

UNEMPLOYMENT BENEFITS

FREE GUIDE



While we are not affiliated with the government in any way, our team of writers have researched the U.S. Unemployment Insurance Program to create this guide to assist consumers.

TABLE OF CONTENTS

What Is Unemployment Insurance?	6
Unemployment Benefits and the COVID-19 Pandemic	7
CARES Act Eligibility Guidelines for Unemployment Benefits	8
Getting Your CARES Act Unemployment Benefits	9
CARES Act Unemployment Benefits Amounts	10
How long can you get unemployment benefits under the CARES Act?	10
Unemployment Insurance Office Directory	11
Alabama - Idaho	11
Illinois - New York	12
North Carolina - Wyoming	13
Eligibility Requirements for UI Benefits	14
Citizenship and Residency Status	15
The Way You Lost Your Job or Work Hours	15
Earnings in Your Base Period	16
Base Periods and Earning Requirements by State	17
Alabama - Arizona	17
Arkansas - District of Columbia	18
Florida - Indiana	19
Iowa - Maryland	20
Massachusetts - Missouri	21
Montana - New York	22
North Carolina - Pennsylvania	23
Rhode Island - Texas	24
Utah - West Virginia	25
Wisconsin - Wyoming	26
UI Eligibility for Domestic Violence Survivors	27

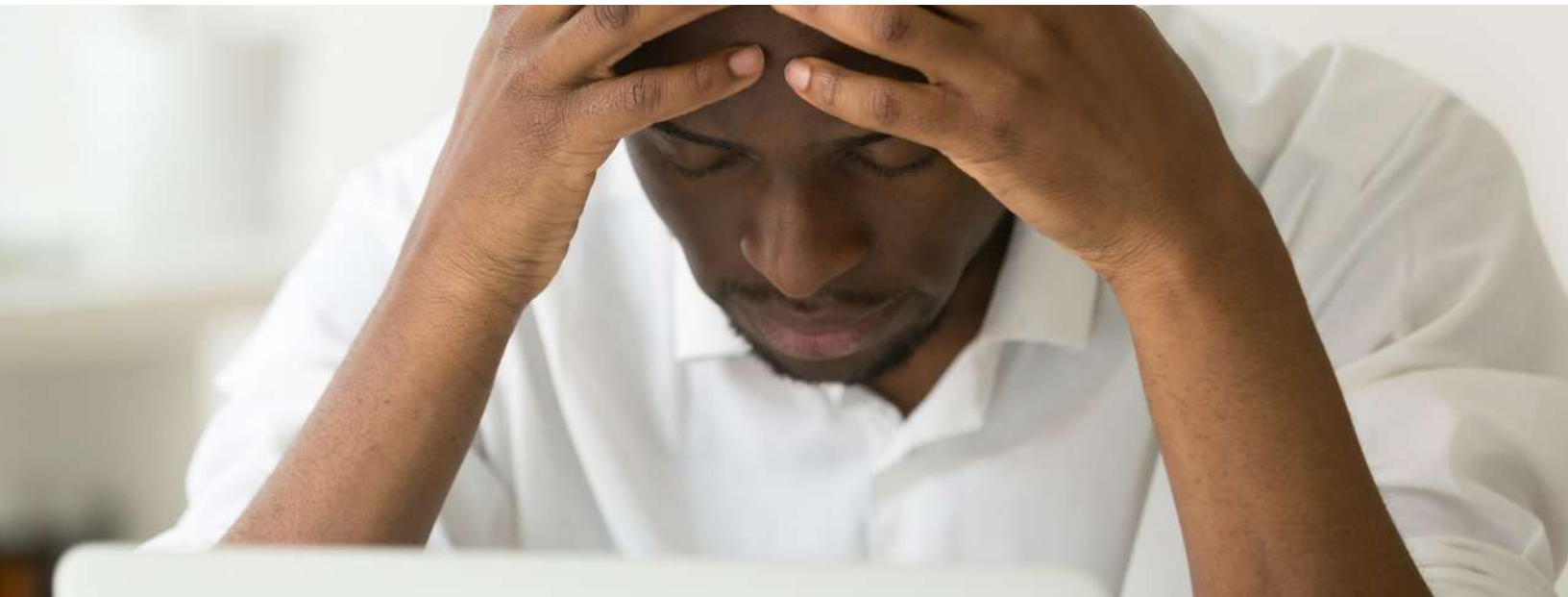
UI Eligibility for Teachers and School Workers	28
Unemployment Insurance for Ex-Servicemembers (UCX)	29
Eligibility for UCX	30
How to Apply for UCX	31
Note on UCX Appeals	31
Unemployment Insurance for Federal Employees	32
How to Apply for Unemployment	33
How to Apply for Unemployment By State	35
Alabama - Alaska	35
Arizona	36
Arkansas - California	37
Colorado - District of Columbia	39
Florida - Hawaii	41
Idaho - Indiana	43
Iowa - Kansas	44
Kentucky - Maine	45
Maryland	46
Massachusetts	47
Michigan - Missouri	48
Montana - Nevada	49
New Hampshire - New Mexico	50
New York - North Dakota	51
Ohio - Pennsylvania	52
Rhode Island - South Dakota	53
Tennessee - Vermont	54
Virginia - West Virginia	55
Wisconsin - Wyoming	56
Filing a Claim as a Person with a Disability	57
Documents and Information You Will Need	58
How to Apply for UI Benefits Online	60
How to Apply for UI Benefits by Phone	61
How to Apply for UI Benefits by Fax or Mail	62
How to Apply for UI Benefits in Person	62
Completing the Unemployment Interview	63

What to Expect While Your Application Is Processing	64
How much do you receive in unemployment benefits?	65
Methods for Calculating Benefits	65
How Benefits Are Calculated in Each State	66
Alabama - Delaware	66
District of Columbia - Iowa	67
Kansas - Maryland	68
Massachusetts - Missouri	69
Montana - North Carolina	70
North Dakota - South Dakota	71
Tennessee - Wyoming	72
How to File Weekly or Biweekly Claims	73
Information You Will Need to File a Weekly or Biweekly Claim	74
What methods can I use to file?	75
What happens if your weekly claim proves you are not eligible for benefits?	75
How to Certify for Continued Unemployment Payments (Weekly or Biweekly Claims) by State	76
Alabama - Alaska	76
Arizona - California	77
Colorado - Georgia	78
Hawaii - Kentucky	79
Louisiana - Minnesota	80
Mississippi - Nevada	81
New Hampshire - New Mexico	82
New York - Ohio	83
Oklahoma - South Carolina	84
South Dakota - Vermont	85
Virginia - Wyoming	86
How to File an Appeal if Disqualified	87
Hearing Proceedings	88
What happens after the hearing?	88
Receiving Your Benefits	89
Methods of Payment	89
How to Set Up a Debit Card	89

How to Set Up Direct Deposit	90
Overpayment of Benefits	90
Job Search and Work Requirements for UI Benefits	91
Documenting Your Job Search	92
Unemployment Insurance Extended Benefits	93
How to File for an Extension	93
Paying Taxes on Unemployment Insurance	94
How To Apply For Trade Readjustment Allowances	95
Benefits of Trade Readjustment Allowances	95
How to Apply	96
The Self-Employment Assistance Program	97
Self-Employment Assistance Eligibility	97
The Benefits of Self-Employment Assistance	98
The Disaster Unemployment Assistance Program	99
Who is eligible for disaster unemployment assistance?	99
What are the terms of DUA?	100
How to Request DUA Benefits	101
What to Do When You Become Employed Again	102
Consequences of Collecting Benefits Following Employment	103

Note: *If a link does not work when you click on it, please copy and paste the URL into your search browser.*

WHAT IS UNEMPLOYMENT INSURANCE?



If you unexpectedly find yourself unemployed or facing a reduction in work hours, you may qualify for **Unemployment Insurance (UI)** benefits in your state.

Unemployment Insurance is a form of temporary income established by the U.S. Department of Labor (DOL) and administered by state departments of labor. It is meant to help individuals who have recently become unemployed or under-employed through no fault of their own. The program is funded by unemployment insurance taxes, which are paid by employers.

In this guide, you will learn more about applying for unemployment benefits, as well as other helpful unemployment benefits topics.

UNEMPLOYMENT BENEFITS AND THE COVID-19 PANDEMIC

The unemployment program's eligibility guidelines and the amount of benefits you can receive have changed due to the COVID-19 (coronavirus) crisis.

To help the millions of Americans who have lost their jobs or are unable to work, Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act. This Act was signed into law on March 27, 2020. It made some important temporary changes to the unemployment program. These new benefits are also known as **Pandemic Unemployment Assistance (PUA)**.

This section of the guide will go over the CARES Act's changes to the unemployment program. If you lost your job on **January 27 or any time after in 2020**, you may qualify for these special benefits.

Please note that the other sections in this guide explain the unemployment program as it was before the CARES Act. After the CARES Act expires, the unemployment program in your state may or may not be the same as it was before the CARES Act.





CARES ACT ELIGIBILITY GUIDELINES FOR UNEMPLOYMENT BENEFITS

Before the CARES Act, only certain workers in specific situations could qualify for unemployment insurance. However, the CARES Act has allowed more types of workers to get benefits.

Here are examples of workers who may be able to get unemployment benefits under the CARES Act:

- Unemployed **self-employed** workers
- Unemployed **independent** contractors
- Unemployed **part-time** workers
- Unemployed **full-time** workers

Please note that it is up to individual states to offer unemployment insurance for self-employed workers, independent contractors and part-time workers. In the section “Unemployment Insurance Office Directory” on page 11 you will find a directory with contact information for your state’s unemployment office. You can contact the office to find out more

about Pandemic Unemployment Assistance (PUA) in your state.

You may qualify to get unemployment if COVID-19 directly affected your ability to work. You may get benefits if you lost your job, cannot work or have reduced hours due to any of the following reasons:

- Your employer is closed due to the COVID-19 pandemic.
- You are quarantined and expect to return to work after the quarantine.
- You left your job to avoid the risk of infection.
- You left your job to take care of a family member, such as a child or elderly family member, whose school or care facility has shut down.

You cannot get unemployment if you are working from home. You cannot get unemployment while you are using paid sick leave.

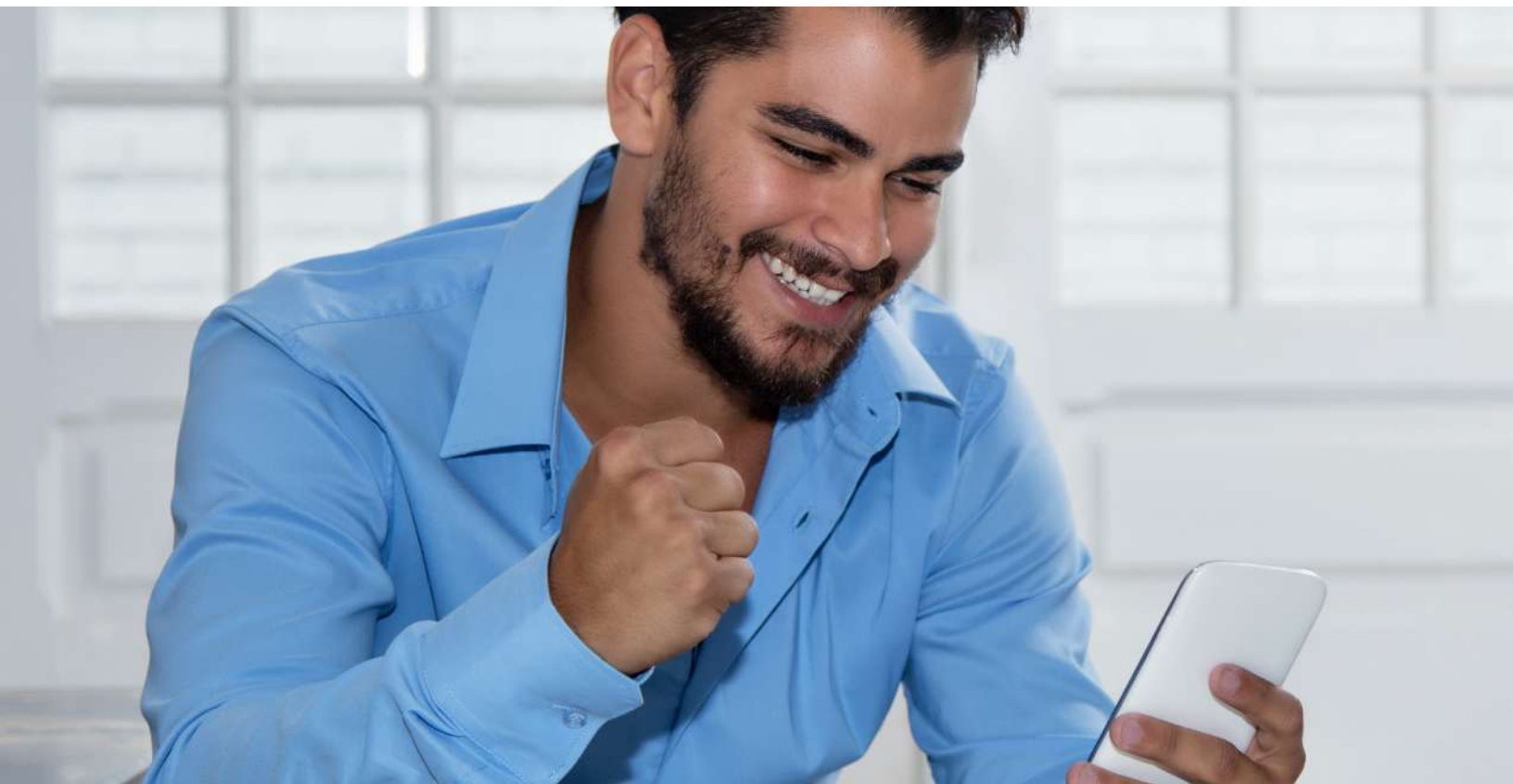
GETTING YOUR CARES ACT UNEMPLOYMENT BENEFITS

You will receive unemployment money **every week**. You may get your state benefits and federal benefits combined in the same deposit or check. Or, you may get them as separate deposits or checks.

Applying for unemployment benefits during the CARES Act is the same as it was before: You will have to apply through your state's unemployment office.

Please be aware that many unemployment offices are closed due to the pandemic. You will most likely have to apply online or by phone. Contact your state's unemployment agency for more details.

The Unemployment Insurance Office Directory on page 11 of this guide has links to every state's unemployment agency website. Most states let you apply online on their official unemployment office website.





CARES ACT UNEMPLOYMENT BENEFITS AMOUNTS

Before the CARES Act, each state had a maximum amount of unemployment benefits that a worker could get.

Under the CARES Act, states still have their maximum amounts for state unemployment benefits. However, anyone who qualifies for unemployment under the CARES Act will receive an additional **\$600 per week** from the federal government.

So, if you qualify, you will get the amount your state pays you per week **plus an additional \$600 per week** from the federal government.

HOW LONG CAN YOU GET UNEMPLOYMENT BENEFITS UNDER THE CARES ACT?

This will depend on your state. Most states allow you to get 26 weeks of payments. But under the CARES Act, states are permitted to give you **13 extra weeks of benefits**. This means you may qualify for up to 39 weeks of benefits. States are permitted to offer these 13 extra weeks until December 31, 2020.

You can only get the extra \$600 from the federal government until July 31, 2020.

You cannot have more than **39 total weeks** of unemployment.

UNEMPLOYMENT INSURANCE OFFICE DIRECTORY

The following list provides links to the home page for the unemployment program in each U.S. state.

Alabama	https://labor.alabama.gov/unemployment.aspx
Alaska	http://labor.alaska.gov/unemployment/
Arizona	https://des.az.gov/services/employment/unemployment-individual
Arkansas	https://www.dws.arkansas.gov/unemployment/
California	https://www.edd.ca.gov/unemployment/
Colorado	https://www.colorado.gov/pacific/cdle/unemployment
Connecticut	http://www.ctdol.state.ct.us/UI-online/index.htm
Delaware	https://ui.delawareworks.com/
District of Columbia	https://does.dc.gov/page/unemployment-compensation
Florida	http://www.floridajobs.org/Reemployment-Assistance-Service-Center/reemployment-assistance/ claimants
Georgia	https://dol.georgia.gov/unemployment-benefits
Hawaii	https://labor.hawaii.gov/ui/
Idaho	https://www.labor.idaho.gov/dnn/Unemployment-Insurance/Unemployment-Benefits

Illinois	https://www2.illinois.gov/ides/individuals/UnemploymentInsurance/Pages/default.aspx
Indiana	https://www.in.gov/dwd/2362.htm
Iowa	https://www.iowaworkforcedevelopment.gov/file-claim-unemployment-insurance-benefits
Kansas	https://www.getkansasbenefits.gov/Home.aspx
Kentucky	https://kcc.ky.gov/career/If-you-are-Unemployed/Pages/default.aspx
Louisiana	http://www.laworks.net/UnemploymentInsurance/UI_MainMenu.asp
Maine	https://www.maine.gov/unemployment/
Maryland	https://www.dllr.state.md.us/employment/unemployment.shtml
Massachusetts	https://www.mass.gov/unemployment-insurance-ui-online
Michigan	https://www.michigan.gov/uia/
Minnesota	https://www.uimn.org/
Mississippi	https://mdes.ms.gov/unemployment-claims/
Missouri	https://www.mo.gov/work/unemployment/
Montana	http://uid.dli.mt.gov/
Nebraska	https://dol.nebraska.gov/UIBenefits
Nevada	http://ui.nv.gov/css.html
New Hampshire	https://nhuis.nh.gov/claimant/login
New Jersey	https://myunemployment.nj.gov/
New Mexico	https://www.dws.state.nm.us/Unemployment
New York	https://www.labor.ny.gov/unemploymentassistance.shtml

North Carolina	https://www.nc.gov/unemployment-benefits
North Dakota	https://apps.nd.gov/jsnd/uiiaclaims/login.htm
Ohio	https://unemployment.ohio.gov/
Oklahoma	https://oesc.ok.gov/
Oregon	https://www.oregon.gov/employ/unemployment/pages/default.aspx
Pennsylvania	https://www.uc.pa.gov/Pages/default.aspx
Rhode Island	http://www.dlt.ri.gov/ui/fileclaim2.htm
South Carolina	https://dew.sc.gov/individuals/apply-for-benefits
South Dakota	https://dlr.sd.gov/ra/individuals/default.aspx
Tennessee	https://www.tn.gov/workforce/unemployment.html
Texas	https://twc.texas.gov/jobseekers/unemployment-benefits-services
Utah	https://jobs.utah.gov/ui/home
Vermont	https://labor.vermont.gov/unemployment-insurance
Virginia	http://www.vec.virginia.gov/unemployed
Washington	https://esd.wa.gov/unemployment
West Virginia	https://workforcewv.org/unemployment
Wisconsin	https://dwd.wisconsin.gov/ui/
Wyoming	http://wyomingworkforce.org/workers/ui/

ELIGIBILITY REQUIREMENTS FOR UI BENEFITS

Your eligibility for UI benefits is finalized by your state's UI agency, not the federal government. So, guidelines can differ depending on the state in which you reside.

