

**Indiana Unemployment Insurance**  
**CLAIMANT FREQUENTLY ASKED QUESTIONS for COVID-19 work-related issues**  
**Updated Friday, September 11, 2020**

NOTE: All new additions are in red

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**Indiana Unemployment Insurance**  
**CLAIMANT FREQUENTLY ASKED QUESTIONS for COVID-19 work-related issues**  
**Updated Friday, September 11, 2020**

The below questions and answers have been updated pursuant to Executive Order 20-05 and Executive Order 20-12.

**HOW DO I FILE?**

**Q1.** How do I file for unemployment insurance (UI) benefits?

**A1.** Online, using a computer or smart phone. Go to [www.Unemployment.IN.gov](http://www.Unemployment.IN.gov) to file, and to see Frequently Asked Questions, the Claimant Handbook, and video tutorials. If you **do not** have access to a computer or smart phone to file for UI, you can use our file by phone number. If you use this service, you will not have access to a UI account in the Uplink system and all UI information must be obtained through the file by phone system: 1-800-298-6650.

**Q2.** What information do I need when I apply for unemployment insurance (UI) benefits online?

**A2.** You will need the following information to file:

- A valid email account – your email address will become your Username;
- Your personal information, including your:
  - Indiana Driver’s license or Indiana ID card;
  - Address;
  - Social security number (SSN);
  - Date of birth; and
  - Phone number.
- Information about your last employer, including:
  - Employer’s name/company name;
  - Employer’s mailing address; and
  - Employer’s phone number.
- Information about your employment, including your:
  - Dates of employment; and
  - The reason you are unemployed.
- Your bank routing number and account number if you chose direct deposit as your payment option (*NOTE: a debit card - Key2Benefits prepaid MasterCard® - is also available*).

**Q3:** I have an Uplink Claimant Self-Service account but I cannot log-in to file my claim or voucher because I forgot my username or password. What should I do?

**A3:** Visit the Uplink Claimant Self-Service home page and choose “Forgot Username” or “Forgot Password” to reset it yourself. You will be prompted to enter your SSN, date of birth, and other information to confirm your identity. You will then be able to create a new username or password. **If you need additional user name or password assistance, please email us at: [UsernameReset@dwd.in.gov](mailto:UsernameReset@dwd.in.gov).** Include your full name, the last four digits of your SSN (DO NOT send full SSN), your current mailing address, and a phone number where you can be reached. Please be sure to let us know if you need username assistance or password assistance or both. We will get back with you as soon as possible. Please do not call the call center to address this issue; you will get a faster result by sending the email to [UsernameReset@dwd.in.gov](mailto:UsernameReset@dwd.in.gov). We are currently processing over 1,000 requests a day. We have added additional staff to perform this work, but please be patient as we work through all of the requests.

**Q4.** What do I do if the system freezes and will not let me to proceed through filing my initial claim or voucher?

**A4.** Please try these recommended tips before reaching out to the DWD Contact Center for assistance:

- 1) Be sure you do not have the Uplink CSS application open on any other Web Browsers or Tabs
- 2) Refresh the page (ctrl + F5)
- 3) Clear the cache on your internet browser (click link below for instructions)
  - [How to clear Cache](#)
- 4) Change your browser to Internet Explorer (IE) to access Uplink

**Q5.** I am a New User to Uplink Claimant Self-Service and completed the registration process. What do I do next?

**A5.** As part of the registration process, DWD will send you an “Email Account Verification” link to the email address you provided. This can take several hours to receive depending on the number of other new users also registering. Once you receive the email, you will be able to complete the registration process and file a claim after clicking on the “Confirm Email” provided in the email. If you enter an invalid email address, you will need to wait 24 hours to re-enter your correct email address and finish the registration process.

**Q6.** If I live in one state but work in another or work in multiple states, which state do I file in?

**A6.** Generally, you should file your claim with the state where you worked. If you work in more than one state, you should file where your employer filed your wages. If you worked for more than one employer in different states, file where you primarily worked. If you file in the other state, it could take longer to obtain your wages to fully review the claim. If you did not work in Indiana at all, you should not file in Indiana.

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## **AM I ELIGIBLE?**

**Q7.** If my employer temporarily shuts down or lays me off because of COVID-19, will I be eligible for unemployment insurance (UI) benefits?

**A7.** Yes, if an employer must lay off employees due to COVID-19, the employees will be eligible for unemployment insurance (UI) benefits if they have earned enough wages to set up a claim and meet the weekly eligibility criteria. Employees **must** stay in contact with your employer and be available to work when called back by your employer.

**Q8.** If I am in quarantine based on a directive from my medical professional or my employer due to COVID-19, will I be eligible for unemployment insurance (UI) benefits?

**A8.** Yes, if you are not receiving sick pay or other leave pay from your employer, meet the minimum amount of wages, and the reason you are out-of-work is because of the medical quarantine, you will be eligible under Governor Holcomb's Executive Order during this public health emergency.

**Q9.** If I cannot continue to work because I am caring for my child (or children) while their school or daycare is closed due to COVID-19, am I still eligible for benefits?

**A9.** Yes, if you are otherwise eligible, are not receiving sick pay or other leave pay from your employer, meet the minimum amount of wages, and the reason you are out-of-work is because of the school or daycare closure, you will be eligible under Governor Holcomb's Executive Order during this public health emergency. See question and answer 68 below for work refusals/voluntary quits on or after May 23, 2020.

**Q10.** If I am compensated partially by tips, such as in the restaurant industry, will I be eligible for unemployment insurance (UI) benefits?

**A10.** If you are laid-off or have lost work related to COVID-19 and you meet the minimum amount of wages, then yes, you will be eligible. However, whether you meet the minimum amount of wages will probably depend upon how your employer reported your earnings to DWD in their quarterly reports. If your employer reported tips as part of your wages, then those tips are included in your base period wages. If your employer did not report tips as part of your wages, it is possible you will not meet the minimum. If you receive a DWD determination that you do not meet the minimum amount, you can appeal that determination and request that DWD include your records of your tipped wages. If you have sufficient documentation, then your base period wages can be recalculated. Documents that will be considered include: pay stubs, W2, or any other type of documentation of payment from your employer. Sometimes a record of cash deposits to a bank account may be considered if no other evidence is available.

