

**Indiana Unemployment Insurance**  
***CLAIMANT FREQUENTLY ASKED QUESTIONS for COVID-19 work-related issues***  
**Updated Thursday, April 09, 2020**

NOTE: All new additions are in red

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The below questions and answers have been updated pursuant to Executive Order 20-05 and Executive Order 20-12.

**HOW DO I FILE?**

**Q1.** How do I file for unemployment insurance (UI) benefits?

**A1.** Online, using a computer or smart phone. Go to [www.Unemployment.IN.gov](http://www.Unemployment.IN.gov) to file, and to see Frequently Asked Questions, the Claimant Handbook, and video tutorials.

**Q2.** What information do I need when I apply for unemployment insurance (UI) benefits online?

**A2.** You will need the following information to file:

- A valid email account – your email address will become your Username;
- Your personal information, including your:
  - Indiana Driver’s license or Indiana ID card;
  - Address;
  - Social security number (SSN);
  - Date of birth; and
  - Phone number.
- Information about your last employer, including:
  - Employer’s name/company name;
  - Employer’s mailing address; and
  - Employer’s phone number.
- Information about your employment, including your:
  - Dates of employment; and
  - The reason you are unemployed.
- Your bank routing number and account number if you chose direct deposit as your payment option (*NOTE: a debit card - Key2Benefits prepaid MasterCard® - is also available*).

**Q3:** I have an Uplink Claimant Self-Service account but I cannot log-in to file my claim or voucher because I forgot my username or password. What should I do?

**A3:** Visit the Uplink Claimant Self-Service home page and choose “Forgot Username” or “Forgot Password” to reset it yourself. You will be prompted to enter your SSN, date of birth, and other information to confirm your identity. You will then be able to create a new username or password. **If you need additional user name or password assistance, please email us at:**

[UsernameReset@dwd.in.gov](mailto:UsernameReset@dwd.in.gov). Include your full name, the last four digits of your SSN (**DO NOT send full**

SSN), your current mailing address, and a phone number where you can be reached. Please be sure to let us know if you need username assistance or password assistance or both. We will get back with you as soon as possible. Please do not call the call center to address this issue; you will get a faster result by sending the email to [UsernameReset@dwd.in.gov](mailto:UsernameReset@dwd.in.gov). We are currently processing over 1,000 requests a day. We have added additional staff to perform this work, but please be patient as we work through all of the requests.

**Q4.** I am applying on my smartphone and I cannot enter my driver's license number, date of birth or height?

**A4.** Please try using a different browser (like Mozilla Firefox) or try voice dictation to enter the numbers. This appears to be an issue with some phones using certain apps to apply, and we are working on the issue.

**Q5.** I am a New User to Uplink Claimant Self-Service and completed the registration process. What do I do next?

**A5.** As part of the registration process, DWD will send you an "Email Account Verification" link to the email address you provided. This can take several hours to receive depending on the number of other new users also registering. Once you receive the email, you will be able to complete the registration process and file a claim after clicking on the "Confirm Email" provided in the email. If you enter an invalid email address, you will need to wait 24 hours to re-enter your correct email address and finish the registration process.

**Q6.** If I live in one state but work in another, which state do I file in?

**A6.** Generally, you should file your claim with the state where you worked.

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## **AM I ELIGIBLE?**

**Q7.** If my employer temporarily shuts down or lays me off because of COVID-19, will I be eligible for unemployment insurance (UI) benefits?

**A7.** Yes, if an employer must lay off employees due to COVID-19, the employees will be eligible for unemployment insurance (UI) benefits if they have earned enough wages to set up a claim and meet the weekly eligibility criteria. Employees **must** stay in contact with your employer and be available to work when called back by your employer.

**Q8.** If I am in quarantine based on a directive from my medical professional or my employer due to COVID-19, will I be eligible for unemployment insurance (UI) benefits?

**A8.** Yes, if you are not receiving sick pay or other leave pay from your employer, meet the minimum amount of wages, and the reason you are out-of-work is because of the medical quarantine, you will be eligible under Governor Holcomb's Executive Order during this public health emergency.

