



# PUA (Pandemic Unemployment Assistance)

## What is PUA?

The Pandemic Unemployment Assistance (PUA) program was created by the 2020 Coronavirus Aid, Relief, and Economic Securities (CARES) Act and provides relief to individuals who lost work due to the coronavirus pandemic. The Guam Department of Labor (GDOL) has been tasked to administer the PUA program for all Guam residents.

## What will I Receive?

Guam's PUA benefit is \$345. If you qualify for PUA, your benefit will be based on your recent wages. Qualifying for PUA automatically qualifies you for an additional \$600 from the Federal Pandemic Unemployment Compensation (FPUC).

## How Do I Apply?

The GDOL will release the PUA Application on their website. To prepare to apply online, create a login at [hireguam.com](http://hireguam.com).

## Who is Eligible?

Individuals who have become unemployed, partially unemployed (reduced hours), or unable or unavailable to work due to COVID-19:

1. Individuals who have been diagnosed with COVID-19 or is experiencing COVID-19 symptoms and is seeking a medical diagnosis;
2. A member of the individual's household has been diagnosed with COVID-19;
3. The individual provides care for a member of their household who has been diagnosed with COVID-19;
4. A child within the individual's household, for which the individual is the primary caregiver, is unable to attend school or another facility that is closed as a direct result of the COVID-19 public health emergency and childcare is required for the individual to work;
5. The individual is unable to reach their place or work due to imposed quarantine measure as a direct result of the COVID-19 public health emergency;
6. The individual is unable to work under advisement of a health care provider to self-quarantine;
7. The individual was scheduled to begin employment and does not have a job or is unable to reach the job as a direct result of the COVID-19 public health emergency;
8. The individual has become the breadwinner for a household because the head of household has died as a direct result of COVID-19;
9. The individual has to quit his/her job as a direct result of COVID-19;
10. The individual's place of employment is closed, resulting in unemployment, partial employment (reduced hours) as a direct result of the COVID-19 public health emergency.



# **Pandemic Unemployment Assistance (PUA)**

## **Federal Pandemic Unemployment Compensation (FPUC)**

### **FAQ for EMPLOYERS**

Hagåtña, Guam – The Guam Department of Labor (GDOL) will stand up the Pandemic Unemployment Assistance (PUA) Program, and the Federal Pandemic Unemployment Compensation (FPUC) Program that will assist thousands of individuals whose jobs have been impacted by the 2019 Novel Coronavirus (COVID-19). Here are the answers to common questions by employers about the assistance programs as they pertain to Guam.

#### **Q: What is Pandemic Unemployment Assistance?**

A: The Governor signed an agreement with the United States Department of Labor (USDOL), to establish the Pandemic Unemployment Assistance (PUA) program in Guam. It is part of the Coronavirus Aid, Relief, and Economic Security (CARES) Act of 2020.

The PUA program provides temporary benefits to individuals whose employment or self-employment has been lost or interrupted as a direct result of COVID-19. Direct result means loss of employment or self-employment because of a reason directly related to the COVID-19 Pandemic.

#### **Q: How much are the PUA benefits?**

A: The PUA program, in general, provides up to 39 weeks of unemployment benefits. Guam's PUA Weekly Benefit Amount (WBA) is \$345 a week.

Employees who have been laid off or furloughed due to COVID-19 qualify for the full amount. Employees still working but making less than \$345 a week qualify for PUA minus their wages. Those making \$345 or more do not qualify for PUA.

#### **Q: What is Federal Pandemic Unemployment Compensation?**

A: Federal Pandemic Unemployment Compensation (FPUC) is an emergency program designed to increase unemployment benefits for millions of Americans, including Guamanians, affected by the COVID-19 pandemic.

Under the FPUC, eligible people will get an extra \$600 in federal benefits each week from the start of April until July 31, 2020.

An individual is eligible for the full \$600 weekly payment if the individual receives one dollar (\$1) or more in PUA.

#### **Q: As an employer, what is required of me if I have displaced employees, or workers with reduced wages due to COVID-19?**

Based on Gov. Lou Leon Guerrero's Executive Order No. 2020-07, all employers and business owners who have displaced workers are required to register on the labor department's virtual one-stop system, [hi-reguam.com](https://hi-reguam.com). If you have previously registered and your account is active, you do not need to re-register. Employers and business owners should register by following the steps indicated below:



1. Go to [hireguam.com](http://hireguam.com)
2. Click on "Not Registered" on the homepage
3. Scroll down to Option 3 and click on "Employers and Agents"
4. Specify what type of user you are
5. Enter in your company identification information
6. Setup username and password and enter in company information
7. Click on "Save"
8. When successfully registered, you will receive a "Welcome" message in your inbox
9. Businesses will also receive an email requesting for a valid business license

**Q: What if my employee quits or refuses to come back to work in order to receive the benefit?**

A: Quitting work without good cause to obtain additional benefits under the CARES Act qualifies as fraud unless it's for one of the COVID-19 related reasons listed in the CARES Act.

