



Unemployment Insurance
Minnesota

Information Handbook

What you need to know about
Unemployment Insurance



October 30, 2011 through October 27, 2012

www.uimn.org

Apply for benefits, request benefit payments,
check your account — **online or by phone** —
Monday through Friday, 6 a.m. to 6 p.m.



www.uimn.org

Click *Apply for UI Benefits*
or *Log in to My Account*.



Twin Cities area: 651-296-3644

Greater Minnesota: 1-877-898-9090

TTY – for the hearing impaired: 1-866-814-1252
(choose: *English, Spanish, Hmong, Somali*)



We can help! Speak to a
Customer Service Representative
Monday through Friday,
8 a.m. to 4:30 p.m.



Twin Cities area: 651-296-3644

Greater Minnesota: 1-877-898-9090

TTY – for the hearing impaired: 1-866-814-1252

- ① Make your language choice (*English, Spanish, Hmong, Somali*);
- ② Enter your Social Security number and password followed by the pound sign, # (*if you do not have a benefit account, press 2 after you enter your Social Security number, then press 0*);
- ③ Press 2 for other options;
- ④ Press 3 for answers to commonly asked questions or to speak with a representative;
- ⑤ Press 0 to speak to a representative.



Unemployment Insurance (UI) Checklist

- Apply as soon as you are unemployed.
- Look for work and be ready to accept it.
- Request a benefit payment every week until you return to work full-time.
- Remember your password and keep it private.
- Read this handbook.
- Respond to all requests for information.
- Call UI Customer Service if you have questions (see page 19).

Did you know?.....

To receive a benefit payment, you first have to make a request? (see page 8)

Benefits are not paid for the first week? (see page 10)

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Unemployment Insurance *Minnesota*

2010 Program Statistics:

- Just over \$2.8 billion in unemployment benefits (including extended benefits) were paid to more than 348,000 Minnesotans.
- Over 1.25 million phone calls were answered by Unemployment Insurance Customer Service representatives.

Introduction

This handbook provides important information about unemployment benefits, including:

- How to apply.
- How your eligibility is determined.
- What you must do each week to receive a benefit payment.

The information in this handbook is an overview of unemployment insurance benefits. It does not cover every topic, answer all questions, or take the place of the law.

It is your responsibility to read this handbook, along with all information you receive from Minnesota Unemployment Insurance.

The Unemployment Insurance Program is administered by the Minnesota Department of Employment and Economic Development (DEED), and funded solely by a tax paid by employers. No deductions from employees' paychecks are used to support this fund.

Applying for Benefits

When do I apply?

Apply for benefits **the same week you become unemployed** or your hours are greatly reduced.

How do I apply?

Apply online or by phone Monday through Friday, 6 AM to 6 PM:

- **Online** at **www.uimn.org**
Click *Apply for UI Benefits*.
- **By phone** choose *English, Spanish, Hmong, or Somali*.
 - Twin Cities area: 651-296-3644
 - Greater Minnesota: 1-877-898-9090
 - TTY (for the hearing impaired): 1-866-814-1252

A few days after you apply, you will be mailed information that tells you what your weekly amount will be if you are eligible for benefits (see page 7) and how to request benefit payments (see page 8).

What if I'm unemployed for a reason other than layoff?

If you are unemployed for any reason other than lack of work, Minnesota law requires that a process be followed to determine whether you are eligible for benefits. This is what happens:

1. During the application process you will be asked questions about why you are unemployed.
2. Your employer will be asked the same questions.
3. Your answers and your employer's answers will be reviewed to determine whether you are eligible for benefits.
4. No matter what the decision is, both you and your employer will be mailed a determination to explain the decision. The determination can be appealed by either you or your employer.

It is important to respond to all questions completely, honestly and quickly.

Using Your Password

Your password and Social Security number:

- Allow you to securely access your benefit account.
- Serve as an electronic signature.
- Keep your data private.

If you forget your password, you can reset it yourself:

- **Online at www.uimn.org:**
 1. Click *Log in to my Account*.
 2. Enter your Social Security number, check the box “Forgot your password” and click **Login**.
 3. Answer the security question* you chose when applying for benefits.
- **By phone:**
 1. Call the automated phone system (see page 19).
 2. Make your **language choice** (*English, Spanish, Hmong, Somali*).
 3. Enter your Social Security number, Press # (pound sign).
 4. Press 1 to reset your password.
 5. Answer the security question* you chose when applying for benefits using the telephone keypad.