In most cases, you must meet all of the eligibility requirements in order to receive unemployment benefits. To find out if you qualify, you must consider:

- Your citizenship and residency status.
- The way you lost your job or work hours.
- Your earnings in your base period.

There are special circumstances under which you may or may not be approved for benefits.

For example, you may qualify without meeting all the requirements if your employment was affected by domestic violence. Or, you may be **ineligible** for benefits if you are a teacher or school worker. Please refer to the sections "UI Eligibility for Domestic Violence Survivors" on page 27 and "UI Eligibility for Teachers and School Workers" on page 28 of this guide to learn more about these special situations.

General reasons for UI ineligibility include the following:

- You are not a citizen or authorized non-citizen.
- Your reason for losing your job or work hours is not acceptable to your state's unemployment agency.
- You are a type of worker that is not covered by unemployment insurance in your state (for example, a self-employed or seasonal worker).
- You have not earned enough insured wages in your base period (a certain period of time established by your state's unemployment program).

CITIZENSHIP AND RESIDENCY STATUS

In order to receive unemployment insurance in your state, you must be a resident of that state. If you recently moved to a new state, you may need to apply for UI benefits in the state where you worked for the past 18 months.

You must also be a citizen, legal permanent resident or legally present non-citizen who is authorized to work in the U.S.

If you are a non-citizen, your state's DOL office will ask for employment authorization documents and verify your legal authorization.



THE WAY YOU LOST YOUR JOB OR WORK HOURS

You will only qualify for Unemployment Insurance benefits if you lost your job or are working reduced hours **through no fault of your own**. You may be eligible if:

- Your employer was downsizing or restructuring.
- Your employer has gone out of business or is about to close.
- Your job title was eliminated.
- You had a temporary or seasonal job.
- You could not meet your employer's performance or production standards.
- You were harassed by another employee.
- The working conditions at your job were hazardous.
- You have a medical condition.

Remember that different states will have different definitions of eligibility. For example, your state may **deny** your UI application if:

- Your job was temporary or seasonal.
- You are self-employed.
- You voluntarily left your job without an acceptable cause.
- You were fired for misconduct relating to your job.

EARNINGS IN YOUR BASE PERIOD

Your state's labor department will look at your recent income to make sure you have the minimum amount of earnings to qualify for unemployment compensation.

There are two main ways that state unemployment offices may calculate your earnings: the **standard base period** and the **alternate base period**.

What is a Standard Base Period?

Usually, you must have earned a certain amount of money and worked a certain length of time in your **basic (or standard)** base period to qualify for benefits. These minimum amounts of work and earnings vary depending on your state (see the table "Base Period Earning Requirements by State" on page 17 for more details).

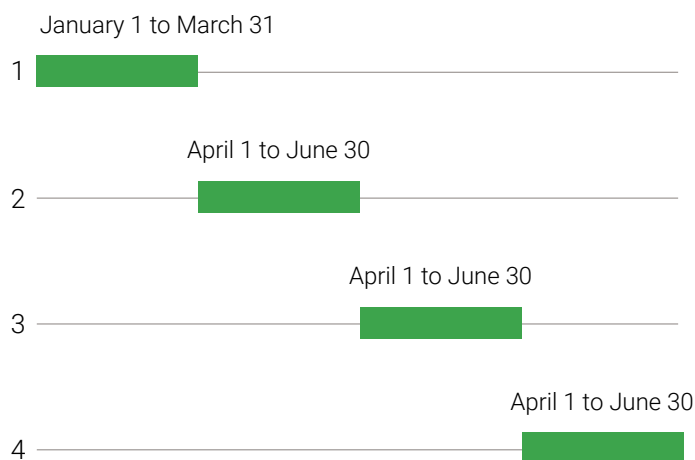
Most states define a standard base period as the **first four out of the last five** completed quarters from the date you file your claim. This means that your most recent earnings from the current quarter will not be counted.

Note: *One quarter is equal to three months.*

For an example of a standard base period, imagine you are applying for benefits on April 1, 2021. Your standard base period would be January 1 to

December 31, 2020. The first four quarters would be:

- **First Quarter:** January 1 to March 31, 2020
- **Second Quarter:** April 1 to June 30, 2020
- **Third Quarter:** July 1 to September 30, 2020
- **Fourth Quarter:** October 1 to December 31, 2020.



The fifth quarter would be January 1 to March 31, 2021. This quarter would not be counted in your standard base period.

What is an Alternate Base Period?

Depending on your circumstances, you may be ineligible for benefits because you did not earn enough in your basic base period.

However, you may be eligible in your **alternate** base period. An alternate base period is usually the last four completed quarters prior to the date of your UI claim. This means that the wages you earned in your fifth quarter **will** be counted.

Some states will automatically check your alternate base period wages if you are ineligible using the standard base period.

The table below shows the types of base periods offered in each state. It also includes any rules about minimum earnings and minimum work history.

Base Periods and Earning Requirements by State

State	Base Period	Requirements
Alabama	First four of last five completed quarters (standard)	Must have wages in at least two quarters Average of two highest quarters must meet minimum Total base period earnings must be at least 1.5 x highest quarter earnings
Alaska	First four of last five completed quarters (standard) OR Last four completed quarters (alternate)	Must have \$2,500 gross income earned over two calendar quarters
Arizona	First four of last five completed quarters (standard) OR	At least 390 x AZ minimum wage in highest quarter. Total of other 3 quarters must be at least half of highest quarter earnings

State	Base Period	Requirements
	First four of last five completed quarters before you became disabled if you received Worker's Compensation and are ineligible in standard base period	OR At least \$7,000 in two quarters. One of these quarters must have at least \$5,987.50
Arkansas	First four of last five completed quarters (standard) OR Last four completed quarters (alternate)	Must have at least \$1,300 in highest quarter OR Must have at least \$900 in highest quarter and at least 1.25 x highest quarter earnings in total base period
California	First four of last five completed quarters (standard) OR Last four completed quarters (alternate)	Updated requirements are not published. Contact EDD for updated information: https://www.edd.ca.gov/about_edd/contact_edd.htm
Colorado	First four of last five completed quarters (standard) OR Last four completed quarters (alternate)	Must have earned at least \$2,500 in base period
Connecticut	First four of last five completed quarters (standard) OR Last four completed quarters (alternate)	Updated requirements are not published. Contact DOL for updated information: https://www.ctdol.state.ct.us/gendocs/contact.html
Delaware	First four of last five completed quarters (standard) OR Alternate base period	Must have earned at least 36 times your weekly benefit amount during the entire base period.
District of Columbia	First four of last five completed quarters (standard) OR Last four completed quarters (alternate)	Must have earned at least \$1,300 in one quarter Must have earned wages in at least two quarters Must have at least \$1,950 in total base period Total base period wages must be at least 1.5 x wages of highest quarter (can be up to \$70 less to qualify)

State	Base Period	Requirements
Florida	First four of last five completed quarters (standard)	<p>Must have at least \$3,400 gross earnings in total base period</p> <p>Must have earned wages in at least two quarters</p> <p>Total base period wages must be at least 1.5 x wages of highest quarter</p>
Georgia	<p>First four of last five completed quarters (standard)</p> <p>OR</p> <p>Last four completed quarters (alternate)</p>	<p>Must have earned wages in at least two quarters</p> <p>Total base period wages must be at least 1.5 x wages of highest quarter</p> <p>Must have at least \$1,134 in two highest quarters</p>
Hawaii	<p>First four of last five completed quarters (standard)</p> <p>OR</p> <p>Last four completed quarters (alternate)</p>	<p>Must have earned wages in at least two quarters</p> <p>Total wages in base period must be at least 26 x weekly benefit amount. To determine weekly benefit amount, divide highest quarter earnings by 21.</p>
Idaho	<p>First four of last five completed quarters (standard)</p> <p>OR</p> <p>Last four completed quarters (alternate)</p>	<p>Must have earned wages in at least two quarters</p> <p>Must have earned at least \$1,872 in one quarter</p> <p>Total base period wages must be at least 1.25 x wages of highest quarter</p>
Illinois	<p>First four of last five completed quarters (standard)</p> <p>OR</p> <p>Last four completed quarters (alternate)</p>	<p>Must have earned at least \$1,600 in total base period</p> <p>Must have earned at least \$440 without including highest earning quarter</p>
Indiana	First four of last five completed quarters (standard)	<p>Must have earned at least \$4,200 in total base period</p> <p>Must have earned at least \$2,500 in last six months of base period</p> <p>Total base period wages must be at least 1.5 x wages of highest quarter</p>

State	Base Period	Requirements
Iowa	First four of last five completed quarters (standard) OR Alternate base period (contact uiclaimshelp@iwd.iowa.gov or 1-866-239-0843 to find out if you qualify for alternate base period)	Must have earned wages in at least two quarters Total base period wages must be at least 1.25 x wages of highest quarter Must have earned at least \$1,660 in one quarter and at least \$830 in a different quarter
Kansas	First four of last five completed quarters (standard)	Must have earned wages in at least two quarters Total wages in base period must be at least 30 x weekly benefit amount. To determine weekly benefit amount, multiply highest quarter earnings by .0425
Kentucky	First four of last five completed quarters (standard)	Must have earned at least \$1,500 in at least one quarter Total base period wages must be at least 1.5 x wages of highest quarter Must have earned at least \$1,500 in base period without including highest earning quarter Must have earned at least 8 x your weekly benefit amount in the last two quarters. To determine weekly benefit amount, multiply highest quarter earnings by .011923 and round to nearest dollar.
Louisiana	First four of last five completed quarters (standard)	Must have earned at least \$1,200 in total base period Total base period wages must be at least 1.5 x wages of highest quarter
Maine	First four of last five completed quarters (standard) OR Last four completed quarters (alternate)	Must have earned at least \$1,713.58 in at least two quarters. Must have earned at least \$5,140.74 in total base period.
Maryland	First four of last five completed quarters (standard) OR Last four completed quarters (alternate)	If using standard base period, you must have earned wages in at least two quarters More details here: http://www.labor.maryland.gov/employment/uischben.pdf

State	Base Period	Requirements
Massachusetts	<p>Last four completed calendars (primary) OR Last three completed quarters + time between last completed quarter and your unemployment claim (alternate)</p>	<p>Must have earned at least \$5,100 during the last four quarters.</p> <p>Must have earned at least 30 x the weekly benefit amount you would be eligible to receive.</p>
Michigan	<p>First four of last five completed quarters (standard) OR Last four completed quarters (alternate)</p>	<p>Must have earned wages in at least two quarters</p> <p>If using standard base period, you must have earned at least \$3,667 in at least one quarter AND total base period wages must be at least 1.5 x wages of highest quarter</p> <p>If using alternate base period, you must have earned at least \$20,458 in total base period.</p>
Minnesota	<p>If you apply in the first month of a calendar quarter: First four of last five completed quarters</p> <p>If you apply in the second or third month of a calendar quarter: First four of last five completed quarters OR last four completed quarters (whichever has more wages)</p>	<p>Updated requirements are not published. Contact Minnesota Unemployment Insurance for updated information: https://www.uimn.org/applicants/howapply/info-handbook/contact-us.jsp</p>
Mississippi	<p>First four of last five completed quarters (standard)</p>	<p>Must have earned wages in at least two quarters</p> <p>Must have earned at least \$780 in highest quarter</p> <p>Total wages in base period must be at least 40 x your weekly benefit amount. To determine weekly benefit amount, divide highest quarter earnings by 26.</p>
Missouri	<p>First four of last five completed quarters (standard)</p>	<p>Must have earned at least \$1,500 in one quarter</p> <p>Must have earned at least \$2,250 in total base period.</p>

State	Base Period	Requirements
Montana	First four of last five completed quarters (standard) OR Alternate base period	Updated requirements are not published. Contact Montana DLI for updated information: http://uid.dli.mt.gov/
Nebraska	First four of last five completed quarters (standard) OR Last four completed quarters (alternate)	Must have earned at least \$4,324 in total base period Must have earned at least \$1,850 in one quarter and at least \$800 in a different quarter
Nevada	First four of last five completed quarters (standard) OR Last four completed quarters (alternate)	Must have earned wages in at least three quarters Must have earned at least \$400 in one quarter Total base period wages must be at least 1.5 x wages of highest quarter
New Hampshire	First four of last five completed quarters (standard) OR Last four completed quarters (alternate)	Must have earned at least \$1,400 each in two separate quarters
New Jersey	First four of last five completed quarters (standard) OR Last four completed quarters (alternate 1) OR Last three completed quarters + weeks and wages up to last day of work (alternate 2)	Must have earned at least \$200 per week in at least 20 weeks during base period OR must have earned at least \$10,000 in total base period
New Mexico	First four of last five completed quarters (standard) OR Last four completed quarters (alternate)	Updated requirements are not published. Contact New Mexico DWS for updated information: https://www.dws.state.nm.us/Contact
New York	First four of last five completed quarters (standard) OR	Must have earned wages in at least two quarters Must have earned at least \$2,600 in one quarter

State	Base Period	Requirements
	Last four completed quarters (alternate)	Total base period wages must be at least 1.5 x wages of highest quarter. Except if highest quarter earnings are \$11,088 or more. In this case, earnings in your other three quarters must be at least \$5,544
North Carolina	First four of last five completed quarters (standard) OR Last four completed quarters (alternate)	Must have earned wages in at least two quarters Total base period wages must be at least 6 x the average weekly insured wage during your base period. Average weekly insured wage changes and will depend on your base period.
North Dakota	First four of last five completed quarters (standard)	Updated requirements are not published. Contact ND for updated information: https://www.jobsnd.com/contact
Ohio	First four of last five completed quarters (standard) OR Last four completed quarters (alternate)	Must have earned wages in at least 20 weeks of base period Must have average weekly wage of at least \$269 (before taxes and deductions) in base period
Oklahoma	First four of last five completed quarters (standard)	Updated requirements are not published. Contact Oklahoma ESC for updated information: https://www.ok.gov/triton/contact.php?ac=162&id=138
Oregon	First four of the last five completed quarters	Must have received at least \$1,000 in subject wages in your base year Must have a total base year wages at least 1.5x the wages paid in the highest calendar quarter of the base year. OR Must have worked at least 500 hours and paid wages during the base year
Pennsylvania	First four of the last five completed quarters	Must have earned a minimum of \$116 per week for 18 weeks in your base year

State	Base Period	Requirements
Rhode Island	First four of the last five completed quarters OR Last four completed quarters	At least 37 percent of the total wage must have been paid in one or more quarters other than in your high quarter Must have earned at least \$2,100 in one of the base period quarters Must have earned a total base period of taxable wages of at least 1.5x your highest single quarter earnings Must have earned a total base period taxable wages of at least \$4,200
South Carolina	First four of the last five completed quarters (standard) OR Last four calendar quarters, including lag quarter wages (alternative)	Must have at least \$1,092 in wages during the highest quarter of the base period Must have earned at least \$4,455 from wages during the base period Must have total base period wages equal or more than 1.5x the wages earned during the high quarter
South Dakota	First four of the last five completed quarters (standard) OR First four of the last five completed calendar quarters prior to the injury (only for work-related injuries)	Must have earned during at least two quarters of the base period Must have earned at least 20 times of your weekly benefit amount in the other three quarters combined Must have earned at least \$728 in wages in the highest quarter of your base period
Tennessee	First four of the last five completed quarters	Must have earned at least \$780.01 in each of two quarters in base period
Texas	First four of the last five completed quarters	Must have earned wages in more than one of the four base period calendar quarters The wages earned in the base period must be at least 37 times your weekly benefit amount

State	Base Period	Requirements
Utah	<p>First four of the last five completed quarters</p> <p>OR</p> <p>Last four completed calendar quarters (alternative)</p>	<p>Must have earned wages in two or more calendar quarters of your base period.</p> <p>Must have earned at least \$3,900 during base period.</p> <p>Must have earned total base-period wages of at least 1.5x the wages earned in the highest quarter</p>
Vermont	<p>First four of the last five completed calendar quarters. (method one)</p> <p>OR</p> <p>Last four completed calendar quarters (method two)</p> <p>OR</p> <p>Last three completed calendar quarters plus current quarter (method three)</p>	<p>Must have earned at least \$2,871 in the highest paid quarter of the base period</p> <p>Must have earned at least 40 per cent of the wages earned in the highest quarter in the other three quarters of the base period</p>
Virginia	<p>First four of last five completed quarters (standard)</p> <p>OR</p> <p>Last four completed quarters (alternate)</p>	<p>Must have worked during at least two quarters of the base period</p> <p>Must have made \$3,000 minimum in two combined quarters of the base period</p>
Washington	<p>First four of last five completed quarters (standard)</p> <p>OR</p> <p>Last four completed quarters (alternate)</p>	<p>Must have worked in the state in the last 18 months, unless you were in the military or working for the federal government</p> <p>Must have worked 680 hours minimum during your base period</p> <p>Must have earned wages in Washington, unless you recently left the Armed Forces</p>
West Virginia	<p>First four of last five completed quarters (standard)</p> <p>OR</p> <p>Last four completed quarters (alternate)</p>	<p>Must have earned work wages in the last 18 months</p> <p>Must have made a minimum of \$2,200 during your base period</p> <p>Must have made wages during at least two quarters</p>

State	Base Period	Requirements
Wisconsin	First four of last five completed quarters (standard)	<p>Must have worked during at least two quarters of the base period</p> <p>Made enough earnings in your highest quarter to qualify for the lowest weekly payment</p> <p>The earnings in your lowest 3 quarters must be worth at least 4 times as much as your weekly payment</p> <p>Total earnings during your base period should be 35 times as much as your weekly payment minimum</p> <p>If you received unemployment before, you must have made at least 8 times as much as the weekly payment you received and you must have worked since the beginning of that year</p>
Wyoming	First four of last five completed quarters (standard)	<p>Must have worked during at least two quarters</p> <p>Must have made a minimum of \$3,800 during your base period</p> <p>Total base period earnings must be 1.4 times your highest quarter</p>



UI ELIGIBILITY FOR DOMESTIC VIOLENCE SURVIVORS

If you lost your job or left it because of domestic violence, you may qualify for unemployment insurance in some states. A few examples of qualifying circumstances include the following:

- Your partner or a member of your family threatened you and pressured you into leaving.
- Staying at the job would have threatened your safety.
- Staying at the job would have threatened the safety of your immediate family.

In these instances, your immediate family includes your children, parents, grandparents, brothers and sisters.

You may be asked to give a caseworker verbal or written proof that losing or quitting your job was directly related to domestic violence.

If you believe your employer fired you because you are a victim or survivor of domestic violence, you may be able to make a claim for employment discrimination.

UI ELIGIBILITY FOR TEACHERS AND SCHOOL WORKERS

Many states have special eligibility rules for teachers and school employees. In general, a school employee will not qualify for benefits during breaks in the school year if they have a contract or written assurance that they will continue to be employed after the break.

Reasonable assurance is defined as an agreement between the employer and the employee in which the employee is promised a job for the next term or semester. The employer must offer a salary and benefits that are similar to the previous job.

Note: *Some states, such as Rhode Island, require this agreement to be in writing. As a result, you may qualify for UI benefits if your employer did not give you a written agreement.*

You may **qualify** for UI benefits after losing your job as a teacher or school worker if:

- Your employer let you go because you could not meet certain performance and production standards.
- You were laid off.
- Your contract expired.
- You are on furlough.
- Your employer is reducing its staff.





