



**Northwest  
Workforce  
Council**

# **RESOURCE PACKET**

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**HELP IN HOW TO APPLY FOR  
UNEMPLOYMENT INSURANCE  
BENEFITS**



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This guide was created to set you up for success as you navigate the unemployment insurance system during the pandemic. While we are not unemployment claims specialists, we hope this information helps you meet your basic needs. This information is available to the public, mostly online, but we have gathered it here for your convenience.

Northwest Workforce Council is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities. Washington Relay Service 7-1-1.

## INTRODUCTION / BEFORE YOU CALL

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The purpose of this information packet is to assist individuals in filing for Unemployment Insurance (UI) benefits. During this period of historically high traffic for UI benefits and eServices, you may experience long wait times on phone. The new federal CARES Act changes who is eligible for UI benefits. The Pandemic Unemployment Assistance (PUA) may be available, so please have your information assembled **BEFORE** you submit your claim.



The best source of information for UI benefits during the COVID-19 crisis can be found here: <https://esd.wa.gov/newsroom/covid-19>

Basic Information: customers can get basic information about UI benefits and WorkSource services by calling the COVID-19 crisis line at 833-572-8400 or by using the Live Chat box available at [www.worksourcewa.com](http://www.worksourcewa.com).

*Note: You cannot apply for unemployment benefits or get help with your claim through the crisis line or through Live Chat.*



If you are applying for UI benefits over the phone, use the Eligibility Checker on pages 10-11 of this guide to be sure you have all the documentation required **BEFORE** you call.



Answers to common questions for employees about UI benefits can also be found here on pages 14-15.

If you experience long wait times to connect on the phone, keep trying. Do remember, phone lines are slammed! Filing online via [www.esd.wa.gov](http://www.esd.wa.gov) is usually faster.

## IMPORTANT PHONE NUMBERS

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**File a Claim for Unemployment Insurance (UI) Benefits** **800-318-6022**

- Call this line when you are ready to file a claim. To know if you are ready to file a claim, please see pages 10-11.

**Employment Security COVID-19 RESPONSE LINE** **833-572-8400**

- If you have general questions about UI benefits and want to speak to a customer service representative, call this number.
- Press 1 to speak with a customer service representative for general UI benefit questions.
- Press 2 to speak with a customer service representative for WorkSource related questions.
- Remember, WorkSource does not assist with UI claim issues.

**SecureAccess Washington (SAW) Helpdesk** **855-682-0785**

- Help with your SAW account if you are having issues.
- *Note: there was an issue with SAW locking people out, it has since been fixed.*
- More information about SAW is available on page 7.

This guide was created to set you up for success as you navigate the unemployment insurance system during the pandemic. While we are not unemployment claims specialists, we hope this information helps you meet your basic needs. Be advised, WorkSource does not provide unemployment insurance services on-site. If, **AFTER** you have read this guide, you still have questions, we will try to help:

**Local WorkSource Centers:**

**WorkSource Skagit** **360-416-3600**

**WorkSource Whatcom** **360-676-1521**

**WorkSource Whidbey** **360-675-5966**

**WorkSource San Juan** **360-378-4662**

## IMPORTANT LINKS

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Best source of information for  
Unemployment Benefits

<https://esd.wa.gov/unemployment>

Unemployment for Self-  
employed / Independent  
Contractors

<https://esd.wa.gov/unemployment/self-employed>

Expanded Unemployment

<https://esd.wa.gov/unemployment/cares-act>

Unemployment Help

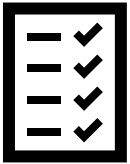
<https://esd.wa.gov/unemployment/help>

Unemployment Webinar

<https://esd.wa.gov/newsroom/introduction-to-unemployment-insurance-public-webinar>

## IF YOU NEED TO FILE A CLAIM FOR UNEMPLOYMENT INSURANCE (UI) BENEFITS

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If you are eligible for regular UI benefits, you should apply right away. You can see if you are eligible by using the eligibility checker on page 8.



If you are eligible due to the expanded UI benefits, **you must apply for regular UI benefits and be denied before you apply for the expanded UI benefits. This is required by law.** You can see if you are eligible for expanded UI benefits by using the eligibility checker on page 9.



The first time you apply for UI benefits or “open your claim” online, you must use a laptop or desktop computer. You won’t be able to open a claim on a cell phone or tablet. Once your account is set up and you’ve opened your claim, you can file your weekly claim on your cell phone or a tablet.



If you do not have a laptop or desktop computer, you may call **800-318-6022** to open your claim and file your weekly claim each week. Make sure you have all the information you need to file by referring to pages 10-11.

