



LABOR AND EMPLOYMENT CLIENT ALERT

Unemployment Qualifications and Benefits Under the CARES Act (Coronavirus and the Law)

SUMMARY

On the subject of unemployment insurance benefits (UIB), the Coronavirus Aid, Relief, and Economic Security (CARES) Act accomplishes three objectives:

1. Increasing the amount of UIB paid to individuals already covered under state or federal unemployment laws.
2. Extending coverage for an additional 13 weeks for individuals who exhaust their UIB under state or federal law.
3. Expanding the scope of individuals who may receive UIB if they are unable to work because of COVID-19.

As a result, under the CARES Act, most Virginians will qualify for up to 39 weeks of UIB until the end of 2020. All weekly unemployment benefit payments will increase by \$600 until the end of July. Finally, workers who are not eligible under current state law—such as gig economy workers, self-employed individuals, or workers paid by 1099—may now be eligible for UIB as long as they are unable to work because of a reason related to COVID-19.

The table below summarizes each set of benefits.

COMPARISON OF ASSISTANCE

	Purpose	Timeframe	Additional Criteria
FPUC: Federal Pandemic Unemployment Compensation (Section 2104)	Adds \$600 to any state or federal UIB for which an individual already qualifies.	Begins after the state agrees to participate in the program. Ends July 31, 2020 (approximately four months).	None.
PEUC: Pandemic Emergency Unemployment Compensation (Section 2107)	Extends the length of UIB by 13 weeks.	Extension is available through December 31, 2020.	Individuals must have exhausted all other UIB under state or federal law and be actively engaged in searching for work.
PUA: Pandemic Unemployment Assistance (Section 2102)	Expands who can qualify for UIB if the individual cannot work for a COVID-19 related reason.	Extension available from January 27, 2020 through December 31, 2020. Lasts 39 weeks, including any week of UIB already received.	Excludes individuals who can telework or are receiving paid sick leave.

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