

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

*Information is changing rapidly. For official info check with the state unemployment office.*

## The fastest way to apply is online at

<https://secure-2.dllr.state.md.us/NetClaims/Welcome.aspx>

**If you have to apply by phone,** dial (410) 949-0022 if you are calling from the Baltimore area or out of state, or 1 (800) 827-4839 if you are calling from Maryland but outside the Baltimore area. Call center hours have been extended, they are now 7am to 6pm Monday through Friday, but still expect long wait times.

To manage the volume of claims, people should file on the following days based on the first letter of their last name:

- A - F, file your claim on Monday;
- G - N, file your claim on Tuesday;
- O - Z, file claim on Wednesday.
- All last names by phone on Thursday and Friday and online Thursday through Sunday.

## What you need to file:

- Your Social Security Number.
- Your mailing address and telephone number.
- The name, birth date and SSN of all dependents under age 16.
- If you are not a citizen, proof of your immigration status.
- The business name, address, and dates of employment for all your employers in the last 18 months.

## If your claim is approved:

To maintain your unemployment benefits, you must:

- File weekly requests for payment
- Actively search for work, including applying for at least 3 jobs a week\*
- Report all wages earned or payments received each week

*\*The Maryland DOL has announced a 10-week exemption from work search, effective March 20 2020*

## Are unemployment insurance payments taxable?

Yes, you must pay both federal and Maryland state taxes on your unemployment benefits.

You **may** be eligible if:

- You are temporarily laid off or your hours are reduced
- You have to be quarantined
- You have to leave your job due to risk of exposure to COVID-19 or to care for an infected relative

## Weekly payment amounts

People generally receive about half their weekly wages up to a maximum of \$430 a week. Benefits can be paid out for as long as 26 weeks.

## Additional Federal Benefits

1. The Federal *Coronavirus Aid, Relief, and Economic Security Act* provides additional benefits to workers who qualify for UI benefits under state programs and to workers who do not qualify for their state program or have exhausted their state UI benefits.
2. Workers who *qualify* for state UI benefits described above may receive Pandemic Unemployment Compensation and Pandemic Emergency Unemployment Compensation.
  - a. Benefits available:
    - i. An additional \$600 a week on top of state UI benefits through July 31, 2020.
    - ii. Benefits are available for 39 weeks, not the usual 26 weeks
3. For workers who *do not qualify* for regular state unemployment compensation, or have *exhausted their benefits*:
  - a. You may qualify for Pandemic Unemployment Assistance if you:
    - i. Are looking for part-time work
    - ii. Do not have enough earnings to qualify for normal unemployment
    - iii. Are self-employed
    - iv. 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
      - You are the major earner in your household because the head of household died from COVID-19
      - If you had to quit your job as a direct result of COVID-19
  - b. Requirements:
    - i. You must certify that you are partially or fully unemployed and unable to work because of one or more of the reasons listed above
    - ii. You cannot work from home
    - iii. You are not receiving any paid sick leave
  - c. Benefits:
    - i. Benefits are available for a maximum of 39 weeks (including any weeks which a worker received state unemployment benefits)
    - ii. Benefit amount is \$600 per week (until 7/31/2020) plus ½ of the state's average weekly unemployment benefit, except for those who were eligible but exhausted state unemployment benefits, the amount is \$600 per week plus the full amount of the state benefit

