

Unemployment Insurance during COVID-19

Guide to Eligibility & Application Process for the State of California

If your hours have been reduced or your employer has temporarily shut down their business because of the coronavirus, you may be eligible for benefits from the state of California, called Unemployment Insurance (UI). UI benefits provides **partial wage replacement**, about 60% of your wages. The payment is **weekly**. You must be willing to return to your job or new work, if and when work is offered once more.

Do you meet these requirements?

- ❑ **Reason for Unemployment:** you are currently unemployed through no fault of your own (for example, because of the coronavirus changes, you were temporarily laid off from work - not because you quit or were fired for misconduct).
- ❑ **Time employed in USA:** if you file your claim this month (March 2020), you must have been working in USA since at least January 2019. OR, if you file for benefits next month (April 2020), you must have been working in USA since at least April 2019. You need a minimum of 12 months of work history to be eligible, even if you have worked for different businesses/companies during this time.
- ❑ **Minimum earnings:** you must have earned at least \$1,300 over *any* 3-month period of the past 12 months period. OR you must have earned at least \$900 in *any* 3-month period of the past 12 months and your total earnings of the past 12-months is at least \$1,125. Either of these two options will allow you to meet the minimum earnings requirements.

If you meet these requirements* and are currently unemployed, you can apply for a claim **online** right now.

State and federal eligibility requirements subject to change at any time.

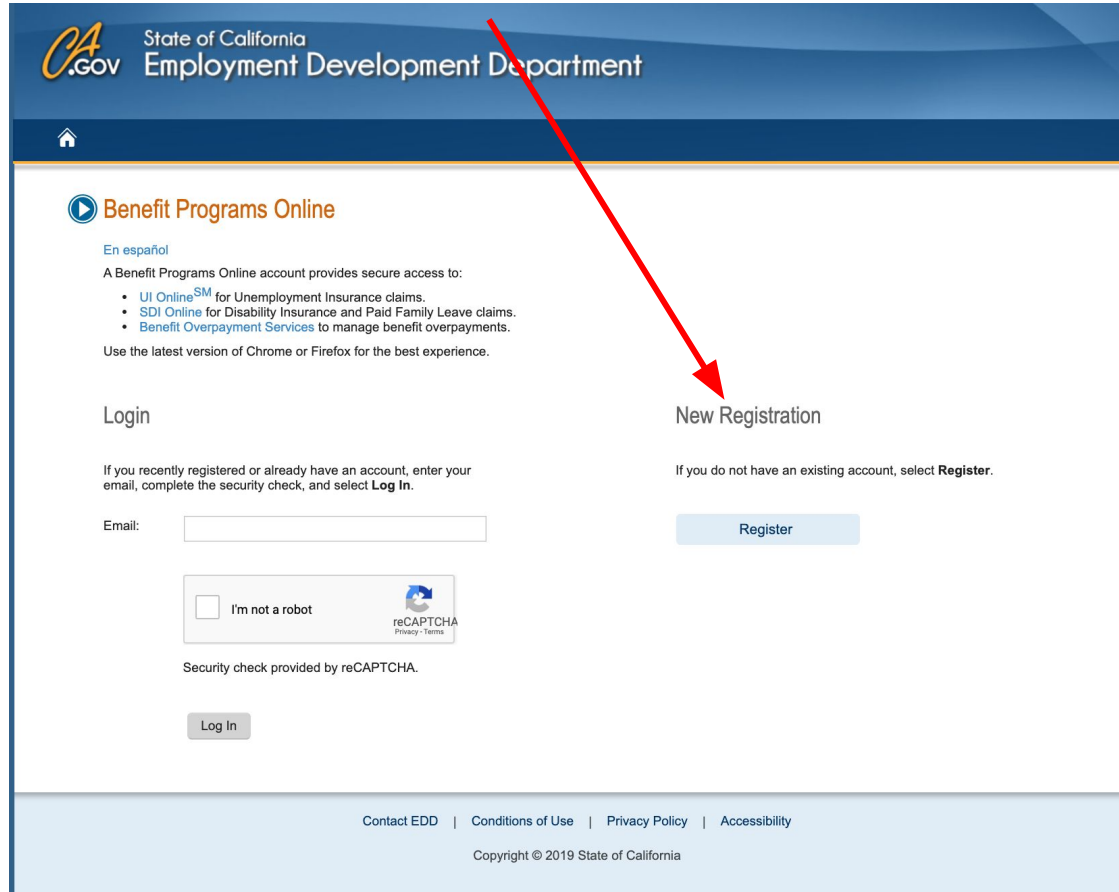
It may be helpful to prepare these items in advance:

1. Your social security number
2. The date you last filed for unemployment insurance, if you ever have
3. Your driver's license (if you have one) or California ID
4. Write down estimates of your total wages you earned the dates that you started and stopped with all companies or businesses over the past 12 months, or 18 months if you have worked that long.
5. The mailing information for all of the companies or businesses that you have worked for over the past 18 months, or 12 months if you have not worked that long. If you need help, ask your employer!