*If you forgot the answer to your security question, call Customer Service to have a temporary password mailed to you (see page 19).

After You Apply

How much will I receive?

- The weekly benefit amount is **about 50 percent** of a person's average weekly wage up to a **state maximum of \$597**.
- A **Determination of Benefit Account** showing *your* weekly benefit amount and total amount of benefits available will be mailed to you after you submit an application.
 - **The determination does not necessarily mean you are eligible for benefits.**
 - If a decision regarding your eligibility for benefits must be made, a separate determination of eligibility or ineligibility will be mailed to you at a later date.

Requesting Benefit Payments

Make a request for benefit payment every week.

- **Online at www.uimn.org:**
(Monday through Friday, 6 AM to 6 PM):
 1. Click *Log in to My Account*.
 2. Log in to your account using your Social Security number and password.
 3. Click *Request Benefit Payment*.

- **By phone:**
 1. Call the automated phone system (follow the phone schedule on page 9).
 2. Make your **language choice** (*English, Spanish, Hmong, Somali*).
 3. Enter your Social Security number.
 4. Enter your password, Press # (pound sign).
 5. You may hear important messages about your account. After the messages, listen to your options and choose *Request Benefit Payment*.

Remember: You must make a request for benefit payment every week even if your eligibility is being decided or you have an appeal pending. If you do not request benefits for more than two weeks, you may lose payments for weeks you did not request in a timely manner.

When do I request benefit payments?

<p>Online at www.uimn.org ► Click <i>Log in to My Account</i></p>	<p>Monday through Friday 6 AM to 6 PM No restrictions by Social Security number.</p>	
<p>Automated Phone System ►</p> <p>Twin Cities area: 651-296-3644</p> <p>Greater Minnesota: 1-877-898-9090</p> <p>TTY (hearing impaired): 1-866-814-1252</p> <p>Not available for requesting benefits on Mondays.</p>	<p>Assigned Call-In Day & Time</p>	
	<p>If your Social Security number ends with:</p>	<p>Call on:</p>
	<p>1, 3, or 5</p>	<p>Tuesday 6 AM to noon</p>
	<p>7 or 9</p>	<p>Tuesday noon to 6 PM</p>
	<p>0, 2, or 4</p>	<p>Wednesday 6 AM to noon</p>
	<p>6 or 8</p>	<p>Wednesday noon to 6 PM</p>
	<p>Thursday or Friday 6 AM to 6 PM No restrictions by Social Security number.</p>	

When Can I Expect My First Payment?

The soonest you will receive a payment is during the third week of your benefit account.

Why do I have to wait until the third week?

- You always request benefits for a prior week. You cannot request benefits for the current week or a week in the future.
- **The first week** you are eligible for benefits is a **“nonpayable” or “waiting” week** (see below).
- For most applicants, the second week is the first payable week and is requested the third week of their account.

Your first payment may be delayed beyond the third week if:

- You had earnings greater than your weekly benefit amount or worked 32 or more hours (see page 13).
- You are receiving some other payments (see page 14).
- Additional time is needed to obtain information to determine your eligibility for benefits (see page 5).

I requested a payment for my first week and the amount was \$0 – why?

This is because everyone must have one **“nonpayable” or “waiting” week** of unemployment before any benefits can be paid. To receive credit for the nonpayable week, you must:

- Submit an application for benefits (a week that you are unemployed cannot be your nonpayable week if you do not submit an application).
- Submit a Benefit Payment Request (if you do not submit a Benefit Payment Request, you will not get credit for the nonpayable week).
- Be eligible for benefits for the week.

There is just one nonpayable week in 52 weeks after you apply. If you are unemployed again within one year of the date of your account, you **will not** have another nonpayable week.

How Will I Be Paid?

When you apply, you choose how you want to receive your benefit payments:

- **Direct deposit** to your checking or savings account, or
- U.S. Bank ReliaCard[®] Visa[®] (**unemployment debit card**).

You can change your payment method by logging in to your account online or by calling the automated phone system.

It is your responsibility to monitor the balance in your account to **avoid overdrafts**.

How does direct deposit work?

- Once your direct deposit has been set up, payments reach your account within three business days after you request a benefit payment.
- Whenever you complete a new application for benefits, you must also complete a new direct deposit request.
- If your bank or bank account changes, you must update this information to avoid a delay in payment.