UNEMPLOYMENT INSURANCE FOR EX-SERVICEMEMBERS (UCX)

If you recently ended your service with the U.S. military and cannot find work, you can file an unemployment claim. The **Unemployment Compensation for Ex-Servicemembers (UCX)** program is handled by your state's unemployment agency.

The UCX application process and program guidelines are mostly the same as those for the civilian unemployment program. Below are the key differences to consider before you file for UCX benefits.

Note: *If you do not qualify for UCX benefits, you may still qualify for regular unemployment benefits.*

ELIGIBILITY FOR UCX

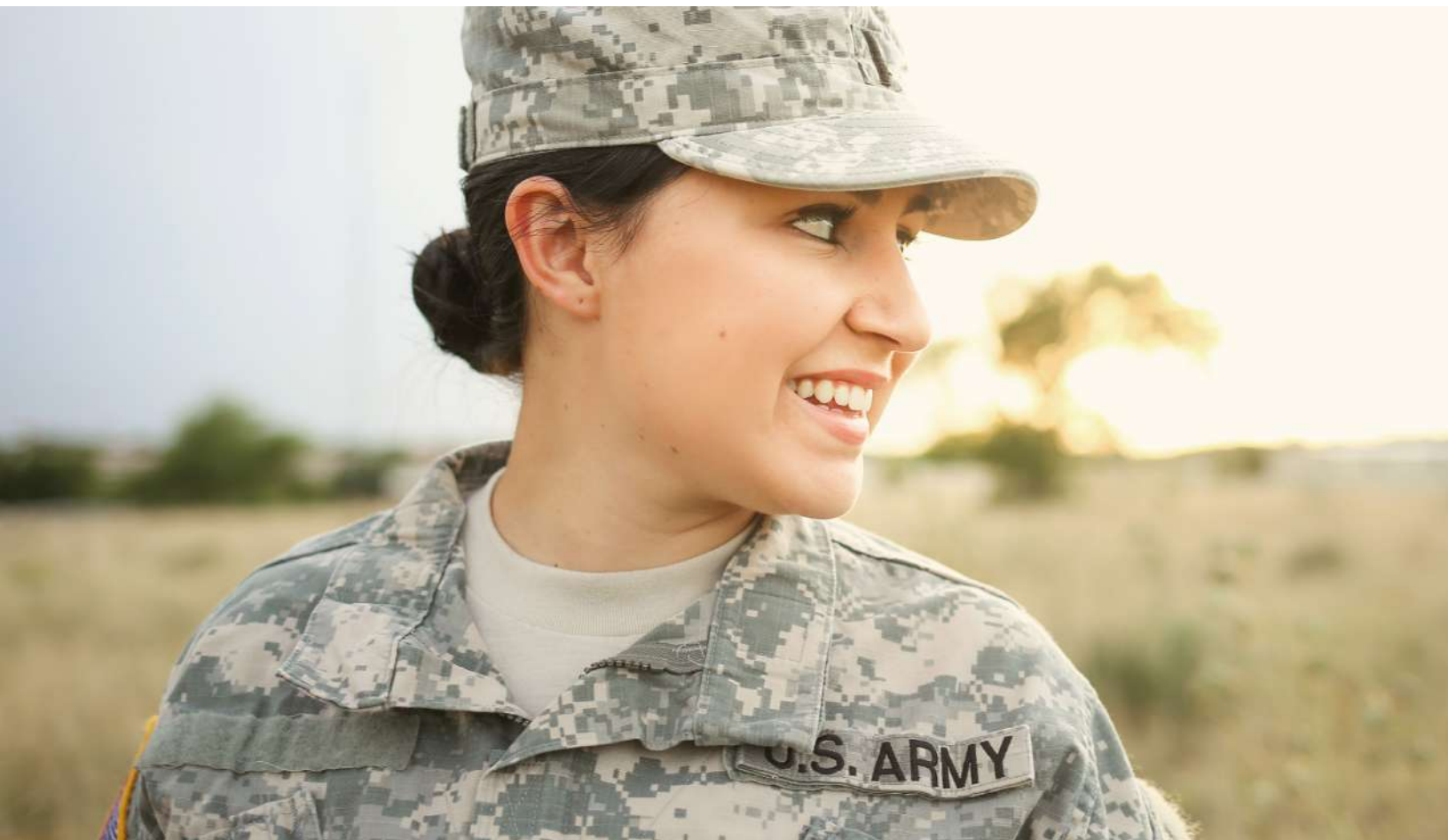
Base period: You must have been on active duty or active Reserve status during your claim's base period.

Term of service: You must have completed the full first term of service that you enlisted for. If you are a reservist, you must have completed 180 continuous days of active service.

You must have been honorably discharged: In order

to qualify for UI as an ex-servicemember, you must have been separated under honorable conditions. Show the appropriate paperwork (DD-214 form) to prove your discharge when filling your UI claim.

Service-specific benefits may be available to you: Depending on your role, if you were honorably discharged while on active duty, you may be able to collect benefits based on that specific service.



HOW TO APPLY FOR UCX

You can apply for UCX benefits using the same method you would use to apply for regular unemployment insurance. You will just need the DD Form 214 (Certificate of Release or Discharge from Active Duty) that was issued to you.

If you still need to request your DD 214, follow the instructions below:

- 01** Click on the following link or type the URL into your browser's address bar:
<https://www.va.gov/records/get-military-service-records/>
- 02** Click on the "Go to MilConnect" button. You will need to sign in or create a milConnect account, as you cannot use your My HealtheVet or ID.me credentials here.
- 03** Once you are logged in, click on "Correspondence/ Documentation." Then, select "Defense Personnel Records Information (DPRIS)" from the drop-down menu.
- 04** Choose the "Personnel File" tab.
- 05** Click on "Request My Personnel File."

- 06** Fill out the form. In the Document Index section, check the box next to the DD 214 form.
- 07** Click on the "Create and Send Request" button.

Apply for unemployment as soon as you can after you have been discharged. No matter where you served, you must file your claim in the state where you currently reside.

For detailed instructions on how to apply, please refer to section "How to Apply for Unemployment by State" on page 35 of this guide.

NOTE ON UCX APPEALS

If you are denied unemployment benefits based on your state's laws, you can file an unemployment denial appeal just as civilians do. Please refer to section "How to File an Appeal if Disqualified" on page 87 of this guide to learn more about the process.

However, if you are denied due to your reason for discharge, you must instead file your appeal with the appropriate military branch.



UNEMPLOYMENT INSURANCE FOR FEDERAL EMPLOYEES

Former federal employees have their own unemployment program called **Unemployment Compensation for Federal Employees (UCFE)**.

The UCFE program is handled by your state's unemployment agency. The only difference is the funding: UCFE benefits come directly from the federal government, which reimburses the state's unemployment agency.

The eligibility guidelines, application process and other elements of the program are the same as each state's regular unemployment program, with one exception: In addition to the regular documents you will need to apply for unemployment benefits, you will need to have your SF-8 form (Notice to Federal Employee About Unemployment Insurance) and SF-50 form (Notification of Personnel Action). Your employer will give you these forms upon separation.

To learn more about documents and information required to apply for unemployment benefits, see the section "Documents and Information You Will Need" on page 58 of this guide.

For detailed instructions on how to apply, please refer to section "How to Apply for Unemployment by State" on page 35 of this guide.

HOW TO APPLY FOR UNEMPLOYMENT

If you have recently lost your job, it is important to apply for benefits as soon as possible. This is because you must undergo a one-week waiting period after submitting your application. During this week, you will not receive any unemployment insurance.

Because your unemployment office also needs time to process the application, you will generally not receive your first unemployment check for 2-3 weeks after you submit your initial claim.

For best results and to ensure that you do not miss out on any payments, file as soon as you are laid off.

To apply for UI benefits, most states will have you complete the following steps:

01 Gather together relevant documents.

**Please refer to the section "Documents and Information You Will Need" on page 58 of this guide to get more information.*

02 Select your application method. Most states allow you to file a claim online or by phone. Some states also allow you to apply by mail or in person.

**Please refer to the section "How to Apply for Unemployment By State" on page 35 of this guide to learn what methods are available in your state.*

03 Fill out and submit the application online, by mail, in person or by phone.

**Please refer to the section "How to Apply for Unemployment By State" on page 35 of this guide to find online application urls, mailing address and phone numbers for submitting an initial unemployment claim.*

04 Follow the rest of the claims process as required by your state. This may involve registering for a job search or work program.

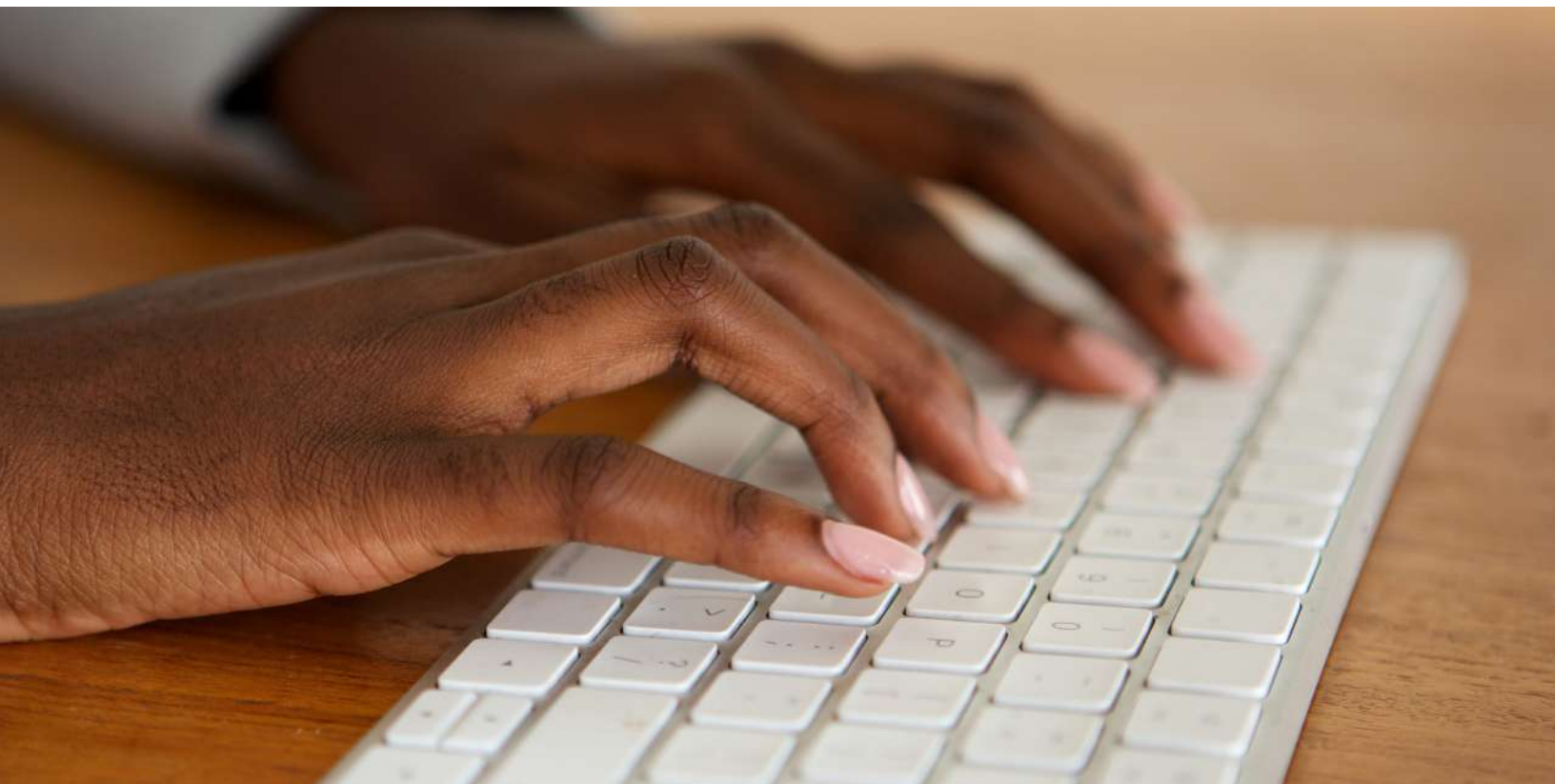
05 If you are approved for benefits, follow state instructions for setting up direct deposit or a debit card.

**Please refer to the section "Methods of Payment" on page 89 of this guide to learn more about UI debit cards and direct deposit.*

06 Actively search for work while you are receiving benefits.

07 Submit a new claim on a weekly or biweekly basis that proves you have actively been searching for work.

**Please refer to the section "How to Certify for Continued Unemployment Payments By State" on page 76 of this guide to learn more about submitting these claims.*



HOW TO APPLY FOR UNEMPLOYMENT BY STATE

State	How to Apply
Alabama	<p>To apply online: https://initialclaims.labor.alabama.gov/</p> <p>To apply by phone: 1-866-234-5382 (Monday to Friday, 8 am - 4:30 pm)</p> <p>For assistance via fax if you have questions about your application: Montgomery Office: 334-956-7307 Birmingham Office: 205-458-2222 You may also call: TTY: 800-548-2546 Voice Relay: 711</p>
Alaska	<p>To apply online: https://my.alaska.gov/adfs/ls/?wa=wsignin1.0&wtrealm=http%3a%2f%2fstfs.dol.alaska.gov%2fadfs%2fservices%2ftrust&wctx=0467ab2d-3e28-45e8-877c-15b5e4cc976f&wct=2020-05-08T16%3a34%3a34Z&client-request-id=27904240-6bbd-4144-0166-0180000000f6</p> <p>For assistance with your application via mail, phone, fax or email:</p> <p>Anchorage UI Claim Center P.O. Box 241767 Anchorage, AK 99524-1767 Phone: 907-269-4700 Fax: 907-375-9520 Email: auicc@alaska.gov</p> <p>Juneau UI Claim Center P.O. Box 115509 Juneau, AK 99811-5509 Phone: 907-465-5552 Fax: 907-465-5573 Email: juicc@alaska.gov</p>

State

How to Apply

Fairbanks UI Claim Center
675 7th Ave., Station M
Fairbanks, AK 99701
Phone: 907-451-2871
Fax: 907-451-2870

Calls from other areas: 888-252-2557

(All claim centers are available from Monday to Friday, 10 a.m. - 3 p.m.)

For assistance via TTY/Relay:

711

Arizona

To apply online:

<https://uiclaims.azdes.gov/>

(Sunday to Friday, 12 a.m. - 6 p.m.)

To apply by phone or for assistance if you have questions about your application:

1-877-600-2722

(Monday to Friday, 7 a.m. - 6 p.m. and Sunday, 9:30 a.m - 5 p.m.)

For assistance via TTY/Relay:

711

To apply by fax:

Fill out this form (<https://des.az.gov/sites/default/files/dl/UB-105.pdf?time=1588956699800>) and fax it to:

- Phoenix: 602-364-1210 or 602-364-1211
- Tucson: 520-770-3357 or 520-770-3358

To apply by mail:

Fill out this form (<https://des.az.gov/sites/default/files/dl/UB-105.pdf?time=1588956699800>) and mail it to:

Department of Economic Security
Unemployment Insurance Administration
MD 5895
PO Box 29225
Phoenix, AZ 85038-9225

State

How to Apply

Arkansas

To apply online:

<https://www.ezarc.adws.arkansas.gov/>

(Monday to Sunday, 6 a.m. - 6 p.m.)

To apply in person:

Fill out this form (https://www.dws.arkansas.gov/src/files/PDF501_BLANK_v022020.pdf) and submit it to your local Arkansas Workforce Center office. You can find your nearest office here (<https://www.dws.arkansas.gov/contact/>)

To apply by mail:

Fill out this form (https://www.dws.arkansas.gov/src/files/PDF501_BLANK_v022020.pdf) and mail it to your local Arkansas Workforce Center office. You can find your nearest office here (<https://www.dws.arkansas.gov/contact/>)

For assistance via the Information Desk if you have questions about your application:

P.O. Box 2981
Little Rock, AR 72203
Phone: 1-855-225-4440 or 501-682-2121
Fax: 501-682-8845
Email: ADWS.Info@arkansas.gov
(Monday to Friday, 8 a.m. - 4 p.m.)

Relay: 711

California

To apply online:

https://edd.ca.gov/Unemployment/UI_Online.htm

(Sunday 5 a.m. - 8:30 p.m., Monday 4 a.m. - 10 p.m., Tuesday to Friday 2 a.m. - 10 p.m., Saturday 2 a.m. - 8 p.m.)

To apply by phone or for assistance if you have questions about your application:

- English: 1-800-300-5616
- Spanish: 1-800-326-8937
- Cantonese: 1-800-547-3506
- Mandarin: 1-866-303-0706
- Vietnamese: 1-800-547-2058
- TTY: 1-800-815-9387

(Monday to Friday 8 a.m. - 12 p.m.)

To apply by fax:

Fill out one of the forms below depending on your situation and fax it to 1-866-215-9159.

- If you worked in California:
https://edd.ca.gov/pdf_pub_ctr/1101i/de1101id.pdf (English)
https://edd.ca.gov/pdf_pub_ctr/1101i/de1101ids.pdf (Spanish)
- If you worked in California and another state:
https://edd.ca.gov/pdf_pub_ctr/1101i/de1101id.pdf (English)
https://edd.ca.gov/pdf_pub_ctr/1101i/de1101ids.pdf (Spanish)
- If you served in the military:
https://edd.ca.gov/pdf_pub_ctr/1101i/de1101iad.pdf (English)
https://edd.ca.gov/pdf_pub_ctr/1101i/de1101iads.pdf (Spanish)
- If you worked for the federal government:
https://edd.ca.gov/pdf_pub_ctr/1101i/de1101ibd.pdf (English)
https://edd.ca.gov/pdf_pub_ctr/1101i/de1101ibds.pdf (Spanish)

To apply by mail:

Fill out one of the forms below depending on your situation and mail it to:
EDD
PO Box 12906
Oakland, CA 94604-2909

- If you worked in California:
https://edd.ca.gov/pdf_pub_ctr/1101i/de1101id.pdf (English)
https://edd.ca.gov/pdf_pub_ctr/1101i/de1101ids.pdf (Spanish)
- If you worked in California and another state:
https://edd.ca.gov/pdf_pub_ctr/1101i/de1101id.pdf (English)
https://edd.ca.gov/pdf_pub_ctr/1101i/de1101ids.pdf (Spanish)
- If you served in the military:
https://edd.ca.gov/pdf_pub_ctr/1101i/de1101iad.pdf (English)
https://edd.ca.gov/pdf_pub_ctr/1101i/de1101iads.pdf (Spanish)
- If you worked for the federal government:
https://edd.ca.gov/pdf_pub_ctr/1101i/de1101ibd.pdf (English)
https://edd.ca.gov/pdf_pub_ctr/1101i/de1101ibds.pdf (Spanish)

State

How to Apply

Colorado

To apply online:

<https://smartfile.coworkforce.com/Start>

For assistance via phone if you have questions about your application:

- Denver:
English: 303-318-9000
Spanish: 303-318-9333
TTY: 303-318-9016
- Outside Denver-metro area:
English: 1-800-388-5515
Spanish: 1-866-422-0402
TTY: 1-800-894-7730
(Monday to Friday 8 a.m. - 4 p.m.)

