

JOB INSURANCE

FACTS FOR WORKERS



This booklet explains your rights, benefits and responsibilities under Iowa's Job Insurance program. It is important that you read it very carefully. When you file a Job Insurance claim, you will be asked to sign an initial claim form that contains a statement certifying that you received a copy of this booklet and that you understand the confirmation statement it contains.

Keep this booklet for future reference.

Understand Your Rights

To insure that you collect all the Job Insurance benefits you are entitled to receive, it is important that you clearly understand your rights and responsibilities under Iowa's Job Insurance law. If you have any questions about the law or any of the information contained in this booklet, contact your nearest Job Service office.

No Information by Phone

Your claim and all information about it are **CONFIDENTIAL**. For your protection, **NO INFORMATION ABOUT YOUR CLAIM WILL BE RELEASED BY TELEPHONE**. (See "Release of Information" on page 3.)

Although specific information about your claim cannot be given over the phone, you may call your local Job Service office or one of the following with any **GENERAL** questions you may have:

Claims Section	515-281-6507
OPSCAN Section	515-281-5950
(biweekly payments process)	
Interstate Unit	515-281-4973
(claims filed outside Iowa)	
Appeals Bureau	515-281-3747
(status of appeal from initial determination)	
Employment Appeal Board (status of appeal from hearing officer determination)	515-281-3638

Job Service Office Hours

All Job Service offices in Iowa are open from 8 a.m. to 4:30 p.m., Monday through Friday, except holidays. (Refer to back cover for complete listing of Job Service offices.)

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Please read this page and the following page carefully before signing the Initial Claim Form (60-0150).

Claimant Confirmation Statement

As a Job Insurance claimant, it is your responsibility to know the following information. Please read this information very carefully. It is important that you ask questions if there is something you do not understand. **Do not sign the initial claim form (60-0150) unless you fully understand ALL the following information.**

1. To be eligible to receive benefits, I must register for work with Job Service of Iowa. For each week I am claiming benefits, I must: (a) be unemployed; (b) be able, available and actively seeking work by personal contact with employers; and (c) be willing to accept suitable work when it is offered.
2. I must make a minimum of two work contacts **in person** each week unless Job Service specifies more than two for this area. Repeat contacts with a limited number of employers **MAY NOT BE** considered an adequate search for work. I am excluded from making two in-person employer contacts if: (a) I am a union member in good standing and will be obtaining employment through the union hiring placement facility, or (b) I am temporarily unemployed for a period not to exceed four consecutive weeks as verified by Job Service at the time I filed my initial claim.
3. I must enter all work contacts made in person on the claim for benefits form that I am required to mail every other week to Job Service. Should an employer refuse to accept my application for work, I may still show that employer as a contact for work and Job Service will accept it. However, I must state that the employer refused to accept my application.

4. I must report all earnings before deductions. I understand that any work in exchange for rent, food or payment of a bill is also considered earnings and must be reported.
5. I must accept the prevailing wage for work in this area which may be lower than the area formerly worked in.
6. If I start school of any kind, or if I am currently enrolled in school, I must immediately notify Job Service in writing of this fact.
7. I must report any job refusals or refusals of job referrals to Job Service.
8. Before I leave the area for any reason, I must contact Job Service for reporting instructions.
- *9. I understand that I will not receive benefits for the first calendar week in which I have filed an initial claim but that I must meet the weekly requirements as though I were being paid benefits.
10. I understand that attempting to claim and receive Job Insurance benefits fraudulently is prohibited by law and can result in loss of benefits, fines or imprisonment.

*If you file a claim effective on or after January 3, 1988, you will not be required to serve a one-week waiting period.

Release of Information

The Privacy Act requires that any information about a claim for Job Insurance benefits or application for employment **MUST** be held confidential. This law also requires that you be notified how information may be released.

Job Service of Iowa will release information only as authorized by the Privacy Act. Information about your claim is available to you and to the other parties directly involved. However, information will not be released by telephone but will be mailed to addresses on file or given to individuals presenting proper identification or authorization. Any information in the possession of the Job Service Division may also be made available to:

1. An agency of this or any other state, or a federal agency responsible for the administration of an unemployment compensation law or the maintenance of a system of public employment offices.
2. The Bureau of Internal Revenue of the United States Department of Treasury.
3. The Iowa Department of Revenue.
4. The Social Security Administration of the United States Department of Health, Education and Welfare.
5. An agency of this or any other state or federal agency responsible for the administration of public works or the administration of public assistance to unemployed workers.
6. Colleges, universities and public agencies of this state for use in connection with research of a public nature, provided Job Service does not reveal the identity of any individual or employing unit.
7. Legally authorized criminal investigators.
8. A state or local child support agency.
9. An employee of the Department of Employment Services, a member of the General Assembly, or a member of the United States Congress in connection with the employee's or member's official duties.

10. A political subdivision, government entity, or nonprofit organization having an interest in the administration of job training programs established pursuant to the federal Job Training Partnership Act.

In accordance with the law, if either you or your employer submit an appeal to the Hearing Officer level, information about your Job Insurance claim becomes a matter of public record with the issuance of the Hearing Officer's decision.

What Is Job Insurance?

Job Insurance is a program designed to protect workers who lose their jobs through no fault of their own and who are able, available and actively looking for work. Its main objective is to provide you, the worker, with an income sufficient for basic needs to tide you over periods of unemployment.

Job Insurance benefits are also an important aid to a stable economy since they help workers maintain their purchasing power and aid in preventing the spread of unemployment. Although every eligible worker has the right to collect Job Insurance benefits, it is important to remember that these benefits are made possible by a tax on Iowa employers. **NO DEDUCTIONS ARE EVER MADE FROM A WORKER'S PAYCHECK FOR JOB INSURANCE. EMPLOYERS PAY ALL THE JOB INSURANCE BENEFIT COSTS.**

Job Service administers the regular Iowa Job Insurance program as well as the Job Insurance program for federal workers and for members of the armed forces. Job Service is a division of the Iowa Department of Employment Services.

Am I Protected by Job Insurance?

In most cases, you are covered by Job Insurance if your employer has one or more employees during 20 or more weeks of the calendar year or has a payroll of \$1,500 in a calendar quarter.