How does the unemployment debit card work?

The unemployment debit card can be used, with no fees:

- To get cash at any bank that accepts Visa[®]
- At any U.S. Bank ATM
- To make purchases at any business that accepts Visa debit cards

The card will be mailed to you in a **plain white envelope** about five to seven days **after your first payment** is processed. Once you receive your card, deposits are made within three business days after you request a benefit payment. Keep your debit card when you return to work, it can be used for future unemployment benefit accounts for up to three years. Read the cardholder agreement included with your card for terms, fees and conditions.

Report Work When Requesting Benefit Payments

Each time you request a benefit payment, you are asked if you worked during the week you are requesting. You must answer “Yes” if you worked at all, including:

- The last week of your old job or first week of a new job
- A temporary job
- A part-time, or on-call job, even if you had it before you became unemployed from your main job
- Self-employment, working for cash, or volunteer work
- A job outside your usual occupation or industry
- A training or trial period at a new employer, paid or unpaid
- If your hours were reduced

If you worked, you must report your:

- **Total hours worked** that week.
- **Total gross earnings** that week (before deductions and taxes). Earnings include:
 - wages, tips, salary, commission, cash
 - self-employment income
 - the value of any rent, goods or services you receive for working

Keep a record of your hours worked (Sunday through Saturday) regardless of when you will be paid for those hours. If you worked for more than one employer in a week, combine your earnings and hours from all employers.

You must **report your earnings for the week you perform the work**, not when you are paid for it. For self-employment, report your weekly earnings **after** you deduct your direct business expenses for that week (for more information on reporting self-employment, go to: **www.uimn.org**).

How does working affect my benefits?

You are not eligible for benefits in any week you work 32 or more hours, or when your gross earnings for the week are equal to or greater than your weekly benefit amount.

A partial benefit payment will be made for any week you work less than 32 hours and your earnings are less than your weekly benefit amount. The system will deduct 55 percent of your earnings from your benefit payment. The amount not paid for that week stays in your account.

What if my hours vary week to week?

If the number of hours that you work varies from week to week, you should request benefits every week. Report the hours you worked and your gross earnings each week and the system will automatically determine whether you are due a payment and the amount.

What happens if I fail to report my hours and earnings?

- You must report *any* hours worked and earnings from *all* work every week you request benefits. There are *no exceptions*.
- Anyone who knowingly fails to report all hours worked and all earnings, will be overpaid and must repay benefits they receive.
- There are substantial monetary penalties associated with failure to report hours of work and earnings. There may be criminal penalties as well.
- If you made a mistake when you reported your earnings, contact Customer Service immediately to make the correction (see page 19).

Income That May Affect Benefits

In addition to earnings, other income from current or past employment may affect benefits. When you first apply, and every week you make a request for payment, you are asked if you applied for or are receiving other types of income.

The most common types of income that may affect unemployment benefits are listed below. Your former employer may have had different terms for some of these, such as calling vacation pay “paid leave”, “PTO”, or “personal time off”. The name of the income is less important than how, why, or from whom the payment is made.

Types of income include, but are not limited to:

- **Severance**, notice, or retention pay, and any other payments made because of separation from employment
- **Sick pay** and **holiday pay**
- **Vacation pay**
- **Pension** or **401K payments**
- **Social Security** retirement or disability benefits
- **Workers’ compensation** or other employer-contributed insurance for loss of wages

If you have questions about whether a type of income must be reported, call Customer Service (see page 19).

If your benefit payments are affected by any income, you will be mailed a determination explaining the effect.

Understanding Weekly Eligibility Requirements

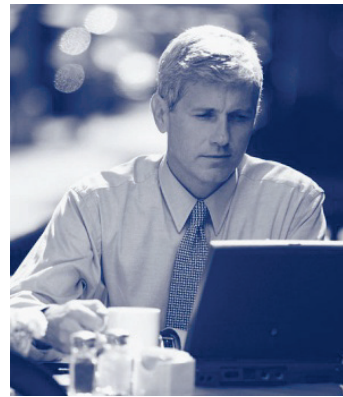
What do I need to do each week?

To be eligible for benefits for any week, you must be:

- Able and willing to immediately accept work in your usual occupation or other suitable employment.
- Willing to seek and accept the hours, wage, commuting distance, and other conditions of employment that are normal for someone in your occupation with your skills and experience.

