

UNEMPLOYMENT BENEFITS HANDBOOK

DATA PRIVACY ADVISORY

This information requested on the UNEMPLOYMENT BENEFITS APPLICATION will be used by the Minnesota Department of Employment and Economic Development staff to determine your eligibility, the amount, and duration of your benefits. If you do not provide the requested information, your benefits may be delayed or denied.

Under Minnesota law, the information you provide is classified as private or confidential information. This information cannot be disclosed to anyone without your permission except as specified in Minnesota Statute §268.19 or other state or federal law. Copies of Minn. Stat. §268.19 are available online at:

www.uimn.org

This handbook is intended to help unemployed individuals comply with the requirements of Unemployment Insurance Program Law, Minnesota Statutes §268.029 through §268.23, and promote a better understanding of the program. It does not take the place of the Law. It is your responsibility to read and know the information it contains.

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HOW AND WHEN TO APPLY

Apply for unemployment benefits as soon as you become unemployed or your hours of work are greatly reduced. **Waiting to apply may cause you to lose benefits.** An application is effective the Sunday of the calendar week in which the completed application is submitted. **Benefits may not be paid for any weeks you are out of work before your application becomes effective.**

You can apply for unemployment benefits online (**WEBCLAIM**) or by phone (**TELECLAIM**). The application process requires you to provide the following information:

- Name
- Social Security Number
- Alien Registration Information (if you are not a United States citizen)
- Minnesota Driver's License Number or other official identification number (WEBCLAIM only)
- Name, address, and phone number of your last employer
- Names of other employers in the last 18 months with dates of employment (for military employment, a copy of your DD214 form is required)
- Why your last job ended

To make sure your account is not delayed, be sure to give complete and correct information. Without this information we cannot process your application.

① APPLYING ONLINE – WEBCLAIM



Apply for benefits online Monday through Friday, 6 AM to 6 PM at:

www.uimn.org

After you have applied for benefits online, a confirmation page will appear with the date for you to request payment of benefits. In order to receive any payments, you must request payments as instructed. In most cases, you will be instructed to request payments every two weeks.

② APPLYING BY PHONE – TELECLAIM



Apply for benefits over the phone by calling **TELECLAIM** and selecting the option to apply for a new benefit account. **TELECLAIM** is available Monday through Friday, from 6 AM to 6 PM.

TELECLAIM:

Twin Cities Metro Area: 651-296-3644

Greater Minnesota: 1-877-898-9090 (Toll Free)

TTY (Teletypewriter for the deaf and hard of hearing):

Twin Cities Metro Area: 651-634-5062

Greater Minnesota: 1-877-360-1919 (Toll Free)

After your application for unemployment benefits is processed, you will receive a letter with your **Personal Identification Number (PIN)**. When you apply for benefits using either **TELECLAIM** or **WEBCLAIM**, you will create your own **PIN**. A **PIN** is a number that only you will know. To access and make changes to your account using either **WEBCLAIM** or **TELECLAIM**, you must have a **PIN**.

Questions? Check out the FAQ (Frequently Asked Questions) online at:



<http://www.uimn.org/ui/faq.htm>

or call the Unemployment Information Line at: 651-284-3033 or 1-877-504-5050

WHO IS ELIGIBLE FOR UNEMPLOYMENT BENEFITS?

The following **FIVE** requirements must be met:

① Sufficient Covered Wages in the Base Period

BASE PERIOD: The base period is the one-year period that determines your benefit amount. It is the first **four** of the last **five** completed calendar quarters **before** the effective date of your application. A calendar quarter is a three-month period. Wages from employment in another state, the federal government, or military service may also be included. Here are examples of base periods in any year:

If your application is effective on a Sunday between:	Your Base Period is the prior:
January 1 - March 31	October 1 - September 30
April 1 - June 30	January 1 - December 31
July 1 - September 30	April 1 - March 31
October 1 - December 31	July 1 - June 30

You must have the following in your base period to have enough wages to qualify for benefits:

Wages of at least \$1,000 in one calendar quarter, and wages totaling at least \$250 in the other three quarters.

