

How to file for unemployment

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If you are currently unemployed through no fault of your own, you may be eligible for Unemployment Insurance Benefits. Employers are required by the government to buy unemployment insurance for their employees to provide a financial cushion for employees who lose their job.

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There are two ways that you can file your initial unemployment claim. You can file by logging onto ui4u.mt.gov, the website not only allows you to file your initial claim, but you can also reactivate a claim, file your bi-weekly request for payment, request direct deposit of your unemployment benefits, review information about your claim, view and print your 1099-G, file for extended benefits and ask questions at the "Ask UI" feature. The website is available 24 hours a day seven days a week.

The other way that you can file your unemployment claim is by calling the UI call centers at 406-444-2545 or 247-1000. The call centers are only open Monday through Friday from 8am to 4:30pm. Because the call centers experience a high volume of calls and have limited availability, we encourage you to file your claim online.

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The amount of weekly benefits you could be eligible to receive is figured using a base period of your wages. That base period consists of the first four of the last five completed calendar quarters.

The maximum weekly benefits amount is \$421

The minimum weekly benefits amount is \$120

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Shortly after filing your claim you will receive a monetary determination. This document shows:

1. The employment used to come up with the monetary amount
2. You're weekly benefit amount and
3. The number of weeks you will be allowed benefits
4. It will show you the claim effective and ending dates
5. And finally you will see your maximum benefit amount

Be sure to double check this document and make sure that all your employment is accounted for. If it isn't contact the UI call centers at 406-444-2545 or 247-1000

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You must report any separation or severance pay during the week the separation occurred. If you opened your claim during the week of your separation, you must report the separation pay. If you are filing in any week after you separate, you do not need to report the separation or severance pay.

Any accrued vacation, sick leave and comp time paid at or after separation from work must be reported for the week in which termination occurred.

Accrued vacation, sick leave and comp time paid when a separation from work has not occurred are reportable in the week the payment was received, regardless of the amount.

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Any on/call pay you receive is reportable during the week earned. No hours are reported unless you are called out. Advise your customer service representative if you are receiving any type of pension or retirement.

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In order to meet eligibility requirements you must:

- Be able and available to accept fulltime work

- You must search for suitable work, making at least one job contact a week unless you are job-attached or union-attached
- You must keep a record of all your job contacts. You may be asked to produce this record at any time up to three years after filing your claim
- You must notify the department of any changes in your circumstances, including separation from a any employer, your inability to work, self-employment, etcetera..

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In order to remain eligible for unemployment benefits, you must accept referrals and/or offers for suitable work. If you turn down a job offer, you must report it to the Claims Processing Center.

There are several reasons that a job may be considered unsuitable, distance, lack of training, experience, working conditions or the wages are substantially less than what you earned at your previous job.

Keep in mind that after 13 weeks of unemployment you must be willing to accept 75% of your previous wage.

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In order to qualify for partial benefits you must less than 40 hours a week and meet these requirements:

- Your earnings for one week are less than two times your weekly benefit amount
- You are still looking for full-time work each week
- Remember you must report all earnings when you file your bi-weekly claim
- If you are only working part-time, you must look for full-time employment or other part-time employment to add up to full-time.

There is an estimation calendar on the UI4U website for you to use and see what your benefits would be if you are working part-time.

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You have the option to have your benefits paid by direct deposit into a designated checking or savings account. To enroll go to ui4u.mt.gov. You must have your account number and the bank's routing number to enroll in direct deposit.

If you choose to receive your benefits through direct deposit, you must still notify the department of any address change. You can update your address online or by calling the Claims Processing Center.

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You can file your bi-weekly claim via the Internet at UI4U or by phone using the Interactive Voice Response or I-V-R. When you receive your packet from the Unemployment Insurance Division, it will have a Claims Information letter that explains how to set up a PIN number and when to file your first bi-weekly claim.

*Remember the first eligible week on a new claim is a waiting week, that you will have to report but won't get paid for.

The packet also contains a Work Search Information form, part of it contains the Claimant Agreement. Make sure you read this form and return the signature portion promptly, if you did not sign electronically.

It is your responsibility to continue to file your claim in a timely fashion, even if there is an issue on your claim that is holding up benefits, once that issues is resolved and you are determined eligible to receive benefits they will be paid retroactively.

Respond in a timely fashion to any correspondence you receive from the Department of Labor and Industry

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When you file your claim you have up to 52 weeks to draw out your maximum weekly benefits however, the maximum number of full weeks you can receive benefits is 28 weeks.

Your claim will close if, for two weeks in a row:

- You do not file;
- You earn two times your weekly benefit amount;
- Or you work customary hours

If your claim does close, you must reopen it during the week you want benefits to resume. Remember once you serve your waiting week, you will not have another during the length of your claim.

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If you have questions regarding your claim be sure to call the Claims processing Center at 406-444-2545 or 247-1000.

It is your responsibility to read the Claimant Handbook, you can have a booklet mailed to you or agree to read it online.