

# 擴大失業福利 – 您是否因為新冠肺炎 (Covid-19) 而失去工作？

華人進步會改編自國家就業法計劃

冠狀病毒援助、救濟和經濟安全 (英文簡稱 CARES) 法案在2020年3月27日簽署成為法律。CARES 法案創立三個新的失業保險項目：新冠病毒大流行失業補償 (PUC)、新冠病毒大流行緊急失業補償 (PEUC)、和新冠病毒大流行失業援助 (PUA)。

新冠病毒大流行失業補償 (Pandemic Unemployment Compensation, 簡稱 PUC)：有效期由 3/27/20 至 7/31/20，所有失業保險和 PUC 的申請人，將會在他們的州失業福利之上，收到額外每週 \$600 的援助。PUC 是固定金額的補償，專為領取失業保險的人士提供，包括領取部分失業福利的人士。PUC 是不會影響您的醫藥咭或 CHIP 資格。

新冠病毒大流行緊急失業補償 (Pandemic Emergency Unemployment Compensation, 簡稱 PEUC)：您可以獲得額外13週的失業福利，這福利將會在您用完所有州政府提供的26週失業福利後即可使用。PEUC 有效日期至 2020年12月31日。

新冠病毒大流行失業援助 (Pandemic Unemployment Assistance, 簡稱 PUA)：這是緊急的失業援助，專為那些未能符合資格申請州政府失業福利，或經已用完所有州政府失業福利的工人提供。假若您符合資格領取州失業福利，那您便不符合資格領取 PUA。

PUA 有效期由2020年1月27日至2020年12月31日。您可以追溯領取這福利（從1/27/20開始），並最高可獲39週的援助、包括您獲得常規失業保險的任何星期。PUA最低援助金額相等於州失業保險平均每週福利的一半（每週約\$190）。

符合 PUA 資格的人士包括自僱工人、獨立承包商、自由從業員、尋求部分時間工作者，和那些工作時間過短不符合資格領取州失業保險福利的工人。

申請 PUA，您需要自我證明由於以下其中一種情況而致部分或完全失業，或無法工作：

- 您被診斷患有新冠肺炎 (COVID-19) 或持有該病毒症狀，正在尋求診斷；
- 您的家庭成員被診斷出患有 COVID-19；
- 您正在為診斷患有 COVID-19 的人提供護理；
- 學校或工場因為 COVID-19 而被關閉，您正在照料無法上學或工作的孩子或其他家庭成員；
- 您正在被隔離或被醫護人員建議進行自我隔離；
- 您打算開始工作，但因 COVID-19 的爆發，您沒有工作或無法到達工作地點；
- 因為 COVID-19 導至家中戶主死亡，您成為家庭支柱，負責養家；
- 由於 COVID-19 的直接影響，您不得不辭職；
- 由於 COVID-19 的直接影響，您的工作場所要關閉；或
- 您符合勞工部長制定的其他標準。

假若您能進行遠距離帶薪工作或正在獲得帶薪病假或有薪假期，您便不符合資格領取 PUA。不幸的是，您必須獲准工作才有資格取得 PUA，這意味著無證件工人並將不符合資格。

## **Expanded Unemployment Benefits -- Are You Out of Work Because of Covid-19?**

*Adapted by CPA from National Employment Law Project*

On March 27, 2020, the Coronavirus Aid, Relief, and Economic Security (CARES) Act was signed into law. The CARES Act creates three new UI programs: Pandemic Unemployment Compensation (PUC), Pandemic Emergency Unemployment Compensation, and Pandemic Unemployment Assistance.

**Pandemic Unemployment Compensation (PUC):** From 3/27/20 to 7/31/20, all UI and PUC applicants will receive an additional \$600 per week on top of your state unemployment benefits. PUC is a flat amount to those on UI, including those who are receiving a partial unemployment benefit check. PUC does not affect your eligibility for Medicaid or CHIP.

**Pandemic Emergency Unemployment Compensation (PEUC):** You can receive an additional 13 weeks of unemployment benefits, which will become available after you use up all your state's 26 weeks of unemployment benefits. PEUC expires Dec 31, 2020.

**Pandemic Unemployment Assistance (PUA):** This is emergency unemployment assistance to workers who are left out of state unemployment benefits or have used up all of their state unemployment benefits. If you qualify for state unemployment benefits, you are NOT eligible for PUA.

PUA runs from Jan 27, 2020 through Dec 31, 2020. You can receive retroactive pay (since benefits begin 1/27/20) and can receive benefits for a maximum of 39 weeks, including any weeks for which you received regular UI. PUA will have a minimum benefit that is equal to one-half the state's average weekly UI benefit (about \$190 per week).

Those eligible for PUA include self-employed workers, including independent contractors, freelancers, workers seeking part-time work, and workers who do not have a long-enough work history to qualify for state UI benefits.

For PUA, you need to self-certify that you are partially or fully unemployed, or unavailable to work because of one of the following circumstances:

- You have been diagnosed with COVID-19 or have symptoms of it and are seeking diagnosis;
- A member of your household has been diagnosed with COVID-19;
- You are providing care for someone diagnosed with COVID-19;
- You are providing care for a child or other household member who can't attend school or work because it is closed due to COVID-19;
- You are quarantined or have been advised by a health care provider to self-quarantine;
- You were scheduled to start employment and do not have a job or cannot reach your place of employment as a result of a COVID-19 outbreak;
- You have become the breadwinner for a household because the head of household has died as a direct result of COVID-19;

- You had to quit your job as a direct result of COVID-19;
- Your place of employment is closed as a direct result of COVID-19; or
- You meet other criteria established by the Secretary of Labor.

You are not eligible for PUA if you can either work remotely with pay or are receiving paid sick days or paid leave. Unfortunately, workers must be authorized to work to be eligible for PUA, meaning that undocumented workers will not qualify.