

# Unemployment FAQs

## 1. What is Unemployment Insurance?

Unemployment Insurance (UI) is designed to assist workers unemployed through no fault of their own. UI is 100% funded by employers through payroll taxes. It is not based on financial need. Although weekly benefits are not meant to completely replace your regular earnings, the benefits can help you meet expenses until you find a new job. You are encouraged to apply during the first week you become unemployed or your hours of work are reduced.

### Special points of interest:

- Program overview with filing instructions
- Facts on unique situations that could affect your UI benefits
- Retraining options while receiving unemployment

## 2. How much will I get?

Your earnings during a “base year” determine your weekly benefit amount (WBA) and the maximum benefits payable (MBP) on your claim. Your base year is the first four of the last five completed calendar quarters when you file your claim. You must have 680 hours of work during your base year to be eligible for benefits.

If you do not have enough hours in the regular base year period, an “alternate base year” period of the last four completed quarters can be considered.

Your weekly benefit amount is determined by multiplying \$9,500 times 3.85%, which equals \$365.75. That amount is rounded down to a WBA of \$365.

The maximum and minimum weekly benefit amount is set in June for new claims filed beginning Sunday of the first full week in July. The current maximum amount is \$583. No one, regardless of earnings, receives more. The minimum amount is \$138.

### TEMPORARY BENEFIT INCREASE

If your claim has an effective date between March 6, 2011 and October 30, 2011, you may be eligible for a \$25 increase to your weekly benefit amount. Your maximum benefits payable will be adjusted accordingly.

See an example of a calendar showing a “base year” and an “alternate base year” calculation on page 4.

For example, if you file a claim during May, your base year will be the previous calendar year (the first four of the last five completed calendar quarters). If you do not have enough hours worked in the regular base year, you may file based on the alternate base year, which is the last four completed calendar quarters prior to your filing date. Using the example above, the alternate base year would be April through December of the previous year and January through March of the current year.

Your weekly benefits amount is calculated on the average of the total wages paid to you in the two highest quarters of your base year times 3.85%. For example, if your two highest quarter earnings in your base year were \$10,000 and \$9,000, the average of the two quarters is \$9,500.

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### 3. How do I apply for benefits?

Apply for benefits by:

1) Calling the unemployment claims center at 800-318-6022 Monday through Friday from 8:00 AM to 5:00 PM except for state holidays. Please see the chart to the right to find your day to call. Your claim is effective the week you call, or

2) Going online at [www.esd.wa.gov](http://www.esd.wa.gov) 24 hours a day, 7 days a week. Most claims can be filed online, be sure and follow all instructions. Your claim is effective the week you file your online application.

At minimum, you must provide your Social Security Number and name, mailing address (including zip code), phone number, and the dates you worked for each employer and the reason you are no longer working in the past two years.

To reduce time on hold, if your Social Security Number ends with:

0 through 3, call Monday  
4 through 7, call Tuesday  
8 through 9, call Wednesday

If you miss your designated day, you can call Wednesday, Thursday, or Friday of the same week without any delay in your payment.

You also need to call the unemployment claims center if:

- You have a question about a notice or letter we sent you;
- You need to change your name;
- A court order is issued for your protection;
- You need help using the automated Weekly Claims line or Internet;

### 4. What happens to my Washington claim if I move to another state?

Once you establish a Washington claim, you may continue to draw from that claim, even if you move to a different state.

You are required to register for work in the new state at the nearest employment office. Check the government pages of your local telephone directory for the location of the nearest office.

If you move, you can change your address online at [www.esd.wa.gov](http://www.esd.wa.gov) or by calling 800-318-6022.

If you have specific questions regarding your individual situation, call our toll free number and choose option 7 for questions, to speak with a claims specialist.

### 5. When will I get my first check?

To receive payment, you must file weekly claims. When you file your weekly claim you will answer eligibility questions for the prior week. You are not paid for the first eligible week of your claim. It is a "waiting week" but you **must** claim the week to have it count. This means that you will be entering your third week of unemployment before you claim for a payable week.

You cannot claim a week until the week is over, which is after midnight Saturday of the week you are claiming. We recommend you file your claim on Sunday, or Monday each week to ensure timely payment. You have from Sunday until Friday at 5:00 pm to file your weekly claim for the week that ends on Saturday. If you claim by telephone or on the Internet, you will usually receive your check within the same week.