**Q11.** If my hours are reduced but I am still employed, can I apply?

**A11:** Yes, you may be eligible for benefits, but part-time employment during the week claimed will reduce the amount of benefits paid for that week. To find out if you are eligible, start your application for benefits as soon as you know that your hours are being reduced. If you do work while receiving benefits, you **must** report any money you earned on the voucher **for the week you worked** (not the week you ultimately get paid for the work). Failure to report money you earned is fraud and can result in denial of benefits, collections actions, and criminal prosecution. If you earned wages from a Base Period Employer (see your Monetary Determination of Eligibility), then a dollar-for-dollar deduction will be taken from your Weekly Benefit Amount (WBA). If you earned wages from an employer who is NOT on your Monetary Determination of Eligibility or in your Base Period, then the following calculation applies. If you earn 20% or less of your WBA from an employer that is not listed on your Monetary Determination of Eligibility, no deduction will be made from your benefit payment. If you earn more than 20% of your WBA from an employer that is not listed on your Monetary Determination of Eligibility, a dollar-for-dollar deduction will be made from your benefit payment for all wages earned in excess of 20% of your WBA. If you work odd jobs for anyone other than your base period

employer(s), a dollar-for-dollar deduction will be made after an amount equal to 20% of your weekly benefit amount has been earned.

**Q12:** If I decide to remain at home because of COVID-19 with no directive from a medical professional or from my employer to do so, will I be eligible for unemployment insurance (UI) benefits?

**A12:** In most cases, no. However, the facts of each circumstance are important. You can file and DWD will evaluate your claim.

**Q13:** If I am not working due to COVID-19 and am receiving sick pay or other leave pay from my employer, will I be eligible for unemployment insurance (UI) benefits?

**A13:** Individuals receiving sick pay or other leave pay are not eligible for regular unemployment insurance (UI) benefits. However, the facts of each circumstance are important. You can file and DWD will evaluate your claim. If you are no longer receiving sick pay or other leave pay, you may be eligible for unemployment insurance benefits and should apply.

**Q14:** If my hours are reduced but I am still employed, am I still eligible for UI benefits?

**A14:** Maybe, but part-time employment during the week claimed will reduce the amount of benefits paid for that week. If you work while receiving benefits, you must report any money earned on the voucher for the week you worked (not the week you ultimately get paid for the work). Failure to report money you earn is fraud and can result in denial of benefits, collections actions, and criminal prosecution.

**Q15:** If I am paid a bonus during the period of separation, will I be eligible for UI benefits?

**A15:** Maybe. If you receive payments from your employees while you are collecting UI, you may have to declare the payment as deductible income. Sick pay, vacation pay, severance pay, payment in lieu of notice, and holiday pay are all deductible income, and you must report it. Bonuses are wages for your employer's tax purposes, but bonuses are not deductible income for UI benefits, thus it does not impact your UI benefits.

**Q16:** If I am self-employed, part of the "gig" economy or do not have sufficient work history to qualify for unemployment insurance benefits but am not able to work due to COVID-19, will I be eligible for unemployment insurance benefits?

**A16:** Self-employed individuals, independent contractors/gig economy workers or those who do not have sufficient work history are not engaged in covered employment for the purposes of UI, so regular UI benefits would not be available. You will likely be eligible for Pandemic Unemployment Assistance (PUA) under the federal CARES Act. PUA is not payable to individuals who have the ability to telework with pay or who are receiving paid sick leave or other paid leave benefits. To be eligible for PUA, you must file for regular unemployment insurance benefits and be denied. Instructions on how to add your employer can be [found here](#). You will then apply for PUA. PUA applications will be available in the online filing system, Uplink, starting on April 24, 2020.

**Q17:** When will the Pandemic Unemployment Assistance (PUA) program be available?

**A17:** PUA applications will be available in the online filing system, Uplink, on April 24, 2020 for those that have filed for and been denied regular UI. You will have a "To Do" on your claimant homepage to complete your PUA application. You will also be able to file weekly vouchers. You will need to file all past vouchers and file

weekly vouchers moving forward. Payments will begin on May 8, 2020. If there is an issue on your claim, the issue will be noted on your claimant homepage and a Claims Investigator will need to resolve the issue.

**Q18:** Am I eligible to apply for the additional \$600 in weekly unemployment benefits from the federal government?

**A18:** This CARES Act program is called Federal Pandemic Unemployment Assistance (FPUC). If you are eligible for regular UI or are eligible for Pandemic Unemployment Insurance (PUA), you will receive the additional \$600. FPUC is effective from week ending April 4, 2020, to week ending July 25, 2020, and will be paid retroactively. You will not need to do anything additional to receive the \$600 once you are found eligible for regular UI, PUA, or PEUC. The \$600 FPUC benefit is taxable and is subject to child support withholding.

- If you are eligible for regular UI, DWD began paying the additional \$600 on Friday, April 17, 2020, and throughout the week of April 20, 2020, retroactive to week ending April 4, 2020, for eligible UI claims.
- If you are not eligible for regular UI, you can apply for PUA starting April 24, 2020. If you are found eligible for PUA, DWD will pay the additional \$600 at the same time it pays out the PUA claim, retroactive to week ending April 4 2020, for eligible PUA claims.
- If you have exhausted regular UI benefits and are found eligible for PEUC (the additional 13 weeks), DWD will pay the additional \$600 at the same time it pays out the PEUC claim, retroactive to week ending April 4, 2020, for eligible PEUC claims.

**Q19:** What documentation do I need to provide proof of my earnings for PUA?

**A19:** When you file your PUA application, you will be asked if you filed your 2019 taxes with the State of Indiana. If you have, you will need to enter your federally adjusted gross income from your tax return. If you have not filed your 2019 state taxes, you will need to enter your 2019 earnings. To do so, you will need to collect all 2019 W-2's, 1099's, and pay stubs. You will need to add them together to determine the amount that you should enter as earnings on your PUA application. Save these documents since DWD may require you to provide copies of these documents in order to complete the claims filing process. You will be notified if you need to send DWD copies of these documents. DWD will use state tax information to review eligibility and prevent fraud in the PUA program.

**Q20:** If I already exhausted my 26 weeks of benefits, when will I have access to the additional 13 weeks?

**A20:** Unemployment benefits are typically available to eligible claimants for up to 26 weeks. With the federal CARES Act passage, unemployment benefits have been extended to up to 39 weeks, or an additional 13 weeks. This program is referred to as Pandemic Emergency Unemployment Compensation (PEUC). Claimants can be eligible for their prior regular UI weekly benefit amount plus the additional \$600 in Federal Pandemic Unemployment Compensation retroactive to week ending 4/4/20. Vouchers will be made available on the claimant homepage as soon as they're available, which should be by May 15, 2020. In the meantime, claimants should continue to monitor their claimant homepage.

