



NAVIGATING UNEMPLOYMENT DURING COVID-19

What is unemployment insurance?

Unemployment insurance (UI), is a joint federal-state program that provides aid to workers who've lost their job or a substantial portion of their income and meet the CA program's eligibility requirements. The program is designed to help workers get through a temporary spell of joblessness, so they can still afford to pay bills and provide for their families while they look for a new job. Individuals with dependents are also often eligible for a higher amount.

COVID-19 Update to Unemployment Benefits

Due to the impact of COVID-19, the EDD made the following temporary exceptions for all Unemployment Insurance claims until further notice:

- **Waiting Period** – The 7-day waiting period is waived for claims beginning on or after January 19, 2020. After you submit your first two-week continued certification, you will be paid for the first week of your claim.
- **Work Search** – You are not required to look for work each week to be eligible for benefits.

What are the benefits of unemployment?

COVID-19 Update to Unemployment Benefits

The federal government has given states the ability to determine and change their own UI benefits laws, allowing them to provide unemployment benefits for situations related to the coronavirus (COVID-19). The Coronavirus Aid, Relief, and Economic Security (CARES) Act has expanded benefits further. It authorizes:

- All unemployed workers to receive an extra \$600 per week for up to six months, and
- Unemployed workers to get an extra 13 weeks of benefits beyond the number a state currently provides. (In California, the maximum is 26 weeks, that means everyone could receive benefits for up to 39 weeks.)

To calculate your weekly UI payments, click [here](#) for the UI benefit calculator. This will provide an estimate.

Who is eligible for unemployment?

COVID-19 Update to Unemployment Benefits

In March 2020, new federal law greatly expanded unemployment insurance due to COVID-19. Many workers who were not previously covered are now eligible. You may now be eligible if any of the following are true:

- You are out of work due to your employer temporarily ceasing operations due to COVID-19,
- You are quarantined with the expectation of returning to work after the quarantine is over,
- You voluntarily leave work due to a risk of infection, or
- You voluntarily leave work to care for a family member.
- Self-employed individuals who are unable to work or are working reduced hours due to the COVID-19 and can show they're unable to bring in income during this time are now eligible to apply for unemployment under the Pandemic Unemployment Assistance (PUA) program. This program expands coverage to independent contractors, gig workers, those sick due to COVID-19 and more. Anyone who gets unemployment from their state also gets an additional \$600/week unemployment payment for 6 months.
 - Examples of those who are now eligible: Real Estate Agent, Uber/Lyft driver, housecleaner, owning a small business (such as a restaurant), contractor, freelancer, etc.
- Individuals who were about to start a new job but were unable to due to the virus or just started and were laid off are also eligible to apply.

Please see more information on how to apply for unemployment if you are self-employed [here](#).

Typically, you're eligible to receive unemployment benefits if you have earned enough wages during the EDD's pre-determined base period*, and if you meet eligibility requirements. The requirements are as follows:

- Totally or partially unemployed,
- Unemployed through no fault of your own,
- Physically able to work,
- Available for work,
- Ready and willing to accept work immediately, and
- Actively looking for work. (Please note that California has waived the work-search requirement due to COVID-19.)

* The EDD defines 'base period' as a specific 12-month term prior to filing. This period is used to see if you have earned enough wages to establish a UI claim. (Learn more about calculating your benefits amounts [here](#).)

How do you apply for unemployment?

It is recommended that an individual's files for unemployment ASAP because waiting to file can delay your benefits.

You will need to provide the following to apply for unemployment in California:

- Personal information such as your social security number, driver's license, employer's name, address, phone number, home address and mailing address, telephone number and email address and bank name, address, routing and account numbers (for direct deposit).

