



## Frequently asked questions about coronavirus (COVID-19) for workers and employers Updated May 8, 2020

### **Pandemic Unemployment Assistance (PUA)**

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#### ***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.

#### ***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 the specific circumstances that relate to COVID-19, including:

- 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.

***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 when you file your weekly certifications. Two-- thirds of your report earnings 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](http://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](http://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 when the system is built and receiving applications on/after April 30th. The federal stimulus/benefit will require documentation as to your earnings, as well as certifications as to other requirements. In addition, you will also be asked about the COVID-19 effect on your employment. Additional PUA-specific FAQs will be located on the PUA website within the next few days.

***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](http://www.filectui.com) (This is the **GREEN** button on the [www.filectui.com](http://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.

***The Administrator determined that I was not eligible for benefits because I left my employment without good cause attributable to the employer, until I earn ten times my weekly benefit rate. Do I have to appeal this denial before applying for PUA?***

You can choose between appealing the denial or filing for PUA. If you file for PUA, you need to certify, to be eligible, that you are partially or totally unemployed or unable or unavailable to work due to the COVID-19 public health emergency. If you are deemed eligible for PUA, your PUA payments cannot go towards purging your disqualification from regular benefits.