**Q21:** How much will I receive in PEUC benefits?

**A21:** You will receive the same weekly benefit amount as your regular UI claim. You will receive a monetary determination showing your weekly benefit amount.

**Q22.** What is the amount of wages I must earn to meet the minimum eligibility for unemployment insurance (UI) benefits?

**A22.** If you have not earned enough wages to meet the minimum eligibility, then you will not be eligible. This is determined by how much money you earned while working during your *base period*. Your base period includes the first four of the last five completed calendar quarters before the week you file an initial claim application for UI benefits.

- If you file **your initial claim application for UI between January 5, 2020, and April 4, 2020**, your base period will be Q4 2018, Q1 2019, Q2 2019, and Q3 2019, which covers the dates October 1, 2018, through September 30, 2019.
- If you file **your initial claim application for UI benefits between April 5, 2020, and July 4, 2020**, your base period will be Q1 2019, Q2 2019, Q3 2019, and Q4 2019, which covers the dates from January 1, 2019, through December 31, 2019.

The wages you earned during your base period are used to determine if you qualify for benefits and also to calculate how much you can be paid. The last quarter you worked is called the lag quarter, and no wages from that quarter count in your base period.

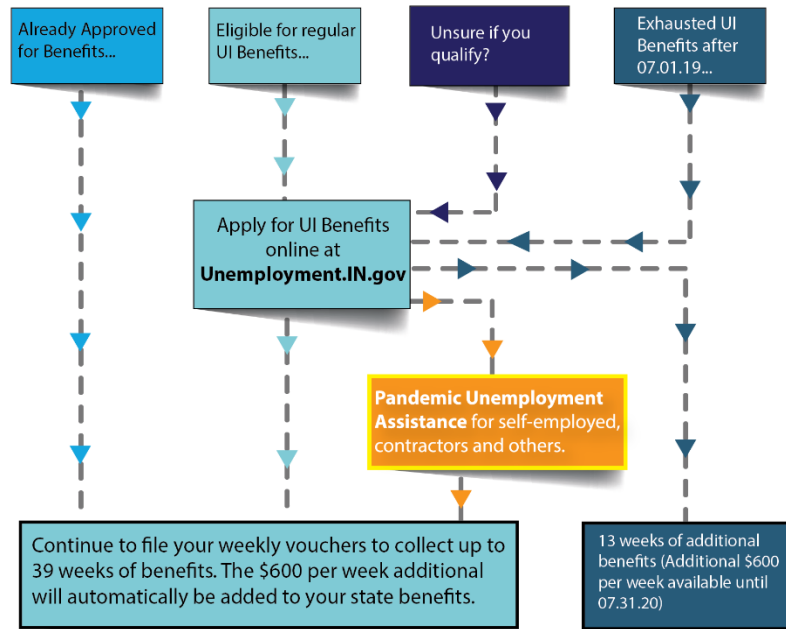
To meet the minimum eligibility for UI, your total wages during your base period must be equal to at least one and one-half (1.5) multiplied by your wages in the highest quarter of your base period. Your base period wages must also total at least \$4,200, with at least \$2,500 of those wages earned in the last six (6) months of the base period. For an example of this calculation, review pages 7-8 of the Claimant Handbook, found at [https://www.in.gov/dwd/files/Claimant\\_Handbook.pdf](https://www.in.gov/dwd/files/Claimant_Handbook.pdf)

We understand this is a complicated calculation, so the easiest way to find out if you meet the minimum eligibility is to file your claim immediately upon being laid-off and we will complete a wage calculation as part of your application process and notify you whether you met the minimum amount.

**Q23:** If I have read all of the frequently asked questions and am still unsure if I would be eligible, what should I do?

**A23:** Please file your claim. As long as you *read the questions carefully and answer honestly*, there is no penalty for filing. Once you have completed your claim, DWD will be able to determine your eligibility. Review the attached and below chart to more information on the various unemployment insurance options available to Hoosiers. [https://www.in.gov/dwd/files/Cares\\_Act\\_Diagram\\_Final.pdf](https://www.in.gov/dwd/files/Cares_Act_Diagram_Final.pdf)

## Unemployment Insurance: Charting the CARES Act



## What you need to know and do about **THE CARES ACT**

The federal CARES Act was signed into law March 27, 2020. The Act provides enhanced Unemployment Insurance (UI) benefits and Pandemic Unemployment Assistance (PUA) for **Hoosiers**.



INDIANA  
DEPARTMENT OF  
**WORKFORCE**  
DEVELOPMENT

For more information on unemployment insurance, visit [Unemployment.IN.gov](http://Unemployment.IN.gov). There, Hoosiers can find the Claimant Handbook, Frequently Asked Questions, a link to online filing and more information. Please visit this site frequently with updated information.

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#### WHAT HAPPENS AFTER I FILE?

**Q24:** I filed a claim and the Uplink online system shows that I have an issue holding my payments. What does that mean?

**A24:** This means that your claim or voucher needs further analysis. This could be due to your earnings, your answers during filing, information from your employer, or information from other sources. Do not be worried. This is the normal process for many claims. A DWD Claims Investigator may have to contact you and/or your employer for more information. They also may be able to make a determination without contacting you. Under normal circumstances, decisions are typically made within 21 days but due to the high volume of claims, it could take longer to review claims that have issues that need to be reviewed. Common issues are:

- **Deductible Income** – the department received information that the claimant received some type of income from his/her employer during the week at issue, such as payments from employment, vacation, sick, or other paid time off.
- **Employed Full Time** – We have received information from the employer or the claimant that indicates the claimant is employed either full or part-time.
- **No Reasonable Assurance or School Worker** – The claimant was a school employee or had school wages reported during the base period. There are state and federal guidelines requiring analysis on under these circumstances.
- **Not A&A** – The agency received information that the claimant was not able and available to accept full time work that week.
- **Other Discharge** – The agency received information that the claimant was discharged from their job for a non-specific reason.
- **Temporary Service** – The agency received information that the claimant worked for a temp service.



- **Work Performance** – The agency received information that the claimant was discharged from a base period employer for work performance issues.
- **Work Refusal** – The agency received information that the claimant was offered work and refused the offer of employment.
- **Gross Misconduct** – The agency received information that the claimant was discharged for a reason that is legally defined as gross misconduct.
- **Personal Reasons** – The agency received information that the claimant had quit their job.