Step 1

Go to this website and press **“Register”**

https://portal.edd.ca.gov/WebApp/Login?resource_url=https%3A%2F%2Fportal.edd.ca.gov%2FWebApp%2FHome



The screenshot shows the homepage of the State of California Employment Development Department. At the top, the logo "CA.GOV" is followed by "State of California Employment Development Department". Below the header is a navigation bar with a home icon. The main content area is titled "Benefit Programs Online" and includes a link to "En español". A section titled "A Benefit Programs Online account provides secure access to:" lists three services: "UI OnlineSM for Unemployment Insurance claims.", "SDI Online for Disability Insurance and Paid Family Leave claims.", and "Benefit Overpayment Services to manage benefit overpayments." Below this, it states "Use the latest version of Chrome or Firefox for the best experience." There are two main sections: "Login" and "New Registration". The "Login" section has a text input field for "Email:" and a "Log In" button. The "New Registration" section has a "Register" button. A red arrow points from the top right of the page down to the "Register" button. At the bottom, there is a footer with links for "Contact EDD", "Conditions of Use", "Privacy Policy", and "Accessibility", and a copyright notice: "Copyright © 2019 State of California".

Step 2

- After you have read the Terms and Conditions, Press **"I have read and understand all the above information and wish to continue with establishing an online account with the EDD"** then Press **"I Agree"** if you do.



Terms and Conditions

Please read through the entire Terms and Conditions before proceeding.

If "I Disagree" is selected, you will not be able to establish an online account.

These Terms and Conditions, which include the Conditions of Use and Privacy Statements, govern the use of and access to: (i) this website (www.edd.ca.gov/); and (ii) the information on or provided through this website.

If you establish an online account you are responsible for maintaining the confidentiality of your email address and password. You are responsible for all activities which you authorize under your email address and password. You should not register with a shared email address for an online account. You agree to: (i) immediately notify the Employment Development Department (EDD) of any unauthorized use of your email address and password or any other breach of security; and (ii) log out from your account at the end of each session.

These Terms and Conditions are subject to change and it is your responsibility to check for updates. The last revision date for these Terms and Conditions is January 1, 2017.

I have read and understand all the above information and wish to continue with establishing an online account with the EDD.

You must agree to these Terms and Conditions in order to establish an online account.

I Disagree

I Agree

Step 3

- ❏ Create your Personal Account with your e-mail account and a new password.
- ❏ Choose **4 security questions, a personal image, and a personal caption.** Your personal caption can be anything simple, such as “California” or “Chocolate Cake” or another simple, personal word.
- ❏ It is very important to **WRITE DOWN** your password, security questions, personal image, and personal caption, OR take a screen-shot. *The website will lock you out if you forget any of this information.*

SAMPLE security questions - make your answers personal!

* Question 1: ?

* Answer: ?

* Question 2: ?

* Answer: ?

* Question 3: ?

* Answer: ?

* Question 4: ?

* Answer: ?

Step 4

SAMPLE Personal Image and Caption - make yours different and personal.

Personal Image and Caption

Your personal image and caption will confirm you are on the EDD website and that it is safe to enter your password.

First, choose your personal image by using the left and right arrows and selecting one of the two images displayed. Then enter a personal caption for your image.

* Personal Image:



* Personal Caption:

Cat



Step 5

Review your information; if you are satisfied, press **“Submit Registration”** at the bottom right.

Review and Submit

Review the information you provided, then select Submit Registration. If you would like to edit the information, select Previous.

Email

Email:

Password: *****

Security Questions

Question 1: What was the name of the business where you had your first job?

Answer: JFCS East Bay

Question 2: What is your favorite animal?

Answer: Dog

Question 3: Where did you celebrate your 21st birthday?

Answer: California

Question 4: What was the first movie you saw in a movie theater?

Answer: Titanic

Personal Image and Caption

Personal Image:

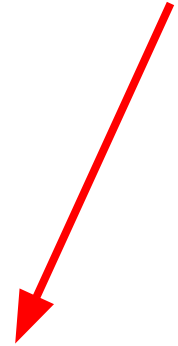


Personal Caption: cat

Previous

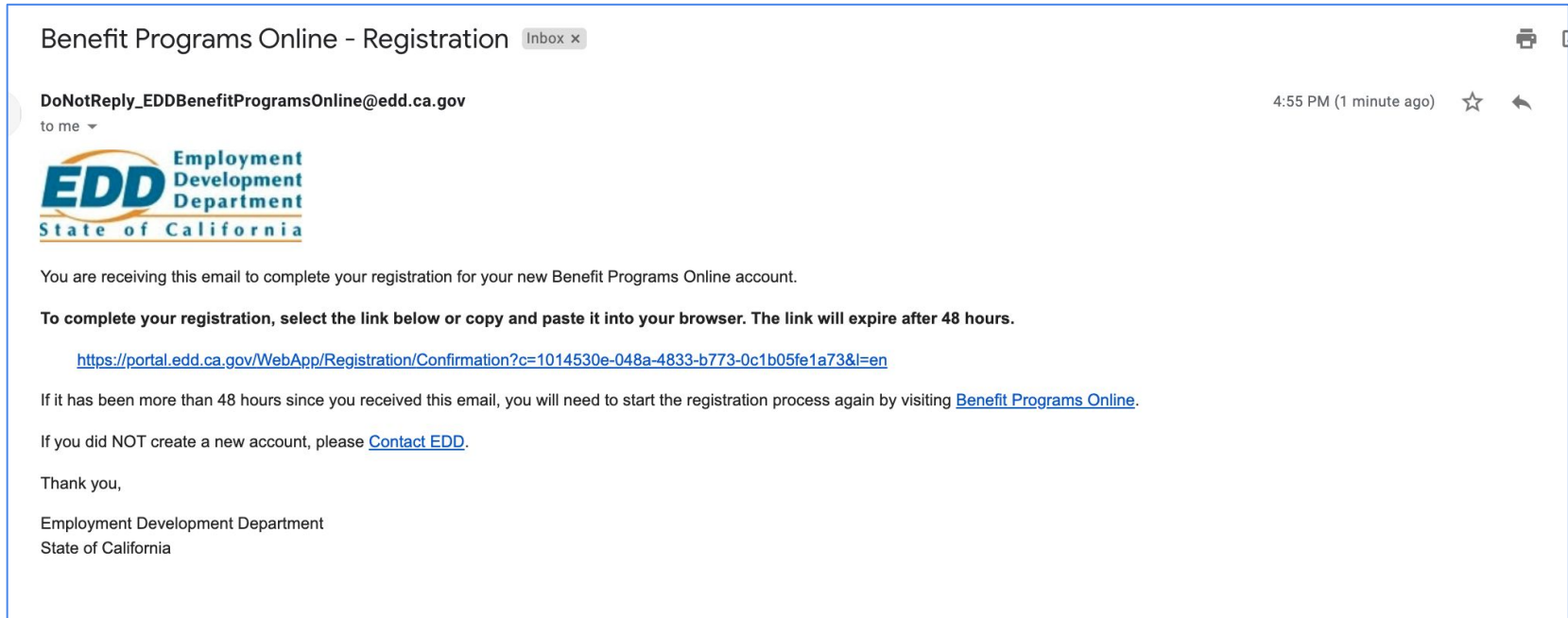
Cancel

Submit Registration



Step 6 - go to your email

Now, go log in to your personal email account. You will receive an e-mail from DoNotReply_EDDBenefitProgramsOnline@edd.ca.gov. Press on the **BLUE** link to complete your registration. *You must press on it within 48 hours, or it will expire.*



Step 7 - account created!

You have successfully made an account! **Return to this website link below**, and log in with your e-mail and the password you just created:

<https://portal.edd.ca.gov/WebApp/Registration>

Login

If you recently registered or already have an account, enter your email, complete the security check, and select **Log In**.

Email:



I'm not a robot



reCAPTCHA
Privacy - Terms

Security check provided by reCAPTCHA.

Step 8

Now, you will be re-directed to a new page. Press on **UI Online**, on the left.

Benefit Programs Online

UI OnlineSM

Select UI Online to file a claim for Unemployment Insurance (UI) benefits or to create or access your UI Online account.

To use UI Online Mobile, you must have already created a UI Online account.

UI Online

UI Online Mobile

SDI Online

Select SDI Online to file a claim for Disability Insurance (DI) or Paid Family Leave (PFL) benefits or to create or access your SDI Online account.

SDI Online

Benefit Overpayments

Select Benefit Overpayments to view your benefit overpayment balance, make a payment, and set up an installment agreement.

Benefit Overpayments

Note: You will be logged out after 30 minutes on any page.

Step 9: File a New Claim

Press on **File New Claim**, on the left.



To get started select an option below.

File a New Claim (Saved as Draft)

Select Continue with Saved Draft to file a new claim using existing information.

Continue with Saved Draft

Select File New Claim to delete the draft and restart the claim filing process.

File New Claim

The File a New Claim features will be available during the times listed below.
(All times are Pacific time)

Day of the Week	Available Time
Sunday	5 a.m. - 8:30 p.m.
Monday	4 a.m. - 10 p.m.
Tuesday - Friday	2 a.m. - 10 p.m.
Saturday	2 a.m. - 8 p.m.

Register or Manage Existing Claim

Select Register or Manage if you would like to:

- Register for UI Online with your existing claim.
- Manage your existing UI Online account.

Register or Manage

Step 10

Read and agree to all the information, then press "**Next**".

*I have read all of the above information.

To file a new Unemployment Insurance claim, select the **Next** button.

Previous

Next

Step 11

On the following page, answer these 6 questions truthfully.

