

Unemployment Insurance (UI) checklist

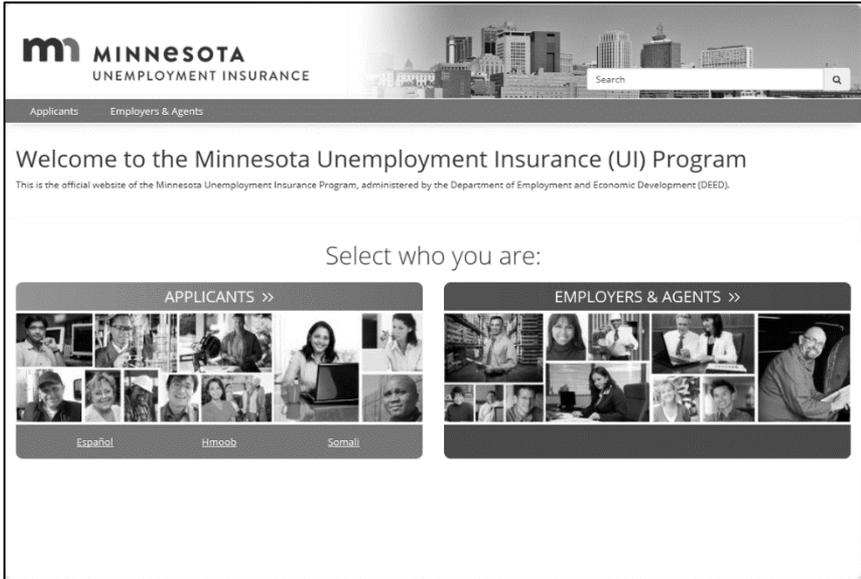


- Apply as soon as you are unemployed.
- Look for work and be ready to accept it.
- Request a benefit payment every week until you return to work full-time.
- Remember your password and keep it private.
- Read this handbook.
- Respond to all requests for information.
- Keep the address on your account up-to-date for at least four years after your last request for a benefit payment.
- Call UI Customer Service if you have questions (see page 19).

Did you know...

...to receive a benefit payment, you first have to make a request?
(see page 8)

...benefits are not paid for the first week? (see page 10)



www.uimn.org is the official website of Minnesota Unemployment Insurance.

Here you will find answers to these questions, and more!

- How do I apply?
- How do I get paid?
- What affects my benefits?
- What do I need to know?
- How do I appeal?

Watch and Listen! Videos on unemployment topics are available online.

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**2017 Program
Statistics:**

- \$810 million in unemployment benefits were paid to 150,829 Minnesotans
- Nearly 470,000 phone calls were answered by Unemployment Insurance Customer Service Representatives

Introduction

This handbook provides important information about unemployment benefits, including:

- How to apply.
- How your eligibility is determined.
- What you must do each week to receive a benefit payment.

The information in this handbook is an overview of unemployment insurance benefits. It does not cover every topic, answer all questions, or take the place of the law.

It is your responsibility to read this handbook and all information you receive from Minnesota Unemployment Insurance.

The Unemployment Insurance Program is administered by the Minnesota Department of Employment and Economic Development (DEED). Benefits are funded by a tax paid only by employers. No deductions from employees' paychecks are used to pay the cost of benefits.

Applying for benefits

When do I apply?

Apply for benefits **the same week you become unemployed or your hours are greatly reduced.**

How do I apply?

Apply online or by phone Monday through Friday, 6 A.M. to 6 P.M.:

- **Online at www.uimn.org**
Select **Applicants** and then **Apply for Benefits**.
- **By phone** choose: *English, Spanish, Hmong, or Somali.*
(If you need another language, follow the steps on page 19 to speak to a representative and request an interpreter.)
Twin Cities calling area: 651-296-3644
Greater Minnesota: 1-877-898-9090
TTY - for the hearing impaired: 1-866-814-1252

After you apply we will mail you information about your benefits and how to request payments (see page 8). The information includes your weekly benefit amount if you are eligible for benefits (see page 7).