**Q25.** If I was furloughed or laid off by my employer, but will go back to work for my same employer, how long will it take to review my claim?

**A25.** If you meet the monetary requirements for benefits (you will receive a Monetary Determination of Eligibility that shows your weekly benefit amount greater than \$0) and your employer does not protest the claim, your claim will be resolved in 14 days IF ALL of the following circumstances apply:

- Your last day of paid work ended at the end of the week (you do not have a partial week of wages)
- You were laid off due to lack of work – you were not fired and did not quit.
- You are going to be paid for the days you worked, but nothing else.
  - No sick pay
  - No vacation pay
  - No holiday pay
  - No severance
  - Not taking money from a pension
- You are able to work (except for COVID)
- You are available for work (except for COVID)

If you do not meet ALL of the above circumstances, you will have an issue on your claim that must be resolved. Do not be worried. This is the normal process for many claims. A DWD Claims Investigator may have to contact you and/or your employer for more information. They also may be able to make a determination without contacting you. Under normal circumstances, decisions are typically made within 21 days but due to the high volume of claims, it is taking longer to review claims that have issues that need to be reviewed.

**Q26:** Do I need to file anything else after the initial claim application for unemployment insurance (UI) benefits?

**A26:** Yes. You must file a voucher EACH WEEK through the Uplink online filing system and comply with the terms of the weekly vouchers to continue to be eligible for and receive benefits each week. You must submit your weekly voucher during the week following your initial application and then every week after for as long as you remain unemployed. You must file the weekly vouchers even if you have not received a determination regarding eligibility for unemployment insurance (UI) benefits.

**Q27:** Is the one week waiting period for unemployment insurance benefits being waived?

**A27:** Yes. The one-week waiting period for payment of unemployment insurance (UI) was waived by the Governor's Executive Order. The waiver is retroactive to the week of March 8, 2020. This means that benefits will be paid for the first week you are eligible. This week of benefits may not appear immediately in your account, but DWD is working diligently to get this week added on each eligible claim.

**Q28:** When will I receive my first unemployment insurance (UI) payment?

**A28:** You should receive your first payment within three weeks if there are no issues with your initial claim application for benefits. You can choose between: (1) Direct Deposit, or (2) a Key2Benefits debit card. You can make this payment election when you file your claim. If you select Direct Deposit, your money will be deposited in the bank account you provide within two business days of the claim voucher being approved (this will be 2 days from the date you see in Uplink). If you select a Key2Benefits debit card, the card will be mailed by regular first class mail two business days after you make the election. If your claim voucher is approved, your card will be funded within two business days. If your claim voucher is not approved, money will not be loaded onto the card. Please note that the Key Bank local branches cannot assist you with payment questions. Visit [www.Unemployment.IN.gov](http://www.Unemployment.IN.gov), section Payment Options in the quick links, to get all of your payment questions answered and find telephone numbers if you still have questions.

**Q29:** Could unemployment be offered indefinitely through this crisis?

**A29:** Unemployment benefits are typically available to eligible claimants for up to 26 weeks. With the federal CARES Act passage, unemployment benefits have been extended to up to 39 weeks.

**Q30:** Am I still required to search for work or conduct reemployment activities during the pandemic?

**A30:** No, during this emergency, the requirement that claimants actively search for work each week that they receive benefits has been waived. However, claimants still must be “able and available for work.”

**Q31.** If I receive a "Check Stub Coversheet" asking me to send a copy of my pay stubs to DWD via mail or fax, but I do not have a fax machine, can I email these?

**A31.** You likely received a form called “Check Stub Coversheet.” If so, this is automatically sent to a claimant who might have a deductible income issue (you reported receiving vacation pay, sick pay or the like from your employer). If you fax the information, then it goes to the DWD imaging department to be imaged under your claim. When it gets assigned to a DWD claims investigator, then they will have the information. If you don’t have access to a fax machine, then you can wait until the claims investigator contacts you. There is even a chance that the claims investigator won’t need to contact you. You will not be harmed by not sending the pay stub information via fax.

**Q32.** How do I get paid if I am eligible?

**A32.** At the end of the claim filing process, you will make a payment election. You will be directed to Key Bank’s website as Key Bank is the DWD payment vendor. You can choose between: (1) Direct Deposit to a U.S. checking/savings account, or (2) a Key2Benefits prepaid MasterCard. You can also log in to Uplink CSS at any time to make or change the election. Once on CSS, click your name at the top left of the screen and choose Payment Election from the dropdown menu to start the process. You will then be able to link to KeyBank’s secure payment election portal. If they do not make a choice, they will receive a Key2Benefits prepaid MasterCard at the mailing address on file for you on CSS. As to when you will receive payment:

- Direct deposit: money will be deposited in the bank account provided within two business days **of the weekly voucher being approved.**
- Debit Card: money will be deposited on the Key2Benefits card within a day **of the weekly voucher being approved.**

More payment information is available at [www.Unemployment.IN.gov](http://www.Unemployment.IN.gov), selection Payment Election.

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## OTHER QUESTIONS

**Q33:** I had a previous unemployment insurance claim that is still open. What do I do?

**A33:** If the claim is still open, you only need to start filing vouchers again. This will reopen the claim.

**Q34:** If my employer continues to provide health insurance, will it impact my benefits?

**A34:** No.

**Q35:** If my employer lays me off and pays for my healthcare insurance coverage through COBRA, how does that impact my unemployment insurance benefits?

**A35:** If your employer pays for your COBRA coverage, this is considered deductible income and must be reported to DWD and could impact the amount of UI benefits you are eligible to receive.

**Q36:** Do I have to use all of my paid time off (PTO), such as vacation, sick and personal time, before filing for benefits?

**A36:** No, but you must report any PTO that has been paid to you by your employer. This is considered deductible income and will be used to calculate your weekly unemployment insurance benefit.

**Q37:** If I received a letter to attend an in-person Reemployment Services & Eligibility Assessment (RESEA) program session at my local WorkOne for the weeks of March 16 or March 23, 2020, do I have to attend?

**A37:** No. The previously scheduled in-person meetings for the weeks of March 16, 2020, and March 23, 2020, are suspended. UI Claimants who received a letter to attend should receive communication from their local WorkOne that those meetings are suspended. If you have questions regarding attendance, please contact your local WorkOne.

**Q38:** Will DWD schedule future in-person Reemployment Services & Eligibility Assessment (RESEA) program sessions at WorkOne centers?

