UNEMPLOYMENT INSURANCE

General Information and Eligibility

S.C. DEPARTMENT OF EMPLOYMENT & WORKFORCE

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GENERAL INFORMATION

NOTE: If you have lost your job, through no fault of your own, due to COVID-19, please use COVID-19 as the reason for layoff.

When answering questions – think, what would you do if COVID-19 were not part of the equation?

Acronyms

- CARES Act: Coronavirus, Aid, Relief and Economic Security Act
- FPUC: Federal Pandemic Unemployment Compensation
- PEUC: Pandemic Emergency Unemployment Compensation
- PUA: Pandemic Unemployment Assistance
- UI: Unemployment Insurance

CARES Act Implementation in South Carolina

Under the CARES Act, there are three federal programs that expand benefits in South Carolina and provide additional financial relief to the good people of our state.

Federal Pandemic Unemployment Compensation (FPUC) provides an additional $600 per week, in addition to the weekly benefit amount, to eligible recipients. Our agency began making these payments the week ending April 18, 2020. The FPUC program is set to expire claim week ending July 25, 2020.

Pandemic Unemployment Assistance (PUA) provides compensation for individuals who weren't previously found eligible for regular state unemployment benefits. The agency began accepting claims for PUA the week ending April 25, 2020. PUA is set to expire claim week ending December 26, 2020, however the weekly FPUC ($600) payment will stop after claim week ending July 25, 2020. After this date, eligible claimants will only receive a weekly benefit amount.

Pandemic Emergency Unemployment Compensation (PEUC) provides up to 13 additional weeks of benefits to those who have already exhausted their standard state UI benefits of 20 weeks. We launched this program May 27, 2020 and the program is set to expire claim week ending December 26, 2020. Please keep in mind that the weekly FPUC payment ($600) will stop after claim week ending July 25, 2020. After this date, eligible claimants will only receive a weekly benefit amount.

Who pays for unemployment insurance benefits?

State benefits, or regular unemployment insurance, is paid from the South Carolina Unemployment Insurance Trust Fund. The fund is supported solely by a special tax on employers. No deductions are taken from employees' paychecks for unemployment insurance.

FPUC, PUA and PEUC funding are provided through the federal CARES Act.

ELIGIBILITY

General Eligibility

Eligibility for benefits can only be determined after you have filed a claim for benefits. There are several factors that affect your eligibility for benefits. They include but are not limited to your wages during the base period, your reason for separating from your employer, your availability to work and more.

Eligibility under the CARES Act

The CARES Act provides PUA, which expands the pool of potentially eligible Claimants as follows:

- Individuals who file a 1099
- Self-Employed Individuals
- Church Employees
- Independent Contractors
- Gig Economy Workers
- Claimants who have exhausted their regular UI Benefits

The CARES Act also provides for FPUC, which allots $600.00 weekly in Emergency Increase in Unemployment Compensation Benefits.

I have exhausted by regular UI benefits. Am I able to get more benefits?

If you have exhausted your regular UI benefits, you could be eligible for Pandemic Emergency Unemployment Compensation (PEUC) which would allow for an additional 13 weeks of benefits. For eligibility details and information about the application process, visit the PEUC section.

If someone is denied benefits because they haven't lived in SC long enough or haven't accrued enough to meet monetary requirements, will they be provided eligibility coverage under the programs of the CARES Act?

Individuals who do not have a sufficient wage history to meet the regular state UI monetary requirements may be eligible for PUA (Pandemic Unemployment Assistance) if they were separated from the as a direct result of COVID-19.

Where can I find help filing my claim?

The SC DEW YouTube channel is loaded with step-by-step videos for claimants and employers, helping individuals file various types of claims. In addition, the dew.sc.gov website has PDF tutorials of these processes with screenshots to assist people as they complete their claim.

