



Frequently Asked Questions

Answers to common questions on unemployment insurance topics

Work Search Requirements

Q: I am self-employed. Will I be required to seek full-time work?

Yes, a self-employed individual would search for work as they did before the pandemic and report at least one job contact per week. Claimants have to be able and available for work to receive unemployment benefits.

Q: If I am working part-time, am I still required to seek full-time work?

Yes.

Q: I am going to return to work with my most recent employer, am I required to look for work?

Any persons that have not returned to work within 12 weeks from when the claim was filed will be required to seek work.

Q: I am a member in good standing of a trade union, am I required to seek work?

No, you are not required to seek work.

Q: How do I report where I have been looking for work?

When you request your payments online, you would provide that information during your payment request process. All claimants having to do work search must request payments online.

Q: I currently do not have childcare, am I required to seek work.

Yes.

Q: I am currently employed and have tested positive for COVID-19 and under a doctor's order to quarantine. Am I required to seek work?

No. If you have an expected return-to-work date within 12 weeks you would not be required to seek work.

Q: If my employment status has changed from full-time to part-time, will I be required to seek full time work?

Yes, you would be required to seek work.

Q: I am caring for a family member that has been diagnosed with COVID-19. Am I required to seek work?

Yes. Claimants have to be able and available for work to receive unemployment benefits.

Payment Methods

Q: What payment options are available for UI claimants?

The Kentucky Office of Unemployment Insurance offers two safe and convenient payment options. Claimants can choose to receive payments via direct deposit into their bank account or through a U.S. Bank ReliaCard.

Please note that beginning Oct. 27, 2021, claimants selecting a U.S. Bank ReliaCard as their method of payment will receive the first payment by paper check. Once the first payment has been issued, claimants should receive the card from U.S. Bank within seven days. If the first payment issued includes multiple weeks, all of those weeks will be paid via check. Subsequent weeks would be deposited into the debit card account.

Claimants can change their preferred method of payment online via the "Payment Method" link in their claim. If claimants do not change the payment method to Direct Deposit, the default method of payment will be a U.S. Bank ReliaCard. Detailed information about direct deposit and debit card payments can be found in the [Payment Options section of the Claimant Guide](#).

Pandemic Unemployment Ending

Q: When do pandemic benefits end?

The last payable week is Sept. 4, 2021.

Q: What if claimants are still awaiting benefits?

If you are waiting to receive an eligibility determination for any of the four federal programs (FPUC, PUA, PEUC, MEUC), the Kentucky Office of Unemployment Insurance (OUI) will ensure that you

receive payments owed to you for all weeks before Sept. 6 for which you are determined eligible.

Q: What if I still have a balance in my claim when the program ends?

You are eligible for benefits during the active period of the program. If you have \$2,500 left in your claim balance and the program has ended the week ending September 4, 2021, you will not receive those benefits.

Q: What should claimants do next?

Traditional unemployment benefits will continue to be paid to eligible claimants after Sept. 4, 2021, although pandemic unemployment programs expire on Sept. 4. To be eligible for traditional unemployment, you must have worked in covered employment (wages and other compensation paid by an employer to an employee) subject to tax, and those tax contributions were deposited in the state's UI Trust Fund. You must also have had enough earnings to qualify during the base period (last 18 months), and be out of work as a result of no fault of your own.

Q: How do claimants see if they are eligible for traditional unemployment insurance?

Unemployment insurance benefits are meant for people who lose their job through no fault of their own, such as an employer's lack of work or a layoff due to downsizing. If you voluntarily quit a job for reasons that are not work-related, however, or you were terminated for misconduct, your eligibility will need to be reviewed. A representative from OUI will conduct a fact-finding review to determine eligibility. Employer(s) may also be requested to participate. The office will review the facts that you and your employer(s) provide, and determine your eligibility based on the law. If you were fired due to misconduct or you quit voluntarily, your benefits may be delayed or denied.

Q: Will the waiting week resume on claims filed after Sept 4, 2021?

The unemployment "waiting week" is the first week of your claim from which you are eligible for unemployment benefits but not paid benefits. The waiting week will always be your first payable week on your initial claim. You will request benefits for two weeks. If you are otherwise eligible, the amount of your first benefit payment will be for one week. Your maximum benefit amount will not change.

