I don't have a federal EIN number what do I use?

Use your Social Security Number.

I am self-employed 501(c) and my earnings are taken from my personal income tax each year, therefore my gross earnings for the week are $0. How should I complete this field?

Because the system is not built for the self-employed, this field is a requirement for unemployment insurance. Fill the field with $1 to proceed to the next screen.

I am adding an employer to my employment history, where do I upload employer documentation while filing out my initial claim?

The last line of the screen says provide any supporting documents you have. Under the checkboxes there is a button labeled Upload. When you click this button it will allow you to select documents from your computer to upload into the system.

I am self-employed, contractor, gig worker, file 1099 or church employee and have been denied unemployment insurance. What do I need to do?

You were denied the regular state unemployment insurance benefits. This is the first step in the process to receive federal funds coming from the CARES Act. You are still potentially eligible for PUA which is provided through this Act.

When we are able to process these applications, as per DOL guidance, you will receive a notification by email, text or phone call explaining the next steps in the process.

We have encouraged individuals to go ahead and apply in our system because, if you are eligible under PUA, the benefits will be paid retroactively.

There is nothing additional you need to do at this time.

I'm self-employed. Your system shows my status as "ineligible." What do I need to do?

At this time, there's no action needed on your part. You will receive an initial denial. You do not need to file an appeal. Once the CARES Act and PUA is activated within our system, we will retroactively pay out benefits.

How much money can I receive each week under PUA?

Your weekly benefit amount for PUA benefits is based on the wages you earned during the most recently completed tax year, January 1 through December 31, 2019. The weekly benefit amount is computed in the same manner as it is under state unemployment compensation, except that the minimum weekly benefit amount under PUA is $131.00. Eligible PUA claimants will also receive an additional $600 federal payment each week for weeks of unemployment from the week ending April 4, 2020 through the week ending July 25, 2020.

Your weekly benefit amount may be reduced if you receive any of the following during a week that you file for PUA benefits:

1. Earnings from employment or self-employment;
2. Benefits or insurance for loss of wages due to illness or disability;
3. Supplemental unemployment benefits paid pursuant to a collective bargaining agreement;
4. Private income protection insurance;
5. Workers' Compensation or survivor's benefits if you become the major support of the family as a result of the death of the head of the household because of the disaster;
6. Retirement pension or annuity;
7. Subsidy or price support payments, crop insurance payments, and farm disaster relief payments; or
8. A court order to pay child support.

How long will it take to receive PUA benefits after I first apply?

If you are found eligible for benefits, you may receive your payment within 7-14 days, but for more complex claims it could take up to 21 days to process and receive payment.

Why does my claim say I have $0?

Individuals who are self-employed or who are monetarily ineligible will always have $0 on their claim, but they will be switched over or told how to apply for PUA once it becomes available.

Are my benefits going to be taxable?

Yes. The system will automatically pay out the full benefit amount, for which you will have to pay federal and state income tax. However, as you complete the application you can choose, when prompted, to have taxes withheld from your benefits.

This will also apply to any benefits you receive through the CARES Act programs.

If I am found eligible and begin receiving benefits, is there anything else I will need to do?

Each claim week, Sunday to Saturday, you will need to file a weekly certification. A certification means that you are confirming the information submitted for the claim week is correct and that you should continue receiving unemployment insurance benefits for that week.

Once you have submitted your initial claim, you must login to the system every week to certify that you are still unemployed in order to continue receiving benefits.

How do I file for PUA each week?

You must sign into your MyBenefits Portal Account and certify your weekly PUA claim.

Why am I being asked this new question when I certify my claim every week?

For PUA claims, you will notice a new question while completing the weekly certification. This allows you to tell DEW why you are still unemployed. There are 10 scenarios to choose from. If one of these scenarios doesn't fit your situation, click "**other**" and a text box will appear. Enter the reason you're unemployed in that text box. An example of "**other**" would be if you're a gig worker (UBER or LYFT) who doesn't have business currently due to customers' concerns about COVID-19. To see a tutorial for this, go to dew.sc.gov/individuals/cares-act and look for the NEW Weekly Certification Question tutorial under the "**additional PUA Resources**" header.

What are the ongoing eligibility requirements?

Your eligibility for PUA benefits will be evaluated each week. You must be able and available for work within the meaning of S.C. Code Ann. § 41-35-110 during each week that you file a claim for PUA, except that you are unemployed, unable to work, or unavailable to work due to one of the 10 COVID-19 related criteria listed above.

