

## Questions and Answers

**1 – If one qualifies for UI benefits and there is a week in which one has enough income (work or residual) to offset the regular state benefit, is one still eligible for the \$600 federal supplement?**

The EDD will automatically add the full \$600 to each week of current benefits that are paid every two weeks, as long as you are eligible for at least \$1 in a regular payment week.

**2 – If one has enough income during the qualifying quarter from the combination of W2, 1099 and self-employment to qualify for UI benefit, but not enough from any of those categories by itself, can one still qualify for a benefit?**

The individual may qualify for the Pandemic Unemployment Assistance (PUA) program which is one of the programs outlined in the CARES Act, since they will not qualify for a regular unemployment insurance claim with the W-2 work. The EDD is currently working on programming for the PUA program. Please monitor this EDD website for further information:

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

**3 – I am having difficulty activating my EDD Debit Card. I inputted the card information and my social security number and it says I have made a mistake entering my information.**

Please contact Bank of America for assistance. They may reach them at 1-866-692-9374. You can also refer to this website: [https://edd.ca.gov/About\\_EDD/The\\_EDD\\_Debit\\_Card.htm](https://edd.ca.gov/About_EDD/The_EDD_Debit_Card.htm)

**4 – It's been one month since I applied for UI and the portal said they put money in my debit card three times already, but I never received my debit card in the mail. What should I do? Is there a delay from Bank of America or is my card lost?**

Please contact Bank of America for assistance. They may reach them at 1-866-692-9374. They can also refer to this website: [https://edd.ca.gov/About\\_EDD/The\\_EDD\\_Debit\\_Card.htm](https://edd.ca.gov/About_EDD/The_EDD_Debit_Card.htm)

**5 – Our members have had almost zero luck getting through the phone lines to address their UI claims. Does EDD plan to expand their communications department or efforts?**

The EDD is amplifying our call center to seven days a week, 8am-8pm starting Monday, April 20th so we can better serve all Californians during this difficult time. Please monitor the EDD website for the most updated information. [https://www.edd.ca.gov/about\\_edd/coronavirus-2019.htm](https://www.edd.ca.gov/about_edd/coronavirus-2019.htm)

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**6 – Other than the phone numbers and the online portal, is there an email people can ask questions to?**

You may get in contact with EDD by Ask a Question using UI Online. The best way to find information about the status of your claim or payment is to access UI Online via Benefits Payment Online (BPO). It is the fastest online service for questions about your claim.

**7 – My claim from last year recently expired and it provided me \$450 a week. Under my renewed claim, my eligibility was reduced to \$396. How does EDD determine this new benefit amount and should I contact EDD to give them wage information?**

The weekly benefit amount is based on the wages reported in the base period by the employers. If there is a discrepancy in what the employer reported and what you have record of, please contact the EDD at 1-800-300-5616 and an investigation of the missing wages can be done. Review your Notice of Unemployment Insurance Award (DE 429 Z) to determine if any of the wage information is missing or inaccurately reported by the employer.

**8 – When will the UI start paying the \$600.00 payment?**

Starting Sunday, for the week ending April 11, 2020, the EDD will begin paying an additional \$600 on top of your current weekly benefit amount with the extra money coming from the federal government as part of the federal CARES Act. Here's what you need to know:

- Claimants do not need to do anything to receive this extra funding. The EDD will automatically add the full \$600 to each week of current benefits that are paid every two weeks, as long you are eligible for at least \$1 in a regular payment each week.
- For someone receiving the most recent average Unemployment Insurance payment of \$340 a week, a usual biweekly payment would equal \$680. With the extra payment, that biweekly payment would increase to \$1,880.
- The first week the additional payments can be made is for the week ending April 4, not before. The retroactive payments were issued over the last week. The \$600 extra payments can continue to those who remain impacted and otherwise eligible for benefits through the week ending July 31, 2020.

**9 – If a person files for UI by mail, how can they create a user account? Will their EDD correspondence be strictly through mail and how long should they wait before hearing from EDD?**

If an individual files by mail, they are still able to go online to create an account once they receive the EDD Customer Account Number (EDDCAN). The EDDCAN can be received via mail or if you call customer service and ask one may be provided over the phone.

They will need to go to the EDD's Benefit Programs Online webpage and complete registration; [https://edd.ca.gov/Benefit\\_Programs\\_Online.htm](https://edd.ca.gov/Benefit_Programs_Online.htm) . Once completed, they will be able to log into Unemployment Insurance Online or Unemployment Insurance Mobile. This will allow them to be able to receive correspondence and manage their claim online.