Q: What is a BYE?

Benefit Year Ending. This is when the claim will expire.

Q: What does it mean to have earnings information for base wages in Kentucky?

Unemployment insurance benefits are for individuals who are unemployed or who are working less than full-time while looking for full-time work. To claim benefits in Kentucky, you must have earned wages in Kentucky during your base period. If you have not worked in Kentucky in the last 18 months, you will need to apply in one of the states where you worked. You cannot file for benefits in Kentucky if you have a valid claim in another state.

Q: What happens if someone gets COVID-19 on Sept. 7, 2021, and must be off work?

It could affect eligibility for traditional unemployment insurance. After federal pandemic unemployment programs expire on Sept. 6, 2021, all UI claimants must be able to work and be available to work to receive traditional UI benefits.

Q: Can I get help finding a job?

Yes. Kentucky Career Center regional offices can assist at no cost. Any KCC office can provide job leads, job search assistance, as well as adult education and vocational rehabilitation services. Staff in each center can provide information about apprenticeship opportunities and help with a resume. The location of regional centers can be found [on this page of the Kcc.Ky.gov website](#). Career centers can help you:

- Conduct job search and placements
- Measure skills and abilities
- Create a resume and prepare for interviews
- Explore career training resources
- Discover job specialty services for military veterans
- Gain computer skills
- Access job assistance for people with a disability
- Evaluate financial well-being
- Get GED assistance and access adult learning opportunities
- Use resource center computers with free internet access for job searches

Check out Focus Career's online job search at Focuscareer.ky.gov for help with building a resume and looking for jobs in your area. **Appointments may be required in some locations.**

Q: How do claimants get help with UI claims?

Call center hours have been extended to provide additional help for claimants. You can now call (502) 564-2900 between 8 a.m. and 8 p.m. EST Monday through Friday.

Q: How do claimants schedule in-person appointments to get help at a Kentucky Career Center?

New appointments become available at 9 a.m. local time Monday through Thursday and can be scheduled on the KCC website or [by following this link](#). If you are having difficulty scheduling an appointment at one particular regional KCC office, please try scheduling an appointment at other locations. The KCC website also has several informative instructional videos that may also be of assistance.

Key Terms:

Unemployment Insurance (UI), which provides temporary financial assistance for people who become unemployed through no fault of their own. Unemployment Insurance is also called unemployment compensation. Eligible individuals MAY receive up to 26 weeks of UI benefits during one calendar year. To be eligible for benefits you must: (1) Be unemployed or working less than full-time (2) Have earned enough money to establish a valid claim (3) Be unemployed through no fault of your own (4) Be able to work, available for work, and looking for work.

Pandemic Unemployment Assistance (PUA) provides benefits for those who would not usually qualify, including the self-employed, gig workers, and part-time workers. The last payable week is 9/04/2021.

Pandemic Emergency Unemployment Compensation (PEUC) provides an extension of benefits once regular benefits have been exhausted. The last payable week is 9/04/21.

Federal Pandemic Unemployment Compensation (FPUC) The CARES Act provided an additional \$600 weekly benefit payment from 04/04/2020 – 07/25/2020. An additional \$300 weekly benefit payment was provided from 1/02/2021 – 9/04/2021 and payable to eligible claimants who receive unemployment compensation. The last payable week is 9/04/2021.

Mixed Earners Unemployment Compensation (MEUC) provides an additional \$100 benefit to certain people with mixed earnings. The last payable week is 9/4/21.

Disaster Unemployment Assistance (DUA) provides unemployment benefits to individuals who have become unemployed as a direct result of a presidentially declared major disaster.

Extended Benefit (EB) Ended on November 24, 2020.

Lost Wages Assistance (LWA) provided an additional \$400.00 up to 6 weeks to eligible individuals. Not a guaranteed program that was authorized from FEMA. The program has expired and the agency has exhausted all funds.

Resources

Visit the [Kentucky Career Center website](#) homepage and [download the Claimant Guide](#) for additional information about filing a claim, requesting benefits, weekly eligibility requirements and much more.