

Facts About Unemployment Insurance 2008-2009

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The Purpose of This Guide

This guide will answer most questions about your claim for unemployment insurance and help you avoid problems, delays, or improper payments. It explains your rights and responsibilities while claiming unemployment insurance benefits. ***It is your responsibility to read and know the contents of this guide.*** This guide contains general information only and does not have the force and effect of law, rule or regulation. Any questions concerning registration for work should be directed to the nearest Iowa Workforce Development Center. Out of state claimants should contact the nearest Workforce Development (Job Service) office.

What Is Unemployment Insurance

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

- ✓ Unemployed or working reduced hours through no fault of their own.
- ✓ Able to work and available for work.
- ✓ Actively looking for work (unless waived).

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

If you do not expect to be recalled to your job, it is your responsibility to register for work at the Workforce Development Center. **Failure to regis-**

ter for work can result in a disqualification for benefits. If you have access to the Internet, you may elect to register for work on-line at <http://www.iowaworkforce.org>. If you do not have access to the Internet, you will need to go into your nearest Workforce Development Center to register for work in person (unless waived—see exceptions under What Are the Work Search Requirements?). Iowa Workforce Development Centers can provide information about job openings, testing, counseling, job training programs and job-seeking skills.

Eligibility Requirements

To Be Eligible for Benefits You Must:

1. Be totally or partially unemployed.
2. Have worked and earned a certain amount of wages in work covered by unemployment insurance in the last 15 to 18 months.
3. Have lost your job through no fault of your own.
4. Be able to work and available for work.
5. Be actively seeking work by in-person contact with employers, unless approved to send résumés by Iowa Workforce Development. **Work search may be waived** if you meet certain criteria (see Exceptions under What Are the Work Search Requirements?).
6. Be registered for work unless waived (see Exceptions under What Are the Work Search Requirements?).
7. Keep a record of your work search contacts in the back of this book and provide a copy of your work search contacts on the Work Search History form upon request.
8. Report any job offers or referrals that you have refused when you call in your weekly-continued claim.

IMPORTANT

If you are required to look for work, you must keep a record of your contacts. You may be requested to provide a copy of your work search contacts. If requested, you must complete and return the form so that it is received prior to the due date. You must do this even if you claim benefits for just one week or have returned to work. For more information, see page 5 and 6.

9. Report if you quit or are fired from any job while claiming benefits.
10. Notify Iowa Workforce Development if for any reason you move or leave the area for more than three working days.
11. **Report all earnings before deductions when earned, not when paid.** Report any vacation severance or holiday pay. Contact Iowa Workforce Development if you are receiving any other type of pay that may be deductible.
12. Notify Iowa Workforce Development if you are currently enrolled or start school.
13. Notify Iowa Workforce Development if you are receiving a private pension or workers' compensation.
14. Understand that if it becomes necessary for Iowa Workforce Development to conduct a fact-finding interview to determine your eligibility for benefits, you will be mailed a notice with the date and time of the fact-finding interview.
15. Understand that if a decision on any issue of your eligibility for unemployment insurance is appealed, your claim becomes **public record**.
16. Understand that benefits are fully taxable income and requirements exist pertaining to estimated tax payments. (Please ask your tax preparer, the IRS, or state revenue department if you have questions.)
17. Understand that you may choose to have income taxes withheld from your benefit payment and that you may change the withholding choice.
18. **Understand that attempting to claim and receive benefits fraudulently can result in loss of benefits, repayment of benefits, fines or imprisonment.**

How to Apply for Benefits

There are several ways you can apply for benefits. If you have access to the Internet, you can use our on-line system to apply for benefits at <http://www.iowaworkforce.org>. The system is available 24 hours a day and seven days a week. You may also visit your nearest Workforce Development Center and use a computer there to apply for benefits or complete a paper application. If your employer is participating in employer-filed claims, your employer may file your application on your behalf. See the inside back page of this guide for telephone numbers and addresses of the Iowa Workforce Development Centers. If you do not live in Iowa, you may call the Interstate line at 1-866-239-0843.

NOTE: The on-line claim application currently cannot be accessed using WebTV, PDAs, hand-held computers and similar systems.

Regardless of the method used to file your application, your claim will be made effective the Sunday of the week in which your application was filed. **Please remember that regardless of how your application is filed you must call the continued claims reporting system each week to certify your eligibility.**

No matter what method you choose to file your new, initial claim, you'll need to have the following information:

- Your Social Security number;
- The name, address and telephone number of your most recent employer, and the beginning and ending dates you worked for that employer;
- An Alien Registration number, if you are not a U.S. citizen;
- A DD-214 (Member 4), if you served in the U.S. military during the last 18 months;
- An SF-8 form, if you worked for the federal government in the last 18 months;
- The name(s) of anyone you will be claiming as a **dependent**, up to a maximum of four;
- The amount your spouse earned in the preceding week, if you want to claim your spouse as a dependent (must be \$120 or less to be claimed).

Do not delay filing your application; you may lose benefits if you are not allowed to back date your application.

Monetary Record

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

- ✓ The beginning date of your claim.
- ✓ Your four-quarter base period.
- ✓ The gross wages paid to you in the base period by each employer that is covered by unemployment insurance.
- ✓ Your weekly benefit amount (WBA) if your earnings were high enough to qualify. See How Much You Can Receive and How It Is Determined for information on WBA.
- ✓ Your maximum benefit amount (MBA). See How Much You Can Receive and How It Is Determined for information on MBA.

Carefully examine the earnings reported on the Monetary Record. If you believe the earnings or employers shown are not correct, contact Iowa Workforce immediately (or you may send a letter appealing the Monetary Record). If available, send copies of your check stubs, W-2 forms or other proof of earnings.

Benefit Year

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

Note: To receive benefits again on a new claim, you must have worked in a job covered by unemployment insurance after the filing of your previous benefit year claim and have been paid gross wages of at least \$250.

How Your Social Security Number is Used

Your social security number is used:

- ✓ For processing your unemployment insurance claim;
- ✓ To match with Social Security Administration records to verify your identity;
- ✓ To report unemployment benefit payments to the Internal Revenue Service (IRS) and to the Iowa Department of Revenue as taxable income;
- ✓ To detect fraud in federal and state programs;
- ✓ For child support enforcement purposes;
- ✓ To verify eligibility for unemployment benefits and public assistance.

Wage, benefit, and other information under your social security number may be exchanged with other agencies that administer federal assisted programs.

How Much You Can Receive and How It Is Determined

Weekly Benefit Amount (WBA)

In Iowa, your weekly benefit amount is determined by your gross wages from all covered employers

in the high quarter (HQ) of your base period and by the number of dependents you claim (see dependent information in this section). The minimum and maximum WBAs change each year for new claims filed after the first Sunday in July. A WBA schedule is available upon request at your nearest Iowa Workforce Development Center.

Your WBA is calculated by the following:

If you have (for program year 7/01/2008 through 6/30/2009):

- ✓ **0 dependents**, your WBA is 1/23 of your HQ with a **maximum of \$361**;
- ✓ **1 dependent**, your WBA is 1/22 of your HQ with a **maximum of \$375**;
- ✓ **2 dependents**, your WBA is 1/21 of your HQ with a **maximum of \$389**;
- ✓ **3 dependents**, your WBA is 1/20 of your HQ with a **maximum of \$409**;
- ✓ **4+ dependents**, your WBA is 1/19 of your HQ with a **maximum of \$443**.

