



COVID-19 & Unemployment Insurance Benefits for Claimants

Overview

- What is unemployment insurance?
- Who is eligible and for how much?
- Effect of COVID-19 on Iowa
- Am I eligible?
- How do I file?
- Resources Available

Unemployment Insurance

- The intent of unemployment insurance is to pay benefits to eligible claimants during periods of unemployment when suitable work is not available.
- Unemployment Insurance is a tax paid entirely by employers who are covered by the Iowa Employment Security Law.



Who is Eligible?

Unemployment Insurance is not based on need; it provides temporary benefits if a worker is:

- Unemployed or working reduced hours through no fault of their own
- Able to work and available for work
- Actively looking for work (unless this requirement is waived)



How much per week and I eligible for?

- The minimum weekly benefit amount is \$87 and the maximum weekly benefit amount is \$591.
- The weekly payment depends on the wages you were paid during prior quarters of the year and the number of dependents you have.

Reduction in Hours or Layoffs due to COVID-19

- Iowa Workforce Development encourages employers to provide paid leave to employees unable to work as a result of COVID-19
- If paid leave is unavailable, you may file for unemployment insurance benefits



COVID-19/ Coronavirus

- All claimants that file as a result of COVID-19 will be eligible for unemployment insurance benefits. This includes claimants filing due to:
 - Caring for a family member
 - Loss of childcare/school closures
 - Employer shut down
 - Need for employee to self-quarantine
 - Employee contracts COVID-19 and is unable to work



COVID-19/ Coronavirus

- The work search requirement is waived
- When filing your claim for unemployment, you must select in the application the following option:

“You are filing due to a temporary layoff as a result of COVID-19 (Coronavirus)”

UI Benefit Employer Charges

- Relief of Charges
 - All claims filed as a result of COVID-19 will have benefit charges removed from the claim
 - Your employer will not be charged for the benefits you receive



What to Expect?

- After filing, you will receive a monetary record or “green sheet” in the mail and includes:
 - Effective date of claim
 - Number of dependents claimed
 - Weekly Benefit Amount (WBA)
 - Maximum Benefit Amount (MBA)
 - Employers you worked for in the base period
 - Wages earned each quarter during the base period
 - Other important details of your claim



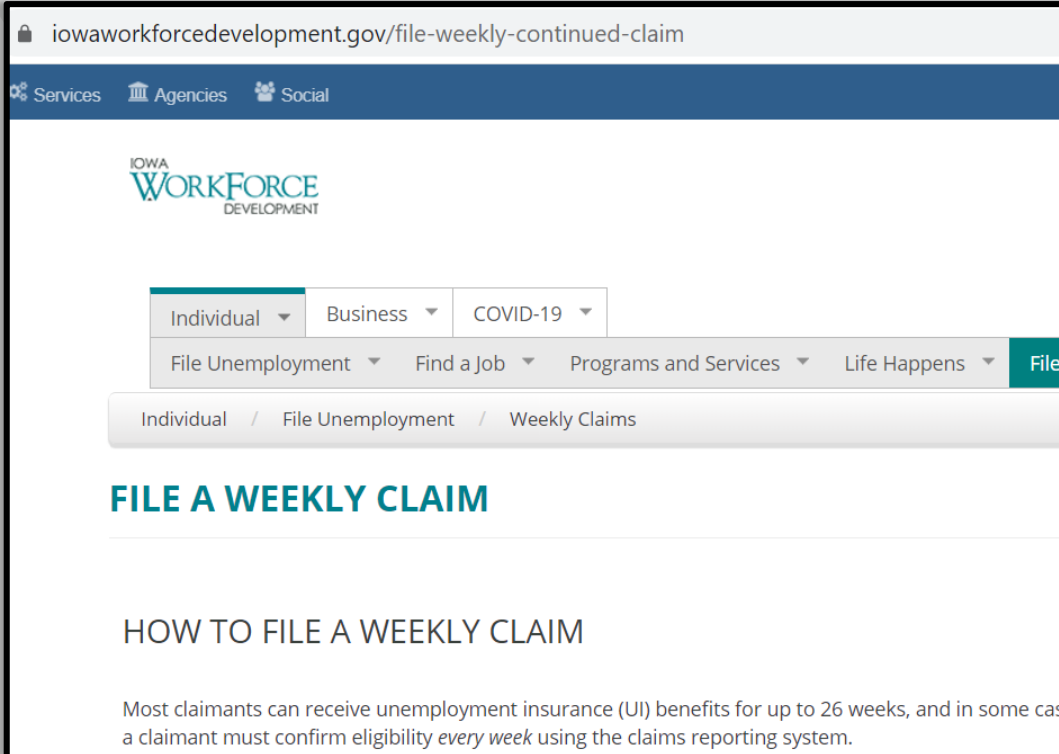
File Weekly Claim

- The weekly claim is a requirement of continued eligibility for unemployment insurance.
- If you do not file your weekly claim, you will not receive payment for that week.
- You may file your weekly claim:
 - Sunday from 8:00 AM to 11:30 PM or Monday to Friday from 8:00 AM to 5:30 PM.
 - There is no weekly reporting available on Saturday.

