



Unemployment and Furlough Employee Reference Guide

Unemployment and Furlough

Wondering about the differences between quitting, being fired, laid off or Furloughed. The following provides information about furloughs, layoffs, and unemployment. Read on to find out what they mean for you.

Important Differences

Some of the key differences involve whether you can file for unemployment benefits, keep your benefits, and work for another employer. The following provides a quick snapshot.

	Quit	Fired	Laid Off	Furloughed
Can look for a new job	✓	✓	✓	✓
Eligible for unemployment benefits			✓	✓
Can keep health insurance and benefits				✓
Can work for another employer	✓	✓	✓	✓
Can expect your employer will rehire you				✓

Note: This shows what is typical, but there can be exceptions

Frequently Asked Questions

What is a furlough?

A furlough is a temporary, leave of absence. They are usually short term and due to business conditions, such as unexpected external economic events. Employees are not paid, but they are still technically employed. When the business reopens, furloughed employees are welcomed back and become an active employee again.

I have been furloughed or laid off; can I apply for unemployment?

The unemployment insurance system is intended to help workers when their work situation has been disrupted. Many states have passed guidelines that broaden the eligibility requirements of unemployment benefits for workers who have been affected by the COVID-19 pandemic. While you are not working or are experiencing reduced hours, you are encouraged to apply for unemployment insurance through your state unemployment agency. Please note that unemployment benefits typically reflect only a percentage of your regular salary and approval is determined exclusively by the state.

If my company reduced my hours, but I am still working, can I still apply for unemployment?

Yes, you can apply for state unemployment benefits. Eligibility for benefits are determined exclusively by the state.

What if I work for a company in one state but live in a different state?

The state where you work is where you should file for unemployment benefits.

What happens to my wages while on furlough?

If you are placed off work, this is typically unpaid. Please check with your company about the possibility of using any accrued unused paid time off that you may have available.

Additionally, many states have enacted guidelines that broaden the eligibility requirements of unemployment benefits for workers who have been affected by the COVID-19 pandemic. While you are not working or are experiencing reduced hours, you are encouraged to apply for unemployment insurance through your state.

If I get furloughed or terminated, will I be able to maintain my benefits?

Federal law requires most group health plans to provide the opportunity to continue health care coverage when there is a qualifying event that results in loss of your employer-provided group coverage (benefits). You may be eligible for COBRA continuation coverage.

What happens to my company-sponsored benefits if I am placed on unpaid furlough?

Each company handles this differently, please check with your company about the status of your company-sponsored benefits during furlough.

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