You are **not** eligible for weeks you:

- Are traveling outside your commuting area, unless it is to actively seek work.
- Have a medical condition or other circumstances that prevent you from working or looking for work.



You must actively look for work even if you have a part-time job or expect to return to a seasonal job. You must make a serious effort to find work every week you make a request for benefit payment.

How does going to school affect my benefits?

If you are taking classes, you must continue to seek work and be willing to rearrange or quit classes if necessary to accept work. The work search requirement for full-time students may be waived if the Unemployment Insurance Program makes a determination that you need the training to re-enter the job market.

High school students are not eligible for unemployment benefits.

Stopping and Starting Benefit Payments

What if I go back to work?

- When you return to full-time work or want to stop requesting benefit payments for any reason, make your final request and then stop requesting. No notification is needed.
- If you start work at your new job in the middle of a week, report your hours worked and your earnings for the week, even if you haven't been paid yet. You may be eligible to receive a partial benefit payment.
- Remember to report your hours worked and earnings for the week, even if you haven't been paid yet.
- Make sure to keep your password and unemployment debit card (if you have one) in a safe place in case you need to start requesting benefits again.

What if I'm unemployed again?

Log in to your account at www.uimn.org or call the automated phone system (see page 19). You will be guided to either reactivate your account or apply for a new account. Either way you should be ready to provide details about your most recent employment. Remember to make sure your contact information, tax withholding and direct deposit information is up-to-date.

Withholdings from Benefits

How can I have income taxes withheld from my benefit payments?

Unemployment benefits are **taxable income** under federal and state law. Request, stop, or change your income tax withholding by logging in to your account online at www.uimn.org or by calling the automated phone system (see page 19).

No later than January 31, an IRS Form 1099-G will be mailed to your last known address, showing the total benefits paid to you for the prior year and the federal and state income taxes withheld. You can view and print your 1099-G form online by logging in to your account at www.uimn.org

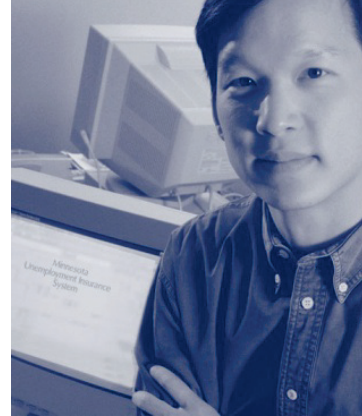
What other withholdings may be made from my benefit payments?

If you were overpaid unemployment benefits in Minnesota or another state and have not repaid them, 50 or 100 percent of each weekly benefit payment will be deducted and applied to the balance you owe.

If you are required to pay child support in Minnesota or any other state, child support will be withheld from your weekly benefit amount. If you believe that too much child support is being withheld, contact the child support agency that is enforcing the support order.

Reemployment Assistance

You may receive a letter in the mail scheduling you for a required session at a nearby WorkForce Center. Attendance at the session is mandatory. Staff in the WorkForce Centers will help you assess your job seeking needs and prepare a reemployment plan. Resources and workshops are available at no cost and include help with resume writing, interviewing, and other job seeking activities.



You may also be notified about a session when logging in to your account online or by phone. You could receive a message on your account requiring you to complete a Job Search Self-assessment and a Work Search Plan; and another message later to schedule a reemployment session at your local WorkForce Center.

Contact Customer Service

If you have a question, talk to an Unemployment Insurance Customer Service Representative. Only Unemployment Insurance Customer Service Representatives can provide accurate answers to your unemployment benefit questions.

To **speak directly to a representative** Monday through Friday, 8 AM to 4:30 PM, call the automated phone system:

- Twin Cities area: 651-296-3644
 - Greater Minnesota: 1-877-898-9090
 - TTY (for the hearing impaired): 1-866-814-1252
1. Make your language choice (*English, Spanish, Hmong, Somali*).
 2. Enter your Social Security number and password followed by the # sign (*if you do not have a benefit account press 2 after your Social Security number, then press 0*).
 3. Press 2 for other options.
 4. Press 3 for answers to commonly asked questions or to speak with a representative.
 5. Press 0 to speak to a representative.