# IF YOU NEED TO FILE A CLAIM FOR UNEMPLOYMENT INSURANCE (UI) BENEFITS

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## **SecureAccess Washington Account and e-Services**

To use the online e-Services to file an unemployment insurance (UI) claim, you must first create and activate a SecureAccess Washington (SAW) account.

SecureAccess Washington allows Internet access to multiple government services using a **single username and password**.

To file for UI benefits online, you must first create a SAW account. The SAW account allows you to:

- Apply for unemployment insurance benefits
- Submit a weekly claim
- Manage your unemployment insurance claim
- Restart your claim
- Look up past wages

SecureAccess Washington (SAW) Helpdesk, call toll free, 855-682-0785

## **Employment Security Department (Unemployment Insurance) Webinars**

Webinars (or online classes) are now available to help you apply for UI benefits. In the webinar, you will learn how to apply for UI benefits, file a claim for expanded unemployment insurance, and learn about general requirements for unemployment insurance.

You can find these online classes at:

<https://esd.wa.gov/newsroom/introduction-to-unemployment-insurance-public-webinar>

There is also a new guide on how to apply for expanded benefits here:

[https://esdorchardstorage.blob.core.windows.net/esdwa/Default/ESDWAGOV/Unemployment/Guide for expanded benefits COVID.pdf](https://esdorchardstorage.blob.core.windows.net/esdwa/Default/ESDWAGOV/Unemployment/Guide%20for%20expanded%20benefits%20COVID.pdf)

# ELIGIBILITY CHECKER

Do I qualify for regular unemployment benefits?	YES	NO
<b>1.</b> Did you work at least 680 hours in your “base year?” Your base year is the first four of the last five completed calendar quarters before the week you apply for benefits.		
<b>2.</b> Did you work in Washington state sometime in the last 18 months?		
<b>3.</b> Are you able to work? Able to work means you are mentally and physically able to work.		
<b>4.</b> Are you available for work? Available to work means you are able to work without restrictions that would prevent you from accepting work (for example: transportation issues, illness, vacations, or lack of family/childcare).		
<b>5.</b> Were you laid off? <a href="#">Find out more about being laid off.</a>		
<b>6.</b> Did you quit your job? <a href="#">Find out more about quitting.</a>		
<b>7.</b> Were you discharged from the military in the last 18 months? <a href="#">Find out more.</a>		
<b>8.</b> None of these statements apply to me. If none apply, select Yes. <ul style="list-style-type: none"> <li>• I was fired and it was my fault. <a href="#">Find out more about being at fault.</a></li> <li>• I am on strike from my employer.</li> <li>• I am on a leave of absence from my job.</li> <li>• I am still working.</li> </ul>		

If you answered **Yes** to MOST of these questions: You will likely qualify for regular unemployment benefits. Apply for benefits as soon as possible and we will review your application and decide if you qualify. **To avoid mistakes and get paid faster, please be sure to download the application checklist and read the information at [esd.wa.gov/unemployment](https://esd.wa.gov/unemployment) before applying.**

If you answered **No** to MOST of these questions: You might not qualify for regular benefits but could qualify for expanded benefits under the federal CARES Act during the COVID-19 pandemic. Complete the checklist on the next page to see if you could be eligible.

UPDATED: 04.21.20



# ELIGIBILITY CHECKER



## Do I qualify for expanded unemployment benefits related to the COVID-19 pandemic?

**YES**

**NO**

1. Are you out of work or working less than normal because of COVID-19?
2. Were you recently denied for unemployment because you hadn't worked 680 hours?
3. Did you work, but worked fewer than 680 hours in Washington in the past 18 months?
4. Were you diagnosed with COVID-19, severely ill and unable to work?
5. Are you showing symptoms of COVID-19 and are either waiting for results of a test or seeking medical attention?
6. Are you at high risk AND a medical provider has told you to stay home?
7. Are you caring for a family member or dependent who has COVID-19?
8. Do you have a family member or dependent who is showing symptoms of COVID-19 and is seeking medical attention?
9. Do you have a family member or dependent who is high risk, lives with you and is staying home for their protection?
10. Are you caring for a high-risk person who has been advised to stay home for their protection?
11. Has your child's school been closed and you are unable to find child care?
12. Is your workplace closed because of an official order or a case of COVID-19, and you are unable to work from home?
13. Are you self-employed?
14. None of these statements apply to me. *If none apply, select Yes.*
  - I quit my job for reasons unrelated to COVID-19.
  - I quit my job just to collect unemployment benefits.
  - I am currently receiving vacation leave, sick leave or paid time off.
  - I can work from home but am choosing not to.
  - I am an essential worker, not high risk and [my workplace has met requirements for my safety](#), but I'm too afraid to work.

