If you’re filing for **UNEMPLOYMENT INSURANCE** due to the Covid-19 pandemic, here is what you need to know.

***Information is changing rapidly. Visit state agency websites for the latest updates***

**YOU CAN APPLY TWO WAYS:**

2. **By phone** (401) 243-9100

A worker can and should apply within the first week after separation from employment. There is generally a one week waiting period before an applicant is eligible for benefits, however, if a worker is displaced due to COVID-19, the one-week waiting period can be waived. The worker should mention the COVID-19 connection in the application. The first check usually takes 3 weeks to arrive. After that weekly benefits should arrive weekly either by direct deposit or on the debit card issued to the beneficiary.

**WHAT INFORMATION YOU WILL NEED TO APPLY FOR UNEMPLOYMENT BENEFITS:**

See generally: [http://www.dlt.ri.gov/ui/pdfs/UIGuide.pdf](http://www.dlt.ri.gov/ui/pdfs/UIGuide.pdf)

To apply for unemployment, you need to provide personal information including (not limited to):

- Social Security number,
- birth date,
- home address,
- email address (optional),
- phone number.

You also need information about your employment history from the last 15 months, including:

- Names of all employers, plus addresses and phone numbers
- Reasons you are not at those jobs (unless you still have some of them)
- start and end dates for each job
- Recall date (if you were laid off but you have a set date to return to work)
You may need additional information in certain situations:

- If you are not a U.S. citizen — your Alien Registration number
- If you have children — their birth dates and Social Security numbers
- If you’re in a union — your union name and local number
- If you were in the military — answers regarding your active service in the past two years or beginning and end dates of service if you are a veteran.
- If you worked for the federal government — answers regarding the specifics of your civil service.

To receive payments by direct deposit, you’ll also need your bank name, account number, and routing number. Otherwise, the Department of Unemployment Assistance (DUA) will send you a debit card.

**The Benefit**

- If a worker is eligible to receive unemployment benefits, she will receive a weekly benefit amount of 57.5% of his/her average weekly wages, up to the maximum set by law. As of July 1, 2019, the maximum weekly benefit rate for Unemployment Insurance is $586 per beneficiary plus a dependent allowance of up to $15/dependent up to a max of 5 dependents.
- A worker cannot receive unemployment benefits if she is working full time. If a claimant works less than full time and the gross wages are less than the weekly benefit rate from the job lost, claimant should qualify for partial benefit payment.
  - Usually this benefit is for 26 weeks or until a new job is found. For the year 2020 the benefit is extended up to 39 weeks or reemployment.
  - Between now at July 31, the federal government will pay an extra $600 per week to people collecting employment benefits.

While collecting benefits:

1. The Benefits recipient must be looking for work to replace that which was lost and keep a detailed log of those efforts.*
2. This means includes applying to at least 3 jobs per week.
3. Additionally visiting the Rhode Island Career Center periodically is required.

*This may be waived due to the COVID-19 emergency.
Additional benefits under the Federal Pandemic Unemployment Assistance program are available if you:

- Have already used up your unemployment benefits
- Do not have enough earnings to qualify for normal unemployment
- Are self-employed

and

You are not working because:

- You cannot start work or get to work because of the emergency;
- Your worksite is closed due to the emergency;
- You are diagnosed with COVID-19, have the symptoms of COVID-19 or self-quarantine under the direction of a health-care provider;
- A member of your household has COVID-19 or you are caring for a member of your household with COVID-19;
- You have to take care of a child whose school or childcare facility is closed;
- If you had to quit your job as a direct result of COVID-19;

or

- You are the major earner in your household because the head of household died from COVID-19.