

CARES Act Unemployment Benefits Expansion Package

April 7, 2020

The federal government recently passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act, legislation that will address the dramatic economic crisis brought on by COVID19, which includes the following federally funded unemployment benefits expansions:

- **Federal Pandemic Unemployment Compensation (FPUC)** FPUC provides an additional \$600 per week for individuals receiving regular unemployment benefits, PUA, PEUC, or extended benefits if they are triggered under Illinois law, beginning March 29, 2020 and concluding the week ending July 25. FPUC has been implemented and began disbursement of payment to those receiving unemployment benefits beginning the week of April 6, 2020.
- **Pandemic Emergency Unemployment Compensation (PEUC)** PEUC provides an additional 13 additional weeks of federally funded unemployment benefits for individuals who have exhausted their regular unemployment benefits.
- **Pandemic Unemployment Assistance (PUA)** PUA provides a total of 39 weeks of federally funded unemployment benefits to individuals not typically eligible for unemployment benefits, including independent contractors and self-proprietors, but have become unemployed as a direct result of COVID-19.
This portion of the benefits expansion package has not yet been implemented. Further details about the program, how to apply, and eligibility requirements will be made as soon as they have been finalized at IDES.Illinois.gov.

While these new expansions will financially help unemployed Illinoisans in the months to come, not everyone will be eligible for all the benefits contained in the package, and some benefits will not begin immediately.

Please do not call to inquire about these new federal programs. Our employees are processing applications for current benefits. Further details about the new federal programs and how to apply will be made available once they have been finalized.

How will this affect Illinois unemployment benefits? For weeks of unemployment beginning March 29, 2020, and ending July 31, 2020, individuals receiving unemployment benefits will receive \$600 more than they would receive in their weekly benefit amount. In many cases, individuals will also be eligible for more weeks of unemployment above the 26 weeks provided under regular unemployment rules. Both of these benefits will be applied automatically if you qualify.

What do I do if I have already received my maximum benefits? Some individuals who have received their entire 26 weeks of regular unemployment benefits may be eligible for more weeks of benefits under the stimulus package. If you have exhausted your benefits, or you are close to exhausting your benefits, we are finalizing the process to continue benefits under the stimulus package. Details will be available as soon as we have received further guidance from the US Department of Labor.

I am self-employed. Do I qualify under the new federal unemployment program? Under regular unemployment rules, the incomes of self-employed workers, freelancers, and independent contractors are not subject to unemployment taxes and so typically these individuals are not eligible for unemployment benefits. The stimulus package creates a new, temporary program to help people who lose this type of work as a direct result of the current public health emergency. IDES will provide information about how to apply for this benefit as soon as it is finalized.

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