All Iowa government employees are also protected by Job Insurance.

Ex-service Members

Ex-service members who terminated their services on or after July 1981 may be eligible for up to 13 weeks of unemployment insurance based on their military service credits. To qualify for Job Insurance, you must have completed a full term of active service in the armed forces and must have been discharged or released under honorable conditions. If you were discharged or released before completing your first full term of military service, you will be considered to have a period of federal service if you were separated for: the convenience of the government under an early release program; medical disqualification, pregnancy, parenthood or service incurred injury or disability; hardship; or personality disorder or inaptitude. However, your service must have been continuous for 365 days or more.

Accrued leave pay is considered part of your earnings and is used to determine the maximum amount of your Job Insurance benefits. Job Insurance cannot be paid to you during any period you are receiving subsistence allowances while taking vocational rehabilitation training under a federal act. **If you are eligible for Job Insurance, you will not be paid benefits for the first four full weeks following the week of your discharge. After this four-week period, you must serve a one-week waiting period before benefits can be paid.**

If you worked for an employer who paid Job Insurance taxes or were an employee of the federal government during your base period, these wages may be combined with your military credits to determine your benefits. Compensation for service-connected disabilities and accrued leave based on military service are not deducted from federal or state Job Insurance weekly benefits.

To receive Job Insurance for ex-service members, you must meet the same eligibility requirements as other lowans receiving Job Insurance.

Federal Employees

Most civilian employees of the federal government are protected by Job Insurance. You may be eligible to receive Job Insurance based on your federal wages alone or, if you had wages in employment under a state's Job Insurance program, these wages will be combined with your federal wages to increase your benefits.

The federal agency where you worked will furnish Job Service information on your service, wages and reason for separation. Federal law requires Job Service to accept this information but if you believe the information is incorrect, you may ask for a review by the federal agency.

You must meet the same requirements as other jobless workers under the Iowa law. Lump sum payments for terminal annual leave are deducted from Job Insurance payments under Iowa law. Federal employees separated from their jobs because of a reduction in force have reemployment rights. Failure to exercise these rights or refusal to accept a job offer by a federal agency will raise questions on your eligibility to receive Job Insurance.

How Do I Apply for Job Insurance?

Don't accept hearsay about Job Insurance or let someone discourage you from applying for benefits. As soon as you become unemployed, go to your nearest Job Service office to file a claim and register for work. If you delay in applying for Job Insurance, you may lose all or part of the benefits you are entitled to receive.

You don't need to employ anyone to help you in securing your rights to Job Insurance. The Job Service representative will take your claim and give you any information or help you may need. Although it usually only takes about 20 minutes to apply for benefits, you must report to the Job Service office before 4 p.m. to insure that there is sufficient time to complete the claims filing process.

You will need to bring your Social Security card since all department records are maintained under this number. If you are an ex-service member, you must have your Separation Form DD214. If you worked for the federal government, you will need your Separation Notice Form, SF-8.

If you have worked in more than one state during the past 20 months and these wages are protected by Job Insurance, you should tell the Job Service representative so these wages can be used to determine your eligibility or increase the amount of benefits you can receive.

A combined wage claim is set up for you if you have worked in Iowa and in some other state or states during the 18 months before you filed your initial claim. A combined wage claim may also be set up if you have worked in two or more states even though you have not worked in Iowa.

An interstate claim is set up for you if you have worked in some other state and not in Iowa but you wish to file in Iowa. The other state makes all determinations of eligibility according to its unemployment insurance law, and the other state mails your checks to you.

How Do I Qualify for Job Insurance?

To receive Job Insurance, you must:

- Be totally or partially unemployed.
- Have worked in a job covered by the Job Insurance program.
- Have lost or left your job for reasons that were not your fault.
- Have earned a certain amount of money in the last 15 to 18 months.
- Be registered for work with Job Service.
- Be able, available and actively seeking work by PERSONAL contact with employers.
- Be willing to accept suitable work when it is offered.

Partial Unemployment

You may be partially unemployed and eligible for Job Insurance if:

You are employed at your regular job but your work week is reduced to less than full-time and you earn less than your weekly Job Insurance benefit plus \$15, or;

You are separated from your regular job but earn less than the weekly Job Insurance benefit amount plus \$15.

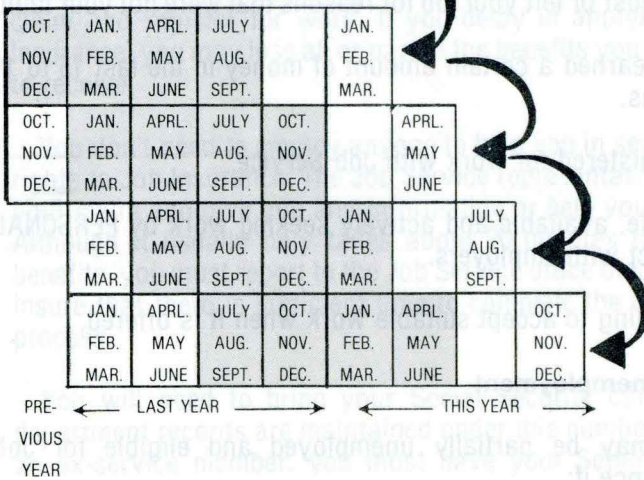
Check with your nearest Job Service office to find out if you are eligible for partial Job Insurance and if you should file a claim.

If you file a claim for partial benefits, you must actively seek work by personal contact with at least two employers during any week in which you do not have any earnings from your partial employment. The work search must be with employers other than the employer providing the partial employment. If you are a union member, you must contact the union business agent for work during the weeks you do not have any earnings from your partial employment.

Wage Requirements

To be eligible for Job Insurance benefits, you must have worked for employers who paid Job Insurance taxes, and you must have received a certain amount of wages during your base period. Your base period is the first four of the last five completed calendar quarters **BEFORE** the quarter in which you file a Job Insurance claim. The following diagram shows how to find your base period.

If you file your claim in



Your base period will be the shaded area.

The white boxes at the right side of each row show the months in which a claim is filed. To the left of each box is a shaded row of boxes showing the base period for the claim. For example, if you filed a claim in June 1987, your base period would begin January 1, 1986 and end December 31, 1986.

