



MICHIGAN DEPARTMENT OF
**LABOR & ECONOMIC
OPPORTUNITY**

Unemployment Insurance Update

Unemployment Insurance Agency

Resources

www.Michigan.gov/UIA

How to tutorials – YouTube Channel

Ask AVA chat bot

UIA handbook

MiWAM handbook



Who is Eligible

Under Gov. Whitmer's Executive Order/P.A. 258 2020, Federal CARES & Continuing Assistance Acts

The underlying qualifier for Unemployment Insurance Benefits is that a worker must have lost their job/were separated from their job to qualify.

- Workers who have been separated from their job or have seen a reduction in wages
- Those with COVID-19
- Quarantining workers
- Workers caring for loved ones because of COVID-19
- Self-employed, independent contractors, gig workers
- Low-wage earners

Predeterminations on eligibility cannot be given. Workers should file for benefits answering all questions fully and truthfully in order for the Agency to determine eligibility.



State Unemployment claim basics

State Unemployment Insurance (UI)

- W2 employees who have met the earnings threshold with valid work separations.
 - Up to 20 weeks of state benefits (26 weeks for those who filed prior to 1/1/21)
 - \$362 maximum weekly benefit amount (17th lowest in the country)
 - +\$300 weekly PUC (12/27- 3/13)

Federal Pandemic Emergency Unemployment Compensation (PEUC)

- Allows for 24 additional weeks of UI benefits for those who use all of their regular state UI benefits. (expires 3/13)
 - Original 13 weeks plus 11 week extension
- PEUC claimants who had not exhausted the original 13 weeks provided by the CARES Act may now complete their outstanding certifications and receive payment.

Extended Benefits (EB)

- While the state is experiencing high unemployment, this allows up to 20 weeks of additional benefits for those who have exhausted PEUC.
 - Expiration dependent on state unemployment rate & economic calculations



Federal CARES & Continuing Assistance Act(s) Claim basics

The CARES act filled a wide gap in unemployment insurance by allowing gig-economy and self-employed workers to be eligible. Expires March 13th, 2021.

Federal Pandemic Unemployment Assistance (PUA)

- Workers traditionally not eligible for UI benefits including self employed, 1099 and gig economy workers, and certain W-2 employees with limited earnings who experienced a job loss due to COVID-19.
 - Up to 50 weeks of benefits (expires 3/13)
 - \$160 base/minimum weekly benefit amount. Claimants can increase this by providing proof of earnings.
 - PUA claimants who had not exhausted the original 39 weeks provided by the CARES Act may now complete their outstanding certifications and receive payment.

Federal Pandemic Unemployment Compensation (PUC)

- An additional \$300 per week supplement for claimants who are eligible for at least \$1 of UI benefits (on any claim type) payable from December 27th, 2020 to March 13th, 2021.

The target date to complete the changes necessary to implement the additional 11 weeks on all PEUC and PUA claims is Jan. 30, 2021



UNEMPLOYMENT BENEFIT PROGRAMS IN MICHIGAN

Regular Unemployment Compensation (UC)

Provides temporary income to individuals who have lost their job through no fault of their own. Unless the requirement is waived, claimants must be able, available and actively seeking full-time work and must meet minimum wage requirements to be eligible. *Note: The requirement to seek work is temporarily suspended.*

Up to **20** Benefit Weeks* / Max **\$362** Weekly / Effective From Benefit Year Beginning to Benefit Year Ending**

Individual exhausts all weeks of regular UC



Pandemic Emergency Unemployment Compensation (PEUC)

Provides extended benefits to claimants who have exhausted all rights to regular unemployment. PEUC provides an additional 24 weeks of UC benefits effective through March 13, 2021.

Up to **24** Benefit Weeks / Same as Regular UC Benefits / Expires **3/13/21**

Individual exhausts all weeks of PEUC



Extended Benefits (EB)

The EB program pays unemployment benefits during periods of high unemployment to workers, including federal civilian employees and ex-military personnel, who exhausted their basic entitlement to regular state and federal Pandemic Emergency Unemployment Compensation (PEUC) benefits.

Up to **20** Benefit Weeks / Same as Regular UC Benefits / Effective **7/4/20** continuing until program ends***



Pandemic Unemployment Assistance (PUA)

Provides up to 50 weeks of unemployment assistance to individuals whose job was impacted by COVID-19. PUA covers individuals who are self-employed, independent contractors, nonprofit employees, gig economy workers, clergy and those working for religious organizations not covered by regular UC, and part-time workers may qualify for unemployment benefits.

Up to **50** Benefit Weeks / Min **\$160** Weekly / Max **\$362** Weekly / Expires **3/13/21**

Federal Pandemic Unemployment Compensation (FPUC)

- Additional amount each week for regular UC (including UCFE and UCX), PEUC, EB, PUA, STC, TRA, DUA, and SEA.
- \$600 available for weeks of unemployment beginning after April 4th, 2020 through weeks ending on or before July 31, 2020.
- \$300 available for weeks of unemployment beginning after Dec 26, 2020 and ending on or before March 13, 2021.

Mixed Earners Unemployment Compensation (MEUC)

- Additional amount each week for individuals with at least \$5,000 in self-employment income during specified timeframe.
- Applies to claims for regular UC (including UCFE and UCX), PEUC, EB, STC, TRA, DUA, and SEA. PUA claims are not eligible.
- Additional \$100 available for weeks of unemployment beginning with the week ending Jan 2, 2021 through week ending March 13, 2021.



Fraud Update

Fraud Activity During COVID 19

1

Imposter Claims

Use of stolen personal information to file imposter claims.

2

Identity Theft

How can claimants report identity theft

3

Requests to local, state and federal legislative offices

Criminals have become so brazen they have contacted elected officials.

4

Attacks on claimants

Account take over through email phishing scams

5

Impact on the system

This criminal activity not only is an attempt to steal benefit dollars it slows down the system for those who actually need this safety net.



Other LEO related assistance

Individuals

Michigan Employee Assistance Grants

Up to \$1,650 to certain employees impacted by
the MDHHS Gathering and Mask Order of November 18, 2020 including:

Banquet halls, bars, bowling alleys, caterers, restaurants, and other impacted industries

Applications currently open until January 25, 2021.

*Applications processed by the Michigan Restaurant and Lodging Association
and available at MRLA.org*



Michigan Economic Development Corporation

Michigan Small Business Survival Program

\$55 million in grants to small businesses (100 or fewer employees) impacted by recent MDHHS epidemic orders. Funding through this program can be used to support working capital needs, such as payroll expenses, rent, mortgage payments, utility expenses and other similar expenses.

Applications currently open at michiganbusiness.org/survival and will close at noon on January 22, 2021. Applications processed by 15 local EDOs across the state.

Michigan Stages Survival Program

\$3.5 million in grants to certain live music and entertainment venues impacted by the pandemic.

Applications will open at 9:00 am, Thursday, January 21, 2021 at michiganbusiness.org/stages and will close at noon on January 28, 2021. Applications processed by the Michigan Independent Venue and Promoter Association



Michigan State Housing Development Authority

Over \$600 million in expanded rental relief will be made available by the Continuing Assistance Act. MSHDA is currently working on program administration guidance with the U.S. Department of Treasury.

Please monitor [Michigan.gov/MSHDA](https://www.michigan.gov/MSHDA) for updates.



Michigan COVID Recovery Plan

Vaccine Distribution

Support for Small Business

Good Jobs for Michigan

Unemployment Benefits

Food Assistance

Rental Assistance

Property Tax Assistance

Reconnect



Thank you.



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