

Facts About Unemployment Insurance

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WHAT IS THE PURPOSE OF THIS GUIDE?

This guide will answer most questions about your claim for Unemployment Insurance and help you avoid problems, delays, or improper payments. It explains your rights and responsibilities while claiming Unemployment Insurance benefits. ***It is your responsibility to read and know the contents of this guide.*** This guide contains general information only and does not have the force and effect of law, rule or regulation. Any questions should be directed to the nearest Iowa Workforce Development Center. **Do not rely on information obtained from any other source.**

WHAT IS UNEMPLOYMENT INSURANCE?

Unemployment Insurance is like home or car insurance except **you do not pay any part of the cost.** Unemployment Insurance is paid entirely by employers who are covered by Iowa Employment Security Law. Unemployment Insurance is not welfare and is not based on need. It provides temporary benefits for persons who are:

- ◆ unemployed or reduced in hours through no fault of their own.
- ◆ able to work and available for work.
- ◆ actively looking for work (unless waived).

The intent is to pay benefits to eligible claimants during periods of unemployment when suitable work is not available. You must meet certain eligibility requirements set by law. This guide briefly explains these conditions.

If you do not expect to be recalled to your previous job, it is your responsibility to register for work at the nearest Workforce Development Center. Staff there can provide information about job openings, testing, counseling, job training programs and job seeking skills.

Do not sign the application for Unemployment Insurance form unless you fully understand ALL of the **CONFIRMATION STATEMENT** that appears on the following page.

IMPORTANT

If you are required to look for work, you must keep a record of your contacts. You may be requested to provide a copy of your work search contacts. If requested, you must complete and return the form so that it is received prior to the due date. You must do this even if you claim benefits for just one week or have returned to work. For more information, see pages 8 & 9.

CONFIRMATION STATEMENT

TO BE ELIGIBLE FOR BENEFITS I MUST:

- a. file an application for benefits and provide proof of my social security number.
- b. be totally or partially unemployed.
- c. have worked and earned a certain amount of wages in work covered by unemployment insurance in the last 15 to 18 months.
- d. have lost my job through no fault of my own.
- e. be able to work and available for work.
- f. be registered for work unless exempted by the local Workforce Center.
- g. be actively seeking work by in-person contact with employers, unless approved to send resumes by the local Workforce Development Center. Work search may be waived if temporarily unemployed but this must be verified and approved by local Workforce Development Center.
- h. keep a record of my work search contacts in the back of this book and provide a copy of my work search contacts on the Work Search History form upon request.
- i. report any job offers or referrals that I refused to the Workforce Development Center.
- j. report if I quit or am fired from any job while I am claiming benefits.
- k. notify the Workforce Development Center if for any reason I move or leave the area for more than 3 working days.
- l. report all earnings before deductions when earned, *not paid*. Report any vacation, severance, or holiday pay. Inquire at Workforce Development Center if you are receiving any other type of pay that may be deductible.
- m. notify the Workforce Development Center if I am currently enrolled or start school.
- n. notify the Workforce Development Center if I am receiving a pension, disability payments or workers' compensation.
- o. understand that if it becomes necessary for the Workforce Development Center to conduct a fact-finding interview to determine my eligibility for benefits, I will be contacted about the date and time of the fact-finding interview.
- p. understand that if a decision on any issue of my eligibility for unemployment insurance is appealed, my claim becomes public record.
- q. understand that benefits are fully taxable and requirements exist pertaining to estimated tax payments.
- r. understand that I may choose to have income taxes withheld from my benefit payment and that I may change the withholding choice.
- s. understand that attempting to claim and receive benefits fraudulently can result in loss of benefits, repayment of benefits, fines or imprisonment.**

HOW DO I FILE FOR BENEFITS?

To file a claim, you should report to the Workforce Development Center which is most convenient to you. Your claim will be effective the Sunday of the week in which you report to our office. Do not delay in filing as you may lose benefits as claims are not usually backdated.

When you file your claim, be sure to have identification and your Social Security Number. You will be asked to provide the name and address of your most recent employer and the starting and ending dates you actually worked.

MONETARY RECORD

After you file your claim, you will be mailed a form called the "Monetary Record ." This form will show:

- ◆ The beginning date of your claim.
- ◆ Your 4 quarter base period. (See Page 4)
- ◆ The gross wages paid to you in the base period by each employer that is covered by Unemployment Insurance.
- ◆ Your Weekly Benefit Amount (WBA) if your earnings were high enough to qualify. See page 5 for information on WBA.
- ◆ Your Maximum Benefit Amount (MBA). See page 6 for information on MBA.

Carefully examine the earnings reported on the Monetary Record. If you believe the earnings or employers shown are not correct, report to the Workforce Development Center immediately to appeal. If available, bring check stubs, W-2 forms or other proof of earnings.

HOW DO I REOPEN MY CLAIM?

If you have an existing claim (claims are effective for one year) and you stopped claiming for one or more weeks and wish to receive benefits again, you must **reopen** your claim. **You may do this by telephoning or reporting in person to your Workforce Development Center sometime during the week you wish your claim to be reopened, not after the week is over.** You will need to provide the dates of employment and the name of the company for whom you have worked, **if any**, since you last claimed benefits.

WHAT ARE THE ELIGIBILITY REQUIREMENTS?