Under what circumstances could my PUA benefits be reduced?

PUA benefits may be reduced or denied if you receive one or more of the following:

1. Earnings/income from employment or self-employment;
2. Benefits or insurance for loss of wages due to illness or disability;
3. Supplemental unemployment benefits paid pursuant to a collective bargaining agreement;
4. Private income protection insurance;
5. Worker's compensation or survivor's benefits if you become the major support of a family as a result of the death of the head of the household because of COVID-19;
6. Retirement, pension, or annuity;
7. A court order to pay child support; or
8. Subsidy/price support payments, crop insurance, and farm disaster payments.

What are the requirements for reporting wages?

If you are not self-employed and work during a week that you request PUA benefits, you must report your hours and earnings for each week you certify. Please note, you must report all your gross earnings from that week, even if you have not received payment. For instance, if you work in Week #1, but are not paid for that work until Week #2, you must report your gross income in Week #1, the week that you performed the services.

If you are self-employed you must report all wages during the week in which they were paid, not when you performed the work. For instance, if you performed services in Week #1, but did not receive payment until Week #2, you must report the gross income in Week #2, the week that you were paid.

Please note, failure to properly report all gross earnings may result in an overpayment that you will be required to repay. Additionally, knowingly giving false information or withholding information to obtain or increase PUA benefits is fraud, which can be prosecuted under state and federal laws. If you commit fraud, you will lose your remaining benefits, be disqualified from future benefits and may be subject to criminal or civil prosecution.

Do I need to perform two job searches each week on the South Carolina Works Online Services (SCWOS) job bank?

No. DEW has waived the requirement to perform two job searches each week through SCWOS during State of Emergency declared by the governor, but you must be registered with SCWOS system: https://jobs.scworks.org/vosnet/Default.aspx

Under what circumstances could I be disqualified from PUA benefits?

You may be disqualified, or your PUA benefits terminated for the following reasons:

1. You become employed full time;
2. You quit your job without good cause. Quitting without good cause in order to collect PUA is fraud);
3. You refuse without good cause to accept suitable employment;
4. You are not able and available for work (unless it is because one of the COVID-19 criteria listed above);
5. It is determined that your unemployment is no longer a direct result of COVID-19 (e.g., your employer reopens or your child's school reopens).

I was furloughed or temporarily laid off by my employer, but they have now reopened and asked me to return to my job. Can I remain on unemployment or PUA?

No. As a general matter, individuals receiving regular state UI must act upon any referral to suitable employment and must accept any offer of suitable employment. Barring unusual circumstances, a request that a furloughed employee return to his or her job very likely constitutes an offer of suitable employment that the employee must accept.

While eligibility for PUA does not turn on whether an individual is actively seeking work, it does require that the individual be unemployed, partially employed, or unable or unavailable to work due to certain circumstances that are a direct result of COVID-19 or the COVID-19 public health emergency. In the situation outlined here, an employee who had been furloughed because his or her employer has closed the place of employment would potentially be eligible for PUA while the employer remained closed, assuming the closure was a direct result of the COVID-19 public health emergency and other qualifying conditions are satisfied. However, as soon as the business reopens and the employee is recalled for work, as in the example above, eligibility for PUA would cease unless the individual could identify some other qualifying circumstance outlined in the CARES Act.

Am I eligible for PUA if I quit employment because the PUA benefit amount is more than my regular wages?

No. Individuals who quit their jobs simply to access higher benefits, and are untruthful in their UI application about their reason for quitting, will be considered to have committed fraud. If DEW determines that you willfully misrepresented or concealed information in order to obtain or increase PUA benefits, you will be found to have engaged in fraud and may be subject to criminal or civil prosecution.

What happens if I receive PUA benefits I was not entitled to receive?

You will be required to repay any PUA benefits you received if DEW determines that you did not meet the eligibility requirements during the week(s) you received PUA benefits. If DEW determines that you willfully misrepresented or concealed information in order to obtain or increase PUA benefits, you will be found to have engaged in fraud and may be subject to criminal or civil prosecution.

How do I file an appeal?

Any determination or redetermination regarding your eligibility for PUA benefits may be appealed. You must file the appeal within 10 calendar days from the date of the determination or redetermination. Instructions on how to file your appeal are located on the determination.

