

July 1, 2012, may apply for training benefits and enroll in training before the end of their benefit year.) Your local WorkSource employment center can help you submit the Training Benefits application.

SEAP

This training program is a unique opportunity for you to enter into self-employment training and receive counseling while you get unemployment benefits. You can sign up for the program and, if you qualify, enroll in an approved program. If we determine you are eligible, you will not be required to look for work while in training. To be eligible, we must determine that you will likely use all of your unemployment benefits before finding a job or whether you are potentially eligible for CAT. *Approval does not extend your unemployment benefits. You do not need to complete the CAT application if you are completing the Training Benefits application or the SEAP application.*

Approval for these programs does not pay for books, tuition or other training-related expenses.

You can get additional eligibility information and applications for CAT, Training Benefits and SEAP from the unemployment claims center or online at esd.wa.gov/training-programs. Call the Training Benefit Unit at 877-600-7701 if you have questions about these training programs.

If you are not eligible for CAT, Training Benefits or SEAP, and you attend classes that do not conflict with your ability to seek and accept full-time work, you may be eligible to continue receiving benefits. Contact the unemployment claims center at 800-318-6022.

Appeals

If you disagree with a written decision we mail you, you have the right to appeal the decision to the Office of Administrative Hearings (OAH), an independent state agency. Your appeal may be filed by mail to the address on the decision or by fax to the phone number on the decision. Appeals cannot be taken over the phone or by email. Your appeal must be filed by the date shown on the determination notice to ensure your right to a fair hearing.

"How to" videos

Did you know Employment Security has informational videos online? Simply access esd.wa.gov; at the bottom of the page, choose "Forms & publications," then choose "Unemployment-insurance benefits forms and publications." The videos provide basic information about unemployment benefits in English, Spanish and open-caption formats. The following topics are available:

- Applying for unemployment benefits
- Submitting a weekly claim
- How to complete your job-search log
- Training Benefits Program
- Appealing a benefits decision

See our website at esd.wa.gov for more unemployment-insurance information or to apply for benefits.

Unemployment claims center - English/Spanish 800-318-6022



The Employment Security Department is an equal-opportunity employer and provider of programs and services. Auxiliary aids and services are available upon request to people with disabilities. Auxiliary aids may include qualified interpreters and telecommunication devices (TTY) for hearing-or speech-impaired individuals. Individuals with limited English proficiency may request free interpretive services to conduct business with the department.

September 2012

Questions and answers about unemployment benefits

Special points of interest

- Program overview with filing instructions
- Facts on unique situations that could affect your unemployment benefits
- Retraining options while receiving unemployment

What is unemployment insurance?

Unemployment-insurance benefits are 100 percent funded by employers through payroll taxes and are not based on financial need. Benefits are designed to help those who become unemployed through no fault of their own. Weekly benefits are not meant to replace your regular earnings, but the benefits can help you meet expenses until you find a new job.

How do you decide how much I will get?

Your earnings during a "base year" determine:

- How much you can get each week, called your "weekly benefit amount"(WBA), and
- The total amount of benefits you can receive during your claim, "maximum benefits payable" (MBP).

Your base year is the first four of the last five completed calendar quarters at the time you file your claim. You must have worked at least 680 hours during your base year to be eligible for benefits.

If you do not have 680 hours in your regular base-year period, we can use the last four completed quarters as an "alternate base year."

For example, if you file a claim during May, your base year will be the previous calendar year (the first four of the last five completed calendar quarters). The alternate base year would be April through December of the previous year and January through March of the current year (the last four completed calendar quarters).

To calculate your weekly benefit amount, we average the total earnings of the two highest quarters in your base year times 3.85percent.

For example, if your two highest-quarter earnings in your base year were \$10,000 and \$9,000, the average of the two quarters is \$9,500.

Your weekly benefit amount is determined by multiplying \$9,500 times 3.85 percent, which equals \$365.75. That amount is rounded down to a WBA of \$365.