What if I'm unemployed for a reason other than layoff?

If you are unemployed for any reason other than lack of work, Minnesota law requires that we follow a process to determine if you are eligible for benefits.

1. During the application we ask questions about why you are unemployed.
2. We will ask your employer the same questions.
3. We will review your answers and your employer's answers to determine if you are eligible for benefits.
4. We will mail you and your employer a determination that tells you if you are eligible. Either you or your employer can appeal the determination.

It is important to respond to all questions completely, honestly and quickly.

Using your password

Your password and Social Security number:

- Allow you secure access to your benefit account.
- Serve as an electronic signature.
- Keep your data private.

If you forget your password, you can reset it:

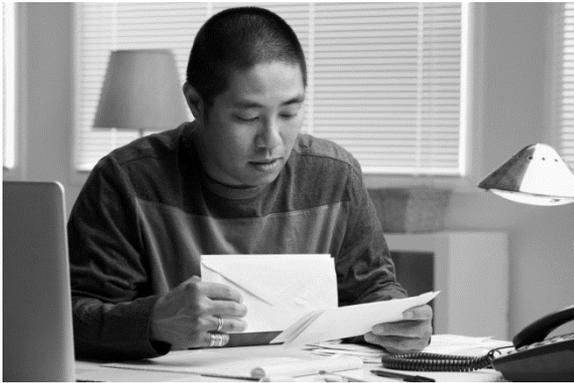
Online at www.uimn.org

1. Select **Applicants** and then **Log in to my Account**.
2. Enter your Social Security number, select the **checkbox** “Forgot your password,” and then select **Login**.
3. Answer the security question you chose when you applied for benefits. Reset your password.
 - If you forgot the answer to your security question, use the phone and follow the instructions below.

By phone

1. Call the automated phone system:
 - 651-296-3644 – Twin Cities calling area
 - 1-877-898-9090 – Greater Minnesota
 - 1-866-814-1252 – TTY for the hearing impaired
2. Make your **language choice**: **press 1 for English, 2 for Spanish, 3 for Hmong, or 4 for Somali**.
(If you need another language, **press 1** and follow the steps below to reset your password.)
3. **Enter your Social Security number**.
4. **When you hear the prompt to enter your password, press the # key**.
5. Answer your security question using the keypad on your phone (up to 8 characters) and then press the # key. Follow the prompts to reset your password.
 - If you do not have a security question on file, you will be connected to a representative.
 - If you forgot the answer to your security question, after multiple attempts, you will either be connected to a representative or hear: “Press 2 to speak to a representative.”

After you apply



How much will I receive?

Your weekly benefit amount is **about 50 percent** of your average weekly wage up to a **state maximum of \$717**.

We will mail you a **Determination of Benefit Account** that shows *your* weekly benefit amount and total amount of benefits available.

- **The determination does not necessarily mean you will receive benefits.**
- We will mail you a separate determination if we need to make a decision about your eligibility for benefits.

Requesting benefit payments

When do I request benefit payments?

You must request a payment for **each week you are unemployed**. Request a payment even if we are deciding your eligibility or you are waiting for an appeal hearing or decision. You may lose payments for weeks you do not request on time.

Request a benefit payment online

Go to www.uimn.org Monday through Friday, 6 A.M. to 6 P.M.:

1. Select **Applicants** and then **Log in to My Account**.
2. Log in to your account using your Social Security number and password.
3. Select **Request Benefit Payment**.



Request a benefit payment by phone

The table below lists the day and time to request your benefit payment.

1. Call the automated phone system:
 - Twin Cities area: 651-296-3644
 - Greater Minnesota: 1-877-898-9090
 - TTY - for the hearing impaired: 1-866-814-1252
2. Make your **language choice**: *English, Spanish, Hmong, or Somali*.
(If you need another language, follow the steps on page 19 to speak to a representative and request an interpreter.)
3. Enter your Social Security number.
4. Enter your password and then press the # key.
5. You may hear important messages about your account. After the messages, listen to your options and choose *Request Benefit Payment*.

