



# UNEMPLOYMENT INSURANCE

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## Lost Wages Assistance (LWA)

S.C. DEPARTMENT OF EMPLOYMENT & WORKFORCE



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## LOST WAGES ASSISTANCE (LWA)

### What is Lost Wages Assistance (LWA)?

Lost Wages Assistance (LWA) is a federal program administered by the Federal Emergency Management Agency (FEMA) that provides an additional payment on top of weekly unemployment benefits for those who are eligible. To receive LWA, the weekly benefit amount you are eligible to receive must be at least \$100 and you must be unemployed or partially unemployed due to COVID-19 disruptions.

### How much money can I expect to receive?

Like all states who opted into the Lost Wages Assistance (LWA) program, South Carolina has been approved for six weeks of benefits. The weeks a claimant may be found eligible for the additional \$300 per week is claim week ending August 1 – claim week ending September 5, 2020. The maximum one-time lump sum a claimant can receive is \$1,800 for those six weeks.

Claimants will be required to complete an Identity Verification process before being able to complete the Lost Wages Assistance Certification process. See eligibility requirements for additional information.

### Who is eligible to receive the additional \$300 per week?

To be eligible to receive the weekly \$300 LWA funds, you must:

- Be eligible for a weekly benefit amount of at least \$100 for one of the following unemployment programs during the week in which you are seeking LWA funds:
  - State Unemployment Insurance (UI)
  - Pandemic Emergency Unemployment Compensation (PEUC)
  - Extended Benefits (EB)
  - Pandemic Unemployment Assistance (PUA)
  - Trade Readjustment Allowance (TRA).
- Certify that you were unemployed or partially unemployed due to disruptions caused by the COVID-19 pandemic.

As stipulated by the President's memorandum, claimants eligible to receive less than \$100 per week in state or federal unemployment benefits will not be eligible to receive LWA funds and will only receive their weekly benefit amount for that week.

If you do not receive payment for a benefit week because you earned excessive wages, you will not be eligible to receive LWA for that week.

### If I'm found eligible, when can I expect to receive my first payment?

Once you pass the ID verification process and complete the LWA certification process, claimants are receiving payment notices in their portal within a few business days. However, if a claimant can not successfully complete the ID Verification process, they will be required to verify their identity in another way and this will delay payment. For fraud prevention reasons, the LWA payment is being provided in a one-time lump sum check.

## Will I receive back pay for the weeks I've already claimed?

Eligible claimants will only be eligible to receive the additional back pay for each week they were unemployed as a result of COVID-19 and if they certified they were unemployed for each applicable claim week. Per funding availability by FEMA, back pay is only authorized for the claim week ending August 1 – September 5.

## Why am I not receiving Lost Wages Assistance (LWA) payments each week?

If you were found eligible to receive less than \$100 in weekly benefit amount by for a state or federal program, you are not eligible to receive the additional \$300 per week payment through the Lost Wages Assistance (LWA) program. Please see how the President's memorandum outlines who is "eligible" to receive LWA funding. Additionally, you will not receive the LWA payment if you do not receive at least \$1 of underlying state or federal unemployment benefits.

## If I am eligible for \$109 in a weekly benefit amount, am I still eligible for Lost Wages Assistance (LWA) if taxes brings it below \$100?

Yes. As long as a claimant is eligible to receive \$100 (pre-tax) in state or federal weekly benefits, are unemployed due to COVID-19 and certify each week, they will be eligible to receive the additional \$300 payments from the Lost Wages Assistance (LWA) program. This is true even if they receive less than \$100 because their weekly benefit amount was reduced because they worked and earned wages during the week.

## How long does the Lost Wages Assistance (LWA) program last?

Unlike the CARES Act programs, the LWA program has a funding cap, which means once the allocated funding is exhausted, current or retroactive payments will no longer be available. FEMA has confirmed that available funding allocated to the DRF for LWA has been exhausted. This means there is no additional funding for states beyond the six weeks. The six weeks South Carolina has been approved for is claim week ending August 1 – claim week ending September 5, 2020.

Also unlike the CARES Act programs, LWA requires states who pay LWA benefits fraudulently to repay that balance to FEMA. The repayment can not be paid by the state's UI Trust Fund, but would require to be allocated from the state's general budget. This puts a significant impact financially on all taxpayers in the state and is why additional fraud measures have been implemented with the LWA program.

