

Tennessee Unemployment Insurance

Frequently Asked Questions

Effective Date: 4/16/20

This **video** may help you understand the process: [How to Complete Certifications on Jobs4TN](#)

Ignore the work search information as those have been waived by executive order.

General Questions	UI Application Process	After You've Filed	Coronavirus-specific Questions	Employers
Eligible Furlough Reduced Hours Laid off, 2nd Job Employer Partial Claim US Stimulus Check Website for more info Help filing my claim Work out-of-state	Info needed to file SSN in use / Password Separation reason Last day of work Self-employed Time limit	Filed, what's next? Monetary Determination Letter / Incorrect Income Monetarily ineligible? / PUA Wage Protest Certify with app Paid with debit card or direct deposit Check claim status Don't return to work? Stop a claim Claim extension? UI benefits taxable?	Out of work, can I apply to UI? Doctor quarantined Do I need to reapply due to CARES Act? Work Searches? Business closure due to virus PUA Eligibility	Contact Info Furloughs Employer-filed Claims WARN notice requirement COVID-19 Hiring needs Apprentice Claim questions Pay on leave Quit \$600 Stimulus LWDA Board Funds

General Questions

Am I **eligible** for unemployment?

Anyone may file a claim, but keep in mind that the basic eligibility requirements are that you have been separated from your job **through no fault of your own**, and that you are **able and available to return to work** or accept suitable employment if offered. If you fail to return to work or accept suitable work when offered you are no longer eligible for unemployment benefits. Any benefit you collect after refusing work will result in an overpayment and must be paid back. Refer to the "How to File" article on the helpdesk at [lwdsupport.tn.gov](https://lwdsupport.tn.gov/hc/en-us/articles/221825667-How-do-I-file-a-claim-for-Unemployment-Insurance-). (<https://lwdsupport.tn.gov/hc/en-us/articles/221825667-How-do-I-file-a-claim-for-Unemployment-Insurance->)

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My employer told me that I am being **furloughed**; am I eligible for unemployment?

It depends on how the furlough will affect your pay:

- If the furlough is a fully paid furlough the answer is no.
- If your pay was cut or eliminated the answer is yes.

My **hours have been cut**, but I'm have not been laid off; am I eligible for unemployment?

Reduced hours **might qualify** someone for unemployment. We recommend that you go ahead and file the claim.

- If you are still *making more* money than what your "Weekly Benefit Amount" (as listed on your monetary determination letter) then simply **do not certify** as they are still considered employed.
- If you are *making less* than your Weekly Benefit Amount, then **certify** each week on Jobs4TN, **report the earnings** and the system will adjust your benefit.

I've been **laid off** from my job, but I still have **a second / self-employed job**; am I eligible for unemployment?

Exactly same answer as above. Filing the claim and getting that monetary determination is the key. A person has done nothing wrong by just filing so they get that information to see. If they don't ever certify the claim is never really truly activated.

My employer said he/she filed on my behalf (employer mass filed (partial) claim) and submitted to the state. Do I still need to file an individual claim?

No, if your employer filed an employer mass filed claim also known as a partial claim, the state has all your information. **Log into Jobs4TN.gov** to monitor your claim and **do your weekly certifications** by answering a few questions. If you are not sure please ask your employer to avoid confusion and delays.

No, if your employer filed an employer Partial/Employer filed claim, the state has all your information. Log into Jobs4TN.gov to monitor your claim. If you are not sure which list your employer filed, please ask to avoid confusion and delays.

Does my **US Stimulus Check** (from the IRS via the CARES Act) affect my unemployment benefits?

Your **stimulus check (up to 1,200.00)** from the IRS is **NOT CONSIDERED REPORTABLE INCOME**. You do not need to include this money as earned income when you do your weekly certifications.

Check the website at www.tn.gov/workforce. If you believe you may be eligible for *Pandemic Unemployment Assistance* go ahead and file your claim.

Is there a **website** that helps me understand the unemployment claims process?

Yes, visit www.tn.gov/workforce/unemployment or search **Google for "Tennessee Unemployment"**

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I'm not good with computers, can you **help me file my claim?**

We cannot help you at this call center. We encourage you to find a family member or friend to help you file your claim online. If that's not an option, advise them to contact the Customer Service Center at 844-224-5818. Call wait times are high so it may take longer for someone to get back with you to file the claim with you.