School Employees: Employees of nonprofit educational institutions cannot use those earnings to collect unemployment benefits between school terms if they have a reasonable assurance of returning to equivalent school employment in the next term.

② Partially or Totally Unemployed Through No Fault of Your Own

Even if you have enough wages to qualify for unemployment benefits, the reason for your job separation could make you ineligible for benefits. Some reasons for ineligibility are:

- **Quit** – Quitting employment usually makes you ineligible for benefits, but there are exceptions, such as a serious medical condition, accepting a better job, or employer fault.
- **Discharged for employment misconduct** – You may be ineligible for benefits if you were discharged for actions such as continued absences and/or tardiness, breaking company rules, neglect of duties, insubordination, fighting, or harassment.
- **Refused a job or failed to apply for a suitable job without "good cause"** - You may be ineligible for benefits for a period of time if you refused work that was suitable for you, given your work history, training, skills, and ability; the pay scale in the local labor market; the distance to the job; and how long you have been out of work.
- **On strike** – You are ineligible if you are off work because you are a member of a striking union or are participating in a strike by honoring a picket line.

NOTE: If you are unemployed for a reason other than lack of work, the Customer Service Center will contact you and your last employer for additional information. If you are not eligible for benefits because of a job separation, you will be sent a written determination explaining the reason. If you were employed at your last job only a short time, the reason for separation from a prior job may also affect your benefits.

③ Able to Work

You must be physically and mentally able to work. You are not eligible for benefits for any day (Monday-Friday) you are too sick or injured to work. Report any medical condition that prevents you from working, accepting work or looking for work.

④ Available for Work

You must be ready and willing to accept full-time work in your usual occupation or other suitable employment. You will be ineligible for benefits if personal reasons cause you to unreasonably restrict your work hours, wage, commuting distance, or other conditions of employment. Being available for work includes making necessary transportation and family care arrangements.

You are not considered available for work if you are in jail or out of the area for a reason other than to seek work.

⑤ Actively Seeking Work

You must actively look for employment even if you have a part-time job or expect to return to a seasonal job. "**Actively seeking work**" means making a serious effort to find employment **every week** you request benefits. Examples of actively seeking work include the following:

- Visiting an employer's place of business to complete a job application
- Sending resumes in response to employer ads or job leads
- Phoning employers to arrange for job interviews
- Attending job search skills classes, workshops, job clubs, or other related job seeking activities
- Attending a Reemployment Assistance Orientation (see page 12)
- Networking in your occupational field and industry
- Conducting searches using Internet job banks and bulletin boards as well as professional/trade publications
- Researching companies in your field of work and exploring current labor market conditions
- Maintaining contact with professional organizations in your field
- Remaining in good standing and registering with the restricted trade union for union members who get work only through a union hiring hall

Keep records of your search for work. We may ask to see your work search records and verify your contacts. Keep a record of the following items:

- Dates of employer contacts
- Company name, address and telephone number
- Name and title of person you contacted about job openings
- Type of work you discussed or applied for
- How you made these contacts (phone, in person, etc.)
- Results of contacts

IF I AM ELIGIBLE, HOW MUCH WILL I GET?

Weekly and Maximum Amount of Benefits Available: State law sets a maximum weekly benefit amount, which changes each year on the first Sunday in August.



An online Benefits Estimator is available Monday through Friday 6 AM to 6 PM through **WEBCLAIM**. It will estimate your unemployment benefits (based on Minnesota wages only) when you enter your last name and social security number.

Or you can estimate your benefit amount following these steps:

Your WEEKLY BENEFIT AMOUNT is:

- ① Your highest quarter of wages in the base period divided by **26**, up to a maximum of **\$351**,
 - OR:**
 - ② Your total base period wages divided by **104**, up to a maximum of **\$521**.
- WHICHEVER IS MORE**
- Arrows point from the text "WHICHEVER IS MORE" to the numbers 26 and 104 in the list above.

The MAXIMUM AMOUNT OF BENEFITS AVAILABLE is:

- ① Your weekly benefit amount multiplied by **26**,
 - OR:**
 - ② Your total base period wages divided by **3**.
- WHICHEVER IS LESS**
- Arrows point from the text "WHICHEVER IS LESS" to the numbers 26 and 3 in the list above.

