



# Pandemic Unemployment Assistance (PUA) FAQ's

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*The federal Coronavirus Aid, Relief, and Economic Security (CARES) Act was signed into law on March 27, 2020. The Act provides enhanced Unemployment Insurance (UI) benefits and Pandemic Unemployment Assistance (PUA) for Nevada workers. Here's what you need to know.*

## **What is Pandemic Unemployment Assistance (PUA)?**

PUA is a new temporary federal program called Pandemic Unemployment Assistance (PUA) that is part of the CARES Act. PUA is available February 2, 2020 through December 26, 2020. PUA provides up to 39 weeks of benefits to qualifying individuals who do not have regular UI, Pandemic Emergency Unemployment Compensation (PEUC) or State Extended Benefits (SEB) eligibility, and are otherwise able to work and available for work within the meaning of applicable state UI law, except they are unemployed, partially unemployed, or unable or unavailable to work due to a COVID-19 related reason.

## **How do I know if I am eligible for PUA?**

If you are self-employed, seeking part-time employment, do not qualify for regular Unemployment Insurance (UI) or have exhausted all UI, PEUC, or SEB benefits and have been affected by the COVID-19 pandemic you may qualify to receive benefits. You are affected by the COVID-19 pandemic if you are unemployed, partially unemployed, unable to work or unavailable for work due to one of the following reasons:

- You have been diagnosed with or are experiencing symptoms of COVID-19 and are seeking a medical diagnosis;
- A member of your household has been diagnosed with COVID-19;
- You are providing care for a family member or a member of your household who has been diagnosed with COVID-19;
- Your child or other persons in the household for whom you are the primary caregiver is unable to attend school or another facility that is closed due to the COVID-19 pandemic, and directly affects you from working;
- You are unable to reach your place of employment because of a quarantine or stay-at-home order due to the COVID-19 pandemic;
- You are unable to reach your place of employment because you have been advised by a health care provider to self-isolate or quarantine because you are positive for or may have had exposure to someone who has or is suspected of having COVID-19;
- You were scheduled to start a new job and do not have an existing job or are unable to reach the job as a direct result of the COVID-19 pandemic;

- You have become the breadwinner/major supporter for a household because the head of your household has died as a direct result of COVID-19;
- You had to quit your job due to being diagnosed with COVID-19 and being unable to perform your work duties; or
- Your place of employment is closed as a direct result of the COVID-19 pandemic.
- You are self-employed or an independent contractor and have experienced a slowdown in business due to COVID-19 which has forced you to suspend operations.

## Who is not eligible for PUA?

Eligibility for PUA requires that an individual be unemployed, partially unemployed, or unable or unavailable to work in Nevada due to COVID-19, and that you not be eligible for any other unemployment insurance benefits. For example, you are not eligible for PUA if:

- If you are eligible for a regular UI claim, PEUC or SEB;
- If you are able to work remotely without reduced pay;
- If you are receiving paid sick leave or other leave benefits;
- If you are unemployed, but not due to COVID-19;
- If you were not working in Nevada at the time you became unemployed due to COVID-19 and do not have a bona fide job offer to work in Nevada that you were unable to start due to COVID-19

## How do I know if I should file for regular UI benefits or for PUA?

Individuals who received a W2 from an employer for 2019 should go to [ui.nv.gov](http://ui.nv.gov) and select “File a UI Claim” to determine if there is regular UI benefit eligibility. Any person who may have UI eligibility must file for regular UI benefits before filing for PUA. If you are not eligible for a regular UI claim, then you may be eligible for a PUA claim, provided you are otherwise able to work and available for work within the meaning of Nevada law, except you are unemployed, partially unemployed, or unable or unavailable to work due to a COVID-19 related reason. To file for a PUA claim, you must have exhausted any and all other types of UI, including Pandemic Emergency Unemployment Compensation (PEUC) and State Extended Benefits (SEB).

## How do I apply for PUA benefits?

You may apply for PUA benefits online by visiting [www.employnv.gov](http://www.employnv.gov) and filing for benefits within the PUA online application, or, you may call the Nevada PUA call center at 800-603-9681. Please have copies of documents verifying your income during calendar year 2019 available as you file your initial application for benefits.

## I already filed for UI benefits and was denied, what do I do now?

If you filed a regular UI claim and you were denied benefits, and you meet the PUA requirements of being unemployed, partially unemployed, or unable or unavailable to work due to a COVID-19 related reason, you may file for a PUA claim either online or over the phone.

## **I already filed for UI benefits and I was not monetarily eligible what do I do now?**

If you filed a regular UI claim and have received a Notice of Monetary Determination showing your potential eligibility is \$0.00 dollars for 0 number of weeks you may file for a PUA claim either online or over the phone.

## **I work in the gig economy or I am a gig worker. Am I eligible for PUA?**

Yes, gig workers with reportable income (such as wages, tips, and other job-related earnings) may be eligible if:

- You are unemployed, partially employed, or unable or unavailable to work because of the COVID-19 pandemic; and
- The COVID-19 pandemic has severely limited your ability to continue performing your customary work activities and you have had to suspend your work.

