

AN EMPLOYEE'S GUIDE:

Unemployment Explained

Updated September 14, 2020

- Understand State Unemployment
- Know What Federal Programs are Available
- How to Apply
- Get Answers to Top FAQs



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OVERVIEW:

Unemployment Explained

Unemployment Insurance (UI) is a joint program of the federal and state governments. In Hawaii, it provides temporary cash benefits to workers who become **fully unemployed** or separated from their employer (e.g. layoffs) or **partially/temporarily unemployed** but attached to their employer (e.g. reduced hours, zero-hours furlough, etc.), through no fault of their own, and who meet the eligibility requirements as determined by the state.

The current weekly amount for state unemployment ranges from **\$5 – \$648 per week** depending on eligibility criteria. You can receive State benefits for a limit of 26 weeks that can be *accumulated* throughout your benefit year as the economy opens and closes. Previous weeks of unemployment benefits count against 26 weeks and the 26 week period does not restart every time you are laid off or furloughed.

Additionally, under the Coronavirus Aid, Relief, and Economic Security (CARES) Act, individuals who qualify for unemployment benefits **may qualify for additional federal benefits.**

- Assistance Program for Lost Wages aka “FEMA Benefit”
- Pandemic Emergency Unemployment Compensation (PEUC)
- Pandemic Unemployment Assistance (PUA)
- [Expired] Federal Pandemic Unemployment Compensation (FPUC)

	Full Unemployment <i>e.g. laid off etc.</i>	Partial Unemployment <i>e.g. reduced hours, furlough</i>
State UI Benefit: <i>26 cumulative weeks</i>	Ranges of \$5 - \$648/wk	Ranges of \$5 - \$648/wk
Federal FEMA Benefit: <i>5 weeks retroactive to August 1, 2020</i>	Extra \$300*	
Federal PEUC Benefit: <i>13 weeks once State UI Benefits have been exhausted. Expires December 31, 2020</i>	\$TBD (the amount you qualified for under State Unemployment)	
Federal PUA Benefit:	\$TBD	
<i>*As long as the employee receives at least \$100/week in unemployment benefits from a state or federal unemployment benefits program.</i>		

PART 1:

Understanding State Full & Partial Unemployment

Full Unemployment:

You may qualify for Full Unemployment Insurance (UI) benefits if you are **fully 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 in the foreseeable future.

Eligibility:

If you are fully separated from your employer, through no fault of your own, you are eligible to receive State Full Unemployment Insurance benefits.

You must be:

- Fully separated from your employer
- Physically available to work
- Actively seeking work (This requirement has been waived through *at least* the end of September 2020)
- Not an illegal alien
- Registered to work at HireNet Hawaii

You must have:

- Earned at least \$105.00 in gross earnings per week
- Worked at least 2 quarters during the 4 quarter "base period"*
- Have been a Hawaii resident during the period of employment

** For claims submitted during the third quarter of 2020, the base period = last three quarters of 2019 and the first quarter of 2020 (April 2019 – March 2020).*

Weekly Benefit Amount:

The State of Hawaii pays up to \$648 per week in Full Unemployment benefits.

- Your Weekly Benefit Amount (WBA) is calculated by dividing the wages in the highest quarter of your base period 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.

Important notes:

- *Base period* - The standard base period is the first 4 of the last 5 completed calendar quarters immediately preceding the effective date of your claim.
- *Effective date* - The effective date of your claim is the Sunday of the week in which you first apply. For instance, if the effective date of your claim is August 1, 2020, then your base period is April 2019 to March 2020.
- *Max WBA* - Your WBA cannot be more than the maximum Weekly Benefit Amount, which is determined each year by law. The maximum WBA for 2020 is \$648.
- *How long* - 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 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.

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.

Partial Unemployment:

You may qualify for Partial Unemployment Insurance benefits if you are still attached to your employer but are working and earning 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*. It is only appropriate when your hours are guaranteed to return to full-time hours within a short amount of time. If you are going to file for Partial Unemployment, there should be a designated date when you expect to return to work.

Eligibility:

If you are still attached to your regular employer but working reduced hours, through no fault of your own, you are eligible to receive State Partial Unemployment Insurance benefits.

You must be:

- Attached to your regular employer
- Working less than your full-time hours
- Earning less than your weekly benefit amount during a week

Note: Partial unemployment benefits can be backdated up to 28 calendar days to a week of less than full-time employment. Additionally, you may earn up to \$150 per week and still receive the full Weekly Benefit Amount.