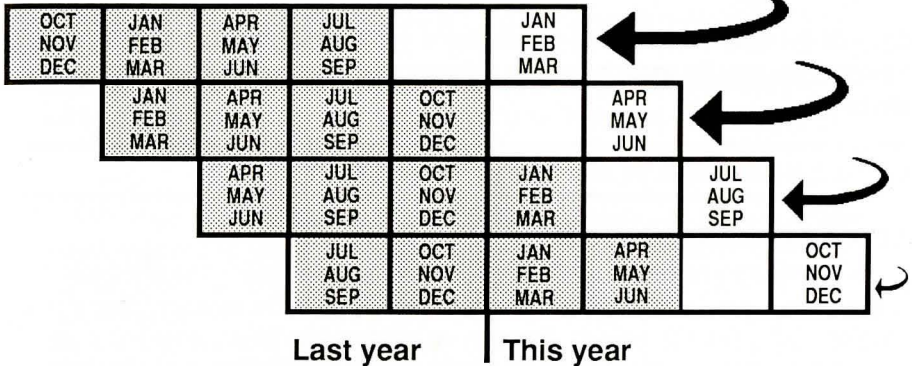
BASE PERIOD

The base period is a one year period of time from which your Weekly Benefit Amount (WBA) and Maximum Benefit Amount (MBA) are determined.

The base period is the first four of the last five completed calendar quarters at the time you file your initial claim for benefits. The quarter you file your claim in and the preceding quarter are called the lag quarters and are not used to determine your benefits.

Base period is the shaded area.

If Claim is Filed In:



For EXAMPLE: If you file a new claim in APRIL, MAY, OR JUNE (2nd Quarter), your **base period** would be the preceding January 1 to December 31.

BENEFIT YEAR

When you file a claim, you begin a benefit period of one year (52 or 53 weeks) from the effective date of your claim. You may file for weeks you are unemployed within the benefit year until you have received your Maximum Benefit Amount (MBA). At the end of your benefit year your claim will end, even if you have not claimed all of your benefits. If you exhaust benefits prior to the end of your benefit year, you must wait until the end of the benefit year before you can file a new claim. If you file a new claim at the end of your benefit year, you may use your lag quarters from your prior claim that are in the base period.

In order to receive benefits **again** on a new claim, you must have worked in a job covered by unemployment insurance in the prior benefit year or in the following benefit year and been paid gross wages of at least \$250.

WHAT ARE THE WAGE REQUIREMENTS?

TO BE ELIGIBLE FOR BENEFITS YOU MUST HAVE:

- ▶ Earned and have been paid wages by employers covered by Unemployment Insurance in two or more quarters of your base period.
- ▶ Your total base period earnings must be at least 1.25 times the wages you earned in your highest quarter.
- ▶ Meet a minimum amount of wages in your high and low quarters of your base period.



(for program year 7/97 to 6/98)

High Quarter minimum \$820

Low Quarter minimum \$410

If you do not meet all of the wage requirements, you are ineligible for benefits. However, you may file again in the next calendar quarter where a different base period will be used.

HOW MUCH CAN I RECEIVE AND HOW IS THIS FIGURED?

WEEKLY BENEFIT AMOUNT (WBA)

In Iowa, your weekly benefit amount is determined by your gross wages from all covered employers in your high quarter (HQ) of your base period **AND** by the number of dependents you claim (dependent info- page 6). The minimum and maximum WBA changes each year after the first Sunday in July on new claims. A WBA schedule is available upon request at each Workforce Development Center.

Your WBA is calculated by the following:

If you have: (for program year 7/97 to 6/98)

0 dependents, Your WBA is 1/23 of your HQ.
(with a **max. of \$239**)

1 dependent, Your WBA is 1/22 of your HQ.
(with a **max. of \$248**)

2 dependents, Your WBA is 1/21 of your HQ.
(with a **max. of \$257**)

3 dependents, Your WBA is 1/20 of your HQ.
(with a **max. of \$270**)

4+ dependents, Your WBA is 1/19 of your HQ.
(with a **max. of \$293**)

For EXAMPLE:

If your HQ earnings are \$4400 and you have 1 dependent, Your WBA is \$200. ($\$4400 / 22 = \200).

MAXIMUM BENEFIT AMOUNT (MBA)

The most you can receive during your benefit year is 26 times your Weekly Benefit Amount (WBA) **or** one-third of your total base period wages, **whichever is less**.

EXCEPTION: If you are laid off due to your employer closing at the location you were last employed, your Maximum Benefit Amount (MBA) **may be increased to 39 times** your WBA **or** one-half your total base period wages, whichever is less. However, your WBA does not change due to a closing.

DEPENDENTS

Since dependents affect the amount of benefits you receive, it is important you report the correct number of qualifying dependents when you file. The following may be claimed as a dependent **if you meet certain criteria**.

- ▶ **Spouse** if he/she did not work or worked and earned \$120 or less in gross wages during the calendar week prior to the effective date of your claim (exclude self employment income).
- ▶ **Children** (or others) only if you are allowed to claim them under federal income tax guidelines and you claimed them this past tax year or will claim them in the current tax year.

NOTE: A Maximum of 4 dependents is allowed. **You cannot claim yourself as a dependent.** Dependents cannot be used if they have been claimed by someone else on a current unemployment insurance claim that hasn't expired. Ask for more detailed information.

WHEN WILL I GET PAID?

You should receive your first check or direct deposit **in about three weeks** after you first apply for benefits if you meet all the eligibility requirements. It takes about 3 weeks to receive your first payment because all past employers in the last 18 months are notified of your claim and have 10 days to protest. If there are no protests, payment is released. If your claim is protested, see p. 16. If you have not received a payment or a notice of denial after you have filed for 3 weeks, contact your Workforce Development Center immediately.

IMPORTANT NOTE: After the first payment, which may be for 1 or 2 weeks you can receive weekly payments (instead of bi-weekly payments) if you choose the direct deposit payment method. Direct deposit is the **only** method that allows weekly payment. See detailed information on page 15.

