

## COVID-19 Public Health Crisis

### What You Need to Know

#### The GDOL Website

[dol.georgia.gov/gdol-covid-19-information](https://dol.georgia.gov/gdol-covid-19-information)

### CARES (Coronavirus Aid, Relief, and Economic Security) ACT

As you know on March 27, 2020, the President signed the CARES Act to expand unemployment insurance benefits and other economic relief measures aimed at reducing the economic impact of the novel coronavirus 2019 (“COVID-19”) pandemic and authorizes \$2.1 trillion in aid to various sectors of the economy. This economic relief package is in addition to the Family First Corona Virus Response Act.

You may be getting many questions from your constituents on how these measures impact their unemployment benefit eligibility. CARES includes the following:

- Expands eligibility for those not eligible for regular, extended benefits, or Pandemic Emergency Unemployment Compensation including self-employed individuals, independent contractors, those with limited work histories, and those unable to work due to the enumerated CoVid-19 related reasons;
- Extends state unemployment benefits by 13 Weeks of federally funded benefits added to the end of regular unemployment benefits; and
- Provides for Federal Pandemic Unemployment Compensation (FPUD) of \$600 weekly in addition to regular state benefits.

Once GDOL is provided with operational instructions from USDOL, we will work to make the additional benefits approved by the Act available to qualified individuals. We will update you as soon as we have this information.

### 2 types of claims – Individual Claims and Employer Filed Claims

- **Individual Claims** are filed by an individual terminated by their employer with no return to work date. These typically take a couple of weeks to process. Employment and wages must be verified, and weekly benefit amount determined by the claims processor at GDOL.
- **Employer Filed Claims** (also called partials) are filed by the employer on behalf of their employee. These claims take 48-72 hours to process. This process is much quicker and is mandated by the State for employees temporarily laid off or those who have had their hours reduced due to COVID-19.

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#### How to File an Individual Claim – [Found on the website](#)

- How to File an Unemployment Claim – Instructions
- Apply for Unemployment Insurance Benefits Tutorial Video

#### How to File an Employer Filed Claim – [Found on the website](#)

- How Employers File Partial Claims – Instructions
- Georgia Employer Filed Claims Tutorial Video

### Emergency Rules during COVID-19

[Emergency Rules Adopted 3-26-2020](#) - One rule extends the length of time an individual can collect benefits from 14 weeks to 26 weeks. Another rule provides that the first \$300 of wages earned in a week will not count against eligible unemployment benefits paid. For example, if an individual has been laid off and takes a part-time job, he/she can now make up to \$300 during the week and still receive their full unemployment amount.

[Emergency Rules Adopted 3-19-2020](#) - Georgia unemployment benefits have now been expanded to cover individuals temporarily unable to work due to the COVID-19 public health emergency who plan to return to work when the emergency ceases. Another rule assures that employers and non-profits will not be charged for COVID-19 related benefit claims. This means that their current tax rate will not be affected relieving them of the additional burden of higher unemployment taxes during our recovery. Partial claims should be filed for both full-time and part-time employees. Filing of partial claims is being mandated for an employer to file on behalf of employees affected by COVID-19 and will expedite the issuance of payment. This process will also relieve the employer from having to certify each individual employee which would have extended the process by weeks. Work search and other in-person requirements are temporarily waived for benefit claimants.

### Individual FAQs

#### 1. Can I receive benefits if my employer sent me home because of COVID-19?

If your employer sent you home due to a lack of work because of COVID-19 and is not paying you for your time off, you are eligible to receive unemployment benefits. Only workers who are not being paid or who are being paid for reduced hours due to COVID-19 are eligible to receive benefits. You must report gross wages earned and any leave pay as earnings for each week claimed for benefits.

#### 2. I am still working, but my employer reduced my hours. Can I receive benefits?

Individuals whose hours have been reduced are eligible to receive benefits if your gross earnings plus the earnings allowance does not exceed your weekly benefit amount. You are required to report your gross earnings for the hours worked each week (the amount of your pay before deductions). You

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must report any vacation pay, holiday pay, and/or earnings during the week in which it was earned, NOT the week it was paid. If your employer files a claim on your behalf, they are required to report your gross earnings, including earnings from other employment, and leave pay for each weekly claim submitted.

All weekly earnings over \$300.00 are deducted dollar for dollar from the benefit payment for week ending dates on or after 3/29/2020. The earnings allowance was \$50.00 for week ending dates prior to 3/29/2020.

#### 3. If my employer is filing a claim for me, do I need to file too to make sure I receive benefits?

If your employer is filing an employer filed partial claim on your behalf, you DO NOT need to file a claim.

