



HOW IT WORKS:

Unemployment

An Employee Guide to
Hawaii's Unemployment Laws & Processes

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Released May 2, 2020



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PART 1:

Full Unemployment

What is full unemployment?

Full unemployment insurance (UI) may apply if you are separated from your employer. It doesn't mean that your employer can't rehire you in the future, it just means that there is no work for you for the foreseeable future.

What is the weekly benefit amount for full unemployment?

Full unemployment pays up to \$648 per week. Your weekly benefit amount is calculated by dividing the wages in the highest quarter of your base period by 21. The standard base period is the first 4 of the last 5 completed calendar quarters immediately preceding the effective date of your claim. The effective date of your claim is the Sunday of the week in which you first apply.

However, your weekly benefit amount (WBA) cannot be more than the maximum weekly benefit amount, which is determined each year by law and is \$648 for 2020. Your claim is good for one year from the effective date of the claim; however, you can be paid for only 26 weeks of total unemployment during the one-year period that your claim is effective.

The [Hawaii Unemployment Insurance Benefit Estimator](#) can be used as a quick reference for determining your approximate potential benefit amount. This is only an estimate based on information provided. It may differ from your actual benefit amount.

How are unemployment benefits affected by the CARES Act?

Under the new Coronavirus Aid, Relief, and Economic Security (CARES) Act, individuals who qualify for unemployment benefits **may be eligible to receive \$600 per week through July 31st.**

For full or partial UI, you need to be receiving at least \$1 in State UI benefits in order to receive the \$600 Federal payment. However, if you receive partial State UI and your wages exceed the State weekly benefit amount then you will **not** qualify for the \$600 CARES benefit.

If you are eligible for the \$600 CARES benefit, you will receive this benefit in addition to the unemployment amount you receive from the State. For example, you may receive up to \$648 (State maximum UI benefit) **and** the \$600 (CARES Act benefit) per week.

The additional CARES \$600/week benefit is available through July 31st. CARES also extends State coverage by 13 more weeks, meaning you can receive unemployment benefits for up to 39 weeks.

There is no additional application process for the CARES \$600/week benefit. If you applied for UI through the State, the \$600/week benefit will be automatically distributed to you as well. You must follow any directions the State provides regarding the \$600/week benefit. The State will release information about the timeframe for distributing CARES benefit funds as soon as it is available.

Who is eligible for full unemployment, and what are the benefits?

If you are fully separated from your employer, through no fault of your own, you are eligible for full unemployment benefits.

To qualify for Full Unemployment benefits, you must be:

- Fully separated from your employer
- Physically able to work
- Actively seeking work
- Not an illegal alien
- Registered to work at HireNet Hawaii

To qualify for full unemployment benefits, you must have:

- Earned at least \$105.00 in gross earnings per week.
- Worked at least 2 quarters during the 4 quarter “base period.” For claims submitted during the 1st quarter of 2020, the base period = first three quarters of 2019 and the last quarter of 2018 (Oct 2018 – Sep 2019).
- Have been a Hawaii resident during the period of employment.

The 2020 weekly benefit amount for Full Unemployment claims ranges between \$5.00 – \$648.00. The Unemployment office calculates the weekly benefit amount as follows:

- Start with the highest quarter of earnings for the base period. Divide that number by 21.
- If that amount is less than \$648.00, the calculated amount will be the weekly benefit.
- For example, if you earned a \$30,000 salary during the 12-month base period, the highest quarter of earnings = \$7,500.00. $\$7,500/21 = \357.14 .
- \$357.14 is less than \$648.00, thus you will receive \$357.14 as your weekly benefit.

Full unemployment example

Let's say you make \$20 an hour with varying hours over the last year, but worked full time in the third quarter of 2019. With full time hours, the third quarter of 2019 would have your highest quarter of earnings totalling \$10,400. To calculate your State unemployment benefit, take your highest quarter earnings of \$10,400 and divide by 21 which comes out to \$496 per week.

In the example above you will receive \$496 full unemployment from the State, plus an additional benefit of \$600 per week from the CARES Act. This gives you a total \$1,096 total unemployment benefit. Note: The additional \$600 will be added per week for up to four months.

PART 2:

Partial Unemployment

What is partial unemployment?

Partial unemployment may apply to you if you are still employed with your employer but are working (or working less than) your customary regular scheduled hours due to business/work slow down and as a result, earning less than your weekly benefit amount.

Partial unemployment is not intended to supplement your income for the long term. Only when your hours are guaranteed to return to full-time hours within a short amount of time (for example: 3 to 4 weeks), is partial unemployment appropriate.