HOW DOES A PART-TIME JOB AFFECT MY BENEFITS?

If you work while filing for benefits, you can earn up to 25% of your Weekly Benefit Amount (WBA) before any deduction is made from your benefits. All earnings over 25% of your WBA are fully deductible. Working part-time will extend the time you may draw benefits within your benefit year. However, the maximum benefit amount (MBA) does not change.

For EXAMPLE:

If your WBA is \$200, you could earn \$50 (25% of \$200) before you would receive a reduction in benefits. So if you had \$90 gross earnings in a week, your benefits would be reduced by \$40 (\$90 less the \$50 earning limit = \$40 reduction) and your benefit amount for that week would be \$160 (\$200 less \$40).

Each week you claim benefits you must report your gross wages from any job (before deductions) when earned, not paid, even if the total is less than 25% of your WBA. Wages must be reported on a calendar week (Sunday thru Saturday) regardless of the work week used by your employer. There is a **Work Record** chart in the back of this guide to help you determine weekly earnings. If your gross earnings equal or exceed your WBA plus \$15 you will not receive any payment for that week. When this happens consistently you should stop filing.

NOTE: While working part-time you must continue to look for work and be able and available for your regular type of work. The goal is to return to similar pay and hours you had prior to filing your claim.

CAN I WORK IN SELF-EMPLOYMENT?

Income from self-employment is not considered wages and is not deducted from unemployment insurance benefits. However, you are required to report any self-employment to the Workforce Development Center. You must still meet the eligibility requirements of being able, available and actively looking for work, and be willing to accept suitable work. If it is determined that your self-employment prevents you from accepting suitable work, you may be disqualified due to being unavailable for work. Ask for more information.

WHAT CAN BE DEDUCTED FROM MY BENEFITS OTHER THAN WAGES?

- ◆ Vacation pay (100% deductible -as reported by employer)
- ◆ Holiday pay (deducts same as wages -see part-time job above)
- ◆ Severance pay, dismissal/termination pay, separation allowance, wages in lieu of notice (100% deductible)
- ◆ Temporary Disability under workers' compensation (100% deductible)
- ◆ Social Security retirement and disability (50% deductible) excluding survivor benefits & SSI
- ◆ Tips or gratuity received while claiming benefits (deducts same as wages)
- ◆ Private or Government pension or other similar periodic payment that is based on previous work.
Your weekly benefit is reduced based on the percentage of the employer's contribution, providing the employer is a base period employer or a chargeable employer on your claim.

All deductible items are not listed. If you have a question if a certain item is deductible from your benefits, contact your local Workforce Development Center for a determination. Failure to report a deductible item can result in an overpayment which you will be required to repay.

CHILD SUPPORT

By law, Iowa Workforce Development is required to deduct and withhold up to a maximum of 50% of your benefits **when requested** from the Dept. of Human Services Child Support Recovery Unit for back child support. You will receive a written decision if this deduction is to be made. Any questions should be directed to the local child support agency.

WHAT ARE THE WORK SEARCH REQUIREMENTS?

EVERYONE is REQUIRED to make a **MINIMUM** of 2 work searches each week unless otherwise specified by the Workforce Development Center. You must actively seek work each week you claim for benefits, even if you are working part-time. Your job contacts must be made between Sunday and Saturday of the week you are claiming benefits and must be made through in-person contacts with employers. Your work search must be a reasonable and honest effort to find work and you must be willing to accept a reasonable wage in your area for the job you are applying for. Telephone contacts for jobs are not acceptable. Repeat or follow-up work searches may be made to the same employer after six weeks from the initial contact.

You are **required** to keep a record of your work search contacts. You need to include the date of the contact, company name, address, phone number and the name of the person you contacted. It is suggested that you keep this record in the space provided at the end of this handbook. You are also **required** to provide a copy of this information on the **Work Search History** form, upon request. If requested, you may provide a copy of your records rather than copy the information onto the form.

Failure to make weekly work searches, keep a record of the work search, and submit the Work Search History form upon request may result in a denial of benefits already paid causing an overpayment that you will be required to repay.

RESUMES may be accepted as employer contacts if this is the customary means for you to secure employment in your regular occupation and the employer is located outside the immediate area of your residence. You must be preapproved by the Workforce Development Center to apply in this manner. Resumes must be sent to an employer, not just a post office box number.

EXCEPTIONS:

WORK SEARCH may be **WAIVED** if you are temporarily unemployed and expect to be recalled by your former employer in a short period of time. This will be assessed at time of filing and you will be informed if your work search is waived. If your work search requirement is changed you will be notified by the Workforce Development Center. You must still be able and available for work from your regular employer and may still be required to accept other suitable offers of work.

If you are in school or a training program, WORK SEARCH may also be WAIVED. This school or training must be approved in writing by the Workforce Development Center in advance for work search to be waived (see Department Approved Training, page 10).

Union members who normally get a job through a union hiring hall, are required to contact the hiring hall each week to satisfy the work search requirement.

ELIGIBILITY REVIEW

If you are required to make a work search, you will receive an Eligibility Review Questionnaire in the mail about every 5 weeks while you are claiming benefits. You are required to complete the questionnaire and mail it back to your local Workforce Development Center by the due date contained in the instructions. When the questionnaire is received by the Workforce Development Center, it will be reviewed and you may be called into the office for an interview. If an issue arises that could result in termination of your benefits, you may request 3 working days to prepare prior to giving a statement.