I was denied benefits and appealed the denial. What happens now?

If you appeal your denial of benefits, our system will dismiss the appeal so that you can proceed with the PUA process when our agency notifies you.

My appeal was dismissed. I am self-employed, contractor, gig worker, file 1099 or church employee, was denied benefits, appealed the denial and have now received a letter saying that my appeal was dismissed.

You were denied the regular state unemployment insurance benefits. This is the first step in the process to receive federal funds coming from the CARES Act. You are still potentially eligible for PUA which is provided through this Act.

Because this is a part of the process, you do not need to appeal. If your appeal was dismissed, our team reviewed the appeal and it was determined that the claim was possibly eligible for PUA and did not need to proceed through the appeals process.

When we are able to process these applications, as per DOL guidance, you will receive a notification by email, text or phone call explaining the next steps in the process.

We have encouraged individuals to go ahead and apply in our system because, if you are eligible under PUA, the benefits will be paid retroactively.

There is nothing additional you need to do at this time.

If I'm self-employed, 1099, contractors, etc. and filed for benefits in March, why am I having to refile my claim?

Due to unemployment insurance being based on quarterly earnings, we are required to verify eligibility for regular UI each quarter and include the previous quarter wages. So, if you filed for unemployment insurance benefits in March and were found monetarily ineligible for benefits, you will now be required to click on "File a New Unemployment Insurance Claim" since we now in a new quarter.

Why don't I have a link to apply for PUA on my Customer Menu page of the MyBenefits portal?

DEW must determine if you are eligible for regular unemployment insurance (UI) benefits before PUA is available to you. If you have not filed prior to today, you would need to "File a New Unemployment Insurance claim" as the system has PUA related questions already integrated within the portal. If you are found eligible for PUA benefits, you may receive your payment within 7-14 days, but for more complex claims it could take up to 21 days to process and receive payment.

The Pandemic Unemployment Assistance (PUA) federal program is designed for self-employed, 1099, contractor workers and those who have been found ineligible for regular UI benefits.

I applied prior to the launch of the Pandemic Unemployment Assistance (PUA) program, how do I go back and certify for the weeks I previously could not because I was ineligible for regular UI?

You would have indicated your first day of unemployment when you filed for PUA. Based off the date you selected, your claim will be backdated to allow for you to certify for previous weeks once you have received an eligibility determination on your PUA claim. This will be indicated through a correspondence in your portal and a copy sent by mail. On your portal homepage towards the top, it will state PENDING if your claim is awaiting determination of eligibility for PUA. Once that changes to OPEN, this is another indication your claim has been deemed eligible for PUA.

When you log-in to your MyBenefits Portal, your Customer Menu page will display "Certify Weekly Benefits". The next screen will allow you to certify for backdated week(s). We have a video tutorial on the process to certify weekly on our DEW YouTube page here: https://www.youtube.com/channel/UChlual2_-yRuKdgTwcIMmLQ/videos

Please note: If you're found eligible you will receive your PUA weekly benefit amount and a $600 payment, paid for by the FPUC program. Both programs are provided by the federal CARES Act. FPUC funding will be retroactive to the claim week ending April 4, 2020 (March 29-April 4). If you filed for weeks prior to this, you will only be retroactively paid for the weekly benefit amount. For each claim approved from March 29-April 4, 2020, you will

receive a weekly benefit amount and a weekly $600 FPUC payment. The FPUC program has been approved through the CARES Act to last through the claim week ending July 25, 2020.

I applied for PUA and only received $131 dollars. Why?

If you have not yet submitted your financial documents, 1099, 1040, schedule C, or proof of wages for 2019, please upload these documents to your MyBenefits portal under the document tab or email them to UI_documents@dew.sc.gov. Once these documents are reviewed, and a determination is made if these wages can be added to your claim, you will receive a new monetary determination notice regarding your new weekly benefit amount. The maximum weekly benefit amount for regular (state) UI and the PUA program is $326 per week. If your weekly benefit amount is predetermined to be more than the $131, you will receive a retroactive payment for all weeks previously received. Please note that due to high volumes, it may takes 7-14 days for a redetermination to be made on your weekly benefit amount.

Will my benefits be retroactively paid out?