Weekly Benefit Amount:

The State of Hawaii pays between \$5.00 – \$648.00 per week in Partial Unemployment benefits. 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 of 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 are \$149 or less, the above calculation holds and you will receive both your Weekly Benefit Amount plus your earned wages of \$149 or less
- If your gross earnings for a week are \$150.00 or more, then the amount by which your gross earnings exceeds \$150.00 will be subtracted from your Weekly Benefit Amount.
- Use the example above, where your quarterly earnings were \$7,500, qualifying you for a Weekly Benefit Amount of \$357.14.
- If you earn \$200.00 in gross earnings working reduced hours, your Weekly Benefit Amount will be \$307.14 in Partial UI benefits ($\$357.14$ WBA - \$50 in gross wages over \$150)).

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.

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.

PART 2:

How to Apply for State Full & Partial Unemployment

It is up to you to apply directly to the State for benefits:

	What You Need to Know to Apply:
Full Unemployment	<ul style="list-style-type: none">• Your separation date• Reason for separation, including whether your separation was due to COVID-19
Partial Unemployment	<ul style="list-style-type: none">• Your last date worked at full employment• Reason for separation, including whether your separation was due to COVID-19• Date when you will return to work

For both public safety and increased efficiency, the State of Hawaii Unemployment Insurance Office requires that you submit your unemployment application online [here](#).

In addition to the above, you'll need the following information:

- Correct employer name
- 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

Steps to Apply:

1) Create an account on the State's unemployment website, [UI Online](#).*

- Select "claimant registration" to begin.
- Once you have created an account, you will be emailed a temporary password that will expire within 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.
- 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.

- 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.

Note: 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.

** You can also schedule an appointment over the phone by calling (833) 901-2722.*

2) For first time filers, file a new claim using this web form. For help on how to complete the webform, review this resource.

Note: 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.”

3) File weekly claim certifications. You need to submit a claim certification every week.

- Sign in to your [UI Online account](#) (“Claimant Login”).
- Select “File a Claim certification.”
- For instructions on how to file a claim certification, read this [PDE](#), or watch this [instructional video](#).

When to File:

Your can file 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
- Weekends and Holidays: 9:00 a.m. to 5:30 p.m. HST

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

Direct Deposit and Federal/State Tax Withholding updates:

- 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

Note: The State UI office and website are experiencing a 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.

No 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.

Post-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 log in to the UI website at <http://uiclaims.hawaii.gov/> to check the status of your claims.

PART 3:

Additional Federal Unemployment Programs

Under the Coronavirus Aid, Relief, and Economic Security (CARES) Act, you may qualify for **additional federal benefits**.

- Assistance Program for Lost Wages (aka “FEMA Benefit”)
- Pandemic Emergency Unemployment Compensation (PEUC)
- Pandemic Unemployment Assistance (PUA)
- [Expired] Federal Pandemic Unemployment Compensation (FPUC)

FEMA Benefit: <i>5 weeks retroactive to August 1, 2020</i>	Extra \$300*
PEUC Benefit: <i>13 weeks once State UI Benefits have been exhausted. Expires December 31, 2020</i>	\$TBD (the amount you qualified for under State Unemployment)
PUA Benefit:	\$TBD
FPUC Benefit: <i>March 28 - July 25, 2020 (expired benefit)</i>	Extra \$600

FEMA Benefit:

A new Executive Order was signed on August 8, 2020, to authorize the “[Assistance Program for Lost Wages](#)” which will provide an additional **\$300 per week** on top of a worker’s regular unemployment benefits. We refer to it as the “**FEMA Benefit**” because it is a program administered by the Federal Emergency Management Agency (FEMA).

This program will retroactively provide additional unemployment benefits of \$300 per week for five weeks to all eligible individuals that receive at least \$100 per week in unemployment insurance benefits. The weeks that this benefit is available are the following week ending days: (1) August 1, 2020; (2) August 8, 2020; (3) August 15, 2020; (4) August 22, 2020; and (5) August 29, 2020. The Hawaii Department of Labor will begin processing payments in October and payments will be staggered for each week individuals are eligible.

To receive this benefit, you must sign into your State Unemployment account and answer a pop-up page that allows you to self-certify that you were partially or wholly unemployed due to

COVID-19. [Here is a graphic demonstrating this process.](#) **You must self-certify by September 20, 2020 to receive this benefit.**

Note: Individuals with pending issues preventing payment will not receive the additional \$300 per week if they are allowed benefits after the program has ended. Unlike the FPUC program (\$600 plus-up) that ended in July, this program is a grant with a finite amount of funding. When FEMA exhausts its grant funding, it will no longer have the resources to provide payments and the program will end.