## What changes will I notice when the new program starts?

You will be required to pass security questions as part of an identity verification process and then complete a Lost Wages Assistance certification process before being found eligible for LWA benefits.

## Who is paying for the Lost Wages Assistance (LWA) payments?

The additional \$300 per week is paid for by federal funds allocated to the Disaster Relief Fund (DRF) that is managed by FEMA.

## Why did I not receive my LWA check?

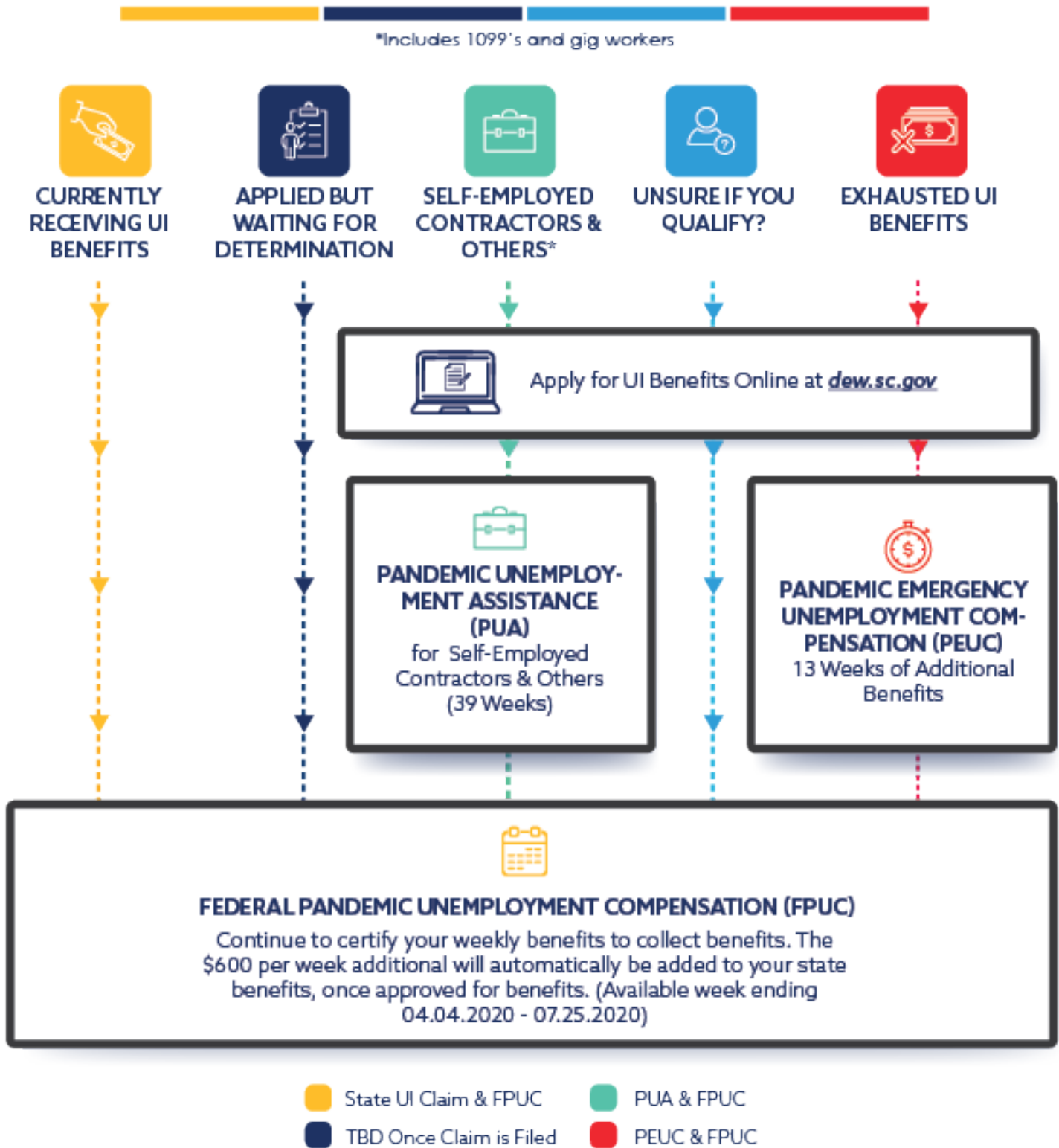
If you were found eligible for LWA benefits and you have not received your mailed check, it may have been returned to our agency. You should log into your MyBenefits portal, look for the "Change Personal Info" tab and confirm your address is correct. It is the claimant's responsibility to update contact information if it changes.