## **How much am I eligible for on PUA?**

The minimum weekly benefit amount for PUA payments in Nevada is \$181 per week. This amount may be increased by providing income documentation for the past calendar year (2019). PUA benefits may not be more than the State of Nevada's maximum weekly benefit amount for regular UI benefits which is \$469 per week.

All individuals collecting PUA will receive \$600 per week from the Federal Pandemic Unemployment Compensation (FPUC), in addition to the PUA weekly benefits as calculated above. FPUC payments will begin with the week ending April 4, 2020. The last week that FPUC is payable is the week ending July 25, 2020.

## **How long will it take before I can get PUA payments?**

We will have staff trained and ready to start processing these applications. Each claim requires a review for each week of PUA eligibility and will take some time. The Division recommends checking the website and your PUA account for any current/updated changes. During the application process, you will have the option to choose between direct deposit, which will process more quickly, or you may choose to receive a new debit card which will take 7-14 days to arrive. Payments for PUA weekly claims are scheduled to begin by the end of May.

## **What kind of documentation do I need to provide to show my previous income?**

Documents which show your total income for the entire year such as tax documents are preferable, as these will allow a quicker review of your total earnings. Acceptable documentation you can provide may include but is not limited to W-2 forms, tax returns, paycheck stubs, bank receipts, ledgers, invoices, and billing statements. Providing this documentation may increase your benefit amount based on a percentage of earnings. Documentation will need to be provided within the PUA application; documentation which has been sent to DETR through other means will not be transferred to PUA.

## **What is the time period I need to look at when submitting previous income?**

The base period for computing PUA's weekly benefit amount (WBA) is the most recent tax year, calendar year 2019. This differs from regular UI claims, so additional documentation may need to be required.

## **Can I file for benefits for all the weeks I have not been able to file until now?**

DETR is required to backdate PUA claims to the earliest date of eligibility, the first week you were unemployed due to one of the COVID-19 related reasons. If you are found eligible for PUA you will receive payments for all eligible weeks back to the first week you were affected by COVID-19, but no earlier than February 2, 2020.

## **How long will PUA last?**

PUA benefits may last up to 39 weeks, if you are eligible and out of work due to COVID-19 related reasons. Possible eligible weeks of PUA begin with the week starting February 2, 2020 through the week ending December 26, 2020.

## **Do I need to file weekly claims for PUA benefits?**

Yes. You must continue to file weekly claims to receive weekly PUA benefit payments. This includes if your PUA benefits are on hold due to eligibility issues or pending an appeal decision, you will still need to file weekly claims. If you return to work and no longer wish to file for PUA benefits, simply stop filing your weekly claims.

## **If I work during a week, will my PUA benefits be affected?**

If you are working reduced or part-time hours, you will be required to report the total hours and/or gross wages earned for the week. Wages are reported when earned; not when paid. Your weekly PUA benefit amount will be reduced by 75% of gross wages reported and you will be compensated any remaining balance.

## **Will PUA be subject to Federal Income Tax?**

Yes. PUA payments are taxable and taxes will be withheld from PUA payments if you have elected to do so when filing your claim.

## **Will Child Support be withdrawn from my PUA payments?**

Yes, child support obligations will be deducted from PUA payments in the same way they are from regular UI benefits.

## **Will I be eligible for the Federal Pandemic Unemployment Compensation (FPUC) \$600 payment?**

If you are eligible for PUA, you will receive the additional \$600 per week. You will not need to do anything additional to receive these funds. Weekly claims filed beginning with the week ending April 4, 2020 through the week ending July 25, 2020 are eligible to receive the FPUC \$600 additional payment for each payable week.

## **I have never worked before, am I eligible for PUA?**

You may be eligible for if:

- You were scheduled to begin employment and do not have a job or are unable to reach the job as a direct result of COVID-19;
- Your job offer was rescinded because of COVID-19; or
- You have become the breadwinner of major supporter for a household because the head of the household has died as a direct result of COVID-19.

## **I am already receiving UI benefits; can I stop filing and start PUA instead?**

No. PUA benefits are for individuals who, under normal circumstances, would not qualify for regular UI benefits. However, if you are not eligible for regular UI due to insufficient wages or you have an active UI claim with an indefinite disqualification, then you may be eligible to file for PUA. If you are filing for regular UI benefits and those benefits in addition to any eligible PEUC and SEB extension benefits exhaust, you may, at that time, become eligible for PUA.

## **What if I do not have the documents to prove my income?**

All claims eligible for payment of PUA are eligible for the minimum payment of \$181 per week, plus the additional \$600 for FPUC for eligible weeks. To increase this amount, acceptable proof of income may be submitted at any time during the PUA period and the claim will be adjusted with an updated Notice of Monetary Determination issued and will apply to all weeks filed.