Connecticut

To apply online:

<https://uiclaimsct.force.com/Customers>

For answers to common questions about unemployment:

<https://www.ctdol.state.ct.us/webinars.htm>

Please note that telephone assistance for unemployment is not available.

Delaware

To apply online:

https://uics.delawareworks.com/Forms/Form_WL1

For assistance if you have questions about your application:

Phone: 302-761-8446

Fax: 302-761-6636

Email: uiclaims@delaware.gov (Include your name, claim and confirmation number)

Mail:

Wilmington & Interstate Office
Department of Labor
Division of Unemployment Insurance
4425 North Market Street
Fox Valley
Wilmington, DE 19802

State

How to Apply

Newark Local Office
Department of Labor
Division of Unemployment Insurance
252 Chapman Rd
Suite 210
Newark, DE 19702

Dover Local Office
Department of Labor
Division of Unemployment Insurance
655 S. Bay Road, Suite 2H
Blue Hen Corp. Ctr.
Dover, DE 19901

Georgetown Local Office
Department of Labor
Division of Unemployment Insurance
8 Georgetown Plaza
Suite 2
Georgetown, DE 19947

(Office hours are Monday to Friday 8 a.m. - 4 p.m.)

For help via TTY/Voice Relay from the Division of Vocational Rehabilitation if you are disabled and looking for employment:

- Wilmington for New Castle County: 302-761-8275
- Newark for New Castle County: 302-368-6980
- Middletown for New Castle County: 302-696-3180
- Dover for Kent County: 302-739-5478
- Georgetown for Sussex County: 302-856-5730
- Fox Valley for statewide administration: 302-761-8275

District of Columbia

To apply online:

<https://does.dcnetworks.org/claimantservices/Logon.aspx>

For assistance if you have questions about your application:

Phone: 202-724-7000

TTY: 202-698-4817

Fax: 202-698-5706

Email: does@dc.gov

(Monday to Friday 8:30 a.m. - 4:30 p.m.)

State

How to Apply

Florida

To apply online:

<https://connect.myflorida.com/Claimant/Core/Login.ASPX>

To apply by phone:

1-833-352-7759

(Monday to Friday, 7:30 a.m. - 6:30 p.m. and Saturday and Sunday, 8 a.m. - 5 p.m.)

For assistance via email if you have questions about your application:

<http://racontactus.floridajobs.org/>

TTY/Relay: 711

Georgia

To apply online:

<https://www.dol.state.ga.us/public/uiben/internetclaim/requirementPinSetup>

To apply in person:

Visit a local Georgia Department of Labor (GDOL) career center and apply in person. You can find the office nearest you here: <https://dol.georgia.gov/locations/career-center>

For assistance from the GDOL:

Interactive Voice Response system: 1-866-598-4164

Email: <https://dol.georgia.gov/email-us>

Relay: 711

Hawaii

To apply online:

<https://huiclaims2020.hawaii.gov/initial-claim>

(Monday to Friday 6:30 a.m. - 11 p.m., Weekends and Holidays 9 a.m. - 11 p.m.)

For assistance if you have questions about your application:

Oahu Claims Office

830 Punchbowl St., Rm 110

Honolulu, HI 96813

Phone: 808-586-8970

Fax: 808-586-8980

Email: dlir.ui.oahu@hawaii.gov

Hilo Claims and Benefits
1990 Kinoole St., Ste 101
Hilo, HI 96720-5293
Phone: 808-974-4086
Fax: 808-974-4085
Email: dlir.ui.hilo@hawaii.gov

Kona Claims and Benefits
81-990 Halekii St., Rm 2090
Kealahou, HI 96750
Phone: 808-322-4822
Fax: 808-322-4828
Email: dlir.ui.kona@hawaii.gov

Maui Claims and Benefits
54 South High St., Rm 201
Wailuku, HI 96793
Phone: 808-984-8400
Fax: 808-984-8444
Email: dlir.ui.maui@hawaii.gov

Kauai Claims and Benefits
4370 Kukui Grove St., Ste 3-214
Lihue, HI 96766
Phone: 808-274-3043
Fax: 808-274-3046
Email: dlir.ui.kauai@hawaii.gov

For General Information:

833-901-2275

TTY:

711 and then ask the operator to transfer you to 808-586-8844

State	How to Apply
Idaho	<p>To apply online: https://www2.labor.idaho.gov/ClaimantPortal/Login?ReturnUrl=%2fClaimantPortal</p> <p>To apply in person: Visit a local Idaho Department of Labor office and apply in person. You can find the office nearest you here: https://www.labor.idaho.gov/dnn/Local-Office-Directory</p> <p>For assistance if you have questions about your application: Phone: 208-332-8942 TTY Relay: 711 Fax: 208-639-3256 (Monday to Friday 8 a.m. - 4 p.m.)</p>
Illinois	<p>To apply online: https://www2.illinois.gov/ides/aboutides/Pages/10%20Things%20You%20Should%20Know.aspx</p> <p>To apply by phone or for assistance with your application: 1-800-244-5631 TTY: 1-800-244-5631 + 711 (Monday to Friday 8:30 a.m. - 5 p.m.) Out of state claimants may also call the above phone number.</p> <p>For assistance if you have questions about your application: https://www2.illinois.gov/ides/Pages/Contact-IDES_Form.aspx</p>
Indiana	<p>To apply online: https://uplink.in.gov/CSS/CSSLogon.htm</p> <p>To apply in person: Contact a local full service WorkOne Career Center. You can find the office nearest you here: https://www.in.gov/dwd/WorkOne/locations.html</p> <p>For assistance if you have questions about your application: Mail: Indiana Department of Workforce Development Indiana Government Center South 10 North Senate Avenue Indianapolis, IN 46204 Email: AskUIContactCenter@dwd.IN.gov</p>

Phone: 1-800-457-8283

The Department of Workforce Development asks that you call on the day that corresponds with the first letter of your last name as follows:

- Monday: A-E
- Tuesday: F-I
- Wednesday: J-M
- Thursday: N-T
- Friday: U-Z or if you missed your day

For general information if you are deaf or hard of hearing:

1-317-232-7560

For auxiliary aids or services:

317-233-4380

317-234-3535 (if you are deaf or hard of hearing)

Iowa

To apply online:

<https://uiclaims.iwd.iowa.gov/UIInitialClaim/>

To apply in person:

Visit a local IOWAWORKS Center to apply in person. You can find the office nearest you here: <https://www.iowaworkforcedevelopment.gov/contact>

For assistance if you have questions about your application:

Phone: 1-866-239-0843

(Monday to Friday 8 a.m. - 4:30 p.m.)

Voice Relay: 711

Kansas

To apply online:

<https://www.getkansasbenefits.gov/BenefitsStartMenu.aspx>

(Sunday at 12 p.m. to Monday at 9 p.m., Tuesday to Friday from 7 a.m. to 9 p.m., and Saturday 7 a.m. to 10 p.m.)

Please note that this website may take a few minutes to load.

To apply by phone or for assistance if you have questions about your application:

- Kansas City Area: 913-596-3500
- Topeka Area: 785-575-1460

State

How to Apply

- Wichita Area: 316-383-9947
- Other areas: 1-800-292-6333
- TTY: 800-766-3777

(Claim Specialists available Monday to Friday 8 a.m. - 4:15 p.m.)

Automated System available Monday to Friday 7 a.m. - 7 p.m. and Saturday 9 a.m. - 7 p.m.)

Kentucky

To apply online:

<https://uiclaims.des.ky.gov/ebenefit/eben.htm>

(Monday to Friday 7 a.m. - 7 p.m. and Sunday 10 a.m. - 9 p.m.)

To apply by phone or for assistance if you have questions about your application:

502-875-0442

(Monday to Friday 7:30 a.m. - 5:30 p.m., English and Spanish available)

For assistance from the Office of Vocational Rehabilitation if you are disabled:

TTY/Voice Relay: 800-372-7172

Louisiana

To apply online:

<https://www.louisianaworks.net/hire/vosnet/Default.aspx>

For assistance if you have questions about your application:

Email: HiRE@lwc.la.gov (Include your name, contact information and the last 4 digits of your SSN)

Phone: 1-866-783-5567

(Monday to Friday 8 a.m. - 5 p.m.)

Relay: 711

The Louisiana Workforce Commission asks that you call on the day that corresponds with the last four digits of your SSN as follows:

Mondays: SSN ending with 0000-2499

Tuesdays: SSNs ending with 2500-4999

Wednesdays: SSNs ending with 5000-7499

Thursdays: SSNs ending with 7500-9999

Fridays: Anyone

Maine

To apply online:

https://reemploye.maine.gov/accessme/faces/login/login_local.xhtml

State

How to Apply

To apply by phone or if you have questions about your application:

1-800-593-7660

TTY: 1-800-593-7660 + 711

(Customer Service available Monday to Friday 8 a.m. - 12:15 p.m.)

For assistance by mail or fax if you have questions about your application:

Augusta Claim Center

97 State House Station

Augusta, ME 04333-0097

Fax: 207-287-5905

Special Programs Unit

47 State House Station

Augusta ME, 04333-0047

Phone: 207-621-5101

Fax: 207-287-3395

Maryland

To apply online:

<https://www.dllr.state.md.us/employment/unemployment.shtml>

To apply by phone or for assistance if you have questions about your application:

- 301-313-8000
 - Calvert County
 - Charles County
 - Montgomery County
 - Prince Georges County
 - St. Mary's County
 - For calls in Spanish
- 301-723-2000
 - Allegany County
 - Frederick County
 - Garrett County
 - Washington County
- 410-334-6800
 - Caroline County
 - Dorchester County
 - Kent County
 - Queen Anne's County
 - Somerset County
 - Talbot County

State

How to Apply

Wicomico County

Worcester County

- 410-853-1600

Anne Arundel County

Baltimore City

Baltimore County

Carroll County

Cecil County

Harford County

Howard County

Toll Free: 1-877-293-4125 (English and Spanish available)

TTY: 1-800-735-2258

Speech-to-Speech: 1-800-785-5630

Voice Relay within Maryland: 711

(Monday to Friday 7 a.m. - 6 p.m.)

Massachusetts

To apply online:

<https://uionline.detma.org/Claimant/Core/Login.ASPX>

To apply by phone or get assistance with your application:

- Area codes 351, 413, 508, 774, and 978: 877-626-6800
- Other area codes: 617-626-6800
- TTY/Relay: 711

(Monday to Friday 8:30 a.m. - 4:30 p.m.)

The Massachusetts Department of Unemployment Assistance asks that you call during a specific day of the week based on the last digit in your SSN as follows:

- Monday: SSN ending with 0 or 1
- Tuesday: SSN ending with 2 or 3
- Wednesday: SSN ending with 4, 5 or 6
- Thursday: SSN ending with 7, 8 or 9
- Friday: Anyone

You may also fill out this form online to receive assistance:

<https://www.mass.gov/forms/covid-19-department-of-unemployment-assistance-contact-request>

State	How to Apply
Michigan	<p>To apply online: https://miwam.unemployment.state.mi.us/CImMiWAM/_/</p> <p>To apply by phone or for assistance if you have questions about your application: 1-866-500-0017 TTY: 1-866-366-0004</p>
Minnesota	<p>To apply online: https://www.uimn.org/applicants/index.jsp (Sunday to Friday 6 a.m. - 8 p.m.)</p> <p>To apply by phone or get assistance if you have questions about your application:</p> <ul style="list-style-type: none"> • Twin Cities: 651-296-3644 • The rest of Minnesota: 1-877-898-9090 • TTY: 1-866-814-1252 • Callers with disabilities: 651-259-7223 <p>(Customer Service available Monday to Friday 8 a.m. - 4:30 p.m. Automated System available Monday to Friday 6 a.m. - 6 p.m.)</p>
Mississippi	<p>To apply online: https://accessms.mdes.ms.gov/accessms/faces/login/login.xhtml</p> <p>To apply by phone: 601-855-3133 or 1-888-844-3577</p> <p>For TTY assistance: 1-800-582-2233</p> <p>To apply in person or for assistance if you have questions about your application: Visit a local WIN Job Center to apply in person. You can find the office nearest you here: https://mdes.ms.gov/win-job-centers/</p>
Missouri	<p>To apply online: https://uinteract.labor.mo.gov/benefits/home.do</p> <p>For assistance if you have questions about your application:</p> <ul style="list-style-type: none"> • Jefferson City: 573-751-9040 • Kansas City: 816-889-3101 • St. Louis: 314-340-4950 • Springfield: 417-895-6851

State

How to Apply

- Other areas: 800-320-2519
- TTY: 800-735-2966
- Voice Relay: 711
(Monday to Friday 8 a.m. - 5 p.m.)

If you have unemployment questions:

Chatbot: <https://info.mo.gov/labor/chatbot/>

Montana

To apply online:

<https://login.montanaworks.gov/sso/XUI/?realm=mw#login>

To apply by phone or for assistance if you have questions about your application:

406-444-2545
(Monday to Friday 9 a.m. - 4 p.m.)

Voice Relay: 711

Nebraska

To apply online:

<https://networks.nebraska.gov/vosnet/Default.aspx>

For assistance if you have questions about your application:

Phone: 855-995-8863
TTY: 402-471-0016
Fax: 402-458-2595
Mail:
UI Benefits Special Programs (DUA)
Nebraska Department of Labor
P.O. Box 94600
Lincoln, NE 68509-4600

Nevada

To apply by online:

https://secure.ui.nv.gov/oaam_server/oaamLoginPage.jsp?contextType=external&redirect_url=https%3A%2F%2Fsecure.ui.nv.gov%2FCSS%2F&username=string&BharosaAppId=Claimants&contextValue=%2Foam&password=sercure_string&challenge_url=https%3A%2F%2Fsecure.ui.nv.gov%20%3A443%2Foam_server%2FoamLoginPage.jsp&request_id=-7669299978687825527&authn_try_count=0&OAM_REQ=&locale=en_US&resource_url=http%253A%252F%252Fsecure.ui.nv.gov%252FCSS

State

How to Apply

To apply by phone:

- Northern Nevada: 775-684-0350
- Southern Nevada: 702-486-0350
- Rural Nevada & out of state: 888-890-8211

(Staff assistance is available Monday to Wednesday 8 a.m. - 5 p.m.)

To apply in person or for assistance if you have questions about your application:

Visit a JobConnect Career Center. You can find a local office here: https://nevadajobconnect.com/Page/Career_Centers

For assistance if you are disabled:

- TTY: 775-687-5353
- Voice Relay: 1-800-326-6868 or 711

New Hampshire

To apply online:

<https://wfc.nhes.nh.gov/auth/sso/login;jsessionid=7990035440040D52AD2A0D4CF768417C?execution=e1s1>

To apply in person or for assistance if you have questions about your application:

Visit a NH Employment Security office. You can find a local office here: <https://www.nhes.nh.gov/locations/index.htm>

For TTY/Relay assistance if you are disabled or hard of hearing:

1-800-735-2964

New Jersey

To apply online:

<https://secure.dol.state.nj.us/sso/XUI/?realm=ui#register/>

To apply by phone or for assistance if you have questions about your application:

- North Jersey: 201-601-4100
- Central Jersey: 732-761-2020
- Southern Jersey: 856-507-2340
- Out of state: 888-795-6672
- Voice Relay: 711

New Mexico

To apply online:

<https://sam.dws.state.nm.us/Core/Login.ASPX>

State**How to Apply****To apply by phone or for assistance if you have questions about your application:**

1-877-664-6984
(Monday to Friday 7 a.m. - 7 p.m.)

New Mexico Relay:

711

New York**To apply online:**

<https://unemployment.labor.ny.gov/login>

To apply by phone:

888-209-8124
TTY or Video Relay: 800-662-1220 and then ask the operator to transfer you to 888-783-1370. You may also call the Telephone Claims Center at 888-783-1370 if you are being assisted by another person.
(Monday to Friday 8 a.m. - 5 p.m.)

For assistance if you have questions about your application:

Create and sign in to an online account. Then click on the envelope icon to be able to send your questions via secured message.

North Carolina**To apply online:**

<https://fed.des.nc.gov/ofis/citizen/pages/public/SelfRegStart.aspx>

For assistance if you have questions about your application:

888-737-0259
(Monday to Friday 8 a.m. - 8 p.m., Saturday 8 a.m. - 5 p.m., and Sunday 12 p.m. - 5 p.m.)

Relay: 711

North Dakota**To apply online:**

<https://apps.nd.gov/jsnd/uiiaclaims/login.htm>
(Unavailable from 10 p.m. - 12 a.m.)

To apply by phone:

701-328-4995
(Unavailable from 10 p.m. - 12 a.m.)
Staff available Monday to Friday 8 a.m. - 5 p.m.)

State

How to Apply

For assistance if you have questions about your application:

You may ask your questions via chatbot by clicking on the “Need Help” icon on the bottom right here: <https://www.jobsnd.com/unemployment-individuals/file-claim>

If you have a disability and need assistance call 800-366-6888 (TTY)

Ohio

To apply online:

<https://unemploymenthelp.ohio.gov/>

To apply by phone or for assistance if you have questions about your application:

1-877-644-6562

TTY: 1-614-387-8408

(Staff are available to help with applications and PINs Monday to Friday 7 a.m. - 7 p.m., Saturday 9 a.m. - 5 p.m., and Sunday 9 a.m. - 1 p.m.)

Other questions can be answered Monday to Friday 8 a.m. - 5 p.m.)

Oklahoma

To apply online:

<https://unemployment.state.ok.us/w2.aspx>

For assistance if you have questions about your application:

You may ask your questions via chatbot by clicking on the “Virtual Agent” icon on the bottom right here: <https://oesc.ok.gov/>

If you have a disability and need assistance call 866-284-6695

Oregon

To apply online:

<https://secure.emp.state.or.us/ocs4/index.cfm?u=F20190514A143340B36019231.1988&lang=E>

To apply by phone or for assistance if you have questions about your application:

Portland: 503-292-2057

Salem: 503-947-1500

Eastern/Central Oregon/Bend: 541-388-6207

TTY/Relay: 711

Toll-Free: 877-345-3484

(8 a.m. - 5 p.m.)

Pennsylvania

To apply online:

<https://www.paclaims.pa.gov/UCEN/Welcome.asp>

State

How to Apply

To apply by phone or for assistance if you have questions about your application:

1-888-313-7284

TTY: 888-334-4046

Videophone: 717-704-8474

(Monday to Friday 8 a.m. - 4 p.m.)

(Videophone service available on Wednesday 12 p.m. - 4 p.m.)

To apply by mail:

Fill out the unemployment application ([https://www.uc.pa.gov/Documents/UC_Forms/UC-42\(I\).pdf](https://www.uc.pa.gov/Documents/UC_Forms/UC-42(I).pdf)) and mail it to your local UC service center. You can find a local UC center and other offices here: <https://www.dli.pa.gov/regional-services/Pages/default.aspx>

Rhode Island

To apply online:

<https://dltweb.dlt.ri.gov/UIClaims2013/intro/index.aspx?AC=yes>

To apply by phone or for assistance if you have questions about your application:

401-415-6772

Out of state: 866-557-0001

TTY/Relay: 711

(Monday, Tuesday and Thursday 8 a.m. - 3 p.m. and Friday 9 a.m. - 3 p.m.)

