



OVERVIEW OF THE UNEMPLOYMENT INSURANCE PROGRAM

WHAT IS UNEMPLOYMENT INSURANCE?

Unemployment Insurance 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 be fully or partially unemployed.
- You must be unemployed through no fault of your own; the law imposes disqualifications for certain types of separations from employment.
- You must be physically and mentally able to work full time and be available for full-time work. 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 be registered with the Career Center.
- You must be actively seeking work by making reasonable efforts to find employment each week (or be excused from this requirement because of your participation in approved training).
- You must participate in selected re-employment services ***IF*** you are identified as a dislocated worker by the Enhanced Re-employment Services program.
- You must file your weekly claims as directed.

HOW DO I FILE FOR UNEMPLOYMENT?

To file for Unemployment Insurance, you must complete a new claim. **A claim should be filed with the Connecticut Department of Labor (CTDOL) either through the TeleBenefits Line or via our Web Site (www.ct.gov/dol) as soon as you are separated from employment.** A claim for benefits begins with the Sunday of the week in which you call in your claim. You may file your new claim Monday through Friday from 8:00 a.m. to 4:00 p.m.

All employers are legally required to provide a form UC-61 “Unemployment Notice”, commonly known as a “pink slip” and an attached packet “Application for Unemployment Benefits,” whenever a worker becomes unemployed for any reason. **Do not delay filing your claim if your employer has not or will not issue you such a notice.** (A separation packet can be downloaded from the Connecticut Department of Labor’s Web Site: www.ct.gov/dol).

HOW MUCH WILL I COLLECT?

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

Benefits are based on wages earned during a specific 12-month period (4 calendar quarters). This period is called the “**base period**”. The formula for calculating benefits requires that the first four of the five completed calendar quarters **prior** to the calendar quarter in which you initiate your claim be used.

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. Currently, the maximum weekly benefit rate is \$537.

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

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

HOW DO I GET PAID MY WEEKLY UNEMPLOYMENT CHECKS?

You must submit a claim for each week that you wish to be paid unemployment benefits. You can file your weekly claim by phone **or** via the DOL Web site (www.ct.gov/dol). You may file your weekly continued claim Sunday, 12:00 a.m.-11:00 p.m. or Monday-Friday, 6:00 a.m.-8:00 p.m.

Unemployment checks are mailed to your home address. If you move, you must speak with a TeleBenefits customer service representative as soon as possible so that any benefits due you are not delayed.

Unemployment checks are not forwarded by the Post Office.

WILL I GET CALLED INTO A CTWORKS OFFICE?

The Enhanced Reemployment Services program identifies customers who are likely to exhaust their unemployment benefits before returning to the same or similar employment. This program provides additional services to these job-seeking customers to help them get back to work more quickly. **If you are selected, you must participate in this program as a condition of eligibility.**

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.** (See pamphlet UC-620, **Voluntary Withholding of Income Tax**, available in your Career Center)

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

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

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

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

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

You may enroll in training while receiving Unemployment Insurance, providing it does not interfere with your job search or ability to accept full-time work. 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.**