To collect benefits:

1. You must have earned at least \$580 in one quarter and at least \$290 in another quarter of your base period (before taxes); and,
2. The total wages paid to you in your base period must be at least 1¼ times what you were paid in the calendar quarter of your base period in which you earned the most (before taxes).

Wages earned during the quarter that you file a claim for Job Insurance and wages you earned in the preceding calendar quarter are not included in the base period.

NOTE: If you have recovered from a worker's compensation injury or illness, you may be eligible to receive Job Insurance based on the wages you earned before the worker's compensation claim. Contact your nearest Job Service office for additional information.

Work Search Requirements

To remain eligible for Job Insurance, you must make an active search for work during each week that you claim benefits. **The work search efforts you list on your claim for benefits form must have been made through in-person contacts with employers. Telephone contacts for jobs are not acceptable.** Employer contacts are subject to verification by Job Service.

You must also make every personal effort to find work that is normally used by persons in your occupation when they are seeking a job. You should file job applications with employers, answer want ads and use any other methods that you have found helpful in the past.

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. The use of resumes must be approved by Job Service before you apply for jobs in this manner.

If you normally get a job through a union, you must maintain a paid-up membership or permit during the months you are receiving Job Insurance. You must contact your business agent each week if your local union has its own hiring hall.

If you refuse to bump a fellow employee with lesser seniority, you are eligible for Job Insurance. The refusal of suitable work and work search provisions are waived. However, you must continue to meet the able and available eligibility requirements of the law.

If you plan to leave Iowa to seek work in another state, see your Job Service representative for reporting information. Claims filed against Iowa while you are traveling in another state cannot be honored by Iowa.

Suitable Work

Job Service considers the following areas when determining whether work is suitable:

1. Degree of risk involved to your health, safety and morals.
2. Your physical fitness.
3. Your prior training.
4. Your prospects for securing local work in your customary occupation.
5. Distance of the available work from your residence.
6. Length of your unemployment.
7. If the position offered is vacant due to strike, lockout or other labor dispute.
8. If wages, hours or other conditions of the available work are substantially less favorable to you than those prevailing for similar work in your locality.
9. If, as a condition of being employed, you would be required to join a company union or to resign from or refrain from joining any bona fide labor organization.

Work is suitable if the gross weekly wages for the available work equal or exceed the following percentages of the average weekly wage paid to you during the quarter of your base period in which your wages were the highest:

- (a) 100% if work is offered during first five weeks of unemployment.
- (b) 75% if work is offered during the 6th through the 12th week of unemployment.
- (c) 70% if work is offered during the 13th through the 18th week of unemployment.
- (d) 65% if work is offered after the 18th week of unemployment. However, you are not required to accept employment below the federal minimum wage.

What Disqualifies Me from Receiving Job Insurance?

Even though you meet all other requirements, you may be disqualified from receiving Job Insurance if you:

- 1. Quit your job without good cause attributable to your employer.
- 2. Refuse suitable work or recall by your former employer.
- 3. Are discharged for misconduct in connection with your job. **Gross misconduct** will result in cancellation of wage credits earned from all employers before your discharge. (Gross misconduct means the conviction or signed admission of an act which is an indictable offense in connection with employment.)

NOTE: For items 1, 2 and 3, you will be disqualified until you have worked in and have been paid wages for insured work equal to 10 times your weekly benefit amount.

- 4. Fail to adequately search for a job.
- 5. Are not available for work.

6. Are not physically able to work.
7. Are involved in a labor dispute.
8. Set unrealistic limitations on the job you will accept such as excessive wages, only part-time work, unusual hours or only certain jobs.
9. Fail to report to Job Service when directed.

Reasonable Assurance of Returning to Work

You may also be disqualified for Job Insurance if you are a professional or nonprofessional school employee with either a contract or reasonable assurance of returning to work when school resumes the next academic year or term. The term "reasonable assurance" refers to a written, verbal or implied agreement that you will continue working when classes resume. This agreement does not have to be a formal written contract.

You will not be eligible for benefits during established vacation periods and holiday recesses if you have reasonable assurance of returning to work after the vacation or holiday period. If you are a government and nonprofit employee of Educational Services agencies providing services to educational institutions, you are included in this disqualification.

However, if you are a **nonprofessional** school employee disqualified for benefits on the basis of having reasonable assurance of returning to work the next year or term, you may be entitled to benefits if it is later determined that reasonable assurance of your reemployment did not exist. Retroactive benefits will be paid for each week that you made a timely claim for benefits.

What Happens After I File A Claim?

Monetary Record

Shortly after filing your Job Insurance claim, you will receive by mail a monetary record showing the wages you earned in each quarter of your base period. (Base period is explained on page 8.) If you have enough base period earnings to qualify for Job Insurance, your weekly benefit amount and maximum benefit amount will also be shown. Information given on the monetary record is subject to wage corrections or any employer protests. Check this record carefully and report any missing or incorrect information to the Job Service representative.

It is important to remember that this is just the first step toward determining your eligibility for benefits. It does not mean that you will automatically begin receiving payments.

A notice that you have filed a claim for Job Insurance will be mailed to your last employer and all employers you worked for during your base period. If any notified employer wishes to dispute your eligibility to receive benefits, that employer will notify Job Service by mail. Job Service will then conduct an investigation (fact-finding interview) to gather facts concerning your eligibility. You will be notified by mail of the date, time and place of the interview. See page 23 for further explanation.

Waiting Week

The first week following the effective date of your claim is the waiting week. You will not be paid benefits for this week; however, you must meet the same requirements for this week as though you were being paid. You must make an active search for work and show that you have fulfilled the requirements of eligibility.

As a result of legislation enacted by the 1986-87 session of the Iowa Legislature, individuals filing claims effective on or after January 3, 1988 will not be required to serve a one-week waiting period.

Benefit Year

When you file a claim for Job Insurance, you begin a benefit year that lasts one year from the effective date of your claim. The

effective date of your claim is usually Sunday of the week in which you filed a claim.

During your benefit year, you may receive the weekly Job Insurance benefits for each week that you are eligible until you reach the maximum amount shown on your determination. If you have been paid the maximum amount before the end of your benefit year, you must wait until the end of the benefit year before you can file a new claim for Job Insurance. If you receive payments in any benefit year, you must, during that year or in the following year, work in and have been paid wages of **\$250 for work in a job protected by Job Insurance** before you can receive payments in the next benefit year.