If an individual has obtained these benefits through fraud, the individual is ineligible for any additional benefit payments, must pay back the benefits, and is subject to criminal prosecution. States are expected to enforce these provisions.

**Q: If an employee refuses to work, or return to work, due to a general fear of exposure to the coronavirus, is he or she still eligible for PUA?**

A: To qualify for PUA, the individual must be unemployed, partially unemployed, or unable or unavailable to work because of a COVID-19 related reason listed in the CARES Act. An individual who does not go to work due to general concerns about exposure to COVID-19, or refuses to go back in order to collect unemployment benefits, and who does not meet any of the other COVID-19 related criteria for PUA, is not eligible for PUA.

**Q: Will the payments be retroactive?**

A: Yes. The weekly payments will be retroactive during the weeks individuals qualify.



# **Pandemic Unemployment Assistance (PUA)**

## **Federal Pandemic Unemployment Compensation (FPUC)**

### **FAQ for SELF-EMPLOYED**

Hagåtña, Guam – The Guam Department of Labor (GDOL) will stand up the Pandemic Unemployment Assistance (PUA) Program, and the Federal Pandemic Unemployment Compensation (FPUC) Program that will assist thousands of individuals whose jobs have been impacted by the 2019 Novel Coronavirus (COVID-19). Here are the answers to common questions about the assistance programs as they pertain to Guam.

#### **Q: What is Pandemic Unemployment Assistance?**

A: The Governor signed an agreement with the United States Department of Labor (USDOL), to establish the Pandemic Unemployment Assistance (PUA) program in Guam. It is part of the Coronavirus Aid, Relief, and Economic Security (CARES) Act of 2020.

The PUA program provides temporary benefits to individuals whose employment or self-employment has been lost or interrupted as a direct result of COVID-19. Direct result means loss of employment or self-employment because of a reason directly related to the COVID-19 Pandemic.

#### **Q: How much are the PUA benefits?**

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Employees who have been laid off or furloughed due to COVID-19 qualify for the full amount. Employees still working but making less than \$345 a week qualify for PUA minus their wages. Those making \$345 or more do not qualify for PUA.

#### **Q: What is Federal Pandemic Unemployment Compensation?**

A: Federal Pandemic Unemployment Compensation (FPUC) is an emergency program designed to increase unemployment benefits for millions of Americans, including Guamanians, affected by the COVID-19 pandemic.

Under the FPUC, eligible people will get an extra \$600 in federal benefits each week from the start of April until July 31, 2020.

An individual is eligible for the full \$600 weekly payment if the individual receives one dollar (\$1) or more in PUA.

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Under the FPUC, eligible people will get an extra \$600 in federal benefits each week from the start of April until July 31, 2020.

An individual is eligible for the full \$600 weekly payment if the individual receives one dollar (\$1) or more in PUA.



## DEPARTMENT OF LABOR

### GOVERNMENT OF GUAM

#### **Q: I'm self employed, do I qualify?**

A: Covered individuals include the self-employed, those seeking part-time employment, individuals lacking sufficient work history, freelancers and gig-workers.

#### **Q: What documentation do I need to show I was/am self-employed?**

A: Do your best to gather these documents. Not all are necessary, but will be helpful for you application:

- Bank receipts showing deposits;
- 1099s;
- Billing notices or statements provided by your customers;
- Recent advertisements for your services;
- Current business licenses, ledgers, contracts, invoices; or
- Mayor's verification.

#### **Q: If an individual is living in one state and is self-employed in another state, where should the individual file for PUA benefits?**

A: The self-employed individual must file with the state where he or she was working at the time of becoming unemployed, partially unemployed, or unable or unavailable to work because of a COVID-19 related reason listed in the CARES Act. If an individual worked in more than one state at this time, the individual may file in any of those states.

#### **Q: Will the payments be retroactive?**

A: Yes. The weekly payments will be retroactive during the weeks individuals qualify.

# PANDEMIC UNEMPLOYMENT ASSISTANCE (PUA)

Updated as of 4-16-20

## WHAT IS PUA?

On March 27, 2020, the President signed into law the Coronavirus Aid, Relief, and Economic Security (CARES) Act of 2020, which includes the Relief for Workers Affected by Coronavirus Act set out in Title II, Subtitle A. Section 2102 of the CARES Act creates the new temporary Pandemic Unemployment Assistance (PUA) program. The PUA program provides temporary benefits to individuals whose employment or self-employment has been lost or interrupted as a direct result of COVID-19. Direct result means loss of employment or self-employment because of a reason directly related to the COVID-19 Pandemic. The PUA program, in general, provides up to 39 weeks of unemployment benefits. The U.S. Department of Labor (Department) oversees the PUA program and reimburses the Guam Department of Labor for both the program administration and benefit payment costs.