Example: If your HQ earnings are \$8,250 and you have one dependent, your WBA is \$375 ($\$8,250/22 = \375).

Maximum Benefit Amount (MBA)

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

Exception: If you are unemployed due to your **employer closing** at the location you were last employed, your maximum benefit amount (MBA) **may be increased to 39 times your WBA** or **one-half** your total base-period wages, **whichever is less**. However, your **WBA does not change** due to a closing.

Dependents

Since dependents affect the weekly benefit amount you will receive, it is important you report the correct number of qualifying dependents when you file your application. The following may be claimed as dependents, **if you meet certain criteria:**

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

Note: A maximum of four dependents is allowed. **You cannot claim yourself as a dependent.** Dependents cannot be used if someone else on a current unemployment claim has claimed them and that claim hasn't expired. Ask for more detailed information if you are unsure whether or not you can claim a dependent.

Base Period

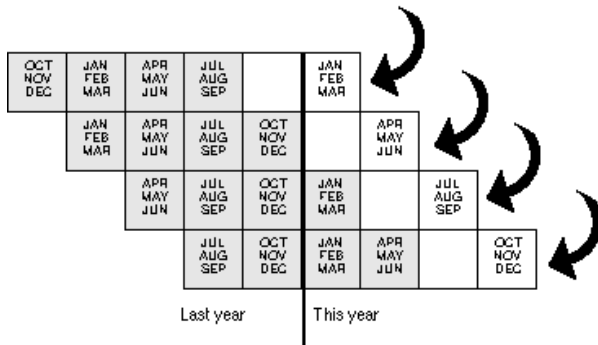
The base period is a four-quarter (one-year) period of time from which your weekly benefit amount (WBA) and maximum benefit amount (MBA) are determined. The amount of wages you earn in the base period determines the amount of unemployment benefits you receive.

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

Example: If you file a new claim in **April, May, or June** (second quarter), your **base period** would be the preceding January 1 through December 31.

Base period is the shaded area.

If Claim is Filed in:



What Are the Wage Requirements

To Be Eligible for Benefits You Must Have:

1. Earned and have been paid wages by employers covered by unemployment insurance in two or more quarters of your base period.
2. Total base-period earnings of at least 1.25 times the wages you earned in your highest base-period quarter.
3. A minimum amount of wages in the high and low quarters of your base period.

For Program Year 7/01/2008-6/30/2009:
 High-Quarter Minimum = \$1,240
 Low-Quarter Minimum = \$620

If you do not meet all of the wage requirements, you are monetarily ineligible for benefits. However, you may file again in the next

calendar quarter where a different base period will be used.

When Will You Get Paid

You should receive your first payment **in about three weeks** after you first apply for benefits if you meet all of the eligibility and monetary requirements. It takes about three weeks to receive your first payment because past employers in the last 18 months are notified of your claim and have 10 days to protest. If there are no protests on your claim, the payment is released. If you indicated in your claim that you quit or were fired from your most recent job, your claim is automatically protested. (If your claim is protested, see What Happens When Your Claim Is Protested?)

Important Note: You will be paid weekly on a pre-paid debit card unless you have selected the direct-deposit method. **(See detailed information in How to Get Paid.)** The form for selecting direct deposit is at the back of this booklet and can be obtained at your local Workforce Center or on our Web site at <http://www.iowaworkforce.org/ui/60-0351.pdf>.

How a Part-Time Job Affects Your Benefits

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

Example: If your WBA is \$361, you could earn \$90 (25 percent of \$361) before you would receive a reduction in your benefit payment. If you had \$130 in gross earnings for a week, your benefit payment would be reduced by \$40 (\$130 minus the \$90 earning limit = \$40 reduction) and your benefit amount for that week would be \$321 (\$361 minus \$40).

Each week you claim benefits, you must report your gross wages (before deductions) from any job when you earn them, not when you are paid, even if the total is less than 25 percent of your WBA. Wages must be reported on a calendar week (Sunday through Saturday) regardless of the workweek used by your employer. There is a **Work Record** chart in the back of this guide to help you determine weekly earnings. **If your gross earnings equal or exceed your WBA plus \$15,**

you will not receive any payment for that week. When this happens consistently, you should stop claiming.

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

Self-Employment

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

What Can Be Deducted From Your Benefits Other Than Wages

- ✓ Vacation pay: 100 percent deductible as reported by your employer.
- ✓ Holiday pay: deductible as wages (see section How a Part-Time Job Affects Your Benefits).
- ✓ Severance pay, dismissal/termination pay, separation allowance, wages in lieu of notice: 100 percent deductible.
- ✓ Temporary disability pay under workers' compensation: 100 percent deductible.
- ✓ Tips gratuities, commissions, bonuses, and incentive pay earned while claiming benefits: deductible as wages (see section How a Part-Time Job Affects Your Benefits).
- ✓ Private or government pension, or other similar periodic payment that is based on previous work with a base-period employer: deductible based on the percentage of the employer's contribution.
- ✓ Cash value of housing or rent provided by your employer as all or part of your wages.

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

Child Support

By law, Iowa Workforce Development is required to deduct and withhold up to a maximum of 50 percent of your weekly benefit amount (before voluntary withholding of income taxes, but after

any deductible earnings) **when requested** by the Department of Human Services Child Support Recovery Unit for child-support payments. You will receive a written decision from Iowa Workforce Development if this deduction has been requested. Any **questions** should be directed to the **local child-support agency**.

What Are the Work Search Requirements

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

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

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

Résumés may be accepted as employer contacts if this is the customary means for you to secure employment in your regular occupation. You must be pre-approved by Iowa Workforce Development to apply in this manner. Résumés must be sent to an employer, not just a post office box number. You must keep a record of the employers to whom you sent a résumé and, upon request, provide that information on the Work Search History form.

Exceptions

The **work search** may be **waived** if you are **tem-**

porarily unemployed and expect to be recalled by your former employer in a reasonable period of time. This will be determined at the time you complete your application for a new claim or apply to reactivate an existing claim. You will be informed if your work search is waived. You must still be able and available for work with your regular employer and still may be required to accept other suitable offers of work. If your employer changes your temporarily unemployed status, you must notify Iowa Workforce Development and register for work. Failure to do so could result in disqualification.

If you are in **school or a training program**, the **work search** may be **waived**. This schooling or training must be **approved** by the Iowa Workforce Development in **advance** for the work search to be waived. See information about Department Approved Training in the You Can Go to School and Still Be Eligible section of this booklet.

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

Note: If your work search requirements change during your benefit year, you will receive a notice from Iowa Workforce Development.

Eligibility Review

If you are required to make a work search, you may be called into your local Workforce Development Center to review your work search. If an issue arises that could result in termination of your benefits, you may request three working days to prepare prior to giving a statement.

You also will be given a tour of placement services available at your local center. These services are to assist you in becoming re-employed. You may be asked to return to the local Workforce Development Center to utilize the services that are available for your job search.

