

## **Unemployment Benefits for Layoff Due to Coronavirus Pandemic**

The federal government and the state of Ohio have made it a little easier for individuals who have lost their employment due to the coronavirus pandemic to apply for unemployment benefits if they otherwise meet the eligibility requirements.

### **There have been two key changes to the normal unemployment claims process.**

1. The normal one-week waiting period for benefits will be waived and payments will be expedited for approved claims.
2. Individuals filing claims will not be required to seek employment while receiving benefits, during this emergency period.

### **How to apply for benefits.**

You will have two ways to file an unemployment claim; online 24/day, 7 days/week at <http://unemployment.ohio.gov> or by telephone at 1-877-644-6562 or TTY 1-614-387-8408 Monday – Friday 8 AM – 5 PM. The process will take approximately 25 minutes.

If you do not have access to a computer, visit your local library or an OhioMeansJobs Center (use the link for locations <http://jfs.ohio.gov/owd/wioa/map.stm>)

### **You will need to provide the following information.**

- Your Social Security number
- Your driver's license or state ID number
- Your name, address, telephone number, and e-mail address
- Name, address, telephone number, and dates of employment with each employer you worked for during the past 6 weeks of employment
- The reason you became unemployed from each employer (*layoff due to coronavirus pandemic*)
- Dependents' names, Social Security numbers, and dates of birth
- If claiming dependents, your spouse's name, Social Security number, and birth date
- If you are not a U.S. citizen or national you will need your alien registration number and expiration date
- Your regular occupation title/category and job skills

**Once your claim has been filed:**

- You will receive further information by mail or e-mail. E-mail will be sent from OJI@odjfs.state.oh.us.
- Your claim will be assigned to a Processing Center, based on the last four digits of your Social Security number.
- When filing online you will need to create a Personal Identification Number to access your claim information, so please keep a record of this number.

**Weekly Filing**

Once your claim has been approved you will need to continue to file weekly claims for benefits. You will be required to answer several questions to determine your continued eligibility. You can complete the weekly claims process by phone or by logging into your account at <http://unemployment.ohio.gov> using your unique username (SSN) and your PIN.

**Eligibility Requirement**

You must have worked a minimum of 20 weeks (during the specified base period as listed below) with your current and/or previous employer and have earned a minimum of \$269 weekly during the 20 week base period.

<b>If your claim begins...</b>	<b>Regular base period is...</b>
January 5, 2020 – April 4, 2020	October 1, 2018 – September 30, 2019

**How much could I receive as a weekly benefit?**

The number of eligible weeks for benefit payments ranges from 20 to 52 weeks. You will be notified as to your total eligibility period. Your weekly benefit is calculated by taking the total wages earned during the weeks worked in the base period and dividing that dollar amount by the total number of qualifying weeks.

**Example:**

**Step 1.** The employee had 32 qualifying work weeks during the base period above and earned \$32,000 (gross) during that period. If you divide \$32,000 by 32 weeks = \$1000 (gross) average weekly wage.

**Step 2.** Calculate 50% of the average weekly wage or \$500 (gross).

**Step 3.** Determine the number of your allowable dependents and apply the maximum amount for each dependency classification as outlined below.

Number of Allowable Dependents	Dependency Classification	If your Average Weekly wage was..	Maximum Weekly Payment
0	A	\$960 or higher	\$480
1 or 2	B	\$1,164 or higher	\$582
3 or more	C	\$1,294 or higher	\$647

If you compare the \$500 (in the example above) to the maximum for each category, you would be eligible to receive the following.

**With 0 dependents = \$480**

**With (1-2) or (3 or more) dependents = \$500**

You will not receive an amount that exceeds your 50% average weekly wage dollar amount.

### **How will I receive my benefits?**

Benefits can be received through direct deposit to your checking or savings account or to an identified debit card. You will need to provide the bank name, bank's complete address, account type, routing number and account number. If you do not select direct deposit you will receive the funds on a prepaid Visa debit card issue by the unemployment agency.

### **Federal Tax**

Unemployment benefits are taxable income and you must report it as such to the IRS. You will have the option of having the federal tax deducted at the rate of 10%. Otherwise you will be responsible to pay any non-deducted taxes that may be due when you file your 2020 federal tax form. This benefit is not taxed by the state.

### **Partially Unemployed (reduced hours status)**

If your employer reduces your work hours to less than full time work and you will earn less than what you would be entitled to receive as an unemployment weekly benefit (based on your full time rate) you are considered to be partially unemployed and may be eligible to apply for unemployment benefits.

### **Example:**

If your regular full time weekly pay is \$1000 that means you would be eligible to receive a maximum of \$500 (gross) for unemployment benefits. Your new reduced work hours equate to a weekly average of \$250 (gross) you may be entitled to receive \$250 per week in benefits.

### **Discontinuation or Ineligibility of Benefits**

If you obtain full-time employment, even at less pay than your previous position, you will not be eligible to receive unemployment benefits.