Apply for benefits

- To apply for PUA, you must first be ineligible for regular Unemployment Insurance (UI). And, you must be unemployed due to a pandemic-related reason allowed by federal law.
- Within 7-10 days of filing for regular UI, you will receive a UI Finding letter. If this letter indicates you are ineligible for regular UI, you can then apply for PUA.
- Apply for PUA via our online portal. Please plan to verify your email address, social security number, and have your 2019 tax return available upon filing.
- 10 business days after filing for PUA, you will receive a PUA Finding letter verifying your eligibility, and directing you to certify.

Note: Once you’ve applied for regular benefits, unless you have signed up for direct deposit, you will receive an empty KeyBank debit card. You may sign up for direct deposit immediately after submitting your claim or any time thereafter.

Certify online or by phone

- Certification is how you are paid benefits.
- After being declared eligible through your PUA Finding letter, go online and answer the certification questions about your previous week of unemployment.
- You must repeat this process weekly. You will not be assigned a specific certification day, and can certify on the day of the week that works best for you.
- Prepare to report whether you worked and the amount of gross wages that were earned during the last week.

Note: If you are unemployed or underemployed due Covid-19, you must provide the pandemic-related reason each week that you certify. See our online FAQs for more info.

Receive payment

- 2-3 days after certifying for benefits, payment will be made on your debit card or through direct deposit.
- You must continue to certify every week to continue to receive benefits.

Sample Calendar

Once you apply for PUA, you will wait 10 business days to get your PUA Finding letter. Starting ten business days later, you can certify. You’ll continue certifying once a week (any day of the week), and get your payment a few days after certifying each time.

Note: You can certify on weekends and holidays, too (benefits may be delayed by a day or so if certifying on a holiday).