

# Important information about applying for Unemployment Benefits in New York State

## Who is eligible for unemployment in New York State?

If you have lost your job or your hours were reduced through no fault of your own, you may be eligible for state unemployment benefits. There are also requirements about how much money you have to have made in the past year to be eligible.

## How much will I receive in unemployment benefits?

Your benefit amount is based on your earnings; the maximum weekly benefit in New York is \$504 (people who make approximately \$52,000+ will receive the maximum). You can estimate what your benefits will be using this calculator: <https://labor.ny.gov/benefit-rate-calculator/>.

Plus, the recent federal Coronavirus stimulus bill provides for \$600 per week in addition to your weekly benefit from the state.

## How do I know if I'm eligible for the additional \$600 from the federal government?

Anyone who receives state unemployment benefits will receive the additional federal money. You do not apply for it separately; it will automatically be added to your state benefits. If you are already receiving unemployment, it will be added going forward. The \$600 federal benefit is also available to some unemployed workers who are not eligible for benefits from the state.

## Is the federal money in addition to or instead of state unemployment benefits?

The federal money is in addition to your weekly benefit – so if your NY weekly benefit is normally \$400, you will now be receiving \$1,000. However, the \$600 federal payment only lasts until July 31, 2020. If you are still receiving unemployment benefits after that date, you will go back to receiving only your NY weekly benefit.

## Am I eligible if I'm still working part time?

If you are working part-time, you are eligible for partial benefits as long as you make less than \$504 per week and work less than four days per week. If you work four days in a week, even if that is less than you normally work, you are still considered to be working full-time. If you are taking paid time off (PTO) to cover days off, you will not be eligible for unemployment until those days are exhausted. For instance, if your hours are reduced to 2 days per week, but use PTO to cover 2 days, you will be considered to be on payroll for 4 days that week and therefore not eligible for benefits for that week.



**My employer has shifted me to work alternating weeks. What am I eligible for?**

If you are currently working one week and then not working the next week, you are eligible for unemployment benefits for the weeks that you do not work. In those weeks, you will receive your NY weekly benefit amount. There has not been specific guidance on the additional federal benefit, but 32BJ is working to try to get the additional \$600 for alternate weeks off.

**I'm already receiving unemployment because I was laid off last month. Will I still receive the federal supplement?**

Yes, anyone who is currently receiving unemployment will receive the federal money. You will also have your benefits extended by 13 weeks.

**I was on leave from my job when I got notice that I was being laid off. Am I eligible for unemployment?**

Yes, unemployment is available for anyone separated from work, even if you have been on leave. You should still apply as soon as you receive notice that you've been laid off, or your last day on payroll. Note that if you have been on unpaid leave for an extended period of time, it may reduce your benefit amount because it is based on recent earnings.

**What could prevent me from receiving benefits?**

If you are using paid time off, such as banked vacation days, to continue receiving pay after your last official day of work, then you are not eligible for benefits until those days are exhausted. However, if your employer gives you a lump sum payment for your unused vacation days upon separation, you are eligible for unemployment benefits immediately.

**How long will I be covered by unemployment?**

Under New York law, you can receive benefits for 26 weeks. Under the federal bill, this has been extended to 39 weeks. If you are only receiving partial unemployment (meaning you are still working part-time), you receive benefits for a longer period, based on the period of time it takes for you to receive the total amount of money you would receive in 39 weeks of full unemployment benefits.

However, the additional \$600 payment from the federal government will NOT last the entire 39 weeks – those payments are only paid for up to four months, and end July 31, 2020. It is possible that this will be extended further, but that has not yet been proposed on a state or federal level.

### How do I apply for benefits?

Because of the high volume of applications, it is recommended that you apply online. If you are filing a new Unemployment Insurance claim, the day you should apply is based on the first letter of your last name: A - F file on Monday, G - N file on Tuesday, O - Z file on Wednesday. If you miss your day, file on Thursday, Friday, or Saturday. (Applying later in the week will NOT delay your benefits.) The website may be slow or hard to access because of the volume of applications this month.

Telephone filing hours are: Monday – Thursday 8 am to 7:30 pm, Friday 8:00 am to 6:00 pm, Saturday 7:30 am to 8:00 pm.

The Claimant Handbook answers many of the questions people have about the application process:

<https://www.labor.ny.gov/ui/claimantinfo/Claimant%20Handbook%20-%20Languages.shtm>

### How long do I have to wait to receive benefits?

New York has waived its normal one-week waiting period, so you can apply and be eligible for benefits as soon as your work ends (or hours are reduced). However, it will probably still take a few weeks for your benefits to arrive, as New York is receiving an unprecedented number of applications. The Department of Labor suggests that people set up direct deposit for benefits in order to receive them more quickly.

### How is my health insurance impacted by unemployment?

Your health insurance is not impacted by receiving unemployment benefits. Whatever coverage or extension you have for healthcare from your job will remain intact; unemployment cares about your income, not your health insurance. However, be aware that receiving unemployment benefits does not include healthcare or extend your previous healthcare coverage.

### What is the Shared Work program?

The Shared Work program is a program run by the Department of Labor that your employer must apply to be in. It is designed to prevent layoffs by allowing for a reduction of hours (between 20-60% reduction) for some or all workers under that employer so more employees can remain employed. The benefits of this arrangement for workers are: 1) your job benefits, like healthcare, continue at their normal level, not reduced along with your hours; and 2) you are also eligible for partial payments of unemployment benefits to make up for lost income, even if you make more than \$504 per week. The Shared Work program is a specific and designated program; an employer cannot just tell workers to share work and be eligible for it.

Updated information about state and federal unemployment benefits will be posted here:

<https://labor.ny.gov/ui/pdfs/ui-covid-faq.pdf>