

Tennessee Unemployment Insurance

Frequently Asked Questions

Effective Date: 4/3/20

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 Employer Partial Claim CARES Act US Stimulus Package Website for more info Help filing my claim	Info needed to file SSN in use / Password Separation reason Self-employed Time limit	Filed, what's next? Monetary Determination Letter / Incorrect Income 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? Do I need to reapply due to CARES Act? Work Searches? Business closure due to virus	Should I file a mass claim for virus closure?

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->)

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. **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.

What affect will the **CARES Act**, passed by **Congress**, have on my unemployment benefits?

At the present time the state is still reviewing the provisions of this law. More information will be provided as soon as it becomes available. 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.

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.

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"**

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.

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.

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?

Enter your own name into that field.

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.

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.

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 employers as soon as possible.

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.

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**?

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.

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 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.

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 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 mass claim, please provide each separated employee with a completed separation notice.

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.