Every year in June, the maximum and minimum WBA is adjusted for new claims filed the first full week in July. The maximum amount for July 2012 through June 2013 is \$604, and the minimum amount is \$143. No one, regardless of earnings, receives more than the maximum or less than the minimum.

How do I apply for unemployment benefits?

You are encouraged to apply during the first week you become unemployed or your hours of work are reduced.

To apply for benefits:

1. Call the unemployment claims center at 800-318-6022, Monday through Friday from 8 a.m. to 5 p.m., except for state holidays. Please see the chart on the next page to find your day to call. Your claim takes effect the week you call, or
2. Go online to esd.wa.gov 24 hours a day, 7 days a week. Most claims can be filed online. Be sure to follow all instructions. Your claim takes effect the week you file your online application.

You must provide your name, Social Security number, mailing address (including zip code), phone number, each employer you worked for during the past two years and the reason you are no longer working for your employer/s.

If the last number of your Social Security number is:

0 through 3, call Monday
4 through 7, call Tuesday
8 through 9, call Wednesday

If you miss your designated day, you can call Wednesday, Thursday or Friday of the same week.

What happens to my Washington claim if I move to another state?

Once you establish a Washington claim, you draw from that claim, even if you move to a different state.

You must register for work in the new state at the nearest employment office. Check the government pages of your local telephone directory for the location of the nearest office, or go online at www.servicelocator.org/.

If you move, you can change your address online at esd.wa.gov or by calling 800-318-6022.

If you have specific questions regarding your individual situation, call our toll-free number and choose option 7 to speak with a claims specialist.

When will I get my first payment?

You must file weekly claims to be paid. When you file your weekly claim, you will answer eligibility questions about the prior week. You cannot claim a week until the week is over, which is after midnight Saturday of the week you are claiming. We recommend you file your claim on Sunday or Monday each week to ensure timely payment. You have from Sunday until Friday at 5 p.m. to file your claim for the previous week (that ended on Saturday). If you claim by telephone or online, you will usually receive your payment within the same week.

You are not paid for the first eligible week of your claim. It is a “waiting week” and it is unpaid. You must claim the week to have it count. This means that you will be entering your third week of unemployment before you claim for a payable week.

Direct deposit is available. We can send your benefits directly to your financial institution. It’s safe and convenient. You can sign up when you apply for benefits online or sign up later through our secure website. We do not accept written requests and will return any we receive. Please remember you are

responsible for the account information you enter. Any errors with information entered may result in direct deposit errors that you must resolve directly with your financial institution. We are unable to correct account information that you enter incorrectly, and we cannot require that misdirected funds be returned. To get more information about direct deposit, go to esd.wa.gov and type “Direct Deposit” in the search field.

How do I claim benefits?

We provide an overview of the claims process when you apply. We’ll tell you how to choose your personal identification number (PIN). You must set up a PIN to file your weekly claim by telephone at 800-318-6022 or online at esd.wa.gov.

How long can I get my benefits?

Your claim is established for a 52-week “benefit year,” beginning the week you file your application. However, you will not get more than 26 weeks of benefits during the year-long claim.

You cannot file a new claim in Washington until your benefit year expires, even if you’ve collected all of the benefits payable to you. If you claim full benefits each week, your benefits will last up to 26 weeks.

If you have an opportunity for part-time work, you may receive partial benefits, depending on how much you make, which could extend the length of time that you draw benefits. This work could help you qualify for a new claim when your benefit year ends.

You may stop or resume claiming at any time during your benefit year. You may receive weekly benefits until your benefit year ends or you run out of your maximum benefits payable, as long as you meet all eligibility requirements.

There are many laws and rules we consider to decide if you’re eligible for benefits. For example, you are not eligible for benefits if you take a vacation, have full-time work, are not available or are looking for work for other reasons.

If you stop claiming, even for one week, you must call the unemployment claims center to reopen your claim during the first week you are eligible and want to claim. If it has been four or more weeks since you last claimed, you can reopen online at esd.wa.gov.

