

## Coronavirus 2019 (COVID-19) FAQs

The following information provides you general guidance as to what programs are available and what situations may be applicable to your circumstances. We encourage you to apply for the program you believe best fits your needs and the EDD will determine your eligibility for benefits.

- [Disability or Paid Family Leave Benefits](#)
- [Unemployment Insurance Benefits](#)
- [Employer Information](#)

### Disability or Paid Family Leave Benefits

#### 1. What benefits are available if I'm sick and can't work?

If you're unable to work due to having or being exposed to COVID-19 and if you have the necessary supporting medical documentation (see question #2), you are encouraged to [file a Disability Insurance \(DI\) claim](#). DI provides short-term benefit payments to eligible workers who have a full or partial loss of wages due to a non-work-related illness, injury, or pregnancy. Most California workers are covered by DI through deductions from their paychecks (noted as "CASDI" on most paystubs).

The [Governor's Executive Order](#) waives the one-week unpaid waiting period, so you can collect DI benefits for the first week you are out of work. If you are eligible, the EDD processes and issues payments within a few weeks of receiving a claim.

#### 2. What kind of medical documentation is required to support a claim for Disability Insurance benefits?

To be eligible for Disability Insurance (DI) benefits, you must submit certain medical documentation. This requirement can be met by a medical certification signed by a treating physician or a practitioner that includes a diagnosis and ICD-10 code, or if no diagnosis has been obtained, a statement of symptoms; the start date of the condition; its probable duration; and the treating physician's or practitioner's license number or facility information. This requirement can also be met by a written order from a state or local health officer that is specific to you. For fastest processing of your claim, [submit your claim online](#) and have your supporting medical documentation submitted online immediately after.

You may also request that the EDD send you a [Claim for Disability Insurance \(DI\) Benefits \(DE 2501\) \(PDF\)](#) form, which can be [ordered online](#) and sent to you. Submit the completed form to the EDD using the envelope provided. If your medical documentation is provided in any other form other than EDD's designated claim form, it should be submitted separately by mail to:

Employment Development Department  
PO Box 10402  
Van Nuys, CA 91410-0402

#### 3. How much can I earn in disability benefits?

Benefit amounts are approximately 60-70 percent of wages (depending on income) and range from \$50-\$1,300 a week. The EDD provides a [Disability Insurance Calculator](#) to estimate your potential benefit amount. Disability benefits are paid through the date your doctor certifies or when you exhaust your available benefits, whichever comes first within a 52-week period.

The [Governor's Executive Order](#) waives the one-week unpaid waiting period, so you can collect DI benefits for the first week you are out of work. If you are eligible, the EDD processes and issues payments within a few weeks of receiving a claim.

#### 4. Can I qualify for disability benefits if I'm quarantined?

Yes, if your quarantine is certified by a medical professional or a state or local health officer. If you are not found eligible for DI, you are encouraged to apply for an Unemployment Insurance (UI) claim. See question #9.

#### 5. Are there are benefits available to me if I'm sick and I'm self-employed or otherwise not covered by the State Disability Insurance (SDI) program?

You may be eligible for benefits if you pay into Disability Insurance Elective Coverage (DIEC). DIEC is an option for self-employed individuals (such as independent contractors) and employers to apply for coverage under SDI. That

includes school district and state employees who are exempt from SDI, but can negotiate to participate in the DIEC. For more information, see the Information Sheet: [Elective Coverage for Employers and Self-Employed Individuals \(DE 231EC\) \(PDF\)](#).

In addition, California law allows your employer to offer you a [Voluntary Plan \(VP\)](#) Disability Insurance (DI) option instead of the SDI program. You should check with your employer's personnel or benefits office about filing a DI claim under this program.

**6. What benefits are available if a family member is sick and I have to miss work to care for that person?**

If you're unable to work because you are caring for an ill or quarantined family member with COVID-19, you are encouraged to [file a Paid Family Leave \(PFL\) claim](#). PFL provides up to six weeks, this extends to eight weeks starting July 1, 2020, of benefit payments to [eligible workers](#) who have a full or partial loss of wages because they need time off work to care for a seriously ill family member or to bond with a new child. For the purposes of PFL coverage, a family member is defined as seriously ill child, parent, parent-in-law, grandparent, grandchild, sibling, spouse, or registered domestic partner.

**7. What kind of medical documentation is required to support a claim for PFL benefits?**

To be eligible for PFL benefits, you must submit certain medical documentation regarding the family member in your care who is either ill or quarantined due to COVID-19. This requirement can be met by a medical certification for that person from a treating physician or a practitioner that includes a diagnosis and ICD-10 code, or if no diagnosis has been obtained, a statement of symptoms; the start date of the condition; its probable duration; and the treating physician's or practitioner's license number or facility information. This requirement can also be met by a written order from a state or local health officer that is specific to your family member's situation. Absent those documents from a physician or health officer, you may be eligible for an Unemployment Insurance (UI) claim instead. See question #9.

For fastest processing of your claim, [submit your claim online](#) and have the supporting medical documentation submitted online immediately after.

