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Pandemic Unemployment Assistance (PUA)

You are required to provide proof of your 2019 wages within 21 days of your submission of your application for PUA. However, as CTDOL enhances its PUA system, we will permit submission of documents after the expiration of the 21-day time frame if the individual is unable to upload documents, documentation has not be available to the individual within that time frame, or other extenuating circumstances.

CTDOL will review the documentation and if the information is validated by reviewing auditors, CTDOL will recalculate the weekly benefit amount (WBA) and issue a monetary redetermination if warranted, as well as pay the individual retroactively for the difference between the minimum WBA and the recalculated WBA.

What is the Pandemic Unemployment Assistance program?

Pandemic Unemployment Assistance (PUA) is a program that temporarily expands unemployment insurance (UI) eligibility to self-employed workers, 1099 employees, "gig" workers, workers in jobs not covered by regular unemployment benefits, and independent contractors impacted by the coronavirus pandemic in 2020.

In general, PUA provides up to 39 weeks of benefits to qualifying individuals who are otherwise able to work and available for work within the meaning of applicable state unemployment compensation law, except that they are unemployed, partially unemployed, or unable or unavailable to work due to one of the COVID-19 related reasons.

What are some troubleshooting tools to help when I file my initial & weekly claims for PUA?

- File every week.
- Don't use autofill for information --- fill out all information carefully.
- Enter your name very carefully. Entering your name incorrectly will delay your claim.
- Enter your SSN very carefully. Entering your SSN incorrectly will delay your claim.
- Verify your email address!
- When filing your initial claim, check your email (including your junk/spam account) for an
 e-mail containing a verification number that will be used to validate your e-mail address. If
 you never received an email, you can update your email address from the home page by
 accessing Benefit Maintenance → Update Claimant Profile → Contact Details.
- Don't Bookmark Your PUA Account Page! Bookmarking your page means that you will bypass the login and then generate an error message. If bookmarking is necessary, only bookmark the login page.
- When entering weekly earnings, enter your ACTUAL earnings (Total earnings minus expenses for self-employed, gross earnings for employees) and NOT what you would NORMALLY have earned. Entering the wrong information will delay your claim.
- Do not email financial records to the CTDOL --- they must be uploaded to the system. If
 you are unable to upload documents, contact the PUA Assistance Center @
 http://www.ctdol.state.ct.us/PUA/PUA-Help.htm and a staff member will reach out to you
 to assist you with your claim.

Are PUA payments federally funded?

Yes, similar to the other two Stimulus programs under the CARES Act, PUA payments are 100% federally funded.

Who does PUA cover?

PUA provides benefits to covered individuals, who are those individuals not eligible for regular unemployment compensation or extended benefits under state or Federal law or pandemic emergency unemployment compensation (PEUC), including those who have exhausted all rights to such benefits. Covered individuals also include self-employed, those seeking part-time employment, individuals lacking sufficient work history, and those who otherwise do not qualify for regular unemployment compensation or extended benefits under state or Federal law or PEUC.

Do I have to be able and available for work in order to be eligible for PUA?

Individuals must be able and available to work unless they cannot work because of one or more of the following reasons:

- The individual has been diagnosed with COVID-19 or is experiencing symptoms of COVID-19 and is seeking a medical diagnosis.
- A member of the individual's household has been diagnosed with COVID-19.
- The individual is providing care for a family member or a member of the individual's household who has been diagnosed with COVID-19.
- A child or other person in the household for which the individual has primary caregiving responsibility is unable to attend school or another facility that is closed as a direct result of the COVID-19 public health emergency and such school or facility care is required for the individual to work.
- The individual is unable to reach the place of employment because of a quarantine imposed as a direct result of the COVID-19 public health emergency.
- The individual is unable to reach the place of employment because the individual has been advised by a health care provider to self-quarantine due to concerns related to COVID-19.
- The individual was scheduled to commence employment and does not have a job or is unable to reach the job as a direct result of the COVID-19 public health emergency.
- The individual has become the breadwinner or major support for a household because the head of the household has died as a direct result of COVID-19.
- The individual has to quit his or her job as a direct result of COVID-19.
- The individual's place of employment is closed as a direct result of the COVID-19 public health emergency.
- The individual meets any additional criteria established by the Secretary of US Department of Labor for unemployment assistance under the PUA program.