How Do I Claim Benefits Each Week?

You must complete a claim for benefits form (60-0151) for each week you are unemployed and claiming Job Insurance. You will receive this form in the mail shortly after you have filed your initial claim.

If you have an Iowa claim and you haven't received this form within seven working days after filing your claim, contact your local Job Service office. If you have an interstate claim, the Job Service office where you filed your claim will give you three weekly claim forms. Do not use these forms but wait until you receive your Iowa claim for benefits form in the mail. If you don't receive the Iowa form within seven working days after filing your claim, contact the Iowa Interstate Unit by calling 515-281-4973. (This unit cannot accept collect calls.)

The claim for benefits form covers a two-week reporting period. For Job Insurance, a week is seven days, starting Sunday and ending the following Saturday at midnight. Each week's claim is identified by the Saturday "week ending" date.

Remember, you will not be paid benefits for the first week following the effective date of your claim, but you must meet the eligibility requirements as though you were being paid. (However, if you file a claim effective on or after January 3, 1988, you will not be required to serve this one-week waiting period.)

When determined eligible for Job Insurance, you will begin receiving benefit payments biweekly (every two weeks). Your check will be included in the packet that is mailed to you containing your claim form. It is important that you disassemble this packet carefully following the instructions given. If you should tear either your check or form, notify your local Job Service office immediately. Also, contact your local Job Service office if your check has been misplaced or if you think it may have been stolen.

If you receive a claim for benefits form with the statement "Do Not Use," this means that a claim form for the next two-week reporting period was previously sent to you. However, if you do not have a claim for benefits form with preprinted dates for the next two-week reporting period, contact your local Job Service office. Do not complete and submit the form containing the message "Do Not Use." Using it will delay payment on your claim.

How do I Complete the Claim for Benefits Form?

The claim for benefits form contains questions on both sides which you are required to answer. Instructions for completing the form with a sample are given on the form itself. It is important that you read and follow all these instructions carefully. If you have any questions about how to complete the form, contact your local Job Service office.

Print your numbers and answer the questions like the sample. Use a # 2 pencil or similar soft lead to complete the form. Do not use a pen. The form is processed by machine and entries not printed with pencil like the sample will cause a delay in processing your claim for payment. Stray marks can be misread which can also cause a delay in processing your form. If you erase, be sure to erase completely.

A sample of both sides of the claim for benefits claim form is shown on page 19. Do not complete and submit this sample form as it cannot be processed. Using it will only delay payment of benefits on your claim. If you have not received the claim for benefits form that you need, contact your local Job Service office.

Claim for Benefits Form — Front

The boxes and spaces to be completed on the front of the claim for benefits form are printed in blue. If you have any vision problems such as color blindness towards certain shades of blue, have someone help you complete the form.

Your social security number is printed in the upper left-hand corner. It contains a tenth digit at the end called a check digit. This number and the following series of 13 numbers are used by Job Service in processing your claim. Therefore, it is important that you not cross off any of these numbers. Check to be sure that your 9-digit social security number is correct.

The week-ending dates of the reporting period for which you are claiming benefits are printed at the top of the form under your social security number. This is usually a two-week reporting period. Make sure that the dates are for the weeks for which you intend to claim benefits. If you feel these dates are not correct, contact your local Job Service office.

Be sure to answer questions for both weeks indicated if you are claiming two. If you do not want to claim benefits for one of the weeks printed on the claim for benefits form, do not mark any of the questions for that week. Leave the week you do not want to claim benefits completely blank.

Report any wages you may have earned during either week. These should be gross wages rounded to the nearest dollar amount and should be reported during the week earned, not paid. It is important to remember that the claim week is Sunday through Saturday which is not always the same days as an employer's workweek.

If you do not have any wages or other type of pay to report, do not make any entries in the corresponding boxes in question #10 of the claim for benefits form. If you have nothing to report, leave the boxes completely blank; do not enter zeros or dashes.

Reverse Side — Claim for Benefits Form

List the work search contacts you have made during the weeks claimed. These contacts should be made during the same week they are listed and should be made with someone with hiring authority, not a clerk, laborer, etc. Give the full name of person contacted, complete employer name and address, and employer's telephone number. The telephone number is requested so that Job Service can check your contacts. Remember, telephone contact is not acceptable for work search.

Enter your social security number correctly in the appropriate box even though it is preprinted on the front of the form. Failure to enter it correctly may delay processing of your claim.

If you have moved or changed your address or telephone number, print your new address or telephone number in the space indicated. If you do have a new address or telephone number, answer "yes" to question #9 on the front of the form. It is important that your current and correct address be on file with Job Service. If your benefit payment check is mailed to an incorrect address, it will not be forwarded by the U.S. postal service but will be returned to Job Service as undeliverable.

If you have a claim for partial Job Insurance benefits, ask your employer to complete the bottom portion of the reverse side of the claim for benefits form.

Mailing Claim for Benefits Form

Before mailing your claim for benefits form, check to be sure you have answered all the questions on the front and back clearly and accurately. Read the certification statement carefully, then sign the form. Return the form to Job Service in the pre-addressed envelope you received with the claim form. Use this envelope only for mailing your claim for benefits form. Use a separate envelope to send any additional correspondence.

Your claim for benefits form may be mailed after 12:00 noon on Saturday of the last week you are claiming benefits if all work search efforts have been completed and any earnings can be

correctly reported. However, if you have a job interview or anticipate receiving any earnings on Saturday afternoon, wait and mail your claim for benefits form on Sunday. If you don't mail this form on schedule, you will delay your benefits, and you could be denied benefits.

Do not drop your claim for benefits form off at your local Job Service office or the Department of Employment Services office. This will only delay payment of benefits on your claim.

If your claim form is completed in error or is incomplete, you will be contacted by the OPSCAN section of the Department of Employment Services office or by your local Job Service office. The form may also have to be returned to you for corrections, delaying payment on your claim.