The Eligibility Review Program is required by the federal government to ensure that you are following the correct procedures to become reemployed and are not placing unrealistic restrictions or barriers to becoming employed. Failure to complete and return the questionnaire when due could result in a disqualification of benefits.

WHAT WAGE MUST I ACCEPT?

SUITABLE WORK

You are required to seek and accept suitable work. If the wage of a job offer is significantly below what you averaged at your job prior to filing a claim, the job offer may be considered unsuitable.

The Workforce Development Center calculates your gross Average Weekly Wages (AWW) by using your high quarter of your base period and dividing by thirteen (13), the number of weeks in a quarter. A job offer is considered NOT SUITABLE if the wages are below the following percentages of your AWW listed below.

- A. 100% if work is offered during the first five weeks of your claim.
- B. 75% if work is offered during the 6th through 12th week of your claim.
- C. 70% if work is offered during the 13th through the 18th week of your claim.
- D. 65% if work is offered after the 18th week of your claim. HOWEVER, you are not required to accept employment below the federal or state minimum wage (effective September 1, 1997 the minimum wage is \$5.15/hr).

For EXAMPLE: If your gross Average Weekly Wage (AWW) was \$400 per week (\$ 10 per hour assuming 40 hours /week) and you are offered work that will pay \$280 per week gross (\$7/hr at 40 hours/week) and you have been claiming benefits for 9 weeks when the offer was made, the job offer is considered NOT suitable as it is below 75% of your AWW.

There are other factors that are used to determine the suitability of work. If you turn down any job offer/referral, you are required to notify the Workforce Development Center. Ask for more information if you are considering turning down a job offer or referral to a job.

NEW EMPLOYMENT OR JOB OFFER

When you start a new job (full or part time) after filing your unemployment , please notify the Workforce Development Center where you filed your claim. If you have a JOB OFFER that you accepted you need to continue to look for work until the job actually starts to continue to be eligible for benefits. Many job offers are subject to passing a reference check, physical, drug screen or other work tests. Some offers are rescinded by the employer because of unforeseen cutbacks or because the person who was leaving decided not to leave after all. You could also find a temporary job before the new job starts or find a better job and turn down the first offer.

WHAT DOES ABLE AND AVAILABLE FOR WORK MEAN?

You must be physically able to work during any week you are claiming benefits. If you are ill, injured, on medical leave, or unable to work for any reason, you may not be eligible for benefits.

You are required to report any condition which would prevent YOU from working, accepting work, or seeking work. This includes, but is not limited to illness, injury, hospitalization, incarceration, school attendance, out of town, on vacation, or loss of child care or transportation. You may be required to provide evidence of your ability to work such as a doctor's statement.

CAN I GO TO SCHOOL AND STILL BE ELIGIBLE?

DEPARTMENT APPROVED TRAINING (DAT)

You may receive benefits if you are attending school or a training course if approved by the Workforce Development Center.



You must make a written application for DAT provided by the Workforce Development Center. If available, when you apply, bring with you the name of the school, type of training, class schedule, and the beginning and ending dates of training.

Most requests for DAT will be approved if the training has a substantial curriculum. Approval or denial is always in writing and you may appeal if denied. While attending approved training you do not have to be available for work or search for work to continue to be eligible for benefits. However, if you stop training for any reason you must notify the Workforce Development Center in person and must immediately search for work as instructed.

HOW DO I CLAIM FOR BENEFITS EACH WEEK?

Each week you are unemployed while claiming for benefits you must certify that you:

- ▶ are unemployed or reduced in hours;
- ▶ are able & available for work;
- ▶ have not refused any job offers or referrals to a job;
- ▶ are actively looking for work (unless waived); and
- ▶ are reporting any pay or pension you may be receiving.

This is done **each** week by touch tone telephone.

TOUCH-TONE TELEPHONE REPORTING

To file your weekly continued claim by telephone just call the phone number on the back of this guide. A Computer Voice Response Unit (VRU) will answer. A prerecorded voice will ask you the eligibility questions one at a time. You answer "**Yes**" by pressing number "1" and "**No**" by pressing number "9".

NOTE: If you do not have a telephone, you may use a pay phone to call in your weekly claim. This is a free call if you use the toll free number. You do not need to put any money in a pay phone to place an 800 call.

Some questions will instruct you to enter the pound sign (#) at the end of your answer. Many of your answers will be repeated back to you by the computer system to make sure the information is correct. If it is not, you will be instructed how to change your answer. The average length of time to file your claim by phone is about 3 minutes.

IMPORTANT:

If you get disconnected or hang up before the system tells you that your claim has been accepted, you will have to call again to file your claim.

HOURS YOU CAN CALL IN YOUR WEEKLY CLAIM:

**12 Noon on Saturday to 11:30 PM Sunday
7:30 AM to 5:00 PM Monday through Friday.**

The only week that may be claimed by telephone is the week which just ended on Saturday. Claims filed on Saturday, Sunday, or Monday are processed at the end of the day on Monday. **Phone lines are very busy on Saturday afternoon. Therefore, we suggest you call late on Saturday or on Sunday or Monday to avoid a busy signal.** If you call later in the week, benefits can be delayed and possibly denied if you do not call by the Friday deadline.

PERSONAL IDENTIFICATION NUMBER (PIN)

The VRU system for filing your weekly claim requires you to enter a four-digit Personal Identification Number (PIN). Your PIN protects you from having another person file your claim or obtain information about your claim.

You will select your own PIN the first time you call in. Be sure to select a PIN that will be easy to remember since you must use the same PIN each time you call to file your weekly claim. Do not use same numbers in sequence (such as 1111 or 3333) or numbers in sequence (such as 1234).

