



# OVERVIEW OF THE UNEMPLOYMENT INSURANCE PROGRAM

## WHAT IS UNEMPLOYMENT INSURANCE?

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

## HOW DO I QUALIFY FOR BENEFITS?

- You must have earned sufficient wages during a specific period of time.
- You must be totally or partially unemployed.
- You must have an approvable job separation; the law imposes a disqualification for certain types of separations.
- You must meet certain legal eligibility requirements. Weekly eligibility requirements include being physically and mentally able to work, being available for and actively seeking work, and filing a weekly claim for benefits. Generally an individual must be available for and seeking full-time work. However, under certain conditions, a person who has a disability may be able to limit his or her availability for work to part time only. You must apply to or contact a minimum of three employers on two different days each week that you are claiming benefits. Please keep a detailed log of the contacts that you make.
- If requested, provide required documentation, proof of weekly job search efforts, or participate in assessment interviews, orientations, or referred reemployment services.
- You must be registered in the CTHires employment services system ([www.cthires.com](http://www.cthires.com)).

## HOW DO I FILE FOR UNEMPLOYMENT AND WHAT INFORMATION WILL I NEED?

You may file an unemployment claim once you have worked your last day or if your hours have been reduced. A new claim should be filed with the Connecticut Department of Labor (DOL) as soon as you are separated from employment since your claim for benefits begins with the Sunday of the week in which your completed new claim is filed, not your last day worked.

You may file your new claim, or re-open an existing claim through the DOL WebBenefits site ([www.filectui.com](http://www.filectui.com)). This site is available 24 hours a day, seven days a week. Assistance with completing the on-line application can be obtained by visiting a comprehensive American Job Center Monday – Friday between 8:00 a.m. – 4:00 p.m. Unemployment assistance at affiliate American Job Centers is available only on certain days and at certain times.

To file a new claim, you will need your Social Security Number, an e-mail address, a separation packet/unemployment notice (**if one was provided by your employer**), the names and addresses of all employers you worked for during the past 18 months along with start and end dates, the amount of any severance or vacation payments to be paid upon separation, if claiming dependents, your spouse's wages and Social Security Number, your children's names, ages, dates of birth, and your alien registration (green card) number if you are not a U.S. citizen. Federal or military workers may need additional information.

## HOW MUCH WILL I COLLECT?

After you file your new claim, you will receive a Monetary Determination by mail. This document will tell you whether you have earned sufficient wages to establish an unemployment claim. It also provides information concerning wages used, your weekly and maximum benefit amounts, and your length of eligibility. Generally, you are eligible to receive 26 full weeks of unemployment benefits over a 52-week benefit year.

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

Your weekly benefit rate is one twenty-sixth (1/26) of the average of total wages paid during the two (2) highest quarters in your base period, but no more than our maximum weekly benefit rate of \$631. You are allowed a \$15 dependency allowance for a non-working spouse and each child for whom you are the whole or main support. There are conditions and a maximum number of dependents that can be claimed.

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

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

You are allowed to work part-time and collect **partial** unemployment benefits as long as you are still looking for full-time work. You must report your part-time hours and wages the week in which you work, not the week in which you are paid. **Your weekly benefit payment will be reduced by two-thirds (2/3) of your gross part-time wages.**

## **HOW DO I RECEIVE MY WEEKLY UNEMPLOYMENT PAYMENT?**

In order for a payment to be generated, you must submit a weekly continued claim. You can file your weekly continued claim by phone **or** online ([www.filectui.com](http://www.filectui.com)) Sunday, 12:00 a.m. -11:00 p.m., or Monday-Friday, 6:00 a.m. - 8:00 p.m. When you file your weekly claim, you are claiming benefits for the prior week. Payments are available two banking days from the day the continued claim is submitted provided there were no issues detected. If there was an issue detected in your weekly claim, or if you forget to file your weekly claim, submit an on-line inquiry on the "Quick Clicks" section of the Web Benefits site.

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

## **ARE UNEMPLOYMENT BENEFITS TAXABLE?**

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

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

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

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

Form 1099-G will be available by January 31<sup>st</sup> of each calendar year, indicating the dollar amount of benefits received during the preceding year and the amount of federal and state taxes withheld, if any. You will need to go to [www.filectui.com](http://www.filectui.com) and log in with your User ID and password to download the document.

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

Some training programs for dislocated workers waive job search requirements while you collect, but these must be approved in advance. **Unemployment benefits are not extended if you are in training except through Trade Act approval.**

## **WHAT ELSE SHOULD I KNOW?**

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