I live in Tennessee but worked in **another state**. Where should I file?

You should ask your separating employer what state your wages were reported and file with that state.

UI Application Process

What **information** is needed to **file my claim?**

Social Security Number, a Jobs4TN username and password (created during the claim process), basic personal information, employment history dates and wage amounts, bank routing number (if choosing direct deposit to receive benefits). Military, farm work, workers' compensation, child support, and public assistant programs (like TANF and SNAP/Food Stamps) questions.

I tried filing and it says **I already have an account / my social security number** is already in use?

Check for typos in your Social Security number that you used when filing the claim.

Reset your password by clicking "Forgot Username/Password" on the home page on Jobs4TN.gov.

If this doesn't work, leave a message with the CST Team at 844-224-5818 or email them at lwd.support@tn.gov to request a password reset. Then wait for an agent to reach out for assistance. An instruction page on resetting your password can be found at www.tn.gov/workforce/passwordreset

While filing my claim, what do I put for my **separation reason?**

If you are separated from your employer due to a **temporary shutdown** or **due to the Coronavirus**, you can select "**Lack of Work**" as the separation reason. Please make sure you enter the last date you physically worked as your last day.

While filing my claim, which date do I use as my **last day of work** if I received **vacation pay** (or other types of pay) when off of work?

When filing the claim, list **the last day that you actually worked**. The wages received from vacation, retentions fees, emergency funds, or other part time job(s) will need to be reported on a week-to-week bases during your weekly certifications after you file the claim.

I'm **self-employed**. When asked about the name of the company, Jobs4TN would not let me go any further and signed me out. What do I do?

If you have been self-employed for the past 18 months, type "Self-Employed" as the Employer Name. Watch the video at www.tn.gov/workforce/selfemployed for more details.

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I'm **self-employed**. How do I answer the question about being self-employed?

If you are self-employed, a contractor, a 1099 paid worker, or a gig worker answer **yes** to the following question.

* **Are you self-employed, or the owner, or operator of a business or farm?** Yes No

I'm **self-employed**. How do I answer the question asking if I received a termination or layoff notice or separated from the military?

You should answer the question **No**, see the example below. Watch the video at www.tn.gov/workforce/selfemployed for more details.

Within the last 12 months, have you received a notice of termination or layoff from your job or received documentation that you are separating from military service?

- Yes, I have recently received a notice of termination or military separation.
- No, I have not recently received a notice of termination or military separation.

Is there a **time limit** for me to file an Unemployment Claim?

No, you can file a claim any time after being laid off or separated; **however**, your claim becomes active the week you file it. It cannot be backdated to the date you were laid off or separated.

After You've Filed

I've already filed for unemployment, **what do I need to do next?**

Each week that you are unemployed, log in to your Jobs4TN.gov account to complete your **weekly claim certification**. You may start certifying the first Sunday after you file your claim, and weekly thereafter. If you don't certify for more than 2 weeks, your claim will be locked. Sometimes, more information is needed from you, if so, you will be notified by your preferred method of contact that you selected when filing your claim. So monitor your Jobs4TN account regularly, if your claim is still pending.

After filing your claim, you will receive a letter in your Jobs4TN Message Center called the "Monetary Determination Letter". **Review this letter for any mistakes** in your employment history as it may affect your potential benefit amount. This letter also gives an **estimate** of your benefit amount, pending claim approval.

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My Monetary Determination **letter has incorrect income**/benefit numbers. How do I correct this?

If there is an issue with the wages missing in that time period then “**File a Wage Protest**” on Jobs4TN.gov, more details are on your letter.

However, many will see the letter and think it’s wrong because the amounts listed may not be enough to pay bills. That doesn’t mean it’s wrong. There has to be wages *missing* for it to be wrong.

If there are other areas of the initial claim form needs to be edited or updated, you will need to contact the department for assistance.

Does receiving a **Monetary Determination letter** mean I will receive UI benefits?

Not necessarily. Every claim is reviewed before a claim is approved or denied. That is why it is important that you send us information on missing wages or missing employers (from the past 18 months) as soon as possible.