DETERMINATION OF BENEFIT ACCOUNT: Shortly after submitting your application, you will be mailed a **Determination of Benefit Account**. You can also view this determination online using **WEBCLAIM**. The determination lists the employers you worked for during the base period and the wages reported by your employers. It shows whether you were paid enough wages to qualify for benefits and, if so, the weekly benefit amount and maximum amount of benefits available to you.

If the wages shown on the determination are wrong or missing, you can:



Find the wage correction form in the Wage Information section of **WEBCLAIM**. Complete the form, include proof of your wages, such as copies of paycheck stubs, W-2's, or employer records, and mail as instructed.

Or

Send corrections using the instructions and space provided on the back of the **Determination of Benefit Account**. Include proof of your wages such as copies of paycheck stubs, W-2's, or employer records, and mail as instructed.

HOW TO GET PAID

After applying for unemployment benefits, you must request payment of benefits for each week you are totally or partially unemployed. Normally you request benefits for two weeks at a time. You can request payment of benefits in two ways:



Go online to **www.uimn.org**, click on **WEBCLAIM**, login to your account, and click on *Request Payment*

Or



Call **TELECLAIM** and follow the instructions.

To use either **WEBCLAIM** or **TELECLAIM** to request payments, you must have a **PIN** (See page 2.) Using your **PIN** is the same as signing your name. You are responsible for keeping it confidential. There are administrative and criminal penalties for anyone who uses a **PIN** to fraudulently request benefits. If you lose or forget your **PIN**, contact the Customer Service Center.

IMPORTANT: You must request payments using either WEBCLAIM or TELECLAIM as instructed to maintain an active account even if wage information, benefit determinations, or an appeal are pending. If you do not request payments as scheduled and answer the questions regarding your ongoing eligibility for the two-week period, **you will be denied benefits for that period.** Contact the Customer Service Center if you are unable to comply with these instructions.



Once you have an unemployment benefit account, **WEBCLAIM** allows you to view and change information about your account. Using **WEBCLAIM**, you can do any of the following:

- Request Payment of benefits for weeks of unemployment (this page)
- View Account Information (weekly benefit amount, benefit year, account balance)
- View Wage information (wages your employer reported, instructions on how to make corrections)
- Make changes to your address or phone number
- View Payment information (payment status, last payment made, deductions to your payment, payment history, tax withholding, overpayment information)
- View Determination Information (determinations made to your account, status of appeals)
- Manage Direct Deposit of payments (create, update, cancel direct deposit)
- Change Income Tax Withholding
- Reactivate an existing Account (see page 10)



TELECLAIM also allows you to manage your account in a number of ways:

- Request payment of benefits for weeks of unemployment (this page)
- Reactivate an existing account (see page 10)
- Change your address or phone number
- Change your **PIN** to one of your choice
- Inquire about payment status

WHEN TO EXPECT PAYMENT

You normally request and receive payment of benefits for two-week time periods. All benefit payments are made electronically. If you are due a payment, it will be made after you have completed your request for payment (see page 6) as long as your request was made on time, you met the eligibility requirements, **and** the reason for your loss of employment has not made you ineligible for benefits. Payments may be delayed due to pending wage information, benefit determinations, or an appeal. To check on your payment, go online to **WEBCLAIM** and click on *Payment Information* and *Determination Information*, or call **TELECLAIM** and choose *Payment Information*.

WAITING WEEK

The waiting week is the first week you apply for and are eligible to receive benefits. The waiting week is **never** paid but must be served in order to receive payment for later weeks. To get credit for the waiting week, you must request payment and meet all eligibility requirements for that week. You serve one waiting week per benefit year.

ELECTRONIC PAYMENT OF BENEFITS

Minnesota Unemployment Insurance benefit payments are all electronic. Payments will be made to you by either a direct deposit to your checking account (if you request it) or a U.S. Bank ReliaCard® Visa® (unemployment debit card) you will receive in the mail in a plain white envelope.