If you quit your job or voluntarily chose to stay out of work due to COVID-19, YOU MUST FILE YOUR OWN CLAIM. Your employer cannot file for you.

#### 4. When will I receive my payments?

Unemployment benefits are paid on a weekly basis. Your payment will be released within 24-48 hours after your employer files an employer filed partial claim on your behalf. If you file your own claim, your payments will be released once a written determination to allow benefits is released.

#### 5. How will I receive my payments?

You may receive benefit payments by debit card or direct deposit. A Georgia UI Way2Go Debit MasterCard® will be mailed to you. Your Social Security Number (SSN) and date of birth are required to activate the card. Once the card is activated, you may use it anywhere MasterCard is accepted to make purchases or withdraw funds.

If you wish to receive your payment by direct deposit, you must enter your direct deposit information on the Georgia Department of Labor (GDOL) website by selecting **UI Benefit Payments Method** under Individuals on the [Online Services](#) page. A PIN can be set up here.

After your employer files a claim on your behalf, please follow these instructions to establish a PIN:

- A. Go to [dol.georgia.gov](http://dol.georgia.gov).
- B. Select **UI Benefit Payments Methods**.
- C. Enter your Social Security Number and set up a PIN.
- D. Enter a 4-digit PIN of your choice in the field labeled "If you need to set up a PIN, enter it here."
- E. Re-enter your 4-digit PIN in the field labeled "Reenter for verification."

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G. Click on the **Continue** button.

**NOTE:** If you do not have Internet access to set up direct deposit, you must receive your payments via debit card. The GDOL staff cannot set up direct deposit for you.

#### 6. Will taxes be withheld from my payments?

You have the option of having federal and/or state income taxes withheld from your benefit payments. Tell your employer whether or not you want taxes withheld. If so, the GDOL will withhold 10% for federal and 6% for state taxes.

#### 7. How much will I receive?

The GDOL must determine if you earned enough wages during the base period. The **regular base period** is the first four of the last five completed **calendar quarters** at the time you file your claim. If your claim cannot be established using the regular base period, the **alternative base period** will be used. The alternative base period is the last four completed calendar quarters at the time you file your claim.

After meeting the wage requirements, your **weekly benefit amount (WBA)** is calculated as follows:

##### Regular WBA Calculation

$$\frac{\text{Total Wages in 2 Highest Quarters}}{42} = \text{WBA (disregard cents)}$$

##### Alternate Calculation

$$\frac{\text{Total Wages in Highest Quarter}}{21} = \text{WBA (disregard cents)}$$

#### 9. What do I do if I do not receive my debit card, or if I lose my card?

Call the Georgia UI Way2Go Debit MasterCard® at 1.888.929.2460 to report a card as lost or stolen card. One free replacement card may be issued in a 12-month period.

#### 10. Am I required to search for work and report to GDOL while unemployed due to COVID-19?

All work search requirements mandated by O.C.G.A. Section 34-8-195(3)(A) are waived for all claims filed on or after March 14, 2020 per emergency rule until further notice.

#### 11. Can educational workers receive benefits?

Individuals who perform services for, with, to, or on behalf of an educational institution and are out of work as a result of COVID-19 may be eligible to receive unemployment benefits. Individuals who are being paid or will be paid by their employer for the break period must report their gross earnings for

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each week claimed. Educational workers should make sure their employer will not file claims on their behalf prior to filing their own claim.

#### **12. Are extended unemployment benefits available?**

Only the President of the United States and the U.S. Congress can enact legislation to extend UI benefits. We are waiting on information from the USDOL to see how the CARES Act will apply in Georgia. This bill will extend unemployment benefits an additional 13 weeks.

#### **13. Am I eligible to receive unemployment benefits if my employer has not laid me off, but I decided to stay home for fear of exposure to COVID-19?**

Eligibility in such cases must be determined on a case-by-case basis. If you voluntarily chose not to go to work, you must file your own claim. Your employer cannot file for you. GDOL will review your claim and determine your eligibility.

#### **14. I am a claimant trainee. How do I submit my weekly certifications since the career centers are closed to the public?**

You may email, fax, or mail your certification to your career center. The career center information is located on the GDOL website at [dol.georgia.gov](http://dol.georgia.gov) under Find a Career Center.

#### **15. As a claimant trainee, how am I supposed to meet the requirement of having a school official sign my form every four weeks since my school is closed?**

The requirement for the registrar to sign the form every four (4) weeks is waived until further notice. Write "<Name of School> closed due to COVID-19" in the blank for the registrar's signature.

