

**EDD**  
**CARES Act**  
**Unemployment Insurance Benefits**

[https://www.edd.ca.gov/Unemployment/Filing\\_a\\_Claim.htm](https://www.edd.ca.gov/Unemployment/Filing_a_Claim.htm)

**WHO MAY QUALIFY**

***Reduced Work Hours or Laid-off***

- A worker's employer has reduced work hours or shut down operations due to COVID-19.
- Workers who are temporarily unemployed due to COVID-19 and expected to return to work with their employer.

***School Closures***

- An individual's child's school closed, and they have to miss work to care for them.
- Eligibility considerations include no other care options and the individual is unable to continue working their normal hours remotely.

***Business Owners, Self-Employed, Independent Contractors, Gig Workers***

- As part of the CARES Act, the new Pandemic Unemployment Assistance (PUA) Program helps unemployed who are business owners, self-employed, independent contractors, have limited work history, and others not usually eligible for regular UI benefits who are out of business or services are significantly reduced as a direct result of the pandemic.
- If an individual is unsure if they are an independent contractor or an employee who could be eligible for benefits, they should file for regular Unemployment Insurance benefits and EDD will determine their eligibility.

**UI BENEFITS**

- The Governor's Executive Order waives the one-week unpaid waiting period, so an individual can collect UI benefits for the first week they are out of work.
- Eligible individuals can receive benefits that range from \$40-\$450 per week, plus an additional \$600 on top of their current weekly benefit amount through the federal CARES Act.
- For the week ending April 11, 2020, EDD will begin paying the additional \$600.
- The first week the additional payments can be made is for the week ending April 4<sup>th</sup>, not before.
- The \$600 extra payments can continue to those impacted and otherwise eligible for benefits through the week ending July 31, 2020.
- Example: For someone receiving an average UI payment of \$340 a week, the usual biweekly payment would equal \$680. With the extra payment, that biweekly payment would increase to \$1,880.
- Individuals impacted by the pandemic may receive up to 39 weeks of benefits starting with weeks of unemployment beginning February 2, 2020, through the week of ending December 31, 2020.
- It takes at least three (3) weeks for EDD process a claim for unemployment benefits and issue payment to most eligible workers.
- If unsure of UI eligibility, individuals should file an Unemployment Insurance claim so EDD representatives can determine eligibility.
- EDD representatives may need to set up a phone interview with you to collect more details.

## HOW TO FILE A UI CLAIM

### ONLINE

[https://www.edd.ca.gov/Unemployment/UI\\_Online.htm](https://www.edd.ca.gov/Unemployment/UI_Online.htm)

Log In or Register - Benefits Programs Online

UI Online is the fastest and most convenient way to file UI claim. UI claims can be filed through UI Online during the times (Pacific time) listed below:

Days of the Week	Available Time
Sunday	5 a.m. – 8:30 p.m.
Monday	4 a.m. – 10 p.m.
Tuesday – Friday	2 a.m. – 10 p.m.
Saturday	2 a.m. – 8 p.m.

YouTube Video - UI Online: How to Apply for UI Benefits (File a Claim)

<https://www.youtube.com/watch?v=QQKrlCx80H8&feature=youtu.be>



### PHONE

Representatives are available at the following toll-free numbers, Monday through Friday from 8 a.m. to 12 noon (Pacific time) except on state holidays.

**English 1-800-300-5616    Spanish 1-800-326-8937    TTY 1-800-815-9387**

### FAX OR MAIL

UI claims can be filed by accessing the paper Unemployment Insurance Application. For secure processing, fax the completed application to the number listed on the form. If the application is mailed, use the address on the form and allow additional time for processing. An UI Application can be picked up at the AJCC or accessed at [edd.ca.gov/Unemployment/UI\\_Online](https://edd.ca.gov/Unemployment/UI_Online)

## UI CLAIM

[https://edd.ca.gov/about\\_edd/coronavirus-2019/unemployment-claims.htm](https://edd.ca.gov/about_edd/coronavirus-2019/unemployment-claims.htm)

Details for individuals who have already filed a claim for UI benefit payments because they have lost jobs or had their hours reduced due to the impacts of the Coronavirus.

### STEP 1 – MONITOR EMAIL AND POSTAL SERVICE FOR IMPORTANT EDD CLAIM INFO.

- The majority of recent online claim filers will receive an email message from the EDD with a subject line of “New Online Account Created”.
- That means the registration was automatically completed in the UI Online system and will provide the full functionality of the system to move to Step 2 – certifying first benefit payment.
- For those who do not receive an email notifying they are auto-registered, they will receive a

letter with an EDD Customer Account Number in the mail.