I received a letter that says I’m **monetarily ineligible**. What does that mean?

In order to be eligible to receive unemployment benefits, you must have sufficient earnings in your base period from a covered employer. The base period is defined as the first four of the last five completed calendar quarters. Without sufficient earnings you will not be eligible to receive benefits. However, under the provisions of the CARES Act, **you may still be eligible for benefits under the Pandemic Unemployment Assistance (PUA) program**. In fact, the first condition of eligibility for PUA is being ineligible for regular unemployment. After receiving a decision stating you are monetarily ineligible, **you do not need to take any additional action**. Our team will continue to process your claim for eligibility under the PUA program. You will receive another decision concerning your eligibility for the PUA program.

I made a **wage protest, how long** does this process take?

Usually wage protests are resolved within a few weeks. This is because proof of wages have to be requested, sent and then investigated with the employer. This process will be **severely delayed** right now due to the high volume of claims.

Can I use my **phone** to complete my weekly **certification**?

Yes, you can download the app **Jobs4TN** from the app store. To see a video on how the app works visit www.tn.gov/workforce/certwiththeapp

My income / **wage amounts** are incorrect, why can’t I change them during certification?

If wages are entered incorrectly during a certification, corrections must be **adjusted by the department**. This is a safety precaution to prevent a manipulation of the system that might risk an overpayment which would have to be paid back to the department.

How **long** does it take to **process my claim** after it is filed?

The program is currently receiving an unprecedented number of claims. The goal is to process claims within 21 days. You will be paid for all weeks that you are eligible for even if it takes longer to process your claim. After the claim is processed payments are made in one or two days if you are eligible for benefits.

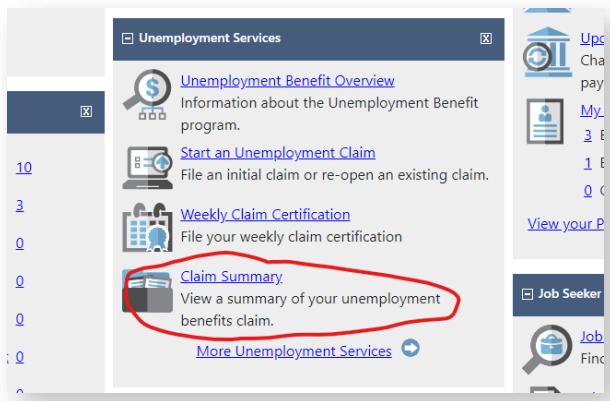
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How will I get **paid**?

You can choose either **direct deposit** or **debit card**. The direct deposit account does need to be a valid checking account. The debit card will be issued to you via the United States Postal Service.

How do I check the **status** of my claim?

Log in to your Jobs4TN.gov account. On your dashboard, select "**Claim Summary**" under the Unemployment Services box. This page lets you know if any issues that may still be pending on your claim and show the certified weeks that have been paid to you.



What happens if I do **not return to my job** when called, or **accept** suitable work when offered?

If you fail to return to work when called or accept suitable work when offered you are no longer eligible for unemployment benefits. Any benefit you collect after refusing work will result in an overpayment and must be paid back.

When I go back to work, how do I **stop** the claim?

All you need to do is **stop certifying** once you start working again. This lets the system know you no longer need the benefits. Continuing to certify after you have returned to work could result in overpayment, which you would be required to pay back.

My unemployment **benefits have ended** can I get an **extension**?

If a person has been drawing unemployment in TN, and has exhausted their benefits, they could be potentially eligible for an extension under the CARES Act.

Are unemployment benefits **taxable**?

Yes, unemployment benefits are considered taxable income.

Coronavirus-specific Questions

Can I receive unemployment benefits if I am **out of work** due to the Coronavirus pandemic?

Yes, if you meet the eligibility requirements. To file a claim go to www.tn.gov/workforce/howtofileui.

If my **doctor** does not want me to work because of the virus, can I file for unemployment?

Yes. Under provisions of the CARES Act and Governor Lee's executive order #15, **being quarantined by a medical professional** is a compensable separation, provided that you also meet all other eligibility requirements.

If I have already applied for Tennessee Unemployment will I have to **reapply** for the additional \$600 benefit provide under the **Federal CARES Act**?

