Unemployment Insurance Legislator Resource Guide

MDunemployment.com

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CARES Act - UI Expansion

- The federal government recently passed the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), which includes an expansion of unemployment insurance benefits for Marylanders.

**Pandemic Unemployment Assistance (PUA)**
- Individuals who are not usually eligible for regular UI and who cannot work due to COVID-19 are eligible for a maximum of 39 weeks of benefits, which includes $600 Federal Pandemic Unemployment Compensation (FPUC).
- Self employed, Independent Contractors, Gig workers, limited work history, etc.

**Federal Pandemic Unemployment Compensation (FPUC)**
- $600 per week on top of current regular UI benefits.
- This $600 is a flat amount to those on UI, including those who receive a partial UI benefit.

**Pandemic Emergency Unemployment Compensation (PEUC)**
- 13 additional weeks of UI benefits, plus $600 FPUC.
BEACON One-Stop

- The Maryland Department of Labor has launched a new unemployment insurance application called the Beacon One-Stop. This new application will allow all Marylanders to file all types of claims entirely online.
  - Including:
    - regular benefits,
    - CARES Act benefits; and
    - individuals who were previously required to file by phone.

- To learn how services have been improved and expanded, visit the BEACON One-Stop Overview page.

- To directly access the new BEACON One-Stop, visit https://beacon.labor.maryland.gov/claimant/
BEACON One-Stop Resources

- BEACON One-Stop FAQs
- BEACON One-Stop Username and Password Handbook
- Login Quick Start Guide
- Video Tutorials:
  - Account Activation and Login
  - Applying for Pandemic Emergency Unemployment Compensation (PEUC)
    - This is the 13 week extension of UI benefits for those that may have exhausted their original 26 weeks.
  - Applying for Pandemic Unemployment Assistance (PUA)
    - This is the new UI program for self employed, independent contractors, sole proprietors, gig economy workers, non-profits, and those with limited work history.
- Technical Support Issues - BEACON.Support@maryland.gov
Frequently Asked Questions

- General Unemployment Frequently Asked Questions
- COVID-19 Frequently Asked Questions
- Bulk Claims Frequently Asked Questions
- CARES Act Frequently Asked Questions
- Workshare Program Frequently Asked Questions
- Weekly Claim Certifications Frequently Asked Questions
- General Unemployment Frequently Asked Questions
- Federal $600 FPUC Payments Frequently Asked Questions
- BEACON One-Stop Application Frequently Asked Questions
New Virtual Assistant

- We now have a virtual assistant, named Dayne, on our website to further assist our customers. Customers will see this when they navigate to our main webpage, MDunemployment.com, and click on the “Chat with us” prompt near the bottom of the page.

- This resource will help customers navigate some of the new features on our platform. It will also help guide customers to some of our informative resource tools. This is designed to provide an additional measure of guidance when individuals enter our site and need further assistance.
Removing Deadlines

- Due to the high claim volume caused by the COVID-19 pandemic, the Division of Unemployment Insurance is removing ALL deadlines for claimants to provide additional information or deliver supporting documentation. Please note that your claim will NOT be negatively impacted by your inability to meet any deadline date printed on a correspondence that you receive via mail.
Exemption From The Weekly Work Search Requirement

- Due to the state of emergency proclaimed by the Governor of Maryland, and the labor conditions across the state of Maryland, the Secretary of the Maryland Department of Labor (Labor) has ordered, effective March 20th, 2020, a temporary exemption from the work search requirement for individuals receiving unemployment insurance benefits.

- Labor will exempt all current and new unemployment insurance benefit recipients from the requirement to actively seek work for a ten (10) week period.

- Despite the order exempting claimants from completing the work search each week, YOU MUST STILL FILE A WEEKLY CLAIM CERTIFICATION in order to receive benefit payments. You may file your weekly claim certification by Internet or telephone. Each weekly claim certification covers a one-week period. When you file your certification, you will be asked whether you have searched for work. Please respond accurately. Because of the exemption, even if you answer “No,” you will still receive your benefits.
Weekly Web Certs

- **Filing Your Weekly Certification** - Helpful Video Tutorial

- In response to the feedback we have received from Maryland's unemployment insurance claimants, the BEACON One-Stop's weekly claim certification questions have been streamlined and clarified. Those who have used our old system will recognize that the number and type of questions have changed.