File Weekly Claim

- File your weekly claim online:

<https://www.iowaworkforcedevelopment.gov/file-weekly-continued-claim>

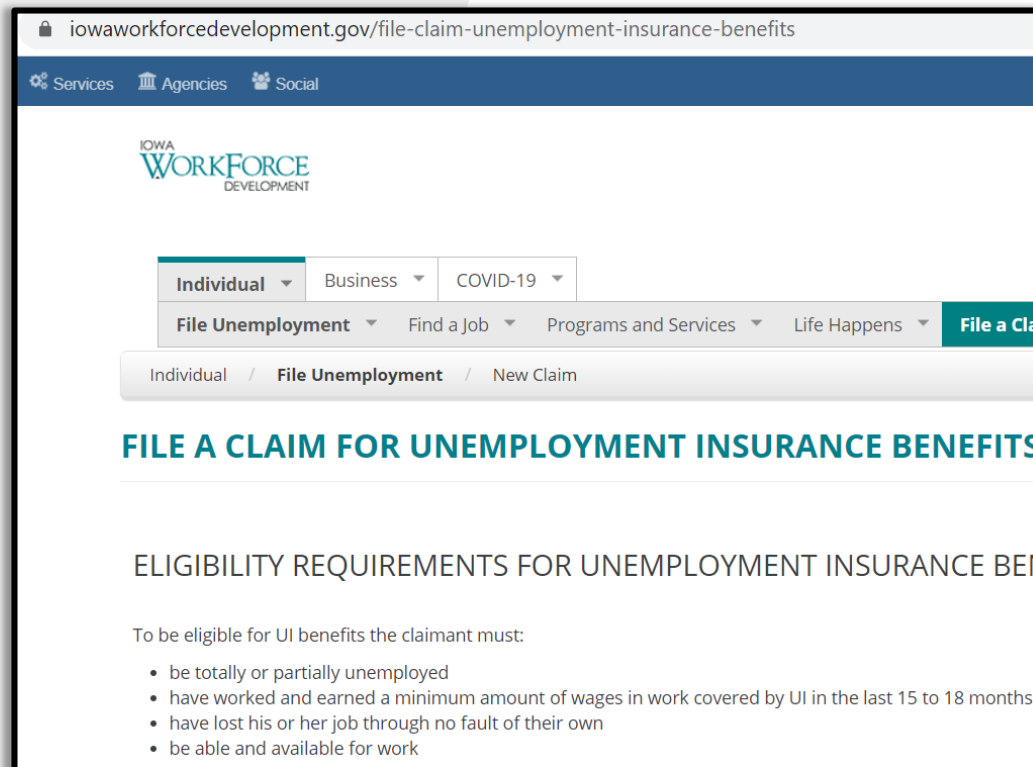


The screenshot displays the Iowa Workforce Development website interface. At the top, the URL `https://www.iowaworkforcedevelopment.gov/file-weekly-continued-claim` is visible in the browser's address bar. Below the address bar is a navigation menu with links for 'Services', 'Agencies', and 'Social'. The main content area features the 'IOWA WORKFORCE DEVELOPMENT' logo. A series of dropdown menus are present, with 'Individual' selected in the first, 'Business' in the second, and 'COVID-19' in the third. Below these are more navigation options: 'File Unemployment', 'Find a Job', 'Programs and Services', 'Life Happens', and a partially visible 'File a' button. A breadcrumb trail shows 'Individual / File Unemployment / Weekly Claims'. The main heading is 'FILE A WEEKLY CLAIM', followed by the sub-heading 'HOW TO FILE A WEEKLY CLAIM'. The introductory text states: 'Most claimants can receive unemployment insurance (UI) benefits for up to 26 weeks, and in some cases a claimant must confirm eligibility every week using the claims reporting system.'

How to File?