For each week you are found eligible to receive benefits, you will receive payments retroactively. Please note: Federal FPUC funding will be retroactive starting claim week ending April 4 (March 29- April 4, 2020). For example, if you certified for claim week ending 3/21 or 3/28, you would receive your weekly benefit amount only, as the FPUC program doesn't cover these weeks. If you certified for claim week ending 4/4 and 4/11, you would receive the weekly benefit amount and the $600 FPUC funding.

Also remember the FPUC program has been approved through the CARES Act through week ending July 25, 2020. After this date, you will no longer receive these funds, however, you will continue to receive weekly benefit amounts if found eligible for that week.

You can find your payment history in your MyBenefits Portal. On your portal homepage, under payments you will see the amount paid and the date issued. Please keep in mind, it takes 24-72 hours for these payments to reflect in your account or debit card.

However, to see detailed information in regards to your payments, click on the date, in blue, under the header of "view claim history end date." On the next screen, the "Claim History" page will show a detailed breakdown of each week you have certified and if a payment has been released. You can also see your deductions on this page, by clicking Y for "yes" under the deductions column.

CARES Act funding and regular UI benefits are taxable. You would have opted-in or opted-out of taxes when you filed your initial claim. Please understand, if you opted-out of taxes being withdrawn, you will be required to pay these taxes when you file with the IRS. FPUC ($600) payments will only be reflected on the portal homepage under the PAYMENTS header due to these being paid by federal funding. On the "Claim History" screen, you will see a breakdown of your weekly benefit amount because these are paid by the state Unemployment Insurance program.

Why am I asked to file a new UI Claim in July?

On July 5, we entered a new quarter which means you may be required to reapply for unemployment insurance benefits if you are on PUA. The CARES Act, specifically states that anyone who is potentially eligible for state UI and is currently on a federal program like PUA, must reapply so their regular UI benefit eligibility can be re-determined.

If this will affect you, you will receive an alert within the MyBenefits Portal with instructions to "**Apply for Unemployment Insurance Benefits**."

We encourage you to utilize the resources available on our YouTube page: https://bit.ly/2BWLd62.

When does the PUA program expire?

PUA is set to expire claim week ending December 26, 2020, however the weekly FPUC ($600) payment will stop after claim week ending July 25, 2020. After this date, eligible claimants will only receive a weekly benefit amount.

PANDEMIC EMERGENCY UNEMPLOYMENT COMPENSATION

Unemployment Insurance for those who have exhausted their UI Benefits.

What are the eligibility requirements of PEUC?

To be eligible for benefits under the Pandemic Emergency Unemployment Compensation (PEUC) program, individuals must:

- Have exhausted all regular unemployment insurance benefit payments.
- Be able and available for work
- Be registered with SCWOS (job search portal) https://jobs.scworks.org/vosnet/Default.aspx. You do not have to complete job searches during State of Emergency declared by the governor, but you must be registered.
- Report any covered earnings earned during the week being claimed. Covered earnings includes, but is not limited to, wages, paid sick time, vacation pay, and holiday pay.

Those not eligible for Pandemic Emergency Unemployment Compensation include individuals who:

- Have the ability to telework with pay and would still be working substantially the same number of hours and be receiving the same pay.
- Are receiving paid sick leave or other paid leave benefits and those benefits would exceed their weekly amount of PEUC.

Where can I find the PEUC application?

Sign into your MyBenefits portal online at dew.sc.gov and click on the "Apply for Pandemic Emergency Unemployment Compensation" link to apply. Depending on when you exhausted your benefits, you may see a link that says, "File a New Unemployment Insurance Claim." Federal guidelines require you to file a separate claim for PEUC to receive these benefits. You will not automatically receive PEUC when you exhaust regular state unemployment insurance benefits.

How do I know if I'm eligible or not to apply for PEUC?

If you are not eligible for PEUC, you will not see the "Apply for Pandemic Emergency Unemployment Compensation" link in your online account.

I am about to exhaust my 20 weeks of state unemployment benefits. Will I automatically roll into PEUC? Or how do I apply for PEUC?

Federal guidelines require you to file a separate claim for PEUC to receive these benefits. You will not automatically receive PEUC when you exhaust regular state unemployment insurance benefits.

When you sign into your MyBenefits portal online at dew.sc.gov, you will see an "Apply for Pandemic Emergency Unemployment Compensation" link or, depending on when you exhausted your benefits, you may see a link that says, "File a New Unemployment Insurance Claim" instead of a link to file your Weekly Certification. Click on the link to proceed with your claim.

