Employment Development Department Warns About Telephone Phishing Scams, Reminds Californians to Prepare for Ending Federal Benefits

SACRAMENTO–The California Employment Development Department (EDD) today warned Californians to be on alert for scammers who pretend to be EDD or Bank of America in an attempt to trick people into giving up personal information by text message or telephone. The Department also continued its outreach to remind Californians that federal benefits are scheduled to end September 4, 2021—and a significant reduction in Federal-State Extended Duration (FED-ED) benefits takes effect even earlier on August 8, 2021.

Californians continue to report scam cell-phone text-messages and telephone calls designed to trick unemployment insurance claimants into clicking a link or providing personal information over the telephone. Here are examples of such scam text messages:

BANK OF AMERICA: Your Bank of America EDD Prepaid Debit Card has been temporarily suspended. Please click the link below to reactivate your Bank of America EDD Prepaid Card to continue using.

http://prepaidbanksofamericaedds.com/reactiveeddcard

EDD Debit Card Alert: Your Bank of America EDD Prepaid Debit Card has been temporary suspended. Please click the link below to re-activate your Bank of America EDD Prepaid Card to continue using.

https://prepaidvisasecured-0.dynamic-dns.net

Bill, Spot-On Signs & Graphics
The U.S. Department of Justice and Federal Trade Commission have also warned consumers about this type of scam. The latest warning from the Federal Trade Commission explains that these sophisticated schemes try to trick people into clicking a link that takes them to a fake workforce agency website that may look very real. There, claimants are asked to input personal information that fraudsters then steal.

Information about how to avoid text-message scams is available through the Federal Trade Commission, FBI, and the EDD What You Should Know About Unemployment Scammers fact sheet.

Customers who are unsure whether a text message is legitimate can check their UI Online account or their mailed notice to verify the information. Here are some key tips to help people determine whether a text message is a scam:

- Text messages asking people to reactivate a card by clicking a link are scams. Bank of America and EDD never text message people to reactivate a debit card.
- Never click a link in an unexpected text message claiming to be from EDD or Bank of America.
- Customers can verify whether an EDD text message is a legitimate by checking UI Online or the mailed notice for the same information.
- Customers can call Bank of America using the telephone number on back of their debit card to check if a bank-related text message is legitimate.
- EDD sends text messages from the number 510-74 or 918-06. Customers should be aware, however, that a scammer might attempt to fake this number to trick someone.

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Anyone who believes they have been victimized by a text-message scam should immediately report this crime to the National Center for Disaster Fraud by filing a NCDF Complaint Form or by calling 866-720-5721. Customers can also report fraud to EDD by visiting Ask EDD and selecting the Report Fraud category to submit a Fraud Reporting Form online. The EDD also offers other tips on how to protect yourself from scams and how to report suspected fraud on our Help Fight Fraud webpage.

Federal Benefits Scheduled to End Soon
Federally-funded unemployment insurance (UI) benefit programs under the CARES Act are scheduled to end September 4, 2021. In addition, a significant reduction in Federal-State Extended Duration (FED-ED) benefits takes effect even earlier on August 8, 2021. For more information on the programs that are expiring, EDD has created a Federal Unemployment Benefits chart.

Due to improving economic conditions in California, the state no longer meets the federal threshold for offering maximum FED-ED benefits of up to 20 weeks. Thus, under federal rules any amount over 13 weeks’ worth of benefits cannot be paid starting August 8. Based on these current conditions, starting August 8, FED-ED extensions will be recalculated at a maximum benefit amount of up to 13 weeks and FED-ED benefits will likely not be payable for periods of unemployment after September 4.

There are currently about 47,500 Californians collecting FED-ED benefits of which 41,000 already received at least 13 weeks of benefits. That means as of Sunday, these claimants will not have further benefits available for weeks of unemployment from August 8 forward. The remaining 6,500 claimants will still have a payable balance left on their FED-ED claim, however such benefits will only be available through September 4, when FED-ED is scheduled to expire.

In general, existing federal benefits expire at 11:59 p.m. on September 4, 2021:

- The week ending September 4 is the last payable week for Pandemic Unemployment Assistance (PUA). The expiration of the federal benefits and federal funding eliminates the program for any claims arising from unemployment (or reduced wages) after that date. For 30 days after this expiration the Department will continue to take new applications so long as the period of unemployment benefits sought is before September 4.
- The week ending September 4 is the last payable week of Pandemic Unemployment Emergency Compensation (PEUC). No regular state UI claimants will be eligible for these extension of benefits for weeks of full or partial unemployment ending after September 4.
- The week ending September 4 is the last week of unemployment for which the $300 federal supplement to state and federal unemployment benefits will be paid under the Federal Pandemic Unemployment Compensation (FPUC) program.

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The week ending September 4 is the last week of unemployment for which the $100 supplement will be paid to Mixed Earner Unemployment Compensation (MEUC) claimants. The application deadline for this program is September 6. Any pending payments involving these federal programs will be processed retroactively after the September 4 deadline if a claimant is later determined eligible. Information about what claimants can do to determine what claim they are on is available on the Your Claim Type page.

California offers many benefit programs to aid people as federal benefits expire:

- Up to $234 per person per month in food assistance—whether you are working or not—through GetCalFresh.org.
- Rental assistance—including 100 percent back rent and future rent—through HousingIsKey.com or at the Rent Relief Call Center: 1-833-430-2122.
- Cash aid and services for families with children through the California Work Opportunity and Responsibility to Kids (CalWORKs) program.
- Health insurance—for as low as $1 per month—through Covered California.
- Up to $8,000 in tax credits through the California Earned Income Tax Credit and the Young Child Tax Credit (CalEITC4Me).

EDD has also provided resources to help claimants find jobs and get job training at the Returning to Work webpage. That includes the CalJOBS online labor exchange system, as well as the job search assistance, resume and interview preparation, and access to job training available through America’s Job Center of California (AJCC) locations throughout the state. CalJOBS is a no-cost virtual job center that includes over a million job listings from private job boards and recruitment sites; corporations; educational institutions; local, state and federal agencies; healthcare organizations; and many more public, private and non-profit employers.

Since the American Rescue Plan of 2021 extended federal benefits under the CARES Act in March, EDD worked to ensure millions of Californians continued to receive benefits as quickly as possible. EDD has paid $51 billion in unemployment benefits since January 2021 and more than $162 billion since the pandemic began in March 2020.

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