**Q9.** If I cannot continue to work because I am caring for my child (or children) while their school or daycare is closed due to COVID-19, am I still eligible for benefits?

**A9.** Yes, if you are otherwise eligible, are not receiving sick pay or other leave pay from your employer, meet the minimum amount of wages, and the reason you are out-of-work is because of the school or daycare closure, you will be eligible under Governor Holcomb's Executive Order during this public health emergency.

**Q10.** If I am compensated partially by tips, such as in the restaurant industry, will I be eligible for unemployment insurance (UI) benefits?

**A10.** If you are laid-off or have lost work related to COVID-19 and you meet the minimum amount of wages, then yes, you will be eligible. However, whether you meet the minimum amount of wages will probably depend upon how your employer reported your earnings to DWD in their quarterly reports. If your employer reported tips as part of your wages, then those tips are included in your base period wages. If your employer did not report tips as part of your wages, it is possible you will not meet the minimum. If you receive a DWD determination that you do not meet the minimum amount, you can appeal that determination and request that DWD include your records of your tipped wages. If you have sufficient documentation, then your base period wages can be recalculated. Documents that will be considered include: pay stubs, W2, or any other type of documentation of payment from your employer. Sometimes a record of cash deposits to a bank account may be considered if no other evidence is available.

**Q11.** If my hours are reduced but I am still employed, can I apply?

**A11:** Yes, you may be eligible for benefits, but part-time employment during the week claimed will reduce the amount of benefits paid for that week. To find out if you are eligible, start your application for benefits as soon as you know that your hours are being reduced. If you do work while receiving benefits, you **must** report any money you earned on the voucher **for the week you worked** (not the week you ultimately get paid for the work). Failure to report money you earned is fraud and can result in denial of benefits, collections actions, and criminal prosecution.

**Q12:** If I decide to remain at home because of COVID-19 with no directive from a medical professional or from my employer to do so, will I be eligible for unemployment insurance (UI) benefits?

**A12:** In most cases, no. However, the facts of each circumstance are important. You can file and DWD will evaluate your claim.

**Q13:** If I am not working due to COVID-19 and am receiving sick pay or other leave pay from my employer, will I be eligible for unemployment insurance (UI) benefits?

**A13:** No, individuals receiving sick pay or other leave pay are not eligible for unemployment insurance (UI) benefits. However, the facts of each circumstance are important. You can file and DWD will evaluate your claim.

**Q14.** If my hours are reduced but I am still employed, am I still eligible for UI benefits?

**A14:** Maybe, but part-time employment during the week claimed will reduce the amount of benefits paid for that week. If you work while receiving benefits, you must report any money earned on the voucher for the week you worked (not the week you ultimately get paid for the work). Failure to report money you earn is fraud and can result in denial of benefits, collections actions, and criminal prosecution.

**Q15.** If I am paid a bonus during the period of separation, will I be eligible for UI benefits?

**A15.** Maybe. If you receive payments from your employees while you are collecting UI, you may have to declare the payment as deductible income. Sick pay, vacation pay, severance pay, payment in lieu of notice, and holiday pay are all deductible income, and you must report it. Bonuses are wages for your employer's tax purposes, but bonuses are not deductible income for UI benefits, thus it does not impact your UI benefits.

**Q16.** If I am self-employed, will I get regular unemployment insurance benefits?

**A16.** Independent contractors and self-employed individuals are not engaged in covered employment for the purposes of UI, so regular UI benefits would not be available. You will be eligible for Pandemic Unemployment Assistance (PUA) under the federal CARES Act. More information on that program will be provided as soon as available. For now, an individual can file a regular claim for benefits, as it is necessary to file a state claim, even if you know you will be denied, before you can be considered eligible for Pandemic Unemployment Assistance. Instructions on how to add your employer can be [found here](#).