Sample of Claim for Benefits (60-0151) (Front)

SIGN YOUR NAME

(Do Not Print)

First, Middle Initial & Last
Name

SHOW GROSS WAGES

Earned During the Week
(Before Deductions)
& Detail Other Pay

Do not make any false statements. Penalties can be severe.

COMPLETE AND RETURN THIS FORM ONLY AFTER THE LAST DATE IN ITEM 1

<p>1. I CLAIM BENEFITS FOR WEEKS ENDING: FIRST WEEK 07 11 87 SECOND WEEK 07 18 87</p> <p>2. DID YOU WORK DURING THE WEEKS CLAIMED? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO</p> <p>3. IF YES, ARE YOU: <input type="checkbox"/> STILL WORKING <input type="checkbox"/> LAID OFF (LACK OF WORK) <input type="checkbox"/> DISCHARGED <input type="checkbox"/> QUIT</p> <p>4. Were you ready, willing & able to work? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO</p> <p>5. Did you refuse any job offers / referrals? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO</p> <p>6. How many employers did you contact? <input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 <input type="checkbox"/> 3</p> <p>7. Were contacts made in person? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO</p> <p>8. Have you contacted any of these employers before, in the last six weeks? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO</p> <p>9. Do you have a NEW address OR Telephone Number? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO</p>	<p>10. LIST ANY PAY RECEIVED OR TO BE RECEIVED (ROUND TO THE NEAREST \$ AMOUNT)</p> <p>WAGES EARNED (GROSS)</p> <table border="1" style="width: 100%; text-align: center;"> <tr> <th>FIRST WEEK</th> <th>SECOND WEEK</th> </tr> <tr> <td><input type="text"/> <input type="text"/> <input type="text"/></td> <td><input type="text"/> <input type="text"/> <input type="text"/></td> </tr> <tr> <td><input type="text"/> <input type="text"/> <input type="text"/></td> <td><input type="text"/> <input type="text"/> <input type="text"/></td> </tr> <tr> <td><input type="text"/> <input type="text"/> <input type="text"/></td> <td><input type="text"/> <input type="text"/> <input type="text"/></td> </tr> <tr> <td><input type="text"/> <input type="text"/> <input type="text"/></td> <td><input type="text"/> <input type="text"/> <input type="text"/></td> </tr> </table> <p>Vacation pay, wages in lieu of notice, Separation, Severance or dismissal pay.</p> <p>HOLIDAY PAY</p> <table border="1" style="width: 100%; text-align: center;"> <tr> <th>FIRST WEEK</th> <th>SECOND WEEK</th> </tr> <tr> <td><input type="text"/> <input type="text"/> <input type="text"/></td> <td><input type="text"/> <input type="text"/> <input type="text"/></td> </tr> </table> <p>Are you NOW receiving SS pension including Military retirement? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO</p> <p>I CERTIFY that the statements for the weeks covered by this claim are true. I know the law imposes penalties for false statements made on a claim.</p> <p>CLAIMANT SIGN HERE: <u>John A. Doe</u></p>	FIRST WEEK	SECOND WEEK	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	FIRST WEEK	SECOND WEEK	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
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Claim for Benefits Form (60-0151) (Reverse)

ENTER YOUR SOCIAL SECURITY NUMBER

Work Search Contacts MUST BE IN PERSON

EMPLOYER completes Bottom Half of Form ONLY if You're Partially Unemployed.

11. LIST THE WORK SEARCH YOU MADE DURING THE TWO WEEKS CLAIMED ON THIS FORM.

	DATE			EMPLOYER COMPANY	EMPLOYER ADDRESS	TELEPHONE NUMBER	PERSON CONTACTED	TYPE OF WORK	RESULTS
	MONTH	DAY	YEAR						
FIRST WEEK	07	07	87	ABC CO.	520 MAIN, DES MOINES	281-5387	PERSONNEL MANAGER	MACHINE OPERATOR	APPLICATION
	07	10	87	XYZ CO.	917 1st, DES MOINES	281-8474	MR. JONES	LABORER	APPLICATION
SECOND WEEK	07	13	87	BIG INC.	505 OAK ST, ANKENY	555-0000	MS. ADAMS	LABORER	NOT HIRING
	07	16	87	SMALL INC.	1507 1st, W. DES MOINES	555-0000	Mrs SMITH	MACHINE OPERATOR	APPLICATION

ENTER YOUR SOCIAL SECURITY NUMBER: 123-45-6789

If you have MOVED or CHANGED your address or telephone number, PRINT your new address or telephone number in this space.

Request your employer to complete this section. ONLY if your claim was filed as a PARTIAL for a reduction in the calendar weeks. (Sunday dates)		This employee worked less than his/her normal, customary, full time hours Due to LACK OF WORK during the pay period week's	
FIRST WEEK		SECOND WEEK	
To Week Ending	Gross Earnings	To Week Ending	Gross Earnings
	Scheduled work missed by worker. HOURS AMOUNT		Scheduled work missed by worker. HOURS AMOUNT
I CERTIFY this information is true and correct to the best of my knowledge:		Employer Signature (By)	Title
		Date Report Signed	

How Much Will I Receive in Benefits?

The amount you receive in weekly benefits depends on the amount of your earnings from jobs protected by Job Insurance in the high quarter of your base period and on the number of dependents. Effective July 5, 1987, these payments can range from \$25 a week to \$205 a week. Payments are rounded down to the next nearest dollar.

The following table briefly shows how the weekly benefit amount is computed. A Job Service representative can provide you with additional information as to the computation of your weekly benefit amount.

**Job Insurance Weekly Benefit Table
July 5, 1987 - July 2, 1988**

0 Dependents 1/23 of H.Q.* NOT TO EXCEED 53% of AWW**	1 Dependent 1/22 of H.Q.* NOT TO EXCEED 55% of AWW**	2 Dependents 1/21 of H.Q.* NOT TO EXCEED 57% of AWW**	3 Dependents 1/20 of H.Q.* NOT TO EXCEED 60% of AWW**	4 Dependents 1/19 of H.Q.* NOT TO EXCEED 65% of AWW**	WEEKLY BENEFIT AMOUNT
\$580	\$580	\$580	\$580	\$580	\$25
					\$26
					\$27
					\$29
					\$30
\$3841 and up					\$167
	\$3806 and up				\$173
		\$3780 and up			\$180
			\$3780 and up		\$189
				\$3895 and up	\$205

*H.Q. - High Quarter

**AWW - Average Weekly Wage (\$316.20 - 1986)

The maximum amount of Job Insurance benefits you can collect in Iowa is 26 times your weekly benefit amount.