If you are not eligible for PEUC, you will not see the "Apply for Pandemic Emergency Unemployment Compensation" link in your online account.

I already exhausted my 20 weeks of state unemployment benefits. How do I apply for PEUC?

If you exhausted your state unemployment insurance benefits on or after July 6, 2019, and may be eligible for PEUC, you will receive an email notification from the South Carolina Department of Employment and Workforce (DEW). Sign into your MyBenefits portal online at dew.sc.gov and click on the "Apply for Pandemic Emergency Unemployment Compensation" link to file your claim.

Federal guidelines require you to file a separate claim for PEUC to receive these benefits. You will not automatically receive PEUC when you exhaust regular state unemployment insurance benefits.

If you are not eligible for PEUC, you will not see the "Apply for Pandemic Emergency Unemployment Compensation" link in your online account.

I'm an independent contractor/self-employed worker and am not eligible for regular state unemployment benefits. Can I receive PEUC?

No. PEUC is an extension of regular state unemployment insurance benefits. Independent contractors and self-employed workers who do not qualify for state unemployment benefits may be eligible for Pandemic Unemployment Assistance.

When should I expect payment for PEUC?

If you have just exhausted your 20 weeks of regular unemployment benefits, file your claim for PEUC and complete your Weekly Certification. If you're approved for PEUC, you should continue receiving benefits for all eligible weeks.

If you previously exhausted your 20 weeks of regular unemployment benefits and have worked since then, your last employer is given, by law, 10 days to respond to DEW about your PEUC claim. No payment will be released until after this 10-day period. If there are no issues with your claim, it will usually take approximately 14 days from the time you file your claim to receive your first payment, but for more complex claims it could take longer to process and issue a decision. During this time you should continue to file your weekly certifications online through your MyBenefits portal online at dew.sc.gov.

Will PEUC be paid retroactively?

Yes, we will apply PEUC to the first week you became eligible to receive those benefits. PEUC is available for weeks of benefits ending April 4 through Dec. 26, 2020.

How much will I be paid for PEUC?

Because PEUC is an extension of state unemployment insurance benefits, your weekly amount will be the same as what you received for state unemployment insurance.

In South Carolina, the maximum weekly benefit for PEUC is $326 per week for up to 13 weeks. For weeks ending April 4 through July 25, people receiving PEUC will automatically receive an additional $600 a week in Federal Pandemic Unemployment Compensation.

Am I eligible for PEUC if I am working reduced hours?

If you're working reduced hours, you may still be eligible for unemployment benefits. However, the amount you earn could affect your weekly benefit amount.

You must report the money you earn when filing your Weekly Certification for unemployment. You can earn up to 25% of your weekly benefit amount without it counting against your weekly benefit. Earnings over that amount are deducted from your weekly benefits.

For example: If your weekly benefit amount is $326, you can earn up to $81.50 a week (25% of $326) and receive the full $326 in benefits. Every dollar you earn over $81.50 will be deducted from the $326. If you earn $100 a week, your weekly benefit will be $307.50. If you report earnings equal to or higher than your WBA, the earnings allowance is not considered and you are ineligible for excess earnings for the week.

I exhausted my regular state unemployment insurance and have been receiving Pandemic Unemployment Assistance (PUA). What should I do when PEUC is available?

Some people who exhausted their state unemployment benefits began receiving PUA before the implementation of PEUC. According to federal guidelines, a person who is eligible for PEUC is required to move into that program once it is available.

When you sign into your MyBenefits portal online at dew.sc.gov, you should see a link to "Apply for Pandemic Emergency Unemployment Compensation" instead of a link to complete your Weekly Certification. Click on the link to file your claim for PEUC.

Federal guidelines require you to file a separate claim for PEUC to receive these benefits. You will not automatically receive PEUC when you exhaust regular state unemployment insurance benefits.

When does the PEUC program expire?

The PEUC program is set to expire claim week ending December 26, 2020. However, please keep in mind that the weekly FPUC payment ($600) will stop after claim week ending July 25, 2020. After this date, eligible claimants will only receive a weekly benefit amount.

EXTENDED BENEFITS

What is Extended Benefits?

Extended Benefits (EB) will allow up to an additional 10 weeks of unemployment insurance benefits. This is after a claimant has exhausted both their regular Unemployment Insurance (UI) benefits of 20 weeks and Pandemic Emergency Unemployment Compensation (PEUC) benefits of 13 weeks.