If you forget your PIN or you think someone else knows your PIN, report this immediately to the Workforce Development Center and you will be provided instructions on how to establish a new PIN with your next call. It is not permissible for any other individual to file your claim for you.

PREPARING FOR THE CALL

1. Be sure to have your Social Security number and your PIN number.
2. If you worked during the week and had earnings, or you received or will receive vacation or holiday pay etc. during the week, be sure you know the gross amount in dollars (before deductions) before you call.
3. Have a pencil & paper handy to write down information that you may need to take with you to the Workforce Development Center.

REPORTING YOUR WEEKLY CLAIM (VRU)

When you call to file your claim, the computer will play a recorded message called a **script** (see page 13 & 14). Each time you call you will be asked all the basic questions. Other questions which you may be asked will depend on the answers you provide to the basic questions. Read through the following sample messages or questions before you call to save yourself time and confusion during the call.



**DO NOT USE
CELLULAR
OR
CORDLESS PHONES!**

If you are hearing impaired and have a TTY, you may call 1-800-831-1399 for assistance.

VRU SCRIPT

- Welcome to Iowa's Unemployment Insurance Claims reporting system.** (if your phone has a PULSE/TONE switch, be sure that the switch is set to TONE before you continue.)
- Please enter your social security number followed by the pound sign (#).** The pound sign (#) is located to the right of the zero at the bottom of the key pad on the phone.
EXAMPLE: If your number is 967-52-4183, press: 967524183 #
- Please enter your personal identification number followed by the pound sign (#).**
EXAMPLE: press: XXXX# (4 digits)
- Do you have a new address, phone number, or bank account?**
For Yes, press 1.
For No, press 9.
- To check on a benefit payment, press 1.** (see *Status of Claim, page 15*)
To enter your weekly claim for unemployment insurance benefits, press 2.
To start over, press 3.
- Please answer all questions truthfully. Warning: Attempting to claim and receive unemployment insurance by entering false information can result in loss of benefits, fines, and imprisonment. To show that you understand the warning, press 1. To show that you do not understand the warning message, press 9.**
- Your weekly claim can now be entered.** If you hang up before the system tells you good-bye, your answers will not be recorded and your payment will not be made.
- Did you work during the week claimed?**
For Yes, press 1.
For No, Press 9.

NOTE: Questions 9 & 10 are asked only if you answered YES to question 8.

- Please enter your gross wages for the week, followed by the pound sign (#).**
Round to the nearest dollar. (49 cents & below round down,
50 cents & above round up)
EXAMPLE: If you earned \$89.49 press 89 #.
- You said that you worked during the week claimed.**
If you are still working, press 2.
If you are laid-off, press 4.
If you were fired, press 6.
If you quit, press 8.

11. Enter your vacation pay, severance, wages in lieu of notice, separation or dismissal pay. For none, press zero followed by the pound sign (#), or enter the gross amount rounded to the nearest dollar, followed by (#).

EXAMPLE: If you received \$238.50 in vacation pay, Press 239 #.

If you did not receive any type of pay, Press 0 #.

12. Enter your holiday pay. For none, press zero followed by the pound sign (#) or enter the gross amount rounded to the nearest dollar followed by the pound sign (#).

EXAMPLE: If you did not receive any holiday pay, press 0 #.

If you received \$100.49 in holiday pay, Press 100 #.

13. Are you receiving Social Security, private pension, or military retirement?

For Yes, press 1.

For No, press 9.

14. Were you ready, willing, able, and available for work during the week ending (month, day)?

For Yes, press 1.

For No, press 9.

15. Did you refuse any job offers or job referrals during the week?

For Yes, press 1.

For No, press 9.

NOTE: Question 16 is not asked if Work Search is waived by the Workforce Development Center.

16. Enter the number of employers you contacted during the week followed by the pound sign (#).

EXAMPLE: If you contacted 3 employers during the week, press 3 #.

17. The law imposes penalties for false statements. Do you certify that the statements which you entered are true for the week ending (month, date)?

For Yes, press 1.

To hear the statement again, press 9.

To cancel your claim this week, press 7.

18. Your weekly claim for benefits has been filed, Thank you. To avoid a delay in benefit payments, please remember that you must file each week. Good-bye. (Please hang up your phone).

CAN I FIND OUT THE STATUS OF MY CLAIM AND WHEN I WILL BE PAID?

After you claimed your first 2 weeks you can find out the status of your claim for benefits by telephoning the same number you called to enter your claim and pressing 1 on question 5 (to check on benefit payment). You can learn:

- ▶ The last week you claimed, if any.
- ▶ When your last payment was mailed or forwarded to financial institution.
- ▶ The amount of the payment.
- ▶ Remaining balance (in dollars).

The Status of Claim option is **only** available:

7:30 AM to 5:00 PM Tuesday through Friday.

(If Monday is a holiday, Information is not available until Wednesday of that week)

HOW DO I GET PAID? (Direct Deposit or Check)

PAYMENT BY DIRECT DEPOSIT (weekly)

Direct deposit is recommended as you will receive a **weekly** payment into your financial institution. It will also avoid problems and delays in mail handling. To set this up you must bring in a check or bank statement so we can obtain your financial institution's transit number and your account number (savings or checking). After you receive your first payment (about 3 weeks) you will begin receiving weekly deposits. If you telephone each week on Saturday, Sunday, or Monday, your payment should be deposited in your account on Friday. (If there is a holiday during the week, payment will be delayed an extra work day.) Since you will not receive any written notification of your deposit, it is your responsibility to verify receipt of deposit from your financial institution.