**A38:** DWD will schedule in-person RESEA in the future, but until further notice RESEA staff will be delivering re-employment services to customers over the phone.

**Q39.** I would like to appeal the Monetary Determination of Eligibility or the Determination of Eligibility?

**A39.** Information on how to file an appeal may be found in the Claimant Handbook (see section "What if I Disagree with a Benefit Decision") or at [www.in.gov/dwd/2356.htm](http://www.in.gov/dwd/2356.htm). Note that if you are self-employed, an independent contract / gig worker (Uber, Lyft, Task Rabbit, Door-Dash, etc.) or otherwise do not have sufficient wages to establish a regular unemployment insurance claim, DO NOT APPEAL. If the Monetary Determination of Eligibility is accurate, you are likely eligible for assistance through the Pandemic Unemployment Assistance (PUA) program recently announced by the federal government. PUA provides assistance to individuals who do not otherwise qualify for unemployment. This includes self-employed individuals, independent contractors / gig workers, or others who do not meet the monetary requirement to establish a claim or others. Appeal rights with regard to PUA can be found on the PUA Monetary Determination.

**Q40.** Do I need to do anything if I reported other state employment on my claim and it is not showing on my monetary determination?

**A40.** As long as you chose the state where you physically worked, you do not need to do anything else. A request has been sent to the other state. The other state will send your wages for use in your Indiana claim. If your claim amount changes, you will be sent a new monetary determination.

**Q41.** Do I need to do anything if I reported Federal Civilian or Military employment and have received a monetary determination that does not show those earnings?

**A41.** You received a monetary determination because you have enough Indiana wages to open claim. Please follow the instructions on the Federal Employment Coversheet and/or Military Employment Coversheet you received to submit proof of earnings. We can then add those wages to your claim. If your claim amount changes, you will be sent a new monetary determination.

**Q42.** Do I need to do anything if I reported Federal Civilian or Military employment and have not received a monetary determination?

**A42.** Please follow the instructions on the Federal Employment Coversheet and/or Military Employment Coversheet you received to submit proof of earnings. We can then add those wages to your claim. If your claim amount changes, you will be sent a new monetary determination.

**Q43.** What should I do if I did not report out-of-state, Federal Civilian, or Military employment and should have?

**A43.** Please follow the instructions on the monetary determination to file an appeal.

**Q44.** I received my federal stimulus payment from the Internal Revenue Service (IRS). Will this impact my unemployment insurance benefits?

**A44.** No. The federal stimulus payment from the IRS is not considered deductible income for unemployment insurance benefit purposes so it will not impact your weekly benefits.

**Q45.** I filed my initial claim late. What can I do?

**A45.** If you filed your initial claim late, you can request that it be back dated to the date you were unemployed by completing this form: [Request to File a Late initial Claim for Unemployment Insurance Benefits](#). If the claim is back dated, DWD will contact you to file back vouchers. You will receive a call from DWD at 1-800-298 6650 or 1-800-891-6499.

**Q46.** My employer received a small business PPP loan to maintain payroll. If my employer paid me full or partial wages with the PPP loan, will this impact my unemployment insurance benefits?

**A46.** Yes. If you are receiving wages from your employer, whether the wages come from a PPP loan or elsewhere, you must disclose the wages to DWD on the weekly voucher. The wages will impact the weekly benefit amount. You could still be eligible for some UI benefits depending on the amount of wages being paid.

**Q47.** If I am working part-time, how will that impact my benefits?

**A47:** Part-time employment during the week claimed will reduce the amount of benefits paid for that week. If you do work while receiving benefits, you **must** report any money you earned on the voucher **for the week you worked** (not the week you ultimately get paid for the work). You will report GROSS earning on your weekly voucher (this is for both regular UI, PUA and PEUC). Failure to report money you earned is fraud and can result in denial of benefits, collections actions, and criminal prosecution. If you earned wages from a Base Period Employer (see your Monetary Determination of Eligibility), then a dollar-for-dollar deduction will be taken

from your Weekly Benefit Amount (WBA). If you earned wages from an employer who is NOT on your Monetary Determination of Eligibility or in your Base Period, then the following calculation applies. If you earn 20% or less of your WBA from an employer that is not listed on your Monetary Determination of Eligibility, no deduction will be made from your benefit payment. If you earn more than 20% of your WBA from an employer that is not listed on your Monetary Determination of Eligibility, a dollar-for-dollar deduction will be made from your benefit payment for all wages earned in excess of 20% of your WBA. If you work odd jobs for anyone other than your base period employer(s), a dollar-for-dollar deduction will be made after an amount equal to 20% of your weekly benefit amount has been earned.

**Q48:** I have been or will be appointed as a poll worker for Indiana’s June 2, 2020 Primary Election. Should I report the stipend I am paid as income when filing my claim or voucher?

**A48:** No. Under Executive Order 20-27, stipends paid to those appointed as poll workers for Indiana’s June 2, 2020 Primary Election (work beginning with early absentee in-person voting and ending with tabulation of mailed-in ballots) are not considered deductible income under Indiana unemployment compensation law and should not be reported as income. Reporting your poll worker stipend as income will result in the reduction of your benefits and a delay in claims processing. Any income other than the poll worker stipend should continue to be reported in the weekly filing process.

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#### **CAN I GET MORE INFORMATION ON PANDEMIC UNEMPLOYMENT ASSISTANCE?**

**Q49.** What is Pandemic Unemployment Assistance (PUA)?

**A49.** PUA creates a temporary federal unemployment insurance program for individuals not otherwise eligible for UI benefits, including the self-employed, independent contractors, gig economy workers, those seeking part-time employment, and individuals lacking sufficient work history but who would be able to work and looking for work were it not due to COVID-19. PUA is not payable to individuals who have the ability to telework with pay or who are receiving paid sick leave or other paid leave benefits. The new federal program requires an entire new system to be designed and built from the ground up. DWD is integrating the new system into Uplink so that these benefits can be provided as quickly and efficiently as possible to impacted Hoosiers. PUA applications will be available in Uplink on April 24 to those who have already applied for and been denied regular UI benefits. PUA applications will be available to others as soon as they apply for and are denied regular UI. DWD will begin making PUA payments on May 8, 2020.

**Q50.** If I am self-employed, part of the “gig” economy or do not have sufficient work history to qualify for unemployment insurance benefits but am not able to work due to COVID-19, will I be eligible for unemployment insurance benefits?

