

Summary – Comparison of Unemployment Benefits under the Federal CARES Bill – Last Updated 3/31/2020

	Pandemic Unemployment Compensation (PUC)	Pandemic Emergency Unemployment Compensation (PEUC)	Pandemic Unemployment Assistance (PUA)
What does this program do?	Provides additional \$600 in benefits.	Provides an additional 13 weeks of Unemployment Insurance (UI) benefits funded 100% by federal government.	Provides emergency Unemployment Insurance (UI) to workers usually left out. NOT AVAILABLE YET – PENDING FURTHER INFORMATION FROM THE DEPARTMENT OF LABOR (DOL)
What types of workers are covered? Which types of workers are excluded?	Everyone on regular state Unemployment Insurance and everyone on Pandemic Unemployment Insurance (PUA) See state UI sheet that is updated almost daily at: https://www.masslegalservices.org/covid-19-and-ui .	Must be actively engaged in work search but states can be flexible because of COVID-19. See state UI page & updates at: https://www.masslegalservices.org/covid-19-and-ui .	Covers everyone eligible for state UI plus additional workers who are excluded e.g., self-employed people, independent contractors (IC), people who didn't earn enough or work long enough to qualify for UI, or who have used up their regular UI after July 1, 2019 as long as these workers are not working for COVID-19 related reasons . These reasons include state's provisions (<u>see attached state UI page & updates</u>) plus: <ul style="list-style-type: none"> • Providing care for someone w/ COVID-19 • Have become breadwinner because head of household has died as a direct result of COVID-19 • Federal DOL may supply other criteria, however MA is providing wide scope on eligibility Excludes non-citizens who don't have Social Security number and work authorization (but there may be additional criteria for non-citizens.)
How much money will a worker receive in benefits?	\$600 to everyone eligible, including people getting partial UI.		Varies state-by-state. It is the greater of: 1) the worker's UI check if they applied for UI (maximum UI benefit in MA is now \$823); or 2) half of the MA average weekly benefit (AWB) amount. MA AWP is \$533.21, so the minimum DUA is \$267.

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What is the start and end date of program?	From 3/27/20 (date of signing of CARES) to 7/31/2020).	Is available after someone exhausts regular UI (current maximum number of weeks in MA is 26).	Benefits are available from 1/27/20 – 12/31/20.
Is this program retroactive?	Should be retroactive to 3/27/20 for individuals whose benefits are delayed but unclear how “predate” will operate.		Yes, retroactive to date first lost work due to CV back to 1/27/20, and most probably, extra \$600 kicks in on 3/27/20.
Number of weeks available under program	While on UI up to 7/31/2020.	Regular state UI + 13 weeks. Non-reduction rule i.e., states cannot decrease the # of weeks of state UI benefits available as of 1/1/2020.	39 weeks.
Relationship to state UI benefits	Available to everyone getting a state UI check.	Add-on to state benefits.	The 39 weeks includes any benefits received under state UI program. The minimum benefit is calculated same way as under the Stafford Act, Disaster Unemployment Assistance as described above.
How will benefits be distributed?	Through Department of Unemployment Assistance either at same time as regular check or separately.	Through Department of Unemployment Assistance.	Through Department of Labor that distributes through Department of Unemployment Assistance
Relationship w/ other benefits (Paid Sick Time, Paid Family and Medical Leave)	Cannot get both paid leave and UI for same time period.	Cannot get both paid leave and UI for same time period.	Probably cannot get both paid leave and UI for same time period (although doubtful these workers would have these benefits).
Additional Notes	Does not count as income for purposes of Medicaid or CHIP eligibility.		Waiting to see if reporting requirements are similar to the Disaster Unemployment Assistance program.

Summary – Comparison of Unemployment Programs in the CARES Bill