File an unemployment insurance claim online at:

<https://www.iowaworkforcedevelopment.gov/file-claim-unemployment-insurance-benefits>



The screenshot displays the Iowa Workforce Development website's 'File a Claim' page. The browser address bar shows the URL: [iowaworkforcedevelopment.gov/file-claim-unemployment-insurance-benefits](https://www.iowaworkforcedevelopment.gov/file-claim-unemployment-insurance-benefits). The website header includes navigation links for 'Services', 'Agencies', and 'Social'. The main content area features the 'IOWA WORKFORCE DEVELOPMENT' logo and a series of dropdown menus for selecting claimant type ('Individual', 'Business', 'COVID-19'), claim type ('File Unemployment', 'Find a Job', 'Programs and Services', 'Life Happens'), and a prominent 'File a Claim' button. Below the navigation, a breadcrumb trail reads 'Individual / File Unemployment / New Claim'. The main heading is 'FILE A CLAIM FOR UNEMPLOYMENT INSURANCE BENEFITS'. Underneath, the section 'ELIGIBILITY REQUIREMENTS FOR UNEMPLOYMENT INSURANCE BENEFITS' is visible, followed by the text 'To be eligible for UI benefits the claimant must:' and a bulleted list of requirements.

Individual / **File Unemployment** / New Claim

FILE A CLAIM FOR UNEMPLOYMENT INSURANCE BENEFITS

ELIGIBILITY REQUIREMENTS FOR UNEMPLOYMENT INSURANCE BENEFITS

To be eligible for UI benefits the claimant must:

- be totally or partially unemployed
- have worked and earned a minimum amount of wages in work covered by UI in the last 15 to 18 months
- have lost his or her job through no fault of their own
- be able and available for work

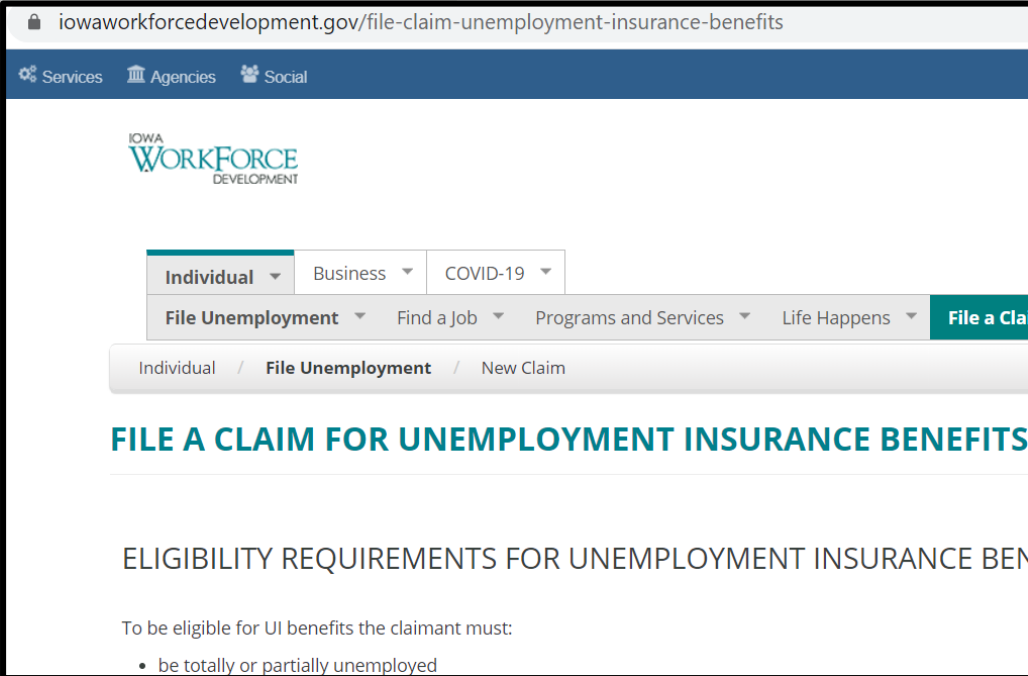
When to file?

- You must file an initial claim application during the first week you wish to be paid
- You will not receive payments for any weeks prior to the effective date of your claim.
- Online claim application availability:
 - Saturday or Sunday from 6:00 AM to 11:30 PM
 - Monday through Friday from 6:00 AM to 6:30 PM

Resources Available

- Online Claimant Handbook

<https://www.iowaworkforcedevelopment.gov/2019-unemployment-insurance-claimant-handbook>



