

Claimant Handbook

A GUIDE TO UNEMPLOYMENT INSURANCE BENEFITS



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INTRODUCTION

THE PURPOSE OF THIS HANDBOOK

Iowa Workforce Development (IWD) has created this handbook to answer most questions about claims for Unemployment Insurance (UI) benefits and help individuals avoid problems, delays, or improper payments. It explains the rights and responsibilities of claiming UI benefits.

It is the responsibility of individuals filing for UI to read and know the contents of this handbook. This handbook contains only the general information 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 IowaWORKS Center. Out of state claimants should also contact their state's workforce agency with any questions concerning registration for work.

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. Anyone who believes they have been subjected to discrimination 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.

UNEMPLOYMENT INSURANCE

UI is paid entirely by employers who are covered by the Iowa Employment Security Law. Unemployment insurance 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. Eligibility requirements, which are set by law, must be met in order to receive UI benefit payments. This handbook briefly explains these conditions.

SOCIAL SECURITY NUMBER USE

Social Security numbers are used:

- for processing unemployment insurance claims
- to verify identity with Social Security Administration records
- to report UI 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 UI benefits and public assistance

Wage, benefit, and other information under social security numbers may be exchanged with other agencies that administer federally assisted programs.

WARNING: Do not provide a Social Security Number or other personal information over the telephone unless they can verify they are an Iowa Workforce Development employee.

EVERYONE OWNS INTEGRITY

Everyone is responsible for upholding unemployment insurance integrity. Most individuals make great efforts to provide honest and accurate information when applying for unemployment insurance (UI) benefits. Claimants, employers and Iowa Workforce Development (IWD) staff are expected to act honestly and in good faith. Integrity allows IWD to issue benefits to qualified claimants who need temporary assistance while they are without work. Integrity helps IWD prevent errors, fraud and abuse by the small portion of those who do not follow the UI rules.

Navigating through the UI system can be confusing. IWD is there to help claimants with any questions about the responsibilities or requirements of receiving UI benefits. While prevention is the key to integrity, IWD is ready to help anyone who may have made a mistake and has improperly received benefits. IWD can be reached by telephone at 866-239-0843 or by email at UIClaimsHelp@iwd.iowa.gov.

UI FRAUD

Collecting unemployment insurance (UI) benefits fraudulently is a serious offense. It can lead to severe penalties, which include:

- Criminal prosecution and imprisonment
- Denial of future benefits
- Wage garnishments and liens
- Interception of state and federal tax refunds
- Repayment of the collected UI benefits, plus a 15 percent penalty

Claimants may be guilty of fraud if they provide false information or withhold information to receive benefits. Examples of fraud include failure to report a job separation and failure to report all earnings – including part-time or temporary work. It is fraud for someone other than the claimant to certify the claimant's eligibility on the weekly continued claim.

To prevent fraud, Iowa Workforce Development (IWD) uses a number of claim audits and Cross-Match programs. IWD compares state and federal new hire reports to UI claims to ensure that claimants who have

returned to work full-time are no longer collecting benefits and claimants who are working part-time are reporting correct earnings. Claim audits confirm that employers listed on the work-search records have been contacted for job opportunities.

If a claimant thinks they may have committed UI fraud, they should contact IWD to address the issue by calling 866-239-0843 or emailing UIFraud@iwd.iowa.gov.

APPLYING FOR UI BENEFITS

ELIGIBILITY REQUIREMENTS

To be eligible for UI benefits the claimant must:

- be totally or partially unemployed
- have worked and earned a certain amount of wages in work covered by UI in the last 15 to 18 months
- have lost his or her job through no fault of their own
- be able to work and available for work
- be actively seeking work (work search may be waived if certain criteria are met)
- be registered for work with IWD (unless waived) at the nearest IowaWORKS center or online at <http://www.iowaworkforce.org>
- keep a record of all work search contacts and be ready to provide a copy if requested (IWD recommends using the form provided at the back of this book)
- notify IWD of any refused job offers or referrals on the weekly continued claim
- report if they quit or are discharged from any job while claiming UI benefits
- notify IWD if he or she moves or leaves the area for more than three consecutive working days
- report all wages (whether holiday, vacation, severance, part-time or any other form of payment) when they are earned, not when payment is received
- contact IWD if workers' compensation, private pension or any other type of pay is received that may be deductible
- notify IWD if he or she is currently enrolled or starts school

HOW TO APPLY FOR BENEFITS

Choose one of the following ways to file an application for UI benefits:

- online at <http://www.iowaworkforce.org/ui/file1.htm>
- at a local IowaWORKS Center (a list of local offices is

provided at the back of this book)

- at a local Access Point (more information is provided at the back of this book or online at www.iowaworkforce.org/accesspoints/)
- an employer may also file an application on behalf of an individual

For additional assistance, call Customer Service at 866-239-0843.