However, if you are laid off due to your employer going out of business at a factory, establishment or other premises where you were last employed, the maximum amount of benefits may be extended to 39 times your weekly benefit amount. This amount cannot exceed the total of the wage credits in your account.

Dependents

Because the number of dependents affects the amount of benefits you receive, it is important that you report the correct number of dependents at the time you file your claim. Only claim those dependents that are allowed to you under the federal income tax guidelines. You may include your spouse as a dependent on your claim only if your spouse earned less than \$120.01 (gross wages) during the calendar week prior to the effective date of your claim.

If your spouse is reporting dependents on a Job Insurance claim, you cannot report the same dependents on your claim. Failure to claim the correct number of dependents can result in you receiving less Job Insurance benefits than you are entitled to receive or can result in an overpayment on your claim.

What Can be Deducted from My Benefits?

Earnings or Other Payments

You must report any earnings (Gross Amount), including wages earned from any part-time employment, for the week in which they were earned, not paid. Work in exchange for rent, food or payment of a bill is also considered earnings. The adjusted Job Insurance benefit will be your weekly benefit amount less any wages in excess of one-fourth of your weekly Job Insurance benefits.

When you earn one-fourth of your weekly benefit amount or less, you receive your full weekly Job Insurance benefit. However, if your earnings equal or exceed your weekly benefit amount plus \$15, you will not be eligible for Job Insurance that week.

A deduction will be made in your weekly Job Insurance benefits for any week that you are receiving or have received payments for:

1. Wages in lieu of notice, separation allowance, severance pay or dismissal pay.
2. Tips (Tips that have been reported to the employer are considered to be wages.)

3. Vacation pay.
4. Temporary benefit payments under workers' compensation.
5. Military Retirement — 100% deductible if the employer was a base period employer or is chargeable for your Job Insurance payments.
6. Social Security — 50% deductible. (Any increase or decrease in the amount of retirement benefits you are receiving should reported to Job Service as soon as possible.)
7. Any other similar periodic payment that is based on previous work. Your weekly benefit payment is reduced based on the percentage of the employer's contribution.

You are not eligible for Job Insurance if you are claiming or receiving unemployment benefits from the railroad retirement board.

Self-Employment Income

Income from self-employment is not considered as wages and is not deductible from Job Insurance benefits. However, you should report any self-employment to your local Job Service office. Also, during any week that you are self-employed and claiming benefits, you must meet the eligibility requirements of being able, available and actively looking for work. You may be disqualified for being unavailable for work if you are devoting a major portion of your time and efforts to becoming self-employed, or if you leave a job to become self-employed.

Child Support

Job Service cooperates with the Child Support Recovery Program. When notified by the Child Support Recovery Unit, Job Service will deduct and withhold amounts owed by Job Insurance claimants for child support obligations. These deductions will be forwarded to state and local child support enforcement agencies. The child support deduction or the amount of the deduction is not appealable to Job Service. Any questions about this deduction should be directed to the local child support agency.

Other Deductions

If you have a question as to whether a certain item should be deducted from your Job Insurance benefits, contact your local Job Service office as soon as possible. Failure to report a deductible item can result in an overpayment on your claim which you will be required to repay.

Are My Job Insurance Benefits Taxable?

Beginning with tax year 1987, all Job Insurance payments are fully taxable. Federal and state income taxes are not withheld from your benefits by Job Service. However, Job Service will send you a document stating the amount of Job Insurance benefits you received during the calendar year. This information is also reported by Job Service to both the federal Internal Revenue Service and the state Revenue and Finance Department. If you need further information on income taxes as they relate to your Job Insurance benefits, contact the nearest Internal Revenue office.

What If My Eligibility for Benefits is Questioned?

You have the burden of proving your eligibility for Job Insurance benefits on issues such as your ability to work, your availability for work, your work search efforts, second benefit year requalification, voluntary quit requalification, etc. The employer has the burden of proof on disqualifications involving discharge from employment, worker's job refusal, labor disputes, disqualifying income, vacation pay, etc.

If one of your former employers protests your application for benefits or there is some question as to your eligibility, a fact-finding interview will be arranged by Job Service.

What Is a Fact-finding Interview?

A fact-finding interview is an informal meeting between you, possibly a former employer and a Job Service representative at the local Job Service office. You are notified of the date and time of the interview. Because this interview is held to determine if you

3. Vacation pay.
4. Temporary benefit payments under workers' compensation.
5. Military Retirement — 100% deductible if the employer was a base period employer or is chargeable for your Job Insurance payments.
6. Social Security — 50% deductible. (Any increase or decrease in the amount of retirement benefits you are receiving should be reported to Job Service as soon as possible.)
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are eligible for Job Insurance, it is important that you attend. If you are unable to attend, notify the Job Service office immediately. Upon request, that office will assist you in submitting evidence in writing in lieu of attendance. If you fail to attend or fail to contact the Job Service office, you may lose your Job Insurance benefits.

It is essential that you or your representative and your witnesses be on time for the fact-finding interview. As a result of a court decision, Job Service is prohibited from using any testimony or information received after the scheduled date and time of the interview. Any written information received after the scheduled interview may be used in the event an appeal is filed by you or the employer.

Be prepared before coming to the fact-finding interview. You may want to make a list of points, dates and important facts that you want to present. You may review the Iowa Employment Security Law, the Job Service Administrative Rules and other written rules that apply in your case. You may obtain copies of these materials at any local Job Service office. If you are not sure what law sections or rules apply, ask at your local Job Service office.

See page 27 for suggestions for effective participation in fact-finding interviews and hearings.

Fact-finding Interview Procedures

The Job Service representative will ask you questions and give you an opportunity to explain your position on the issue and to present any witnesses and evidence you may have. If you have witnesses who cannot attend, have them write and sign statements that you can present to the Job Service representative. The Job Service representative will also ask the employer (if one is attending) questions and allow the employer to present witnesses and evidence. You also have the right to listen and ask questions of the employer's witnesses and to see and obtain copies of any documents in your file.