You may receive partial unemployment benefits to supplement your income. You may earn up to \$150 per week and still receive the full weekly benefit amount.

What is the weekly benefit amount for partial unemployment?

The 2020 weekly benefit amount for partial unemployment claims ranges between \$5.00 – \$648.00. The unemployment office calculates the weekly benefit amount as follows:

- Start with the highest quarter of earnings for the base period. Divide that number by 21.
- If that amount is less than \$648.00, the calculated amount will be the weekly benefit.
- For example, if you earned a \$30,000 salary during the 12-month base period, the highest quarter of earnings = \$7,500.00. $\$7,500/21 = \357.14 .
- \$357.14 is less than \$648.00, thus you will receive \$357.14 as your weekly benefit.

The weekly benefit amount for partial unemployment then requires a couple additional considerations, based on how much you are still working. If you are being furloughed, working zero hours and receiving zero wages, you receive the \$375.14 calculated above. **If you are working REDUCED hours, additional calculations are required:**

- If your week's gross earnings exceed \$150.00, the weekly wages will be subtracted from the weekly benefit. If your week's gross earnings are \$149 or less, the above calculation holds.
- Using the example above, where your quarterly earnings were \$7,500, qualifying them for a weekly benefit of \$357.14.
- If you earn \$200.00 in gross earnings working reduced hours, your weekly benefit will be \$157.14 in Partial UI benefits ($\$357.14$ WBA - \$200 in wages).

How are unemployment benefits affected by the CARES Act?

Under the new CARES Act, individuals who qualify for unemployment benefits **may be eligible to receive \$600 per week through July 31st.**

For full or partial UI, you need to be receiving at least \$1 in State UI benefits in order to receive the \$600 Federal payment. However, if you receive partial State UI and your wages exceed the State weekly benefit amount then you will **not** qualify for the \$600 CARES benefit.

If you are eligible for the \$600 CARES benefit, you will receive this benefit in addition to the unemployment amount you receive from the State. For example, you may receive up to \$648 (State maximum UI benefit) **and** the \$600 (CARES Act benefit) per week.

The additional CARES \$600/week benefit is available through July 31st. CARES also extends State coverage by 13 more weeks, meaning you can receive unemployment benefits for up to 39 weeks.

There is no additional application process for the CARES \$600/week benefit. If you applied for UI through the State, the \$600/week benefit will be automatically distributed to you as well. You must follow any directions the State provides regarding the \$600/week benefit. The State will release information about the timeframe for distributing CARES benefit funds as soon as it is available.

Partial unemployment example

Let's say your quarterly earnings were \$7,500, qualifying you for a weekly unemployment benefit of \$357.14. If you earn \$149.00 in gross earnings working reduced hours, your weekly benefit will not be changed. You will earn \$357.14 in partial unemployment + \$149.00 in earnings.

However, if your gross earnings exceed \$150, your weekly wages earned will be subtracted from your unemployment weekly benefit. For example, if you earn \$200 in weekly wages, you will receive $\$357.14 - \$200.00 = 157.14$ in partial unemployment. If your earnings during the week equal or exceed the weekly benefit amount, you will not be entitled to benefits.

With the CARES Act, you will receive \$157.14 in partial unemployment + \$600 per week = \$807.14 total unemployment benefits.

PART 3:

Understanding Full vs. Partial Unemployment

What is the difference between partial and full unemployment insurance?

Partial unemployment is for very temporary leave when a guaranteed return to work date is known. Full unemployment is for a longer term when an employee will not be working or when a return to work date is not known.

How does my employer's decision affect my unemployment? Is it up to me to apply for the benefits?

Yes, it is up to you to apply directly to the State for benefits, but your employer's decision does determine the information that you need to apply for benefits.

For full unemployment benefits, you need to know:

- Your separation date
- Reason for separation

For partial unemployment benefits, you need to know:

- Your last date worked
- Date when you will return to work

PART 4:

FAQs

Am I eligible for unemployment benefits?

The Department of Labor State Unemployment Office will determine eligibility. Generally, if you are still considered employed, but there are no hours or reduced hours because there is little or no work to do or if you have been laid off and are no longer an employee, you may be eligible for unemployment benefits. The main factors for eligibility include:

- You must be either totally unemployed, or working less than your normal hours and earning less than your weekly benefit amount
- You are physically able to work
- You are actively seeking work
- You are not an illegal alien
- You are registered to work at HireNet Hawaii

Will I receive partial or full unemployment benefits?