PAYMENT BY CHECK (bi-weekly)

If you choose to be paid by a **check**, you will receive a **bi-weekly** check. After you receive your first payment (about 3 weeks) you will be paid every other week. If you telephone each week on Saturday, Sunday, or Monday, you should receive your check in the mail by Friday of every other week.

If you do not have access to a touch tone telephone, ask about other options.

WHEN COULD I BE DENIED BENEFITS?

Even though you may meet all other requirements, **you may be disqualified from receiving unemployment insurance.** Some of the reasons you may be disqualified include the following:

IF YOU:

- ◆ **Quit** your job without good cause attributable to your employer.
- ◆ Were **discharged** or suspended **for misconduct** in connection with your job.
- ◆ **Refused suitable work** or recall to suitable work by your former employer.
- ◆ Are **not able** to work, **not available** to work or **not actively seeking work** as required.
- ◆ Are unemployed due to a **strike**.
- ◆ **Have set unrealistic** limitations on the wages, hours or days, types of work or locations of a job you will accept.
- ◆ **Fail to report** to the Workforce Development Center or satisfactorily **participate in reemployment services** when told to do so. (see Profiling pg. 21)
- ◆ Are a school employee with either a contract or **reasonable assurance** of returning to work when school resumes the next academic year or term. If you are an educational employee, ask if this applies to you.
- ◆ **Fail to return the Work Search History Form** when requested.
- ◆ **Fail to return** the Eligibility Review form when due (See page 9)

WHAT HAPPENS WHEN MY CLAIM IS PROTESTED?

FACT-FINDING INTERVIEW

If your claim for unemployment insurance is protested, a fact-finding interview may be arranged by the Workforce Development Center.

A fact-finding interview will normally be conducted by telephone. You and the employer will receive a Notice of Unemployment Insurance Fact Finding Interview containing the scheduled **date, time, and phone number** where you will be called for the interview. Complete instructions are listed on the notice you receive.

If you will not be available to participate, notify the Workforce Development Center immediately or you may lose your benefits. Written statements may also be submitted by you or the employer but should be received prior to the interview to be considered.

Within a few days of the interview, you will receive a decision in the mail. Read it carefully. If it is favorable to you, you will begin receiving benefits immediately. However, if the decision is later reversed on appeal, you may be required to repay the benefits you received. You should continue to phone in weekly continued claims if your claim is protested.

IF I AM DENIED BENEFITS CAN I APPEAL?

FIRST LEVEL APPEAL: ADMINISTRATIVE LAW JUDGE.



If you or the employer disagree with the decision, either party has the right to appeal and present testimony to an administrative law judge. The appeal must be postmarked or received within 10 calendar days after the mailing date shown on the decision. You may also request the local Workforce Development Center to assist you in filing an appeal or answering general questions.

If the decision is appealed by either you or the employer, a **formal** hearing with an administrative law judge will be scheduled by telephone. However, you or the employer may request an in-person hearing. The party requesting the in-person hearing must travel to the Workforce Development Center closest to the other party. There are only 16 Workforce Development Centers that conduct in-person hearings. These centers are listed in the office directory on the inside back cover of this guide. You should continue to file weekly continued claims during the appeal process.

If you receive a notice for a Telephone Hearing, you will be instructed to telephone the Appeals Section immediately to verify that you will participate and the phone number where you and witnesses can be reached. The Appeals phone number is toll free. **WARNING:** If you do not telephone the Appeals Unit prior to your scheduled hearing, you will not be called to participate.

Unlike the fact-finding interview, an appeal hearing is formal due process where all parties are sworn in and the hearing is tape recorded. The administrative law judge will take new statements concerning the issue even if the same statement was given at the fact-finding interview. Additional evidence may be submitted at the hearing by either party, so it is important that you participate. You may choose to be represented by an attorney but you must do so at your expense.

The administrative law judge makes an impartial decision based on information presented at the hearing and on contents of your file. You will receive the administrative law judge decision in the mail in about 10 to 14 days.

SECOND LEVEL APPEAL EMPLOYMENT APPEAL BOARD

If you or the employer disagree with the administrative law judge decision, it may be appealed to the Employment Appeal Board. The appeal must be postmarked within 15 calendar days from the mailing date of the decision.

Members of the Employment Appeal Board are appointed by the Governor to equally represent (1) employees, (2) employers and (3) the general public. The board is in the Iowa Dept. of Inspections and Appeals, Lucas State Office Building.

All parties will receive a **written transcript or cassette tape** of the administrative law judge hearing and will be given an opportunity to submit a **written summary** of their side.

The Employment Appeal Board **does not** hold hearings. The board decides each case by reviewing all the evidence which has been presented to the administrative law judge. The board may affirm or reverse the administrative law judge's decision or may send the case back to the administrative law judge for further review or order a new hearing and decision if they feel the evidence in the file is not sufficient or is incomplete. It usually takes 60 to 180 days to receive the Appeal Board decision from the date the appeal is filed.

If you disagree with the Employment Appeal Board decision you may file a petition for judicial review in Iowa District Court or request a rehearing before the Appeal Board. The procedure and appeal deadlines are indicated on the decision.

WHAT IF I AM OVERPAID?

If you receive benefits to which you are not entitled, you will be liable for repayment of those benefits. Iowa Workforce Development may recover an overpayment by requiring you to repay the total overpayment amount or repay under an installment payment plan if approved by the department. The department can also recover the overpayment by deducting it from any benefits you may be eligible to receive on a future unemployment insurance claim. No benefits can be paid on a regular unemployment insurance claim until the overpayment has been recovered.

