Unemployment Insurance during COVID-19

Guide to Eligibility & Application Process for the State of California

If your hours have been reduced or your employer has temporarily shut down their business because of the coronavirus, you may be eligible for benefits from the state of California, called Unemployment Insurance (UI). UI benefits provides partial wage replacement, about 60% of your wages. The payment is weekly. You must be willing to return to your job or new work, if and when work is offered once more.

Prepared by JFCS-EB on 03/23/2020 - state and federal policies subject to change at any time.
Do you meet these requirements?

- **Reason for Unemployment:** you are currently unemployed through no fault of your own (for example, because of the coronavirus changes, you were temporarily laid off from work - not because you quit or were fired for misconduct).

- **Time employed in USA:** if you file your claim this month (March 2020), you must have been working in USA since at least January 2019. OR, if you file for benefits next month (April 2020), you must have been working in USA since at least April 2019. You need a minimum of 12 months of work history to be eligible, even if you have worked for different businesses/companies during this time.

- **Minimum earnings:** you must have earned at least $1,300 over any 3-month period of the past 12 months period. OR you must have earned at least $900 in any 3-month period of the past 12 months and your total earnings of the past 12-months is at least $1,125. Either of these two options will allow you to meet the minimum earnings requirements.
If you meet these requirements* and are currently unemployed, you can apply for a claim online right now.

*State and federal eligibility requirements subject to change at any time.
It may be helpful to prepare these items in advance:

1. Your social security number
2. The date you last filed for unemployment insurance, if you ever have
3. Your driver's license (if you have one) or California ID
4. Write down estimates of your total wages you earned the dates that you started and stopped with all companies or businesses over the past 12 months, or 18 months if you have worked that long.
5. The mailing information for all of the companies or businesses that you have worked for over the past 18 months, or 12 months if you have not worked that long. If you need help, ask your employer!
Step 1

- Go to this website and press “Register”

After you have read the Terms and Conditions, Press "I have read and understand all the above information and wish to continue with establishing an online account with the EDD" then Press "I Agree" if you do.
Step 3

- Create your Personal Account with your e-mail account and a new password.
- Choose 4 security questions, a personal image, and a personal caption. Your personal caption can be anything simple, such as “California” or “Chocolate Cake” or another simple, personal word.
- It is very important to WRITE DOWN your password, security questions, personal image, and personal caption, OR take a screen-shot. The website will lock you out if you forget any of this information.
SAMPLE Personal Image and Caption - make yours different and personal.

Personal Image and Caption

Your personal image and caption will confirm you are on the EDD website and that it is safe to enter your password.

First, choose your personal image by using the left and right arrows and selecting one of the two images displayed. Then enter a personal caption for your image.

* Personal Image:

[Cat Image]

* Personal Caption: Cat
Step 5

Review your information; if you are satisfied, press “Submit Registration” at the bottom right.
Step 6 - go to your email

Now, go log in to your personal email account. You will receive an e-mail from DoNotReply_EDDBenefitProgramsOnline@edd.ca.gov. Press on the BLUE link to complete your registration. You must press on it within 48 hours, or it will expire.

You are receiving this email to complete your registration for your new Benefit Programs Online account.

To complete your registration, select the link below or copy and paste it into your browser. The link will expire after 48 hours.

https://portal.edd.ca.gov/WebAcp/Registration/Confirmation?c=1014530e-048a-4833-b773-0c1b0f6f1a73&l=en

If it has been more than 48 hours since you received this email, you will need to start the registration process again by visiting Benefit Programs Online.

If you did NOT create a new account, please Contact EDD.

Thank you,

Employment Development Department
State of California
Step 7 - account created!

You have successfully made an account! Return to this website link below, and log in with your e-mail and the password you just created:
https://portal.edd.ca.gov/WebApp/Registration

Login

If you recently registered or already have an account, enter your email, complete the security check, and select Log in.

Email: elmagrissy@gmail.com

I'm not a robot

Security check provided by reCAPTCHA.
Step 8

Now, you will be re-directed to a new page. Press on **UI Online**, on the left.

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**Benefit Programs Online**

**UI Online**

Select UI Online to file a claim for Unemployment Insurance (UI) benefits or to create or access your UI Online account.

To use UI Online Mobile, you must have already created a UI Online account.

**SDI Online**

Select SDI Online to file a claim for Disability Insurance (DI) or Paid Family Leave (PFL) benefits or to create or access your SDI Online account.

**Benefit Overpayments**

Select Benefit Overpayments to view your benefit overpayment balance, make a payment, and set up an installment agreement.

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**Note:** You will be logged out after 30 minutes on any page.
Step 9: File a New Claim

Press on **File New Claim**, on the left.

To get started select an option below.

**File a New Claim (Saved as Draft)**
Select Continue with Saved Draft to file a new claim using existing information.

- Continue with Saved Draft

Select File New Claim to delete the draft and restart the claim filing process.

- File New Claim

**Register or Manage Existing Claim**
Select Register or Manage if you would like to:
- Register for UI Online with your existing claim.
- Manage your existing UI Online account.

- Register or Manage

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

<table>
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<tr>
<th>Day of the Week</th>
<th>Available Time</th>
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<tr>
<td>Sunday</td>
<td>5 a.m. - 6:30 p.m.</td>
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<td>Monday</td>
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<td>Tuesday - Friday</td>
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<td>Saturday</td>
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Step 10

Read and agree to all the information, then press "Next".

I have read all of the above information.

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

Previous

Next
On the following page, answer these 6 questions truthfully.