## **STEP 2 – CERTIFY FOR BENEFITS**

- After receipt of the claim package in the mail verifying eligibility for benefits, or an email from the EDD an individual can certify their first benefit payment.
- Certifying is the process of answering basic questions every two weeks and confirming an individual is unemployed and otherwise eligible to continue receiving biweekly payments.
- Given the unique economic situation and lack of available work due to COVID-19, EDD has been able to adjust usual eligibility requirements to automatically process more claims.
- Individuals will not be penalized for answering “No” to the question about looking for work and will be paid benefits for that week if all other eligibility requirements are met.
- The first certification period will be after the first two weeks from the beginning date of a claim, which is the week when the initial claim application was submitted.
- It will take about a week after the first certification to receive the first benefit payment, which for many claimants will arrive on an EDD Debit Card.
- Due to the high volume of claims being processed, it may take a few extra days to receive the EDD Debit Card in the mail.
- If an EDD Debit Card was issued in the last three years, it will remain active for the current benefit payments. For a lost EDD Debit Card, contact Bank of America at 1-866-692-9374 (TTY: 1-866-692-9374).
- After the first benefit payment, every two weeks and individual must certify for benefits to the EDD.

## **Step 3 – Check UI Online Account**

- Individuals who remain unemployed and eligible for benefits should log in to their UI Online account to check for updates. This includes information on benefit payments and important notices including when it’s time to certify for the next two weeks of benefits.
- Upon receipt of the EDD Debit Card, payments should be posted to the EDD Debit Card in about three days after receiving certification.
- Benefit payments by check will take an additional few days to arrive through the mail.

## **FREQUENTLY ASKED QUESTIONS (FAQS)**

[https://edd.ca.gov/about\\_edd/coronavirus-2019/faqs.htm#UIBenefits](https://edd.ca.gov/about_edd/coronavirus-2019/faqs.htm#UIBenefits)

<https://edd.ca.gov/Unemployment/FAQs.htm>

## **UI ONLINE**

### **Can I access UI Online from a mobile device?**

UI Online Mobile is available for smartphone and tablet users.

### **Who can use UI Online?**

Customers who have created a Benefit Programs Online Login can file a UI claim online.

### **What is Benefit Programs Online?**

Benefit Programs Online (BPO) is a secure portal for EDD customers to access SDI Online, UI Online, and Benefit Overpayment Services.

### **What information is needed to file a UI Claim?**

You will need to have the following information:

- First and last name as provided to the Employment Development Department
- Date of birth
- Personal, non-shared, email address
- Social Security number
- Employment authorization document (If you are not a U.S. Citizen)
- Employment history (last 18 months):
  - a. Names
  - b. Addresses
  - c. Phone Numbers
  - d. Total income earned
  - e. Reasons why each job ended

### **Why can't I register for UI Online?**

You must have a Benefit Programs Online account, an active UI claim, and received your Employment Development Department Customer Account Number in order to register for a UI Online account.

### **What is an EDD Customer Account Number?**

The EDD Customer Account Number is a unique, ten-digit account number assigned by the Employment Development Department. Currently, this number is used on certain written correspondence and to register for UI Online. It does not replace your Social Security number.

### **How do I retrieve my password?**

- Go to the Benefit Programs Online login page.
- Enter your email.
- Select Log In.
- Select Forgot Password to begin the process of setting your new password.

If you cannot remember the answers to your security questions, you will need to contact the EDD.  
By Phone: Call 1-800-300-5616 from 8 a.m. to 12 noon (Pacific time), Monday through Friday, except on state holidays.

### **How do I change my password, security questions, or personal image?**

1. Log in to Benefit Programs Online.
2. Select My Profile.
3. Select the item you wish to update. Your options are:
  - Update Email
  - Update Password
  - Update Security Questions
  - Update Personal Image and Caption

### **I'm locked out of my Benefit Programs Online account. What do I do?**

Benefit Programs Online will lock you out if you incorrectly enter your password or answer your security questions too many times. Try to log in again later.

If you still need help, contact the EDD to speak to a representative. Call UI Online Technical Support 1-855-327-7058 or 1-800-300-5616 from 8 a.m. to 12 noon, Pacific time, Monday through

Friday, except on state holidays.