South Carolina

To apply online:

https://scuihub.dew.sc.gov/CSS/CSSLogon.htm;CSSJSESSIONID=OFoEWgMuLc_V9QgeeEbWXchiiwAk_FDvhQhSlc6ntny_foiUFpz8!-1559619534!1258391450

For assistance if you have questions about your application:

1-866-831-1724

(Monday to Friday 8 a.m. - 4 p.m.)

TTY/Relay: 711

South Dakota

To apply online:

https://apps.sd.gov/LD00General/default.aspx?URL_GUID=https://apps.sd.gov/LD75uibpJIUserProfile/WebForm_UserProfile.aspx?tok=

To apply by phone or for assistance if you have questions about your application:

605-626-3179

For hearing- or speaking-impaired: 800-877-1113

For general questions: 605-626-2452

(Monday to Friday 8 a.m. - 4:20 p.m.)

State

How to Apply

Tennessee

To apply online:

<https://www.jobs4tn.gov/vosnet/Default.aspx>

For assistance if you have questions about your application:

You can send questions online using the form found here: <https://help.tn.gov/tn>

You can also have a Live Chat by clicking on the “Live Chat” icon on the bottom left of the same page.

TTY: call TN Relay at 711

Texas

To apply online:

<https://login.apps.twc.state.tx.us/UBS/changeLocale.do?language=en&country=US&page=/security/logon.do>

To apply by phone or for assistance if you have questions about your application:

800-939-6631

(Sunday to Saturday 7 a.m. - 7 p.m.)

If you have a disability and need assistance, please call 711 (RelayTexas)

Utah

To apply online:

<https://jobs.utah.gov/sso/login.aspx?application=CUBS&ReturnUrl=%2fui%2fhome%2finitialclaims%2fInitialFiling%2fInitialQuestions>

(Sunday to Saturday 2 a.m. - 11:45 p.m.)

For assistance if you have questions about your application:

Phone:

- Salt Lake and South Davis Counties: 801-526-4400
- Weber and North Davis Counties: 801-612-0877
- Utah County: 801-375-4067
- Other state callers and out of state callers: 1-888-848-0688
- TTY: 711 (Utah Relay Service)

Fax:

- Claims questions: 801-526-4401
- Monetary questions: 801-526-9394
- Questions about adjudications: 801-526-4402

Vermont

To apply online:

<https://vermont.force.com/DOLClaim/s/>

To apply by phone or for assistance if you have questions about your application:

For applications: 1-877-214-3330

State

How to Apply

For additional assistance: 1-888-807-7072
Toll-free: 1-877-214-3330
TTY: 1-800-650-4152
(Monday to Friday 8:15 a.m. - 6 p.m., Saturday 9 a.m. - 3 p.m.)

Virginia

To apply online:

<https://www.vawc.virginia.gov/vosnet/Default.aspx> (English)
<https://www.vawc.virginia.gov/vosnet/Default.aspx?enc=KrXBHc1OhrZGzl2XGVPM3g==>
(Spanish)

To apply by phone:

1-866-832-2363
(Monday to Friday 8:15 a.m. - 4:30 p.m. and Saturday 9 a.m. - 1 p.m.)
If you have a disability and need assistance, please call 1-800-828-1120 (Virginia Relay Center).

For assistance if you have questions about your application:

Get in contact with your nearest Virginia Career Works office. You can find local offices and their phone and fax numbers here: <https://www.vec.virginia.gov/find-a-job/vec-local-offices>

Washington

To apply online:

<https://secure.esd.wa.gov/home/>

To apply by phone or for assistance if you have questions about your application:

800-318-6022
For general questions: 833-572-8400
(Monday to Saturday 7 a.m. - 4 p.m.)
If you have a disability and need assistance call Washington Relay Service at 711.

West Virginia

To apply online:

<https://uc.workforcewv.org/consumer/?lang=en>

If you receive a Low Earnings Report from your employer:

In this situation, you can submit the report and your request in person or by mail to your local unemployment claims office within 10 days. You can find the office nearest you here: <https://uc.workforcewv.org/Contact.aspx>.

You may also call one of the local offices for assistance if you have questions about your application.

State

How to Apply

(Monday to Thursday 8:30 a.m. - 5 p.m. and Friday 9 a.m. - 5 p.m.)

If you have a disability and need assistance understanding the process, please call the Virginia Relay at 711 or 800-828-1120.

Wisconsin

To apply online:

<https://my.unemployment.wisconsin.gov/Claimant/Logon/TermsAndConditions>

(Monday to Friday 24 hours, Saturday 1 a.m. - 3 p.m., and Sunday 9 a.m. - 12 a.m.)

To apply by phone:

- Madison: 608-232-0678
- Milwaukee: 414-438-7700
- Toll-free: 800-822-5246
- TTY: 711

For assistance if you have questions about your application:

You may send your questions to the Department of Workforce Development by filling out this form: <https://dwd.wisconsin.gov/dwdsendmail/mailtodwd.aspx>.

You may also call 608-266-3131.

(Monday to Friday 7:45 a.m. - 4:30 p.m.)

Wyoming

To apply online:

<https://wyui.wyo.gov/benefits/home.do>

To apply by phone or for assistance if you have questions about your application:

For application calls from Wyoming: 307-473-3789

For application calls from out of state: 866-729-7799

WY Relay Service (TTY): 711

For the HELP Line: 307-235-3264

Fax: 307-235-3277 or 307-473-3726

If you have a disability and need assistance call Wyoming Relay Service at 711.



FILING A CLAIM AS A PERSON WITH A DISABILITY

Throughout the application process, you are allowed to get help filing your claim if you have a disability. However, you must agree to rules, which may include the following:

- You will be present every time your helper is working on the application.
- You will be held accountable for your helper's actions relating to your application.
- If you are not present every time your helper works on the application, you may incur penalties.

If you are applying by phone and need assistance, you may have a helper on the line with you. Most states also have special numbers you can call if you are deaf or hard of hearing.

State **relay** services can help individuals that are deaf, hard of hearing or speech-impaired communicate by phone. You simply dial the **TTY** (Teletypewriter Telecommunication) number and the operator will connect you to the number you wish to call. The operator will then serve as a translator between you and the DOL representative using a TTY or voice carry-over device (VCO) device.

**If your state offers one of these contact numbers, you can find it labeled "TTY" or "Relay" in the "How to Apply for Unemployment by State" table on page 35 of this guide.*

DOCUMENTS AND INFORMATION YOU WILL NEED

Before you file your initial UI claim, you will need to gather certain personal documents and information. These will help you fill out the application.

A caseworker may request to see hard copies of these documents later on. Important application documents and information include:



Your Social Security card or an official document that lists your Social Security Number (SSN).



Your Alien Registration card number and expiration date, if applicable.



Your driver's license or state ID number.



Your mailing address and ZIP code.



Your phone number and email address.



The names and addresses of your previous employers from the last 18 months. This includes employers in other states, if applicable.



Your reasons for no longer working with each employer.



The Employer Registration number or Federal Employer Identification Number (FEIN) of your most recent employer. This number may be found on your W-2 forms.



Copies of forms SF8 and SF50, if you were a federal employee.



Your union hall's name and local number, if applicable.



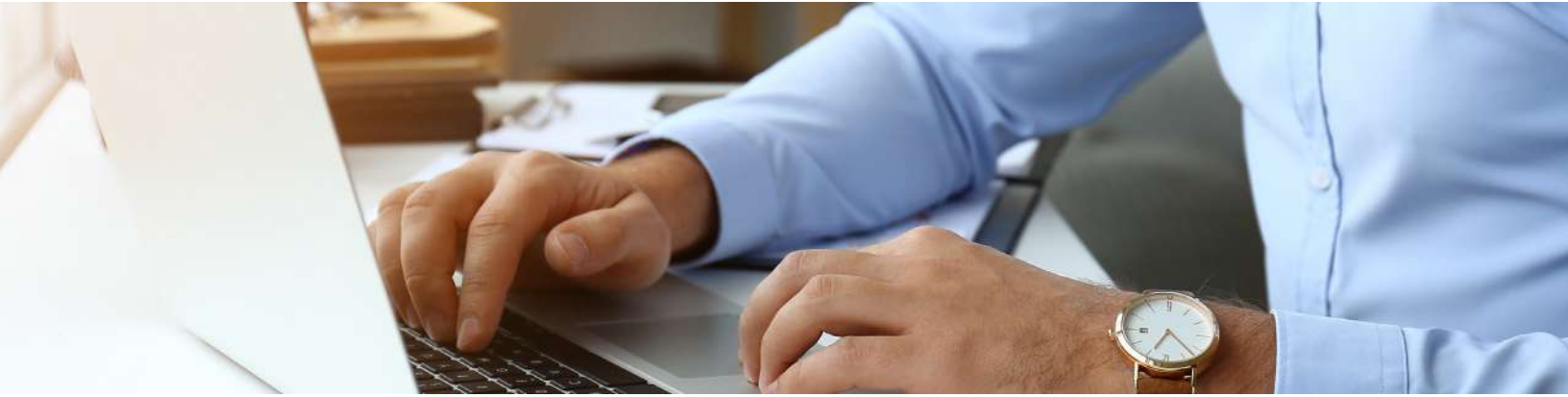
Your most recent military separation form (DD-214) if you have just separated from the service.

**Please refer to the section "How to Apply for UCX" on page 31 of this guide to learn more about getting your DD-214 form.*



Your bank routing number and checking account numbers, if you want to use direct deposit to receive your benefits.

**Please refer to the section "Methods of Payment" on page 89 of this guide to learn more about UI debit cards and direct deposit.*



HOW TO APPLY FOR UI BENEFITS ONLINE

If you want to apply for unemployment insurance online, visit your state's Department of Labor (DOL) website. You can find your state's online application in the section "How to Apply for Unemployment by State" on page 35 of this guide.

You may be required to first create an account with a username, password and PIN, which is a four-digit number.

Once you have set up an account, follow the instructions for completing the online form. If you are not required to create an account, there may be no way to save your progress on your application. Thus, you must complete the entire form in one sitting.

After you have completed the required sections, you may submit the form. You should then receive a confirmation of your submission via email.

Many states recommend that you apply online because your claim will be processed more quickly. In addition, creating an online account will make it easier to check the status of your claim or update

your application if your circumstances change.

Note: *Certain states allow you to file an online claim only during certain hours of the day.*

Some states, such as Florida, require you to complete the application online. You may be exempt from this rule if you are:



Unable to read or write in the languages available on the online application.



Physically or visually impaired.



Legally prohibited from using a computer.



Unable to use a computer.

HOW TO APPLY FOR UI BENEFITS BY PHONE

In order to apply for unemployment insurance by phone, call your state's telephone claim center. You can find your state's application contact number in the section "How to Apply for Unemployment by State" on page 35 of this guide.

You may not be connected to a representative immediately. However, it is important not to hang up if you want to hold your spot in line. Once you are connected with a representative, he or she will work with you to complete the application.

In some states, you may not be connected to a

live representative and must complete the entire application by phone with voice command.

If English is not your first language, filing a claim by phone may be ideal. This is because many state filing numbers offer translation services. For a language other than English, you may use your keypad to select your preferred language when prompted.

Be sure to have all your personal documents with you. This way, you will be able to complete the application more quickly and prevent delays in filing.



HOW TO APPLY FOR UI BENEFITS BY FAX OR MAIL

Some states allow you to submit a UI application by fax or mail. You can find out if your state offers a mail option by referring to the section “How to Apply for Unemployment by State” on page 35 of this guide. This section also has mailing addresses and other information you will need to submit an application by mail.

If this is your preferred submission method, you must first download and print the application form from the DOL website for your state.

Once you have completed the form and dated it at the bottom, mail it to the street address or fax it to the fax number specified on your state’s DOL website. These addresses may also be found at the bottom of the application.

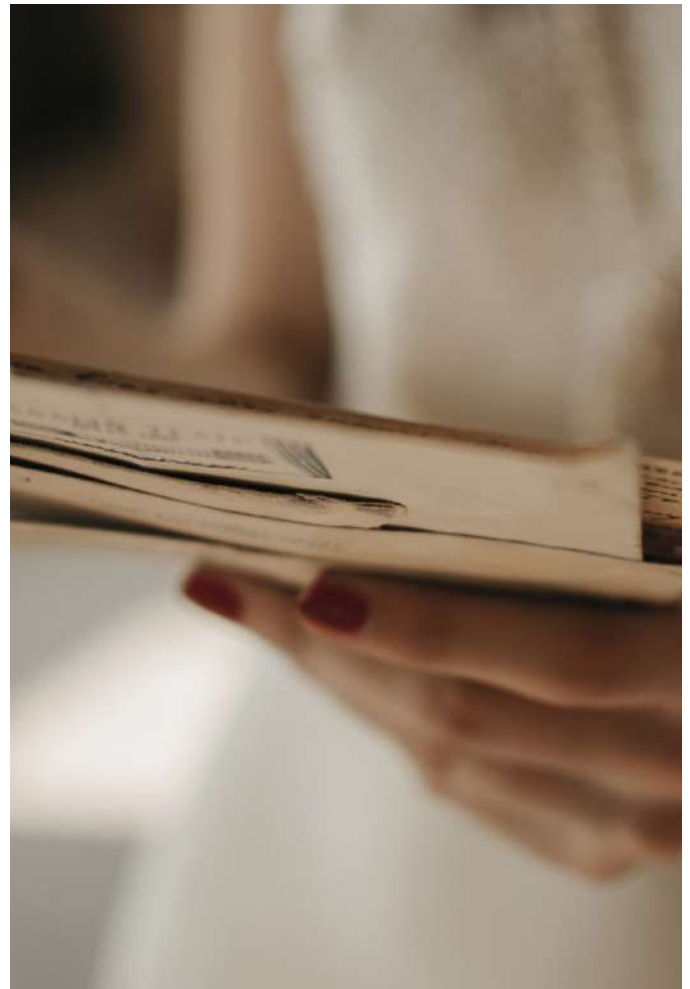
Some states that accept applications by mail recommend that you submit the form by fax. Fax submissions are faster and more secure than mail-in submissions.

HOW TO APPLY FOR UI BENEFITS IN PERSON

You can apply to UI by phone or online. Call your state office to find out if you can request an application appointment to apply in person.

On the day of your appointment, make sure to bring the documents and information. Please refer to the section “Documents and Information You Will Need” list on page 58 of this guide to know which documents you need to provide.

At the unemployment office, you should be able to obtain, complete and submit an application for unemployment benefits. Please refer to the section “Unemployment Insurance Office Directory” starting on page 11 for more information.



COMPLETING THE UNEMPLOYMENT INTERVIEW

After you have filed for unemployment insurance, you may receive a request by mail or email for a phone interview.

The request will notify you of the date and time of your interview or give you instructions for scheduling a time that works for you. Depending on your state, the notice may also include the reason for your interview and a list of sample questions that you may be asked.

Here are some tips to help you prepare for the interview:



Block out your time properly: Although your claims examiner will try to call at the scheduled time, delays can occur. Therefore, you should make yourself available for two hours after the scheduled time.



Gather documentation: You may prepare for the interview by collecting your personal documents, as you did for the initial application.



Review your application: It will be helpful to review your application submission. This way, you may have an easier time answering your interviewer's questions.

During the interview, you will also have the opportunity to ask questions about the program.

If you are required to respond to a request for information, submit your response and any required documents as quickly as possible. Otherwise, your first payment may be delayed.

If your case is accepted after your interview, you should receive UI payments for the weeks in between filing your first claim and your approval. If the outcome of your interview with a claims examiner results in the denial of your Unemployment claim, you have the right to file an appeal.

As long as you submit your dispute paperwork within the designated time frame determined by your state, your case will continue to be examined.





WHAT TO EXPECT WHILE YOUR APPLICATION IS PROCESSING

Most states will notify you by mail or email when a decision has been made on your application.

While your application is processing, the DOL in your state will contact your previous employer and request separation information. Your employer must then provide details on your previous wages and any additional income that was distributed to you.

At this time, you may receive mail from your state DOL about the UI program and your submission. You may receive your first weekly or biweekly claims form in the mail as well.

If you did not create your own PIN by this point, you may receive a unique PIN in the mail. You must use this to access your unemployment benefits if you are opting for a debit card instead of direct deposit.

You may check the status of your application by logging on to your online account. Otherwise, you must call the DOL in your state for more information.

HOW MUCH DO YOU RECEIVE IN UNEMPLOYMENT BENEFITS?

Estimating your weekly benefits will give you a sense of how much money you can receive.

Most states have their own rules for calculating the weekly benefits rate. Thus, it is important to check your state's guidelines to make sure you are making an accurate estimate.

Please refer to the end of this section on page 66 of this guide to find how benefits are calculated in each state.

METHODS FOR CALCULATING BENEFITS

High-Quarter Method

This method is used by many states in the U.S. It uses the base period quarter in which wages were highest in order to determine your payments. Divide this total by 13 (the number of weeks in any given calendar quarter) to get the average weekly wage.

Now, based on the percentage of the amount your state UI office plans to replace, your weekly wage is then divided to come up with your weekly benefit amount.

Example: If you earned \$3,900 in your highest quarter, divide that by 13 and you have an average weekly wage of \$300. If your state UI agency decides to pay for half of your weekly earnings, you will receive \$150 per week in unemployment compensation.

Multi-Quarter Method

This method uses a larger amount of time instead of just one quarter. It is considered more accurate for determining the patterns of full-time workers who earned a consistent paycheck. Your weekly benefit amount is determined by the average amount earned in wages over the course of more than one quarter.

Annual-Wage Method

This method uses a percentage of the annual wages paid in your base period.

Weekly-Wage Method

Some states calculate your benefit amount based on a percentage of the average weekly wages in your base period.