In PUA, what earnings am I required to provide as part of my weekly certification?

If you have earnings during a week for which you are filing for PUA benefits, enter gross earnings if you earned them as an employee, and enter total earnings minus expenses for self-employment.

How many weeks of PUA can be collected?

Individuals eligible to collect PUA who were not eligible for regular unemployment benefits (such as the self-employed) can collect up to 39 weeks of PUA. Any weeks received for regular unemployment benefits or extended benefits must be deducted from the 39 weeks.

Can I work part-time while collecting PUA?

Yes, you can work part-time and file for partial benefits under PUA by reporting your earnings (gross wages for employees, total earnings minus expenses for self-employed) when you file your weekly certifications. Two-thirds of your earnings reported will be deducted from your PUA benefit rate for weeks you report your part-time work and wages.

If I collect partial PUA benefits, can I extend the duration of collecting past 39 weeks?

No, unlike regular unemployment benefits where you can file more than 26 weeks if you file partials, PUA is payable for 39 weeks of filing, regardless if the weeks are partial or total benefit weeks.

What is the duration of the PUA program?

Based on the current legislation, PUA will be effective for weeks of unemployment beginning on or after February 2, 2020 and ending December 26, 2020.

Are PUA benefits Taxable?

Yes, PUA benefits are taxable against both the federal income tax (IRS) and state income tax.

What are the minimum and maximum PUA weekly benefit amounts?

The minimum PUA weekly amount is \$198. Currently the maximum PUA weekly amount is \$649. The maximum weekly benefit amount is adjusted annually, in October.

Will the Federal Pandemic Unemployment Compensation (FPUC) payment of \$600.00 be added to PUA payments?

Yes, PUA payments between April 4, 2020 and July 25, 2020 will include the FPUC payment of \$600.00

Does the PUA program use the same system to submit a PUA application as the regular unemployment benefits program?

No. The Pandemic Unemployment Assistance program is managed in a system separate from the regular unemployment system, called ReEmployCT.

Will I need to file for regular benefits at www.filectui.com before filing for PUA?

Yes. There are two steps to this process. First, individuals must apply for unemployment benefits at www.filectui.com, to determine their eligibility for regular unemployment benefits. In order to be eligible for PUA, individuals must first be denied from being eligible to receive, or exhaust entitlement to regular unemployment benefits or any state or federal extended benefits. Second, once individuals have been denied, individuals must then file for regular PUA benefits in the PUA system.

If I applied prior to April 30th, must I reapply?

If you applied for regular UI benefits prior to PUA activation, you will not need to reapply for another regular UI benefit determination. However, you will need to apply for the federal PUA benefits at the red button at www.filectui.com. The PUA application will require documentation as to your earnings, as well as certifications as to other requirements. In addition, you will also be asked about the COVID19 effect on your employment. Additional PUA-specific FAQs are be located on the PUA website at http://www.ctdol.state.ct.us/PUA/index.htm.

Where would I add or modify payment option (Direct Deposit, Debit Card) while collecting PUA? In the PUA system?

No, use the CT Tax and Benefits (CTABS) system to add or modify payment information. CTABS is accessed at www.filectui.com (This is the **GREEN** button on the www.filectui.com site.).

If I have an unemployment overpayment, will it be offset against PUA?

Yes, federal law stipulates that unemployment overpayments be recouped 100% against PUA.

Note - If you have an outstanding unemployment overpayment, your weekly certifications will be delayed pending until the programming is in place to properly offset the overpayment.

Will my child support be deducted from PUA?

Yes, if CTDOL has an active child support order against your claim, child support will be deducted weekly from each payable week in accordance to state statute while receiving PUA benefits.

If I live in Connecticut, but my business was out-of-state, where do I file for PUA?