Customer service representatives take over a million calls every year. It is best to avoid calling on Mondays and during morning hours due to the high volume of calls coming in. If you can wait, calling later in the afternoon, or later in the week, will help you avoid busy signals and long wait times.

Mailing Address and Fax Number

UI Customer Service
P.O. Box 75576
St. Paul, MN 55175-0576

Fax: 651-205-4007

Discrimination

If you think the Minnesota Department of Employment and Economic Development (DEED) discriminated against you on the basis of race, color, creed, sex, marital status, status with regard to public assistance, disability, age, national origin, religion, membership in a Human Rights Commission, or sexual orientation during the unemployment insurance process, you can contact the DEED Office of Diversity and Equal Opportunity.

The contact information is:

MN Department of Employment and Economic Development
The Office of Diversity and Equal Opportunity
First National Bank Building, Suite E200
332 Minnesota Street
St. Paul, MN 55101-1351
651-259-7094 | TTY: 651-282-5174

Let us know how we can make this handbook better.

Write to:

Minnesota Unemployment Insurance Program
Attn: Information and Outreach Unit
P.O. Box 75576
St. Paul, MN 55175-0576

Or send us an email:

ui.mn@state.mn.us

Job search tips:

- Looking for work is a *full-time job!* Research has shown that successful job seekers treat their job search as if it were their job. We suggest you spend at least 30 hours a week on your job search.
- Think about your wage needs. Do research on the normal pay for your job and industry. For online information about wages paid by occupation, go to: **www.iseek.org**
- Networking is an important part of your job search. Many employers hire people referred to them by friends, family, or current employees. Contact at least five new people each week. Ask for advice, information and introductions to others who can help you.
- If you are not getting interviews, have someone you know or someone at your local Workforce Center review your resume or job search methods.
- Make a plan to address any problems you may encounter during your job search. Discuss any job search barriers with a local Workforce Center staff member.
- Job clubs can provide support during your job search. They also provide valuable tips, jobs leads and opportunities to network and get new ideas.
- Your local WorkForce Center may have classes that can help you in your job search. Find out about WorkForce Center services at: **www.PositivelyMinnesota.com/WFC** or call 1-888-GET-JOBS. Most services are free of charge. You can also find books on job search techniques at your WorkForce Center, local library or bookstore.

NOTES

Job Seeking Resources

Start at Your WorkForce Center



If you need a job, want a better job, or just want to know your options, start your search—at no cost—at your nearest WorkForce Center. For more information, check out the WorkForce Center website at www.PositivelyMinnesota.com/WFC or call **1-888-438-5627**.

Each WorkForce Center has a Resource Area equipped with computers, a fax machine, telephones, adaptive technology, and helpful career tools. Use these resources to look for work, improve your resume, research employers, and find information about training and schools.

Sign up to take a valuable Job Search or Resume Writing Class, network with other job seekers or research the hot jobs of tomorrow. The services provided by your WorkForce Center can help you better manage your career decisions.

Continue Your Search Online

Minnesota Works

www.MinnesotaWorks.net



You will be able to upload or copy and paste resumes into MinnesotaWorks.net and job shoppers will be able to place their top jobs in a 'shopping cart.' You will also be able to: See a list of the jobs applied for online; save job orders to a list for reviewing later; and, maintain multiple resumes.

Internet System for Education and Employment Knowledge (ISEEK)

www.iseek.org

ISEEK is an internet system for education and employment information. It links to information on school programs, training, occupations, skill requirements and job openings.

Dislocated Worker Program

www.PositivelyMinnesota.com/dw

The Dislocated Worker Program offers free services to help eligible individuals find suitable re-employment—and helps take the stress and uncertainty out of the process.



Department of Employment and Economic Development

UNEMPLOYMENT INSURANCE PROGRAM

Customer Service Center

P.O. Box 75576

St. Paul, MN 55175-0576

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Get more information online at:

www.uimn.org

Español

Esta información está disponible en Español en el internet a www.uimn.org/ui/forms/other_lang.htm

Hmoob

Cov ntaub ntaavv no tseem muaj sau uas ntaavv hmoob nyob rau txoj sab internet ntaavv www.uimn.org/ui/forms/other_lang.htm

Soomaliga

Akhbaar kan oo Af Somaali ah waxaad ka heli kartaa internetka www.uimn.org/ui/forms/other_lang.htm

The information in this handbook is available in an alternative format by calling 651-259-7223.