HOW BENEFITS ARE CALCULATED IN EACH STATE

State	Calculation Method	Weekly Minimum	Weekly Maximum
Alabama	Updated method not published. Contact Alabama DOL for updated information: https://labor.alabama.gov/contacts/UCInquiryEmail/default.aspx	\$45 / week	\$275 / week
Alaska	https://labor.alaska.gov/unemployment/documents/Calculating_Benefits.pdf	\$56 / week	\$370 / week
Arizona	4% of wages in highest quarter = weekly benefit amount	\$119 / week	\$240 / week
Arkansas	Updated method not published. Contact Arkansas DWS for updated information: https://www.dws.arkansas.gov/unemployment/contact-unemployment-services/		
California	https://www.edd.ca.gov/unemployment/ui-calculator.htm	\$40 / week	\$450 / week
Colorado	Average of wages in two highest earning quarters divided by 26 = weekly benefit amount	\$25 / week	\$618 / week
Connecticut	Average of wages in two highest earning quarters divided by 26 = weekly benefit amount		\$631 plus \$15 for each dependent (5 maximum)
Delaware	Add two highest earning quarters and divide by 46 = weekly benefit amount	\$20 / week	\$400 / week

State	Calculation Method	Weekly Minimum	Weekly Maximum
District of Columbia	Determined by highest quarter		\$444 / week
Florida	Highest quarter earnings divided by 26 = weekly benefit amount		\$275 / week
Georgia	Add two highest earning quarters and divide by 42 = weekly benefit amount If your total base period wages do not equal 1.5 x highest quarter, then highest quarter divided by 21 = weekly benefit amount	\$55 / week	\$365 / week
Hawaii	Highest quarter earnings divided by 21 = weekly benefit amount	\$5 / week	\$648 / week
Idaho	Highest quarter earnings divided by 26 = weekly benefit amount	\$72 / week	\$405 / week
Illinois	Determined by two highest quarters. See the table here: https://www2.illinois.gov/ides/IDES%20Forms%20and%20Publications/CLI110L.pdf Additional allowances for dependent children and non-working spouses		\$471 / week for individuals \$571 / week with non-working spouse allowance \$648 / week with dependent child allowance
Indiana	Divide total base period wages by 52. Multiply the result by 0.47 and round down to nearest whole dollar to get weekly benefit amount		\$390 / week
Iowa	No dependents: Highest quarter earnings divided by 23 = weekly benefit amount		No dependents: \$481 / week

State	Calculation Method	Weekly Minimum	Weekly Maximum
	<p>1 dependent: Highest quarter earnings divided by 22 = weekly benefit amount</p> <p>2 dependents: Highest quarter earnings divided by 21 = weekly benefit amount</p> <p>3 dependents: Highest quarter earnings divided by 20 = weekly benefit amount</p> <p>4 dependents: Highest quarter earnings divided by 19 = weekly benefit amount</p>		<p>1 dependent: \$500 / week</p> <p>2 dependents: \$518 / week</p> <p>3 dependents: \$545 / week</p> <p>4 dependents: \$591 / week</p>
Kansas	Highest quarter earnings x .0425 = weekly benefit amount (round down to nearest whole dollar)	25% of maximum / week	\$488 / week
Kentucky	Total base period wages x .011923 = weekly benefit amount (round to nearest whole dollar)	\$39 / week	\$552 / week
Louisiana	Average quarterly earnings in base period x .04. Multiply result by 1.05. Multiply new result by 1.15.	\$10 / week	\$247 / week
Maine	Average of wages in two highest-earning quarters divided by 22 = weekly benefit amount		<p>\$445 / week</p> <p>+</p> <p>\$10 per dependent (total dependent allowance cannot total more than half of weekly benefit amount)</p>
Maryland	Based on base period earnings + \$8 dependent allowance (up to 5 dependents)	\$50 / week	\$430 / week (including dependent allowance)
	<p>Note: If you worked full-time during all quarters in your base period, your weekly benefit amount will be around .5 of gross weekly wage.</p> <p>More details here: http://www.labor.maryland.gov/employment/uischben.pdf</p>		

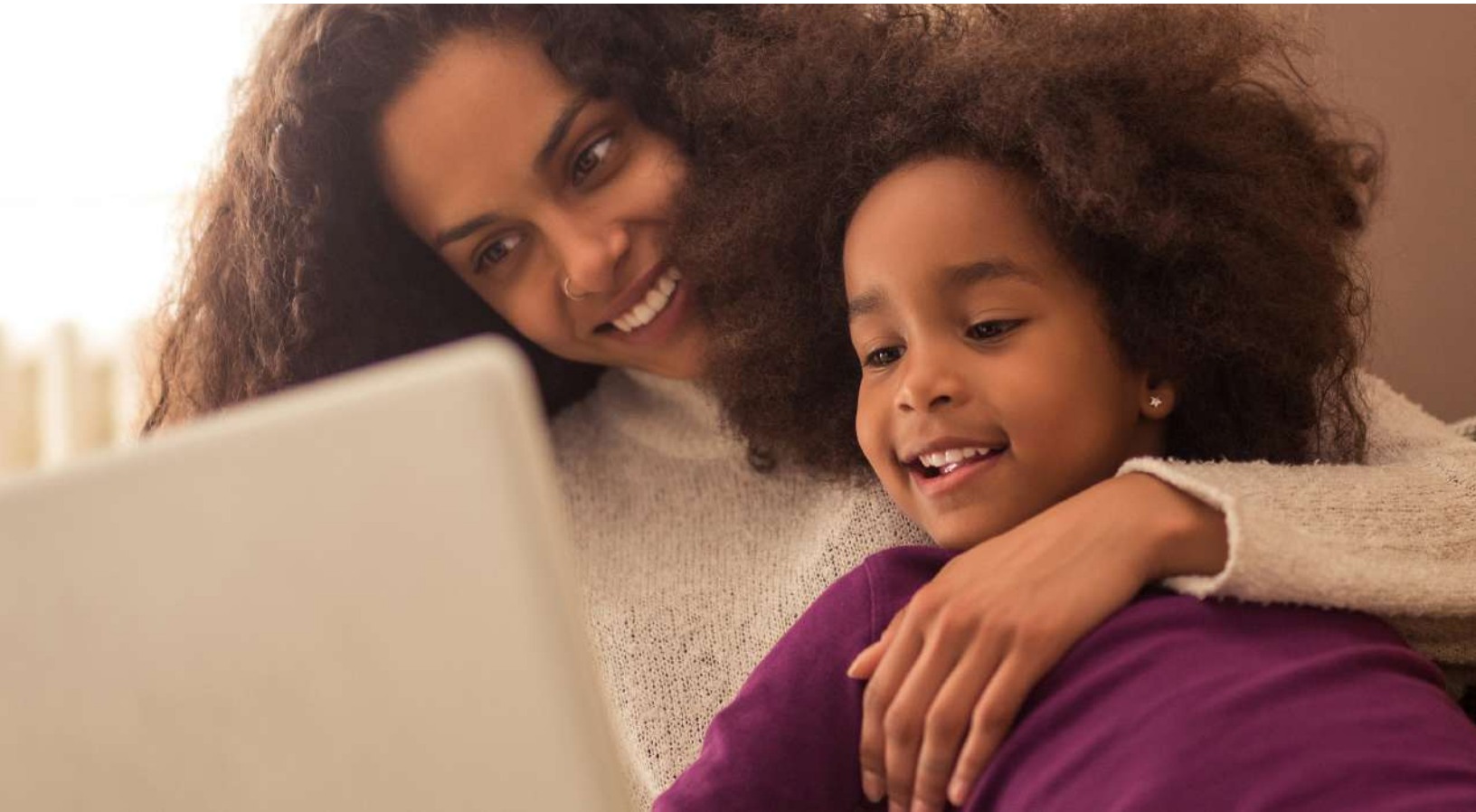
State	Calculation Method	Weekly Minimum	Weekly Maximum
Massachusetts	<p>Add two highest earning quarters and divide the sum by 26. Then divide result by 2 and round down to nearest dollar = weekly benefit amount</p> <p>If you only worked one or two quarters, use only one highest quarter earnings and divide by 13. Then divide result by 2 and round down to nearest dollar = weekly benefit amount</p> <p>You can estimate your benefits with the calculator here: https://www.mass.gov/info-details/how-your-unemployment-benefits-are-determined#unemployment-benefits-determination-calculator</p>		<p>\$823 / week</p> <p>+</p> <p>\$25 per dependent (total dependent allowance cannot total more than half of weekly benefit amount)</p>
Michigan	<p>Highest quarter earnings x .041 = weekly benefit amount (round down to nearest whole dollar)</p> <p>+</p> <p>Add \$6 for each dependent up to 5 dependents</p>	\$81 / week	\$362 / week
Minnesota	<p>Approximately .5 of your average weekly wage in base period = weekly benefit amount</p>		\$740 / week
Mississippi	<p>Highest quarter earnings divided by 26 = weekly benefit amount</p> <p>More details here: https://mdes.ms.gov/media/7140/Benefit_Chart1.pdf</p>	\$30 / week	\$235 / week
Missouri	<p>Average of wages in two highest-earning quarters x .04 = weekly benefit amount</p> <p>You can estimate your benefits with the calculator here: https://labor.mo.gov/DES/Claims/calculator</p>		\$320 / week

State	Calculation Method	Weekly Minimum	Weekly Maximum
Montana	You can estimate your benefits with the calculator here: http://uid.dli.mt.gov/benefits-estimator	\$163 / week	\$552 / week
Nebraska	Highest quarter earnings divided by 13 = weekly benefit amount		\$426 / week
Nevada	Highest quarter earnings x .04 = weekly benefit amount		
New Hampshire	Determined by earnings in base period		\$427 / week
New Jersey	60 percent of average weekly wage in base period = weekly benefit amount + Add 7 percent of weekly benefit amount for first dependent and 4 percent each for two other dependents		\$713 / week (including dependency benefits)
New Mexico	Highest quarter earnings divided by 13. Then multiply result by .535 = weekly benefit amount + \$25 each for up to two dependents		\$511 / week (including dependents) \$461 / week (no dependents) Dependency allowance cannot exceed .5 of weekly benefit amount
New York	Weekly benefit amounts are calculated differently depending on earnings. You can estimate your benefits with the calculator here: https://www.labor.ny.gov/benefit-rate-calculator/	\$104 / week	\$504 / week
North Carolina	Total wages in last two quarters divided by 52 and round down to next whole dollar = weekly benefit amount		\$350 / week

State	Calculation Method	Weekly Minimum	Weekly Maximum
North Dakota	Total of highest 2.5 quarters divided by 65 = approximate weekly benefit amount		\$618 / week
Ohio	Average weekly wage during base period x .5 = weekly benefit amount		\$480 / week (no dependents) \$582 / week (1-2 dependents) \$647 / week (3 or more dependents)
Oklahoma	Highest quarter earnings divided by 23 = weekly benefit amount	\$16 / week	\$539 / week
Oregon	1.25 percent of your total base year gross earnings = weekly benefit amount https://secure.emp.state.or.us/ocs/estimator/index.cfm	\$151 / week	\$648 / week
Pennsylvania	The calculation is based on the earnings of your Highest Quarter. https://www.uc.pa.gov/unemployment-benefits/Am-I-Eligible/financial-charts/Pages/default.aspx		\$572/week (no spouse or children) \$5/week for dependent spouse \$3/week for dependent child (without spouse the amount rises to \$5 for first child plus \$3 for second child)
Rhode Island	3.85% of avg. of 2 highest quarter wages in base period.	\$53 / week	\$586 / week (with no dependents) \$732 / week (w/ max. 5 dependents)
South Carolina	High quarter wages divided by 13 = weekly benefit amount	\$42 / week	\$326 / week
South Dakota	Wages paid in the highest quarter of your base period divided by 26 = weekly benefits amount	\$28 / week	\$414 / week

State	Calculation Method	Weekly Minimum	Weekly Maximum
Tennessee	Compare the avg. wages from two highest quarters with the current Tennessee Unemployment Insurance Benefit chart to get weekly benefit amount		\$275 / week
Texas	Wages paid in the highest quarter of your base period divided by 25= weekly benefits amount https://login.apps.twc.state.tx.us/UBS/changeLocale.do?language=en&country=US&page=/benefitsEstimator.do	\$69 / week	\$521 / week
Utah	Compare amount of wages received during highest quarter to UT benefit schedule to get weekly benefit amount: https://jobs.utah.gov/ui/UIShared/PDFs/BenefitCalculation.pdf		\$580 / week
Vermont	Wages paid in the two highest quarters divided by 45= weekly benefits amount		\$513 / week
Virginia	The Employment Commission will use the amount you earned during the two quarters of your base period with the highest earnings to determine your Weekly Benefit Amount.	\$60 / week	\$378 / week
Washington	https://esd.wa.gov/unemployment/calculate-your-benefit	\$188 / week	\$790 / week
West Virginia*	55 percent of 1/52 of the median (mid-range) dollar amount of earnings in the base period	\$24 / week	\$424 / week
Wisconsin	4% of wages in highest quarter = weekly benefit amount	\$54 / week	\$370 / week
Wyoming	4% of wages in highest quarter = weekly benefit amount	\$36 / week	\$508 / week

*2019 or 2020 information for West Virginia is not published. Contact WorkForce WV for up-to-date information:
uc.workforcewv.org/Contact.aspx



HOW TO FILE WEEKLY OR BIWEEKLY CLAIMS

If you complete your initial application and are found eligible for unemployment insurance, you have to file a weekly or biweekly claim. Some states call this a benefits “certification” because you are proving that you still continue to meet the program’s initial eligibility requirements.

Completing claims on a regular basis will ensure that you are complying with your state’s work requirements and can continue to receive benefits.

INFORMATION YOU WILL NEED TO FILE A WEEKLY OR BIWEEKLY CLAIM

Your weekly claim or certification form will ask you about your job search. You may need to provide proof that you have submitted an application to a minimum number of jobs per week.

In order to file your weekly or biweekly claim as accurately as possible, you will need the following information:



Your PIN



Record of your work search in the past week



Wages you earned in the past week

You may also be asked questions to determine whether you are:



Physically able to work.



Ready and willing to accept a new job as soon as possible.



Available for work.



Actively looking for a new job.

If your state has biweekly forms, you will need to provide separate information for each week. A biweekly form also indicates that your benefits will be distributed to you on a biweekly basis.

Some states will require you to create an online resume on a state employment website. Employers will be able to view your resume and reach out to you about new positions.

WHAT METHODS CAN I USE TO FILE?

Most states will allow you to submit a weekly or biweekly claim online, by phone or by mail. These submission methods are usually the same as those of the initial application.

To submit a claim online, log into your account on your state's DOL website and follow the instructions for weekly or biweekly claims. If your state does not require you to create an account, simply follow the instructions for submitting another claim.

To file a claim by phone, call the appropriate DOL phone number for your state. Keep in mind that this number may not be the same as the phone number for the application.

To submit a claim by mail, download and print out the weekly or biweekly form from your state's DOL website. Then, fill it out and send it to the correct address.

Remember that submissions by mail will take longer for your DOL office to receive and process. You must also pay for postage.

WHAT HAPPENS IF YOUR WEEKLY CLAIM PROVES YOU ARE NOT ELIGIBLE FOR BENEFITS?

Once your weekly or biweekly claim is reviewed, you may be found to be ineligible for continued benefits if you fail to meet any of the eligibility requirements discussed in the section called "Eligibility Requirements for UI Benefits" starting on page 14 of this guide.

If this is the case, your state DOL may request a phone interview with you. You will be notified of your ineligibility at this time.

The interview may also give you the opportunity to state your case and explain your current circumstances. If you are still found to be ineligible by the end of the interview and you disagree with the decision, you may file an appeal.

HOW TO CERTIFY FOR CONTINUED UNEMPLOYMENT PAYMENTS (WEEKLY OR BIWEEKLY CLAIMS) BY STATE

The process of continuing to receive unemployment benefits once you have already applied for the program is called “continued claims” or “certifying for benefits” because you must continue to show that you are still eligible for benefits. Depending on your state, you may have to certify for benefits weekly or once every two weeks.

Learn how to file continued unemployment claims in your state by reviewing the information below. Have questions about how you can get assistance with your claim? Please refer to the state-specific contact information in the section called “How to Apply for Unemployment by State” starting on page 35 of this guide.

State	How to Apply
Alabama (Weekly)	To certify online: https://initialclaims.labor.alabama.gov/ To certify by phone: 1-866-234-5382 (Monday to Friday, 8 am - 4:30 pm)
Alaska (Biweekly)	To certify online: https://my.alaska.gov/ To certify by phone: <ul style="list-style-type: none">• Anchorage: 907-277-0693• Fairbanks: 907-451-6126• Juneau: 907-586-4650• Toll-free: 888-222-9989 (Residents at least 55 miles away from a nearby job center may file Wednesday to Saturday 6 a.m. - 7 p.m. Other filers may call Thursday 6 a.m. - 7 p.m.)

State	How to Apply
Arizona (Weekly)	<p>To certify online: https://azuiinternetweeklyclaim.azdes.gov/ (Sunday to Friday 12:01 a.m. - 6 p.m.)</p> <p>Beneficiaries who do not have a computer may visit a local Work Job Center or DES Employment Service Office to use a computer. You can find a location here: https://arizonaatwork.com/locations</p> <p>To certify by fax: Complete the Weekly Claim form (https://des.az.gov/sites/default/files/dl/UB-106-A.pdf?time=1589219632985) and submit it for processing to:</p> <ul style="list-style-type: none"> • Phoenix: 602-364-1210 or 602-364-1211 • Tucson: 520-770-3357 or 520-770-3358 <p>To certify by mail: Complete the Weekly Claim form (https://des.az.gov/sites/default/files/dl/UB-106-A.pdf?time=1589219632985) and submit it for processing to:</p> <p style="margin-left: 40px;">Arizona Department of Economic Security Unemployment Insurance Benefits MD 5895 PO Box 29225 Phoenix, AZ 85038-955</p>
Arkansas (Weekly)	<p>To certify online: https://www.ezarc.adws.arkansas.gov/ (Monday to Sunday, 6 a.m. - 6 p.m.)</p> <p>To certify in person: Fill out this form (https://www.dws.arkansas.gov/src/files/DWS-ARK-502RB.pdf) and submit it to your local Arkansas Workforce Center office. You can find your nearest office here (https://www.dws.arkansas.gov/contact/)</p> <p>To certify by mail: Fill out this form (https://www.dws.arkansas.gov/src/files/DWS-ARK-502RB.pdf) and mail it to your local Arkansas Workforce Center office. You can find your nearest office here (https://www.dws.arkansas.gov/contact/)</p>
California (Weekly)	<p>To certify online https://edd.ca.gov/Unemployment/UI_Online.htm (Sunday 5 a.m. - 8:30 p.m., Monday 4 a.m. - 10 p.m., Tuesday to Friday 2 a.m. - 10 p.m., Saturday 2 a.m. - 8 p.m.)</p>

State	How to Apply
Colorado (Biweekly)	<p>To certify online: https://smartfile.coworkforce.com/Start</p>
Connecticut (Weekly)	<p>To certify online: http://www.ctdol.state.ct.us/UI-Online/index.htm</p>
Delaware (Weekly)	<p>To certify online: https://ui.delawareworks.com/</p> <p>To certify by phone:</p> <ul style="list-style-type: none"> • Kent County, Sussex County and out of state: 800-794-3032 • New Castle County: 302-761-6576 (Available 24/7)
District of Columbia (Weekly)	<p>To certify online: https://www.dcnetworks.org/vosnet/Default.aspx</p> <p>To certify by phone:</p> <ul style="list-style-type: none"> • 202-724-7000 • (Monday to Friday 8:30 a.m. - 5 p.m.) <p>To certify through an American Job Center: You may submit continued claim forms at your local American Job Center. Find the office nearest you here: https://www.careeronestop.org/LocalHelp/AmericanJobCenters/find-american-job-centers.aspx?keyword=&location=District%20of%20Columbia&radius=25&persist=true&ajax=0MD 5895</p>
Florida (Biweekly)	<p>To certify online: https://connect.myflorida.com/Claimant/Core/Login.ASPX</p>
Georgia (Weekly)	<p>To certify online: https://www.dol.state.ga.us/WS4-MW5/cics.jsp?TRANSID=BP14&FRMNAME=BP14A</p> <p>To certify by phone: Interactive Voice Response system:</p> <ul style="list-style-type: none"> • 1-866-598-4164 <p>To certify in person: Visit a local Georgia Department of Labor (GDOL) career center and certify in person. You can find the office nearest you here: https://dol.georgia.gov/locations/career-center</p>