You may tape record the proceedings but you must furnish the equipment and pay any expenses. You may also bring along a legal representative to assist you in presenting your case at your own cost. You may obtain the services of either a private attorney or an attorney whose services are paid for with public funds. Both are listed in the yellow pages of the phone book.

A written statement of your position will be prepared by the Job Service representative and you will be asked to sign it. Do not sign this statement until you have read it thoroughly and are satisfied with what it says.

You will receive a copy of the Job Service representative's decision within a few days of the fact-finding interview. Read the decision very carefully. If it is favorable to you, you will begin receiving Job Insurance benefits immediately, even if your employer decides to appeal the decision. However, if the decision awarding you benefits is later reversed on appeal, you may be required to repay the benefits you received.

What Are My Appeal Rights?

If the Job Service representative's decision is not in your favor, you have the right to appeal it and present your testimony to a Hearing Officer. Complete instructions for filing an appeal are given on the Job Service representative's decision.

The appeal must be postmarked within 10 calendar days after the mailing date shown on the decision or received in the Appeals Bureau within 10 calendar days from the mailing date. If you are an interstate claimant, the office where you are filing your claim will assist you in filing the necessary interstate appeal forms.

First Appeal Level: Hearing Officer

If the Job Service representative's decision is appealed by either you or the employer, a formal hearing with a Hearing Officer will be scheduled. This hearing will be conducted by telephone. However, you or the employer have the right to request an in-person hearing. If you request an in-person hearing and the employer is not located in your area, you will be required to travel at your own expense to the employer's location.

You will be notified by mail of the time and place of the hearing and the issues to be decided. Since additional evidence may be submitted at the hearing, it is important that you participate in the hearing even though you may have submitted evidence at the fact-finding interview. You may choose to be represented by a lawyer but you must do so at your own expense.

The Hearing Officer makes an impartial decision based on the information presented at the hearing and the contents of your file.

A copy of the decision will be sent to you. You may appeal the Hearing Officer's decision to the Employment Appeal Board. The appeal must be postmarked within 15 calendar days from the mailing date of the Hearing Officer's decision.

Second Appeal Level: Employment Appeal Board

Members of the Employment Appeal Board (EAB) are appointed by the Governor to represent labor, employers, and the general public. The board is in the Iowa Department of Inspection and Appeals which is located in the Lucas State Office Building. Except in unusual circumstances, the Employment Appeal Board does not hold hearings. This three-member board decides each case by reviewing all evidence which has been presented to the Hearing Officer. The Board may affirm or reverse the Hearing Officer's decision or remand the case to the Hearing Officer for review and a second decision. The Appeal Board's deliberations are always open to the public. Copies of the decision are sent to you and the employer.

You and the employer each have the right to request a rehearing before the Appeal Board. This request must be postmarked within 10 calendar days from the mailing date of the Appeal Board's decision. If either party elects to file an application for a rehearing, copies of the application will be sent to all involved in the case. Upon receiving the application, the Appeal Board determines whether to grant the rehearing. Rehearings are only granted when it can be shown that new and additional evidence is available which was not previously known or that an error in law was made in the previous hearing. If the board does elect to rehear the case, a second review is conducted and a second decision made.

If you elect not to apply for a rehearing, you may file a petition for judicial review in Iowa District Court. The District Court appeal must be filed within the time limit shown on your appeal decision.

What is My Role in the Appeal Process?

Be sure to read all appeal notices and decisions carefully and follow the instructions for filing appeals so that your appeal is filed within the legal time limits. If you have any questions about appeal deadlines, call or visit your nearest Job Service office immediately.

If your claim is denied at any point and, if you are in the process of appealing that decision, you should continue filing your claim for benefits form (60-0151) each week you are unemployed and claiming Job Insurance.

Suggestions for Effective Participation in Fact-finding Interviews and Hearings

1. Be on time and be prepared.
2. Confidence comes from being very familiar with your facts. Make an outline of the case for your personal reference. Know the location of materials in your file so that you can avoid searching and fumbling for documents.
3. Stick to pertinent facts - avoid conclusions.
4. Don't interrupt the person testifying. If statements are incorrect, make a note of them because you will have a chance later to correct them.
5. Don't be argumentative. Ask questions of the other party and witnesses that will establish your case. If stories change, pursue with more questions; no arguments and conclusions.
6. If you don't really understand the question being asked by the Job Service representative or the hearing officer or don't understand acronyms or legal jargon being used, say so.
7. If you bring exhibits, have enough copies to give the opposing party.
8. Don't totally depend on affidavits because they can be challenged. The person who signed the affidavit cannot be questioned and a piece of paper cannot be cross-examined.
9. Rely on presenting first-hand information for your evidence. Don't rely on hearsay which is the opposite of first-hand information. Although hearsay can be admitted, it can readily be challenged.

10. Remember, your last chance to get evidence into the record is at the hearing officer level. Don't save back some evidence to use later. No new evidence can be admitted after the appeal hearing unless you can convince the decision maker that you need a remand for more evidence and you can give a good reason as to why it wasn't previously given.
11. If you don't know something, simply say so. Grasping for answers could affect your credibility.
12. When asked if there are any further comments before the record is closed, make a closing statement of the facts and quote the pertinent law section or rule if you know it.
13. Don't fraternize or visit with the Job Service representative or the hearing officer before, during or after the interview or the hearing. Although you may know them personally, you could compromise your case by this action. The decision maker must not only be fair but must also have the appearance of fairness.
14. The role of the Job Service representative and the hearing officer is to judge; not investigate. Therefore, it's up to you to come forward with the facts so that a decision can be made on all available facts.

When Do I Reopen My Claim?

If you interrupt filing your claim forms for some reason such as illness or vacation, it will be necessary for you to report to your local Job Service office to reopen your claim.

When Do I File an Additional Claim?

During your benefit year, you may work on a number of jobs, which may last a day or several months. When you become separated from a job, either permanently or on a temporary layoff, go to your local Job Service office immediately to file an additional claim.

What If I Am Overpaid on My Claim?