Are extensions available after I exhaust my maximum regular benefit amount?

Federal and state extensions may be available in times of high unemployment. Go to our website at esd.wa.gov for information regarding available extensions. Training benefits, which are additional benefits, may be available if you have applied for and received training benefit approval. See “Can I go to school and still get unemployment benefits?” later in this publication.

How does severance pay affect my benefits?

Report any separation-related payments you receive or are entitled to receive to the unemployment claims center. We will decide if it affects your claim. Severance payments do not usually affect your benefits. However, “Pay in Lieu of Notice” or “Continuation Pay” with full benefits that are guaranteed can affect your eligibility.

How does a pension affect my benefits?

If any of your base-year employers contributed to or maintained your employer-paid or union pension plan, we will reduce your weekly benefits based on the amount you receive and the percentage of the employer contribution. We will deduct it whether you are receiving regular payments or cash out some or all of your retirement.

Social Security and payments from an individual retirement account, an IRA for example, aren’t deducted from your benefits.

Are unemployment-benefits taxable?

Yes. Under federal income-tax laws, unemployment benefits are income and you must report them when you file your federal taxes. When you apply for unemployment insurance, you may choose to have the department withhold 10 percent from your payment, which we send directly to the Internal Revenue Service, or you may choose to pay taxes due when you file your income-tax return.

What are my responsibilities while claiming benefits?

To qualify for benefits, you must look for work and be willing to accept any suitable work offered. Suitable work is generally full-time employment in an occupation that you have the training, experience and education to perform. If your regular work does not exist in your area, suitable work is any work that you can do. Work would not be considered suitable if the wages, hours or other working conditions are not as favorable as the average for the occupation in the local labor market.

Each week you file a weekly claim, you must be able to work, available for work and actively seeking work. You must list your job-search activities on a job-search log that may be verified at any time. At a minimum, the log must show:

- Contacts with at least three employers each week, or
- Participation in three approved in-person job-search activities at an employment office that is part of the American Job Centers network; in Washington, these offices are named WorkSource, or
- A combination of employer contacts and job-search activities, for a total of three.

Job-search logs are included in the Unemployment Claims Kit mailed to you after you apply, or can be found online at esd.wa.gov/benefits-forms.

Keep your job-search logs! We can ask you to give them to us for review at any time. If your logs do not show you met the minimum job-search requirements for any week, your benefits for the week may be denied and you may have to repay them.

Do I have to accept any bump option or job offered by my employer?

If your employer reports you refused a “bump” option or job offer, we will decide if it is considered a voluntary quit or a refusal of new work with the employer. (Note: a bump option generally results from a collective bargaining agreement providing more-senior employees the opportunity to “bump” less senior employees during a layoff.) Employment Security will investigate the circumstances and details of the offer, taking into account work-related factors that may include, but are not limited to, changes in working conditions wages, hours, benefits or distance to work.

Can I go to school and still get unemployment benefits?

Unemployment insurance is designed to help you with living expenses while you look for a job. Attending school calls into question your eligibility for benefits and we will decide if you qualify for benefits while in training. If you are enrolled or plan to enroll in school we have three school-related programs you can apply for:

1. Commissioner Approved Training (CAT)
2. Training Benefits
3. Self-Employment Assistance Program (SEAP)

CAT

You must apply for CAT if you are attending or plan to attend full-time training. You may be eligible for CAT if jobs for which you are qualified do not exist or are decreasing in your labor market. The training must be for an occupation or skill for which there are reasonable job opportunities when you complete the training. CAT waives the job-search requirement — *it does not extend your unemployment benefits.*

Training Benefits Program

This program provides additional weeks of benefits if your training lasts longer than your regular benefits. You are considered notified about the Training Benefit Program when you file your claim and we mail you the Unemployment Claims Kit.

You must apply for training benefits within 90 days after being notified of the program, *and* you must be enrolled in approved training within 120 days after being notified about the program. (Exception: Dislocated workers whose claims start on or after