If you have an overpayment of at least \$50, the department, at its discretion, may garnish your Iowa state tax refund, lottery prize, or vendor payment. If fraud was involved, the Investigations & Recovery Unit of the department may file liens or garnish wages to recover the overpayment.

ARE BENEFITS TAXABLE?

All unemployment insurance benefits are fully taxable on your federal and state income taxes. Beginning January 1, 1997, all unemployment benefit recipients will have the option of federal and/or state taxes being withheld from benefit payments. If you elect to have taxes deducted you will have to sign an authorization form. Deductions are 15% of the gross benefit payment for federal taxes and 5% of the gross benefit payment for state taxes.

By January 31st of each year, you will be mailed a Form 1099-G telling you the amount of benefits you were paid during the previous year and any federal and/or state taxes that were withheld. The Internal Revenue Service and the state Revenue and Finance Department are also advised of the amount of benefits paid to you and deductions withheld for you. For more information about authorizing these deductions, contact your nearest Workforce Development Center. Requirements exist pertaining to quarterly tax payments. If you need tax assistance, contact the Internal Revenue Service at 1-800-829-1040.

CAN I USE WAGES I EARNED IN ANOTHER STATE, THE MILITARY OR THE FEDERAL GOVERNMENT?

When you file a claim you must report all wages in **all states** in the last 18 months, including wages from the **military and federal** employers and provide complete addresses and dates of employment. If we have to request wage information from another state, or federal government, your claim will be delayed until we receive this information (usually about one week).

To receive **credit for military** wages, you need to provide a copy of your DD-214 (Member 4). If you served in the reserves, you must have had at least 90 consecutive days of active service for these wages to be used. The military service, not Iowa Workforce Development, determines if your earnings can be used on a claim.

If you worked for the **federal** government (non-military), please bring with you, if available, copies of your check stubs, W-2 and SF-8 which shows the payroll address of your federal employer.

The Workforce Development Center will inform you of your options in filing if you have any wages from out of state, the military or the federal government.

IF I MOVE OUT OF IOWA CAN I CLAIM BENEFITS USING MY IOWA WAGES?

INTERSTATE CLAIM

If you filed a claim in Iowa then moved out of state, go to the nearest Job Service in the state where you live. If you move out of Iowa and then want to file for benefits using Iowa wages, you must also report to the nearest Job Service office in the state where you live. The local Job Service will act as an agent for you and will file your Iowa claim or transfer your claim if you have already filed prior to leaving Iowa. The **Iowa Interstate Unit** will then administer your claim and mail you all the information you need to claim benefits. You may file your weekly claim by telephone explained on pages 11 to 14 but you must first telephone the Iowa Interstate Unit to set this up. You must also notify the Iowa Interstate Unit of any address changes as unemployment insurance checks will not be forwarded by the Postal Service.

Once you establish an Iowa interstate claim:

Mail all correspondence to:

Iowa Interstate Claims Unit
PO Box 10332
Des Moines, IA 50306-0332

For telephone inquires, call:

1(800) JOB-IOWA (562-4692)
1 (515) 281-4973 or
1 (515) 281-4974

THE QUALITY CONTROL PROGRAM

The Quality Control program randomly selects claimants who are currently filing for benefits and audits their claim. If you are selected you will be asked to verify any wages you've earned and work search contacts you've made. You are required to attend an interview with a Quality Control representative. If you refuse to cooperate you may be denied benefits. If you are selected for an audit it does not mean we suspect you have done something wrong. The Quality Control program is required by the Federal government for program improvement.

RELEASE OF INFORMATION

Information on your unemployment insurance claim is considered confidential by law. You may have a copy of all information in your file if you contact the Workforce Development Center in person or submit a written signed request. Only general information may be given over the telephone. Wage record information will be provided to third parties if you have completed a written signed request.

Information on your claim does become a matter of public record if you receive an appeal decision on your claim from an administrative law judge (see First Level Appeal, page 17). In addition, Iowa Workforce Development will release information on your claim to various federal and state agencies, if requested, and we are required to provide it by law, rule or regulation.

ARE THERE ANY OTHER BENEFIT PROGRAMS?

ECONOMIC DEVELOPMENT AND WORKERS ADJUSTMENT ASSISTANCE ACT (EDWAA)

If you are unemployed as a result of a layoff, plant or business closing and you have had the same type of job for many years, you may be eligible for this special dislocated worker program. If you think you qualify for this program, ask for more specific information.

TRADE ACT

If you are unemployed due to foreign imports, you may qualify for Trade Adjustment Assistance. If you think you qualify for this program, ask for more specific information.

WORKERS' COMPENSATION UNEMPLOYMENT INSURANCE CLAIM

If you have recovered from a workers' compensation injury or illness and you lack the necessary earnings to qualify for an unemployment insurance claim explained on page 5, you may be eligible to receive benefits based on wages you were paid before the workers' compensation claim. Ask for more information.

ARE THERE EXTENSIONS IF I EXHAUST MY BENEFITS?

At the time of this printing there are no extensions in effect. However, when either the national or Iowa unemployment rates exceed a certain level, you may be entitled to additional weeks of benefits after exhausting all regular benefits. If an extended benefit period is declared and it appears that you qualify, we will send you a **WRITTEN NOTICE** to report to your local Workforce Development Center.

FRAUD

You commit fraud if you knowingly make false statements, provide false information, or withhold information to obtain benefits. Examples of fraud include failure to properly report work and earnings or a job separation. Attempts to claim and receive benefits fraudulently can result in loss of benefits, fines or imprisonment. Be sure you make no false statement when applying for unemployment insurance or during the time you are receiving benefits.

