



# **Pandemic Unemployment Assistance (PUA)**

## **Federal Pandemic Unemployment Compensation (FPUC)**

### **THE GUAM DEPARTMENT OF LABOR'S FREQUENTLY ASKED QUESTIONS REGARDING THE 2020 PANDEMIC UNEMPLOYMENT ASSISTANCE AND FEDERAL PANDEMIC UNEMPLOYMENT COMPENSATION PROGRAMS**

Hagåtña, Guam – The Guam Department of Labor (GDOL) continues its preparation to implement the Pandemic Unemployment Assistance (PUA) Program, and the Federal Pandemic Unemployment Compensation (FPUC) Program that will assist thousands of people whose jobs have been impacted by the 2019 Novel Coronavirus (COVID-19).

Everyone has the right to apply. Once you submit your application, GDOL will be able to determine if you qualify. The online application, once it's up and running will be able to tell you right away if you qualify. More eligibility information will be released along with the application.

Here are answers to common questions about eligibility for the assistance programs as they pertain to Guam.

*As the COVID-19 pandemic is an evolving situation, all answers are subject to change.*

- **Q: What is Pandemic Unemployment Assistance?**
  - **A:** The Governor signed an agreement with USDOL, to establish a Pandemic Unemployment Assistance (PUA) program. It is part of the Coronavirus Aid, Relief, and Economic Security (CARES) Act of 2020.
  - The PUA program provides temporary benefits to people whose employment or self-employment has been lost, reduced or interrupted as a direct result of COVID-19. Direct result means loss of employment or self-employment because of a reason directly related to the COVID-19 Pandemic.
- **Q: How long does PUA last, and how much is it?**
  - **A:** The PUA program, in general, provides up to 39 weeks of unemployment benefits between Jan. 27 to Dec. 31 2020. Guam's PUA Weekly Benefit Amount (WBA) is \$345 a week.
- **Q: What is Federal Pandemic Unemployment Compensation?**
  - **A:** Federal Pandemic Unemployment Compensation (FPUC) is an emergency program designed to increase unemployment benefits for thousands of Guamanians affected by COVID-19.
  - Under FPUC, eligible people will get an extra \$600 in federal benefits each week they qualify during the eligibility period which is between the beginning of April



through the end of July 2020. FPUC is an added benefit. You must receive at least \$1 of PUA to qualify for FPUC.

- **Q: Will the payments be retroactive?**
  - **A:** Yes. You will be able to receive back pay for the weeks you qualify.
- **Q: What is the earned income disregard?**
  - **A:** Earned income disregard (EID) means you can disregard part of your earnings when determining eligibility for PUA. Guam's earning disregard amount is \$150.
  - This means that in order to qualify for PUA, \$150 of your weekly income can be subtracted, making it possible for more people affected by COVID-19 to qualify. To calculate eligibility, add the PUA amount (\$345) and the EID amount (\$150), then subtract \$1. The qualifying amount equals \$494 a week. You must receive at least \$1 of PUA to qualify for FPUC
  - If you are collecting PUA and find some new employment or are partially employed, you have a duty to report these earnings in your weekly certification.
- **Q: Who is eligible?**
  - **A:** If you have been laid off or furloughed due to COVID-19, you may be eligible. If you have had your hours reduced due to COVID-19 and make less than \$494 a week, you may be eligible for partial PUA.
  - All taxable income must be reported to determine eligibility.
  - If you are still working but your income was reduced due to COVID-19, and you make less than the WBA plus the EID which equals \$494 or less a week, you may be eligible for PUA minus your wages. If you make \$495 or more, you may not be eligible for PUA.
- **Q: To determine if I am eligible, do I use my gross pay? Or net pay?**
  - **A:** If you are an employee, you will use your gross income.
  - If you are self-employed, you will use your net income.
- **Q: What are the COVID-19 related reasons for being out of work but still being eligible for PUA? According to the CARES Act:**
  - If you have been diagnosed with COVID-19, or you have symptoms and are being tested for COVID-19;
  - Someone in your household has been diagnosed with COVID-19;



- If you are taking care of a family member or someone in your household who has been diagnosed with COVID-19;
  - If you have to care for your children or other dependents at home, and can't go to work or telework;
  - If you can't get to work because of quarantine restrictions caused by COVID-19;
  - If you can't go to work because a health-care provider said you should self-quarantine due to concerns related to COVID-19;
  - If your job offer was canceled or if you couldn't reach your job due to COVID-19;
  - If you have become the breadwinner or supporter for your household because the main income earner died as a direct result of COVID-19;
  - If you have to quit your job as a direct result of COVID-19; or
  - The place you work is closed as a direct result of COVID-19.
- **Q: What if I got my job back, or found a new job? Am I eligible?**
    - **A:** If you were laid off or furloughed due to COVID-19 between Jan. 27 and Dec. 31 2020, you may be eligible for PUA for the weeks you did not work. Payments are retroactive.
  - **Q: I got my job back, but at reduced hours. Am I eligible?**
    - **A:** If you are working but your income was affected or reduced due to COVID-19, you maybe be eligible if you're making less than \$494 a week.
  - **Q: If I work more than one job, and was furloughed from one but not the other, am I eligible for benefits?**
    - **A:** The number of jobs you have is not a qualifier. Eligibility is determined by your weekly income.
  - **Q: If I am on paid leave, am I eligible for PUA?**
    - **A:** You may not be eligible for PUA if you are using paid leave.
    - However, if you use up all your paid forms of leave and still can't return to work due to COVID-19, then you may be eligible for PUA benefits.
  - **Q: I owe child support. Am I eligible?**
    - **A:** Child support obligations will be taken out of PUA payments.



- **Q: I was about to start a new job, but then could not due to COVID-19. Am I eligible?**
  - **A:** You can apply for PUA benefits if you could not start your new job because it was affected by COVID-19.
- **Q: If I have to watch my kids at home due to COVID-19, do I have to go back to work?**
  - **A:** Once the typical school year is completed, parents or guardians who were unable to go to work due to school closures are required to go back to work. However, if your summer vacation daycare or childcare center is still closed, then you may be exempt and may be eligible for PUA.
- **Q: I'm self-employed, am I eligible?**
  - **A:** Self-employed individuals including freelancers, gig workers, and small business owners, who can no longer earn income due to COVID-19, should be eligible for PUA.
  - You will also need proof to show that you were making money, and because of COVID-19 are no longer making money. This can be bank statements, 1099s, invoices, contracts, a letter from your biggest customer—just something to prove that you had an income and you no longer do because of COVID-19.
- **Q: I'm scared to work because I don't want to be exposed to the virus. Do I have job protection? Can I be fired?**
  - **A:** The fear of possible exposure is not a factor which protects an employee's at-will job under local or federal law.