PEUC Benefit:

Through the CARES Act, state unemployment benefits can be extended for an *additional 13 weeks* through the **Pandemic Emergency Unemployment Compensation (PEUC) program**. This means that you can receive unemployment benefits for up to 39 total weeks. In order to qualify, you must exhaust your state unemployment benefits and apply separately to receive PEUC benefits. The State has provided [these instructions](#) on how to apply for PEUC benefits. The payments may take 14-21 days to process.

<http://labor.hawaii.gov/ui/peuc/>

PUA Benefit:

The federal government's CARES Act also provides a separate program for Pandemic Unemployment Assistance (PUA) that extends eligibility to individuals who **normally do not qualify for traditional unemployment benefits**.

It extends eligibility to individuals who:

- Are self-employed, including gig workers, freelancers, and independent contractors
- Are seeking part-time employment
- Have an insufficient work history to qualify for benefits
- Have exhausted all rights to regular or extended benefits under state or federal law or to PEUC benefits
- Have been laid off from churches and religious institutions and are not eligible for benefits under state law
- Are otherwise not qualified for regular or extended benefits or PEUC benefits

Note: PUA benefits recipients will likely also qualify for the FEMA Relief since the minimum approved weekly benefit amount is \$200.

<https://labor.hawaii.gov/pua/>

FPUC Benefit:

From the week of March 28, 2020, through July 25, 2020, you may have received an additional **\$600 per week** in federal benefits starting the week of March 28 through July 25, 2020, as part of an *expired* benefit under the Federal Pandemic Unemployment Compensation (FPUC) program, also known as the **"Federal \$600 Plus Up."**

PART 4:

Frequently Asked Questions

Who determines my eligibility for unemployment benefits?

The State Department of Labor Unemployment Insurance Division will determine your eligibility for unemployment benefits. 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. If you have been laid off and are no longer an employee, you may be eligible for Full Unemployment benefits. Each case is unique.

Am I eligible for unemployment if...

- **I'm forced to stop working due to Stay-at-Home orders:**
Yes. If you're still attached to your employer and working reduced hours, or even zero hours (but still technically an active employee), then you are likely eligible for Partial Unemployment. If separated completely (e.g. laid off), then you are eligible for Full Unemployment benefits.
- **My employer shut down due to COVID-19**
Yes, you may be eligible for UI since you are no longer receiving pay from your employer.
- **My employer shut down due to COVID-19 but I'm teleworking/working remotely**
No, you are still being paid so you are not considered "unemployed."
- **I'm working reduced hours.**
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.**
No, since you are receiving pay (as sick/vacation pay) and are still employed. Additionally, you would not qualify for Partial Unemployment benefits because you would be deemed to be not accepting all work offered.
- **I'm an independent contractor, self-employed, or a gig worker.**
You are likely not qualified for State UI benefits. However, the Coronavirus Aid, Relief, and Economic Security (CARES) Act added benefits for lost wages for independent contractors and self-employed individuals. Your benefits may be paid through the Pandemic Unemployment Assistance (PUA) program.

- **I have a family member who is sick with COVID-19 and I quit my job to care for them.**
You are likely not qualified for State UI Benefits. However, under the CARES Act, if you quit your job to care for a family member sick with COVID-19 then you may be eligible for federal benefits. Additionally, your benefits may be paid through the Pandemic Unemployment Assistance (PUA) program.
- **I am at home taking care of my kids because school and daycare are closed.**
You are not likely qualified for State UI Benefits. However, the Families First Coronavirus Response Act provides benefits for people who are at home caring for kids due to school and daycare closure. For more information on FFCRA, [read our guide](#).
- **I used up all of my UI benefits because I was receiving UI before COVID-19**
Yes, if you used up all your UI benefits after February 2, 2020, then you are eligible to receive 13 additional weeks of benefits under the CARES Act through the Pandemic Emergency Unemployment Compensation (PEUC) program. You must have a zero dollar (\$0) balance in your UI account before you apply.
- **If I received a severance.**
Yes, employees receiving severance may still apply for UI. You may need to provide the severance information when you apply for UI benefits.

How long do I need to be on payroll to receive UI benefits?

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.

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.

Does the State still require 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 benefits?

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.

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 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 you apply within 60 days of your loss of coverage.

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.
- Your social security number is incorrect
- You provided the wrong name for your employer.

Can I get unemployment benefits through the Families First Coronavirus Response Act (FFCRA)?

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. For more information on FFCRA, [read our guide](#).

More Questions?

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

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The banner features the ProService HAWAII logo in the top right corner. On the left, there is an illustration of a person in a blue uniform and cap, holding a clipboard and looking at a smartphone, with several red virus-like icons floating around them. The main text reads: **Video instructions:** How to Apply for Unemployment in Hawaii. Below this is the URL proservice.com/apply/unemployment. At the bottom right, there is a purple button with the text '>> WATCH NOW'.