## Employer FAQs

### **1. Why do I have to file an employer filed (partial) claims online during the COVID-19 public health crisis period? Why can't my employees file for themselves?**

Filing employer filed (partial) claims online is the fastest way for your employees to receive unemployment insurance (UI) benefits. When individuals file claims, the Georgia Department of Labor (GDOL) has to determine that they are temporarily working reduced hours or not working due to the COVID-19 public health crisis. When employers file employer filed (partial) claims online, the employer is affirming the employee is either temporarily working reduced hours or not working due to the COVID-19 public health crisis, expects the individual to return to work and benefits can be paid immediately.

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It is important for you to know that an emergency GDOL Employment Security Law Rule 300-2-4-0.5 Partial Claims was re-adopted on March 19, 2020 mandating employers to file partial claims online on behalf of their full and part-time employees who work less than full-time due to a temporary partial or total company shutdown caused by the COVID-19 emergency. Employers who refuse to file partial claims are in violation of the rule and will be required to reimburse GDOL for the full amount of benefits paid to their employees.

#### 2. Which employees can I file for?

You may submit employer filed (partial) claims online for full and part-time employees who are temporarily laid off or whose hours have been temporarily reduced because of a lack of work due to COVID-19. Employees must be expected to return to work when the COVID-19 emergency ends. They must also be United States (U.S.) citizens or non-citizens who are authorized to work in the U.S.

Do NOT submit claims for employees who:

- employed by a temporary agency and are currently working at your place of business.
- were employed in another state in the last 18 months.
- were employed with the federal government or on active military service in the last 18 months.
- are 1099 employees/independent contractors.
- are voluntarily out of work, e.g., quits, requested leaves of absence, self-quarantined, etc.
- have been permanently separated from your company and are not expected to return to work when the COVID-19 emergency ends. (These employees must file their own claims)

#### 3. How do I file?

File on the GDOL website using the Employer Portal. You must be a registered user on the Employer Portal with administrator or user privileges permitting you to submit partial claims. If your company is not registered on the Employer Portal, you must first establish an administrator account. Download the [Administrator Guide](#) on the Employer Portal login page and follow the step-by-step instructions. If a third-party service provider is the administrator on your account, ask them to add you as a user and give you the ability to file partial claims. If you are already a registered user on the portal, but are not currently permitted to file partial claims, contact your Employer Portal administrator for assistance.

Follow these steps to file employer filed (partial) claims on the Employer Portal:

1. Log into the [Employer Portal](#).
2. Select the employer account number under Registered Account.
3. Select the File Employer Filed (Partials) Claims link under Common Links.
4. Select your method of filing—Multi-Claims Upload or Single Claim Entry. You must download and use the GDOL Excel template for Multi-Claims Upload. DO NOT MODIFY THE TEMPLATE. The Partial Claims application will not retain your

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employee information when using Single Claim Entry. You must re-enter it each week.

5. Follow the on-screen instructions.

**NOTE:** See the [Employer Filed \(Partials\) Claims Desk-Aid](#) for instructions.

#### 4. What information do I need to have available when I file?

You will need the following information for each employee:

- Name (FIRST NAME, LAST NAME, e.g. John Doe NOT Doe, John)
- Social Security Number
- Address
- Date of Birth
- Whether or not they want federal and/or state income taxes withheld (GDOL will withhold 10% for federal and 6% for state taxes.)
- Earnings (Report gross wages—amount of pay before deductions— for any work they performed during the week for which you are filing AND earnings from other employment. Report any leave pay, vacation pay, holiday pay, and/or gross earnings during the week in which it was earned, NOT during the week it was paid to the employee. Income for Social Security benefits, jury duty income, and pay for weekend military reserve duty should not be reported as earnings.)

#### 5. What do I tell my employees?

Advise your employees of the following:

- They do NOT have to file an unemployment insurance claim or request their weekly unemployment benefit payments. You are doing that for them.
- They can elect to have state and/or federal taxes withheld by GDOL.
- They have the option of receiving benefit payments by direct deposit or the Georgia UI Way2Go Debit MasterCard®. The payment method will be debit card when you submit the first claim on their behalf. After the employer filed claim is processed by the GDOL system, then they can update their payment method to direct deposit at UI Benefit Payment Methods. They may continue to check their claim and payment status on the My UI portal.
- Employees choosing direct deposit must enter their banking information on the GDOL website by selecting UI Benefit Payments Method under Online Services. Advise employees to follow the instructions below to set up a personal identification number (PIN) and change their payment method:
  1. Go to [dol.georgia.gov](http://dol.georgia.gov).
  2. Select UI Benefit Payments Methods.
  3. Enter your Social Security Number and set up a PIN.
  4. Enter a 4-digit PIN of your choice in the field labeled “If you need to set up a PIN, enter it here.”

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5. Re-enter your 4-digit PIN in the field labeled "Reenter for verification."
6. Click on the Continue button and follow the instructions to update payment information.