The Eligibility Review program is required by the federal government to ensure you are following the correct procedures to become re-employed and are not placing unrealistic restrictions or barriers to becoming employed. Failure to respond to a call-in could result in a disqualification of benefits.

What Wage You Must Accept

Suitable Work

You are required to seek and accept suitable work.

If the wage of a job offer is significantly below what you averaged at the job you held prior to filing for benefits, the job offer may be considered unsuitable.

Iowa Workforce Development calculates your gross average weekly wage (AWW) by using the high quarter of your base period and dividing it by 13, the number of weeks in a quarter. **A job offer is considered not suitable if the wages are below the following percentages of your AWW:**

- ✓ 100 percent if work is offered during the first five weeks of your claim.
- ✓ 75 percent if work is offered during the sixth through the 12th weeks of your claim.
- ✓ 70 percent if work is offered during the 13th through 18th weeks of your claim.
- ✓ 65 percent if work is offered after the 18th week of your claim. **However**, you are not required to accept employment below the federal or state minimum wage.

Example: Your high quarter (HQ) earnings during your base period were \$5,200, so your average weekly wage (AWW) is calculated at \$400 per week (\$5200 divided by 13). Your AWW of \$400 per week equals \$10 per hour, assuming 40 hours a week. If you are offered work that will pay \$280 per week gross (\$7 per hour at 40 hours per week) and you have been claiming benefits for nine weeks when the offer was made, the job offer is considered NOT suitable because it is below 75 percent of your AWW.

Other factors are used to determine suitability of work. If you turn down any job offer or referral, you are required to notify Iowa Workforce Development. Ask for more information if you are considering turning down a job offer or referral to a job.

New Employment or Job Offer

When you start a new job (full or part-time) after applying for unemployment, please notify Iowa Workforce Development. If you are working full-time, you should discontinue calling in your weekly-continued claim. If you are working part-time, don't forget to report your wages when earned and not when paid. If you have accepted a **job offer**, you need to continue to look for work until the job actually starts if you want to continue to claim benefits. Many job offers are subject to passing a reference check, physical, drug screen or other work tests. Some offers are rescinded by the employer because of unforeseen cutbacks or because the person who was leaving decided not to leave after all. You also could

find a temporary job before the new job starts or find a better job and turn down the first offer.

What Does Able and Available for Work Mean

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

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

You Can Go to School and Still Be Eligible

Department Approved Training (DAT)

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

You must make a written application for DAT on the form provided by Iowa Workforce Development. If available when you apply for benefits, provide the name of the school, type of training, class schedule, and the beginning and ending dates of training.

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

How to Claim Benefits Each Week

Each week you are unemployed and want to claim benefit payments, you must certify that you:

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

This is done **each** week by touch-tone telephone or on-line using the continued claims web application at <https://uiclaims.iwd.iowa.gov/weeklyclaims/>.

Continued Claim Web Reporting

You may file your weekly-continued claim on-line at <https://uiclaims.iwd.iowa.gov/weeklyclaims/>. You will be presented your eligibility questions.

IMPORTANT: If you get disconnected or close out this application before the application tells you that your claim has been accepted, you will have to log-in and start again to successfully file your continued claim.

Be sure to have your Social Security number and your PIN number. If you worked during the week, received or will receive vacation or holiday pay etc., be sure you know the gross (before deductions) amount in dollars for reporting purposes.

Hours You Can File Your Weekly Claim On-line

10 a.m., Saturday to 11:30 p.m., Sunday
or
7:30 a.m. to 4:59 p.m.
Monday through Friday

Touch-Tone Telephone Reporting

To file your weekly-continued claim by telephone, just call the continued claims reporting system at (800) 850-5627 (outside the Des Moines area) or 281-6231 (in the Des Moines calling area). (The phone numbers are also on the back of this guide.) An Interactive Voice Response unit (IVR) will answer. A prerecorded voice will ask you the eligibility questions one at a time. You answer **yes** by pressing number **1** and **no** by pressing number **9**.

Note: If you do not have a telephone, you may use a touch-tone pay phone to call in your weekly claim.

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

IMPORTANT:

If you get disconnected or hang up before the system tells you that your claim has been ac-

cepted, you will have to call again to successfully file your continued claim.

Hours You Can Call in Your Weekly Claim

10 a.m., Saturday to 11:30 p.m., Sunday
or
7:30 a.m. to 4:59 p.m.
Monday through Friday

The current week is the week that just ended on Saturday. Continued claims filed on Saturday, Sunday, or Monday are processed at the end of the day on Monday. **Phone lines are very busy on Saturday afternoon. Therefore, we suggest you call late on Saturday or on Sunday or Monday to avoid a busy signal.**

If you miss calling in for just one week, the system will allow you to file one back week and the current week during the same phone call.

Personal Identification Number (PIN)

The IVR systems and the on-line continued claims application for filing your weekly-continued claim or reactivating an existing claim require you to enter a four-digit personal identification number (PIN). Your PIN protects you from having another person file your claim or obtain information about your claim.

You will select your own PIN the first time you call in or log in on-line to report your weekly-continued claim. **Be sure to select a PIN that will be easy to remember**, since you must use the same PIN each time you call to file your weekly-continued claim or call to reactivate an existing claim. Do not use the same numbers in sequence (such as 1111 or 3333) or numbers in sequence (such as 1234). **(Note:** In some cases you will need to select a new PIN the first time you call in your continued claim after reactivating an existing claim.)

You, the claimant, are responsible for the answers to the questions presented by the on-line web application and the IVR system so be sure you keep your PIN number secure. **Do not share your PIN with anyone.**

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

Preparing for the Call

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

Reporting Your Weekly-Continued Claim

When you call to file your weekly-continued claim, the computer will play a prerecorded message (a script). You may select either the English or the Spanish version of the script. Each time you call you will be asked a series of basic questions that can be answered by responding yes or no using your telephone keypad. You will also be asked to provide basic information using your telephone keypad. Other questions you may be asked will depend on the answers you provide to the basic questions. A sample script is provided below for you to review prior to calling in your first continued claim. Reviewing this sample script may save you time and confusion during your call. **Please be sure to listen very carefully to the script you hear when you call since that script may not match the sample script.**

Sample Telephone IVR Scripts

Sample 1—Temporary Layoff, Total Unemployment

The caller was temporarily laid off and the last day worked was 06-20-2008. The caller applied for unemployment insurance benefits on 06-23-2008, and a new claim was established with an effective date of 06-22-2008. On Sunday, June 29, 2008, the caller certifies his/her first week of unemployment by calling the continued claims reporting system. He/She is claiming the week ending 06-28-2008. The caller has elected to be paid biweekly with a paper check.

1. **Welcome to Iowa's unemployment insurance continued claims reporting system. Our menus have changed; please listen for our new options. For English, press one. For Spanish, press two** (actual phrase is in Spanish).
Caller presses 1 to hear the script in English.
2. **Please enter your Social Security number followed by the pound key** (located to the right of the zero on your telephone keypad).

Caller presses 967524183# (his/her Social Security number).

