

While there are many changes from the CARES Act, some basic points are worth keeping mind:

- Unemployment Insurance is still a state administered benefit, with federal requirements overlaid. In the case of the CARES Act, Unemployment Insurance will still be provided through state agencies, in most cases after the state government signs an agreement with DOL. Thus, when determining eligibility requirements, it's best to consult your state's UI agency.
- To be eligible for Unemployment Insurance benefits, an employee must be temporarily or permanently laid off or suffer a reduction in hours. They must also be able, available, and actively looking for work, although states have some flexibility in interpreting these requirements.
- The highly publicized supplemental benefit of \$600 expires on July 31, 2020. This additional amount is available to employees claiming traditional state Unemployment Insurance benefits, those who were not previously eligible for Unemployment Insurance but were made so under the CARES Act, and those who are claiming benefits because their hours have been reduced.
- Individuals who exhaust their traditional 26 weeks of state Unemployment Insurance benefits are eligible for an additional 13 weeks (total of 39). If these weeks occur after July 31, 2020, the benefit will only be the traditional state Unemployment Insurance benefit without the additional \$600 unless Congress authorizes an extension.
- Unless a state programs says otherwise, an employee who is teleworking for pay, or taking paid leave is generally ineligible for regular Unemployment Insurance benefits. The CARES Act states that employees receiving new Pandemic Unemployment Assistance are ineligible if they are getting paid leave benefits.

The Department of Labor's Employment and Training Administration (ETA) has authority for implementing the Unemployment Insurance provisions of the CARES Act. They have issued the following sets of guidance.

1. [First ETA guidance from March 22: Talks about state flexibility to determine eligibility for UI](#)
2. [Second guidance: Summarizes the major UI provisions](#)
3. [Third guidance: Discusses the mechanics of the Federal Pandemic Unemployment Compensation program](#)
4. [Fourth guidance: Discusses the Pandemic Unemployment Assistance program and includes clarifying examples](#)