Who can receive EB?

Extended Benefits may be available to workers who have exhausted regular UI benefits and PEUC Benefits.

Why was I found eligible to receive Pandemic Emergency Unemployment Compensation (PEUC), but ineligible to receive EB benefits?

Not everyone who qualified for regular benefits or PEUC benefits qualifies for Extended Benefits. You may be found ineligible to receive EB:

- If you were previously discharged/fired from your job due to misconduct or cause, you may have to return to work and earn specific amount prior to being eligible to receive EB.
- If you did not exhaust your regular UI benefits prior to the Extended Benefits period, you may not be eligible for Extended Benefits.

What are the minimum requirements for eligibility of the EB program, outlined by the U.S. Department of Labor?

EB is payable only after exhaustion of PEUC and other unemployment insurance benefits as explained below. During the period that PEUC is available, an individual must have exhausted PEUC entitlement before becoming eligible to receive EB. To qualify for EB, the individual must have:

- Exhausted all rights to regular UI under state law;
- No rights to regular UI with respect to any UI law of another state or Canada;
- Exhausted PEUC;
- Wages in the base period (with respect to the regular UI claim that was exhausted) that includes one of the following: (1) 20 weeks of full-time covered employment; (2) wages higher than 40 times the individual's most recent weekly benefit amount; or (3) total wages in the base period equal to or greater than 1.5 times the highest quarter (see Section 202(a)(5), EUCA);
- No disqualifications that would prevent the individual from being eligible for EB (see Section 202(a)(4), EUCA); and
- At least one week in the benefit year that begins in an EB eligibility period (see Section 203(c), EUCA). This means your regular UI benefit year had to have ended on or after June 14, 2020 in order to be eligible for EB.

How much am I eligible to receive under the EB program?

The weekly benefit amount of Extended Benefits is the same as you received for regular unemployment compensation or through the PEUC program. Currently the maximum amount of Extended Benefits that an individual could receive is up to 10 weeks.

The EB Maximum Benefit Amount (MBA) is equal to the lesser of:

1. 50 % of the MBA of the UI claim.
2. 13 times the Weekly Benefit Amount (WBA).

Will I receive the $600 FPUC payment in addition to my EB benefits?

Yes, eligible EB claimants will receive a weekly benefit amount and the $600 Federal Pandemic Unemployment Compensation (FPUC) payment through claim week ending July 25, 2020. July 25, 2020 is the date when the CARES Act states the FPUC program will expire. After July 25, 2020, eligible claimants will continue to receive their weekly benefit amount made available through EB.

How do I apply for EB benefits?

If you are eligible to apply for EB benefits, you will see a hyperlink listed on the Customer Menu page of your MyBenefits portal. Please remember you will only see the "Apply for Extended Benefits" link if you have already exhausted your 20 weeks of regular UI and 13 additional weeks of PEUC.

How long will it take to receive EB benefits after I first apply?

If you are found eligible for benefits, you may receive your payment within 7-14 days, but for more complex claims it could take up to 21 days to process and receive payment.

What am I responsible to do each week to continue to receive EB?

As with all programs, your eligibility for EB will be evaluated each week. You must be able and available for work during each week that you file a claim for EB.

You must also complete a weekly certification of your claim each week in your MyBenefits portal letting us know that you are still unemployed. Failure to certify will cause a delay in the payment of your benefits for that week as benefits are not automatically released.

Do I need to perform two job searches each week on the SC Works Online Services (SCWOS) job portal?

At this time, no. DEW has waived the requirement to perform two weekly job searches through SCWOS at least through the State of Emergency declared by the governor in South Carolina. You will be notified well in advance of your work search responsibility for Extended Benefits, as they will differ than regular UI.

Am I eligible to receive EB if I live out of state, but work in South Carolina?

If the paying state is in an EB eligibility period, but the residence state is not, then the individual is eligible for only two weeks of EB payments from the liable state.

EMPLOYER FILED CLAIMS

NOTE: If a business submits an Employer Filed Claim on behalf of their employees, they should notify their employees. The worker will still need to create an account and certify the claim each week.

What's an Employer Filed Claim?

An Employer Filed Claim a way for workers who have been laid off or had their hours reduced, but are still "job attached" to the employer, to potentially receive UI benefits.

What does "Job Attached" mean?

Being "job attached" to an employer means that an employee and a business both intend that the individual will return to work or increase their hours in the future. The worker has not been permanently separated from employment.