Electronic benefit payments are:

- **A time saver.** Easy and quick access to your payments without waiting in line to cash or deposit a check.
- **Fast.** Your payment is available to you the same day it is made.
- **Secure.** No need to carry large amounts of cash.
- **A money saver.** Reduce check-cashing and money order fees.
- **Reliable.** Receive your payments on time—no lost or stolen checks.
- **Efficient.** Eliminates the cost of printing, mailing and replacing checks.

DIRECT DEPOSIT: You can have payments deposited directly into your checking account. You can request direct deposit using **WEBCLAIM**, or you can complete and mail the form on the last page of this Handbook along with a voided check. Once your direct deposit has been set up, if you are due a payment, it should reach your account within two days after you request payment. New direct deposit information needs to be submitted each time you apply for a new benefit account. To process your direct deposit, your bank must verify that deposits will be properly made to your account. Any errors in the information you provide may result in your bank being unable to set up the direct deposit.

UNEMPLOYMENT DEBIT CARD: If you do not complete a request for direct deposit, any payments due will be made to an unemployment debit card. The debit card can be used to get cash at no charge at any U.S. Bank ATM, or it can be used to make purchases at any business that accepts Visa debit cards. If you are due a payment, the card will be mailed to you 5 to 7 days after you make your first request for payment. It will be mailed to you in a plain white envelope – watch for it. The information included with your card is important. You will be responsible for any fees charged. Once you have received an unemployment debit card, future payments should reach your account within two days.

When you activate your unemployment debit card by following the instructions included, you will be asked to create a personal identification number (PIN) to use with your card. The PIN you create should not be the same as the one that is mailed to you by Minnesota Unemployment Insurance. For your security, the two PINs should be different.

To view the balance on your debit card, go to www.reliacard.com The ReliaCard Visa customer service number is 1-866-276-5114.

HOW LONG BENEFITS LAST

BENEFIT YEAR: Your account ends 52 weeks after the date your application is effective. Those 52 weeks are called your **BENEFIT YEAR**. **This does not mean you can collect benefits for all 52 weeks.** During those 52 weeks you can receive up to the maximum amount of benefits available to you. Refer to your Determination of Benefit Account for this amount. You can only have one account per year, and you cannot file a new application until your benefit year ends, even if you have been paid all of the benefits available in your account. If you have worked in the prior 12 months, you may qualify for a new benefit account.

BENEFITS LEFT IN YOUR ACCOUNT: Your account stops at the end of your benefit year. Any benefits left in your account remain in the state unemployment insurance trust fund.

REPORTING EARNINGS AND HOW THEY AFFECT BENEFITS

When you work (whether full time, part time or temporary), report your **gross earnings** (before deductions and taxes) when you request payment of benefits. Earnings include wages, tips, salary, commissions, cash payments, rent credit, goods, services, or any debt you perform work to repay.

Report your earnings in the week you performed the work, whether or not you have been paid. To figure your weekly gross earnings, take the number of hours you worked in a week (Sunday through Saturday) and multiply it by your hourly wage rate. If you worked for more than one employer in a week, combine your earnings from all employers.

When working in self-employment, business expenses during the week that are **directly** related to your self-employment are deductible from your gross earnings. You are not eligible for benefits if you work for an employer, in self-employment, or in volunteer work for a combined 32 hours or more in a week, even if your gross weekly earnings are less than your weekly benefit amount or you have no earnings at all.

Earnings are deducted in the following way:

- If your total gross earnings before deductions and taxes are equal to or greater than your weekly benefit amount, benefits are not paid for that week and waiting week credit is not given.
- If your total gross earnings before taxes are less than your weekly benefit amount, the first \$50 or 25 percent of your earnings, whichever is more, is not deducted from your weekly benefit amount. The remainder of your earnings is deducted.

HERE ARE SOME EXAMPLES:

IF YOUR WEEKLY BENEFIT AMOUNT IS:	\$ 300	\$ 300	\$ 300
AND YOUR WEEKLY EARNINGS ARE:	\$ 325	\$ 65	\$280
YOUR BENEFIT PAYMENT FOR THAT WEEK IS:	\$ 0.00 Weekly earnings are equal to or greater than the weekly benefit amount.	\$ 285 Weekly earnings are less than the weekly benefit amount. The first \$50 of earnings is not deducted. \$15 is deducted from the weekly benefit payment.	\$ 90 Weekly earnings are less than the weekly benefit amount. The first \$70 (25% of \$280) is not deducted. \$210 is deducted from the weekly benefit payment.