**Direct Deposit is available.** We can send your benefits directly to your bank or credit union account. It's safe and convenient. You must apply for direct deposit online through our secure website. We do not accept written request and will return any written requests received. To get more information about direct deposit go to [www.esd.wa.gov](http://www.esd.wa.gov) and type Direct Deposit in the search field.

## 6. How do I claim benefits?

You will be provided an overview of the claims process when you file your application. We'll instruct you how to select your Personal Identification Number (PIN). You must set up a PIN to file your weekly claim by telephone at 800-318-6022 or on the Internet at [www.esd.wa.gov](http://www.esd.wa.gov)

You can file paper claims, but our records show weekly claims filed by phone or on the Internet are paid faster than paper claims and have fewer errors. If you need help using the telephone claims line or the Internet, call the unemployment claims center.

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*Do you still have questions? You can see more frequently asked questions (FAQ) and answers and access other services from our unemployment insurance homepage at [www.esd.wa.gov](http://www.esd.wa.gov).*

## 7. How long can I get my benefits?

Your claim is established for a 52 week "benefit year," beginning the week you file your application. However, there are only "up to" 26 weeks of benefits available during the 52 week claim.

You cannot file a new claim with Washington as the paying state until your Washington benefit year is over, even though you may have collected all of the benefits payable to you. **If you claim full benefits each week, the maximum length of time your benefits would last is up to 26 weeks.**

If you have an opportunity for part-time work and your "earnings deduction" (gross earnings minus \$5 times 75%) is less than your weekly benefit amount (WBA), you could receive partial benefits which may extend the amount of time that you can draw benefits. Additional earnings may also help you qualify for another new claim when your benefit year ends.

You may stop or resume claiming at any time during your benefit year. You may receive the balance of your benefits until your benefit year ends, as long as you meet all eligibility requirements. For example, you are not eligible for benefits if you take a vacation, have full-time work, or, for other reasons are not available or looking for work. If you stop claiming, even for one week, you must call the claims center to reopen your claim during the first week you are eligible and still want to claim. If it has been four or more weeks since you last claimed, you can reopen online at [www.esd.wa.gov](http://www.esd.wa.gov).

This picture shows a portion of a "Claim Calendar" for May 2011, in the second calendar quarter. The far right column shows the end of the benefit year, 52 weeks after the claim is established.

M A Y	1	2	3	4	5	6	7	17-12	4-28-12
	8	9	10	11	12	13	14	18-12	5-05-12
	15	16	17	18	19	20	21	19-12	5-12-12
	22	23	24	25	26	27	28	20-12	5-19-12
	29	30	31	Jun 1	2	3	4	21-12	5-26-12

Base Year: January 1, 2010, through December 31, 2010  
 Base Year Quarters: 1, 2, 3 and 4 of 2010;

Alternate Base Year: April 1, 2010, through March 31, 2011  
 Alternate Base Year Quarters: 2, 3 and 4 of 2010; 1 of 2011

## 8. Are extensions available after I exhaust my maximum regular benefit amount?

Federal and state extensions may be available in times of high unemployment. You may go to our website at [www.esd.wa.gov](http://www.esd.wa.gov) for information regarding available extensions. Training Benefits, which are additional benefits, may be available if you are in approved training and have applied for Training Benefits. See "Can I go to school and still get UI Benefits?" later in this publication

## 9. How does severance pay affect my benefits?

Severance payments do not usually have any effect on receipt of benefits. However, "Pay in Lieu of Notice" or "Continuation Pay" with full benefits that are guaranteed can affect the receipt of unemployment benefits. Report any separation-related payments you receive or are entitled to receive to the unemployment claims center.

## 10. How does a pension affect my benefits?

Social Security payments are not deductible from UI Benefits. Payments under any employer-paid retirement pension will be deductible from UI benefits if the pension is based on your work for a base year employer and that employer contributed to or maintained the pension plan. The amount deducted is based on the amount you receive and the percentage of the employer contribution.

## 11. Are unemployment-insurance benefits taxable?

Yes. Under federal income-tax laws, unemployment benefits are taxable. It is important for you to plan for this obligation. When you apply for unemployment insurance, you may elect to have the Department withhold 10% from your check (sent directly to the Internal Revenue Service) or you may elect to pay any taxes due when you file your income tax return.

## 12. What are my responsibilities while claiming benefits?

To be eligible for benefits, you must be making a realistic work search and be willing to accept any suitable work. Suitable work is generally full time employment in an occupation in line with your prior training, experience and education. If your regular work does not exist in your area, suitable work is any work that you can do. Work would not be considered suitable if the wages, hours or other working conditions are not as favorable as the average for your occupation in the local labor market.