You may also request that the EDD send you a [Claim for Paid Family Leave \(PFL\) Benefits \(DE 2501F\) \(PDF\)](#) form, which can be [ordered online](#) and sent to you. Submit the completed form to the EDD using the envelope provided. If your medical documentation is provided in any other form other than the EDD's designated claim form, it should be submitted separately by mail to:

Employment Development Department  
PO Box 45011  
Fresno, CA 93718-5011

**8. How much can I earn in Paid Family Leave benefits?**

Benefit amounts are approximately 60-70 percent of wages (depending on income) and range from \$50-\$1,300 a week. You can use the [Paid Family Leave Calculator](#) to help estimate your potential benefit amount. If you are eligible, the EDD processes and issues payments within a few weeks of receiving a claim.

## Unemployment Insurance Benefits

**9. What benefits are available if I am subject to quarantine, am not ill, and am not found eligible for a Disability Insurance claim?**

You are encouraged to apply for Unemployment Insurance (UI) benefits if you are unemployed, which includes reasons such as:

- Your hours are reduced due to the quarantine.
- You were separated from your employer during the quarantine.
- You are subject to a quarantine required by a medical professional or state or local health officer.

You can be eligible for benefits if you have enough earnings over the past 12-18 months and meet other [eligibility criteria](#). The [Governor's Executive Order](#) waives the one-week unpaid waiting period, so you can collect UI benefits

for the first week you are out of work. If you are eligible, the EDD processes and issues payments within a few weeks of receiving a claim.

EDD representatives may need to set up a phone interview with you to collect more details.

- If you are temporarily out of work and plan to return to the same employer, you do not need to meet the usual requirement of looking for work while you are collecting unemployment benefits. The EDD will inform you if you are not required to look for work each week.
- If you are not connected to a certain employer with a job to return to, you are required to look for work while collecting benefits. Looking for work can be done from home including using online channels, mailing job applications, calling about job openings, registering in [CalJOBS<sup>SM</sup>](#) (the state's online labor exchange system), etc. The EDD will inform you if you are required to look for work each week.

**10. Would I qualify for benefits if I choose to stay home from work due to underlying health conditions and concerns about exposure to the virus?**

You could be eligible for unemployment benefits. Our EDD representatives will seek details from you to determine eligibility based on the reason you are unemployed and the reason for restricting your availability to work. You may be required to actively seek work each week to show that you are still making yourself available for work. The work search could include looking for work through online channels, mailing job applications, calling about job openings, registering in [CalJOBS<sup>SM</sup>](#) (the state's online job exchange system), etc.

**11. Would I qualify for benefits if my child's school shuts down and I have to miss work to care for that child who is not ill?**

You may be eligible for unemployment benefits. Our EDD representatives will determine eligibility on a case-by-case basis by scheduling a phone interview with you. For example, you may be eligible for unemployment benefits if your employer has temporarily allowed you to work less than full-time hours due to your child care situation. In such case, you may be eligible for reduced benefits based on the amount of your weekly earnings, as long as you meet all other eligibility requirements. The EDD will contact you and your employer for information to determine your eligibility.

**12. Can I collect benefits if my child's school shuts down and I have to stay home to care for my child if I'm not currently employed or I had to quit work because of my child care needs?**

You may be eligible for unemployment benefits. Our EDD representatives will determine eligibility on a case-by-case basis by scheduling a phone interview with you.

**13. Are benefits available if my employer reduces my hours or shuts down operations due to impacts of the coronavirus?**

If your employer reduced your hours or shut down operations due to COVID-19, you are encouraged to [file an Unemployment Insurance \(UI\) claim](#). UI provides partial wage replacement benefit payments to workers who lose their job or have their hours reduced, through no fault of their own. Workers who are temporarily unemployed due to COVID-19 and expected to return to work with their employer within a few weeks are not required to actively seek work each week. However, they must remain able, available, and ready to work during their unemployment for each week of benefits claimed and meet all other eligibility criteria.

**14. How much can I collect in benefits with an Unemployment Insurance (UI) claim?**

Eligible individuals can receive benefits that range from \$40-\$450 per week. Depending on your maximum award for your UI claim and your weekly benefit amounts paid, the number of weeks you can potentially receive benefit payments ranges from 13 to 26 weeks if you are paid at your full weekly benefit amount for each of those weeks. Your payments could stretch to a longer duration if you perform some work for pay or if you receive other deductible income during the course of a claim, and you receive reduced unemployment benefits as a result during those weeks.

You can use the [Unemployment Insurance Calculator](#) to help estimate your potential weekly benefit amount.

The [Governor's Executive Order](#) waives the one-week unpaid waiting period, so you can collect UI benefits for the first week you are out of work. If you are eligible, the EDD processes and issues payments within a few weeks of receiving a claim.