3. **You entered 967524183. If this is correct, please press one. If this is not correct, please press nine.**
Caller presses 1 because the number is correct.
4. **Please enter your personal identification number followed by the pound key.**
Caller must select a four-digit personal identification number (PIN) since this is the first time he/she has reported on the continued claims reporting system. Caller selects 5241 and presses 5241#.
5. **One moment please** (brief pause). **Your new PIN is now set up as 5241.**
6. **Do you have a new address or telephone number? If yes, press one. If no, press nine.**
Caller doesn't have a new address or telephone number, so presses 9.
7. **To check on a benefit payment, press one. To enter your weekly claim for unemployment benefits, press two. To repeat this menu, press three.**
Caller presses 2 because he/she wants to file a weekly-continued claim.
8. **You may enter your claim for the week ending 062808.**
9. **It is important that you answer all questions truthfully. WARNING! Attempting to claim and receive unemployment insurance benefits by entering false information can result in loss of benefits, fines and imprisonment. To show you understand the warning message, please press one now. To show that you do not understand the warning message, press nine.**
Caller presses 1.
10. **Your weekly claim can now be entered. If you hang up before the system tells you good-bye, your answers will not be recorded and your payment will not be made. Did you work during the week ending 062808? If yes, press one. If no, press nine.**
Caller did not work during the week, so presses 9.
11. **Enter your holiday pay. For no pay, enter zero followed by the pound key. Enter the gross amount rounded to the nearest dol-**

lar, followed by the pound key.

Caller won't receive any holiday pay for the week ending 062808, so presses 0#.

12. **Enter your vacation pay, severance, wages in lieu of notice, separation or dismissal pay. If none was received, press zero followed by the pound key or enter the gross amount rounded to the nearest dollar, followed by the pound key.**
Caller won't receive any of these pay types, so presses 0#.
13. **If you are now receiving private pension or military retirement, please press one. If you are not receiving these, press nine.**
Caller isn't receiving any type of pension, so presses 9.
14. **Were you ready, willing, able and available for work during the week ending 062808? If yes, press one. If no, press nine.**
Caller was ready, willing, able and available for work, so presses 1.
15. **Did you refuse any job offers or job referrals during the week? If yes, press one. If no, press nine.**
Caller didn't refuse any job offers or referrals, so presses 9.
16. **The law imposes penalties for false statements. Do you certify the statements which you entered are true for the week ending 062808? If the answer is yes, please press one. To hear this statement again, press nine. To cancel your claim, press seven.**
Caller certifies statements are true by pressing 1.
17. **Your claim for week ending 062808 has been filed. Thank you. To avoid a delay in benefit payments, please remember you must file each week. Good bye. Please hang up your phone.**
Caller hangs up.

Sample 2—Temporary Layoff, Partial Unemployment

The caller was temporarily laid off and the last day worked was 06-20-2008. The caller applied for unemployment insurance benefits on 06-23-2008 and a new claim was established with an effective date of 06-22-2008. On Sunday, June 29, 2008, the caller certifies his/her first partial week of unemployment by calling the continued claims

IVR system. He/She is claiming the week ending 06-28-2008. The caller has elected to be paid biweekly with a paper check.

1. **Welcome to Iowa's unemployment insurance claims reporting system. Our menus have changed; please listen for our new options. For English, press one. For Spanish, press two** (actual phrase is in Spanish). Caller presses 1 to hear the script in English.
2. **Please enter your Social Security number followed by the pound key** (located to the right of the zero on your telephone keypad). Caller presses 967524183# (his/her Social Security number).
3. **You entered 967524183. If this is correct please press one. If this is not correct, please press nine.** Caller presses 1 because the number is correct.
4. **Please enter your personal identification number followed by the pound key.** Caller must select a four-digit personal identification number (PIN) since this is the first time he/she has reported on the IVR reporting system. Caller selects 5241 and presses 5241#.
5. **One moment please** (brief pause). **Your new PIN is now set up as 5241.**
6. **Do you have a new address or telephone number? If yes, press one. If no, press nine.** Caller doesn't have a new address or telephone number so presses 9.
7. **To check on a benefit payment, press one. To enter your weekly claim for unemployment benefits, press two. To repeat this menu, press three.** Caller presses 2 because he/she wants to file a weekly-continued claim.
8. **You may enter your claim for the week ending 062808.**
9. **It is important that you answer all questions truthfully. WARNING! Attempting to claim and receive unemployment insurance benefits by entering false information can result in loss of benefits, fines and imprisonment. To show you understand the warning message, please press one**

now. To show that you do not understand the warning message, press nine.

Caller presses 1.

10. **Your weekly claim can now be entered. If you hang up before the system tells you good-bye, your answers will not be recorded and your payment will not be made. Did you work during the week ending 062808? If yes, press one. If no, press nine.** Caller did work two days during the week so presses 1.
11. **Was this self-employment? If yes, press one. If no, press nine.** Caller did not work in self-employment so presses 9.
12. **Please enter your gross wages for the week ending 062808 followed by the pound key. Round to the nearest dollar.** Caller earned \$165.49 so presses 165#.
13. **You said you worked during the week ending 062808. If you are still working, please press two. If you are laid off, press four. If you were fired, press six. If you quit press eight.** Caller was laid off so presses 4.
14. **During the week claimed you worked and earned \$165 and you were laid off. If this is correct, please press one. If this is not correct, press nine.** This is correct so caller presses 1.
15. **Enter your holiday pay. For no pay, enter zero followed by the pound key. Enter the gross amount rounded to the nearest dollar, followed by the pound key.** Caller won't receive any holiday pay for the week ending 062808 so presses 0#.
16. **Enter your vacation pay, severance, wages in lieu of notice, separation or dismissal pay. If none was received, press zero followed by the pound key or enter the gross amount rounded to the nearest dollar, followed by the pound key.** Caller won't receive any of these pay types so presses 0#.
17. **If you are now receiving private pension, or military retirement, please press one. If you are not receiving these, press nine.** Caller isn't receiving any type of pension, so presses 9.

18. **Were you ready, willing, able and available for work during the week ending 062808? If yes, press one. If no, press nine.**

Caller was ready, willing, able and available for work so presses 1.

19. **Did you refuse any job offers or job referrals during the week? If yes, press one. If no, press nine.**

Caller didn't refuse any job offers or referrals, so presses 9.

20. **The law imposes penalties for false statements. Do you certify the statements which you entered are true for the week ending 062808? If the answer is yes, please press one. To hear this statement again, press nine. To cancel your claim, press seven.**

Caller certifies statements are true by pressing 1.

21. **Your claim for week ending 062808 has been filed. Thank you. To avoid a delay in benefit payments, please remember you must file each week. Good-bye. Please hang up your phone.**

Caller hangs up.

How to Determine the Status of Your Claim and When You Will Be Paid

After you have claimed your first two weeks you can find out the status of your claim for benefits on-line by accessing the web application WeeklyClaims or by telephoning (800) 850-5627 (toll free outside Des Moines) or 281-6231 (in the Des Moines calling area), the same number you use to file your weekly-continued claim. Just follow the prompts in the same manner as you would to file your weekly claim and press one when the system instructs, "To check on a benefit payment, press one. To enter your weekly claim for unemployment benefits, press two. To repeat this menu, press three." You can find out:

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

The status of claim option is **only** available **7:30 a.m. to 4:59 p.m., Tuesday through Friday.** (If Monday is a holiday, the status of claim option is not available until Wednesday of that week.)