The Department of Labor State Unemployment Office will determine which benefits and the amount you will receive. Generally, if you are still considered employed, but there are no hours or reduced hours because there is little or no work to do, you will likely be eligible for partial unemployment benefits. Any employee who is unable to work because of a COVID-19 related reason (diagnosis, exposure, self-quarantine, government order, workplace closed) may qualify for unemployment benefits. If you have been laid off and are no longer an employee, you may be eligible for full unemployment benefits. Each case is unique.

If I am forced to stop working (or have reduced hours) due to the new "Stay At Home" order, am I eligible for full or partial unemployment?

If you are still attached to your employer and working reduced hours, or even zero hours (but still technically an active employee), then you are eligible for partial unemployment. If separated completely, then you are eligible for full unemployment.

My employer shut down due to Covid-19. Am I eligible for UI?

Yes, you may be eligible for UI since you are no longer receiving pay from your employer.

My employer shut down but I'm teleworking. Am I eligible for UI?

No, since you are still receiving pay from your employer.

I'm working reduced hours. Am I eligible for UI?

Yes, you may be eligible for UI depending on how much you are still being paid and how many hours you are still working.

I'm on sick/vacation leave but I'm not working. Am I eligible for UI?

No, since you are receiving pay (as sick/vacation pay) and are still employed.

I'm working remotely because my workplace is closed. Am I eligible for UI?

No, you are still being paid so you are not considered "unemployed."

I am an independent contractor, self-employed or a gig worker. Am I eligible for UI?

Yes, the Coronavirus Aid, Relief and Economic Security(CARES) Act expanded UI coverage to include independent contractors and self-employed individuals.

I have a family member who is sick with COVID-19 and I quit my job to care for them. Am I eligible for UI?

Yes, under the CARES Act if you quit your job to care for a family member sick with COVID-19 then you are eligible for UI.

I am at home taking care of my kids because school and daycare are closed. Am I eligible for UI?

Yes, the expanded coverage under the CARES Act includes people who are at home caring for kids due school and daycare closure.

I used up all of my UI benefits because I was receiving UI before COVID-19. Am I eligible for more?

Yes, if you used up all your UI after February 2, 2020 then you will receive 13 additional weeks of benefits under the CARES Act.

How long do I need to be on payroll to receive UI benefits? Are the restrictions less strict during the coronavirus crisis?

The UI office reviews the past 5 quarters of work history, so even if you haven't been with your current employer that long, prior employment can also be counted. They also consider why you left your previous jobs to see if those reasons qualify or disqualify you from receiving benefits. For state UI benefits, you must have worked at least 2 of the 4 quarter "base period" (either the first four quarters of the last five calendar quarters; or "alternate" base period of the last four

completed quarters). For Federal UI benefits, the CARES Act has waived the minimum work history requirement.

How much will I receive from State unemployment?

The 2020 weekly benefit amount for partial UI claims ranges between \$5.00 – \$648.00. The specific benefit amount you will receive will depend on your previous employment and salary history for the past 18 months, any current income you are still earning, and any other benefits you still receive. You can use the [Hawaii Unemployment Insurance Benefit Estimator](#) as a quick reference for determining the approximate benefit amount from the state. This is only an estimate based on the information you provide. This estimate may differ from your actual benefit amount.

I heard about an extra \$600/week. Am I eligible?

Under the new Coronavirus Aid, Relief, and Economic Security (CARES) Act, individuals who qualify for UI benefits may be eligible to receive \$600 per week through July 31st.

For full or partial UI, you need to be receiving at least \$1 in UI benefits in order to receive the \$600 federal payment. However, if you receive partial State UI and your wages exceed the State weekly benefit amount then you will **not** qualify for the \$600 CARES benefit.

If you are eligible for the \$600 CARES benefit, you will receive this benefit in addition to the UI amount you receive from the State. For example, you may receive up to \$648 (State maximum UI benefit) **and** the \$600 (CARES Act benefit) per week.

How long will I receive benefits?

The additional CARES \$600/week benefit is available through July 31st. CARES also extends State coverage by 13 more weeks, meaning you can receive UI benefits for up to 39 weeks.

Can my employer or ProService submit my application for me?

No, the State is very strict and each employee must submit and change his or her own application for UI.

How do I apply for unemployment?

For both public safety and increased efficiency, the State of Hawaii Unemployment Insurance Office is requiring all employees to submit their unemployment application online [here](#).