OTHER INCOME THAT AFFECTS BENEFITS

There are some types of income that affect or reduce the benefit payment. However, these types of income do not affect the maximum amount of benefits available to you during the benefit year of your account. If you apply for or receive any of the following, report it on your application form and when you request payment of benefits. You may be contacted for more information. If your unemployment benefits are reduced or delayed due to receipt of any of the following, you will be mailed a written determination explaining how the payment affects your benefit account.

- **Disability Pay** – 100 percent deducted if provided under an insurance policy or fund paid into by the employer.
- **Holiday Pay** – 100 percent deducted.
- **Military Pay** – The first \$200 per week is not deducted.
- **Pension** – 100 percent deducted if contributed to by an employer you worked for in your base period.
- **Severance Pay** – 100 percent deducted. Your benefits are delayed by the number of weeks of your normal pay the severance pay represents.
- **Retention Pay, Continuation Pay, Notice Pay, Sick Pay, Vacation Pay, or Any Other Payments Because of Separation From Employment** – 100 percent deducted. This does not apply to vacation pay if the separation from your employer is permanent.
- **Back Pay** – 100 percent deducted in the weeks to which it applies.
- **Social Security Disability Benefits** – You may not be eligible for unemployment benefits if you have applied for or are receiving Primary Social Security **Disability** benefits. If you had been approved to collect Primary Social Security **Disability** benefits each month you were employed during the base period, or if you provide a statement from your doctor stating you can work, 50 percent of your social security payment is deducted.
- **Social Security Retirement Benefits** – 50 percent of your monthly Social Security **Retirement** award (based on your own earnings) is deducted.
- **Workers' Compensation for Loss of Wages** – 100 percent deducted. If your workers' compensation claim is pending, you must provide medical evidence that you can work. You will be overpaid benefits if you later receive workers' compensation for weeks you were paid unemployment benefits.

NOTE: If you applied for or are receiving unemployment benefits from another state or the railroad, you must report this and you will not be eligible for Minnesota Unemployment benefits for the same weeks unless you are ineligible for the other (another state or railroad) unemployment benefits.

The following types of income are **not** deducted:

- Investment income (including personal IRAs)
- Jury duty pay
- Rental income (from property you own)
- Spousal support payments
- Earnings for **service calls** as a volunteer firefighter, volunteer ambulance driver, or volunteer EMT (on-call or standby pay IS deducted)
- Supplemental Security Income and survivor's benefits
- Child support payments paid to you

HOW TO STOP REQUESTING BENEFITS

Simply stop requesting payment of benefits, even if you are given the next date to request payment.

HOW TO REACTIVATE YOUR ACCOUNT

Your account ends 52 weeks after the date your application is effective. If you are employed and then are either totally or partly unemployed again within a year of your application, reactivate your account by either going online to **WEBCLAIM** or by calling **TELECLAIM**. Waiting to reactivate your claim may cause you to lose benefits. Your account will be reactivated effective the Sunday of the calendar week in which you reactivate your account.

NOTE: If your benefit year has ended, you must submit another application for benefits (See HOW AND WHEN TO APPLY, page 2).

WITHDRAWING YOUR ACCOUNT

An unemployment benefit account can be withdrawn only to establish a new benefit account and only if you have not been credited with a waiting week on the existing account.

APPEAL INFORMATION

If you disagree with any determination made by the Minnesota Department of Employment and Economic Development, you have the right to appeal that determination within 30 days. Employers affected by a determination made on your account have the same right of appeal. All determinations explain how to file an appeal. If you have filed an appeal, you must still request payment of benefits every two weeks during the appeal process. Benefits that are not requested timely cannot be paid. If an appeal decision states that you are not entitled to benefits that you have already received, you will be sent an overpayment determination, and you must repay those benefits.