How to Get Paid (Pre-Paid Debit Card, or Direct Deposit)

Payment by Pre-Paid Debit Card (Weekly Payments)

You will receive a weekly payment that is applied to a pre-paid debit card unless you have requested direct deposit. You may access funds at your convenience using the pre-paid debit card. The debit card will allow you to:

- ✓ Make purchases or get cash back at a merchant
- ✓ Get cash at an ATM
- ✓ Get cash from a teller in a Bank or Credit Union

The pre-paid debit card option will also allow you unlimited access through a secure website or the Integrated Voice Response System (IVR) to:

- ✓ Check your balance
- ✓ Select or change your Personal Identification Number (PIN)

Note: The PIN for your pre-paid debit card may be different than the PIN used for reporting to Iowa Workforce Development.

- ✓ Review transaction history
- ✓ Sign up for and receive notification of deposits by telephone or email
 - For telephone notification of deposits posted to your account, call the customer service IVR at 866-899-5611 (toll free) and follow the prompts to setup this service. Each month you are allowed six (6) free calls to the IVR to check your balance and obtain account information.
 - For email notification of deposits to your account, go to <https://www.EPPICard.com>. Setup your ID and password and enter your personal email address. You have unlimited access to the on-line service to check your balance and obtain account information.

Your first benefit payment will be applied to the pre-paid debit card, if determined eligible (about three weeks), you will begin receiving weekly deposits to your debit card account. If you file your continued claim each week on Saturday, Sunday, or Monday, your payment **should be** applied to your debit card on Thursday*.

(Exception: If there is a holiday during the week, payment will be delayed an extra workday.) Since you will not receive any written notification of the deposit, it is your responsibility to verify receipt of the deposits posted to your debit card account by using the unlimited access through the secure

website at <https://EPPICard.com> or by calling the IVR toll free number at 1-866-899-5611.

Payment by Direct Deposit (Weekly Payments)

To setup direct deposit you must obtain your financial institution's transit number and your account number (savings or checking) and complete the Direct Deposit Agreement form 60-0351 at the back of this guide or print the form from our website at <http://www.iowaworkforce.org/ui/60-0351.pdf>. The form provides you with instructions on how to locate the transit number and account number or you may contact your financial institution. You must return the completed form to:

Iowa Workforce Development Unemployment Insurance Service Center P.O. Box 10332 Des Moines, IA 50306-0332
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After you receive your first payment (about three weeks) and your form is processed, you will begin receiving weekly deposits. If you telephone each week to file your continued claim on Saturday, Sunday, or Monday, your payment **should be** deposited in your account on Friday*. (**Exception:** If there is a holiday during the week, payment will be delayed an extra workday.) Since you will **not** receive any written notification of your deposit, it is your responsibility to verify receipt of the deposit from your financial institution.

*Due to circumstances outside our control, sometimes checks are not deposited or received on the expected day.

Denial of Benefits

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

- ✓ **Quit** your job without good cause attributable to your employer.
- ✓ Were **discharged** or suspended for **misconduct** in connection with your job.
- ✓ **Refused suitable work** with an employer or **recall to suitable work** by your former employer.
- ✓ Are **not able** to work, **not available** to work or **not actively seeking work** as required.
- ✓ Are unemployed due to a **strike or labor dispute**.
- ✓ **Have set unrealistic limitations** on the wages, hours or days, types of work or locations of a job **you will** accept.

- ✓ **Fail to report** to the Workforce Development Center or satisfactorily **participate in reemployment services** when told to do so.
- ✓ Are a **school employee with** either a contract or **reasonable assurance** of returning to work when school resumes the next academic year or term. If you are an educational employee, ask if this applies to you.
- ✓ **Fail to return** the **Work Search History form** when requested.

How to Reactivate Your Claim

If you have an existing claim, (claims are effective for one year) and you stopped claiming (weekly-continued claim call) for one or more weeks and you want to receive benefits again, you must reactivate your claim. Reactivating an existing claim can be done on-line at <http://www.iowaworkforce.org> or over the telephone using the UI Service Center's Interactive Voice Response (IVR) system if you only worked for one employer during the past 6 months. You must reactivate your claim during the week you want to claim not after the week is over. The telephone system will ask you if you have worked since you last filed for unemployment benefits. **This means since you filed your last weekly-continued claim or since you last activated your existing claim even though you may not have reported any weekly-continued claims.** If you have worked, your answer should be yes. If you haven't worked (didn't claim a week or more due to illness, vacation, etc.) answer no. If there is a problem on your claim or you worked for more than one employer, you will be instructed to contact your local Iowa Workforce Development Center where a representative will help you resolve the problem and reactivate your existing claim.

When you call to reactivate your claim, the computer will play a prerecorded message (a script). You will be asked to provide information and answer yes and no questions using your telephone keypad. The first time you called in to report your weekly claim you established a personal identification number (PIN). This same PIN can be used to reactivate your claim. Sample scripts are provided in this booklet for you to review prior to making your call to reactivate your claim. Reviewing these scripts may save you time and confusion during your call. **Please be sure to listen very carefully to the script you hear when you call since that script may not match the sample scripts.**

Touch-Tone Telephone Reactivation of an Existing Claim

To reactivate your existing claim by telephone,

just call (877) 891-5344 (toll free outside the Des Moines area) or 281-4199 (within the Des Moines calling area) (also listed on the back of this guide). An Interactive Voice Response (IVR) unit will answer. You may select either the English or Spanish version of the script. A prerecorded voice will ask you to provide information by responding to questions one at a time. You answer **yes** by pressing number **1** and **no** by pressing number **2** (this is different than the continued claims reporting system).

Note: If you do not have a touch-tone telephone, you may use a pay phone to reactivate your existing claim.

Several of your answers will be repeated to you by the computer system to make sure the information is correct. If it is not, you will be instructed on how to change your answer.

IMPORTANT:

If you get disconnected or hang up before the system asks you to certify your statements as being true and you respond that they are, you will have to call again to reactivate your claim.

Hours You Can Reactivate Your Existing Claim

Touch-Tone Telephone IVR System
(in English and Spanish)
8 a.m. to 4 p.m., Monday through Friday
(with the exception of state holidays)

The Internet filing option is available 24 hours a day seven days a week

Preparing for the Call

1. Be sure to have your Social Security number and your PIN number for the call.
2. If you have worked since you last reported a weekly-continued claim or activated your claim, you will need the name and address of your employer.
3. If you have worked since you last reported a weekly-continued claim or activated your claim, be sure you have the date you started working for your most recent employer and the date you last worked for that employer.
4. If you have received or will receive vacation and/or severance pay, you will need the ending date of the period covered by that pay.
5. Have a pencil and paper to write down information that you may need, such as your work search requirements.

Sample Telephone IVR Scripts

Sample 1—Temporary Layoff

The caller was temporarily laid off on 01-04-2008 and filed a valid claim with an effective date of 01-06-2008. He/She drew several weeks of benefits and then returned to work with the same employer on 01-28-2008, so the last week claimed was 01-25-2008. He/She is again temporarily laid off from that same employer, his/her last date worked was 06-20-2008, and he/she won't receive any vacation or severance pay. The caller expects to be recalled by his/her employer. The caller waits until Monday morning the 23rd of June to call the IVR and reactivate the existing claim because Monday starts the week that he/she is unemployed.