If you answered **Yes** to ANY questions 1-13 AND question 14, you are likely eligible for unemployment benefits during the COVID-19 pandemic. If you answered **No** to ALL of these questions, you might not be eligible. If you think you are eligible under the expanded benefits, please visit [esd.wa.gov](http://esd.wa.gov) to learn more, get ready and apply.

UPDATED: 04.22.20

ESD.WA.GOV

# Unemployment benefits application checklist.

You may be eligible for unemployment benefits if you are unable to work due to COVID-19.

## Some scenarios include:

- Your employer temporarily closes the business to comply with state guidelines.
- You are temporarily laid off or your hours are reduced due to business slowdown or lack of demand.

For more on specific scenarios related to COVID-19 that may impact your eligibility for unemployment benefits, please visit [esd.wa.gov/newsroom/covid-19](https://esd.wa.gov/newsroom/covid-19).

## Basic eligibility criteria for unemployment benefits:

- You must have worked at least 680 hours in your base year, and you must have earned at least some of your wages in Washington state.
- Your base year is the first four of the last five completed calendar quarters before the week in which you file your claim.

## For example:

- If you file your claim in March 2020, your base year is October 1, 2018 through September 30, 2019.
- If you file your claim in April, May or June 2020, your base year is January 1, 2019 through December 31, 2019.

Find more on eligibility criteria for unemployment benefits at [esd.wa.gov/unemployment/basic-eligibility-requirements](https://esd.wa.gov/unemployment/basic-eligibility-requirements).



The Employment Security Department is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities. Language assistance services for limited English proficient individuals are available free of charge. Washington Relay Service: 711

If you think you are eligible, use this checklist, gather your information and get ready to apply.

## Before you apply:

Gather the information you'll need to complete the application:

- Your name, Social Security number, birthdate and contact information.
- Your complete work history for the past 18 months including:
  - employer name(s)
  - address(es)
  - phone number(s)
  - start and end dates of employment for each employer
- Your bank account and routing number, if you want to sign up for direct deposit.

If you normally get your work through a union, had more than 16 employers in your base year, or were in the military during the last 18 months, you may need to provide additional information. Find more at [esd.wa.gov/unemployment/have-this-information-ready](https://esd.wa.gov/unemployment/have-this-information-ready).

## How to apply:

You can apply online or by phone. However, call volumes are high right now and applying online will be faster.

Setting up an account to apply online works best on a laptop or desktop computer; You can use a phone or tablet, but this service is not optimized for mobile and may be difficult to navigate.

Like most Washington state agencies, Employment Security Department uses SecureAccess Washington (SAW) to manage access to customer accounts. If you do not already have a SAW account, you'll need to create one. If you do, you can use that same username and password to access eServices.

- Start by going to [secure.esd.wa.gov/home](https://secure.esd.wa.gov/home).
  - For more help, use the instructions in the eServices User Guide posted on our website under Step 2 at [esd.wa.gov/unemployment](https://esd.wa.gov/unemployment).

# Application checklist for expanded pandemic unemployment benefits.

You may be eligible for these benefits if you can't work due to COVID-19.

## Some scenarios include:

- Your workplace closed, you can't get to work, you had to quit or work part time.
- You are an independent contractor, self-employed or your wages and hours are not reported to Employment Security -- and your work is affected or your business closed.
- You need to care for your child who can't go to school or daycare

[See more scenarios related to COVID-19.](#)

## To be eligible for expanded unemployment benefits:

- You must first apply for regular unemployment benefits and be denied. (The law requires this). If you have not already applied and been denied, read about eligibility requirements [on our website](#). Also see the [Eligibility checker](#) and [Application checklist](#) for regular benefits.
- You must have worked some hours in your base year and be unemployed due to COVID-19. Your base year is the first four of the last five completed calendar quarters before the week you apply.

## Before you apply:

Gather information you'll need to complete the application:

- The same personal, work history and banking information that you entered in the application for regular unemployment benefits.
- One or more of these **2019** documents, if you are self-employed, an independent contractor or we don't have your payroll information.

- 2019 IRS Schedule C, K-1, F

- 2019 IRS Schedule 1125-E
- 2019 IRS 1040-SE
- 1099-Misc (2019)
- 2019 tax return (1040 single or joint filing)
- 2019 W-2 (not for self-employment)

- Proof of your **2019** earnings by **quarter**: Find these figures on your check register, business profit & loss statement, balance sheet and other accounting reports.