Claimants need to have the following information available to file a UI benefits application:

- their Social Security number
- their most recent employer's name, address and telephone number along with the start and end dates worked for that employer
- their Alien Registration number (if not a U.S. citizen)
- a DD-214 (Member 4) (if served in the U.S. military during the last 18 months)
- an SF-8 form (if worked for the federal government in the last 18 months)
- the name(s) of any dependents, up to a maximum of four (if claiming a spouse as a dependent, his or her wages earned the previous week must be included on the application)

NOTE: UI benefits are taxable income for federal and state income taxes. Claimants are asked to choose if income taxes will be withheld from their weekly benefit payments on their initial UI application.

CLAIM EFFECTIVE DATE

Regardless of the method used to file an application, all UI benefits claims will be made effective the Sunday of the week in which the application was filed.

MONETARY ELIGIBILITY

MONETARY RECORD

Each claimant will be mailed a monetary record which contains the following information:

- the date the benefit year begins
- the number of dependents claimed
- any work search requirements
- the weekly benefit amount (WBA) – this is the amount the claimant would be eligible to receive each week if approved for UI benefits
- the maximum benefit amount (MBA) – this is the total amount of UI benefits the claimant would be eligible to receive if approved
- all employers the claimant worked for during the base period and the wages earned each quarter
- the last employer on record for the claimant

Carefully review all the information on the monetary record. Contact IWD immediately or send a letter appealing the monetary record if any information is incorrect. If available, send copies of any check stubs, W-2 forms or other proof of earnings.

BENEFIT YEAR

All UI benefit claims are effective for one year from the effective date of the claim; this is called the benefit year. Each claimant may be paid for their weeks of unemployment during the benefit year until the MBA is reached. The UI claim will end once the benefit year is completed, even if all funds have not been paid yet. If the MBA is reached prior to the end of the benefit year, the claimant must wait until the end of the benefit year before a new claim can be filed.

BASE PERIOD

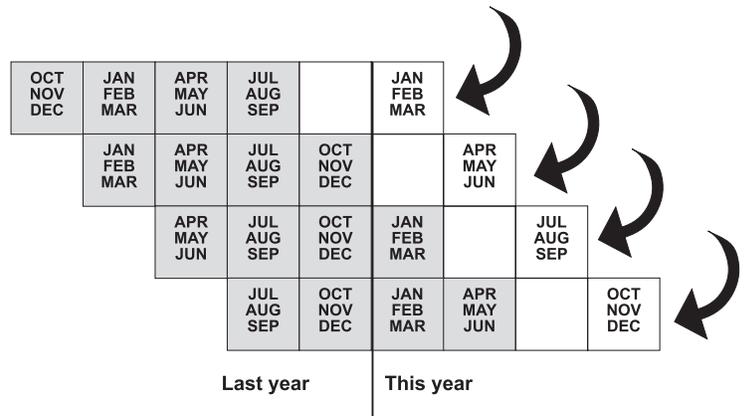
The base period is a four-quarter (one-year) period of time from which the WBA and MBA are determined. The amount of wages earned in the base period determines the amount of unemployment benefits a claimant may receive.

The base period is the first four of the last five completed calendar quarters at the time an initial UI benefits claim was filed. The most recent four to six months before a claim is filed are not used to determine the monetary benefit eligibility.

EXAMPLE: If a new claim was filed in April, May, or June (second quarter), the base period would be the preceding January 1 through December 31.

Base period is the shaded area.

If Claim is Filed in:



ALTERNATE BASE PERIOD (ABP)

If a claimant fails to qualify monetarily using the regular base period, it's possible a claim using an alternate base period may be filed. The most recent four completed calendar quarters are used to determine the monetary benefit eligibility.

EXAMPLE: If a new claim is filed in October, November, or December (fourth quarter), the alternate base period would be the preceding, October 1 through September 30.

If Claim is Filed in:

Alternate Base Period in shaded area.



WAGE REQUIREMENTS

To be eligible for benefits a claimant must have:

- earned and have been paid wages by employers covered by unemployment insurance in two or more quarters of the base period
- total base period earnings of at least 1.25 times the wages earned in a claimant's highest base-period quarter
- a minimum amount of wages in the high and low quarters of the base period

For Program Year 7/01/2014 – 6/30/2015:

- High-Quarter Minimum = \$1,430
- Low-Quarter Minimum = \$720

WEEKLY BENEFIT AMOUNT (WBA)

In Iowa, the WBA is determined by a claimant's gross wages from all covered employers in the high quarter (HQ) of the base period and by the number of dependents claimed (see dependent information in this section). The minimum and maximum WBAs change each year for new claims filed after the first Sunday in July. For all claims filed after July 6, 2014 the minimum WBA is \$62.00 and the maximum WBA is \$511.00.

