

A woman with dark curly hair and glasses is sitting at a desk, looking at a laptop. She is wearing a yellow top with a floral pattern. Her hands are on the laptop keyboard. A blue mug is on the desk next to the laptop. The background is a blurred office or home workspace.

WillisTowersWatson LLP

Employee Guide to State Unemployment Benefits

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Applying for unemployment benefits

Unemployment benefits are available to those with reduced hours or who have been laid off or furloughed and may vary from state to state. Within this document, you will find information about each state's unemployment benefits, along with pertinent links and/or a phone number you can use to apply for benefits.

| 1. Understand your benefits | 2. Gather the necessary information | 3. File online as quickly as possible | 4. Apply even if you are unsure you are eligible |
|---|---|--|---|
| <ul style="list-style-type: none"> Find your state on the following pages to understand your state's unemployment benefits and the link to apply for benefits. <p>Generally, unemployment benefits are taxable income that needs to be reported when filing your annual federal and state income tax returns – some states do allow you to elect income tax withholding.</p> | <ul style="list-style-type: none"> State agencies will require validation of employment and income, so keep copies of your paystubs (print or electronic copies) You will need to provide documentation showing your change in employment status. Documentation can include an email from your manager about reducing your hours, a photo of a “closed” notices hung in a store window or any other communication you received. In addition to documentation verifying your income and work status, you typically need to provide your: <ul style="list-style-type: none"> Social Security Number Home and/or mailing address, phone number and email address Bank name, address, and routing and account numbers Employer's name, address and phone number <p>First and last day worked with employer, reason for leaving and pension or severance package information (if applicable)</p> | <ul style="list-style-type: none"> In most states, online applications are strongly encouraged An unprecedented volume of requests for benefits has resulted in many experiencing trouble accessing the site. If you cannot get through online, try calling. <p>It may take longer than usual to receive your first check—the typical lead time is at least two to three weeks after filing.</p> | <ul style="list-style-type: none"> Even if you do not lose your job, you can receive partial unemployment if your hours have been drastically reduced or if you are unable to work because of mandatory quarantine due to COVID-19. There are two key questions you'll usually need to answer: <ul style="list-style-type: none"> Did you lose your job through no fault of your own? Are you able and available for work? <p>If you can answer “yes” to those questions, you are likely to get benefits.</p> |

Federal government guidance and support

In early March, the federal government announced new guidance providing states with flexibility in administering unemployment insurance to assist those affected by COVID-19. With this guidance, many states eliminated the one-week waiting period (if applicable) and the requirement to actively search for employment.

On March 27, the **Coronavirus Aid, Response and Economic Security Act (CARES Act)** was passed. Among the many provisions, it provides weekly benefits of \$600 (fully funded by the federal government, currently until July 31, 2020), in addition to the weekly benefit amount available from the state. It also extends unemployment benefits for up to 13 weeks beyond the state limit. Additionally, it provides federal unemployment assistance to those not typically eligible for unemployment assistance such as independent contractors and those with limited work histories.

If you are receiving paid leave, including leave under the Families First Coronavirus Response Act (FFCRA), it may limit your eligibility for unemployment and/or reduce your weekly benefit amount.

Minnesota

| State | COVID-19 Contingencies | Unemployment Insurance Program Standards (Pre-COVID-19 Contingencies) | | |
|---|---|---|--|--|
| | | Requirements/Eligibility | Benefit Amount | Benefit Adjustments |
| <p>MN – Minnesota</p> <p>Minnesota Department of Employment and Economic Development</p> <p>Click here to apply for unemployment benefits</p> <p>Twin Cities area: 651-296-3644</p> <p>Greater Minnesota: 877-898-9090</p> | <p>COVID-19 Information and CARES Act Info</p> <p>You may be eligible for unemployment benefits if:</p> <ul style="list-style-type: none"> You have temporarily or permanently lost your job or had your hours reduced, A health care professional or health authority recommended or ordered you to avoid contact with other, You have been ordered not to come to your workplace due to an outbreak of COVID-19. You received notification from a school district, daycare or other childcare provider that either classes are canceled, or your usual childcare is unavailable as long as you made a reasonable effort to find other childcare and requested time off or other accommodation from your employer and no reasonable accommodation was available. <p>If you are permanently laid off, you will need to actively seek suitable employment.</p> <p>Minnesota was one of the first states in the nation to implement the additional \$600/week federal stimulus benefit – claims filed on/after April 5th.</p> | <p>Claimant must be available for work and actively seeking suitable employment each week.</p> <p>For more information on requirements, click here.</p> | <p>Weekly Maximum: 50% of average weekly wage.</p> <p>Weekly Maximum: \$740</p> <p>Estimate your weekly benefit here</p> | <p>No additional benefits for dependents.</p> <p>Benefits may be reduced for pensions, severance pay, workers' compensation, holiday or vacation pay, disability or backpay.</p> |

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