## How to apply:

- [Download this guide](#) for detailed help and instructions.
- We recommend that you apply online. You can also apply by phone, but call volumes are high right now and applying online will be faster.
- Using a laptop or desktop computer is best. You can use a phone or tablet, but the application might be difficult to navigate.
- Create a SecureAccess Washington (SAW) account if you do not already have one. Before creating your account, [avoid common problems](#) by reviewing the information on our website.
- Start at [secure.esd.wa.gov/home](https://secure.esd.wa.gov/home). Use your SAW username and password to access the unemployment application in eServices.

## Note these special instructions for entering your wage information:

- Enter only 2019 wages, even if you have not yet filed your 2019 income tax return.
- Enter only "net" earnings, not "gross" earnings. Net earnings are what is left after any deductions.
- When you are asked to enter quarterly earnings, enter 2019 earnings for Jan – March, April – June, July – Sept, and Oct – Dec.

## After you apply and are approved:

- You automatically will receive an extra \$600 for each week you claim benefits from March 29 to July 25, 2020. You don't need to request it.
- Start submitting weekly claims right away—even before you're approved.



## TIPS ON AVOIDING COMMON APPLICATION PROBLEMS

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Watch the tutorial, “Creating an Account with the Employment Security Department” BEFORE setting up your account. You can find the 9-minute tutorial here:

[https://esd.wa.gov/unemployment/technical-support?utm\\_medium=email&utm\\_source=govdelivery](https://esd.wa.gov/unemployment/technical-support?utm_medium=email&utm_source=govdelivery)

Enter your name as it appears on your Social Security card. For example, if your Social Security card says “Robert T Smith” then enter that. Do not enter Robert Smith or Bob Smith. If you have changed your name but have not updated your name with the Social Security Administration, **still enter the name that you have on your card.**

**Double check to make sure you Social Security number and your name are correct.**

Do not enter your employer’s information yourself. Before you enter employer information, check the legal business name and find the Federal Employer Identification Number (FEIN); you can find this information on your paystub or your W-2 form.

## TIPS ON AVOIDING COMMON APPLICATION PROBLEMS

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Read each question carefully before answering. Common mistakes are:

- **Worker’s Compensation.** Unless you are receiving worker’s compensation from the Department of Labor and Industries, do not answer yes to the workers’ compensation question
- **U.S. Citizen and legal right to work.** If you are a U.S. citizen or have a legal right to work in the U.S., make sure you answer “yes.”
- Select “no” on the job search question (in the weekly claim). Job search is optional right now. Changes to this requirement will be posted on <http://www.esd.wa.gov/>.



## ANSWERS TO COMMONLY ASKED QUESTIONS FOR EMPLOYEES

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If you are unsure about eligibility, use the eligibility checker on page 8 to see if you are eligible for regular UI benefits, and page 9 for expanded UI benefits. You may also call, **833-572-8400**, to speak to a customer service representative if you still have questions about unemployment insurance.

Expanded UI benefits took effect on April 18<sup>th</sup>, 2020. Once you are approved, you may be back paid to the end of March.

Once your claim is approved, it can take 7-10 days to get your first payment, on your Key Bank debit card which will come in the US mail. Keep this card! (Direct deposit payments generally take less time to show up in your bank account.)

The expanded UI benefits allow people who do not normally qualify for UI benefits to apply. This includes:

- People who have not worked the required 680 hours

- People who are working part-time

- People who are self-employed.

The federal CARES Act also includes:

- An additional \$600 a week for the week of March 29<sup>th</sup> until July 25<sup>th</sup>.

- Pandemic Emergency Unemployment Compensation Program (PEUC) which provides up to 13 additional weeks of benefits.

- Specific requirements apply; check here for more information:

- <https://esd.wa.gov/unemployment/benefit-extensions>

## ANSWERS TO COMMONLY ASKED QUESTIONS FOR EMPLOYEES

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If you are already receiving UI benefits you do not need to do anything to access your \$600.

You will be paid retroactively to the date of your eligibility. For example, if you were eligible on April 1<sup>st</sup>, 2020 but open your claim on April 20<sup>th</sup>, you will be paid for the weeks between the 1<sup>st</sup> and 20<sup>th</sup>.

Once you are approved, **you will need to file weekly a claim to keep getting paid.** You can do this online on a cell phone, tablet, laptop through your e-Services account or over the phone. You must submit a weekly claim each week.

## STIMULUS CHECK INFORMATION

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Those with a gross income of \$75,000 for single earners and \$150,000 for married couples filing jointly will receive the full \$1200.

If your income is above these limits, \$5 for each \$100 above these amounts will be deducted. For example, if you make \$75,100, you will get a check of \$1195.

The IRS will send payment to the bank account that was used for depositing your income tax return. If you are unsure if the IRS has your current bank information, use this tool to enter the correct information and track where your stimulus check is

<https://www.irs.gov/coronavirus/get-my-payment>.

For more information, visit: <https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know>