- Unemployment benefits are paid on a weekly basis. All weekly earnings over \$50.00 are deducted dollar for dollar from the benefit payment week ending dates prior to 3/29/2020. **The earnings allowance is \$300 for week ending dates on or after 3/29/2020.**
- They are NOT required to report to a career center, register for Employment Services on [EmployGeorgia.com](http://EmployGeorgia.com), or search for work.
- If they receive notification from GDOL that their claim is not monetarily valid due to insufficient wages **and** they know they have other employment in the quarters listed, they should contact their local career center for assistance.
- Claims for non-citizens cannot be processed until their legal presence in the U.S. is verified by Homeland Security. If Homeland Security cannot verify their legal presence using the information you submitted when filing their claim, the GDOL will mail a Request for Verification of Citizenship or Alien Status (DOL-5154PC) to the employee. They must submit a copy of the DOL-5154PC letter they received and the required documentation to the GDOL by the deadline stated in the letter to avoid delay or disqualification of benefits. See the *Partial Claims Filing Instructions* for additional instructions.

#### 6. The first thing I am asked is to enter my pay week ending date. How do I determine that?

UI benefits are paid on a weekly basis. You must establish a week ending date that GDOL will use for each week's benefits. It is recommended that you choose a week ending date that coincides with the normal end of your pay period. Once you establish the pay period for employer filed (partial) claims, you will file for each weekly pay period. There must be seven (7) days between payment week ending dates. The week ending must be in the past. Claims submitted that do not meet these criteria will result in non-payment.

#### 7. When can I start filing claims?

You cannot file until after the payment week has ended. Begin filing after the pay week ending date of the first week your employees are off from work or work reduced and each week the employees are considered temporarily laid off.

#### 8. Do I have to re-enter my employees' information every time I file?

If you use the Single Claim filing method, you will have to manually enter the information on the Employer Filed (Partial) Claims application each week you file. If you use the Multi-Claim Upload filing method, you can upload an Excel spreadsheet using a GDOL template. This method saves time by eliminating the need to manually enter each employee's information each week. You can simply update their earnings information and week ending date(s) and upload a new spreadsheet.

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You must use the GDOL Excel template. The template is available in the Employer Portal on the File Employer Filed (Partial) Claims application. Do NOT modify the template. Use the Employer Filed (Partial) Claims Record Layout Specifications available under Common Links on the Employer Portal to ensure your file is successfully accepted and processed.

**9. Can I file partial claims for employees who have self-quarantined for fear of exposure to COVID-19?**

No. Employees who voluntarily choose not to go to work must file their own claims.

**10. Can I file for employees who has COVID-19 or has been exposed to the virus?**

If you directed the employee to not return to work because of their exposure to COVID-19, you may file a claim on their behalf. If the individual voluntarily chooses not to report to work, he/she must file their own claim. GDOL will determine eligibility of benefits for such claims on a case-by-case basis.

**11. Will my DOL account be charged for the benefits?**

You will NOT be charged for benefits paid on employer filed (partial) claims that you submit online because of COVID-19. However, you may be charged for claims filed by your employees, and you will be required to reimburse GDOL for the total amount of benefits paid on individual-initiated claims.

**12. Will these claims affect my UI tax rate?**

The employer filed (partial) claims submitted because of COVID-19 will NOT affect your tax rate. Claims filed by your employees may affect your tax rate.

**13. Can I submit a mass separation notice?**

Yes. Mass separations are intended for employers who are permanently separating 25 or more employees on the same day for the same reason. If you are filing employer filed (partial) claims, then it is not necessary to submit a mass separation notice.

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#### 14. If I am the owner and a W-2 employee, can I file for myself?

Yes, if you are temporarily not working or your hours are reduced due to the COVID-19 emergency.

#### 15. How should I answer the question #21 “Is this claim being filed because of a federally declared disaster?”

Answer “No” to the question. This question applies when Disaster Unemployment Assistance (DUA) is available in a geographical area that has been declared a federal disaster area due to a natural disaster such as a tornado or hurricane.

#### 16. How should I answer the question, “Has the employee earned at least \$7300?”

Answer this question by entering or selecting Y for Yes, if the employee has earned gross wages equal to or greater than \$7300 during the latest period of employment (last hire date through the last date worked). Answer or select N for No, if the employee has earned less than \$7300 and enter the gross wages in the next field.

The GDOL Career Centers are Temporarily Closed to the Public – [Career Center Contact Information](#) can be found on the website.

Email: [commissioner@gdol.ga.gov](mailto:commissioner@gdol.ga.gov) (for legislators only)

Email: [customerservice@gdol.ga.gov](mailto:customerservice@gdol.ga.gov)