If you receive benefits to which you are not entitled, you will be liable for repayment of these benefits. Job Service at its discretion may recover this overpayment by either having it deducted from any benefits you may be eligible to receive on a future Job Insurance claim or by having you repay the total amount. In either situation, no further benefits may be paid on a regular claim for Job Insurance until any outstanding overpayment has been offset or refunded in full. If you are required to repay the total overpayment, you may be allowed to do so under an installment payment plan. However, such a repayment plan must be approved by Job Service.

Even though you may be allowed to have the overpayment offset from future benefit payments, repayment as soon as possible is a better solution. It is easier to repay an overpayment when you are employed than to have it deducted from Job Insurance benefits at a future time when you are unemployed and have no income.

Review of Your Eligibility

Your continued eligibility for Job Insurance benefits is subject to the following reviews and audits by Job Service.

Job Insurance Eligibility Review

During your benefit year, you will be asked to periodically report to your local Job Service office for a review of your claim. A Job Service representative will discuss with you your current job search record, your current availability to accept suitable work and, if necessary, your ability to work. If during this interview, an issue arises that could result in termination of your benefits, you have the right to request three business days to prepare your side of the case. You may gather such evidence as witnesses, statements or documents. You are allowed to review your case file and refute any statement or testimony against your claim. You may want to contact an attorney to assist you. If you choose, you can waive the three days and elect to have the issue resolved immediately.

The Job Service representative will help you with any problems with your claim and will assist you in any way possible to help you become employed. Job search and labor market information will be made available to you to help you in returning to work as soon as possible. You will be advised of what constitutes an acceptable effort to obtain employment. Assistance will be given to you about your willingness and ability to eliminate any barriers to obtaining reemployment which could result in your disqualification. A written agreement between you and the Job Service representative regarding the requirements that must be satisfied to maintain your eligibility as far as work search and availability are concerned will be provided to you.

Quality Control Audit

The quality control program is a system designed to prevent both error and fraud in the Job Insurance program. It consists of a review of employer records, agency actions and records and statements of the selected claimants chosen at random by the computer. The audit is made to make certain that benefits have been correctly paid. An adjustment will be made on your claim if you have received less or more than you should have been paid.

If you are selected as a part of a random audit, you will be notified that a particular week is being audited after that week has passed and you have been paid benefits. You will be asked to fill out a detailed questionnaire about your claim.

Fraud Detection

The Job Service fraud unit detects fraudulent and nonfraudulent benefit overpayments and subsequently recovers these funds. Overpayments may be detected through various methods such as verification of employer contacts for work search, computer cross match of claimant reported earnings; and investigation of tips and leads from outside sources.

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 Job Insurance benefits or during the time you are receiving benefits. Remember, you must report your gross earnings if you work at any time while receiving Job Insurance.

Special Programs

Division Approved Training (DAT)

You may receive Job Insurance if you are attending a training course approved by Job Service. Enrollment in a Job Training Partnership Act (JTPA) program may also be considered as attending Division Approved Training (DAT) and must also be approved by Job Service.

You must make a written application to Job Service and include complete information regarding the type of training, the estimated time the training will take, the type of jobs the training would qualify you for and information regarding your prior work experience. You must also provide proof that you have the financial means to complete the training after your Job Insurance benefits have run out.

While attending the approved training course you don't have to be available for work or search for work to continue to be eligible for Job Insurance. However, should you discontinue the course, you will have to meet all eligibility requirements including being able and available for work, searching for work, etc. to continue to qualify for Job Insurance.

State law enables Job Service to pay up to \$1000 for tuition and certain related course fees only for those individuals in Division Approved Training (DAT) who are financially incapable of otherwise attending training. There is a limit to the money available in this fund; therefore, funds may not always be available.

If you have any questions about Division Approved Training (DAT), contact your local Job Service office.

Disaster Unemployment Assistance (DUA)

If you are unemployed due to a major disaster and the area has been designated as a major disaster area by the Office of Emergency Preparedness, you may be entitled to disaster unemployment payment. After the Governor has made a public announcement that disaster unemployment assistance is available, you should immediately contact your nearest Job Service office.

Extended Benefits (EB)

When unemployment reaches a certain level, Iowa has a provision for extended Job Insurance payments for up to 13 additional weeks, not to exceed 39 times your weekly benefit amount. You will be notified by Job Service when extended benefits are in effect. The eligibility requirements of the EB program vary somewhat from the requirements of Iowa's regular Job Insurance program. These requirements will be explained to you by a Job Service representative at the time you file a claim for these special benefits.

Trade Readjustment Allowances (TRA)

If you are unemployed due to the import of products from a foreign country, you may be entitled to trade readjustment allowance, relocation allowance, subsistence and transportation payments. Additional information can be obtained at any Job Service office.

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You may want to keep a record of the weekly job search contacts you have reported on your claim for benefits form. This information will be helpful to you throughout your benefit year.

Date	Employer Name	Telephone Number	Employer Address	Person Contacted	Type of Work	Results

Job Service of Iowa

Job Service is ready to assist you in your efforts to find a suitable job as soon as possible. In addition to job placement, other special services are also available to you without charge. They include: counseling, aptitude testing, vocational training information and Job Search Assistance training.

Contact your nearest Job Service office for assistance in applying for Job Insurance or for information about any of the other services.

Job Service offices are located in the following cities:

Algona	Emmetsburg	Monticello
Ames	Estherville	Mount Pleasant
Atlantic	Fairfield	Muscatine
Boone	Forest City	New Hampton
Burlington	Fort Dodge	Newton
Carroll	Fort Madison	Oelwein
Cedar Rapids	Glenwood	Osceola
Centerville	Grinnell	Oskaloosa
Chariton	Harlan	Ottumwa
Charles City	Humboldt	Perry
Cherokee	Independence	Pocahontas
Clarinda	Iowa City	Red Oak
Clarion	Iowa Falls	Sheldon
Clinton	Jefferson	Shenandoah
Corning	Keokuk	Sioux Center
Council Bluffs	Knoxville	Sioux City
Creston	Lamoni	Spencer
Davenport	LeMars	Storm Lake
Decorah	Manchester	Washington
Denison	Maquoketa	Waterloo East
Des Moines	Marshalltown	Waterloo West
Des Moines (Suburban)	Mason City	Waverly
Dubuque	Missouri Valley	Webster City

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