

# Tennessee Unemployment Insurance

Effective Date: 3/30/20

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

2/20/20: Added FAQ about the Federal CARES Act

## FAQs

Regular Unemployment | Tornado-affected | COVID-affected | Employers

This may help your staff understand the process: [How to Complete Certifications on Jobs4TN](#) Ignore the work search information. That has been waived by executive order.

### All Unemployment Claims

What affect with the **CARES Act**, passed by **Congress**, have on my unemployment benefits? At the present time the state is still review the contents of this law. More information will be provide as soon as it becomes available.

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

Yes, visit [www.tn.gov/workforce/unemployment](http://www.tn.gov/workforce/unemployment)

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.

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, the state has all your information. **You will receive an email each** week with a link to click on to **answer a few questions** to complete your weekly certifications. If you are not sure please ask your employer to avoid confusion and delays.

**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. If there is an issue with the wages listed, then "File a Wage Protest" on Jobs4TN.gov, more details are on your letter. Failure to notify us of missing or incorrect wages may result in an underpayment, overpayment, or possibly even fraud. This letter also gives an **estimate** of your benefit amount, pending claim approval.

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 employers as soon as possible.

When will I receive my **payments**?

If and when your claim is approved *and* you have completed your weekly certifications, payments will be received **within 72 hours of approval**. Normally claims are approved within **21 days**, but due to the recent increase in unemployment claims, processing times could be longer.

Usually there is a "waiting week" where you are not paid for the first week of benefits, but that **waiting week is being eliminated** for now, and payments will be issued **after your first certification**.

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.

Will the **US Stimulus Package** affect my claim?

Earnings play a big role in calculating unemployment benefits, but at the present time we do not know how the stimulus package will affect past or future claims. As soon as this information becomes available, it will be published on our website at [tn.gov/workforce/unemployment](http://tn.gov/workforce/unemployment).

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.

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. Refer to the "How to File" article on the helpdesk at [lwdsupport.tn.gov](http://lwdsupport.tn.gov). (<https://lwdsupport.tn.gov/hc/en-us/articles/221825667-How-do-I-file-a-claim-for-Unemployment-Insurance->)

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.

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](mailto: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](http://www.tn.gov/workforce/passwordreset)

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.



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

Currently, the law does not allow for an extension of benefits. Congress may change this in the future. If an extension is granted, the information will be posted at [www.tn.gov/workforce](http://www.tn.gov/workforce).

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](http://www.tn.gov/workforce/certwiththeapp)

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

No, you can file a claim immediately after being laid off or a few weeks later.

## Coronavirus-specific Questions

Can I get Disaster Unemployment Assistance (DUA) for a **coronavirus business closure?**

No, not at this time however you can file a regular unemployment claim if you lost your job because of the coronavirus.

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](http://www.tn.gov/workforce/howtofileui),

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.

## Employers

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

If you do not an **employer-filed mass 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 mass claim, please provide each separated employee with a completed separation notice.