



OVERVIEW OF THE UNEMPLOYMENT INSURANCE PROGRAM

WHAT IS UNEMPLOYMENT INSURANCE?

Unemployment Insurance (UI) is temporary income for workers who are unemployed through no fault of their own and who are either looking for new jobs, in approved training, or awaiting recall to employment.

HOW DO I QUALIFY FOR BENEFITS?

- You must have earned sufficient wages during a specific period of time.
- You must be totally or partially unemployed.
- You must have an approvable job separation; the law imposes a disqualification for certain types of separations.
- You must meet certain legal eligibility requirements. Weekly eligibility requirements include being physically and mentally able to work, being available for and actively seeking work, and filing a weekly claim for benefits. Generally an individual must be available for and seeking full-time work. However, under certain conditions, a person who has a disability may be able to limit his or her availability for work to part time only.
- If requested, provide required documentation, proof of weekly job search efforts, or participate in assessment interviews, orientations, or referred reemployment services.
- You must be registered in the CTHires employment services system (see www.cthires.com)

HOW AND WHEN DO I FILE FOR UNEMPLOYMENT?

You may file an unemployment claim once you have worked your last day or if your hours have been reduced. To file for Unemployment Insurance, you must complete a new claim. **A new claim should be filed with the Connecticut Department of Labor (DOL) as soon as you are separated from employment.** A claim for benefits begins with the Sunday of the week in which your completed new claim is filed.

You may file your new claim, or re-open an existing claim, Monday through Friday from 7:30 a.m. to 4:00 p.m. through the DOL TeleBenefits Line (Option 3). Access by phone is generally limited on Mondays and Tuesdays based on the last digit of your Social Security Number. You may also file a new claim any time, any day, through the DOL WebBenefits site: (www.filectui.com). If you file a new claim online and additional information is needed to process your claim, you will be advised to call the TeleBenefits Line (Option 7) to complete your claim.

All employers are legally required to provide a form UC-61 "Unemployment Notice", commonly known as a "pink slip", and an attached separation packet whenever a worker becomes unemployed for any reason. **Do not delay filing your claim if your employer has not or will not issue you such a notice.**

HOW MUCH WILL I COLLECT?

After you file your new claim, you will receive a Monetary Determination by mail. This document will tell you whether you have earned sufficient wages to establish an unemployment claim. It also provides information concerning wages used, your weekly and maximum benefit amounts, and your length of eligibility.

Benefits are based on wages earned during a specific 12-month period (four calendar quarters). This period is called the **"base period"**. The base period is the first four of the five completed calendar quarters. Individuals who cannot establish monetary eligibility using wages in the previously described base period will use an alternate base period. The alternate base period consists of the four calendar quarters immediately preceding the quarter in which the new claim is filed.

Your weekly benefit rate is one twenty-sixth (1/26) of the average of total wages paid during the two (2) highest quarters in your base period. Please note that the benefit formula for construction workers differs from that noted above. Currently the maximum weekly benefit rate is \$598.

You are allowed a \$15 dependency allowance for a non-working spouse and each child for whom you are the whole or main support. There are conditions and a maximum number of dependents that can be claimed.

CAN I COLLECT IF I AM GETTING SEVERANCE, VACATION OR A PENSION?

Your weekly benefit payment **may** be reduced if you receive certain types of income or payments that arise out of past or present employment. These include wages in lieu of notice, severance pay, retention bonuses, vacation pay, holiday/personal day pay, workers' compensation, employer-sponsored pensions, and part-time employment.

You are allowed to work part-time and collect **partial** unemployment benefits as long as you are still looking for full-time work. **Your weekly benefit check is reduced by two-thirds (2/3) of your gross part-time wages.**

HOW DO I RECEIVE MY WEEKLY UNEMPLOYMENT PAYMENT?

You must submit a claim for each week that you wish to be paid unemployment benefits. You can file your weekly continued claim by phone **or** online through DOL WebBenefits site (www.filectui.com). Weekly continued claims can be filed Sunday, 12:00 a.m.-11:00 p.m., or Monday-Friday, 6:00 a.m.-8:00 p.m.

Unemployment benefits are paid either by Direct Deposit or Debit Card. If you want to be paid via Direct Deposit, you must select Direct Deposit as your method of payment by going to the DOL WebBenefits site. Workers who don't go on-line to select Direct Deposit will be mailed a Debit Card after their first payment is processed. While the direct deposit option is free (subject to the rules of your bank), there may be fees and surcharges associated with the debit card option.

WILL I GET CALLED INTO AN AMERICAN JOB CENTER OFFICE?

You may be asked to report to an American Job Center office to provide proof of job search efforts, develop an individual employment plan, or participate in required job-search activities. **If requested, you must provide required documents and participate in recommended reemployment services as a condition of eligibility for unemployment.**

ARE UNEMPLOYMENT BENEFITS TAXABLE?

Any unemployment benefits you receive are **fully taxable** by the Internal Revenue Service and the Connecticut Department of Revenue Services, provided you are required to file a tax return.

You may voluntarily have taxes withheld for federal and Connecticut income taxes. The Internal Revenue Service has set the amount to be withheld at 10% rounded to the nearest whole dollar, of your weekly benefit payment. Connecticut Law has set the amount of state withholding at 3%, to be applied in the same manner. **State law requires that a choice to withhold or not applies to both taxes, not one or the other.**

Depending on your annual income and other circumstances, it may be necessary for you to make estimated payments.

If you have questions concerning your tax liability, you may contact the Internal Revenue Service and/or the State of Connecticut Department of Revenue Services at the following numbers:

- IRS toll-free number 1-800-829-1040
- CT Department of Revenue Services toll-free number 1-800-382-9463
(If calling outside the State of Connecticut **or from the Hartford calling area** 1-860-297-5962)

Form 1099-G will be provided by January 31st of each calendar year, indicating the dollar amount of benefits received during the preceding year and the amount of federal and state taxes withheld, if any.

WHAT IF I NEED TO GO BACK TO SCHOOL FULL-TIME TO GET MY NEXT JOB?

If you begin attending a school, college or university as a regularly enrolled student, you may continue to collect benefits provided you are available for and seeking full-time work which does not conflict with classes. **Some training programs for dislocated workers waive job search requirements while you collect, but these must be approved in advance. Unemployment benefits are not extended if you are in training except through Trade Act approval.**