**Q17:** What if I don't work for a company and am part of the "gig" economy?

**A17:** Self-employed individuals and gig economy workers—such as contractors and delivery drivers, whose income has been cut or eliminated by the pandemic—will be eligible under the federal Pandemic Unemployment Assistance program. The Department of Workforce Development will work to roll out this new program as soon as possible. For now, an individual can file a regular claim for benefits, as it is necessary to file a state claim, even if you know you will be denied, before you can be considered eligible for Pandemic Unemployment Assistance. Instructions on how to add you as the employer to your claim can be [found here](#).

**Q18:** Am I eligible to apply for the additional \$600 in weekly unemployment benefits from the federal government?

**A18:** If you are eligible for regular UI or are eligible for Pandemic Unemployment Insurance (PUA), you will receive the additional \$600. You will not need to do anything additional to receive the \$600 once you are found eligible for regular UI or PUA. **As to regular UI, DWD anticipates paying the additional \$600 the week of 4/20/20. As to PUA, DWD will pay the additional \$600 once it rolls out that program. More information on PUA will be posted on [www.Unemployment.IN.gov](http://www.Unemployment.IN.gov) as soon as it is available.**

**Q19:** If I did not qualify for unemployment benefits through the Indiana program, can I qualify for the additional federal money?

**A19:** The federal Pandemic Unemployment Assistance program may provide relief to individuals depending on the circumstances. The Department of Workforce Development will work to roll out this new program as soon as possible. For now, an individual can file a regular claim for benefits, as it is necessary to file a state claim, even if you know you will be denied, before you can be considered eligible for Pandemic Unemployment Assistance.

**Q20:** Unemployment benefits have been expanded from a maximum of 26 weeks to 39 weeks. Who's eligible for the expansion?

**A20:** Anyone ineligible for any other state or federal UI benefit; who meets conditions related to being unemployed, partially unemployed, or unable to work due to COVID-19; and is not able to telework and is not receiving any paid leave.

**Q21:** If I already exhausted my 26 weeks of benefits, when will I have access to the additional 13 weeks?

**A21:** Unemployment benefits are typically available to eligible claimants for up to 26 weeks. With the federal CARES Act passage, unemployment benefits have been extended to up to 39 weeks, or an additional 13 weeks. This program, referred to as Pandemic Emergency Unemployment Compensation (PUEC), is not available yet. DWD is waiting for further federal guidance to implement this program. Check [www.unemployment.in.gov](http://www.unemployment.in.gov) for more information. Once the program is implemented, claimants can be eligible for their prior regular UI weekly benefit amount plus the additional \$600 in Federal Pandemic Unemployment Compensation retroactive to week ending 4/4/20.

**Q22.** What is the amount of wages I must earn to meet the minimum eligibility for unemployment insurance (UI) benefits?

**A22.** If you have not earned enough wages to meet the minimum eligibility, then you will not be eligible. This is determined by how much money you earned while working during your *base period*. Your base period includes the first four of the last five completed calendar quarters before the week you file an initial claim application for UI benefits.

- If you file **your initial claim application for UI between January 5, 2020, and April 4, 2020**, your base period will be Q4 2018, Q1 2019, Q2 2019, and Q3 2019, which covers the dates October 1, 2018, through September 30, 2019.
- If you file **your initial claim application for UI benefits between April 5, 2020, and July 4, 2020**, your base period will be Q1 2019, Q2 2019, Q3 2019, and Q4 2019, which covers the dates from January 1, 2019, through December 31, 2019.

The wages you earned during your base period are used to determine if you qualify for benefits and also to calculate how much you can be paid. The last quarter you worked is called the lag quarter, and no wages from that quarter count in your base period.

To meet the minimum eligibility for UI, your total wages during your base period must be equal to at least one and one-half (1.5) multiplied by your wages in the highest quarter of your base period. Your base period wages must also total at least \$4,200, with at least \$2,500 of those wages earned in the last six (6) months of the base period. For an example of this calculation, review pages 7-8 of the Claimant Handbook, found at [https://www.in.gov/dwd/files/Claimant\\_Handbook.pdf](https://www.in.gov/dwd/files/Claimant_Handbook.pdf)

We understand this is a complicated calculation, so the easiest way to find out if you meet the minimum eligibility is to file your claim immediately upon being laid-off and we will complete a wage calculation as part of your application process and notify you whether you met the minimum amount.