Application for Unemployment Insurance

Answer the following questions to ensure you use the correct process to file your Unemployment Insurance claim.

*Indicates required field

1. *Did you work in another state and/or Canada during the last 18 months? Yes No
2. *Have you applied for Unemployment Insurance benefits in another state or Canada during the last 12 months? Yes No
3. *Did your employer, union, or non-union trade association give you one of the following claim forms for Unemployment Insurance benefits? Yes No
 - *Notice of Reduced Earnings (DE 2063)*
 - *Notice of Reduced Earnings (Fisherman) (DE 2063F)*
 - *Pacific Maritime Association Partial Evidence of Payment Form (PMA 2063)*
 - *Payment Certification (Work Sharing) (DE 4581WS)*
 - *Initial Claim and Payment Certification (Work Sharing Employer) (DE 4511WS)*
4. *Did you serve in the U.S. military during the last 18 months? Yes No
5. *Did you work for an agency of the federal government during the last 18 months? Yes No
6. *Have you filed an Unemployment Insurance claim in California during the last 12 months? Yes No

Note: The answers you give to the questions on the application must be true and correct. You may be subject to penalties if you make a false statement or withhold information.

Previous

Cancel

Next



Applicant Information

1

General Information

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Last Employer Information

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Employment History

4

Additional Information

5

Summary

6

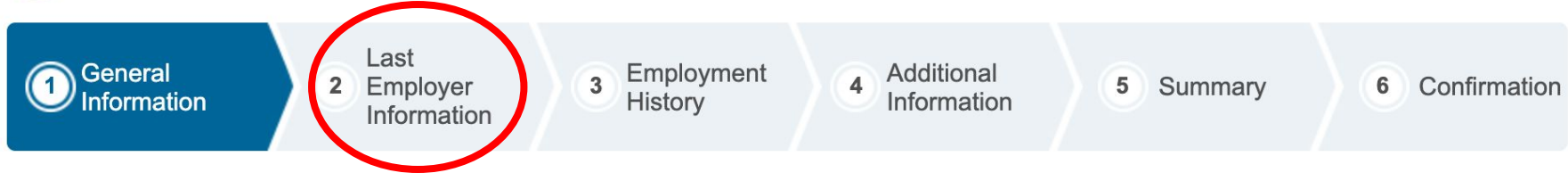
Confirmation

Complete SECTION 1: “GENERAL INFORMATION”

TIP: If you are a refugee, asylee, or SIV-holder, you will also need your immigration documents: your **I-94** OR your **Refugee Travel Document** OR your **green card** OR your **Employment Authorization Card** or other document options from the list. Any of these documents are OK! Some of these immigration documents may NOT have expiration dates, so leave "Expiration Date" blank.

TIP: If you write in your **A#**, do NOT include the letter “A”; just write in only the numbers. No letters, only numbers.

➔ Applicant Information

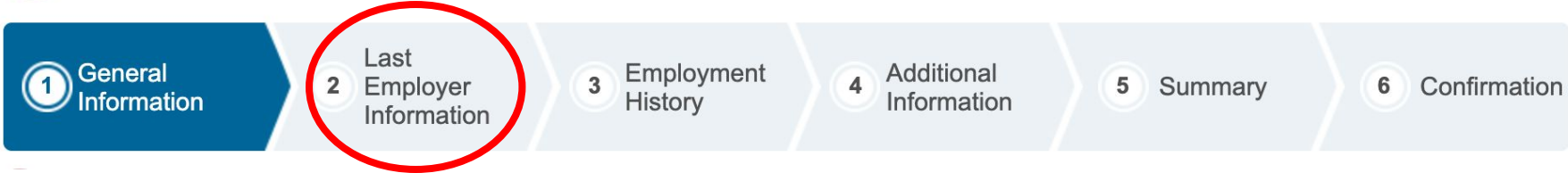


Complete SECTION 2: “LAST EMPLOYER INFORMATION”

- ❑ Check "yes" if you have worked for ANY employer in the last 18 months - it does not have to be the same job or the same employer. *Remember, even if you only have 12 months of work experience, you are eligible for a Unemployment Insurance claim!*
- ❑ Fill out your supervisor's name and the last day that you worked there.
- ❑ For “Separation Category”*, there are various options that may or may not apply, SUCH AS: **"laid off/no work"** and for “Separation Explanation”, you can put **"business closed/plant shutdown (temporary or permanent)"** OR **"temporary layoff"** OR **"reduction in workforce."**

**Separation Category and Separation Explanation may differ depending on your employment*

➔ Applicant Information



Complete SECTION 2: “LAST EMPLOYER INFORMATION”

