



Disclaimer: This document is to help understand the expanded Unemployment Insurance processes under the CARES Act. Department of Labor and Oregon Employment Department processes are evolving and some of the information below is subject to change.

CARES Act Unemployment Insurance Expansion

Unemployment Insurance Flexibility

Expands eligibility for unemployment insurance during the pandemic. Claimants may be eligible under the following previously unallowable conditions:

Available, Able, and Actively Seeking (AAA)

- Unable to work due to contracting the coronavirus, exposure to the coronavirus, or under quarantine
- Unable to work due to having to care for someone with the coronavirus
- Unable to work due to childcare issues because of school closures
- Unable to work due to fears around the coronavirus
- Unable to work due to their worksite shutting down
- Failure to apply for work due to coronavirus situation
- Failure to accept an offer of work due to coronavirus situation
- Includes individuals who are unable to start a new job
- Must be willing to look for work when the pandemic has ended
- May be available for less than full time work during the pandemic

Separation Issue

- Discharged due to coronavirus site shutdown
- Quits due to coronavirus fears or self-quarantine
- Leave of Absence due to coronavirus site shutdown or illness

Overpayments

- Overpayment recovery efforts during the pandemic are suspended

Federal Pandemic Unemployment Compensation (PUC)

Provides an additional \$600 per week to each unemployment insurance claim

- This is on top of the weekly benefit amount (WBA)
 - Example: WBA of \$300 would become \$900 during the pandemic
- The extra \$600 PUC is issued as a separate check in addition to the weekly benefit amount
- The PUC is available for those claiming from March 29, 2020 through the week ending July 25, 2020

Benefits for self-employed individuals, including those working in the “gig” economy

- Examples of a “gig” would be Uber drivers or delivery services
- Gig economy is made up of independent workers who are paid by the task or project (gig)

- Self-employed benefits are not available yet in Oregon as the federal Department of Labor and the Oregon Employment Department have not announced the details of the program
- Self-employed individuals should still apply for unemployment insurance because when the system is implemented the weeks claimed may become payable

Unemployment Insurance Extensions under CARES Act

Provides an additional 13 weeks of payable benefits to the benefit year

- Normally there are 26 weeks payable in a 52-week benefit year, now claimants may be able to claim a total of 39 weeks under the program
 - Normally claimants exhaust benefits if they claim back to back weeks for 26 weeks and will have to wait 6 months to file a new claim
- Extensions, which allow benefits to last longer than 26 weeks, have yet to be announced by the Oregon Employment Department