- In order to implement the CARES Act benefits, the U.S. Department of Labor required states to capture additional information from claimants through the weekly claim certification. The additional questions will help us administer benefits to individuals who would not traditionally be eligible for unemployment benefits.

- You can see a preview of the new questions on the following slide.
Weekly Web Certs

Weekly Certification
Pandemic Unemployment Assistance (PUA)
Disclaimer - Self-Employed Non-Farmer

Initial Questions

Claimant Information
Claimant Name: OLIVIA SMITH
Benefit Year Begin Date: 02/02/2020

Claimant ID: 11262910
Benefit Year End Date: 11/01/2020

Claim ID: 1683071
Last Week Filed: 02/22/2020

Initial Questions

Week of Sunday, 02/16/2020 through Saturday, 02/22/2020

1. Did you work or earn wages during the week?  * Yes * No
2. Did you receive any commission pay during the week?  * Yes * No
3. Did you telework with pay during the week?  * Yes * No
4. Did you refuse an offer of work or paid telework during the week?  * Yes * No
5. Did you engage in any self-employment during this week?  * Yes * No
6. During the week listed above, did you receive any of the following:
   a. Unemployment compensation from any other State (not including Maryland), Federal, or Canadian law?  * Yes * No
   b. Any paid sick leave or other paid benefits:  * Yes * No
7. During the week listed above, were you able and available for work without restrictions?  * Yes * No
8. Due to the current COVID-19 state of emergency, you are temporarily exempt from the requirement to actively search for work during the first 10 weeks that you receive benefits. Your benefits will not be denied if you did not actively search for work during the week. However, please answer the following question honestly:
   a. Did you actively look for work during the week?  * Yes * No

Note: Your benefits will not be denied if you did not actively search for work during the week.
9. Did you attend school or training during the week?
Bank of America Debit Cards

- **First Time Benefit Recipients**
  - Once you have been approved for unemployment benefits, you will receive from us a notice entitled "Notice of First Benefit Payment Approval and Mailing of Your Bank of America Debit Card."
  - You will then receive a Bank of America debit card in the mail within 7-10 days business days. You must activate this card and set up your PIN number immediately.
  - You can visit [www.bankofamerica.com/mduidebitcard](http://www.bankofamerica.com/mduidebitcard) to review recent transactions, deposits, and balance amounts.
  - All benefit payments made prior to receipt of your debit card will be immediately available when you receive your debit card.
  - In order to receive subsequent payments, you must file your weekly claim certifications in a timely manner.

*Please note that if a claimant is not approved for UI benefits, they will not receive a debit card. If they choose to receive paper checks, they will also not receive a debit card.*
Bank of America Debit Cards

- **Previous Benefit Recipients**
  - If you have received UI benefits in Maryland within the past three years, your new UI payments will be loaded onto your old card. Old cards are valid for three years.

- **Replacing Debit Cards**
  - If you have misplaced your card, you will need to request a replacement card online through the new Replace My Card tab on the bank’s website at [www.bankofamerica.com/mduidebitcard](http://www.bankofamerica.com/mduidebitcard).
  - Please allow 7-10 business days after the order date for the card to arrive in the mail. If you make another request for a new card while the first card is still in transit, the second request will permanently block the first card.

- **PIN Reset**
  - If you can’t remember your PIN, you can reset your PIN by logging into your Bank of America card account at [www.bankofamerica.com/mduidebitcard](http://www.bankofamerica.com/mduidebitcard). Choose “My Settings” and then “My PIN”.

Maryland
DEPARTMENT OF LABOR
New Procedures to Handle Increased Claims Volume

○ **Call Centers**
  ■ Further extended hours from 7 a.m. to 6 p.m., Monday through Friday. Saturday hours 8 a.m. to 12 p.m.
  ■ Assigning 150 current state employees, hiring over 100 new employees, and partnered with a vendor to add an additional 200 unemployment insurance professionals to our call centers to more than double our claims center staffing.