No, if you have already applied for Tennessee unemployment the additional benefit will be added when the funds become available and the changes to process these payments have been made.

If businesses in my area are closed due to COVID-19, do I still have to do **weekly work searches**?

No, currently, the **work search requirement has been modified** due to COVID-19 pandemic.

Can I get Pandemic Unemployment Assistance (PUA) for a **coronavirus business closure**?

The CARES Act will provide benefits to those who qualify for Pandemic Unemployment Assistance which is similar to Disaster Unemployment Assistance. The Federal CARES Act provides **additional** Unemployment Insurance (UI) benefits to Tennesseans impacted by the COVID-19 health emergency. The new federal law provides:

- **Pandemic Unemployment Assistance** - Can provide 39 weeks of eligibility for individuals who have traditionally been ineligible for UI benefits, if they meet requirements. (Self-employed, gig workers, independent contractors)
- **Pandemic Unemployment Compensation** - An additional \$600 per week, on top of regular benefits, to all UI recipients; and,
- **Pandemic Emergency Unemployment Compensation** - Can provide an additional 13 weeks of UI benefits to eligible claimants.

Who is eligible for **PUA**?

Individuals are eligible for PUA if they do not qualify for regular UI benefits (including self-employed workers and independent contractors) and cannot work because they:

- Are **diagnosed COVID-19** or have COVID-19 symptoms and are seeking diagnosis;
- Have a member of the household who is diagnosed with COVID-19;
- Are providing care for a family or household member diagnosed with COVID-19;
- Are the **primary caregiver** for a child whose school or care facility closed, due to COVID-19;
- Are unable to reach their place of employment due to an **imposed quarantine**, or because advised by medical provider to self-quarantine, due to COVID-19;
- Were scheduled to start new employment and **cannot reach the workplace as direct result** of COVID-19;
- Became the major breadwinner because the head of household died from COVID-19;
- Quit their job as a direct result of COVID-19;
- Had their **place of employment closed as a direct result** of COVID-19; or
- Meet any additional criteria specified by U.S. Secretary of Labor.

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Individuals are **not eligible** for PUA if they can telework or are receiving paid sick leave or other paid leave benefits (regardless of meeting a category listed above).

To apply for PUA, claimants will need to file an unemployment claim on Jobs4TN.gov or call (844) 224-5818. Filing online is the fastest, most efficient way to receive your benefits. Due to high call volume, you will experience extended wait times when applying by phone.

Employers

Employer UI Contact Information

- Employer Tech Assistance: **615-770-1712**
- Employer Helpdesk: **Employer.helpdesk@tn.gov**
- Partial/Employer Filed Claims: Partial.Claims@tn.gov

If an employer "**furloughs**" employees **temporarily**, are the employees eligible for UI benefits?

Yes, the employee should file his/her Current Employment Status as "Temporary Layoff with Recall", as long as all other eligibility requirements are met. Their weekly benefit amount is determined based on wages earned in a 4 quarter based period.

If I have to temporarily or permanently close my business, what happens if I do not provide the state an **employer-filed Partial/Employer-filed claim**?

If you do not submit an **employer-filed mass claim** (also known as a **partial claim**), each of your employees will need to file individual claims which will take much longer to process. If you do not file an employer-filed claim, please provide each separated employee with a completed separation notice. You can find the fillable form through this link:

<https://www.tn.gov/content/dam/tn/workforce/documents/Forms/LB-0489.pdf>.

If I choose to **file a Partial/Employer-filed claim** what steps do I need to take?

This is the **preferred method** if your business has not yet closed and you believe you will reopen. If you are uncertain of a reopen date, enter 16 weeks from the date of filing. Employers provide a list of employee names and required information to file a claim on behalf of employees. Instruct **employees not to file an individual claim** and that they will need to certify each Sunday to be paid in a timely manner.

Here is a link with more information: <https://www.tn.gov/workforce/covid-19/employers.html>

How do Employers obtain **confirmation** of successful Partial/Employer-filed claims?

All lists are effective the date they are submitted. However, as you might expect, we are experiencing unprecedented numbers, and delays may be longer than usual. When an employer submits a spreadsheet to the Partial.Claims@tn.gov email account, they receive an auto-response letting them know that it was received and they will be notified via **email once** it has been successfully uploaded.

