

Summary – Comparison of Unemployment Benefits under the Federal CARES Bill – Last Updated 4/20/2020

	Pandemic Unemployment Compensation (PUC)	Pandemic Emergency Unemployment Compensation (PEUC)	Pandemic Unemployment Assistance (PUA)
What does this program do?	Provides additional \$600/week in benefits.	Provides an additional 13 weeks of Unemployment Insurance (UI).	Provides emergency Unemployment Insurance (UI) to workers usually left out.
Where can I find more details?	https://wdr.doleta.gov/directives/attach/UIPL/UIPL_15-20.pdf	https://wdr.doleta.gov/directives/attach/UIPL/UIPL_17-20.pdf	https://wdr.doleta.gov/directives/attach/UIPL/UIPL_16-20.pdf
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)	Those eligible for Unemployment Insurance (UI)	<p>Individuals are eligible for PUA if they do not qualify for regular UI benefits (including self-employed workers and independent contractors, 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) and cannot work because they:</p> <ol style="list-style-type: none"> 1. Are diagnosed COVID-19 or have COVID-19 symptoms and are seeking diagnosis; 2. Have a member of the household who is diagnosed with COVID-19; 3. Are providing care for a family or household member diagnosed with COVID-19; 4. Are the primary caregiver for a child whose school or care facility closed, due to COVID-19; 5. Are unable to reach their place of employment due to an imposed quarantine, or because advised by medical provider to self-quarantine, due to COVID-19 concerns; 6. Were scheduled to start new employment and cannot reach the workplace as direct result of COVID-19;

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			<p>7. Became the major breadwinner because the head of household died from COVID-19;</p> <p>8. Quit their job as a direct result of COVID-19;</p> <p>9. Had their place of employment closed as a direct result of COVID-19; or</p> <p>10. Meet any additional criteria specified by U.S. Secretary of Labor.</p> <p>Individuals are not eligible for PUA if they can telework or are receiving paid sick leave or other paid leave benefits (regardless of meeting a category listed above).</p> <p>Excludes non-citizens who don't have Social Security number and work authorization.</p>
How much money will a worker receive in benefits?	\$600/week 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 TN is now \$275); or 2) half of the state average weekly benefit (AWB) amount. TN AWB is about \$240, so the minimum PUA should be \$120.
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 TN 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 (totaling 39 weeks).	39 weeks.

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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 TN Department of Labor and Workforce Development either at same time as regular check or separately.	Through TN Department of Labor and Workforce Development.	Through US Department of Labor that distributes through TN Department of Labor and Workforce Development
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.	Cannot get both paid leave and UI for same time period.
Certification	Weekly (to report whether gone back to work or refused job offer), but job contacts not required for now	Weekly (to report whether gone back to work or refused job offer), but job contacts not required for now	Weekly (to report whether gone back to work or refused job offer), but job contacts not required for now
Additional Notes	Does not count as income for purposes of TennCare or Coverkids eligibility.		Disaster Unemployment Assistance program requirements and regulations (20 C.F.R. §625) provide further guidance—substitute “PUA” for “DUA”.

Website references: TNDLWFD tn.gov/workforce/covid-19/employees.html
US DOL dol.gov/coronavirus/unemployment.insurance
NELP nelp.org (click “Resources to Support Workers During the Coronavirus Epidemic”)

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