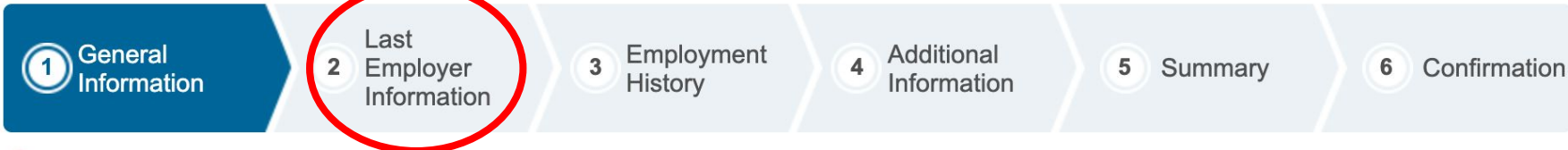
Read Carefully: Are you an Uber or Lyft Driver?*

- ❑ An Uber/Lyft driver is NOT required to list that they are an “independent contractor” or that they are “self employed” just because an app-based company says they are. EDD, which determines Unemployment Insurance in California, will make its OWN determination regarding the status of the worker.
- ❑ For Uber or Lyft’s Business, they can be listed as a "Private Employer". Their “Business Category” is “Trans, Comm, Gas Electric & Sanitary” Transportation Services.” If you are a worker for this business, you can be “Taxi Driver / Taxi Drivers and Chauffeurs.”

*For more information about Unemployment Insurance for Uber/Lyft drivers, please see:

<https://www.forworkingfamilies.org/sites/default/files/UI%20Application%20FAQ%20-%20Misclassified%20Workers%203.17.2020.pdf>

➔ Applicant Information



Complete SECTION 2: “LAST EMPLOYER INFORMATION”

Only fill out Section 4 if you are expected to receive any severance from your employer, or any payment that is NOT your regular wages!

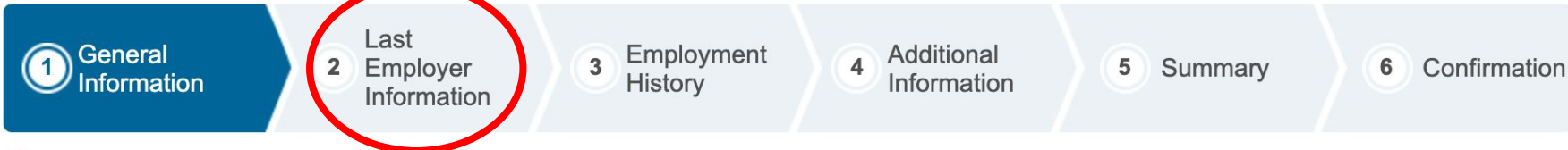
4. If you received, or if you expect to receive, any payments from your very last employer or any other employer other than your regular wages, report the payment below. ?

	Amount	From Date	To Date
4a. <input type="checkbox"/> Holiday Pay ?	<input type="text"/>	<input type="text"/> (MM/DD/YYYY)	<input type="text"/> (MM/DD/YYYY)
4b. <input type="checkbox"/> Vacation Pay ?	<input type="text"/>	<input type="text"/> (MM/DD/YYYY)	<input type="text"/> (MM/DD/YYYY)
4c. <input type="checkbox"/> Severance Pay ?	<input type="text"/>	<input type="text"/> (MM/DD/YYYY)	<input type="text"/> (MM/DD/YYYY)
4d. <input type="checkbox"/> In-Lieu-Of-Notice Pay	<input type="text"/>	<input type="text"/> (MM/DD/YYYY)	<input type="text"/> (MM/DD/YYYY)
4e. <input type="checkbox"/> Other Pay ?	<input type="text"/>	<input type="text"/> (MM/DD/YYYY)	<input type="text"/> (MM/DD/YYYY)

4e.1. Explain Other Pay.

(Maximum 150 Characters)

➔ Applicant Information



Complete SECTION 2: “LAST EMPLOYER INFORMATION”

Only fill out Section 4 if you are expected to receive any severance from your employer, or any payment that is NOT your regular wages!

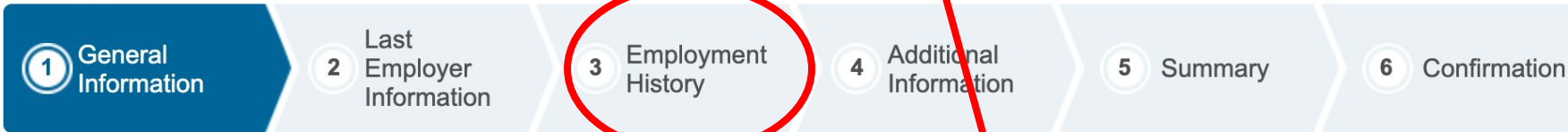
4. If you received, or if you expect to receive, any payments from your very last employer or any other employer other than your regular wages, report the payment below. ?