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**10 – If an individual gets reduced salary, for example by 50%, will that person qualify for UI Benefit? Also, would they qualify for the stimulus?**

Yes, the individual will be able to file an unemployment insurance claim. They may be eligible to receive partial payment of benefits if the wages they report do not exceed the amount allowed based on their weekly benefit amount. If an individual is eligible to receive payment in a given week, they are also eligible to receive the stimulus payment. Please ensure that you report your wages on the continued claim certification to ensure the EDD UI properly calculates your payment amount.

**11 – What happens if someone doesn't have their paystubs? Can they estimate?**

The individual should use their best judgement for reporting their wages. The best way to keep track their work during the week and report the most accurate way is to track their hours daily and at the end of the week add them up and times them by their hourly rate.

**12 – Are federal workers who are out of work from the pandemic, eligible for UI or any extra benefits?**

Any unemployed individual can apply for unemployment insurance benefits. Visit the EDD website for further information regarding eligibility and programs. [https://www.edd.ca.gov/about\\_edd/coronavirus-2019.htm](https://www.edd.ca.gov/about_edd/coronavirus-2019.htm) . The UI eligibility is determined based on the information provided during the review of the application.

**13 – I barely started my job. Will I be eligible for UI and the stimulus?**

If an individual does not have wages reported for them in the base period, they may still file a claim. The Pandemic Unemployment Insurance (PUA) program helps unemployed Californians who are business owners, self-employed, independent contractors, have limited work history, and others not usually eligible for regular state UI benefits who are out of business or services are significantly reduced as a direct result of the pandemic. Visit this website for more information: [https://www.edd.ca.gov/about\\_edd/coronavirus-2019/pandemic-unemployment-assistance.htm](https://www.edd.ca.gov/about_edd/coronavirus-2019/pandemic-unemployment-assistance.htm)

**14 – Are workers whose employers on the workshare program also eligible for the extra \$600 federal benefit on top of the weekly benefit?**

Yes, claimants participating in the workshare program who receive unemployment are eligible to receive Pandemic Additional Compensation (PAC).

**15 – If a person was receiving UI but then files for disability, can EDD coordinate/reconcile/correct these two separate claims or must the worker notify EDD of the change in their status?**

It would be in the best interest of the individual to inform the Unemployment Insurance department that they are no longer able to work and have filed a disability insurance claim. The proper steps need to be taken to avoid any issues that may arise and stop any potential overpayment that can be established if the individual collected both during the same time period.

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**16 – I am self-employed and filed a regular UI claim on 3/28. I entered my own name as my employer and selected COVID-19 as the reason I am no longer working. My notice of UI Award calculated \$0.00 weekly benefit for the claim year. Should I appeal, or do I need to wait until PUA is implemented? What do I need to do right now?**

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. Employers pay a contribution to the state's Unemployment Insurance (UI) Trust Fund for each employee they have on their payroll. This pays for unemployment benefits — workers do not contribute to UI.

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

- Your identity could not be verified with our records. We'll mail you a request to verify your identity. You have 10 calendar days from the mail date to send us two forms of identity documents from the list of Acceptable Documents for Identity Verification (DE 1326CD) (PDF). Once we verify your identity, you'll receive a new notice telling you what our wage records show for weekly UI benefit payments if you meet all other eligibility requirements.
- 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. If you believe our record of your wages isn't accurate, correct the wages on the award notice and send copies of your W-2, Form 1099, or a paycheck stub to the address on the front of the notice. We will follow up with you and your employer for any details needed to make a determination.
- 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 helps unemployed Californians who are usually not eligible for regular state unemployment benefits and are unemployed or not providing services due to reasons directly related to the COVID-19 pandemic, including business owners, the self-employed or those with limited recent work history. Visit the Pandemic Unemployment Assistance page for updates and information on eligibility and when to file.

**17 – I am a union freelance newspaper reporter, I don't have W2's how do I report for unemployment? Should I apply for PUA instead?**

If you are self-employed or a 1099 contracted individual you may file an unemployment insurance claim online or by fax. The Pandemic Unemployment Insurance (PUA) program helps unemployed Californians who are business owners, self-employed, independent contractors, have limited work history, and others not usually eligible for regular state UI benefits who are out of business or services are significantly reduced as a direct result of the pandemic. The EDD is currently working on programming for the PUA program. Please monitor this EDD website for further information:

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

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**18 – Do you have to declare Social Security?**

When submitting your application for Unemployment Insurance your Social Security benefits are not deductible from UI benefits and do not need to be reported to the EDD.

**19 – In the studio unions, they are seeing employers send out compassion or relief payments. Many of them have already opened an EDD claim but received relief checks from employers. How will that effect their UI?**

Individuals claiming Unemployment Benefits must report any wages received during the respective week(s).