INCOME TAX LIABILITY

Unemployment benefits are taxable income under both federal and state law. Your total payments are reported to both the Internal Revenue Service and to the Minnesota Department of Revenue. However, no income tax is taken out of your payment unless you make the request. Your unemployment benefit payments are reduced by 10% if you choose Federal Income Tax withholding. Your unemployment benefit payments are reduced by 15% if you choose both Federal and Minnesota Income Tax withholding. Minnesota Income Tax alone cannot be withheld.

If you would like income tax withheld and have not submitted your request, use **WEBCLAIM** to make the change online, call **TELECLAIM** to have an authorization form sent to you, or complete and mail the authorization form on the last page of this Handbook. If no taxes are deducted, you may have to make estimated payments. Contact the IRS or the Minnesota Department of Revenue if you have questions about your tax liability.

Tax Information: IRS Form 1099-G will be mailed no later than January 31st of each year to your last known address. Payment history information can be accessed using **WEBCLAIM**. A copy of the 1099-G does not need to be attached to your federal or state income tax return. If your address changes during the year, use either **WEBCLAIM** or **TELECLAIM** to make an address change even if you have stopped requesting benefits to ensure you receive the IRS Form 1099-G in the mail.

ADDITIONAL INFORMATION

ACCOUNT AUDITS

Each week, applicants are randomly selected for audit. These audits are conducted to detect errors or fraud. The information enables us to check the accuracy of the program and make improvements. Audit specialists verify your work search, availability for work, base period wages, reason for job separation, school attendance, and work earnings during the benefit year. If your account is selected, an audit specialist will contact you.

BUSINESS OWNERS AND RELATIVES

If you own 25% or more of a business individually or in combination with your spouse, parent, or child, the unemployment benefits you can receive based on your wages from that business are limited to four times your weekly benefit amount per year. This limitation also applies if you are the spouse, parent, or minor child of someone who owns 25% or more of the business. It does not apply if you have been permanently separated from the business.

CHILD SUPPORT PAYMENTS

If you **owe** court-ordered child support, the required amount is deducted from your payment and sent to the county child support collection agency. Questions concerning any deduction should be directed to an official in that child support agency.

If you **receive** child support payments, these payments are not deductible from your unemployment benefits.

FRAUD

A full time fraud detection unit matches wages reported by employers to benefits paid. Investigators work tips from employers and private citizens about anyone who is illegally requesting benefits. Penalties and criminal prosecution of those applicants or employers who commit fraud are pursued.

MOVING

It is important for the address on your account to be correct, even after you stop receiving payments, so that you can respond to notices concerning your entitlement for benefits. Tax information on IRS Form 1099-G will be sent to the last address of record on your unemployment account. Report any address change using **WEBCLAIM** or **TELECLAIM**. If you move, you must begin an active work search in this new area. If you move outside of Minnesota, contact the nearest Unemployment Insurance/Job Service office in that state for assistance in making an active search for work.

OVERPAYMENTS

Overpayments are benefits paid that you were not eligible to receive. If benefits are paid in error, whether it is your fault or ours, you may be required to repay them. You must also repay benefits if an appeal decision finds that you are not eligible for benefits you have already been paid. If you are overpaid benefits, you are sent a notice. You are responsible for repaying the overpaid amount. If you request benefits after an overpayment was determined and you have not repaid it, the overpaid amount is deducted from benefits payable to you. If you do not repay it, the overpayment is recovered by deducting it from future benefits, taking it from your state tax refund, garnishing your wages, putting a levy on your bank account, putting a lien on personal property or referring to a collection agency.

REEMPLOYMENT ASSISTANCE

If you:

- qualify for unemployment benefits;
- do not have a definite recall date; and
- are not required to seek work exclusively through a union hiring hall,

then you may receive a notice to attend an orientation at your local Workforce Center for an assessment of your reemployment needs and an introduction to available resources. Attendance may be mandatory, so failure to participate could cause a delay or denial of unemployment benefits.

SCHOOL ATTENDANCE

High-school students are not eligible to receive benefits. Post-secondary students may be eligible if they are actively seeking and ready to accept work during the normal hours for their occupation, and they are willing to quit school if it interferes with an offer of employment. This requirement can be waived for someone who has been permanently laid off and needs training in order to find suitable work.

