



## Unemployment Benefits Q&A – Updated with Information from new Federally Funded CARES Act

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**Q. What's in the 2020 Coronavirus Relief Law (CARES Act)?**

- A. On March 27, 2020, President Trump signed the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). The \$2 trillion aid package will provide financial aid to families and businesses impacted by the COVID-19 coronavirus pandemic.

**Q. What is in it for me as an individual?**

- A. The CARES Act sends a \$1,200 stimulus check to eligible adults earning up to \$75,000. Couples earning up to \$150,000 will receive \$2,400. Eligible families receive an additional \$500 for each child under the age of 17.

This is, at present, a one-time payment. You can expect a direct deposit CARES Act payment on or about April 16, 2020, if the IRS has your bank information from your most recent tax return filed. Checks sent via mail will take longer—potentially months—and they will be sent to the address listed on your most recent tax return.

The amount starts declining after \$75,000 of income for individuals (\$150,000 for couples) and phases out completely at \$99,000 singles (\$198,000 for couples). If you made too much in 2019 to qualify for the rebate but your 2020 income qualifies you for the rebate, you'll claim it as a credit on your 2020 tax return.

**Q. Does the CARES Act enhance unemployment benefits?**

- A. Yes, the CARES Act increases the amount each eligible person can receive, extends the amount of time individuals can collect and expands the eligibility criteria for Unemployment. See below for more details.

**Q. Am I eligible for unemployment if I am not working or have reduced hours?**

A. Yes, all full and part time staff who are not working or have reduced hours are eligible for unemployment and can apply at any time. We recommend you apply for unemployment as soon as you are eligible.

**Q. How much can I expect to receive from unemployment compensation?**

A. In Massachusetts, eligible individuals will receive approximately 50% of their lost wages up to a max of \$823 per week. In addition, the CARE act provides an additional \$600 per week through July 31<sup>st</sup>, 2020. The \$600 is added to the amount you would normally receive, based on the formula above.

**Q. For how long can I collect?**



A. The CARE Act has extended the period eligible employees can receive unemployment to 39 weeks.

**Q. Has the CARES Act expanded who is eligible for Unemployment?**

A. Yes. States would be permitted to expand eligibility to provide unemployment compensation to workers who are not normally eligible for benefits, so long as their unemployment was connected to the COVID-19 pandemic. Expanded eligibility would provide benefits to self-employed individuals, independent contractors, “gig economy” employees, and individuals who were unable to start a new job or contract due to the pandemic.

**Q. How do I apply for unemployment?**

A. Please go to <https://www.mass.gov/doc/filing-a-new-unemployment-claim-covid-19/download>

**Q. How long should I expect to wait before I receive unemployment compensation after I submit my claim?**

A. According to the Department of Unemployment Assistance, the wait is currently 21 to 28 days, due to the high volume of claimants. We will be sharing our concerns about this delay on our employees’ behalf and will keep you updated as we learn new information. We encourage you to also reach out to your elected representatives to share your concerns.

**Q. Should I use my vacation hours first before applying to collect unemployment?**

A. It is your decision on whether you use your vacation pay now or defer to a later date. If you choose to not use vacation time, we will keep these hours in your bank for when you return to work; if you don’t return from furlough, we will pay out your vacation hours in a final paycheck. If you choose to use these hours, your unemployment compensation will be reduced during the timeframe you receive this compensation.

**Q. If I am on furlough, can I use my sick time?**

A. No. Sick time is only available to employees who are active, meaning not furloughed, and have a qualifying reason per our Employee Handbook. This is different than Vacation time, which you can access while on furlough.

**Q. I am on furlough and continuing to stay on YGB Health, Dental and Vision through the end of April with the Employee cost paid by YGB, when will a determination be made on what will happen after April?**

A. We are waiting for more information to make that determination and will update you as soon as possible in April. We do know now that the CARES Act did not provide a subsidy to help workers with Health Insurance. Workers who lost their job and/or were furlough and were previously covered by employer-sponsored health insurance are eligible for a special enrollment period in the ACA marketplace ([The Connector](#), in Massachusetts) for coverage and may be eligible for advanced premium tax credits and cost-sharing subsidies.