	Amount	From Date	To Date
4a. <input type="checkbox"/> Holiday Pay ?	<input type="text"/>	<input type="text"/> (MM/DD/YYYY)	<input type="text"/> (MM/DD/YYYY)
4b. <input type="checkbox"/> Vacation Pay ?	<input type="text"/>	<input type="text"/> (MM/DD/YYYY)	<input type="text"/> (MM/DD/YYYY)
4c. <input type="checkbox"/> Severance Pay ?	<input type="text"/>	<input type="text"/> (MM/DD/YYYY)	<input type="text"/> (MM/DD/YYYY)
4d. <input type="checkbox"/> In-Lieu-Of-Notice Pay	<input type="text"/>	<input type="text"/> (MM/DD/YYYY)	<input type="text"/> (MM/DD/YYYY)
4e. <input type="checkbox"/> Other Pay ?	<input type="text"/>	<input type="text"/> (MM/DD/YYYY)	<input type="text"/> (MM/DD/YYYY)

4e.1. Explain Other Pay.

(Maximum 150 Characters)

Applicant Information

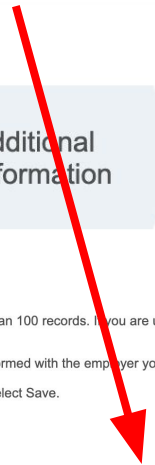


Complete SECTION 3: “EMPLOYMENT HISTORY”

You will need to describe the duties that you did for your employer. Use the **SEARCH** button to search for different duties, **type in your job duty**, and **pick the one that best describes your work**.

Error(s) Occurred

- Your search returned more than 100 records. If you are unable to find your work type, refine your search.
- Search for the type of work you performed with the employer you worked for the longest in the past 18 months. Once you choose the type of work select Save.
- *Indicates required field



*Work Type:

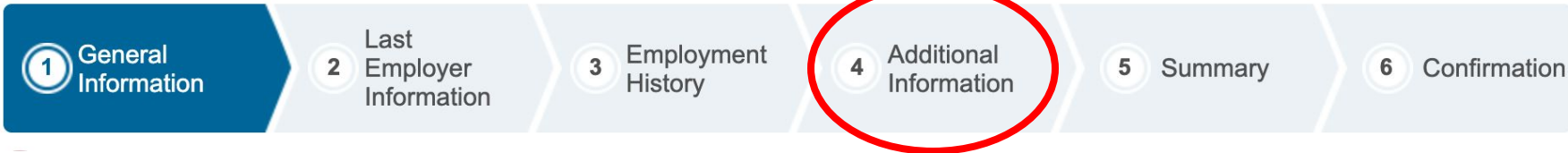
Search **Reset**

Search Results

1 2 3 ... >>

Select	Work Type	Description
<input type="radio"/>	BAGGER / STOCK CLERK	STOCK CLERKS - STOCKROOM, WAREHOUSE OR STORAGE YARD
<input type="radio"/>	BLOWER FEEDER, DYED RAW STOCK	MACHINE FEEDERS AND OFFBEARERS
<input type="radio"/>	BROWN-STOCK WASHER	CLEANING, WASHING, AND PICKLING EQUIPMENT OPERATORS AND TENDERS
<input type="radio"/>	CAROUSEL STOCKER	STOCK CLERKS, SALES FLOOR
<input type="radio"/>	CASHIER/STOCK PERSON	CASHIERS
<input type="radio"/>	CASHIER/STOCKER	STOCK CLERKS - STOCKROOM, WAREHOUSE OR STORAGE YARD
<input type="radio"/>	CLOTH-STOCK SORTER	PRODUCTION INSPECTORS, TESTERS, GRADERS, SORTERS, SAMPLERS,
<input type="radio"/>	COMMISSION AGENT, LIVESTOCK	SALES REPRESENTATIVES, EXCEPT RETAIL AND SCIENTIFIC AND RELATED PRODUCTS AND SERVICES
<input type="radio"/>	CUPOLA STOCKER	MACHINE FEEDERS AND OFFBEARERS
<input type="radio"/>	CUSTOMER PICK-UP/ STOCK	ALL OTHER SALES AND RELATED WORKERS

➔ Applicant Information



Complete SECTION 4: “ADDITIONAL INFORMATION”

Answer the questions about your work-related skills and availability then select Next.

*Indicates required field

1. *What type of work do you normally perform? ?

BAGGER / STOCK
CLERK

Add Work Type

2. *What other type of work can you perform? ?

Select Add Work
Type button

Add Work Type

3. *Is the type of work you normally perform seasonal? ?

Yes No

4. *Do you expect to return to work for a former employer?

Yes No

5. *Do you have a date to start work? ?

Yes No

6. *Are you ready and willing to accept work that matches your work skills and educational background? (Example: If offered a job, would you be able to accept it?)

Yes No

7. *Are you currently self-employed (have your own business or work as an independent contractor) or plan to become self-employed? ?

Yes No

8. *Are you a member of a union or a non-union trade association? ?

Yes No

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Complete SECTION 4: "ADDITIONAL INFORMATION"

For Question #2, select "**Add Work Type**", type in another job you believe you could do, and click "**SEARCH**", then select a job.

