

## UNEMPLOYMENT INSURANCE FOR WORKERS

Congress has passed several rounds of financial assistance and relief in response to the COVID-19 pandemic, including most recently the *American Rescue Plan*. The *American Rescue Plan* includes additional assistance for unemployment workers.

### \*\*\* WHAT IS NEW IN THE AMERICAN RESCUE PLAN \*\*\*

The *American Rescue Plan* provides unemployed workers with enhanced unemployment benefits through September 6, 2021. This includes additional payments of \$300 per week for beneficiaries through that time. The number of total weeks a recipient may receive unemployment benefits has also been increased to 79 weeks.

For those with incomes less than \$150,000 in 2020, the first \$10,200 of unemployment insurance benefits will not be taxed.

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In addition to the *American Rescue Plan*, you may be eligible for ongoing relief first provided by the *Families First Coronavirus Response Act* (“Families First”), the *Coronavirus Aid, Relief, and Economic Security (CARES) Act*, and the *Coronavirus Response and Relief Supplemental Appropriations Act of 2021 (COVID relief law)*.

### Eligibility

In addition to standard UI eligibility, you may qualify for UI benefits via these laws if:

- You are self-employed, including an independent contractor, freelancer, or a gig-economy worker;
- You are a part-time worker;
- Your work hours have been cut or reduced to zero, but you are still employed;
- You have a limited work history that would typically disqualify you from UI; or
- You turned down a job offer due to an unsafe worksite.

### Benefits

- Your base weekly benefit amount is calculated by dividing the wages in the highest quarter of your base period by 21, up to a maximum of \$648 per week.
- If you are partially unemployed, your weekly benefit amount is calculated the same as the above by using the amount of reduced income you are currently receiving.
- Please ask the Hawaii Department of Labor and Industrial Relations if you have questions regarding your weekly benefit amount.

### Duration of Benefits

- In addition to the 79 weeks of benefits available under these laws, you may also be eligible for additional weeks under the Extended Benefits program after exhausting these other UI programs.
- If you are newly eligible for UI, you may still be able to qualify for the back payment of UI benefits starting on, or after, January 27, 2020 through December 31, 2020, if your job loss was due to the COVID-19 outbreak.

**How can I file a claim?**

- To apply for UI, please visit [labor.hawaii.gov/ui](http://labor.hawaii.gov/ui).
- You can also call your local UI office. Phone numbers may be found at [labor.hawaii.gov/ui/contact](http://labor.hawaii.gov/ui/contact).

**More Information**

For more information, please visit <https://labor.hawaii.gov/ui/>.