**A50.** Self-employed individuals, independent contractors/gig economy workers or those who do not have sufficient work history are not engaged in covered employment for the purposes of UI, so regular UI benefits would not be available. You will likely be eligible for PUA. PUA is not payable to individuals who have the ability to telework with pay or who are receiving paid sick leave or other paid leave benefits. To be eligible for PUA, you must file for regular unemployment insurance benefits and be denied. Instructions on how to add your employer can be [found here](#). You will then apply for PUA. PUA applications will be available in the online filing system, Uplink, starting on April 24, 2020.

**Q51:** How do I apply for PUA?

**A51:** To apply for PUA benefits, you must file a regular claim for unemployment insurance benefits and be denied. *NOTE: if you filed and were denied prior to 4/4/20, you will need to file a new regular claim. UI is evaluated each quarter. We need to ensure you are not eligible for regular UI in this most recent quarter. If you are denied for this quarter, the PUA application will then appear on your claimant home page as a “To-Do” at the top of the screen for you to submit your PUA application. You must submit this application and answer all questions accurately in order to be eligible for PUA benefits.*



**Q52:** How do I know if I should apply for PUA benefits?

**A52:** If your claimant homepage shows the “To-Do” link to complete a PUA Application, you could be eligible for PUA benefits and should apply. You will receive notification if you are eligible after a review of your application, which could take up to 21 days (depending on claims volume). File weekly vouchers as soon as you file your application and continue each week thereafter. If you believe you are eligible for PEUC and not PUA, or you are not sure which you are eligible for, there is no harm in filing a PUA Application. We will review it and make a determination.

**Q53:** Do I need to file something each week to get paid under the PUA program?

**A53:** Yes, just like a regular unemployment insurance claim, you need to file a weekly voucher in order to receive benefits for the week.

**Q54:** How do I get the additional \$600 each week?

**A54:** The \$600 additional weekly payment, or Federal Pandemic Unemployment Compensation (FPUC), will automatically be applied to any eligible payments. There are no additional steps you need to take.

**Q55:** What documentation do I need to provide proof of my earnings for PUA?

**A55:** When you file your PUA application, you will be asked if you filed your 2019 taxes with the State of Indiana. If you have, you will need to enter your federally adjusted gross income from your tax return, even if you have filed your taxes jointly with another person. If you have not filed your 2019 state taxes, you will need to enter your 2019 earnings. To do so, you will need to collect all 2019 W-2's, 1099's, and pay stubs. You will need to add them together to determine the amount that you should enter as earnings on your PUA application. If you filed as a single tax filer, DWD will use your 2019 tax return to calculate your benefit amount. If you filed as married filing jointly or did not file your 2019 taxes, you will receive the minimum weekly benefit amount of \$149. Once you receive your PUA Monetary Determination form, you will be able to submit documentation of your income via the Uplink system. You only need to submit this documentation if you disagree with the wage amounts, have missing wages in the chart of wages, or would like to provide other proof of your 2019 earnings. On your claimant homepage, go to the Claims section, click on the BYE date next to the open PUA claim. You can then click on “DWD Secure File Exchange” and then “Add File” to upload your documents.” Acceptable documentation of wages earned or paid during 2019 includes, but is not limited to,

2019 state tax return (line 1 of your state return titled Federal AGI) or federal tax return (Form 1040), pay check stubs, bank receipts, business records, ledgers, contracts, invoices, and billing statements. You have until 12/26/2020 to provide proof of earnings, but we can accurately calculate your weekly benefit amount if you provide them as soon as possible. NOTE that for self-employed, DWD must use your NET wages per the US Department of Labor when deciding your Weekly Benefit Amount (WBA). Others who are not self-employed must report GROSS wages.

**Q56:** I have not been able to work for months, how do I get paid under PUA for all of the time I have been unemployed due to COVID-19?

**A56:** You should answer all questions honestly and enter the date in which COVID-19 first affected your ability to work on your application. The first payable week of PUA is February 2, 2020. If your application meets the criteria, you should be paid back for all weeks applicable to you. DWD is working on back vouchers. All vouchers that you have already filed will be applied to your PUA claim automatically. Any vouchers between the effective date of your PUA claim and the first voucher you were able to file will be available soon. All PUA payments will be audited to prevent identity theft and prevent fraud in the PUA program.

**Q57:** How long will PUA benefits be available? I'm still working but am afraid my business will slow down or close.

**A57:** The PUA program will be available through December 26, 2020.

**Q58:** If I'm eligible, how long can I receive payments?

**A58:** There is a maximum of 39 weeks payable under the PUA program. However, if you received payment for weeks from other unemployment insurance programs, those payments may be subtracted from the potentially eligible 39 weeks.

**Q59:** What makes someone eligible for PUA?

**A59:** Individuals must provide self-certification that the individual is otherwise able and available to work except that the individual is unable to work because of the following circumstances which all relate to COVID-19:

- The individual has been diagnosed with COVID-19 or is experiencing symptoms of COVID-19 and is seeking a medical diagnosis; or

- A member of the individual's household has been diagnosed with COVID-19; or

- The individual is providing care for a family member or a member of the individual's household who has been diagnosed with COVID-19; or

- 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; or

- The individual is unable to reach the place of employment because of a quarantine imposed as a result of the COVID-19 public health emergency; or

- 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; or

- 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; or
- 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; or
- The individual has to quit their job because of COVID-19; or
- The individual's place of employment is closed because of COVID-19; or
- The individual is self-employed, seeking part-time employment, does not otherwise qualify for benefits, and fits one of the above.

**Q60:** What if I am working some, but my hours are reduced?

**A60:** You will need to report any income earned each week you file, but if it's below a certain amount (specific to your individual claim), then you may still be eligible for some payment of PUA during the weeks you worked and earned wages. All individuals, self-employed and others, must report GROSS earnings on the weekly PUA vouchers.