Phone schedule to request benefit payments

If the last digit of your Social Security number is:	Call on:
1, 3, or 5	Tuesday 6 A.M. to noon
7 or 9	Tuesday noon to 6 P.M.
0, 2, or 4	Wednesday 6 A.M. to noon
6 or 8	Wednesday noon to 6 P.M.
Any	Thursday or Friday 6 A.M. to 6 P.M.



You can request your payment **online** Monday through Friday, 6 A.M. to 6 P.M. with no restrictions (see page 8).

When can I expect my first payment?

The soonest you will receive a payment is during the third week of your benefit account.

Why do I have to wait until the third week?

- You always request benefits for a past week. You cannot request benefits for the current week or a week in the future.
- **The first week** you are eligible for benefits is your “**nonpayable week**” (see explanation below).
- For most applicants, the second week is the first payable week and is requested the third week of their account.

Your first payment may be delayed beyond the third week if:

- You had earnings greater than your weekly benefit amount or worked 32 or more hours (see page 13).
- You are receiving other types of payments (see page 14).
- We need more time to obtain information to decide your eligibility for benefits (see page 5).

Nonpayable week

The first week you are eligible for unemployment benefits is your **nonpayable week**. Minnesota law requires a nonpayable week before you can be paid benefits. For a week to qualify as your nonpayable week, you must:

- Submit an application for benefits.
- Submit a timely Request for Benefit Payment.
- Be eligible for benefits for the week.

There is only one nonpayable week in the 52 weeks after you apply. If you are unemployed again within one year of your account date, you **will not** have another nonpayable week.

How will I be paid?

When you apply, you choose how you want to receive your benefit payments:

- **Direct deposit** to your checking or savings account, or
- U.S. Bank ReliaCard® Visa® (**unemployment debit card**).

You can change your payment method by logging in to your account online or by calling customer service.

It is your responsibility to monitor the balance in your account to **avoid overdrafts**.

How does direct deposit work?

- Once you set up direct deposit, payments should reach your account within three business days after you request a payment.
- When you complete a new application for benefits, you must also complete a new direct deposit request.
- If you change your bank or bank account, remember to update this information in your benefit account to avoid a delay in payment.

How does the unemployment debit card work?

The unemployment debit card can be used (without fees):

- To get cash at any bank that accepts Visa®
- At any U.S. Bank ATM
- To make purchases at any business that accepts Visa debit cards

You should receive your card in the mail in a **plain white envelope** about five to seven business days **after your first payment** is made. If you do not receive your card, call us to verify that a payment was made (see page 19). If a payment was made, then call **U.S. Bank ReliaCard customer service at 1-855-233-8379**. Once your card is mailed, deposits are usually made within three business days after you request a payment. Keep your debit card – it can be used for future unemployment benefits for up to three years. Read the information included with your card for terms, fees, and conditions. You are responsible for any fees charged.

Report work when requesting benefit payments

Each time you request a benefit payment, we ask if you worked during the week you are requesting. You must answer “Yes” if you worked at all, including:

- The last week of your old job or first week of a new job
- A temporary job
- A part-time, or on-call job, even if you had it before you became unemployed from your main job
- Self-employment, working for cash, or volunteer work
- A job outside your usual occupation or industry
- A training or trial period at a new employer, paid or unpaid
- If your hours were reduced

If you worked, you must report all hours worked and earnings from *all* work every week you request benefits. There are ***no exceptions***. You must report:

- **Total hours worked** that week.
- **Total gross earnings** that week (before deductions and taxes).
Earnings include:
 - wages, tips, salary, commission, cash
 - self-employment income
 - the value of any rent, goods or services you receive for working

Keep a record of your hours worked (Sunday through Saturday) regardless of when you will be paid for those hours. If you worked for more than one employer in a week, combine your earnings and hours from all employers.

You must **report your earnings for the week you perform the work**, not when you are paid. For self-employment, report your weekly earnings **after** you deduct your direct business expenses for that week (for more information on reporting self-employment, go to: www.uimn.org).