Is an employer filed claim a better way to apply for UI?

While an individual can be eligible for UI benefits through their own claim or that of their employer, Employer Filed Claims are more convenient as they eliminate the need for employers to certify an individual's claim. By filing on their behalf, the employer is essentially certifying during the claims' process.

For regular UI, employees included in an Employer Filed Claim are exempt from weekly work searches, but any claimant who has lost work due to COVID-19 is excused from the weekly work searches, whether the claim is filed by the employer or the claimant.

Where does an employer go to file an Employer Filed Claim?

On the agency's website, go to the Filing Claims for Your Workers: Employer Filed Claims tab located in the Employer drop down menu. The link to the portal is #1 on that page.

How does a business login to the Employer Self-Service Portal?

On the login screen you can use your State Unemployment Insurance Tax System (otherwise known as SUITS) username and password login. If you have forgotten or lost your PIN, you should click the link on the page to authenticate your account and set up your new username and password for the site.

When/How soon can an Employer submit an employer filed claim?

The employer must wait until the end of the week of layoff before they can file the claim. And they must file within 14 days of that date. Please note that the longer an employer waits to file, the longer it takes the workers to receive their benefits payment.

Why does an employer have to wait a week before they can file on behalf of their employees?

An employer is filing in arrears of the work week. Much like a paycheck is compensation for the prior week of work – UI benefits are paid for the prior week of unemployment rather than in anticipation that someone won't be working.

In addition, it helps prevent accidental fraud. For instance, if a worker is laid off on Monday, they could potentially get part-time work on Tuesday which might affect eligibility of the UI claim.

What factors can impact benefit payment?

Overall, if an individual is eligible, the average time to receive payment is 7 to 10 days once a claim has been filed. The agency's system has recently been modernized to ensure the fastest automation on our end; however with the influx of claims, payment could take up to 21 days.

There are many variables that affect this question. Such as:

- When the employer files the claim.
- How quickly the worker certifies the claim.
- Eligibility status.
- When an employer responds to separation information.
- And more.

If a business submits an Employer Filed Claim on my behalf what do I need to do?

Individuals need to create an account in the MyBenefits Portal and certify the claim each week. This is called Weekly Certification.

If the employee is new to the system they will click the "I am new here. I need to Register Now!" This is a two-step process:

1. Creating their credentials (username and password).
2. And then logging into the system using their new credentials and creating an account.

If the employee has applied for UI before, they should use their username and password to login and certify. If they do not remember their username and password they SHOULD NOT create a new account. Instead, they should click "Forgot your username/password?"

What does certify mean?

It means you are confirming that the information submitted by your employer is correct and that you should receive the UI benefits for that week. An employee cannot certify for the week until the employer has submitted the claim on their behalf for that week.

An employee has up to two weeks after the employer submits the weekly claim to certify, but this will delay your UI benefits payment – the payment will not be initiated by the system until you certify for the week.

Can I certify for the week before my employers submits their claim?

No, you have to wait until after the employer has submitted the claim on your behalf for that week. You have up to two weeks after the employer submits the weekly claim to certify, but please be aware that the payment will not be initiated by the system until you certify for the week.

How long can my employer file an Employer Filed Claim?

Typically employers can only file for their employees up to six weeks, but due to COVID-19, this limit has been lifted. Employers can file for their workers as many weeks as needed.

What's the difference between the standard Employee Filing Process and the Employer Filed Claims Process?

When an employee files, the worker must first file their claim and then wait for the employer to respond about why there was a lay off or reduction in hours. Then eligibility is determined and if eligible, the claimant receives the UI benefit payment. However, when an employer files, they submit their claim and eligibility is determined then, after the claimant certifies that they are unemployed and reports any wages, if any, earned for the week, and then the claimant receives their payment.

What is the Recall Taskforce?

The Recall Taskforce was created to help employers and employees navigate the re-engagement of our workforce statewide. While many South Carolinians will be relieved and excited to return to the security of long-term employment, there will be some who still have barriers, such as childcare, that will prevent them from immediately returning to work. There will also be those who prefer – for various reasons – to continue collecting unemployment insurance even though they could, and should, return to work.