State	How to Apply
Hawaii (Weekly)	<p>To certify online: http://huiclaims.hawaii.gov/#/login</p>
Idaho (Weekly)	<p>To certify online: https://www2.labor.idaho.gov/ClaimantPortal/Login?ReturnUrl=%2fClaimantPortal</p> <p>To certify in person: Visit a local Idaho Department of Labor office and apply in person. You can find the office nearest you here: https://www.labor.idaho.gov/dnn/Local-Office-Directory</p>
Illinois (Weekly)	<p>To certify online: https://www2.illinois.gov/ides/Pages/Certify_Weekly_Benefits.aspx</p> <p>To certify by phone: 312-338-4337 TTY: 800-526-0844 or 711 Illinois Relay: 800-526-0857 or 711 (Monday to Friday 5 a.m. - 7:30 p.m.)</p>
Indiana (Weekly)	<p>To certify online: https://uplink.in.gov/CSS/CSSLogon.htm</p>
Iowa (Weekly)	<p>To certify online: https://uiclaims.iwd.iowa.gov/weeklyclaims/</p>
Kansas (Weekly)	<p>To certify online: https://www.getkansasbenefits.gov/Home.aspx (Sunday at 12 p.m. to Monday at 9 p.m., Tuesday to Friday from 7 a.m. to 9 p.m., and Saturday 7 a.m. to 10 p.m.)</p> <p>Please note that this website may take a few minutes to load.</p>
Kentucky (Biweekly)	<p>To certify online: https://uiclaims.des.ky.gov/ebenefit/eben.htm (Monday to Friday 7 a.m. - 7 p.m. and Sunday 10 a.m. - 9 p.m.)</p> <p>To certify by phone: 877-369-5984 (Monday to Friday 7:30 a.m. - 5:30 p.m., English and Spanish available)</p>

State	How to Apply
Louisiana (Weekly)	<p>To certify online: https://www.louisianaworks.net/hire/vosnet/loginintro.aspx?action=CLAIMWEEKS</p>
Maine (Weekly)	<p>To certify online: https://reemployme.maine.gov/accessme/faces/login/login_local.xhtml</p> <p>To certify by phone: 1-800-593-7660 (Staff are available Monday to Friday 8 a.m. - 12:15 p.m.)</p>
Maryland (Weekly)	<p>To certify online: https://beacon.labor.maryland.gov/beacon/claimant-page.html</p> <p>To certify by phone: Baltimore area or out of state: 410-949-0022 Other areas: 1-800-827-4839 Maryland Relay: 711</p>
Massachusetts (Weekly)	<p>To certify online: https://uionline.detma.org/Claimant/Core/Login.ASPX</p> <p>To certify by phone: 617-626-6338 (Daily 6 a.m. - 10 p.m.)</p>
Michigan (Biweekly)	<p>To certify online: https://miwam.unemployment.state.mi.us/ClmMiWAM/_/</p> <p>To certify by phone: 1-866-638-3993 (Monday to Saturday 8 a.m. - 7 p.m.)</p>
Minnesota (Weekly)	<p>To certify online: https://www1.uimn.org/ui_applicant/applicant/login.do (Sunday to Friday 6 a.m. - 8 p.m.)</p> <p>To certify by phone:</p> <ul style="list-style-type: none"> • Twin Cities: 651-296-3644 • The rest of Minnesota: 1-877-898-9090 • TTY: 1-866-814-1252

State**How to Apply**

- Callers with disabilities: 651-259-7223
(Customer Service available Monday to Friday 8 a.m. - 4:30 p.m.
Automated System available Monday to Friday 6 a.m. - 6 p.m.)

**Mississippi
(Weekly)****To certify online:**

<https://accessms.mdes.ms.gov/accessms/faces/login/login.xhtml>

To certify by phone:

- 601-855-3133
- Toll-free: 1-888-844-3577 or 1-888-772-0061
- (Daily 7 a.m. - 10 p.m.)

**Missouri
(Weekly)****To certify online:**

<https://uinteract.labor.mo.gov/benefits/home.do>

To certify by phone:

If you are self-employed and had no earnings, contact your regional claims center for assistance with your certification:

- Jefferson City: 573-751-9040
- Kansas City: 816-889-3101
- St. Louis: 314-340-4950
- Springfield: 417-895-6851
- Other areas: 800-320-2519

(Monday to Friday 8 a.m. - 5 p.m.)

**Montana
(Weekly or
Biweekly)****To certify online:**

<https://login.montanaworks.gov/sso/XUI/?realm=mw#login>

**Nebraska
(Weekly)****To certify online:**

<https://networks.nebraska.gov/vosnet/Default.aspx>

**Nevada
(Weekly)****To certify online:**

https://secure.ui.nv.gov/oaam_server/oaamLoginPage.jsp

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To certify by phone:

- Northern Nevada: 775-684-0350
- Southern Nevada: 702-486-0350
- Rural Nevada & out of state: 888-890-8211

(Staff assistance is available Monday to Wednesday 8 a.m. - 5 p.m.)

State	How to Apply
	<p>To certify by fax:</p> <ul style="list-style-type: none"> • Northern Nevada: 775-684-0338 • Southern Nevada: 702-486-7987
<p>New Hampshire (Weekly)</p>	<p>To certify online: https://wfc.nhes.nh.gov/auth/sso/login?execution=e1s1</p>
<p>New Jersey (Weekly)</p>	<p>To certify online: https://lwdlba.state.nj.us/CertQueueMini/employerVerifyForm.htm</p> <p>To certify by phone:</p> <ul style="list-style-type: none"> • Camden: 856-614-3801 • East Orange: 973-680-3518 • Elizabeth: 908-820-3969 • Hackensack: 201-996-8021 • Jersey City: 201-217-4602 • Neptune: 732-775-5131 • New Brunswick: 732-937-4525 • Newark: 973-648-7601 • Newton: 973-383-4432 • Passaic: 973-458-6724 • Paterson: 973-977-4307 • Perth Amboy: 732-937-4525 • Phillipsburg: 908-859-5467 • Plainfield: 908-412-7779 • Pleasantville: 609-441-7581 • Randolph: 973-328-6490 • Somerville: 908-704-3366 • Thorofare: 856-853-4177 • Toms River: 732-286-6460 • Trenton: 609-292-6800 • Vineland: 856-696-6591
<p>New Mexico (Weekly)</p>	<p>To certify online: https://sam.dws.state.nm.us/Core/Login.ASPX</p> <p>To certify by phone: 1-877-664-6984 (Monday to Friday 7 a.m. - 7 p.m.)</p>

State	How to Apply
New York (Weekly)	<p>To certify online: https://applications.labor.ny.gov/IndividualReg/?TYPE=33554433&REALMOID=06-b0d30d94-a224-104a-b476-839b26b50cb3&GUID=&SMAUTHREASON=0&METHOD=GET&SMAGENTNAME=\$SM\$ThT5WVUR1XkGiy4UhP34jv09ppEYsY5V%2b%2bhUQYmYxeVseon5yi64QNm3b%2fN7fNeC&TARGET=\$SM\$HTTPS%3a%2f%2fapplications%2elabor%2eny%2egov%2fIndividual%2f</p> <p>To certify by phone:</p> <ul style="list-style-type: none"> • 1-888-581-5812 • Hearing-impaired: 1-888-783-1370 • TTY: 1-800-662-1220 (Ask the operator to transfer you to 1-888-783-1370.) <p>(Standard Business Hours: Monday to Friday 8 a.m. - 5 p.m.)</p>
North Carolina (Weekly)	<p>To certify online: https://fed.des.nc.gov/ofis/citizen/pages/public/Login.aspx</p> <p>To certify by phone: 1-888-372-3453 (Monday to Friday 8 a.m. - 8 p.m., Saturday 8 a.m. - 5 p.m., and Sunday 12 p.m. - 5 p.m.)</p>
North Dakota (Weekly)	<p>To certify online: https://apps.nd.gov/jsnd/uiiaclaims/login.htm</p> <p>To certify by phone: 701-328-4995 (Unavailable from 10 p.m. - 12 a.m. Staff available Monday to Friday 8 a.m. - 5 p.m.)</p>
Ohio (Biweekly)	<p>To certify online: https://unemployment.cmt.ohio.gov/cmtview/loginc.jsp</p> <p>To certify by phone:</p> <ul style="list-style-type: none"> • 1-877-644-6562 • TTY: 1-614-387-8408 <p>(Monday to Friday 8 a.m. - 5 p.m.)</p>

State	How to Apply
Oklahoma (Weekly)	<p>To certify online: https://unemployment.state.ok.us/W2.aspx</p> <p>To certify by phone: Oklahoma City area: 405-525-1500 Outside of Oklahoma City: 800-555-1554</p>
Oregon (Weekly)	<p>To certify online: https://secure.emp.state.or.us/ocs4/index.cfm?u=F20190514A143340B36019231.1988&lang=E</p> <p>To certify by phone: Portland area: 503-224-0405 Greater Salem area: 503-375-7900 Eastern/Central Oregon/Bend: 541-388-4066 Toll-free: 800-982-8920 TTY Relay: 711</p>
Pennsylvania (Biweekly)	<p>To certify online: https://www.paclaims.pa.gov/uccc/PreWelcome.asp</p> <p>To certify by phone:</p> <ul style="list-style-type: none"> • 888-255-4728 (English) • 877-888-8104 (Spanish) • TTY: 888-334-4046 • Videophone: 717-704-8474 <p>(Monday to Friday 6 a.m. - 9 p.m. and Sunday 6 a.m. - 11 p.m.) Videophone service available on Wednesday 12 p.m. - 4 p.m.)</p> <p>To certify by mail: If you cannot file online or by phone, have difficulties communicating in English or Spanish, are disabled or are currently getting a Trade Readjustment Allowance, you may request weekly claims forms to be mailed to you.</p> <p>In order to certify by mail, you will need to complete the claims forms and submit them to the mailing address provided on the form.</p>
Rhode Island (Weekly)	<p>To certify online: https://uionline.dlt.ri.gov/</p>
South Carolina (Weekly)	<p>To certify online: https://scuihub.dew.sc.gov/CSS/CSSLogon.htm</p> <p>To certify at a service location: You may visit a local office to use a computer and certify for benefits. Find a local office here: https://www.scworks.org/about-us/statewide-centers</p>

State	How to Apply
South Dakota (Weekly)	<p>To certify online: https://apps.sd.gov/LD00General/default.aspx?URL_GUID=https://apps.sd.gov/LD75uibpUIUserProfile/WebForm_UserProfile.aspx?tok=</p> <p>To certify by phone: 605-626-3212 (Available 24/7)</p>
Tennessee (Weekly)	<p>To certify online: https://www.jobs4tn.gov/vosnet/loginintro.aspx?action=UI_CLAIMWEEKS</p>
Texas (Biweekly)	<p>To certify online: https://login.apps.twc.state.tx.us/UBS/changeLocale.do?language=en&country=US&page=/security/logon.do</p> <p>To certify by phone: 800-558-8321 (Daily 7 a.m. - 6 p.m.)</p>
Utah (Weekly)	<p>To certify online: https://id.utah.gov/login?goto=https:%2F%2Flogin.dts.utah.gov:443%2Ffso%2Foauth2%2Fauthorize%3Fresponse_type%3Dcode%26ForceAuth%3Dtrue%26client_id%3Dfrizzante-volumetric-710834%26scope%3Dopenid%2520email%2520App%253ADWSApps%26redirect_uri%3Dhttps%253A%252F%252Fjobs.utah.gov%252Ffso%252FLogin.aspx (Sunday to Saturday 2 a.m. - 11:45 p.m.)</p>
Vermont (Weekly)	<p>To certify online: https://uipublic01.labor.vermont.gov/Claimantportal/portal/login.aspx</p> <p>To certify by phone: 1-800-983-2300 (Monday to Friday 5 a.m. - 4:30 p.m. and Sunday 24 hours)</p> <p>To file claim forms by mail: You may also file claim forms by mail by downloading the applicable form here (https://labor.vermont.gov/unemployment-insurance/unemployment-information-unemployed/claimant-forms) and sending it to the following address:</p> <p style="padding-left: 40px;">Vermont Department of Labor ATTN: Mail Claims PO Box 189 Montpelier, VT 05601-0189</p>

State	How to Apply
Virginia (Weekly)	<p>To certify online: https://www.vawc.virginia.gov/vosnet/Default.aspx (English) https://www.vawc.virginia.gov/vosnet/Default.aspx?enc=KrXBHc10hrZGzI2XGVPM3g== (Spanish)</p> <p>To certify by phone: 1-800-897-5630</p>
Washington (Weekly)	<p>To certify online: https://secure.esd.wa.gov/home/</p> <p>To certify by phone: 1-800-318-6022 (Sunday to Friday 12:01 a.m. - 4 p.m.)</p>
West Virginia (Weekly)	<p>To certify online: https://uc.workforcewv.org/Consumer/Login.aspx?app=cc</p> <p>To certify by phone: 1-800-379-1032</p>
Wisconsin (Weekly)	<p>To certify online: https://my.unemployment.wisconsin.gov/Claimant/Logon/TermsAndConditions (Monday to Friday 24 hours, Saturday 1 a.m. - 3 p.m., and Sunday 9 a.m. - 12 a.m.)</p>
Wyoming (Weekly)	<p>To certify online: https://wyui.wyo.gov/benefits/home.do</p> <p>To certify by phone: 307-473-3789</p> <p>To certify through the Wyoming Unemployment Insurance Division: You may contact the division by fax at 307-235-3277 or 307-473-3726. You may also send mail to: PO Box 2760, Casper, WY 82602-2760</p>

HOW TO FILE AN APPEAL IF DISQUALIFIED

Filing an appeal may be in your best interest if you strongly believe you are entitled to unemployment insurance. Each state has its own appeals procedure, which means it is important to follow the rules outlined by the DOL in your state.

If you decide to take this course of action, you must file an appeal as quickly as possible. Many states have a deadline for appeals once you receive a denial decision in the mail.

Depending on your state of residence, you may request an appeal by phone or fax or download an appeal online from your UI state agency website to mail. The state may also send you an appeal form with your denial notice.

Some states may allow you to write a letter of appeal instead. In your letter of appeal, you must include:



Your full name.



The date of the denial notice determination.



Your SSN or the last four digits of your SSN.

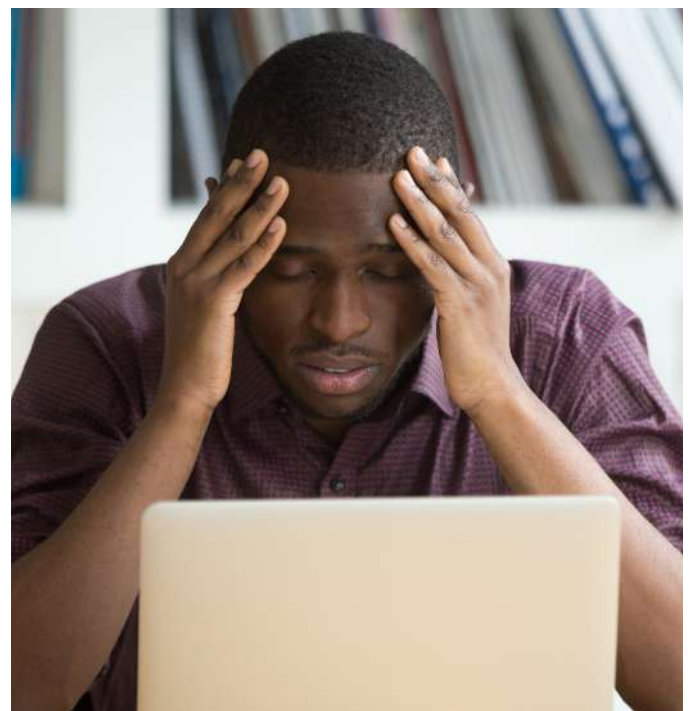


The reason you disagree with the decision.



Your signature at the bottom.

If you have documents or proof that will support your case (correspondence from an employer illustrating unjust dismissal, differing wage statements), compile the paperwork to submit with your appeal application.



HEARING PROCEEDINGS

Once your letter of appeal has been processed or if you request a hearing, you will be notified about hearing proceedings. In most states, you will be assigned a hearing date. You cannot move this date unless an officer at your state's DOL agrees to do so. Other information that will be listed in your hearing notice may include:

- The location of the meeting or the phone number for the hearing, if your state conducts hearings by telephone.
- The issues that will be addressed during the proceedings.
- The name of the officer or administrator assigned to the case.

You are allowed to represent yourself at the hearing. However, you may choose to be represented by an attorney or another type of advocate approved by your state.

If there are witnesses that have first-hand knowledge of facts about the case, you should bring them with you to the hearing. A witness can be anyone who has direct personal knowledge about the issues relating to your appeal. An example is someone who saw or heard a supervisor do or say something related to the issues on your appeal notice.

If your state conducts hearings by telephone, you will receive a notice that explains the date and time of the

hearing. If you need special accommodations for a disability, you may request them by phone before the date of the hearing.

Keep in mind that the hearing may be recorded. In addition, you may be put under oath before testifying.

WHAT HAPPENS AFTER THE HEARING?

Once you have completed the hearing, you must wait to receive a decision. If you are approved for unemployment insurance after the hearing, you will receive instructions on collecting your benefits.

If your request was denied, you may be able to take up the issue with the board of appeals in your state. The notice will indicate whether any further appeals rights are available to you. As with first-level appeals, you must take action as quickly as possible if you want to continue the process.

RECEIVING YOUR BENEFITS

Once you are approved for benefits, you will be notified by your state DOL office on the next steps. For instance, you will receive instructions on selecting a payment method so that you can begin collecting benefits.

METHODS OF PAYMENT

In each state, you are allowed to choose how you will receive UI payments. You may receive benefits in the form of:

- Direct deposit.
- Debit card.
- Paper checks.

If you select **direct deposit**, your benefits will be electronically transferred to your bank account each week.

If you select a **debit card**, your benefits will be loaded onto a card each week. Note that this card will not be connected to your bank.

Keep in mind that most states no longer distribute benefits by **paper check**, because direct deposit and debit cards are more secure.

HOW TO SET UP A DEBIT CARD

If you would like to have your benefits loaded onto a prepaid debit card, you must indicate this preference on your application. If you applied online, you may also update your preference by logging into your UI account.

States partner with certain banks, such as Bank of America, to provide these debit cards. However, you will not need to have your own bank account to use one.

Your debit card will be mailed to you after you have been approved for unemployment insurance. It will also come with activation instructions and information on using the card.

Generally, you must call a customer service number and follow the instructions to activate your card. If English is not your first language, select your preferred language at the beginning of the phone call. In some states, you may activate your card online.

You will most likely be allowed to access your benefits at a variety of stores and at ATMs. You may use certain ATMs free of charge depending on the debit card provider.

If you withdraw funds from an ATM that is out of network, a withdrawal fee will be deducted from your balance. For this reason, make sure that you follow the instructions that come with your debit card on using ATMs.

If your debit card is lost, stolen or damaged, you may need to call the bank. Your old card will be canceled and a new card will be mailed to you. You may be charged a service fee if you request an expedited delivery.

HOW TO SET UP DIRECT DEPOSIT

You may choose direct deposit over a debit card if you want your benefits to be readily available in your bank account. However, your bank must participate in your state's direct deposit program.