If an employer **doesn't receive an email receipt** after submitting their Partial/Employer filed claim, what do they need to do?

A confirmation email will be sent when complete.

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Are Partial/Employer-Filed Claims **Auto Approved**?

Yes, as long as the employee did not file on their own, prior to the spreadsheet being uploaded.

Will the Partial/Employer filed claims be **backdated** to the date they were submitted?

Yes

If employees are **retained with only partial pay**, are they eligible for UI benefits?

It depends on how much they earn. If they are earning more than \$275/week, they would be “in excess” and not eligible for additional benefits. The best thing to do is to go ahead and file the claim. At the end of the filing, claimants can check their claim summary or message center to see the monetary determination letter.

What is the **minimum number of employees** that should be a part of a Partial/Employer filed claim?

As few as **one**.

Can the Employer file if they do not have **Excel**?

Yes, they can use any application they have that is similar to excel and we can convert it here.

How does an employer **extend their date** if they have already filed?

It is recommended to call the 615-770-1712 or they can provide a new spreadsheet with the new extended dates listed. It is always recommended for the employer to file with the full 16 weeks listed.

Can you provide a **phone number** to call for **online access**?

844-224-5818

Do we have an obligation to **provide notice under the federal WARN Act** if we are forced to suspend operations on account of the coronavirus and its aftermath?

Yes, WARN regulations have NOT been waived so all statutes still apply. However, because of the language in the statute and to unexpectedness of this pandemic the 60 day provision would not apply.

Can I send employees home who exhibit **potential symptoms of contagious illnesses** at work?

Should be part of normal procedures but based on company's policy, but if they are continued to be paid, they will not need to file unemployment.

What are our obligations with respect to **uniformed service members** who are called up to serve in response to the COVID-19 crisis?

USERRA laws that govern recalls still apply.

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If my employee indicates that they **contracted the coronavirus while at work**. Will this result in a compensable **workers' compensation** claim? Does the same apply if they were on a business trip?

You would need to contact the Bureau of Workers' Compensation at 800-332-2667 (within Tennessee) or 615-532-4812.

I have **immediate hiring needs**, how can I be part of TN Talent Exchange?

Register on Jobs4TN.gov. Go to <https://www.tn.gov/workforce/covid-19/jobs.html> for more information.

I am a **staffing firm** and want to help get people to work; can I get a listing of folks who are unemployed?

Other than the normal process through Jobs4TN, or now the TN Talent Exchange, there is no mechanism to provide a list. WARN information will not be distributed to staffing companies.

Where can employers get information concerning the **Tennessee Talent Exchange**?

Employers can follow this link: <https://www.tn.gov/workforce/covid-19/jobs.html>

If an employer sends an apprentice home and the **apprentice is no longer working**, is the employer responsible for lost wages?

The employer would not be held responsible for wages any more than any other layoff under normal circumstances within a company. If the employer is not responsible for wages, then the employee may be eligible to file for unemployment.

Are **apprentices** who are laid off eligible for unemployment? If apprentices are laid off, do they remain in a registered apprenticeship program?

If they are full time employees and are laid off, they rate the same benefits as any other employee. The second question I would say guidance from the Feds would be needed

If we are responding to a claim, is the **layoff date** the last day worked?

Yes, it's the last day the employee physically worked.

Is the **employer account number** their EIN or JOBS4TN account number?

It is their SEIN and their **JOBS4TN** account number. It starts with 0 and has 7 numbers in it.

Why would an employee be told by the Unemployment Division that their claim is **"awaiting employer action"**?

This would be the case if the employer did not file a Partial/Employer filed claim and the department has to verify the reason for separation. It speeds up the process when employers provide the separation notice or file a mass claim directly into Jobs4TN.gov.

Must we keep **paying employees who are not working**? Example: Employees want to take sick leave so they are not exposed, but are not actually sick.

If the employer chooses to pay the employee, then there would be no need to file unemployment.

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If we lay employees off temporarily, do we have to **pay out their vacation**? If so, is there a timeframe for which it must be paid?

It is encouraged to pay the employee; otherwise they would be eligible to file unemployment.

Can we lay employees off who are on **medical leave**?

