Texas Unemployment Insurance Fact Sheet - Individuals

Updated 3/27/20

COVID 19 Related Modifications from Texas

- The waiting week has been waived (normally the first week of unemployment isn't paid until later)
- The work requirement has been waived meaning the individual doesn't have to perform work search activities each week to be eligible for their weekly check.

Coronavirus Aid, Relief, and Economic Security (CARES) Act

Expanded Unemployment Benefits

- 360 million for Department of Labor to invest in programs that provide training and supportive services for dislocated workers, seniors, migrant farmworkers and homeless veterans. Includes funding for implementing new paid leave and unemployment insurance benefits.
- Expands unemployment insurance from three to four months, and provides temporary unemployment compensation of $600 per week, which is in addition to and the same time as regular state and federal UI benefits.
- Part-time, self-employed and gig economy workers now have access to UI benefits.
- Allows employers to receive an advance tax credit from the Treasury instead of having to be reimbursed on the back end.
- $260 billion investment into the unemployment insurance program.
- Creates regulatory authority to implement the tax credit advances.

Reference Materials for Employers

Included below

- [Basic Information (Eligibility & Benefits)](#)
- [Reset Pin](#)
- [Unemployment Eligibility Scenarios](#)
- [After You Apply for Benefits: Next Steps](#)

Quick Links

Jobseeker COVID-19 Resources: https://www.twc.texas.gov/news/covid-19-resources-job-seekers

Unemployment Benefit Handbook: https://www.twc.texas.gov/files/jobseekers/unemployment-benefits-handbook-twc.pdf

How to apply for benefits: https://www.twc.texas.gov/files/jobseekers/tutorial-apply-for-benefits-online-twc.pdf

Email notification sign up https://www.twc.texas.gov/news/covid-19-resources-job-seekers#signUpForUpdates

Basic Eligibility

- Past earnings must meet certain minimum thresholds
- You must be unemployed through no fault of your own
- You must be available to work

Benefit Amounts

- Weekly Benefit Amount (WBA) is between $69 and $521, depending on past wages
- The maximum benefit amount (MBA) is 26 times your WBA – you can collect for 26 weeks

Unemployment Benefit Claim Self-Service

If your employment has been affected by the coronavirus (COVID-19), apply for benefits either online at any time using Unemployment Benefits Services or by calling TWC's Tele-Center at 800-939-6631 from 8 a.m.-6 p.m. Central Time Monday through Friday.

TWC is experiencing an increase in call volumes and hold times on our Tele-Center phone lines. You are encouraged to use our online claim portal, Unemployment Benefits Services (UBS), to handle your claim needs quickly. UBS is available 24 hours a day, seven days a week. We also encourage you to sign up for Electronic Correspondence so you can receive your TWC communications online as soon as possible. If you are new to UBS, you will need to create a TWC Internet User ID when you first log on.

Log on to UBS to:

- Apply for unemployment benefits
- Sign up for Electronic Correspondence so you can receive your TWC communications online as soon as possible
- Request benefit payment
- Monitor your claim and payment status
- Change your payment option
- Appeal online and view your appeal status: An appeal is your written notice that you disagree with a TWC decision and want your case decided through the appeal process
- Sign up to withhold federal income tax from your benefit payments
  Note: Unemployment benefits are taxable income reportable to the Internal Revenue Service (IRS) under federal law. You must report all unemployment benefits you receive to the IRS on your federal tax return. Tax withholding is completely voluntary; withholding taxes is not required. If you ask us to withhold taxes, we will withhold 10 percent of the gross amount of each of your benefit payments and send it to the IRS.

Need to reset your Unemployment Benefit Services PIN?

Need to reset your Unemployment Benefit Services PIN?

If your last unemployment claim was from 2015 or earlier and you recently had issues with your PIN, please try our online system again and set up a new PIN: https://apps.twc.state.tx.us/UBS/security/logon.do.

If you still have problems, call us at: 800-558-8321.

Note: If this is your first unemployment claim, you do not need to already have a PIN or reset your PIN before you apply. You will set up your PIN during the application process.

Unemployment Eligibility Scenarios

The following possible scenarios show how the pandemic may affect unemployment benefit eligibility.

Note: Any pension, annuity, or retirement income you receive may affect how much you receive in unemployment benefits if you are eligible. If you get paid your regular pay or sick leave while you are out of work, you may not be eligible or it may affect how much you receive if you are.

Self-Quarantine (But Not Mandated)?