You may select direct deposit online by logging onto your UI account or by calling the appropriate number provided by the DOL in your state. Each state will have instructions for updates submitted online or by phone.

You will also need the following information:

- The routing number for your U.S. bank or credit union
- Your bank account number
- Your account type, such as checking or savings

Your routing number and account number can be found on a personal check. If you cannot find this information, contact your bank or credit union.

After you have submitted this information, you will be notified when your account has been approved for direct deposit.

OVERPAYMENT OF BENEFITS

On rare occasions, you may receive an overpayment. An overpayment is defined as an additional benefit amount to which you are not entitled.

You will not incur penalties if an overpayment was not your fault. If this is the case, you do not necessarily have to give back the overpayment immediately. Instead, it will gradually be deducted from your future payments.

However, the overpayment may be deducted in full from your account or your debit card if it was less than a certain amount.

You may be at fault for receiving an overpayment if you withheld or misrepresented information on your application. In this case, you must repay the overpayment in full.

You may also be required to pay interest on an at-fault overpayment, especially if you do not repay it by a certain deadline.

JOB SEARCH AND WORK REQUIREMENTS FOR UI BENEFITS

If you are approved for unemployment insurance, you must comply with the program requirements to continue receiving benefits. Namely, you need to make an effort at finding another job as quickly as possible.

You must also agree to provide the DOL in your state with accurate information concerning your earnings and other personal information. Giving false information is considered fraud and is punishable by law.

Every state has certain work requirements that you must meet if you want to continue receiving benefits. If you have a disability or other qualifying situation, you may be exempt from these requirements.

If you fail to meet the minimum work requirements

in your state, your future benefits may be denied or delayed. You may even incur penalties if these actions result in an overpayment to your account.

All states require you to submit proof that you have made contacts with a certain number of employers each week.

The Georgia Department of Labor, for example, states that you must contact a minimum of three new employers each week. You may be able to contact employers:

- In person.
- By phone.
- Online.
- By sending out your resume.



DOCUMENTING YOUR JOB SEARCH

Here are some guidelines for conducting and documenting your job search:

Register for your state's work search program:

Certain state UI departments require that you set up an active account with the state's official work search program. This entails creating an account with your state's public workforce agency and employing job search tools on a regular basis. Helpful components include access to recruitment assistance and job matching, depending on your work experience.

Create a log to document your job hunt: A job search log is a helpful way to keep track of your activities each day. Either download a template or create your own spreadsheet. Be sure to include dates, activities, contacts and results. Some departments of labor provide templates, but generally, you should document the following:



Date of contact



Name of the company or employer



Job reference number, if available



Name of the person you contacted



Company address, phone number, email or web link



Position title



Method of contact



Results of contact

Some states also supply tips for creating a work search plan. Through your state's public workforce office, you may also be connected with other resources that will help you style your resume, write cover letters and improve your job-search tactics.



UNEMPLOYMENT INSURANCE EXTENDED BENEFITS

If you have exhausted your UI benefits after 26 weeks and your state is currently experiencing a high rate of unemployment, you may qualify for extended benefits.

Depending on the circumstances, you may receive up to 13 additional weeks of payments. In certain states, you may receive up to 20 additional weeks.

Keep in mind that you may be ineligible for extended benefits even if your state is in a period of high unemployment. Your state DOL determines eligibility for additional unemployment insurance on a case by case basis.

If you do qualify for extended benefits, your weekly payment amount will remain the same. You are still required to file weekly or biweekly claims and actively search for a new job.

HOW TO FILE FOR AN EXTENSION

If your state unemployment agency offers extended benefits, it will send you a notice that you may be eligible.

Visit your state's Unemployment Insurance agency website to determine the exact requirements necessary to file the new paperwork for your UI extension. You may need to file an entirely new claim with repetitive information, depending on the process, and you may do so online or by mail.

PAYING TAXES ON UNEMPLOYMENT INSURANCE

Whether you receive benefits for only one week or for the maximum 26 weeks, your unemployment insurance is taxable.

As a result, you are required by the IRS to count all unemployment compensation as income when you file your tax returns.

You should receive a Form 1099-G either by mail or electronically for certain government payments. This form will show how much you received in UI benefits and how much federal income tax was withheld, if any.

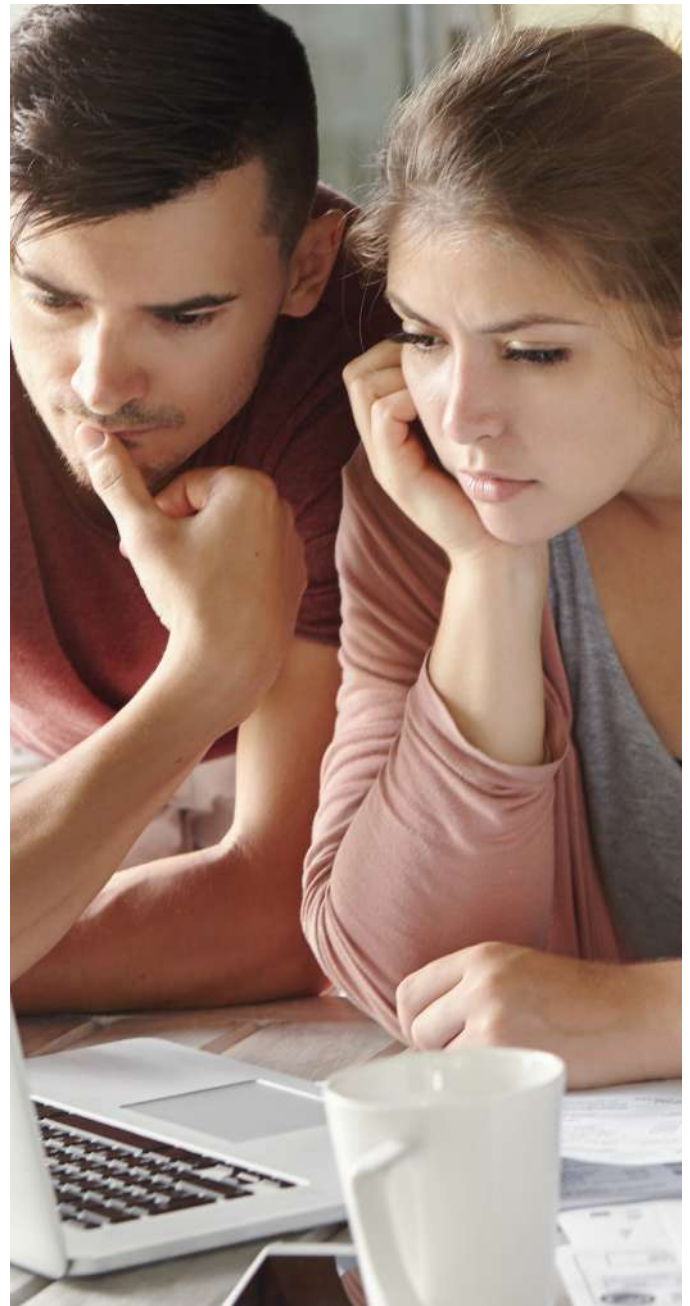
You can choose to have your taxes automatically withheld from your benefits. To do so, you must fill out Form W-4V, which is a voluntary withholding request.

You can find form W-4V here at the IRS website:

<https://www.irs.gov/pub/irs-pdf/fw4v.pdf>

You also have the option of collecting all your benefits without accounting for tax withholdings. However, you may be required to make estimated tax payments during the year.

Filing estimated taxes can be tricky. If you underpay, you may be charged interest by the IRS. If you overpay to be safe, you will be left with even less money in benefits.



HOW TO APPLY FOR TRADE READJUSTMENT ALLOWANCES

If your unemployment benefits have been exhausted, you may be eligible to request a **Trade Readjustment Allowance (TRA)**.

A TRA is defined as supplemental income for ex-workers whose jobs were lost due to the foreign import market. They are only available to you once your original unemployment insurance payments run their course. Trade Readjustment Allowances were developed by the Department of Labor as a group coverage option.

BENEFITS OF TRADE READJUSTMENT ALLOWANCES

Additional benefits (in comparison to UI) are available to those who qualify to receive aid in the form of a Trade Readjustment Allowance. Dispensed through the Federal Trade Act, Trade Adjustment Assistance (TAA) is meant for those who lost jobs or incurred hour reductions due to an employer's loss of business or trade because of an increase in imports from another country. The benefits of the TAA program include:

Paid job training: If you file for a Trade Readjustment Allowance, this means that you were unable to find suitable work through your unemployment insurance period. Under the TAA program, you will receive paid job training to assist in the replacement of your employment, so you can find work faster and acquire new or necessary skills.

Financial assistance for job search in a new state: If you would like to apply for jobs in a state other than the one you are currently residing in, the Trade Adjustment Assistance program will provide financial aid for you to do so.

Relocation to a new state with better employment options: If you have done the research to determine another state of residence will better benefit your job search, TAA can help. Relocation to a new home state where there are more jobs and a lower rate of unemployment can help you locate work, and TAA will provide the financial aid to get you settled.



HOW TO APPLY

You can request a TRA application from your state's labor department. Your application may ask for the following information:



Your personal contact information



Dates of your work history



Your Social Security Number



The reason for your job loss



Your petition number



Information regarding any benefits you received prior to applying for TRA



Company contact information



Training details (enrollment or interest)

Once you have finished your TRA application, submit it to your designated department online, by mail or via fax. As your basic TRA nears expiration, you may be able to request additional TRA assistance.

THE SELF-EMPLOYMENT ASSISTANCE PROGRAM

If you are eligible for unemployment compensation and would like to start your own business, there is another alternative available to assist you.

The **Self-Employment Assistance (SEA)** program encourages those out of work to jumpstart new ventures by starting their very own small businesses.

Through collecting and utilizing an SEA allowance, instead of your regular UI benefits, you can work toward becoming self-employed and launching your own company

According to the United States Department of Labor, only the following states currently offer unemployed residents SEA aid:

- Delaware
- Mississippi
- New Hampshire
- New York
- Oregon

SELF-EMPLOYMENT ASSISTANCE ELIGIBILITY

If you are interested in applying for the SEA program in your state, make sure you meet the eligibility

requirements first. To qualify for Self-Employment Assistance benefits, you must be:



Eligible to receive UI benefits:

Under state law, you must first meet the same eligibility requirements established by your state UI agency prior to applying for SEA.



Receiving unemployment compensation:

Your records and information must already be entered into your state's UI system. This way, it is already confirmed that you lost your job involuntarily and that your wage history qualifies you for SEA.



Likely to exhaust your current UI benefits:

If you have been collecting unemployment benefits for quite some time, and it is likely that your term will run out prior to you finding a job, then you should consider SEA help. That way, you can build a new career with your cash assistance.



THE BENEFITS OF SELF-EMPLOYMENT ASSISTANCE

With the aid of SEA, you are able to focus entirely on starting your new small business.

Unlike with Unemployment Insurance, when you enroll in your state's Self-Employment Assistance program, you are allowed to take on other full-time work or part-time jobs and still collect your SEA benefits. You are encouraged to continue with any training program you are enrolled in, especially if it is related to the field you would like to enter with your new small business idea.

The amount of benefits you will receive from your state's SEA program will match your UI payments. Your benefits will undergo a transfer process, and it is unlikely that you will be required to file additional information related to your UI case.

Contact your local UI agency to discuss your options if your state offers an SEA program. You will receive the proper contact information, so that you can enroll in Self-Employment Assistance, instead of unemployment benefits.

THE DISASTER UNEMPLOYMENT ASSISTANCE PROGRAM

In the unfortunate event of a major disaster, there is a specific type of unemployment aid made available to residents directly affected. **Disaster Unemployment Assistance (DUA)** originated in 1974 and gives authority to the acting president to dispense benefits to any workers that are out of a job due to a major disaster.

Overseen by the Federal Emergency Management Agency (FEMA) and the United States Department of Labor (DOL), the two parties work together to provide funding to each state's Unemployment Insurance agency. It is then up to the states to provide benefit assistance to residents in need.

Some examples of disasters include, but are not limited to:

- Drought
- Earthquake
- Fire
- Flood
- Hurricane
- Landslide
- Tornado
- Volcano
- Wildfires
- Winter storm

WHO IS ELIGIBLE FOR DISASTER UNEMPLOYMENT ASSISTANCE?

If you are unable to work due to a disaster and do not qualify for regular unemployment insurance, you should apply for DUA benefits instead. Here are the eligibility guidelines you must meet:

- The President has declared a major disaster in the area where you live, work or were scheduled to work.
- You are unemployed or self-employed.
- The disaster has made you unable to work for one of the following reasons:
 - You no longer have a job or a place to work.
 - You cannot get to your workplace.
 - Your workplace was damaged.
 - You cannot work due to an injury.

You may also qualify for DUA if you meet all of the following eligibility criteria:

- The head of your household died due to the disaster.
- You have become the head of household.
- You are seeking work.

WHAT ARE THE TERMS OF DUA?

If you qualify to receive DUA, there are certain rules and regulations in place that you must learn, including:



You can only collect DUA for a designated time frame:

Those who file a claim to receive DUA aid can only receive benefits for the weeks of unemployment designated as the Disaster Assistance Period (DAP). Starting the first day of the week after the disaster began, the DAP can span up to 26 weeks following the President's declaration.



The state will determine your benefit amount:

The maximum total of benefits you can collect during a major disaster is decided by the state laws already in place to determine unemployment compensation.

The state's **maximum** DUA benefit will be the same amount as the state's maximum benefit for regular unemployment benefits.

The **minimum** DUA benefit amount you can collect per week equals half the average benefit amount set forth by your state.



Your state will declare if DUA is available:

Check in with your state's unemployment website to determine if Disaster Unemployment Assistance is officially being made available to residents in your state. Following a major disaster, the information regarding DUA benefits will be widely publicized.

HOW TO REQUEST DUA BENEFITS

If the president has declared a major disaster and has made Disaster Unemployment Assistance readily available in your state, contact your local UI agency directly to file a claim for DUA benefits. You will be able to locate instructions on who to contact and how to apply online or by calling an agent. Find your state unemployment office contact information on page 11.

If you were evacuated or had to relocate to another state due to the effects of the disaster, first speak with your home state's UI agency for assistance. You can also speak with a representative at the Unemployment Insurance office of the state that you moved to.



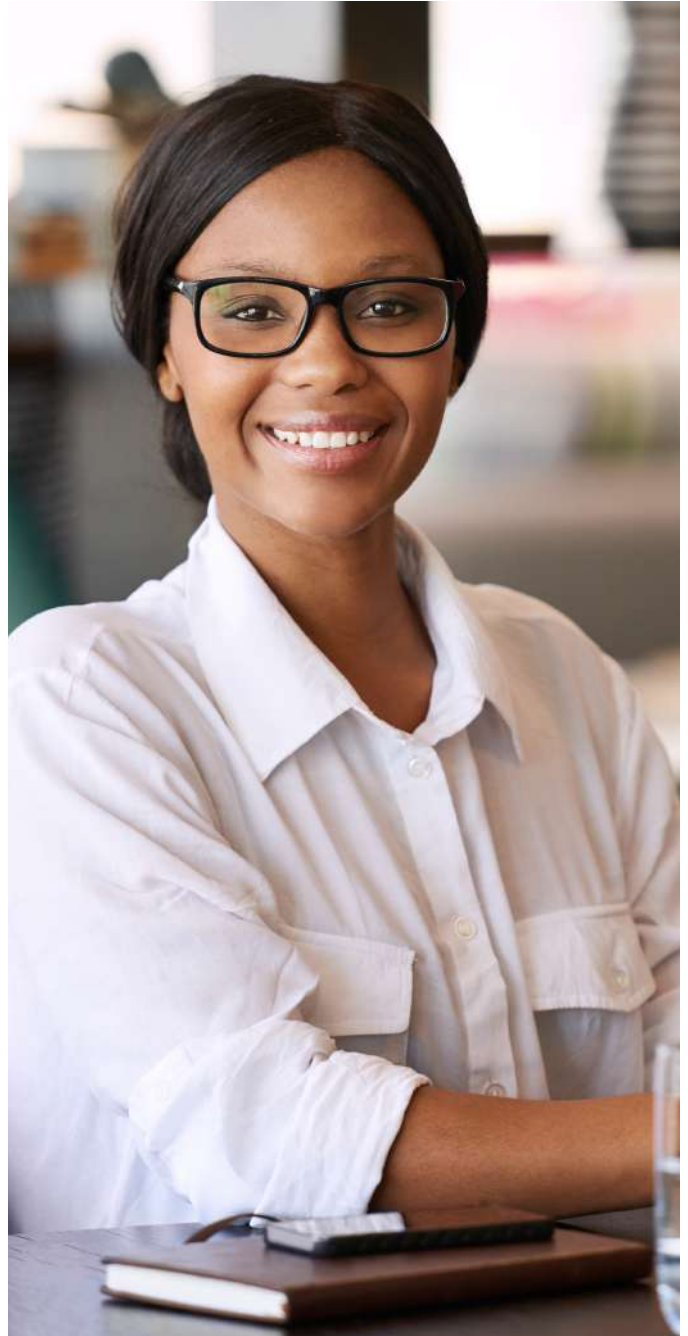
WHAT TO DO WHEN YOU BECOME EMPLOYED AGAIN

If you have reached a point in your unemployment insurance period where you found new employment, you must take the steps to discontinue your benefits in a timely manner. The process to cancel your unemployment claim may differ, depending on the state from which you receive benefits.

Please note: *If you return to full-time work, you will no longer be eligible for unemployment benefits. However, if you return to work on a part-time basis, you should file your weekly claim and report your hours worked and wages earned. You may still be eligible for partial benefits.*

Some options to discontinue your UI benefits are as follows:

- **Discontinue filing your claims:** In some states, you can simply stop filing your weekly claims. If an agent contacts you regarding this, you can confirm that you found a job and no longer need UI assistance.
- **Call your local UI agency:** Speak with a representative regarding your case, and let him or her know that you are beginning/began new work and to please make a note to close your file.
- **File online:** If your state utilizes an entirely online system for its Unemployment Insurance program, follow the instructions to cancel your UI benefits online.





CONSEQUENCES OF COLLECTING BENEFITS FOLLOWING EMPLOYMENT

If you continue to collect unemployment once you are hired for full-time work or do not report your wages and hours worked if you are hired for part-time work, there is a possibility that you will be accused of unemployment benefits fraud.

You are subject to being charged with fraud if you resume your unemployment compensation and do not report the following types of work activities, which result in a form of income:

- Part-time work
- Temporary work
- Contracted labor
- Side jobs and/or casual work
- Commission-only jobs
- Profits from self-employment

Even though in some states you will be able to continue collecting benefits if you have not found full-time work, you must still report the involvement in any of the above.

In addition, if you receive an unemployment benefits check after you canceled your case, be sure to return the payment to your local UI office so you are not penalized. It is important to understand the seriousness of your actions if you choose to collect your UI without accounting for additional employment. You will not only be disqualified from your state's Unemployment Insurance program, resulting in the loss of any remaining benefits on your claim, but you may also face:

- Fines and fees.
- Criminal prosecution (by state and/or federal authorities).
- Jail or prison sentences.
- Ineligibility for future unemployment benefits.
- Loss of income tax refunds.
- Garnished wages.