Each week you file a weekly claim, you must be able, available and actively seeking work. You must list your job search activities on a job search log. At a minimum, the log must show:

- Contacts with at least three employers each week, or
- Participation in three approved in-person job search activities at the WorkSource Office or local employment center, or
- A combination of both employer contacts and job search activities for a total of three

Job Search Logs are included in the Unemployment Claims Kit mailed to you after you file your application. The Log is also available online at [www.esd.wa.gov/benefits-forms](http://www.esd.wa.gov/benefits-forms).

## 13. Do I have to accept any bump option offered?

If your employer reports you refused a "bump" option, the department will determine if the refusal will be considered a voluntary quit from employment or a refusal of new work with the employer. (Note: a bump option generally results from a collective bargaining agreement providing more senior employees the opportunity to "bump" less senior employees during a layoff.) The department will investigate the circumstances and details of the bump option, taking into account work-related factors that may include, but are not limited to, changes in wages, hours, benefits, or distance to work.

## 14. Can I go to school and still get UI benefits?

Unemployment insurance is designed to assist you with living expenses while you search for employment. To be eligible for benefits each week you must be able, available and actively seeking work. Attending school calls into question your eligibility for benefits.

If you are attending or plan to attend full-time training, you may be eligible for Commissioner Approved Training (CAT). CAT is simply a waiver of the work search requirement — **it does not provide additional benefits or pay any school-related expenses.** You need to apply for CAT. You may be eligible for CAT if jobs for which you are qualified do not exist or are decreasing in your labor market. The training must be for an occupation or skill for which there are reasonable job opportunities when you complete the training.

If approved, you are not required to look for work or to accept work as long as you regularly attend classes and make satisfactory progress in your approved training program.

You will still need to claim benefits weekly to receive a payment. Every six weeks, you will receive a "progress report" that must be completed by you and signed by the school or training facility. You will mail or fax the completed progress report to the unemployment claims center.

If your training lasts longer than your regular benefits, you may also apply for Training Benefits. **You do not need to complete the CAT application if you are completing the Training Benefits application.** You must apply for Training Benefits within 90 days of being notified of the program and you must be enrolled in approved training within 120 days of being notified of the program. You are considered notified of Training Benefits when you file a new claim. The 90/120 days to apply for and be enrolled in training for Training Benefits starts on the date you filed your claim. Information about Training Benefits is included in the Unemployment Claims Kit that is mailed to you shortly after you file your new claim.

Self-Employment Assistance Program (SEAP) is another training program you may qualify for. This unique program allows eligible laid-off workers to collect unemployment benefits while participating in approved self-employment training. You can sign up for the program only if we determine you will likely use all of your unemployment benefits before finding a new job. We will mail you a letter if you are potentially eligible to participate. Approval does not extend your unemployment benefits and does not provide additional money to pay for books, tuition, or other training-related expenses.

You can get additional eligibility information and applications for CAT, Training Benefits and SEAP from the unemployment claims center or online at [www.esd.wa.gov/training-programs](http://www.esd.wa.gov/training-programs). Your local WorkSource office can help you with the Training Benefits application.

If you are not eligible for CAT or Training Benefits and attend classes which do not conflict with your ability to seek and accept full time work, you may be eligible to continue receiving benefits. Contact the unemployment claims center.

## 15. Appeals

If you disagree with a written decision issued by us, you have the right to appeal the decision to the Office of Administrative Hearings (OAH), an independent state agency. Your appeal may be filed by mail to the address on the decision or by fax to the number on the decision. Appeals cannot be taken over the phone or by email. Your appeal must be filed by the date shown on the determination notice to ensure your right to a fair hearing.

The period for filing an appeal may be extended for good cause by the Administrative Law Judge with OAH. If you miss the deadline, provide a statement about why the appeal was not filed by the deadline.

For more information on appeals please read the "How to File an Appeal" brochure available at your local WorkSource office or by calling the claims center. It is also available online at [www.esd.wa.gov/appeal-info](http://www.esd.wa.gov/appeal-info)



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*The mission of the Employment Security Department is to help people succeed throughout their working lives. The department carries this out by supporting workers during times of unemployment, by connecting job seekers with employers who have jobs to fill and by providing business and individuals with the information and tools they need to adapt to a changing economy.*

See our website at [www.esd.wa.gov](http://www.esd.wa.gov) for more unemployment information or to apply for benefits.

### **Unemployment claims center information**

English/Spanish  
800-318-6022

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## **Notes:**