*Work Type:

Search

Reset

Search Results

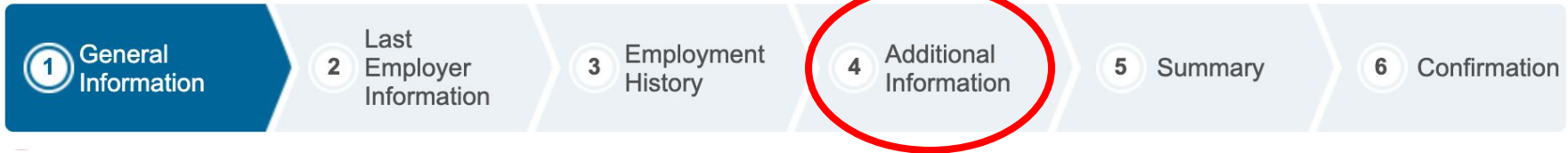
1 2 3

Select	Work Type	Description
<input checked="" type="radio"/>	BARTENDER/WAITER/ON CALL	BARTENDERS
<input type="radio"/>	DRIVE-IN WAITER/WAITRESS	FOOD SERVERS, OUTSIDE
<input type="radio"/>	HEADWAITER/HEADWAITRESS	ALL OTHER SUPERVISORS AND MANAGERS/SUPERVISORS - SERVICE WORKERS
<input type="radio"/>	SALES REP, ELEV, ESCAL, & DUMWAITERS	SALES REPRESENTATIVES, SCIENTIFIC AND RELATED PRODUCTS AND SERVICES, EXCEPT RETAIL
<input type="radio"/>	WAITER/WAITRESS	WAITERS AND WAITRESSES
<input type="radio"/>	WAITER/WAITRESS, BANQUET, HEAD	ALL OTHER SUPERVISORS AND MANAGERS/SUPERVISORS - SERVICE WORKERS
<input type="radio"/>	WAITER/WAITRESS, BAR	WAITERS AND WAITRESSES
<input type="radio"/>	WAITER/WAITRESS, BUFFET	WAITERS AND WAITRESSES
<input type="radio"/>	WAITER/WAITRESS, CAFETERIA	DINING ROOM AND CAFETERIA ATTENDANTS AND BARTENDER HELPERS
<input type="radio"/>	WAITER/WAITRESS, CAPTAIN	ALL OTHER SUPERVISORS AND MANAGERS/SUPERVISORS - SERVICE WORKERS

Previous

Save

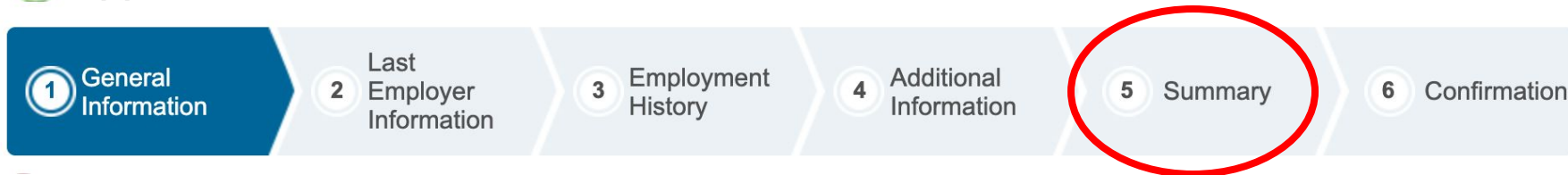
Applicant Information



Complete SECTION 4: “ADDITIONAL INFORMATION”

- For Question #3, “**seasonal work**” usually means that you only work during specific seasons of the year, such as a ski instructor during winter, a lifeguard in the summer, or fishing in fishing season. Ask your employer if you are uncertain!
- For Question #4, if you know that are expected to return to work after the coronavirus measures are lifted, then select "Yes". If not, select “No”.
- For Question #5, if your employer has told you a specific date that you will certainly be re-hired, Select “yes” and write in that date. If you do not have one, select “No”.
- For Question #6, you **MUST** select "Yes" - that you are ready and willing to accept work that matches your work skills and education background.

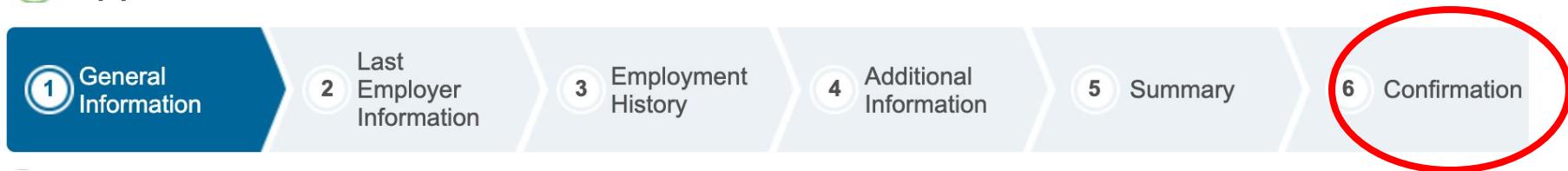
Applicant Information



Complete SECTION 5: “SUMMARY”

-  Review the summary and confirmation, and then **submit**.
-  Make sure your income information is correct!