**Q61.** What are next steps after I file my PUA application?

**A61.** FIRST STEP: Within the next few weeks, you will receive a document called the PUA Monetary Determination in your Claimant Correspondence in Uplink. This document will show the weekly benefit amount. Receiving the PUA Monetary Determination does not mean that you are eligible for PUA payments. Your weekly benefit amount is calculated based on the earnings you entered on your PUA application and 2019 tax information from the Indiana Department of Revenue. If you are married filing jointly or have not yet filed your 2019 tax return with the Indiana Department of Revenue, you will receive the minimum weekly benefit amount of \$149 (you will also receive the additional \$600 in federal pandemic unemployment assistance (FPUC)). Once you receive your PUA Monetary Determination form, you will be able to submit documentation of your income via the Uplink system to have the \$149 reconsidered. You only need to submit this documentation if you disagree with the wage amounts, have missing wages in the chart of wages, or would like to provide other proof of your 2019 earnings. On your claimant homepage, go to the Claims section, click on the BYE date next to the open PUA claim. You can then click on "DWD Secure File Exchange" and then "Add File" to upload your documents." Acceptable documentation of wages earned or paid during 2019 includes, but is not limited to, 2019 state tax return (line 1 of your state return titled Federal AGI) or federal tax return (Form 1040), pay check stubs, bank receipts, business records, ledgers, contracts, invoices, and billing statements. You have until 12/26/2020 to provide proof of earnings, but we can accurately calculate your weekly benefit amount if you provide them as soon as possible.

SECOND STEP: If needed, you may be contacted by a DWD Claims Investigator for additional information to determine your eligibility for PUA benefits. If you are found eligible, you will start receiving payments of your weekly vouchers. If you are not eligible, you will receive a PUA Eligibility Determination. If you disagree with that decision, you must follow the appeal instructions included on the determination.

**Q62.** What if I entered something incorrectly on my PUA application?

**A62.** When you receive your PUA Monetary Determination, follow the instructions on that document if you entered incorrect information on your PUA application.



**Q63.** I was not able to file weekly PUA vouchers back to the date I was impacted by COVID-19. I was only able to file them from the date of my regular UI claim that was denied. When will I be able to file these back vouchers?

**A63.** Vouchers going back to the original date of your PUA claim will be available soon. DWD is targeting Friday, May 22<sup>nd</sup> to have back vouchers available. Check your claimant homepage as the vouchers will be listed as a TO DO. You will be able to file all vouchers at once.

**Q64.** I believe I am eligible for PUA. I am not self-employed or an independent contractor and have enough wages to set up a regular UI claim, but I have been denied regular UI for other reasons. Will I be able to apply for PUA?

**A64.** Yes, PUA applications are targeted to be available on May 29, 2020.

**Q65.** I have an "Identity Verification" issue on my claim. What does that mean and how do I resolve it?

**A65:** Due to the national fraud scheme that is occurring, DWD has taken some additional steps to verify claimant's identities and has placed this issue on certain PUA claims. In order to resolve the issue on your account, you should do one of the following:

1. Contact DWD at 1-800-891-6499 to answer verification questions over the phone; OR
2. Submit a photo of yourself holding your unexpired Indiana Driver's License or Indiana ID to [IDVerification@dwd.in.gov](mailto:IDVerification@dwd.in.gov). The photo must be clear so we can see the information on your driver's license or ID. **The email must be sent from the email address associated with your account.** Please also provide your first and last name and a contact number where we can reach you with questions.

You should not submit any other personal documentation to this inbox or through any other means as this will only delay the resolution of your issue and subject you to potential theft by criminals. It could take up to 30 business days from the date the documentation was submitted to resolve the issue.

**Q66:** What does it mean when my account is "revoked" or I have a message on my CSS home page that states there is a problem with my account and to call the contact center?

**A66:** Due to the national fraud scheme that is occurring, DWD has taken some additional measures to detect suspected fraud and locked certain accounts for suspicious activity. In order to have your account unlocked, you should contact DWD at 1-800-891-6499 to verify your identity. Do not submit any personal documentation to DWD unless specifically requested as this will only delay the process and subject you to potential theft by criminals. See DWD's latest fraud alert for important steps to protect yourself.

<https://content.govdelivery.com/accounts/INDWD/bulletins/29861eb>

**Q67:** What do I do if information in my UI Uplink account is changed without my knowledge?

**A67.** DWD issued a fraud alert on June 16, 2020 to notify those who have filed for unemployment insurance benefits in 2020 that they need to protect their personal information from potential scammers. As a result of continued attempts by fraudsters, on August 2, 2020, DWD asked that you do the following two things before filing further vouchers:

- Change your password in Uplink to something no one else will know and something that you have not used in the past on other sites (use the password reset option on the Uplink homepage); AND
- Check your payment election status to ensure it is the payment election that you chose; if you chose direct deposit to your bank account, ensure that the correct bank account is listed. If it is not,

immediately fix it. It is recommended that you check this each week prior to completing your weekly voucher.

**Q68:** What do I do if someone changed my banking information and my payments were wrongfully sent to another account?

**A68:** If you believe that your payments were wrongfully diverted to another bank account, follow the steps below. Then file a report with the Indiana State Police. Please do not contact Key Bank as they are unable to assist in the recovery of these funds.

- Change your password in Uplink to something no one else will know and something that you have not used in the past on other sites (use the password reset option on the Uplink homepage); AND
- Check your payment election status to ensure it is the payment election that you chose; if you chose direct deposit to your bank account, ensure that the correct bank account is listed. If it is not, immediately fix it. It is recommended that you check this each week prior to completing your weekly voucher.

**Q69:** What do I do if someone has stolen my identity and filed an account using my personal information?

**A69:** If you believe you are a victim of ID theft, please do the following:

- File a report with DWD via this page: <https://www.in.gov/dwd/2464.htm>. DWD will lock the account from further use. Should you need to file for benefits in the future, you will need to contact DWD to have your account unlocked.
- File a report with the Indiana State Police
- If you are currently employed, contact your employer's human resources department so that they can protest your claim with DWD
- Other resources:
  - a) File a report with the Federal Trade Commission at [www.ftc.gov](http://www.ftc.gov)
  - b) File an Identity Theft Affidavit (IRS form 14039) through <https://www.irs.gov/>
  - c) Notify the Credit bureaus (Equifax, Experian, and TransUnion)
  - d) The FBI also encourages victims to report fraudulent or any suspicious activities to the Internet Crime Complaint Center at <http://www.ic3.gov>. You may consult <http://identitytheft.gov> for help in reporting and recovering from identity theft.
  - e) File an identity theft complaint with the Indiana Attorney General's Office at <https://www.in.gov/attorneygeneral/2895.htm> or by calling (800) 382-5516.

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### **WHAT IF MY EMPLOYER REQUESTS I RETURN TO WORK?**

**Q70:** I have a general fear of work due to COVID-19. If I quit or refuse to return to work, would I be eligible for benefits?