For more information on the PUA program, please review Unemployment Insurance Program Letter (UIPL) No. 16-20 [https://wdr.doleta.gov/directives/corr\\_doc.cfm?docn=4628](https://wdr.doleta.gov/directives/corr_doc.cfm?docn=4628).

## QUALIFYING FOR PUA

PUA provides benefits to individuals who are not eligible for regular unemployment compensation (UC) or extended benefits (EB) under state or Federal law or pandemic emergency unemployment compensation (PEUC), including those who have exhausted all rights to such benefits. Covered individuals also include the self-employed, those seeking part-time employment, individuals lacking sufficient work history, and those who otherwise do not qualify for regular UC or EB under state or Federal law or PEUC. Except as otherwise provided in Section 2102 of the Act, or to the extent there is a conflict between Section 2102 and 20 C.F.R. Part 625, the Disaster Unemployment Assistance (DUA) regulations at 20 CFR Part 625 apply to the PUA program, as if the term “COVID-19 public health emergency” were substituted for the term “major disaster” and the term “pandemic” were substituted for the term “disaster” each place it appears in 20 C.F.R. Part 625.

PUA is also generally not payable to individuals who have the ability to telework with pay or who are receiving paid sick leave or other paid leave benefits. However, individuals receiving paid sick leave or other paid leave benefits for less than their customary work week and individuals who have been offered the option of teleworking with pay who then work less than the individual worked prior to the COVID-19 pandemic, may still be eligible for PUA. However, income received for telework, and the income reductions listed in the DUA regulations at 20 C.F.R. 625.13 received in a week must be deducted from the PUA benefit payment for that week, including paid sick leave.

In general, PUA provides benefits to qualifying individuals who are otherwise able to work and available for work within the meaning of the applicable state UC law, except that they are unemployed, partially unemployed, or unable or unavailable to work due to one of the COVID-19 related reasons identified in Section 2102(a)(3)(A)(ii)(I) of the CARES Act and listed below:

- The individual has been diagnosed with COVID-19 or is experiencing symptoms of COVID-19 and is seeking a medical diagnosis;
- A member of the individual’s household has been diagnosed with COVID-19;
- The individual is providing care for a family member or a member of the individual’s household who has been diagnosed with COVID-19;
- A child or other person in the household for which the individual has primary caregiving responsibility is unable to attend school or another facility that is closed as a direct result of the COVID-19 public health emergency and such school or facility care is required for the individual to work;
- The individual is unable to reach the place of employment because of a quarantine imposed as a direct result of the COVID-19 public health emergency;

- The individual is unable to reach the place of employment because the individual has been advised by a health care provider to self-quarantine due to concerns related to COVID-19;
- The individual was scheduled to commence employment and does not have a job or is unable to reach the job as a direct result of the COVID-19 public health emergency;
- The individual has become the breadwinner or major support for a household because the head of the household has died as a direct result of COVID-19;
- The individual has to quit his or her job as a direct result of COVID-19; or
- The individual's place of employment is closed as a direct result of the COVID-19 public health emergency.

## FILING A PUA CLAIM

Instructions on filing a claim will be provided through all social, print and television media outlets once systems have been approved for usage by the U.S. Department of Labor. The Guam Department of Labor is working hard to get systems in place as soon as possible with social distancing restrictions still in place.

## CONTINUED BENEFIT PAYMENTS

After filing a PUA application, an individual must request continued PUA benefit payments according to the instructions given by the Guam Department of Labor.

## REQUIRED PROOF OF EMPLOYMENT

The individual will need to provide proof (e.g., paystubs, income tax return, bank statements, offer letter) to document employment or self-employment that was impacted by COVID-19 or to document work that was to begin on or after the date when COVID-19 impacted the individual's employment status. Individuals will follow the applicable Guam Department of Labor requirements for submitting the required documentation.


## FEDERAL PANDEMIC UNEMPLOYMENT COMPENSATION (FPUC)

Individuals who receive at least one dollar (\$1) of PUA benefits for a week, will also receive an additional \$600 supplemental payment under the FPUC program described at section 2104 of the CARES Act. *See also* UIPL No. 15-20, [https://wdr.doleta.gov/directives/corr\\_doc.cfm?DOCN=9297](https://wdr.doleta.gov/directives/corr_doc.cfm?DOCN=9297). However, the time period that a claimant can receive the FPUC supplemental payment is more limited than the duration of the PUA payments. Specifically, FPUC is payable only for weeks of unemployment beginning on or after the date on which the state (50 States, the District of Columbia, the Commonwealth of Puerto Rico, and the U.S. Virgin Islands) enters into an FPUC agreement with the Department. For the Commonwealth of the Northern Mariana Islands (CNMI), Guam, American Samoa, the Federated States of Micronesia (FSM), the Republic of the Marshall Islands, and the Republic of Palau, FPUC is payable only for weeks of unemployment beginning on or after the date on which the entity enters into a PUA agreement with the Department. FPUC is not payable to any individual for any week of unemployment ending after July 31, 2020.