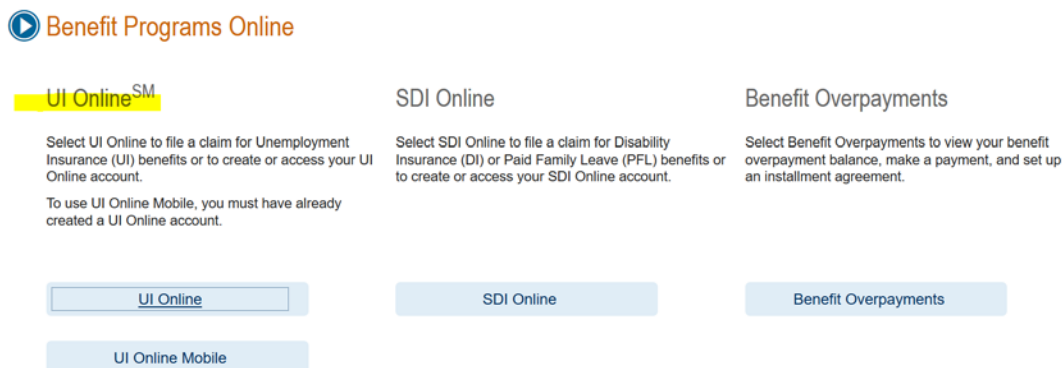
- Last employer information including company name, supervisor’s name, address (mailing and physical location) and phone number,
- Last date worked and the reason you are no longer working,
- Gross earnings in the last week you worked, beginning with Sunday and ending with your last day of work,
- Information on all employers you worked for during the past 18 months, including name, address (mailing and physical location), the dates of employment, gross wages earned, hours worked per week, hourly rate of pay, and the reason you are no longer working,
- Notice to Federal Employees About Unemployment Insurance, Standard Form 8 (former federal employees only)
- DD 214 Member 4 copy (ex-military only)
- Citizenship status, and, if you are not a U.S. citizen, information from your employment authorization document

To apply for benefits:

1. Visit <http://www.edd.ca.gov> – you can apply online, via phone or fax/mail.
2. To apply online, you will need create an account first. If you already have an account, please log in and proceed to step 4. Please note you have 30 minutes before the website logs you out for inactivity.
3. To register an account for UI benefits, click “Log in” and under “Benefit Programs Online” click “Log in or Register”. Scroll down and again select “Log in or Register”. You will need to go to “New Registration” and click “Register”. Before proceeding it will ask you to agree with their terms & conditions. You will then need to create a profile by entering your email and new password. You will also be asked to complete security questions. (Please write this information down for your own records.) Click next. Once you review the information you have entered, click “Submit Registration.” To complete your registration, you must go to the email you provided and click on the link before the 48-hour expiration time.

[Click here](#) to watch a step by step video on how to register and apply online for unemployment.

4. Once you’re logged in, select either “UI online” to apply on a desktop or “UI Online Mobile” to apply on a cellular device or tablet.



- Once on the “UI Online” page, select “File New Claim”. Please be mindful of the times provided below. Please note you will need to file your claim during those available hours.

File a New Claim

Select File New Claim to complete the application. No additional UI Online registration is required to file a claim.

File New Claim

The File a New Claim features will be available during the times listed below.
(All times are Pacific time)

Day 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.

- Carefully read the information on the “Unemployment Insurance Claim Filing Instructions” page before proceeding. It will answer important questions about submitting a claim. Once you have read through the page, scroll to the bottom, agree with the terms by selecting the box and click “next”.

I have read all of the above information.

To file a new Unemployment Insurance claim, select the **Next** button.

Previous

Next

- Complete the required fields by selecting “yes” or “no” on the six questions provided on the “Application for Unemployment Insurance” page. Please ensure you have answered them to the best of your ability. Select “next” once you’re done.

Answer the following questions to ensure you use the correct process to file your Unemployment Insurance claim.

*Indicates required field

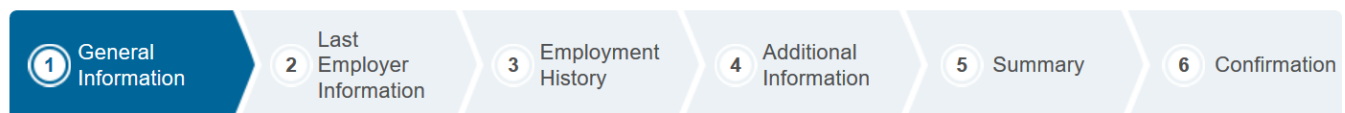
1. *Did you work in another state and/or Canada during the last 18 months? Yes No
2. *Have you applied for Unemployment Insurance benefits in another state or Canada during the last 12 months? Yes No
3. *Did your employer, union, or non-union trade association give you one of the following claim forms for Unemployment Insurance benefits? Yes No
 - Notice of Reduced Earnings (DE 2063)
 - Notice of Reduced Earnings (Fisherman) (DE 2063F)
 - Pacific Maritime Association Partial Evidence of Payment Form (PMA 2063)
 - Payment Certification (Work Sharing) (DE 4511WS)
 - Initial Claim and Payment Certification (Work Sharing Employer) (DE 4511WS)
4. *Did you serve in the U.S. military during the last 18 months? Yes No
5. *Did you work for an agency of the federal government during the last 18 months? Yes No
6. *Have you filed an Unemployment Insurance claim in California during the last 12 months? Yes No

Note: The answers you give to the questions on the application must be true and correct. You may be subject to penalties if you make a false statement or withhold information.