In addition to helping employers understand the different federal funding programs available to their workforce and the eligibility requirements of each one, the Recall Taskforce wants businesses who are reopening to know that their employees cannot refuse an offer for work without good cause if they wish to continue to collect unemployment insurance. Individuals who have turned down offers of suitable work are not eligible to continue receiving UI benefits. If you have offered an individual a job and they refused, it is important for you to report the incident to DEW through your Employer Self Service Portal. More information can be found here:

https://dew.sc.gov/employers/ui-benefits/hiring-new-workers/offers-of-work.

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*

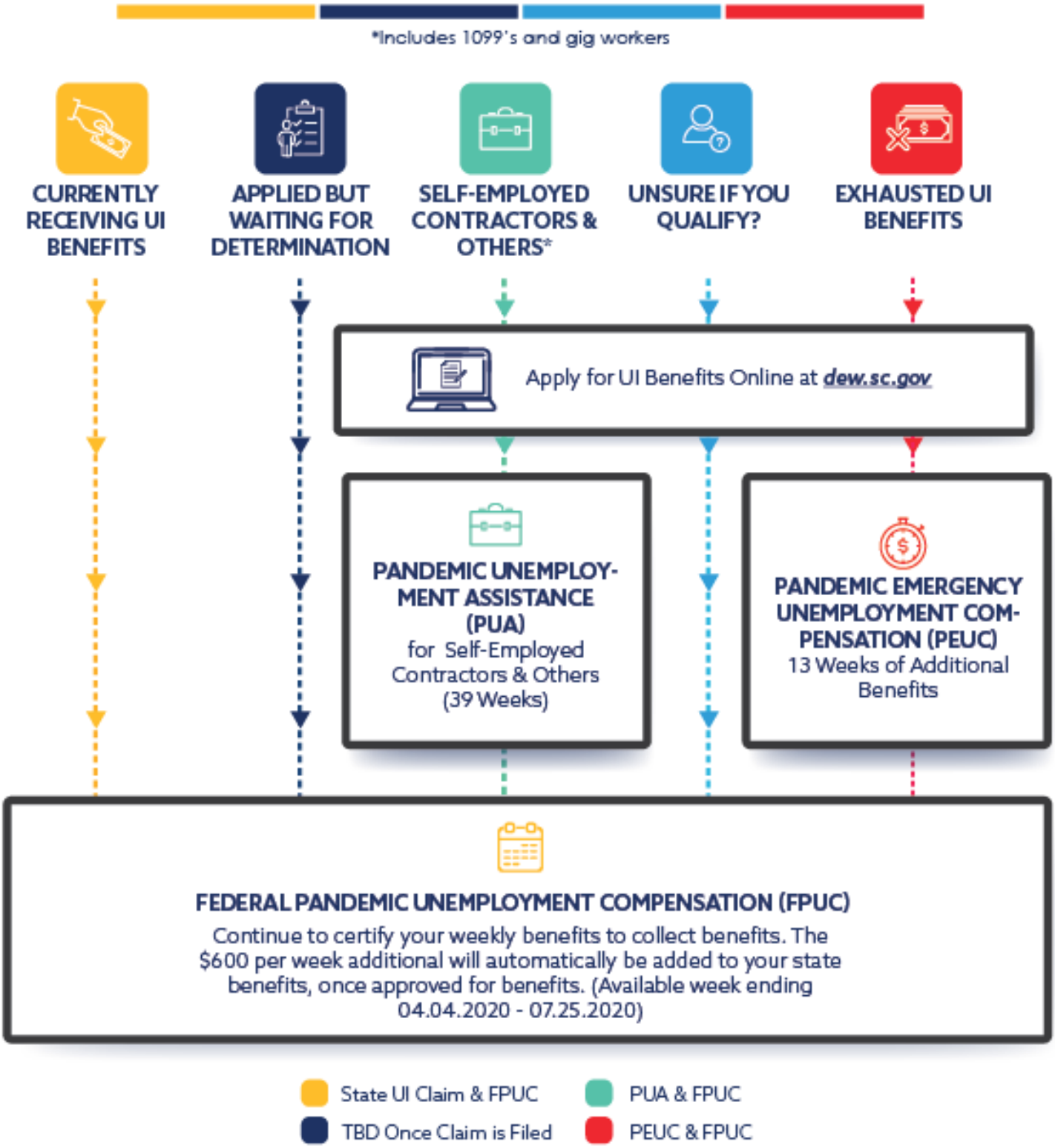

CHART: Comparison of BENEFIT PROGRAMS

	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.