**A70:** You will not be eligible for unemployment benefits based solely on a general fear of COVID-19. Please contact your employer regarding potential telecommuting, paid time off or other options they may be offering. If you are not eligible for state unemployment benefits, you may apply for PUA but would need to have a valid COVID-19 related reason to qualify for PUA. See more information on PUA in these FAQs and on [www.Unemployment.IN.gov](http://www.Unemployment.IN.gov) (click on Pandemic Unemployment Assistance in the Quick Links).

**Q71:** I am called back to work and my employer wants to make changes to my job duties, hours or something else about my job. Can I not return and receive unemployment insurance benefits?

**A71:** You may be eligible to receive unemployment benefits if there is a substantial change in your job duties, hours, or compensation, if you do not agree with those changes. For example, if the employer reduces your pay by 25 to 30%, permanently changes your assigned shift without your agreement, or moves you to a new facility. This is very fact specific and is determined on a case-by-case basis.

**Q72:** I am called back to work but either myself or a household member has COVID-19 or are quarantined and 14 days have not passed. Can I not return to work and continue to be eligible for unemployment benefits during this time period?

**A72:** You will continue to be eligible for regular unemployment benefits during the time you or a household member have COVID-19 and/or are quarantined on the advice of a medical professional.

**Q73:** I do not have childcare due to my child's school or daycare being closed from COVID-19. I am called back to work (either after being off of work or after teleworking due to Covid-19) or quit due to my childcare situation. Am I eligible for unemployment benefits?

**A73:** You should work with your employer to identify whether they can make accommodations to your job (such as a shift change or telework) to allow you to work. However, if your employer is unable to do this, you will no longer be eligible for regular unemployment insurance benefits as of May 23, 2020. You are likely eligible for PUA. See more information on PUA in these FAQs and on [www.Unemployment.IN.gov](http://www.Unemployment.IN.gov) (click on Pandemic Unemployment Assistance in the Quick Links). If you receive a Determination of Eligibility that you are denied regular unemployment benefits due to this issue, you will then have the ability to apply for PUA on your Claimant Homepage.

**Q74:** I am called back to work but am high risk as defined by the CDC and have been advised to quarantine by my medical provider. Am I eligible for unemployment benefits if I do not return to work?

**A74:** You should work with your employer to identify whether they can make accommodations to the workplace or your job to ensure that your specific medical issues are addressed. However, if your employer is unable to do this, you will no longer be eligible for regular unemployment insurance benefits, but you are likely eligible for PUA. See more information on PUA in these FAQs and on [www.Unemployment.IN.gov](http://www.Unemployment.IN.gov) (click on Pandemic Unemployment Assistance in the Quick Links). If you receive a Determination of Eligibility that you are denied regular unemployment benefits due to this issue, you will then have the ability to apply for PUA on your Claimant Homepage.

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#### **Q75. What are Extended Benefits?**

**A75.** Unemployment benefits are typically available to eligible claimants for up to 26 weeks. With the federal CARES Act passage, the Pandemic Emergency Unemployment Compensation (PEUC) program extended that up to 39 weeks, or an additional 13 weeks. The Extended Benefits program is a program that triggers during periods of high unemployment. Extended Benefits are available after PEUC is exhausted and further extend unemployment benefits by a minimum of up to 13 additional weeks.

**Q76.** How do I sign up for Extended Benefits?

**A76.** No action is required to sign up for Extended Benefits. If you are qualified for Extended Benefits, you will automatically be enrolled. You should simply continue timely filing your weekly vouchers if you remain unemployed.

**Q77.** How much will I receive in Extended Benefits?

**A77.** You will receive the same weekly benefit amount as your regular UI claim and your PEUC claim. You will receive a monetary determination showing your weekly benefit amount.

**Q78.** Who is eligible for Extended Benefits?

**A78.** Claimants are eligible for Extended Benefits (EB) if they have exhausted all rights to their regular UI claim and to Pandemic Emergency Unemployment Compensation (PEUC), if they do not have any rights to regular UI in any other state or Canada, if they are not otherwise disqualified, and if they have had at least one week of their regular UI claim during the EB eligibility period. The current EB eligibility period started on June 7, 2020.

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## **What is the Lost Wages Assistance (LWA) programs?**

**Q79.** What is the Lost Wages Assistance (LWA) program?

**A79.** The federal Lost Wages Assistance (LWA) Program was recently created through a Presidential Executive Order to provide temporary FEMA benefits to unemployed workers impacted by the COVID-19 pandemic. Because this program is administered through FEMA, it is not an unemployment insurance program. Thus, FEMA is issuing guidance for how the states are to implement the program.

**Q80.** Who is eligible for the \$300 in LWA funding?

**Q80.** You will be eligible to receive an additional \$300 per week if all of the conditions below are met:

- 1) Your weekly benefit amount is at least \$100 under regular state unemployment insurance (UI), Pandemic Unemployment Assistance (PUA), Pandemic Emergency Unemployment Compensation (PEUC), or other eligible federal UI programs; and
- 2) You certify that you are unemployed or partially unemployed due to disruptions caused by the COVID-19 pandemic; and
- 3) DWD determines that you are eligible for an underlying benefit payment for the week; and
- 4) The LWA program has available funding from FEMA.

**Q81.** Is there an application I must complete for the LWA program?

**A81.** To receive LWA benefits in Indiana, there is no separate application. However, you must certify whether you are unemployed or partially unemployed due to disruptions caused by the COVID-19 pandemic. To certify, you will click on the "To-Do" at the top of your claimant home page for Lost Wages Assistance.

**Q82.** When does the LWA start and end?

**A82.** LWA payments are retroactive to week ending August 1<sup>st</sup> if you are found eligible while the program is still in existence. The program lasts 6 weeks, until week ending September 5<sup>th</sup>. You will not receive LWA

benefits if you file a late initial claim or voucher outside of the 6 week LWA program period. If you have filed a timely initial claim or voucher that was not resolved during the 6 week LWA program period, the additional LWA \$300 will be funded when the issue is resolved, as long as there is funding still available.

Q83. Are LWA payment subject to federal income tax?

A83. Yes, LWA payments are subject to federal income tax. Indiana will not be withholding taxes from LWA benefits for any claimants. Claimants will pay this tax when they file their taxes.

Q84. Where can I find additional information on the LWA program?

A84. You can find additional information on the FEMA website at;

<https://www.fema.gov/disasters/coronavirus/governments/supplemental-payments-lost-wages-guidelines>

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*For more information, visit Indiana Unemployment at the Indiana Department of Workforce Development website: [www.Unemployment.IN.gov](http://www.Unemployment.IN.gov)*