1. **Welcome to the Unemployment Insurance Customer Service Center, a service of Iowa Workforce Development. For English, press one. For Spanish, press two (actual phrase is in Spanish).**

Caller wants the script in English, so presses 1.

2. **To file a new claim or reopen an old claim, please press one. For a question on unemployment insurance or fact-finding, press two. To file your weekly-continued claim, press three.**

Caller wants to reactivate an existing claim (reopen an old claim), so presses 1.

3. **Please enter your Social Security number.**

Caller enters 967524183 (his/her Social Security number).

4. **You entered 967524183. If this is correct, please press one. If not, press two.**

Caller presses 1.

5. **If you know your PIN, please press one. If you do not know your PIN, press two.**

Caller knows his/her PIN, so presses 1.

6. **Please enter your PIN.**

Caller presses 7524 (his/her four-digit PIN).

7. **Have you worked since you last filed for unemployment benefits? If yes, please press one. If no, press two.**

Caller presses 1 because he/she had returned to work and is now laid off again.

8. **Have you worked for more than one employer in the past six months? If yes, please press one. If no, press two.**

Caller has only worked for one employer in the past six months, so presses 2.

9. **If you are not working because the business closed, please press one. If you were laid off, please press two. If you quit, press three. If you were discharged, press four. If there was a strike or lock out, press five. If you are still working, press six. If none of these apply, press nine. To hear these choices again, press eight.**

Caller is temporarily laid off, so presses 2.
(Although the business may be closed down during the layoff, it is not permanently closed.)

10. **Did you decline to bump an employee with less seniority? If yes, please press one. If no, press two.**

Caller wasn't laid off because he/she declined to bump another employee with less seniority, so presses 2.

11. **Do you expect to be recalled by your most recent employer? If yes, please press one. If no, press two.**

Caller expects to return to work with the employer in a reasonable period of time, so presses 1.

12. **Please enter the date you started working for your most recent employer. For example, June 5, 2000, would be entered as 060500.**

Caller began employment on February 1, 1999, so presses 020199.

13. **Please enter the date you last worked. For example, January 2, 1999, would be entered as 010299.**

Caller last worked on June 20, 2008, so presses 062008.

14. **Will you receive severance pay or vacation pay? If yes, please press one. If no, press two.**

Caller isn't receiving severance or vacation pay, so presses 2.

15. **You will need to reset your PIN number the next time you call to file your continued claim. Remember to report any holiday pay as wages. You said you started work on 020199. You said you last worked on 06-20-2008. You said the last day you were or will be paid was 06-20-2008 (computer calculated this date based on the caller providing the date he/she last worked and indicating no severance or vacation pay). You said you filed your claim because you were laid off. If this is correct, please press one. If this is**

not correct, press two.

Caller presses 1 because the responses are correct.

16. **You must notify Iowa Workforce Development if your layoff status changes. For example, notify us if you were on temporary layoff, then told by your employer that you will be permanently laid off.**

17. **Is there a change to your name, address or telephone number that you have not reported? If yes, please press one. If no, press two.**

Caller presses 2 because none of the items have changed since he/she last applied for benefits.

18. **The law imposes penalties for false statements. Do you certify the statements you entered are true? If yes, please press one. If no, press two, To hear this message again, press three.**

Caller certifies the statements given are true by pressing 1 and then hangs up.

Sample 2—Hasn't Worked Since Last Claiming

The caller was permanently laid off on 01-04-2008 and filed a valid claim with an effective date of 01-06-2008. He/She drew several weeks of benefits, then went to take care of a sick family member for three weeks and was not available for work, so he/she did not call in weekly-continued claims for those weeks. He/She became available for work again on 02-15-2008. He/She waits until Monday morning the 18th of February to call the IVR and re-activate the existing claim because he/she wasn't available for work the majority of the previous week(s), so Monday starts the first week he/she is available.

1. **Welcome to the Unemployment Insurance Customer Service Center, a service of Iowa Workforce Development. For English, press one. For Spanish, press two (actual phrase is in Spanish).**

Caller wants the script in English, so presses 1.

2. **To file a new claim or reopen an old claim, please press one. For a question on unemployment insurance or fact-finding, press two. To file your weekly-continued claim, press three.**

Caller wants to reactivate an existing claim (reopen an old claim), so presses 1.

3. **Please enter your Social Security number.**
Caller enters 976251483 (his/her Social Security number).
4. **You entered 976251483. If this is correct, please press one. If not, press two.**
Caller presses 1.
5. **If you know your PIN, please press one. If you do not know your PIN, press two.**
Caller knows his/her PIN, so presses 1.
6. **Please enter your PIN.**
Caller presses 3786 (his/her four-digit PIN).
7. **Have you worked since you last filed for unemployment benefits? If yes, please press one. If no, press two.**
Caller hasn't worked since he/she last filed for benefits, so presses 2.
8. **Are you able and available for work? If yes, please press one. If no, press two.**
Caller is able and available for work now, so presses 1.
9. **You said you are able and available for work. If this is correct, please press one. If this is not correct, press two.**
Caller presses 1.
10. **The law imposes penalties for false statements. Do you certify the statements you entered are true? If yes, please press one. If no, press two. To hear this message again, press three.**
Caller certifies the statements are true by pressing 1 and then hangs up.

What Happens When Your Claim Is Protested

All employers you've had for the last 18 months can potentially be liable for your unemployment insurance benefits; therefore, they are eligible to protest. If you indicated in your claim that you quit or were fired from your most recent job, your claim is automatically protested.

Fact-Finding Interview

If your claim for unemployment insurance is protested, the Iowa Workforce Development may arrange a fact-finding interview. You should continue to phone in weekly-continued claims if your claim is protested.

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

If you will not be available to participate, notify the Iowa Workforce Development immediately or you may lose your benefits. Follow the instructions on the notice you received to contact Iowa Workforce Development.

Within a few days of the interview, you will receive an appealable decision in the mail. Read it carefully. If it is favorable to you and there are no additional issues, your claim will be released so you can begin receiving payments. However, if the decision is later reversed on appeal, you will be required to repay the benefits you received.

If You Are Denied Benefits, Can You Appeal

First-Level Appeal—Administrative Law Judge

If you or the employer disagree with a decision, either party has the right to appeal and present testimony to an administrative law judge. The appeal must be postmarked or received within 10 calendar days after the mailing date shown on the decision. You may mail your appeal to:

Iowa Workforce Development
Appeals Bureau
1000 East Grand Avenue,
Des Moines, IA 50309-0209
or

Fax it to (515) 242-5144.

You may contact the Appeals Bureau at (515) 281-3747 or the local Workforce Development Center to assist you in filing an appeal or answering general questions.

If the decision is appealed by either you or the employer, a **formal** hearing over the telephone with an administrative law judge is scheduled. However, you or the employer may request an in-person hearing. The party requesting the in-person hearing must travel to the Workforce Development Center closest to the **other** party. There are only 16 Workforce Development Centers that conduct in-person hearings. These centers are listed in



the office directory on the inside back cover of this guide. (**Note:** You should continue to file weekly-continued claims during the appeal process.)