WHO PAYS BENEFITS

Unemployment benefits are paid by the Minnesota Department of Employment and Economic Development from funds in the state's Unemployment Insurance Program Trust Fund. This trust fund is supported by a separate tax on employers. No deductions are taken from workers' wages to support this fund.

WORKING FOR A TEMPORARY AGENCY

If you work temporary assignments, you are eligible to receive benefits between assignments as long as you meet all of the eligibility requirements. Gross earnings from these assignments must be reported. When an assignment ends, if you fail to contact your temporary agency to request a new assignment within 5 days, you could be ineligible for benefits. Refusing or avoiding an offer of suitable work can also cause you to be ineligible for benefits.

? ? ? QUESTIONS ? ? ?

You can find answers to many of your questions by checking out the FAQ (Frequently Asked Questions) online at:



www.uimn.org/ui/faq.htm

UNEMPLOYMENT BENEFITS PHONE NUMBERS AND ONLINE ACCESS:

WEBCLAIM:	www.uimn.org
Email:	www.uimn.org/general/contact_us.htm

Twin Cities calling area	TELECLAIM: 651-296-3644
	Information: 651-284-3033
	TTY (Teletypewriter for the deaf and hard of hearing): 651-634-5062

Greater Minnesota (toll free)	TELECLAIM: 1-877-898-9090
	Information: 1-877-504-5050
	TTY (Teletypewriter for the deaf and hard of hearing): 1-877-360-1919

Appeals:	651-296-3745
	TTY (Teletypewriter for the deaf and hard of hearing): 651-297-3944

DISCRIMINATION

If you think you may have been discriminated against by your **Employer** based on race, color, creed, sex, marital status, status with regard to public assistance, disability, age, national origin, religion, membership in a Human Rights Commission, or sexual orientation, call the Minnesota Department of Human Rights at 651-296-5663.

If you think discrimination regarding the above protected class characteristics has occurred in the services provided through the **Unemployment Insurance Program** please call our Office of Diversity and Equal Opportunity at 651-296-1823.

PREVIEW TELECLAIM



A **telephone demonstration** is available to the public between the hours of 7 AM and 5 PM on Wednesday, Thursday and Friday of every week.

To access the demonstration:

CALL THIS NUMBER:	Twin Cities Metro OR Greater Minnesota (toll free)	651-296-3644 1-877-898-9090
USE SOCIAL SECURITY NUMBER:		123-45-6789
USE THIS PERSONAL IDENTIFICATION NUMBER (PIN):		1234
Press the following numbers on your telephone key pad to practice reaching these services:		
Request Benefits		Option 1
Change Your Address or Phone Number		Option 2 then 3
Reactivate Your Account		Option 2 then 4

DIRECT DEPOSIT AUTHORIZATION

You may have your benefits electronically deposited into your personal checking account. A new Direct Deposit authorization form needs to be completed each time you apply for a new benefit account. By enclosing a **blank check** marked **VOID** and signing below, I authorize the Minnesota Department of Employment & Economic Development to make electronic deposits into my checking account. This will continue in effect until I cancel it. **You must make a new request for direct deposit whenever you apply for a new account.**

Name:

Social Security Number:

SAMPLE:

ANNE MAPLE 123 Maple Street Anyplace MN 50000	1234 15-00000000
PAY TO THE ORDER OF _____	Date _____
_____	\$ <input type="text"/>
_____	DOLLARS
ANYPLACE BANK Anyplace MN 50000 For _____	

VOID

ATTACH VOIDED CHECK HERE

INCOME TAX WITHHOLDING

Unemployment benefits are taxable income under both state and federal law. I authorize the Minnesota Department of Employment & Economic Development to withhold tax as follows (**check one and sign below**):

- Federal Income Tax at the 10 % rate
- Both Federal and Minnesota Income Tax at a combined rate of 15%
- I **DO NOT** want Income Tax Withheld

SIGN HERE FOR DIRECT DEPOSIT AND/OR INCOME TAX WITHHOLDING:

Return to: **MN Unemployment Insurance Customer Service Center**
PO Box 202
St. Cloud, MN 56302-0202