



What are **EMPLOYER FILED CLAIMS** and how do they work?

An Employer Filed Claim is a way in which workers who have been laid off or whose hours have been reduced, but are still “job attached” to the employer, can potentially receive Unemployment Insurance benefits to provide monetary support.

WHAT DOES “JOB ATTACHED” MEAN?

Being “job attached” to an employer means that an employee and a business both intend that the individual will return to work or increase their hours in the future. The worker has not been permanently separated from employment.

IS AN EMPLOYER FILED CLAIM A BETTER WAY TO APPLY FOR UNEMPLOYMENT INSURANCE?

Employer Filed Claims are more convenient and eliminate the step of an employer having to verify a worker’s claim. In addition, employers can use an excel spreadsheet or CSV file to upload many employees at once rather one at a time.

In addition, for regular UI claims,* an Employer Filed Claim eliminates the need for the employee to conduct two weekly job searches because both the employer and the worker hope to anticipate that the layoff or reduction in hours is temporary and that they will work together again.

However, an individual can be eligible for UI benefits either way.

NOTE: If the business submits an employer filed claim on behalf of their employees, they should notify their employees. The worker will still need to create an account and certify the claim each week.

*As part of the agency’s response to the COVID-19 virus, any claimant who has lost work due to COVID-19 is excused from the weekly work searches, whether the claim is filed by the employer or the claimant.

WHERE DOES AN EMPLOYER GO TO FILE AN EMPLOYER FILED CLAIM?

Visit dew.sc.gov and under the Employers tab, click on Employers Bridge to Benefits.

When you navigate to the login screen you can use your State Unemployment Insurance Tax System (SUITS) username and password to login. If you have forgotten or lost your PIN, you should click the link on the page to authenticate your account and set up your new username and password for the site.

WHEN/HOW SOON CAN AN EMPLOYER SUBMIT AN EMPLOYER FILED CLAIM?

The employer must wait until the end of the week of layoff before they can file the claim. They must file within 14 days of that claim-week ending date; however, the longer an employer waits to file, the longer it takes the workers to receive their benefits payment.

FACTORS THAT IMPACT BENEFIT PAYMENT

Overall, if an individual is eligible, the average time to receive payment is 7 to 10 days once a claim has been filed. The agency’s system has recently been modernized to ensure the fastest automation on our end

There are many variables that affect this question. Such as:

- When the employer files the claim.
- How quickly the worker certifies the claim.
- Eligibility status.
- When an employer responds to separation information.
- And more.

LET’S LOOK AT A BEST CASE SCENARIO!

An employer lays off part of his workforce on a Monday. They do not work for that week, and the employer immediately files on behalf of his employees the following Sunday.

The workers could check their account and certify the claim the Monday after the employer files on Sunday.

Two to three business days later the workers would receive a debit card or direct deposit.

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IF THE BUSINESS SUBMITS AN EMPLOYER FILED CLAIM, DOES THE EMPLOYEE NEED TO DO ANYTHING IN ORDER TO GET A BENEFIT PAYMENT?

YES! The employee will still need to go to the Claimant Self Service Portal each week that the employer submits a claim and certify.

If the employee is new to the system they will click the "I am new here. I need to Register Now!" This is a two-step process:

1. Creating their credentials (username and password).
2. And then logging into the system using their new credentials and creating an account.

If the employee has applied for UI before, they should use their username and password to login and certify. If they do not remember their username and password they **SHOULD NOT** create a new account. Instead, they should click "Forgot your username/password?"

WHAT DOES "CERTIFY" MEAN?

It means you are confirming that the information submitted by your employer is correct and that you should receive the UI benefits for that week.

An employee cannot certify for the week until the employer has submitted the claim on their behalf for that week.

An employee has up to two weeks after the employer submits the weekly claim to certify, but this will delay your UI benefits payment – the payment will not be initiated by the system until you certify for the week.

WHY DOES AN EMPLOYER HAVE TO WAIT A WEEK BEFORE THEY CAN FILE ON BEHALF OF THEIR EMPLOYEES? OR, IF A BUSINESS LAYS OFF OR REDUCES HOURS FOR THEIR EMPLOYEES ON A MONDAY, WHY WOULDN'T THEY FILE FOR UI BENEFITS FOR THEIR EMPLOYEES THE SAME DAY?

An employer is filing in arrears of the work week.

Much like a paycheck is compensation for the prior week of work, UI benefits are paid for the prior week of unemployment. Benefits are not paid in anticipation that someone won't be working. For instance, if a worker is laid off on Monday, they might get part time work on Tuesday which might effect eligibility of the UI claim. By filing at the end of the work week (earliest day to file is a Sunday), employers are confirming that those employees did not work or had reduced hours and should receive UI benefits for the week before.



*The longer it takes an employer to submit an Employer Filed Claim, the longer it will take for the employee to receive benefits.

STANDARD EMPLOYEE FILING PROCESS VS. EMPLOYER FILED CLAIMS PROCESS

EMPLOYEE FILES

VS

EMPLOYER FILES