**Q23:** If I have read all of the frequently asked questions and am still unsure if I would be eligible, what should I do?

**A23:** Please file your claim. As long as you *read the questions carefully and answer honestly*, there is no penalty for filing. Once you have completed your claim, DWD will be able to determine your eligibility.

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## **WHAT HAPPENS AFTER I FILE?**

**Q24:** I filed a claim and see a yellow triangle. What do these mean?

**A24:** The yellow triangle means you have an issue holding payments on your claim. Please do not contact the contact center, as a claims investigator will be making contact with you to request the needed information.

**Q25:** If there is an issue associated with my claim, how long will it take a claims investigator to contact me?

**A25:** It can be up to 21 days.

**Q26:** Do I need to file anything else after the initial claim application for unemployment insurance (UI) benefits?

**A26:** Yes. You must file a voucher EACH WEEK through the Uplink online filing system and comply with the terms of the weekly vouchers to continue to be eligible for and receive benefits each week. You must submit your weekly voucher during the week following your initial application and then every week after for as long as you remain unemployed. You must file the weekly vouchers even if you have not received a determination regarding eligibility for unemployment insurance (UI) benefits.

**Q27:** Is the one week waiting period for unemployment insurance benefits being waived?

**A27:** Yes. The one-week waiting period for payment of unemployment insurance (UI) was waived by the Governor's Executive Order. The waiver is retroactive to the week of March 8, 2020. This means that benefits will be paid for the first week you are eligible. This week of benefits may not appear immediately in your account, but DWD is working diligently to get this week added on each eligible claim.

**Q28:** When will I receive my first unemployment insurance (UI) payment?

**A28:** You should receive your first payment within three weeks if there are no issues with your initial claim application for benefits.

**Q29:** Could unemployment be offered indefinitely through this crisis?

**A29:** Unemployment benefits are typically available to eligible claimants for up to 26 weeks. With the federal CARES Act passage, unemployment benefits have been extended to up to 39 weeks.

**Q30:** Am I still required to search for work or conduct reemployment activities during the pandemic?

**A30:** No, during this emergency, the requirement that claimants actively search for work each week that they receive benefits has been waived. However, claimants still must be “able and available for work.”

**Q31.** If I receive a "Check Stub Coversheet" asking me to send a copy of my pay stubs to DWD via mail or fax, but I do not have a fax machine, can I email these?

**A31.** You likely received a form called “Check Stub Coversheet.” If so, this is automatically sent to a claimant who might have a deductible income issue (you reported receiving vacation pay, sick pay or the like from your employer). If you fax the information, then it goes to the DWD imaging department to be imaged under your claim. When it gets assigned to a DWD claims investigator, then they will have the information. If you don’t have access to a fax machine, then you can wait until the claims investigator contacts you. There is even a chance that the claims investigator won’t need to contact you. You will not be harmed by not sending the pay stub information via fax.

**Q32.** How do I get paid if I am eligible?

**A32.** At the end of the claim filing process, you will make a payment election. You will be directed to Key Bank’s website as Key Bank is the DWD payment vendor. You can choose between: (1) Direct Deposit to a U.S. checking/savings account, or (2) a Key2Benefits prepaid MasterCard. You can also log in to Uplink CSS at any time to make or change the election. Once on CSS, click your name at the top left of the screen and choose Payment Election from the dropdown menu to start the process. You will then be able to link to KeyBank’s secure payment election portal. If they do not make a choice, they will receive a Key2Benefits prepaid MasterCard at the mailing address on file for you on CSS. As to when you will receive payment:

- Direct deposit: money will be deposited in the bank account provided within two business days **of the weekly voucher being approved.**
- Debit Card: money will be deposited on the Key2Benefits card within a day **of the weekly voucher being approved.**

More payment information is available at [www.unemployment.in.gov](http://www.unemployment.in.gov), selection Payment Election.