How does working affect my benefits?

You are not eligible for benefits in any week you work 32 or more hours, or when your gross earnings for the week are equal to or greater than your weekly benefit amount.

A partial benefit payment may be made to you for any week you work fewer than 32 hours and your earnings are less than your weekly benefit amount.

What if my hours vary week to week?

If the number of hours you work varies week to week, you should request benefits every week. Report the gross earnings and hours you worked each week. The system will automatically determine whether you are due a payment and the amount.

What happens if I fail to report my hours and earnings?

- If you did not report your hours and earnings call us immediately to correct your mistake, otherwise it may be considered **fraud**.
- If you do not report all hours worked and all earnings, you will be **overpaid** and must repay benefits you received.
- If we determine that your overpayment is due to fraud, you will be charged a 40 percent penalty and interest on the overpaid amount. You will not be eligible for benefits until your overpayment, penalties, and interest are paid in full. In some cases there may be criminal penalties.

Your earnings will be verified! We will verify your earnings and hours with information reported by your employers.

Income that may affect benefits

In addition to earnings, other income from current or past employment may affect benefits. When you first apply, and every week you make a request for payment, you are asked if you applied for or are receiving other types of income.

The most common types of income that may affect unemployment benefits are listed below. Your former employer may have had different terms for some of these, such as calling vacation pay “paid leave”, “PTO”, or “personal time off”. The name of the income is less important than how, why, or from whom the payment is made.

Types of income include, but are not limited to:

- **Severance**, notice, or retention pay, and any other payments made because of separation from employment
- **Sick pay and holiday pay**
- **Vacation pay**
- **Pension or 401K payments**
- **Social Security** retirement or disability benefits
- **Workers’ compensation** or other employer-contributed insurance for loss of wages

Report all income that you have not previously reported to us. If you have questions about whether a type of income must be reported, call Customer Service (see page 19).

If your benefit payments are affected by any income, you will be mailed a determination explaining the effect.

Understanding weekly eligibility requirements

What do I need to do each week?

To be eligible for benefits for any week, you must:

- Submit a timely Request for Benefit Payment.
- Be able and willing to immediately accept work in your usual occupation or other suitable employment.
- Look for work and be willing to accept the hours, wage, commuting distance, and other conditions of employment that are normal for someone in your occupation with your skills and experience.

You are **not** eligible for weeks you:

- Are traveling outside your commuting area, unless it is to actively seek work.
- Have a medical condition or other circumstances that prevent you from working or looking for work.

You must actively look for work even if you have a part-time job or expect to return to a seasonal job. You must make a serious effort to find work every week you request a benefit payment.



How does going to school affect my benefits?

If you are taking classes, you must continue to look for work and be willing to rearrange or quit classes if necessary to accept work. If we approve full time training, your training will be in place of the work search requirement.

High school students are not eligible for unemployment benefits.

Stopping and starting benefit payments

What if I go back to work?

- When you return to full-time work or want to stop requesting payments for any reason, make your final request and then stop requesting. **No notification is needed.**
- If you start work at your new job in the middle of a week, report your hours worked and your earnings for the week, even if you haven't been paid yet. You may be eligible to receive a partial payment.
- Remember to **report your hours worked** and earnings for the week, even if you haven't been paid yet.
- Make sure to keep your password and unemployment debit card (if you have one) in a safe place in case you need to start requesting benefits again.
- Keep the **address on your account up-to-date for at least four years** after your last request for a payment. Even after you stop requesting benefits, your account may be audited or we may need to contact you for other reasons. If we can't reach you, audit findings will be made without your input and you will be responsible for any overpayments that might result.

What if I'm unemployed again?

Log in to your account at www.uimn.org or call the automated phone system (see page 19). You will be guided to either reactivate your account or apply for a new account. Either way you should be ready to provide details about your most recent employment. Remember to make sure your contact information, tax withholding and direct deposit information is up-to-date.