## BENEFIT DURATION AND WEEKLY BENEFIT AMOUNT (WBA)

PUA is payable beginning on or after January 27, 2020 and ending on or before December 31, 2020. The duration of PUA benefits payable to an individual is generally limited to 39 weeks.

CNMI and the Republic of Guam follow a PUA WBA calculation of the average of the payments of regular compensation made under all State laws referred to in 625.2(r)(1)(i), as published in Unemployment Insurance Program Letter No. 03-20. American Samoa, FSM, the Republic of the Marshall Islands and the Republic of Palau follow a PUA WBA calculation found in 20 CFR 625.6(d).



The PUA WBAs for these entities are as follows:

- PUA - \$345 a week for up to 39 weeks, but not later than December 31, 2020
- FPUC - \$600 a week for periods between April 2020 thru July 31, 2020

## APPEALS

Any denial of PUA benefits may be appealed. Individuals will follow the Guam Department of Labor instructions concerning appeal rights and deadlines for timely filing of appeals.





DEPARTMENT OF  
**LABOR**

DIPĀTTAMENTON HOMOTNĀT • David M. Dell'Isola, Director • Gerard A. Toves, Deputy Director

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**Lourdes A. Leon Guerrero**  
*Governor*

**Joshua F. Tenorio**  
*Lieutenant Governor*

Hafa Adai,

If you have any questions or concerns regarding the Pandemic Unemployment Assistance program (PUA) or the Stimulus Bill, please send all inquiries and required information to the following email: [rapidresponse@dol.guam.gov](mailto:rapidresponse@dol.guam.gov).

The Guam Department of Labor appreciates the much needed information in order to submit our application and maximize Guam's eligibility for federal assistance to receive COVID-19 related unemployment benefits grants.

Let's all work together to help our island get through the impacts of this pandemic. Please see the information below and the attached press release regarding what is required for the Disaster Dislocated Worker grant and other federal funding.

**For individual employees:**

1. Name of employer that issued furlough or layoff

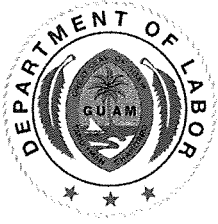
**For business owners or managers:**

1. Employer name and location
2. Number of employees laid off or are anticipated to be laid off
3. Anticipated date and length of layoffs (e.g. 1 to 2 weeks, 3 to 4 weeks, or unknown at this time)
4. Number of employees with reduced work hours or anticipated number of employees with reduced work hours
5. When hours were reduced or anticipated date to implement reduced hours
6. Specifics on reduced work week imposed (e.g. reduce to 32 hours per week, 20 hours per week, 10 hours per week, or unknown at this time)
7. Duration of reduced hours (e.g. 1 to 2 weeks, 3 to 4 weeks, or unknown at this time)

Please monitor the media. We will announce when any benefits are released and available to Guam. We are all in this together and GDOL is staying on top of the latest developments. Our office will be contacting you with additional information as it becomes available.

Senseramente,  
David Dell'Isola  
Director





DEPARTMENT OF  
**LABOR**

DIPĀTTAMENTON HOMOTNĀT • David M. Dell'Isola, Director • Gerard A. Toves, Deputy Director

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Lourdes A. Leon Guerrero  
*Governor*

Joshua F. Tenorio  
*Lieutenant Governor*

March 16, 2020

**GUAM DEPARTMENT OF LABOR ADVISORY**

The Guam Department of Labor continues to closely monitor the global outbreak of COVID-19. The situation is quickly changing, and notices are subject to change at any time.

Based on the March 16<sup>th</sup> COVID-19 Special Address from the Governor of Guam, all activities will be suspended for 14 days. During this time, the Guam Department of Labor will be closed; however, the following can be submitted via email:

Wage & Hour Complaint: [wage.questions@dol.guam.gov](mailto:wage.questions@dol.guam.gov) or  
Contact 300-3602 and leave a message

WCC Work Injury Forms: [nina.farrell@dol.guam.gov](mailto:nina.farrell@dol.guam.gov)  
**(Please note: all original forms and copy must be submitted once Government Operations resumes)**

Fair Employment Complaints: [dol-fepo@dol.guam.gov](mailto:dol-fepo@dol.guam.gov) or  
[Jeffrey.sablan@dol.guam.gov](mailto:Jeffrey.sablan@dol.guam.gov)

Should you have any questions, please feel free to contact our office at (671) 475-7073.

DAVID DELL'ISOLA  
Director of Labor