

### Frequently Asked Questions for Individuals

**1. Can I receive benefits if my employer sent me home because of COVID-19?**

If your employer sent you home due to a lack of work because of COVID-19 and is not paying you for your time off, you are eligible to receive unemployment benefits. Only workers who are not being paid or who are being paid for reduced hours due to COVID-19 are eligible to receive benefits. You must report gross wages earned and any leave pay as earnings for each week claimed for benefits.

**2. I am still working, but my employer reduced my hours. Can I receive benefits?**

If you are working less than 30 hours a week, your employer may file a partial claim for you. The employer is required to report your gross earnings each week (the amount of your pay before deductions) for any work you performed during the week for which the employer files a partial claim. Your employer must report any vacation pay, holiday pay, and/or earnings during the week in which it was earned, NOT the week it was paid. The employer must also report any additional income you are receiving to the GDOL, **except** Social Security benefits, jury duty income, and pay for weekend military reserve duty.

All weekly earnings over \$50.00 are deducted dollar for dollar from the benefit payment.

**3. If my employer is filing a partial claim for me, do I need to file too to make sure I receive benefits?**

If you are not working because your employer told you not to come to work or your hours have been reduced due to COVID-19, **DO NOT FILE A CLAIM.**

If you quit your job or voluntarily chose to stay out of work due to COVID-19, **YOU MUST FILE YOUR OWN CLAIM.** Your employer cannot file for you.

**4. I filed a claim and my employer filed a claim. What do I do?**

Contact your local career center.

**5. When will I receive my payments?**

Unemployment benefits are paid on a weekly basis. Your payment will be released within 24 hours after your employer files a partial claim on your behalf. If you file your own claim, your payments will be released once a written determination to allow benefits is released.

**6. How will I receive my payments?**

You may receive benefit payments by debit card or direct deposit. A Georgia UI Way2Go Debit MasterCard® will be mailed to you. Your Social Security Number (SSN) and date of birth are required to activate the card. Once the card is activated, you may use it anywhere MasterCard is accepted to make purchases or withdraw funds.

If you wish to receive your payment by direct deposit, you must enter your direct deposit information on the Georgia Department of Labor (GDOL) website by selecting **UI Benefit Payments Method** under Individuals on the [Online Services](#) page. A PIN is required.

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A letter (DOL-8475) will be mailed to you after the partial claim is filed notifying you of your PIN. If you do not receive your PIN notification or do not remember your PIN, follow these instructions to establish a PIN:

- A. Go to [dol.georgia.gov](http://dol.georgia.gov).
- B. Select **Claim Weekly UI Benefits Payments**. **You will NOT claim benefits**. This online application allows you to establish a new PIN.
- C. Enter your Social Security Number.
- D. Leave the field labeled “If you have already set up a PIN, enter it here” blank.
- E. Enter a 4-digit PIN of your choice in the field labeled “If you need to set up a PIN, enter it here.”
- F. Re-enter your 4-digit PIN in the field labeled “Reenter for verification.”
- G. Click on the **Submit** button.

**NOTE:** If you do not have Internet access to set up direct deposit, you must receive your payments via debit card. The GDOL staff cannot set up direct deposit for you.

### 7. Will taxes be withheld from my payments?

You have the option of having federal and/or state income taxes withheld from your benefit payments. Tell your employer whether or not you want taxes withheld. If so, the GDOL will withhold 10% for federal and 6% for state taxes.

### 8. How much will I receive?

The GDOL must determine if you earned enough wages during the base period. The **regular base period** is the first four of the last five completed **calendar quarters** at the time you file your claim. If your claim cannot be established using the regular base period, the **alternative base period** will be used. The alternative base period is the last four completed calendar quarters at the time you file your claim.

After meeting the wage requirements, your **weekly benefit amount (WBA)** is calculated as follows:

#### Regular WBA Calculation

$$\frac{\text{Total Wages in 2 Highest Quarters}}{42} = \text{WBA (disregard cents)}$$

#### Alternate Calculation

$$\frac{\text{Total Wages in Highest Quarter}}{21} = \text{WBA (disregard cents)}$$

### 9. What do I do if I do not receive my debit card, or if I lose my card?

Call the Georgia UI Way2Go Debit MasterCard® at 1.888.929.2460 to report a card as lost or stolen card. One free replacement card may be issued in a 12-month period.

### 10. Am I required to search for work and report to GDOL while unemployed due to COVID-19?

All work search requirements mandated by O.C.G.A. Section 34-8-195(3)(A) are waived for all claims filed on or after March 14, 2020 per emergency rule.

**11. Can educational workers receive benefits?**

Individuals who perform services for, with, to, or on behalf of an educational institution and are out of work as a result of COVID-19 may be eligible to receive unemployment benefits. Individuals who are being paid or will be paid by their employer for the break period must report their gross earnings for each week claimed.

**12. Are extended unemployment benefits available?**

Not at this time. Only the President of the United States and the U.S. Congress can enact legislation to extend UI benefits. A bill has been proposed to provide additional benefits, but it has not been approved. If the bill is signed into law and an extension occurs, the GDOL will post this information on our website and notify individuals who are potentially eligible.

**13. Am I eligible to receive unemployment benefits if my employer has not laid me off, but I decided to stay home for fear of exposure to COVID-19?**

Eligibility in such cases must be determined on a case-by-case basis. If you voluntarily chose not to go to work, you must file your own claim. Your employer cannot file for you. GDOL will review your claim and determine your eligibility.

**14. I am a claimant trainee. How do I submit my weekly certifications since the career centers are closed to the public?**

Mail or fax your certification to your career center. The mailing address and fax number are located on the GDOL website at [dol.georgia.gov](http://dol.georgia.gov) under Find a Career Center.

**15. As a claimant trainee, how am I supposed to meet the requirement of having a school official sign my form every four weeks since my school is closed?**

The requirement for the registrar to sign the form every four (4) weeks is waived until further notice. Write "<Name of School> closed due to COVID-19" in the blank for the registrar's signature.