Watch this [instructional video](#) from the State on how to file for unemployment. We recommend you file using the web form instead of UI online as the web form takes less server space and is more accessible during high traffic times.

You'll need the following information:

- Social security number
- Contact info
- Valid email
- Dates of employment over the past 18 months
- Past employer's names, addresses, and phone numbers
- Reason for separation
- Direct deposit info (account type, account and routing number). In the state of Hawaii, having a direct deposit account is required to get paid

Follow these steps to apply:

- 1) **Create an account on the State's unemployment website, [UI Online](#).** You can also schedule an appointment over the phone by calling (833) 901-2722.
 - Select "claimant registration" to begin.
 - Once you have created an account, you will be emailed a temporary password. (The temporary password will expire in 24 hours.)
 - Sign back into the "claimant login - username" section of [UI Online](#). Type in your temporary password and follow the instructions to create your own personal password.
 - Make sure you write down your username, password, and the answers you provide to the security questions in case you need this information in the future.
- 2) **For first time filers, file a new claim using this web form.** For help on how to complete the web form, review [this resource](#).
- 3) **File weekly claim certifications.** You need to submit a claim certification every week.
 - Sign into your [UI Online account](#) ("Claimant Login").
 - Select "File a Claim certification."
 - For instructions on how to file a claim certification, read this [PDF](#) or watch this [instructional video](#).

Do I need to submit a separate application to receive the CARES \$600/week benefit?

There is no additional application process for the CARES \$600/week benefit. If you applied for UI through the State, the \$600/week benefit will be automatically distributed to you as well. Follow any directions the State gives you regarding the \$600/week benefit. The State will release information about the timeframe for distributing CARES benefit funds as soon as it is available.

When can I apply for unemployment?

You can apply a claim online **only** during these times:

Monday through Friday: 6:30 a.m. to 11:00 p.m.HST

Weekends and Holidays: 9:00 a.m. to 11:00 p.m. HST

To reactivate or update employment:

Monday through Friday: 6:30 a.m. to 5:30 p.m. HST
NO Weekends and Holidays

To file an appeal:

Monday through Friday: 6:30 a.m. to 5:30 p.m. HST
Weekends and Holidays: 9:00 a.m. to 5:30 p.m. HST

What if I don't have computer access?

The State has set up a call center with two numbers to assist people who need to file for unemployment. The labor department is currently working on improving their current online claims filing process and does not allow walk-in and in-person requests.

- To get assistance with a password reset: 833-901-2722
- To set up an appointment for over-the-phone applications: 833-901-2275

You may also complete your claim application using a mobile device.

What if the website is freezing or not working?

The state UI office and website are experiencing high volume of users attempting to file claims in the wake of the COVID-19 global pandemic. Therefore your response time may be delayed, you may receive error messages and / or dropped connections. The state apologizes for any inconvenience and encourages you to try again later.

What information do I need to complete my claim?

- Social security number
- Contact info
- Valid email
- Dates of employment over the past 18 months
- Past employer's names, addresses, and phone numbers
- Reason for separation
- Direct deposit info (account type, account and routing number)
In the state of Hawaii, having a direct deposit account is required to get paid

What happens after I register on the website?

You will receive an email with your temporary password. You must go back to the site to finish the registration process by setting up your permanent password. Your temporary password will expire within 24 hours, so be sure to finish your registration right away. Once you have registered with a permanent password and completed the security questions, you will be able to submit your application (or claim) for UI benefits.

What if I don't have a username and password or if my temporary password expired?

If you did not receive an email with your username and temporary password after submitting your registration, then your registration did not go through. You need to complete the registration process again. If you did receive an email with your temporary password and the password has expired, you need to complete the registration process again. The temporary password expires 24 hours after the email is sent.

I filed, but didn't receive a confirmation message. What happened?

When you file a claim using the web form, you should immediately receive a congratulations message. If you did not receive this, you need to file the claim again. You should also receive a confirmation email within two weeks of filing. You can check the status of your UI claim [here](#) by completing the "Unemployment Benefits Claim Status Form."

What happens after I submit my application?

Please be sure to follow all instructions provided by the State. Make sure you also submit your resume as directed (see below). Once you submit your application and complete the resume submission, the State will contact your various employers and/or ProService to verify the information you provided in the claim. If there is missing information the State needs from you, the State will contact you directly. If your application is approved, the State will make the determination on the benefit amount. You can login to the UI website at <http://uiclaims.hawaii.gov/> to check the status of your claims.

Is the State still requiring me to look for a job, even in the midst of the COVID-19 crisis?