Withholdings from benefit payments

Income taxes

Unemployment benefits are **taxable income** under federal and Minnesota state law. Request, stop, or change your income tax withholding by logging in to your account online at www.uimn.org or by calling the automated phone system (see page 19).

No later than January 31, an IRS Form 1099-G will be mailed to your last known address, showing the total benefits paid to you during the prior year and the federal and state income taxes withheld. You can view and print your 1099-G form online by logging in to your account at www.uimn.org

Overpayments

If you were overpaid unemployment benefits in Minnesota or another state that you have not repaid, we will deduct either 50 or 100 percent of each weekly benefit payment and apply it to the balance you owe.

Child support

If you are required to pay child support by a court or other enforcement agency, child support payments will be deducted from your weekly benefit amount and sent to the child support agency. If you believe that too much child support is being deducted or if you have questions, contact the child support agency that is enforcing the support order.

Reemployment Assistance



You **may be required** to attend a Reemployment Session at your nearest CareerForce location.

Looking for work is your full-time job while you receive unemployment benefits. Finding your next job may be a challenge. You need to know the most up-to-date work search methods and keep up with labor market changes. Reemployment assistance is available to make sure that you have the tools you need to get back to work quickly.

If you are scheduled to attend a Reemployment Session:

- **Attendance is mandatory.**
- Failure to attend will result in **denial of benefits**.
- You will be notified in a letter mailed to you, through messages in your online account, and when accessing your account on the phone.
- You will also receive a message on your account requiring you to complete a Job Search Self-assessment and Work Search Plan.

CareerForce staff will help you:

- Assess your job seeking needs
- Prepare a reemployment plan

Resources and workshops in CareerForce locations are available at no cost and can help you with:

- Resume writing
- Interviewing
- Other job seeking activities

Contact customer service

If you have a question, talk to an Unemployment Insurance Customer Service Representative. Only UI Customer Service Representatives can provide accurate answers to your unemployment insurance questions.

The automated phone system is available Monday-Friday, 6 A.M. to 6 P.M. Customer Service is available Monday-Friday, 8 A.M. to 4:30 P.M.

To **speak directly to a representative**, call the automated phone system:

Twin Cities area:	651-296-3644
Greater Minnesota:	1-877-898-9090
TTY - for the hearing impaired:	1-866-814-1252

1. Make your **language choice**: press 1 for *English*, 2 for *Spanish*, 3 for *Hmong*, or 4 for *Somali*.
(If you need another language, press 1 and follow the steps below to speak to a representative and request an interpreter.)
2. Enter your Social Security number.
3. Enter your password and then press the **#** key.
OR - *If you are not asked to enter your password, press 2, and then press 0 to speak to a representative.*
4. Press **2** for other options.
5. Press **3** for answers to commonly asked questions or to speak with a representative, then press **0** to speak to a representative.

We make every effort to answer your call quickly. Our phones are busiest on Monday and in the mornings. You are more likely to avoid wait times if you call in the afternoon or later in the week.

Mailing Address and Fax Number

UI Customer Service
P.O. Box 4629
St. Paul, MN 55101-4629

Fax: 651-205-4007

Help finding your next job

Successful job seekers have mastered the skills and knowledge needed to win that next job. They -

- Treat their job search like a job.
- Think like an employer and know what the employer is looking for.
- Put in as much time looking for work as they would on the job.
- Plan their job search activities.
- Network to find jobs in the hidden job market.

Online job search eLearning classes

www.uimn.org/applicants select “Find a Job”

Interactive eLearning classes are available that teach job search skills. Each class is broken into topics that include instruction, interaction, and learning activities.

Introduction to Job Search

Looking for work can be stressful. An effective job search requires knowledge and skill. Learn about where people find jobs, what employers expect, how to manage job loss and change, and strategies for a successful job search.