The self-employed individual must file with the state where he or she was working at the time of becoming unemployed, partially unemployed, or unable or unavailable to work because of a COVID-19 related reason listed in the CARES Act. If an individual worked in more than one state at this time, the individual may file in any of those states.

I can't find my denial letter for regular UI benefits. Is it available online? What should I do?

The denial is not available online, however the system can access your denial information, so it is ok if you can't find your denial letter.

How do I set up tax withholding?

The tax withholding question is part of the initial claim for regular benefits. However, if you elect to change your withholding option, you may modify your selection in the PUA application.

I received a UC – ALTBP letter in the mail. What should I do? Can I still apply for PUA?

You received this letter because you did not qualify for regular unemployment benefits because you had a lack of wages or insufficient wages in the base period customarily used to determine an individual's weekly benefit rate (the last four of the five most recent quarters prior to filing). When this happens, this letter goes out, and you can request that an investigation be conducted to determine if you would be eligible for regular benefits using the alternate base period (which allows an individual to utilize the most recent quarter to determine eligibility.) *However*, if you received a UC-ALTB letter in the mail, and you indicated that you were self-employed when you filed for regular benefits, you need not respond to the letter, as the Department can presume that you would not have wages in the most recent quarter either. Instead, you can proceed directly to the "red button" on the CTDOL filing page and file for PUA.

Can I file for PUA after the 8 weeks covered by Payment Protection Payment (PPP) is over until my business has picked up again and I start receiving income? Can I also for PUA for the weeks I was shut down and out of work before receiving the PPP loan?

The answer to both questions is yes. You may file for PUA before, during, and after the 8-week PPP program. However, if you receive PPP, you must report the PPP as wages on your weekly PUA certifications, whether or not the you perform work during the weeks in which the PPP payments are received. Failure to report the PPP income will result in an overpayment and could result in additional penalties.

I am self-employed, but also have a part-time job. Am I eligible for PUA?

In order to be eligible for regular (not PUA) unemployment benefits, you must be partially or totally unemployed. This is true also for PUA. Filing for PUA is a two- step process –

<u>Step 1</u> is to file for regular unemployment benefits at the <u>blue</u> button on <u>www.filectui.com</u>. In Step 1, it is very important that all of your employment information be entered, not only self-employment. A determination will then be made on your eligibility for regular unemployment benefits. <u>Step 2</u> is to file for PUA at the <u>red</u> button on <u>www.filectui.com</u>.

However, if you are eligible for partial regular benefits because of wage records in the system that are provided by your past or present employers, you will not eligible for PUA.

I am self-employed, but also have a full-time job. Am I eligible for PUA?

In order to be eligible for regular (not PUA) unemployment benefits, you must be partially or totally unemployed. This is true also for PUA. Filing for PUA is a two- step process –

<u>Step 1</u> is to file for regular unemployment benefits at the <u>blue</u> button on <u>www.filectui.com</u>. In Step 1, it is very important that all of your employment information be entered, not only self-employment. A determination will then be made on your eligibility for regular unemployment benefits. If you are eligible for partial regular benefits because of wage records in the system that are provided by your past or present employers, you will not eligible for PUA. If denied regular benefits at Step 1, <u>Step 2</u> is to file for PUA at the <u>red</u> button on <u>www.filectui.com</u>.

Please note, however, that if you are employed full-time, you will not be eligible for either regular unemployment benefits or PUA.

When I file for PUA and I am asked to enter the name of my employer in 2019, what do I do if I am self-employer?

When you are self-employed, and asked to enter your "employer," enter the name of your own business, if applicable, or your own name if you do not have a business name.

I forgot or need to change my password ---- what should I do?

- 1. Access the ReEmployCT login page at: https://filectpua.dol.ct.gov/
- 2. Enter your ReEmployCT User ID in the User ID field
- 3. Click Forgot Password or Reset Password
- 4. The system will then email you a temporary password. Follow the instructions in the email to complete the process.
- 5. Remember, when changing your Password, your Current Password is your existing password OR is the TEMPORARY password sent to you by email (in the case of a lockout or Forgot Password).