○ **New Gating System**
  ■ On Sundays and Mondays, ONLY our customers who are filing weekly claim certifications will be able to file, in order to ensure that Marylanders can receive their payments timely and when needed. If you are unable to file your weekly claim certification on Sunday or Monday, you are not restricted from filing it on any other day.
  ■ On Tuesdays through Saturdays, customers can file new claims and complete all other activities.
New Procedures to Handle Increased Claims Volume

- **Virtual Waiting Line**
  - In order to prevent the overload of the BEACON One-Stop system that users have experienced, we have introduced a virtual waiting line. This is only temporary.
  - By entering this system, you will be able to see how many individuals are waiting for site access, receive an estimated wait time that is constantly updated, and sign-up to receive an email when the system is ready for you to access the platform.
  - This will provide more certainty about when claimants will receive assistance, but, more importantly, it will help ensure the capacity problems the platform experienced in the past do not reoccur.

- **Nightly Maintenance**
  - We will be taking the application down nightly between the hours of 1:00 a.m. to 3:00 a.m. to perform maintenance and resolve any ongoing technical issues.
  - While the website will be unavailable to customers during those early morning hours, this time was selected to impact the fewest number of claimants possible.
Maryland Worksharing

a layoff aversion program for employers

- **Unemployment Insurance Worksharing Program**
  - Allows employers to retain employees, reduce paid hours, and supplement employees lost wages with UI benefits.
  - Allows an employer to cut costs by equally dividing available hours of work among employees.
  - While working reduced hours, the employees will also be eligible to receive partial Unemployment Insurance (UI) benefit payments based on their reduction in weekly work hours.
    - This would include the $600 FPUC program while it is in effect (through the week ending July 28th).
    - [labor.maryland.gov/employment/worksharing/](labor.maryland.gov/employment/worksharing/)
    - [Work Sharing Frequently Asked Questions](Work Sharing Frequently Asked Questions)
Additional Employer Resources

- **Bulk Unemployment Insurance Claims**
  - [Bulk Claims Frequently Asked Questions](#)
  - [UI.BulkClaim@maryland.gov](#)
  - Employer dedicated phone line for bulk claims: **410-853-1700**

- **Families First Coronavirus Response Act**
  - Fact Sheet for Employees
  - Fact Sheet for Employers
  - Questions and Answers

- **USDOL Guidance on Unemployment Insurance Relief for Employers During COVID -19**
  - [USDOL Fact Sheet](#)
UI Resources

- Main Web Page - MDUnemployment.com
- To contact a Claim Center you may call 410-949-0022 (for employees), 410-767-2412 (for employers) or find a regional call center number here.

- Email Accounts
  - Urging Marylanders to email our department to have their questions answered and reduce call center traffic.
    - Claimants, please email ui.inquiry@maryland.gov
    - Employers, please email dluiemployerassistance-labor@maryland.gov
    - Bulk Claims support, please email UI.BulkClaim@maryland.gov
    - BEACON Technical Support - BEACON.Support@maryland.gov
Additional Labor Resources

- **Division of Occupational and Professional Licensing**
  - If you have a licensing question, please e-mail dlopl-labor@maryland.gov.

- **Division of Workforce Development and Adult Learning**
  - If you have a general workforce inquiry, please e-mail dldwdworkforcedevelopment-labor@maryland.gov.

- **Division of Financial Regulation**
  - Customers are encouraged to e-mail DLFRe新一轮Reg-LABOR@maryland.gov.

- **Division of Labor and Industry**
  - Please e-mail dldilaborindustry-labor@maryland.gov

- **Maryland Business Express**
  - To access federal and state resources available to help businesses, visit businessexpress.maryland.gov/coronavirus.
• This Resource Guide will be updated as new information becomes available. Please check back frequently for updates, as well as at our main webpage MDunemployment.com

• Please do not hesitate to contact our team with questions and or concerns. We remain committed to serving the employers and workers of Maryland throughout this pandemic.