That is up to employer/company policy and the employee may still be eligible to file for unemployment if not paid.

Can we automatically **charge missed time to vacation** and leave balances?

That is up to employer/company policy. The employee may still be eligible to file for unemployment if not paid.

Does **family and medical leave** apply to this situation?

That depends on guidance from USDOL and the CARES Act.

Can my employees **quit** and file for unemployment?

The department cannot bar anyone from applying for unemployment benefits. However, when a claim is filed the **employer is notified** and has seven days to respond to the claim. If the employee resigned, or quit, the employer should **respond accordingly** and provide the facts to the department.

Any timeline on when information will be available regarding the **\$600 stimulus** benefit and when it will begin?

We are awaiting on USDOL and CARES Act guidance.

If I have laid employees off already, **can I call them back** and their salary be paid via the stimulus loan?

That depends on guidance from USDOL. Stay tuned.

Does the additional **\$600** come directly from the federal gov't or through each state? **Can affected employees apply once for both** or does it require a separate application?

The \$600 comes directly from the Federal government, in the form of the stimulus package for each state to distribute. Each state is awaiting final guidance/interpretation from USDOL. It might be distributed along with unemployment each week or "alongside", meaning if Tennessee chooses to let another agency do it, that would be allowable. The way we understand it now would be: once a person is approved for unemployment, the \$600 just falls right in line with that, **no additional application necessary**.

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If an employer reopens or restarts work in 3 or 5 weeks (in which employees are receiving the additional benefits) would they be **making more money with additional benefits** than they would be working? What if those employees won't return to work until the benefits are exhausted?

That is an extremely valid question being asked all over, by many different entities. It's a real concern. It's written in the bill to be an additional \$600 for four months. For example, if an employer opens back up, calls an employee back to work, and the person refuses, then they would need to **notify us**. At that point, **the issue of work refusal would have to be investigated** and the claimant could be overpaid and considered fraud from that point forward, if not returning to work.

If we have to lay off employees due to COVID-19, will this hurt us in the future for receiving **funds** from the **local boards**?

No decision has been made yet. This will have to be discussed and guidance will be published when appropriate.

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Document Change Log

3/29/20: Added FAQ on using app to perform week certification
3/30/20: Added a shortened link to instructions on user resetting Jobs4TN password
3/30/20: Added FAQ on time limit to file
3/30/20: Added FAQ about the Federal CARES Act
3/31/20: Added FAQ about taxable income
3/31/20: Added FAQ about Pandemic UA for claimants who have already filed
3/31/20: Added FAQ for How long does it take to process my claim.
3/31/20: Added FAQ instructing citizens to go ahead and file for Pandemic UI if you may be eligible.
4/1/20: Added FAQ for what happens if claimant doesn't accept work
4/1/20: Added FAQ for claims not being backed if not filed immediately after separation
4/2/20: Broke down "All UI Claims" and re-arranged questions for faster, chronological navigation.
4/2/20: Added FAQ about delayed wage protest reply times
4/2/20: Added FAQ about incorrectly keyed wages during certification
4/2/20: Added FAQ about entering self-employment info during a claim
4/2/20: Added FAQ about wage protests / errors on Monetary Determination Letter
4/2/20: Added FAQ about how to answer questions if you are self-employed
4/3/20: Added quick links to top of document and moved the change log to the end of the document. A couple questions were re-arranged.
4/6/20: Added FAQ about furlough and doctor recommendation
4/6/20: Added a "Go to top" link to quickly jump back to the first page when viewing as a PDF.
4/6/20: Added question about last day of work when paid in vacation pay.
4/7/20: Added most all Employer FAQs
4/7/20: Added FAQ about being monetarily ineligible but not denied. (corrected)
4/7/20: Added FAQ about employees quitting and filing a claim
4/7/20: Added info about PUA based one-pager
4/8/20: Updated UI extension question & added out-of-state question.
4/9/20: Removed outdated question about US Stimulus package
4/11/20: Added questions about reduced hours, added question about being laid off, with a second self-employed job eligibility.
4/15/20: Added link to self-employed instructional video, tn.gov/workforce/selfemployed
4/16/20: Updated CARES Act question with info about the \$1200 stimulus check not being reportable income during certification