Previous
Cancel
Next

- Complete your application. There are 6 parts to complete. Fill out all the required fields. Please select for help when completing your application.

Applicant Information



- Page 1 – General Information
 - You will need to provide your Social Security Number(s), date of birth, gender, and first and last name.

- Your drivers license number or ID card number.
- Provide the filing date of any claims that you have filed within the last two years. This includes Unemployment Insurance (UI) Disability Insurance and Paid Family Leave (DI/PFL).
- Mailing address and phone number. Verify address.
- Citizenship Information.
- General Statistical Information.
- Page 2 – Last Employer Name
 - The EDD considers your last employer to be the very last employer you performed work for regardless if it was a full-time, part-time, or a temporary employee.
 - You will need to provide your last employers information described under the “How do you apply for unemployment?” section above.
- Page 3 – Employment History
 - You will need to provide information on all employers you worked for during the past 18 months.
- Page 4 – Additional Information
- Page 5 – Summary – Check the information provided and ensure it is all correct. Providing false information is considered UI fraud and individuals could receive serious penalties.
- Page 6 – Confirm by submitting.

Click [here](#) to watch a step by step video on how to register and apply online for unemployment.

You can apply over the phone Monday through Friday from 8am to 12pm PST.

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

What do I do after filing a claim?

- If you have already filed a claim due to COVID-19, click [here](#) for the EDD’s step-by-step guide on what to expect through the course of your claim.
- After you file your Unemployment Insurance (UI) claim, there are important steps you must take to make sure your UI benefit payments are not delayed or denied.
 - You must continue to certify for benefits* and meet eligibility requirements each week in order to receive benefit payments.
 - You can find more information on what to do after you have filed a claim [here](#). This link provides information on important documents to expect**, [certifying bi-weekly](#)*, registering for CalJobs, receiving benefit payments, phone interviews, California Training Benefits (CTB), disqualifications and more.
 - **You will be mailed information about your claim and the UI program within two weeks of filing your claim. In the mail you will receive:
 - Notice of Unemployment Insurance Claim Filed (DE 1101CLMT)
 - Notice of Unemployment Insurance Award (DE 492Z)
 - Employment Development Department Customer Account Number Notification (DE 5614)
 - Unemployment Insurance Benefits: What You Need to Know (DE 1275B)
 - Continued Claim (DE 4581)

How long it takes to receive funds?

- Once you file, your state's unemployment office will process your claim. Administrators verify your reason for unemployment with your previous employer and double check your documents.
- The amount of time that processing takes depends on where you live. In general, the Department of Labor estimates that it will take about two to three weeks before individuals start receiving their checks.
- If your claim is approved, you will not need to wait one week before receiving benefits as California's governor has waived the one-week unpaid waiting period during this crisis.
- Once you're on unemployment insurance, you will be eligible for an extra \$600/week* in emergency federal compensation through July 31, 2020. That's in addition to what you'll receive in state benefits.

* Only the weeks of a claim between March 29 and July 25* are eligible for the extra \$600 payments. Under the CARES Act of 2020, the \$600 additional benefits are available through 07/31/20. However, the U.S. Department of Labor has issued guidance to clarify that, for most Californians, the last full week of benefits will end on 07/25/20. Similarly, the PUA program has a legislative end date of 12/31/20, but for Californians the last full week of benefits will end on 12/26/20.

Benefits can be retroactive to weeks starting on or after February 2, 2020, depending on your last day of work due to COVID-19 and regardless of when you submitted your claim application. The effective date of your claim will begin the Sunday of the week when you last worked and became unemployed due to reasons directly related to COVID-19.

What are tools to help me through unemployment?

There are a variety of benefit and aid programs to help you if you lose your job.

- File for unemployment on the EDD website [here](#).
- [CareerOneStop.org](#) is a great online tool to help you with insurance benefits, job training, and finding a job.
- EDD online services for claimants, employers, job seekers, physicians/practitioners and for data and statistic professionals can be found [here](#).
- Unemployment Insurance (UI) benefit calculator will provide you with an estimate of your weekly UI benefit amount [here](#).
- FAQs about UI benefits found [here](#).
- EDD's IU guide found [here](#).

California Unemployment Insurance Program

General Information about the Unemployment Insurance Program:

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

To file a UI claim online:

https://edd.ca.gov/Unemployment/Filing_a_Claim.htm

To file a claim by telephone number:

https://www.edd.ca.gov/Unemployment/Telephone_Numbers.htm

Coronavirus update: California is providing updates on Unemployment Insurance changes related to COVID-19 here:

https://www.edd.ca.gov/about_edd/coronavirus-2019.htm