

## **FAQs: Unemployment Insurance for Delaware Workers**

Do you have questions about the benefits available for Delawareans who are suddenly unemployed through no fault of their own? The Senate's recently-passed Coronavirus Aid, Relief and Economic Security (CARES) Act expands unemployment insurance for many workers during this public health crisis. Answers to some frequently asked questions (FAQs) below:

\*NOTE: Claimants should contact the Delaware Department of Labor to file claims and for additional information about unemployment insurance benefits. Workers should file their claims online and questions can be emailed to <u>uiclaims@delaware.gov</u>.

#### Who is eligible for unemployment insurance?

Unemployment benefits are available to individuals who have earned a minimum amount of wages, who are able to work, available for work and actively seeking work and are unemployed through no fault of their own. If an employer must shut down operations and no work is available, individuals may be eligible for unemployment benefits if they meet monetary criteria. Employees who are working reduced hours may be eligible.

## Are self-employed and gig workers eligible?

Yes, these workers are covered under the CARES Act.

## How much money should UI claimants expect to receive?

The amount of a benefit a person can receive is based on the amount of wages they have earned during a "Base Period" which is determined by the Delaware Department of Labor. You have to have lost your job through no fault of your own, earned enough wages during your base period to be monetarily eligible, and you have to be ready, willing and able to work a full-time job. The minimum benefit in Delaware is \$20 and the maximum is \$400. During the State of Emergency the State of Delaware has waived certain work search requirements.

### How long can someone receive Unemployment benefits?

In Delaware, you can receive up to 26 weeks of unemployment benefits. The legislation enacted this week will provide for an additional 13 weeks of benefits.

## How much money will be provided under the expanded unemployment benefits?

\$600 will be added to every weekly benefit. These expanded benefit checks will be provided to eligible beneficiaries until July 31, 2020.

#### Can a furloughed employee still receive employee benefits?

Yes, as long as the employer is still providing healthcare benefits.

## When should people expect to receive expanded Unemployment Insurance benefits?

States are working to provide expanded benefits as soon as possible, however, they need to enter into an agreement with the Department of Labor first. States must also determine if the expanded benefit will be sent as a separate check or added into the existing benefit. Further information about expanded benefits will be provided as soon as possible.

## If an employee is in quarantine because of suspicion of having the coronavirus will they be eligible for unemployment benefits?

Delaware is treating this situation as a temporary layoff. The employee should make every attempt to preserve their health so they are able to return to work once they recover.

# If an employee is ill because of the coronavirus and unable to work or cannot work because they must care for a family member who is ill with the coronavirus will they be eligible for unemployment benefits? What if a worker must stay home to care for a child?

Delaware is considering these employees temporarily laid off during the state of emergency. If work is no longer available after the employee has recovered or the employee fails to return to work the Delaware Department of Labor will make a new determination.

The Delaware Department of Labor has compiled its own FAQ document that can be viewed <u>here</u>.

If you need additional information or if you have questions about your particular situation, please do not hesitate to reach out to Senator Carper's office. We are here to help! If you fill out this form, a staff member will get back to you promptly.