- If you self-quarantine and do not have COVID-19, you may not be eligible for unemployment benefits, even if you do not have enough paid sick, vacation, or other leave to cover your time off
- If you self-quarantine without your employer's permission and lose your job, you may not be eligible
- If you self-quarantine and have COVID-19, you may be eligible

Employer-Ordered Quarantine?

- If your employer sends you home and asks you to quarantine yourself for a specific period of time:
  - If your employer pays for your time off or allows you to use your accrued paid leave, you may not be eligible for unemployment benefits
  - If your employer does not pay for your time off and you either do not have paid leave or do not have enough paid leave to cover the time off, you may be eligible

Government-Ordered Quarantine?

- If you are quarantined by government order, you may be eligible

Sick Family Member?

- If you stay home to care for a sick family member and lose your job:
  - You may be eligible if the family member is your minor child
  - You may not be eligible if the family member is an adult

Employer Closes Business?

- If the employer closes the business indefinitely or permanently because of the pandemic and lays off all staff, you may be eligible
- If your employer closes the business for a specific period of time and lays off staff during that time:
  - If the employer does not pay you during the business closure and does not allow you to use paid leave to cover the time off, you may be eligible
  - If the employer pays staff during the business closure, you may not be eligible
  - If you use paid leave to cover the specific period of time, you may not be eligible
  - If the employer pays you for unused paid time during the layoff, you may not be eligible

Employer Keeps Business Open But Lays Off Some Staff?

- If the employer keeps the business open, but lays off some staff:
  - You may be eligible if you are laid off
  - If the employer pays you for unused paid leave time, you may not be eligible or your eligibility may be delayed

Employer Keeps Business Open But Reduces Staff Working Hours?

- If the employer keeps the business open, but reduces staff working hours:
  - If you are placed on reduced hours, you may be eligible for partial unemployment

If you lose your job for reasons other than the pandemic, or if you need more information about unemployment eligibility, see Eligibility and Benefit Amounts.

After You Apply for Benefits: Next Steps

Now that you've applied for unemployment benefits, you should:

- Set up a Personal Identification Number (PIN) if you have not already done so.
  - Call our automated phone system, Tele-Serv, at 800-558-8321. Select Option 4. Enter your Social Security number (SSN), confirm your SSN, then enter your chosen four-digit PIN. Wait for the message "Your new PIN has been accepted."
- Read our Unemployment Benefits Handbook online.
  - View or download our online Unemployment Benefits Handbook. Our handbook is not only required reading for everyone who applies for unemployment benefits, it contains useful information that answers many questions about claims, benefits payments, contact information, Electronic Correspondence (EC), and much more.
- Sign up for Electronic Correspondence (EC).
  - Log on to Unemployment Benefits Services (UBS) online and select Electronic Correspondence from the Quick Links menu. UBS is available 24 hours a day, seven days a week. This free service allows you to receive most, but not all, of your unemployment notices and forms electronically in a secure, online mailbox.
- Choose a benefit payment method, either debit card or direct deposit.
  - Debit Card: TWC's default option is the ReliaCard© debit card, provided by U.S. Bank. For more information see Receiving Benefit Payments by Debit Card.
  - Direct Deposit: Have your benefit payments deposited directly into your personal checking or savings account at any United States bank or credit union. For more information see Receiving Benefit Payments by Direct Deposit.

    You can change your payment option online or by phone:

  - Log on to UBS and select Change Payment Option from the Quick Links menu.
  - Call Tele-Serv at 800-558-8321 from 7 a.m. to 6 p.m. daily and select option 5.

For more detailed information on unemployment benefits claims, visit our Unemployment Benefits webpage.

- Request benefit payment every two weeks online or by phone. Do not wait for TWC to determine your eligibility:
  - Log on to UBS and select Request a Payment.
  - Call Tele-Serv at 800-558-8321 from 7 a.m. to 6 p.m. daily and select Option 1.

    For more information see Request Benefit Payments

- Be patient. Although we are processing claims as quickly as possible, it can take at least four weeks for TWC to determine whether you are eligible for benefits. To find out the status of your claim:
  - Log on to UBS and select Claim and Payment Status.
  - Call Tele-Serv at 800-558-8321 from 7 a.m. to 6 p.m. daily and select Option 2.
- If you are experiencing financial hardship or need health assistance because of COVID-19, dial 2-1-1, the Texas Social Services Hotline, to get the help you need.