### **I received an error message when navigating through my Benefit Programs Online account. What should I do?**

If you received an error message while attempting to log in, register, update your profile, logout, or reset your password:

1. Visit Benefit Programs Online to find out if the system is unavailable due to scheduled maintenance or is currently experiencing technical issues
2. Close all browsers, wait a few minutes, and then open a new browser window.
3. Go to Benefit Programs Online and start the process again.
4. Check all the information you have entered is accurate.

If you continue to receive the error message, note the error code (if one was provided) and contact the EDD.

- By Phone: Call 1-800-300-5616 from 8 a.m. to 12 noon, Pacific time, Monday through Friday, except on state holidays.
- Online:  
Go to Ask EDD.  
Select the category Unemployment Insurance Benefits.  
Select the sub-category Benefit Programs Online.  
Select the topic I Received an Error Message.

### **ELIGIBILITY**

#### **What benefits are available if I am subject to quarantine, am not ill, and am not found for a Disability Insurance claim?**

You are encouraged to apply for Unemployment Insurance (UI) benefits if you are unemployed, which includes reasons such as:

- Your hours are reduced due to the quarantine.
- You were separated from your employer during the quarantine.
- You are subject to a quarantine required by a medical professional or state or local health officer.

#### **Can I still qualify for UI benefits if my EDD notice shows that I have \$0 in benefits available?**

Generally, a mailed notice showing a \$0 benefit award available may mean that we have no wage records reported by an employer to support an unemployment claim, or we need to verify your identity for the reported wages that belong to you.

If you filed for UI and received an award notice with \$0 benefits available, it could be due to one of three scenarios:

- If we are unable to verify your identity with our records, we'll mail you a request to verify your identity.
- You were misclassified by your employer as an independent contractor instead of an employee or your wage information may have been inadvertently transposed when your employer reported your information to the EDD
- You're self-employed or an independent contractor and have not paid contributions to the state Unemployment Insurance Trust Fund. As part of the federal CARES Act, the new Pandemic Unemployment Assistance (PUA) program you may qualify for UI benefits.

#### **Would I qualify for benefits if I choose to stay home from work due to underlying health conditions and concerns about exposure to the virus?**

You could be eligible for unemployment benefits if you choose to stay home. Once you file your claim, EDD representatives will contact you if they need more information.

**Would I qualify for benefits if my child's school shuts down and I have to miss work to care for that child who is not ill?**

You may be eligible for unemployment benefits. EDD representatives will determine eligibility on a case-by-case basis by scheduling a phone interview with you.

**Can I collect benefits if my child's school shuts down and I have to stay home to care for my child if I'm not currently employed or I had to quit work because of my child care needs?**

You may be eligible for unemployment benefits. EDD representatives will determine eligibility on a case-by-case basis by scheduling a phone interview with you.

**Can I still collect unemployment benefits if I am able to work remotely from home?**

Working your full normal hours remotely would not qualify you for benefits. However, you could collect some Unemployment Insurance benefits if your usual number of work hours are reduced through no fault of your own.

**Can I collect disability and unemployment benefits at the same time?**

You have the right to apply and file a claim for unemployment and disability benefits at the same time, but you can only collect payments under one benefit program at a time.

**Can I start collecting unemployment benefits because I am laid off or have had my work hours reduced, and then switch to a disability claim if I become sick?**

Yes. If you become sick while you are out of work, you can apply for a disability claim, which can provide a higher benefit amount if you're eligible. A medical certification is required to substantiate your illness. If you are approved for a Disability Insurance claim, your Unemployment Insurance (UI) claim will be suspended. If you recover but remain unemployed, you may then return to the remainder of your UI claim benefits as long as you remain out of work and are otherwise eligible.

**Can I start collecting UI benefits because I am laid off or have had my hours reduced, and then switch to a Paid Family Leave claim if I have to care for a family member who is sick?**

Yes. If you have a family member who becomes sick while you are out of work, you can apply for a Paid Family Leave claim which can provide a higher benefit amount if you're eligible. A medical certification is required to substantiate your family member's illness. If you are approved for a Paid Family Leave claim, your Unemployment Insurance (UI) claim will be suspended.

**UI TIPS**

- Be sure the phone number provided on the UI application is correct and is a number that the individual can immediately access calls.
- Anonymous caller is listed as the Caller ID for EDD. These calls should not be ignored. A call means EDD has questions about the individual's UI claim.
- An UI Online application may be rejected because an individual's name is too long. If that is the case they will need to file a paper application.
- If an individual is filing a UI claim due to their hours being reduced, laid-off, sick, childcare issues, etc. he/she must be clear and state it was due to COVID-19.