**15. Can I still collect unemployment benefits if I am able to work remotely from home?**

Working your full normal hours remotely would not qualify you for benefits. However, you could collect some Unemployment Insurance benefits if your usual number of work hours are reduced through no fault of your own. The first \$25 or 25 percent of your wages, whichever is the greater amount, is not counted as wages earned and will not be reduced from your UI weekly benefit amount. For example, if you earned \$100 in a week, the Department would not count \$25 as wages and would only deduct \$75 from your weekly benefit amount. For someone who has a weekly benefit amount of \$450, they would be paid a reduced amount of \$375.

**16. Can I collect disability and unemployment benefits at the same time?**

You have the right to apply and file a claim for unemployment and disability benefits at the same time, but you can only collect payments under one benefit program at a time. You're encouraged to file a claim under one program based on your circumstances or file under both programs if you are unsure of which program is most appropriate. The EDD will review the facts and determine your eligibility for the appropriate program.

**17. Can I start collecting disability benefits and then transition to an unemployment claim if my workplace operations continues to be impacted with a slowdown or shutdown?**

Yes. If your employer shuts down operations or reduces hours for workers while you are on your disability claim, you may apply for unemployment benefits at that time. The EDD will help determine the start of your Unemployment Insurance claim as long as you meet all other eligibility requirements.

**18. Can I start collecting unemployment benefits because I am laid off or have had my work hours reduced, and then switch to a disability claim if I become sick?**

Yes. If you become sick while you are out of work, you can apply for a disability claim, which can provide a higher benefit amount if you're eligible. A medical certification is required to substantiate your illness. If you are approved for a Disability Insurance claim, your Unemployment Insurance (UI) claim will be suspended. If you recover but remain unemployed, you may then return to the remainder of your UI claim benefits as long as you remain out of work and are otherwise eligible. You will need to reapply to reopen your UI claim.

**19. Can I start collecting unemployment benefits because I am laid off or have had my work hours reduced, and then switch to a Paid Family Leave claim if I have to care for a family member who is sick?**

Yes. If you have a family member who becomes sick while you are out of work, you can apply for a Paid Family Leave claim which can provide a higher benefit amount if you're eligible. A medical certification is required to substantiate your family member's illness. If you are approved for a Paid Family Leave claim, your Unemployment Insurance (UI) claim will be suspended. If you complete your Paid Family Leave claim and remain unemployed, you may then return to the remainder of your UI claim benefits as long as you remain out of work and otherwise eligible. You will need to reapply to reopen your UI claim.

## Employer Information

**20. What can I do if my business has slowed due to COVID-19?**

If COVID-19 has impacted your business or services, you can avoid potential layoffs by participating in the Unemployment Insurance (UI) [Work Sharing Program](#). This program allows you to retain your workers by reducing their hours and wages no more than 60 percent and partially offsetting the wage loss with UI benefits. This helps you avoid the cost of recruiting, hiring, and training new workers and helps your workers keep their jobs and receive some financial support with UI benefits. You and your workers can also be prepared to quickly adjust when business improves.

**21. What if I have to let go of some of my workers temporarily until business improves?**

Your workers can [file for unemployment benefits](#) as long as they are unemployed and otherwise eligible. Workers who expect to return to work for you within a few weeks are not required to actively seek work each week as long as they are able and available to return to work during their unemployment and meet all other eligibility criteria. The EDD will explain the requirements to your workers when they apply for benefits.

**22. What can I do if I have to shut down my business permanently?**

If you are facing potential layoffs or plant closures, you can get help through the Rapid Response program. Rapid Response teams will meet with you to discuss your needs, help avoid layoffs where possible, and support your workers through the process. Services can include upgrades to current worker skills, customized training, career counseling, job search assistance, help with filing unemployment insurance claims, and information about education and training opportunities. For more information, refer to [Rapid Response Services for Businesses Fact Sheet \(DE 87144RRB\) \(PDF\)](#). You can also contact your local [America's Job Center of California](#) for more information about available Rapid Response services.

**23. What if I can't file or pay my payroll taxes on time because of COVID-19?**

With the [Governor's emergency declaration](#), if your business is directly affected by COVID-19, you can request up to a 60-day extension to file your state payroll reports and deposit state payroll taxes without penalty or interest. The written request for extension, noting the impact of COVID-19, must be received within 60 days from the original delinquent date of the payment or return. For the address to send the request, along with other information, please see the [State of Emergency or Disaster Fact Sheet \(DE 231SED\) \(PDF\)](#). You can also call the EDD Taxpayer Assistance Center with any questions you may have about your payroll tax responsibilities.

- Toll-free from the U.S. or Canada: 1-888-745-3886
- Hearing impaired (TTY): 1-800-547-9565
- Outside the U.S. or Canada: 1-916-464-3502
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**24. What can I do to protect my workers from COVID-19?**

The [Centers for Disease Control and Prevention Guidance for Business and Employers](#) includes basic precautions like proper handwashing and cleaning, as well as making sure your sick leave policies are flexible and consistent with public health guidance. Visit [Cal/OSHA Guidance on Coronavirus](#) to learn more about workplace requirements.

Visit the main [COVID-19 webpage](#) for more information and resource