If you receive a notice for a telephone hearing, you will be instructed to telephone the Appeals Bureau immediately to verify that you will participate and to provide the phone number where you and witnesses can be reached. The Appeals Bureau phone number on the notice is toll-free. (**Warning:** If you do not telephone the Appeals Bureau prior to your scheduled hearing, you will not be called to participate.)

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

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

Second-Level Appeal - Employment Appeal Board

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

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

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

The Employment Appeal Board **does not** hold hearings. The board decides each case by reviewing all the evidence that was presented to the administrative law judge. The board may affirm or

reverse the administrative law judge's decision or may send the case back to the administrative law judge for further review or order a new hearing and decision if they feel the evidence in the administrative law judge's hearing is not sufficient or is incomplete. It usually takes 60 to 180 days from the date the appeal is filed to receive the Appeal Board decision.

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

What If You Are Overpaid

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

If you have an overpayment of at least \$50, the department will **garnish your Iowa state tax refund**, lottery prize, or vendor payment. If fraud is involved, the Investigations and Recovery Bureau may file a lien against your property and/or garnish wages to recover the overpayment.

Note: Total overpayment amounts include payments made to you and payments made on your behalf to revenue agencies for tax withholding and to the Child Support Recovery Unit for child support.

Are Benefits Taxable

All unemployment insurance benefits are fully taxable on your federal and state income taxes. You have the option of having federal and/or state taxes withheld from your benefit payments. Deductions are **10 percent** of the gross benefit payment for federal taxes and **5 percent** of the gross benefit payment for state taxes. If you elect to have taxes deducted, you must complete and sign the Tax Withholding Agreement form 60-0360 found at the back of this guide. Please check your options

for federal or state or both, sign, date and return the form to:

**Iowa Workforce Development
Unemployment Insurance Service Center
P.O. Box 10332
Des Moines, IA 50306-0332**

By January 31 of each year, you will be mailed a Form 1099-G telling you the amount of benefits you were paid during the previous year and any federal and/or state taxes that were withheld. The Internal Revenue Service and the state Department of Revenue and Finance also are advised of the amount of benefits paid to you and deductions withheld for you.

Requirements exist pertaining to quarterly tax payments. If you need tax assistance, contact the Internal Revenue Service at (800) 829-1040.

Using Wages Earned in Another State, the Military or the Federal Government

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

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

If you worked for the **federal** government (non-military), please send, if available, copies of your check stubs, W-2 and SF-8, which show the payroll address of your federal employer to the UI Service Center.

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

If You Move Out of Iowa, You May Claim Benefits Using Your Iowa Wages

Interstate Claim

If you filed a claim in Iowa and then moved out of state, go to or call the nearest Workforce Develop-

ment (Job Service) office in the state where you live. That office will register you for work. You will be instructed by your resident state to call the Iowa UI Service Center interstate line to change your address and telephone number. **(You must notify the UI Service Center of any address changes because unemployment insurance checks will not be forwarded by the Postal Service.)** You will continue to file your weekly-continued claims using the toll-free number in Iowa. Iowa will continue to be the state paying your benefits until you obtain work, exhaust benefits, or your benefit year expires.

If you move out of Iowa and then want to file for benefits using Iowa wages, you must report to the nearest Workforce Development (Job Service) office in the state where you are now living. That office will register you for work and instruct you to call the Iowa UI Service Center Interstate line to file your application for benefits. **Note: If you have worked in the state you moved to, you may be eligible to combine your wages from Iowa and the other state. This may increase your WBA and MBA, so be sure to ask your resident state about that option.** The UI Service Center will then administer your claim and mail you all the information you need to claim benefits. You will file your weekly-continued claim on-line or by telephone as explained in Reporting Your Weekly-Continued Claim.

Once you establish an Iowa interstate claim, **Mail all correspondence to:**

Unemployment Insurance Service Center
P.O. Box 10332
Des Moines, IA 50306-0332

For telephone inquiries, call (866) 239-0843.

The Quality Control Program

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

Release of Information

Information on your unemployment insurance claim is considered confidential by law. You may have a copy of all information in your file if you contact the UI Service Center or submit a written, signed request. Only general information may be given over the telephone. If you provide a written, signed request, wage record information will be provided to a third party.

Information on your claim **does** become a matter of **public record** if you receive an appeal decision on your claim from an administrative law judge (see First-Level Appeal).

Iowa Workforce Development will release information on your claim to various federal and state agencies if requested, and we are required to provide it by law, rule or regulation.

Are There Any Other Benefit Programs

Workforce Investment Act (WIA)

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

Trade Act

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

Workers' Compensation Unemployment Insurance Claim

If you have recovered from a workers' compensation injury or illness and you lack the necessary earnings to qualify for an unemployment insurance claim as explained in What Are the Wage Requirements?, you may be eligible to receive benefits based on wages you were paid before the workers' compensation claim. If you think you qualify for this program, ask for more specific information.

Disaster Unemployment Assistance (DUA)

If you are unemployed as a result of a disaster and you lack the necessary earnings to qualify for an unemployment insurance claim as explained in What Are the Wage Requirements?, you may be eligible to receive benefits based on non-covered wages. If you think you qualify for this program, ask for more specific information.

When Benefits Are Exhausted

At the time of this printing there are no extensions

in effect. However, when either the national or Iowa unemployment rates exceed a certain level, you may be entitled to additional weeks of benefits after exhausting all regular benefits. If an extended benefit period is declared and it appears that you qualify, we will send you a **written notice** to contact Iowa Workforce Development.

Fraud

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

Equal Opportunity Is the Law

Iowa Workforce Development is an equal opportunity employer and does not discriminate in its programs and services on the grounds of race, color, religion, sex, national origin, age, disability, political affiliation, or belief, and for beneficiaries only, citizenship or participation in WIA. If you think you have been subjected to discrimination you should contact the affirmative action officer located at:

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

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

Reemployment Services — Profiling

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



Local Office Use		
380 Federal	2=Y	1=N
381 State	2=Y	1=N
UISC	_____	
O.C. Date	_____	

Tax Withholding Agreement

60-0360 (12-06)

Social Security Number _____ Name _____
(Print)

I hereby authorize Iowa Workforce Development to start or change withholding the following income taxes from my unemployment benefits:

FEDERAL withholding equal to 10 percent of my gross weekly benefit payment

- 1. No (Stop)
- 2. Yes (Start)

IOWA withholding equal to 5 percent of my gross weekly benefit payment

- 1. No (Stop)
- 2. Yes (Start)

If you are paid \$10 or more in unemployment insurance benefits, Iowa Workforce Development will mail a form 1099-G listing the amount of benefits paid to your address of record by January 31. The 1099-G also will list the amount(s) of any federal and/or state taxes withheld the previous year.

Claimant Signature _____ Date Signed _____

Complete and make a copy for your files.