Application for Unemployment Insurance

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?
   - 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 4581WS)
   - 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.
Complete SECTION 1: “GENERAL INFORMATION”

TIP: If you are a refugee, asylee, or SIV-holder, you will also need your immigration documents: your **I-94** OR your **Refugee Travel Document** OR your **green card** OR your **Employment Authorization Card** or other document options from the list. Any of these documents are OK! Some of these immigration documents may NOT have expiration dates, so leave "Expiration Date" blank.

TIP: If you write in your **A#**, do NOT include the letter “A”; just write in only the numbers. No letters, only numbers.
Complete SECTION 2: “LAST EMPLOYER INFORMATION”

- Check "yes" if you have worked for ANY employer in the last 18 months - it does not have to be the same job or the same employer. *Remember, even if you only have 12 months of work experience, you are eligible for a Unemployment Insurance claim!*
- Fill out your supervisor's name and the last day that you worked there.
- For “Separation Category”*, there are various options that may or may not apply, SUCH AS: "laid off/no work" and for “Separation Explanation”, you can put "business closed/plant shutdown (temporary or permanent)" OR "temporary layoff" OR "reduction in workforce."

*Separation Category and Separation Explanation may differ depending on your employment...
Complete SECTION 2: “LAST EMPLOYER INFORMATION”

Read Carefully: Are you an Uber or Lyft Driver?*

- An Uber/Lyft driver is NOT required to list that they are an “independent contractor” or that they are “self employed” just because an app-based company says they are. EDD, which determines Unemployment Insurance in California, will make its OWN determination regarding the status of the worker.

- For Uber or Lyft’s Business, they can be listed as a "Private Employer". Their “Business Category” is “Trans, Comm, Gas Electric & Sanitary” Transportation Services.” If you are a worker for this business, you can be “Taxi Driver / Taxi Drivers and Chauffeurs.”

*For more information about Unemployment Insurance for Uber/Lyft drivers, please see:
Complete SECTION 2: “LAST EMPLOYER INFORMATION”

Only fill out Section 4 if you are expected to receive any severance from your employer, or any payment that is NOT your regular wages!

4. If you received, or if you expect to receive, any payments from your very last employer or any other employer other than your regular wages, report the payment below.

4a. ☐ Holiday Pay
4b. ☐ Vacation Pay
4c. ☐ Severance Pay
4d. ☐ In-Lieu-Of-Notice Pay
4e. ☐ Other Pay

4e.1. Explain Other Pay.

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(Maximum 150 Characters)
Complete **SECTION 2: “LAST EMPLOYER INFORMATION”**

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4. If you received, or if you expect to receive, any payments from your very last employer or any other employer other than your regular wages, report the payment below:

- 4a. □ Holiday Pay
- 4b. □ Vacation Pay
- 4c. □ Severance Pay
- 4d. □ In-Lieu-Of-Notice Pay
- 4e. □ Other Pay

4e.1. Explain Other Pay.

- **Amount**
- **From Date** (MM/DD/YYYY)
- **To Date** (MM/DD/YYYY)
Complete SECTION 3: “EMPLOYMENT HISTORY”

You will need to describe the duties that you did for your employer. Use the search button to search for different duties, type in your job duty, and pick the one that best describes your work.
Complete SECTION 4: “ADDITIONAL INFORMATION”

Answer the questions about your work-related skills and availability then select Next.

*Indicates required field

1. *What type of work do you normally perform? 

2. *What other type of work can you perform? 

3. *Is the type of work you normally perform seasonal? 

4. *Do you expect to return to work for a former employer? 

5. *Do you have a date to start work? 

6. *Are you ready and willing to accept work that matches your work skills and educational background? (Example: If offered a job, would you be able to accept it?) 

7. *Are you currently self-employed (have your own business or work as an independent contractor) or plan to become self-employed? 

8. *Are you a member of a union or a non-union trade association?
Complete SECTION 4: “ADDITIONAL INFORMATION”

For Question #2, select "Add Work Type", type in another job you believe you could do, and click "SEARCH", then select a job.
Complete SECTION 4: “ADDITIONAL INFORMATION”

- For Question #3, “seasonal work” usually means that you only work during specific seasons of the year, such as a ski instructor during winter, a lifeguard in the summer, or fishing in fishing season. Ask your employer if you are uncertain!
- For Question #4, if you know that are expected to return to work after the coronavirus measures are lifted, then select "Yes". If not, select “No”.
- For Question #5, if your employer has told you a specific date that you will certainly be re-hired, Select “yes” and write in that date. If you do not have one, select “No”.
- For Question #6, you **MUST** select “Yes” - that you are ready and willing to accept work that matches your work skills and education background.
Complete SECTION 5: “SUMMARY”

- Review the summary and confirmation, and then submit.
- Make sure your income information is correct!
Complete SECTION 6: CONFIRMATION

Review the summary and confirmation, and then submit. Make sure your income information is correct!
Complete SECTION 6: CONFIRMATION

Review the summary and confirmation, and then submit. **Make sure your income information is correct!**
Complete SECTION 6: CONFIRMATION

You will view a page that says “Confirmation - Unemployment Insurance Claim Filed”

Your claim has successfully been filed.
What Next?

- Your application will be reviewed typically in about 10 days, although delays may or may not occur under COVID-19.
- You will be notified *by mail* upon approval, with a document that is called “Notice of Unemployment Insurance Award”
- You will be mailed out a Visa Debit Card within 5 days of approval. You must activate that card online or over the phone. Visit the Bank of America EDD Debit Card website and select Activate My Card: https://prepaid.bankofamerica.com/EddCard/Home/Index or by phone, and call **1-866-692-9374**. The card is accepted everywhere VISA is accepted (in stores, online, and by phone) and you can withdraw cash at ATMs, banks, and stores with cash back options.