The WBA is calculated according to the number of dependents claimed. The high quarter of the base period is divided by:

- 23 for zero dependents
- 22 for one dependent
- 21 for two dependents
- 20 for three dependents
- 19 for four dependents

MAXIMUM BENEFIT AMOUNT (MBA)

The MBA is either 26 times the WBA or one-third of the total base-period wages, whichever is lowest.

The MBA may be increased to 39 times the WBA or

one-half the total base-period wages, whichever is lowest, if a claimant's last employer permanently closed the business location. However, the WBA will not change.

DEPENDENTS

Claimants may include up to four dependents on their UI benefit claim. This will increase their WBA. A dependent is considered any individual who was claimed on the income tax return last year or who will be claimed on a claimant's income tax return this year.

Claimants may not include themselves as a dependent. Dependents can only be claimed on one active UI benefit claim. They cannot be claimed on another claimant's UI benefit claim until the original benefit year expires.

The claimant may include their spouse as a dependent if the spouse earned \$120.00 or less in wages (excluding self-employment) during the week before the effective date of the claim. The claimant cannot include their spouse if the spouse has listed the claimant as a dependent on their current claim.

Contact Customer Service 866-239-0843 for any additional dependent questions.

BENEFIT PAYMENTS

FIRST BENEFIT PAYMENT

If all the monetary and non-monetary requirements are met, the first payment should be received approximately three weeks after a claimant first applied for UI benefits. However, if a claimant indicated they quit or were fired from their most recent job, the claim is automatically protested.

IMPORTANT NOTE: Unless a claimant signs up for direct deposit, all weekly UI benefits payments will be made to a state-issued pre-paid debit card. The direct deposit form is included in the back of the book or online at www.iowaworkforce.org/ui/. See "Method of Payment" for more information.

REPORTING EARNINGS

Gross earnings (before tax and payroll deductions) must be reported on the weekly continued claim during the week a claimant earns them, not during the week the claimant receives the pay. Earnings must be reported even if the payment has not been received yet.

WAGE DEDUCTION FORMULA: Weekly earnings that are 25

percent or less than a claimant's WBA will not decrease the UI benefit payment for the week. For every dollar earned over 25 percent of a claimant's WBA, it will be fully subtracted from the claimant's UI benefit payment.

WAGE DEDUCTION FORMULA EXAMPLE: A claimant's WBA is \$385.00 (25 percent of \$385.00 is \$96.00). The claimant could earn up to \$96.00 before their WBA would be affected. If, for example, the claimant earns \$130.00 in gross earnings for a week, their UI benefit payment would be reduced by \$34.00 (\$130.00 minus \$96.00 = \$34.00 reduction). The claimant would receive a \$351.00 UI benefit payment for the week.

NOTE: Even if a claimant is working part-time, they must continue to look for work and be able and available for regular work.

The following payments need to be reported on a claimant's weekly continued claim:

- Wages from full-time, part-time, on-call or temporary employment
- Tips and gratuities

- Bonuses and commission pay
- Holiday pay
- Compensation other than cash (e.g. rent, housing, meals)
- Strike pay for services rendered

They will be deducted according to the wage deduction formula listed above. Failure to report a deductible item can result in an overpayment, which the claimant will be required to repay.

The following types of payments need to be reported but are deducted differently than the wage deduction formula listed above:

- Vacation Pay (100 percent deductible as reported by an employer)
- Paid time-off (100 percent deductible if designated as vacation pay by employer or if it equals two or more weeks of pay)
- Severance pay, dismissal/termination pay, separation allowance, wages in lieu of notice (100 percent deductible)
- Temporary disability pay under workers' compensation (100 percent deductible)
- Private or government pension, or other similar periodic payment that is based on previous work with a base-period employer (Employer's contribution (100 percent deductible)

All deductible items are not listed. Please contact Customer Service at 866-239-0843 with questions about any items not listed.

SELF-EMPLOYMENT

Income from self-employment is not considered wages and is not deducted from unemployment insurance benefits. However, eligibility requirements must still be met. This means the claimant must be able, available, actively looking for work and willing to accept suitable work. If it is determined self-employment prevents a claimant from accepting suitable work, they may be disqualified due to being unavailable for work.

CHILD SUPPORT DEDUCTION

If notified by the Iowa Department of Human Services Child Support Recovery Unit, IWD is required to deduct child support from weekly UI benefit payments. If necessary, IWD may withhold a maximum of 50 percent of a claimant's WBA (before voluntary withholding of income taxes, but after any deductible earnings). The claimant will receive a written decision from IWD if this deduction has been requested. Any questions regarding child support payments should be directed to the local child-support agency.