If you are having your mail forwarded to an address not in your MyBenefits portal the check WILL come back to the agency. Due to fraud integrity measures, checks cannot be forwarded. You will need to update your new address in your portal to receive your re-issued check.

If you were notified by our agency that your check was returned to DEW, and you have already requested a new check, it will not be reissued until you have updated your address in the system.

# CHART: Unemployment Insurance *Guide to the CARES Act*



## CHART: Comparison of *BENEFIT PROGRAMS*

	<b>SC Unemployment Insurance</b>	<b>SC Extended Benefits</b>	<b>\$600 (Federal Pandemic Unemployment Compensation - FPUC)</b>	<b>Pandemic Emergency Unemployment Compensation (PEUC)</b>	<b>Benefits for Self-Employed and those not Eligible for UI (Pandemic Unemployment Assistance - PUA)</b>
<b>WHO IS THIS FOR?</b>	Unemployed workers who are unemployed through no fault of their own.	Individuals who have exhausted regular UI benefits during periods of high unemployment - triggered by SC law.	Individuals receiving regular UI, EB, PUA, or PEUC.	Individuals who remain unemployed after UI is no longer available.	Individuals whose employment or self-employment has been lost as a direct result of COVID-19 and are not eligible for regular UI, EB, or PEUC, including exhausted.
<b>WHO DOES THIS SPECIFICALLY EXCLUDE?</b>	Individuals who are unable to work or those who do not have a recent earnings history.				Excludes individuals able to telework with pay or individuals receiving paid leave.
<b>ELIGIBILITY REQUIREMENTS</b>	<ol style="list-style-type: none"> <li>Unemployed through no fault of their own;</li> <li>Able, available, and actively seeking work;</li> <li>Has registered for work with SCWOS;</li> <li>Has not earned excess wages; and</li> <li>Has not refused work.</li> </ol>	If available, Extended Benefits may start after an individual exhausts other UI benefits.	Individuals must have an active benefit claim under state or federal law.	Individuals must have exhausted state benefits or the benefit year has ended, and the individual is not currently eligible for UI.	Individuals must provide self-certification that the individual is otherwise able and available except that the individual is unable to work because of COVID-19.
<b>MONETARY ELIGIBILITY REQUIREMENT</b>	Must have earned at least \$4,455 in covered employment during their base period. The base period is either the four oldest of the last five completed calendar quarters or the last four completed calendar quarters. Additionally, the total amount of wages in the base period must be at least 1.5 times the wages earned in the highest earning quarter.		Must meet state minimum monetary requirements to establish a claim.	Must meet state minimum monetary requirements to establish a claim.	Similar manner to regular state UI benefits. Self-employed must provide information to establish eligibility.
<b>AMOUNT RECEIVED</b>	Between \$42 and \$326.	Between \$42 and \$326.	\$600 per week in addition to regular benefit amount.	Weekly benefit amount from the prior benefit year plus the \$600 FPUC payment.	Weekly benefit amount under state UI law plus the \$600 FPUC payment.
<b>FUNDING</b>	State (the UI trust fund is comprised of taxes SC employers pay on their payroll).	Federally funded (authorized under the Families First Coronavirus Response Act through 12/31/20).	100% federally funded.	100% federally funded.	100% federally funded.
<b>DURATION</b>	Up to 20 weeks of full UI benefits.	Additional 10 weeks of UI benefits.		Additional 13 weeks of benefits.	39 weeks of benefits total, including regular UI and EB weeks.
<b>TIMEFRAME</b>			Effective from the claim week ending April 4, 2020 through the claim week ending July 25, 2020.	Effective from the claim week ending April 4, 2020 through the claim week ending December 26, 2020.	Effective for the claim week ending February 8, 2020 through the claim week ending December 26, 2020.