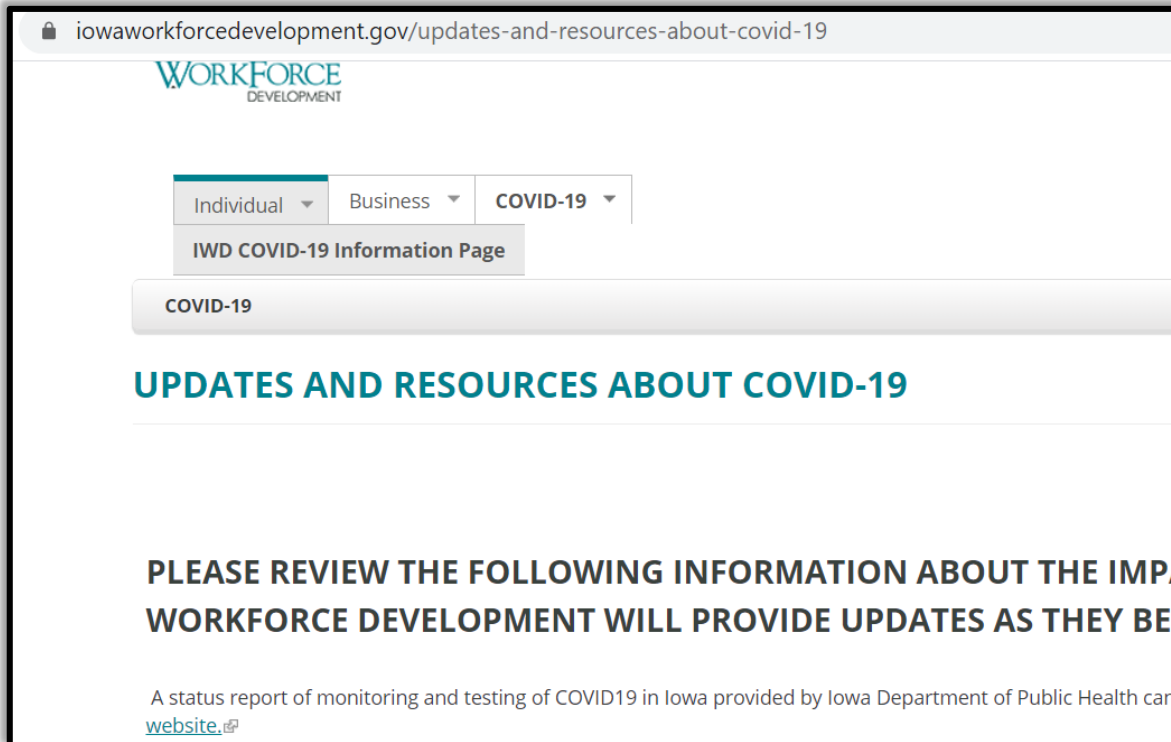
The screenshot shows the Iowa Workforce Development website at the URL [iowaworkforcedevelopment.gov/file-claim-unemployment-insurance-benefits](https://www.iowaworkforcedevelopment.gov/file-claim-unemployment-insurance-benefits). The page features a navigation bar with 'Services', 'Agencies', and 'Social' links. The main content area includes the Iowa Workforce Development logo and a series of dropdown menus for 'Individual', 'Business', and 'COVID-19'. Below these are more dropdowns for 'File Unemployment', 'Find a Job', 'Programs and Services', 'Life Happens', and a prominent 'File a Claim' button. A breadcrumb trail reads 'Individual / File Unemployment / New Claim'. The main heading is 'FILE A CLAIM FOR UNEMPLOYMENT INSURANCE BENEFITS', followed by the sub-heading 'ELIGIBILITY REQUIREMENTS FOR UNEMPLOYMENT INSURANCE BENEFITS'. The text states: 'To be eligible for UI benefits the claimant must:' followed by a bullet point: '• be totally or partially unemployed'.

When will I get paid?

- You should receive your first payment within 7-10 business days from submitting your claim.
- During the application process, you will be able to input your payment method to receive payment:
 - Direct deposit into your checking or savings
 - IWD prepaid debit card

Resources Available

- IWD Website with COVID-19 information
<https://www.iowaworkforcedevelopment.gov/updates-and-resources-about-covid-19>



The screenshot shows a web browser window with the URL [iowaworkforcedevelopment.gov/updates-and-resources-about-covid-19](https://www.iowaworkforcedevelopment.gov/updates-and-resources-about-covid-19). The page features the Workforce Development logo at the top. Below the logo is a navigation menu with three dropdown menus: "Individual", "Business", and "COVID-19". The "COVID-19" menu is currently open, displaying "IWD COVID-19 Information Page" and "COVID-19". The main heading of the page is "UPDATES AND RESOURCES ABOUT COVID-19". Below this heading, the text reads: "PLEASE REVIEW THE FOLLOWING INFORMATION ABOUT THE IMPACT OF COVID-19. IOWA WORKFORCE DEVELOPMENT WILL PROVIDE UPDATES AS THEY BECOME AVAILABLE." At the bottom of the page, there is a link to a status report: "A status report of monitoring and testing of COVID19 in Iowa provided by Iowa Department of Public Health can be found on the [Iowa Department of Public Health website](#)."

Contact Information

- For questions regarding unemployment insurance claims, call customer service at:



OR



1-866-239-0843

uiclaimshelp@iwd.iowa.gov