

COVID-19: General Unemployment Insurance Benefits Fact Sheet

HAWAII DEPARTMENT OF LABOR AND INDUSTRIAL RELATIONS • UNEMPLOYMENT INSURANCE DIVISION • APRIL 2020

1. What is Unemployment Insurance (Unemployment Compensation)?

Unemployment Insurance provides temporary financial assistance to qualified workers who become unemployed through no fault of their own. Benefits are not based on need. The unemployment compensation program was established by Congress in 1935 as part of the Social Security Act. The administration of this program lies with each state. Benefit eligibility requirements such as weekly benefit amounts are determined by state law and vary from state to state.

2. Who pays for Unemployment Insurance?

Employers pay a contribution tax based on a percentage of their payroll into the Unemployment Trust Fund. Workers DO NOT pay taxes into the unemployment program and NO deductions are taken from your paycheck. If you had more than one employer, your employers will share in the costs. Employers also pay a federal tax which pays for the administrative costs of the program as well as for extension of benefits during periods of high unemployment.

3. How do I apply for unemployment insurance benefits?

When you become unemployed or have a reduction in your work schedule, you can file online or inperson at a local claims office. Be prepared to provide your social security number, all employment information such as employer's name and address, dates of employment, reason for separation for the past 18 months (including part-time work), and your bank information for direct deposit (routing and account numbers).

To apply online, go to <u>uiclaims.hawaii.gov</u> and click on "Claimant Services Login/Create Account". This service is available from Monday to Friday between the hours of 6:30 am to 11:00 pm. On Weekends and Holidays, it is available from 9:00 a.m. to 11:00 p.m. All times are Hawaii Standard Time.

4. Do I qualify for Unemployment Insurance?

Your claim will be based on wages paid to you in your base period. To establish a Hawaii claim:

- 1) You must have been paid wages in at least two quarters of your base period; and
- 2) You must have been paid wages of at least 26 times your weekly benefit amount.

Your claim is good for a one year period called the benefit year. However, you can be paid only for 26 weeks of total unemployment during the one-year period that your claim is effective.

5. How much do I qualify for?

WEEKLY BENEFIT AMOUNT: The amount is determined by state law and based on the gross wages paid to you in your base period. In Hawaii, your weekly benefit amount is equal to 1/21 of the highest quarter wages in your base period with a maximum limit of \$648 for claims filed in 2020. The total amount of benefits payable during the benefit year is 26 times your weekly benefit amount.

BASE PERIOD: Every state uses a base period to determine what quarters will be used to establish your claim. In Hawaii, the standard base period is the first 4 of the last 5 completed calendar quarters. If you do not qualify using the standard base period, an alternate base period (the last 4 completed calendar quarters) may be used.

Use the online Benefit Estimator at <u>uiclaims.hawaii.gov</u> to calculate your weekly benefit amount.

PENSION DEDUCTIONS: Retirement income from both private and government employment, including military retirement pensions, and disability or non-disability pensions, must be reported to the claims office. These sources of income may be deductible from your weekly benefit amount and a determination will be made by your local claims office.

OTHER INCOME: Earnings over \$150 from a part-time job are also deductible. Report all income from all sources and the local claims office will make the determination.

UNEMPLOYMENT INSURANCE BENEFITS ARE TAXABLE INCOME. You can elect to have federal or state income taxes deducted from your unemployment checks. At the end of the calendar year, Form 1099G is mailed to you for your records and the amount you received is reported to the Internal Revenue Service and the State Tax Office.

IF THE REASON FOR YOUR UNEMPLOYMENT WAS OTHER THAN COVID-19, a decision will be made on your separation to determine if benefits are allowed or denied. Decisions are also made on your refusals of work, your availability for work, and other issues which affect your eligibility for benefits.

OTHER INFORMATION:

- If you are a member of an approved referring union in Hawaii, your union must submit verification that you are in good standing and seeking work through your union. Please check with your union to ensure this is done within 7 calendar days of after filing your unemployment claim. If you are not in good standing, you must register for work and follow the instructions above.
- You must report all of your employment and earnings if you work during the week benefits are claimed. Failure to report is fraud and you can be subject to repayment, disqualification and/or criminal prosecution. Unreported employment will be detected.

For more information, forms, and addresses for local claims offices, visit our website at: http://labor.hawaii.gov/ui. Call or email your local unemployment claims office if you have any questions. Do not rely on advice from friends or relatives or you may run into problems on your claim.

Call Center Info

Oahu Claims Office	586-8970	dlir.ui.oahu@hawaii.gov
	974-4086	
	322-4822	
	984-8400	
	274-3043	
	(808) 586-8970	