Return original to:
**Iowa Workforce Development Center
Unemployment Insurance Service Center
P.O. Box 10332
Des Moines, Iowa 50306-0332**

L.O.# _____
O.C. Date _____

DIRECT DEPOSIT AGREEMENT

60-0351 (07-08)

READ THE BACK OF THIS AGREEMENT BEFORE FILLING IT OUT

Social Security Number _____ First Name _____ MI _____ Last Name _____

Print Name _____

- TO START DIRECT DEPOSIT
- TO STOP DIRECT DEPOSIT AND RETURN TO DEBIT CARD PAYMENTS
- TO CHANGE DIRECT DEPOSIT

I hereby authorize the State of Iowa, Iowa Workforce Development to pay directly to my **Checking** **Savings** account identified below, and I additionally authorize the depository to credit the deposits to my account. The department can only deposit funds in the account of the above named individual, if eligible for direct deposit.

It is your responsibility to verify deposit of funds with your bank or financial institution.

Name of Bank or Financial Institution _____ Branch _____

City _____ State _____ Zip Code _____

Bank Transit/ABA Number (9 digits)	<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"/>							
Account Number (up to 17 digits)	<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"/>

I authorize the Unemployment Insurance Service Center to receive information from my financial institution regarding this account to investigate/resolve any potential discrepancies or errors in the receipt of unemployment insurance benefits.

The State of Iowa, Iowa Workforce Development, is NOT responsible for erroneously reported bank transit numbers, account numbers, nor for the completion of this agreement in the event the institution you select is not participating in the Direct Deposit program through the Federal Reserve System.

Claimant Signature: _____ Date Signed: _____

Complete and make a copy for your files. Return original to: **Iowa Workforce Development Center
 Unemployment Insurance Service Center
 P.O. Box 10332
 Des Moines, IA 50306-0332**

INSTRUCTIONS

- To Start** 1. Write in Social Security number.
or 2. Write your name.
Change: 3. Print your name.
 4. Check the box for either a start or change.
 5. Check the box for the type of account you have, e.g., savings or checking
 6. Write in the bank name and branch.
 8. Write in the bank transit/ABA number and bank account number, using only letters and numbers, NO SPACES, HYPHENS OR CHARACTERS. (See sample below)
 10. Sign and date the form.

WHERE TO FIND BANK TRANSIT/ABA NUMBERS AND INDIVIDUAL ACCOUNT NUMBERS ON YOUR CHECK

0000
 _____ 20 _____
 PAY TO THE
 ORDER OF _____ | \$ _____
 _____ DOLLARS
 MEMO _____
 |:073921938|: _____ 2000202145|:
 BANK TRANSIT ABA NUMBER ACCOUNT NUMBER

0	7	3	9	2	1	9	3	8	2	0	0	0	2	0	2	1	4	5						
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	--	--	--	--	--	--

The Bank Routing Number is the 9 digits between the |: symbols.
 The Checking Account Number is located to the left of the |: symbol.

Starting with the first box, writing left to right, write ONLY your number, leaving the remainder of the boxes blank. On a checking account these numbers are printed at the bottom of your checks.

Your bank, credit union, or savings and loan institution will be able to provide you with your account number to receive your unemployment insurance benefits direct deposit.

If you are paid \$10.00 or more in unemployment insurance benefits, Iowa Workforce Development will mail a form 1099-G listing the amount of benefits paid to your address of record by January 31. The 1099-G also will list the amount(s) of any federal and/or state taxes withheld the previous year.

- To Stop:** 1. Write in your name and Social Security number.
 2. Check the box for a stop.
 3. Date and sign the form.

Workforce Development Center Directory

If you have any questions concerning registration for work or general unemployment insurance questions, contact your nearest Workforce Development Center listed below.

If you are an interstate claimant (filing against Iowa from another state), please call the Unemployment Insurance Service Center at 866-239-0843.

Algona	(515) 295-7219	Iowa City	(319) 351-1035
Ames	(515) 232-6572	Iowa Falls	(641) 648-4781
Atlantic	(712) 243-2351	Keokuk	(319) 524-1862
Boone	(515) 432-5806	Manchester	(563) 927-4447
Burlington *	(319) 753-1671	Maquoketa	(563) 652-5000
Carroll*	(712) 792-2685	Marshalltown	(641) 754-1400
Cedar Rapids *	(319) 365-9474	Mason City *	(641) 422-1524
Centerville	(641) 856-6371	Mt. Pleasant	(319) 385-4241
Charles City	(641) 228-5136	Muscatine	(563) 263-3521
Cherokee	(712) 225-2274	New Hampton	(641) 394-4649
Clarinda	(712) 542-6563	Newton	(641) 792-5131
Clinton	(563) 242-1703	Oelwein	(319) 283-2751
Council Bluffs *	(712) 242-2100	Orange City	(712) 707-9870
Creston *	(641) 782-2119	Osceola	(641) 342-4955
Dakota City/Humboldt ...	(515) 332-2145	Oskaloosa	(641) 673-9494
Davenport *	(563) 445-3200	Ottumwa *	(641) 684-5401
Decorah *	(563) 382-0457	Pella	(641) 628-4511
Denison	(712) 263-6102	Perry	(515) 465-3537
Des Moines*	(515) 281-9644	Pocahontas	(712) 335-4244
Dubuque *	(563) 556-5800	Red Oak	(712) 623-2569
Emmetsburg	(712) 852-3412	Shenandoah	(712) 246-4470
Estherville	(712) 362-7327	Sioux City*	(712) 233-9030
Fairfield	(641) 472-5466	Spencer *	(712) 262-1971
Fort Dodge *	(515) 576-3131	Storm Lake *	(712) 732-1576
Fort Madison	(319) 372-4412	Washington	(319) 653-4787
Glenwood	(712) 527-5214	Waterloo *	(319) 235-9672
Harlan	(712) 755-3777	Waverly	(319) 352-3844
		Webster City	(515) 832-5261

* Indicates offices that conduct in-person appeal hearings.

Reporting by Telephone

To reactivate an existing claim, call: Interactive Voice Response (IVR)

Outside Des Moines - (877) 891-5344

Des Moines Area - 281-4199

or

On-line web application - <http://www.iowaworkforce.org>

Monday through Friday

8 a.m. to 4 p.m., excluding state holidays

If you moved out of state since you last worked in Iowa or you need help with an Interstate claim, call:

Interstate Claims - (866) 239-0843

Monday through Friday

8 a.m. to 4 p.m., excluding state holidays

To continue receiving benefits, report each week by calling:

Interactive Voice Response (IVR)

Outside Des Moines - (800) 850-5627

Des Moines Area - 281-6231

or

On-line web application - <https://uiclaims.iwd.iowa.gov/weeklyclaims/>

10 a.m., Saturday to 11:30 p.m., Sunday or

7:30 a.m. to 4:59 p.m., Monday through Friday

Note: Phone lines are very busy on Saturday afternoon. Please try on Sunday or Monday to avoid a busy signal. See pages 8-11 for list of questions asked.

To check on the status of your claim or status of your benefit payment, call

Outside Des Moines - (800) 850-5627

Des Moines Area - 281-6231

or

On-line web application - <https://uiclaims.iwd.iowa.gov/weeklyclaims/>

7:30 a.m. to 4:59 p.m., Tuesday through Friday

Note: If Monday is a holiday, information is not available until Wednesday of that week (see page 11 for detailed information).

IOWA
WORKFORCE
DEVELOPMENT

Smart. Results.

Equal Opportunity Employer/Program. Auxiliary aids and services are available upon request to individuals with disabilities.
For deaf and hard of hearing, use relay 711.

70-6200 (06-08)