EQUAL OPPORTUNITY IS THE LAW

Iowa Workforce Development is an Equal Opportunity Employer and does not discriminate in its programs and services on the grounds of race, color, religion, sex, national origin, age, disability, political affiliation or belief, and for beneficiaries only, citizenship or participation in JTPA. If you think you have been subjected to discrimination, you should contact the Affirmative Action Officer located at:

Iowa Workforce Development
1000 East Grand Avenue
Des Moines, Iowa 50319-0209

Auxiliary aids and services are available upon request to individuals with disabilities .

REEMPLOYMENT SERVICES - PROFILING

Profiling is done in the first five weeks of your claim by looking at certain factors such as previous occupation, previous industry, education, duration of employment, wages, etc. About 3% of all claimants will be selected for this program. If selected, your participation is mandatory since it is a condition of eligibility of unemployment insurance benefits. Reemployment services vary in some areas of the state. Some examples of reemployment services are job search assistance, job placement services, counseling, aptitude testing, job search workshops, job clubs and resume writing assistance. These services may be conducted at the local Workforce Development Centers, area colleges, or JTPA offices. Recent studies done by the U.S. Department of Labor found that people who received reemployment services returned to work earlier than people who did not receive services.

WORKFORCE DEVELOPMENT CENTER DIRECTORY

If you have any questions or problems, please contact your nearest Workforce Development Center listed below.

If you are an interstate claimant (filing against Iowa from another state) please call the Iowa Interstate Unit at (515) 281-4973 or (515) 281-4974 for assistance.

Algona	(515) 295-7219	Iowa City	(319) 351-1035
Ames	(515) 232-6572	Iowa Falls	(515) 648-4781
Atlantic	(712) 243-2351	Jefferson	(515) 386-8411
Audubon	(712) 563-4102	Keokuk	(319) 524-1862
Boone	(515) 432-5806	Knoxville	(515) 842-3972
Burlington *	(319) 753-1671	Le Mars	(712) 546-8178
Carroll *	(515) 792-2685	Manchester	(319) 927-4447
Cedar Rapids *	(319) 365-9474	Maquoketa	(319) 652-6838
Centerville	(515) 856-6371	Marshalltown	(515) 754-1400
Chariton	(515) 774-4816	Mason City *	(515) 422-1524
Charles City	(515) 228-5136	Missouri Valley	(712) 642-4159
Cherokee	(712) 225-2274	Monticello	(319) 465-4044
Clarinda	(712) 542-6563	Mt. Pleasant	(319) 385-4241
Clarion	(515) 532-3671	Muscatine	(319) 263-3521
Clinton	(319) 242-1703	New Hampton	(515) 394-3825
Clive	(515) 281-4799	Newton	(515) 792-5131
Corning	(515) 322-4707	Oelwein	(319) 283-2751
Council Bluffs *	(712) 328-3101	Osceola	(515) 342-4955
Creston *	(515) 782-2119	Oskaloosa	(515) 673-9494
Davenport *	(319) 386-4770	Ottumwa *	(515) 684-5401
Decorah *	(319) 382-4289	Pella	(515) 628-4511
Denison	(712) 263-6102	Perry	(515) 465-3537
Des Moines *	(515) 281-9607	Pocahontas	(712) 335-4244
Dubuque *	(319) 556-5800	Red Oak	(712) 623-2569
Emmetsburg	(712) 852-3412	Sac City	(712) 662-4802
Estherville	(712) 362-7327	Sheldon	(712) 324-4152
Fairfield	(515) 472-5466	Shenandoah	(712) 246-4470
Forest City	(515) 582-2976	Sioux Center	(712) 722-4813
Fort Dodge *	(515) 576-3131	Sioux City*	(712) 277-8540
Fort Madison	(319) 372-4412	Spencer *	(712) 262-1971
Glenwood	(712) 527-5214	Storm Lake *	(712) 732-1576
Grinnell	(515) 236-4732	Washington	(319) 653-4787
Guthrie Center	(515) 747-8562	Washington	(319) 653-4787
Harlan	(712) 755-3777	Waterloo *	(319) 235-9672
Humboldt	(515) 332-2145	Waverly	(319) 352-3844
Independence	(319) 334-2653	Webster City	(515) 832-5261

* indicates offices that conduct in-person appeal hearings.



To file your weekly claim by telephone or to check on the status of your claim, call one of the following numbers.

Burlington	(319) 753-9837	Fort Dodge	(515) 573-7351
Cedar Rapids	(319) 365-1248	Iowa City	(319) 351-1733
Clinton	(319) 242-3968	Marshalltown	(515) 752-8718
Council Bluffs	(712) 328-1867	Mason City	(515) 423-1674
Davenport	(319) 386-0834	Ottumwa	(515) 684-4133
Decorah	(319) 382-2608	Sioux City	(712) 277-0104
Des Moines	(515) 281-6231	Spencer	(712) 262-5928
Dubuque	(319) 556-0173	Waterloo	(319) 235-4432

A toll free number will be provided if you do not live in one of these local areas.

Hours to Call Your Weekly Claim:

**12 Noon Saturday to 11:30 p.m. Sunday or
7:30 a.m. to 5:00 p.m. Monday through Friday**

NOTE: Phone lines are very busy on Saturday afternoon. Please try on Sunday or Monday to avoid a busy signal. See pg. 13 & 14 for list of questions asked.

Hours to Check on Claim Status and When Paid:

7:30 a.m. to 5:00 p.m. Tuesday through Friday

NOTE: If Monday is a holiday information is not available until Wednesday of that week (see pg 15 for detailed information).



An Equal Employment Opportunity Agency

70-6200 (7-97)