CHART: Unemployment Insurance *Guide to the CARES Act*

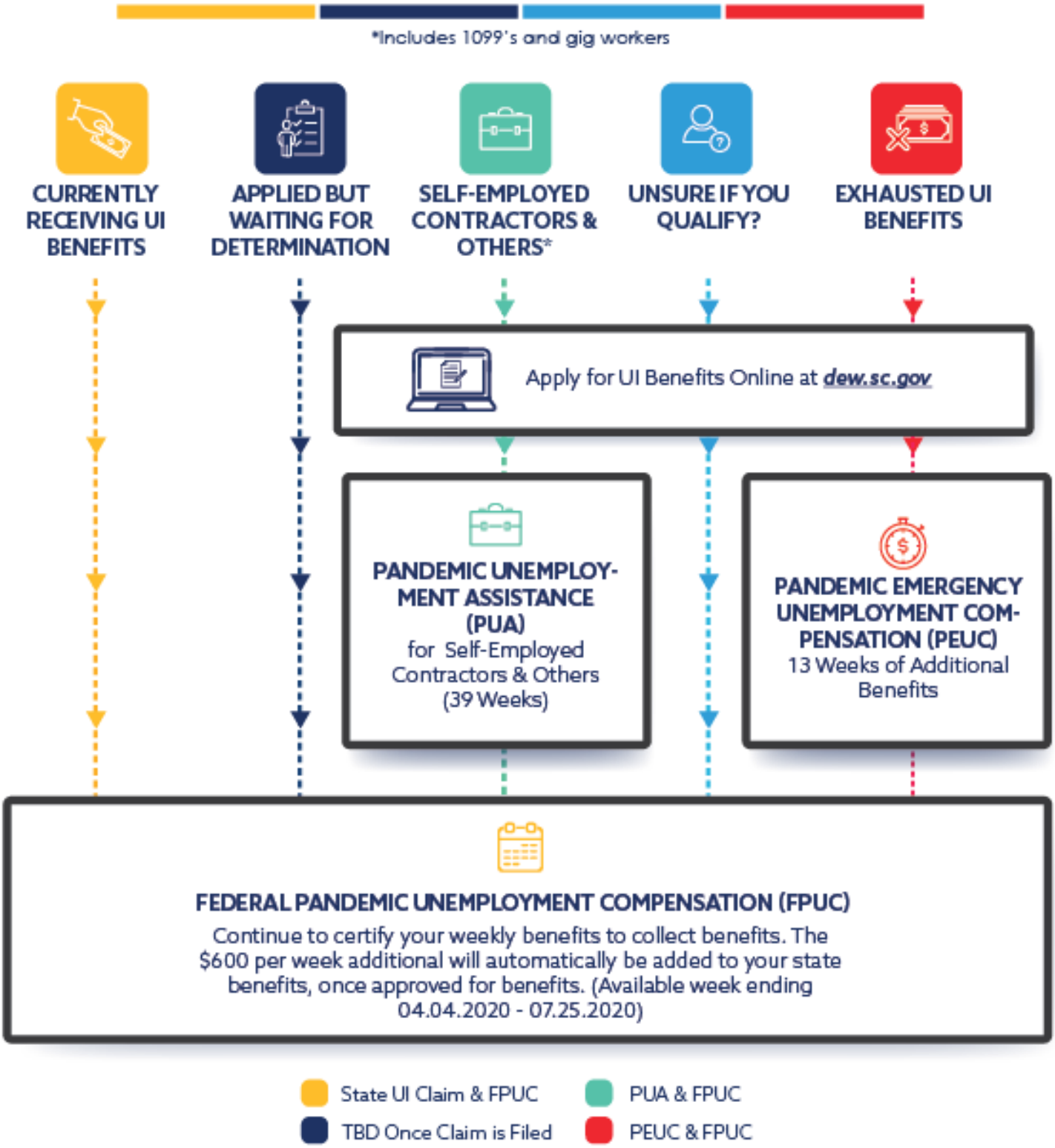

CHART: Comparison of BENEFIT PROGRAMS

	SC Unemployment Insurance	SC Extended Benefits	$600 (Federal Pandemic Unemployment Compensation - FPUC)	Pandemic Emergency Unemployment Compensation (PEUC)	Benefits for Self-Employed and those not Eligible for UI (Pandemic Unemployment Assistance - PUA)
WHO IS THIS FOR?	Unemployed workers who are unemployed through no fault of their own.	Individuals who have exhausted regular UI benefits during periods of high unemployment - triggered by SC law.	Individuals receiving regular UI, EB, PUA, or PEUC.	Individuals who remain unemployed after UI is no longer available.	Individuals whose employment or self-employment has been lost as a direct result of COVID-19 and are not eligible for regular UI, EB, or PEUC, including exhaustees.
WHO DOES THIS SPECIFICALLY EXCLUDE?	Individuals who are unable to work or those who do not have a recent earnings history.				Excludes individuals able to telework with pay or individuals receiving paid leave.
ELIGIBILITY REQUIREMENTS	1. Unemployed through no fault of their own; 2. Able, available, and actively seeking work; 3. Has registered for work with SCWOS; 4. Has not earned excess wages; and 5. Has not refused work.	If available, Extended Benefits may start after an individual exhausts other UI benefits.	Individuals must have an active benefit claim under state or federal law.	Individuals must have exhausted state benefits or the benefit year has ended, and the individual is not currently eligibile for UI.	Individuals must provide self-certification that the individual is otherwise able and available except that the individual is unable to work because of COVID-19.
MONETARY ELIGIBILITY REQUIREMENT	Must have earned at least $4,455 in covered employment during their base period. The base period is either the four oldest of the last five completed calendar quarters or the last four completed calendar quarters. Additionally, the total amount of wages in the base period must be at least 1.5 times the wages earned in the highest earning quarter.		Must meet state minimum monetary eligibility requirements to establish a claim.	Must meet state minimum monetary eligibility requirements to establish a claim.	Similar manner to regular state UI benefits. Self-employed must provide information to establish eligibility.
AMOUNT RECEIVED	Between $42 and $326.	Between $42 and $326.	$600 per week in addition to regular benefit amount.	Weekly benefit amount from the prior benefit year plus the $600 FPUC payment.	Weekly benefit amount under state UI law plus the $600 FPUC payment.
FUNDING	State (the UI trust fund is comprised of taxes SC employers pay on their payroll).	Federally funded (authorized under the Families First Coronavirus Response Act through 12/31/20).	100% federally funded.	100% federally funded.	100% federally funded.
DURATION	Up to 20 weeks of full UI benefits.	Additional 10 weeks of UI benefits.		Additional 13 weeks of benefits.	39 weeks of benefits total, including regular UI and EB weeks.
TIMEFRAME			Effective from the claim week ending April 4, 2020 through the claim week ending July 25, 2020.	Effective from the claim week ending April 4, 2020 through the claim week ending December 26, 2020.	Effective for the claim week ending February 8, 2020 through the claim week ending December 26, 2020.