The State provided several varying messages about this requirement. We strongly recommend you follow the directions given to you from the State when you submit your application. If you receive an email that instructs you to apply for jobs and you do not do so, your benefit amount may be delayed or denied. Again, since some claimants are receiving messages that they do need to apply for jobs and some are not, we strongly recommend you follow the specific instructions the State sends you.

How do I register my resume to be eligible for UI benefits?

You must be registered for work within seven calendar days after applying for UI benefits by posting your resume online in HireNet Hawaii at <http://www.hirenethawaii.com/>, the internet based job matching system used by the Workforce Development Division. If you are a member of a labor union with a hiring hall, you must submit Verification of Registration for Work (UC-226) from your union to verify you are in good standing and referable to work through your union. If you cannot be referred by your union, you must register for work in HireNet Hawaii.

Do I need to reapply each week?

You must file a continued claim for each week that you wish to receive benefits and the continued claim must be filed on time.

When can I expect to receive my unemployment check?

Claims may take up to or more than three weeks to be paid, particularly considering the increased demand for UI offices nationwide. If your payment is delayed, you will still be paid beginning with the effective date of your eligibility, as long as you submitted your application on time. If you submit your application late, there is no back pay. Please note, you may receive separate checks for your State benefit and your CARES additional \$600/week benefit.

Will taxes be deducted from my unemployment compensation?

Taxes on UI benefits are not automatically taxed. You must request withholding at the time of registration.

What about my health insurance?

You may still have access to your regular health insurance plan. Check with your employer to confirm if you can keep your existing plan.

If not, you may be eligible for COBRA or you may need to acquire health care insurance on your own. COBRA is the Consolidated Omnibus Budget Reconciliation Act and includes the opportunity for a temporary extension of health coverage (called continuation coverage) in certain instances. If you are eligible for continued health coverage, you will receive this information in your Benefits term notice. Continued coverage under COBRA is not guaranteed and is not free of charge.

Unemployment recipients, or even those who are without work and do not have access to unemployment (like 1099 contractors), may apply for health insurance via [HealthCare.gov](https://www.healthcare.gov) and receive a subsidy to offset their costs. Coverage can be as little as \$1 per month with the subsidies.

What happens if I lose my health insurance coverage?

Within 60 days of the loss of your health care coverage, if you have not returned to work or found alternative employment, you should apply for health coverage through [HealthCare.gov](https://www.healthcare.gov). It is preferable to do this at least 5 days before your current coverage ends. There is no waiting period for pre-existing health conditions and applicants cannot be declined if they apply within 60 days of their loss of coverage.

If I received a severance, can I still apply for unemployment benefits?

Yes, employees receiving severance may still apply for UI. You may need to provide the severance information when you apply for UI benefits.

Why was my claim denied?

The State makes the final determination for qualified claims. Common reasons for disqualification include:

- You voluntarily quit your job without good cause.
- You were discharged for misconduct connected with your work.
- You refused a referral or an offer of suitable work without good cause.
- You are unemployed because of a work stoppage at your establishment due to a labor dispute.
- You are receiving or seeking other UI benefits.
- You committed fraud to collect UI benefits.

What about the new Families First Coronavirus Response Act (FFCRA)?

Can I get unemployment benefits through that?

No, the FFCRA is a new federal law that went into effect on April 1, 2020. The FFCRA provides emergency sick leave and child care leave, related to COVID-19 and is not a form of UI.

More Questions?

Check the Hawaii State Department of Labor FAQs [here](#).

LEARN MORE: CLICK TO START WATCHING



The graphic features a man in a blue suit carrying a cardboard box, surrounded by red virus icons. The ProService HAWAII logo is in the top right. The text reads: "Video instructions: How to Apply for Unemployment in Hawaii" followed by the URL "proservice.com/apply/unemployment" and a purple button that says ">> WATCH NOW".

You Can Do This!

This is an extraordinary time for employers and employees in our State.

If you're faced with unemployment, remember that you're not alone. Organizations around the world are facing the same challenges, and we here at ProService Hawaii are here to help.

About ProService Hawaii

ProService Hawaii is the state's leader in HR management. We give local employers access to benefits, payroll, HR and compliance support that make it easier to hire, manage and grow their teams.

ProService drives local business forward by taking care of 2,200 employers and 35,000 employees statewide. We combine the power of passionate local experts with innovative HR products and a simple online platform that is transforming the workplace in Hawaii.



Learn more at proservice.com/coronavirus.