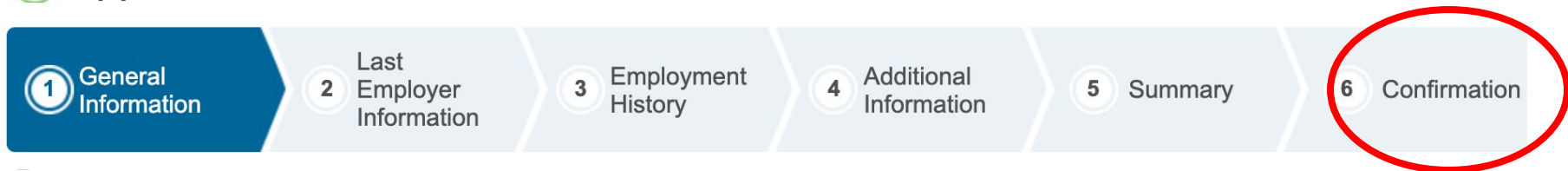
Applicant Information



Complete **SECTION 6: CONFIRMATION**

Review the summary and confirmation, and then **submit**. Make sure your income information is correct!

Applicant Information



Complete **SECTION 6: CONFIRMATION**

Review the summary and confirmation, and then **submit**. Make sure your income information is correct!

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Complete SECTION 6: CONFIRMATION

You will view a page that says
“Confirmation - Unemployment
Insurance Claim Filed”

Your claim has successfully been
filed.

➔ Confirmation – Unemployment Insurance Claim Filed

General Information Last Employer Information Employment History Additional Information Summary Confirmation

Your application for Unemployment Insurance benefits has been submitted. Below is your confirmation number. Print and save this document for your records.

[REDACTED]

It is your responsibility to read the following information. Select a topic to review the information on this page:

- Important Notices You Will Receive from the EDD
- Eligibility Determination Interview
- Prior Disqualification or Overpayments
- EDD Debit Card
- Work Search Requirement
- CalJOBS
- Out-of-State Residents
- Reporting Wages
- UI Online
- California Training Benefits

Important Notices You Will Receive from the EDD

You will receive the following Unemployment Insurance claim materials in the mail by 03/28/2020.

- **Notice of Unemployment Insurance Claim Filed (DE 1101CLMT):** Summarizes the information you provided when you filed your claim. This information will be considered accurate unless you contact the EDD within 10 days from the date it was mailed. Failure to report accurate information may result in a disqualification, overpayment, or an overpayment and penalties.
- **Notice of Unemployment Insurance Award (DE 429Z):** Indicates your weekly benefit amount and maximum claim amount which are based on wages reported by your employer(s). Review the award notice for accuracy and contact Unemployment Insurance if the information is inaccurate within 30 days of the mail date of this notice. This notice also provides instructions on your work search requirements.
- **Employment Development Department (EDD) Customer Account Number (DE 5614):** The EDD Customer Account Number is required to register for UI Online and may be used instead of your Social Security number when speaking to an EDD representative.
- **Unemployment Insurance Benefits: What You Need to Know (DE 1275B):** A booklet to help you understand the eligibility requirements to receive Unemployment Insurance benefits.
- **Continued Claim (DE 4581):** To certify for continued benefit payments, you must provide eligibility information to the EDD every two weeks through UI Online, EDD Tele-Cert, or by mail. For instructions on how to certify for continued benefits, refer to the booklet, *Unemployment Insurance Benefits: What You Need to Know (DE 1275B)* or our helpful UI Online videos.

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Eligibility Determination Interview

If additional information is needed or an eligibility issue is identified, a phone interview appointment is scheduled. You will be notified of the date and time by mail. With UI Online you may view scheduled appointments and reschedule a phone interview appointment to a later date.

If you are not available for your phone interview, a decision will be made based on the available facts, which can result in the delay or denial of your Unemployment Insurance benefit payments.

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Prior Disqualification or Overpayments

A disqualification or an overpayment on a previous Unemployment Insurance claim may affect your new claim. Refer to the *Notice of Determination/Refuge (DE*

What Next?

- ❑ Your application will be reviewed typically in about 10 days, although delays may or may not occur under COVID-19.
- ❑ You will be notified **by mail** upon approval, with a document that is called **“Notice of Unemployment Insurance Award”**
- ❑ You will be mailed out a Visa Debit Card within 5 days of approval. You must activate that card online or over the phone. Visit the Bank of America EDD Debit Card website and select Activate My Card: <https://prepaid.bankofamerica.com/EddCard/Home/Index> or by phone, and call **1-866-692-9374**. The card is accepted everywhere VISA is accepted (in stores, online, and by phone) and you can withdraw cash at ATMs, banks, and stores with cash back options.