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## **OTHER QUESTIONS**

**Q33:** I had a previous unemployment insurance claim that is still open. What do I do?

**A33:** If the claim is still open, you only need to start filing vouchers again. This will reopen the claim.



**Q34:** If my employer continues to provide health insurance, will it impact my benefits?

**A34:** No.

**Q35:** If my employer lays me off and pays for my healthcare insurance coverage through COBRA, how does that impact my unemployment insurance benefits?

**A35:** If your employer pays for your COBRA coverage, this is considered deductible income and must be reported to DWD and could impact the amount of UI benefits you are eligible to receive.

**Q36:** Do I have to use all of my paid time off (PTO), such as vacation, sick and personal time, before filing for benefits?

**A36:** No, but you must report any PTO that has been paid to you by your employer. This is considered deductible income and will be used to calculate your weekly unemployment insurance benefit.

**Q37:** If I received a letter to attend an in-person Reemployment Services & Eligibility Assessment (RESEA) program session at my local WorkOne for the weeks of March 16 or March 23, 2020, do I have to attend?

**A37:** No. The previously scheduled in-person meetings for the weeks of March 16, 2020, and March 23, 2020, are suspended. UI Claimants who received a letter to attend should receive communication from their local WorkOne that those meetings are suspended. If you have questions regarding attendance, please contact your local WorkOne.

**Q38:** Will DWD schedule future in-person Reemployment Services & Eligibility Assessment (RESEA) program sessions at WorkOne centers?

**A38:** DWD will not be scheduling new RESEA in-person meetings until further notice but will be working to implement virtual services. UI Claimants who are required to participate in virtual services will be contacted.

**Q39.** I would like to appeal the Monetary Determination of Eligibility or the Determination of Eligibility?

**A39.** Information on how to file an appeal may be found in the Claimant Handbook (see section "What if I Disagree with a Benefit Decision") or at [www.in.gov/dwd/2356.htm](http://www.in.gov/dwd/2356.htm). Note that if you are self-employed, an independent contract / gig worker (Uber, Lyft, Task Rabbit, Door-Dash, etc.) or otherwise do not have sufficient wages to establish a regular unemployment insurance claim, DO NOT APPEAL. If the Monetary Determination of Eligibility is accurate, you are likely eligible for assistance through the Pandemic Unemployment Assistance (PUA) program recently announced by the federal government. PUA provides assistance to individuals who do not otherwise qualify for unemployment. This includes self-employed individuals, independent contractors / gig workers, or others who do not meet the monetary requirement to establish a claim or others. The Department is working to roll out this new program as soon as possible. Please monitor our website at [www.Unemployment.IN.gov](http://www.Unemployment.IN.gov) for updated information and instructions to file for benefits.

**Q40.** Do I need to do anything if I reported other state employment on my claim and it is not showing on my monetary determination?

**A40.** As long as you chose the state where you physically worked, you do not need to do anything else. A request has been sent to the other state. The other state will send your wages for use in your Indiana claim. If your claim amount changes, you will be sent a new monetary determination.

**Q41.** Do I need to do anything if I reported Federal Civilian or Military employment and have received a monetary determination that does not show those earnings?

**A41.** You received a monetary determination because you have enough Indiana wages to open claim. Please follow the instructions on the Federal Employment Coversheet and/or Military Employment Coversheet you received to submit proof of earnings. We can then add those wages to your claim. If your claim amount changes, you will be sent a new monetary determination.

**Q42.** Do I need to do anything if I reported Federal Civilian or Military employment and have not received a monetary determination?

**A42.** Please follow the instructions on the Federal Employment Coversheet and/or Military Employment Coversheet you received to submit proof of earnings. We can then add those wages to your claim. If your claim amount changes, you will be sent a new monetary determination.

**Q43.** What should I do if I did not report out-of-state, Federal Civilian, or Military employment and should have?

**A43.** Please follow the instructions on the monetary determination to file an appeal.

*For more information, visit Indiana Unemployment at the Indiana Department of Workforce Development website: [www.Unemployment.IN.gov](http://www.Unemployment.IN.gov)*

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