Resume Class

When you are looking for a job you’re selling a product – you. Your resume is an important tool to market your qualifications to potential employers. Learn how to write a resume and use it in your job search

Networking

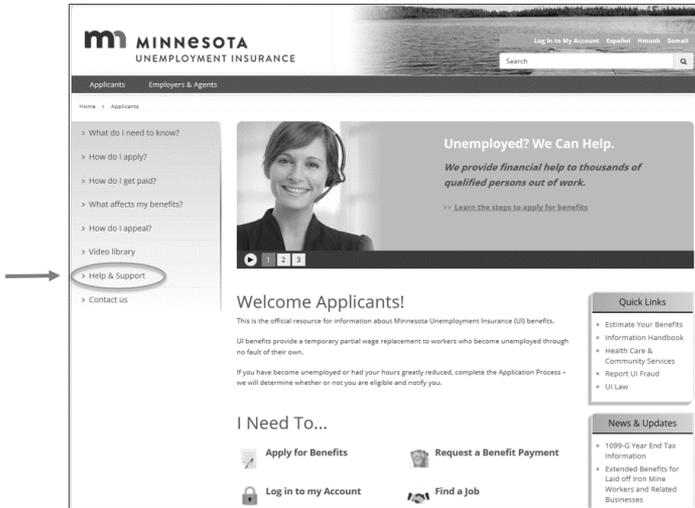
Networking is one of the most effective job search strategies you will use. Learn about the benefits of networking and ways to network in your job search.

Interviewing

An employment interview is simply a meeting between you and a potential employer to discuss your qualifications, where the employer has a chance to learn about you and how you fit into the organization, and you have a chance to learn about the company and whether it’s right for you. Learn how to interview effectively and win the job.

Financial help & community services

Unemployment Insurance benefits can help while you are looking for your next job. There is other help if you need it.



Go to www.uimn.org/applicants select **Help and Support** and then **Financial Help & Community Services**

Here you will find these links and more:

Food - Minnesota Food Helpline call 1-888-711-1151.

- Food programs in Minnesota www.hungersolutions.org

Health Care - MNSure is Minnesota's health insurance marketplace where you can compare and choose health insurance - go to www.mnsure.org or call 1-855-366-7873.

Housing - The Energy Assistance Program (EAP) helps pay home heating costs and furnace repairs for income-qualified households - go to www.mn.gov/commerce select Consumers and then Consumer Assistance or call 1-800-657-3710.

Veteran Services - The Minnesota Department of Veterans Affairs (MDVA) is a state agency dedicated to serving veterans and their families - go to www.mn.gov/mdva or call 1-888-546-5838.

Discrimination

The Minnesota Department of Employment and Economic Development is committed to equal opportunity, affirmative action, and diversity.

If you think the Minnesota Department of Employment and Economic Development (DEED) discriminated against you on the basis of race, color, creed, sex, marital status, status with regard to public assistance, familial status, disability, age, national origin, religion, membership in a Human Rights Commission, or sexual orientation during the unemployment insurance process, you can contact the DEED Office of Diversity and Equal Opportunity at:

MN Department of Employment and Economic Development
The Office of Diversity and Equal Opportunity
First National Bank Building, Suite E200
332 Minnesota Street
St. Paul, MN 55101-1351
Phone: 651-259-7089 | TTY: 651-296-3900
Fax: 651-297-5343
Email: DEED.ODEO@state.mn.us

For more information go to:

<https://mn.gov/deed/about/what-guides-us/equal-opportunity>

DEED is an equal opportunity employer and service provider.

Privacy rights

The Minnesota Unemployment Insurance Program is committed to protecting your privacy. The information you provide will be used to determine your eligibility for unemployment insurance benefits and help you look for work. Information that is classified as private cannot be disclosed without your written permission except as specified by state or federal law.

Alternative formats

The Unemployment Insurance Program is committed to providing access to everyone. The information in this handbook is available in alternative formats by calling 651-259-7223 or email ui.mn@state.mn.us.

Let us know how we can make this handbook better.

Write to:

Minnesota Unemployment Insurance Program
Attn: Communications Unit
P.O. Box 4629
St. Paul, MN 55101-4629

Or send us an email: ui.mn@state.mn.us