NON-MONETARY ELIGIBILITY

WORK SEARCH REQUIREMENTS

Unless waived by IWD, everyone is required to make a minimum of two job contacts each week. The work search requirement may be waived if a claimant is temporarily unemployed and expects to be recalled by their former employer within a reasonable period of time. The work search requirement will be determined each time a claim is filed.

In order to meet the work search requirements, claimants must make two job contacts between Sunday and Saturday of the week they are claiming benefits. Contacts may be made in person, online, by mail or faxing resumes or applications. Telephone calls are not acceptable. The work search must be a reasonable and honest effort to find suitable work. Claimants must be willing to accept a reasonable wage for the job for which they are applying. Repeat or follow-up work search contacts may be made to the same employer six weeks after the initial contact was made.

Claimants are required to keep a record of all work search contacts. The information needs to include:

- Date of the contact,
- Company name, address and phone number
- Contact name
- Method and results of contact

Keep a record of all work search contacts and be ready to provide a copy if requested by IWD. Failure to comply may result in denial of benefits. IWD recommends using the form provided at the back of this book.

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.

DEPARTMENT APPROVED TRAINING

Claimants attending school or a training course may be able to receive UI benefits. A written application for Department Approved Training (DAT) should be submitted to IWD. The application should include the following information:

- the name of the school

- type of training
- class schedule
- the beginning and ending dates of training.

The application is available online at www.iowaworkforce.org/trainingextensionbenefits/

Approval or denial is always in writing and an appeal may be filed if denied. While attending approved training, the work search requirements will be waived. However, if training stops for any reason, IWD should be notified and work search contacts must begin immediately.

TRAINING EXTENSION BENEFITS

Training Extension Benefits (TEB) are an additional 26 weeks of benefits available to claimants who:

- are attending training
- meet the eligibility requirements for unemployment benefits,
- are laid-off or voluntarily separated from a declining occupation or
- are involuntarily separated as a result of a permanent reduction of operations at the claimants last place of employment

In addition to the above requirements, the training must be:

- for a High Demand Occupation (HDO) as defined by IWD
- for a high-tech occupation or training approved under the Workforce Investment Act (WIA), or
- working towards a GED in an approved program

Application for training extension benefits (TEB) must be submitted before the end of the benefit year of the UI claim. TEB is only payable after all payments on regular and extension UI benefits are exhausted. It is only available to individuals who are attending a DAT program meeting the above requirements.

ELIGIBILITY REVIEW

If work searches are required, claimants may receive a letter from their local IowaWORKS center for a scheduled review of their weekly work search contacts. Denial of UI benefits may result if any issues arise. Claimants may request three working days in order to prepare prior to giving a statement.

The local IowaWORKS center will also inform the claimant of the placement services available at their local office. Taking advantage of the services assists with reemployment. Claimants may schedule an appointment to further utilize the IowaWORKS center services for their job search. Failure to comply with the Eligibility Review could result in denial of UI benefits.

REEMPLOYMENT SERVICES — PROFILING

Profiling is the process used to select claimants for Reemployment Services (RES). Completed within the first five weeks of a claim, RES looks at a variety of factors such as previous occupation, previous industry, education, duration of employment, wages, etc. If selected, participation is mandatory as it is a condition of eligibility for UI benefits. Participants will receive a letter outlining which program they have been selected to participate in, where to report, and what documents they need to bring.

Programs may include:

- Reemployment Orientation Workshop
- Reemployment Eligibility Assessment
- Emergency Unemployment Compensation Audit
- National Career Readiness Certificate testing

All of these services are designed to assure claimants are fully registered for work through IWD and to provide customized reemployment services. Some examples of reemployment services include:

- assistance completing online applications,
- résumé writing,
- cover letters,
- interview preparation,
- effective networking,
- skills assessments,
- labor market information,
- development of an employment plan
- referrals to training and educational programs.

Recent studies completed 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.

SUITABLE WORK

As outlined in the Work Search section, claimants are required to seek and accept suitable work. The wage requirements for suitable work are calculated by dividing the high base period quarter by 13 (the number of weeks in a quarter). This is the average weekly wage (AWW). A job offer may be considered suitable if the offered wages are at or above the following percentages of the AWW:

- 100 percent if work is offered during the first five weeks of a claim.
- 75 percent if work is offered during the sixth through the 12th weeks of a claim.
- 70 percent if work is offered during the 13th through 18th weeks of a claim.
- 65 percent if work is offered after the 18th week of a claim. Claimants are not required to accept

employment below the federal or state minimum wage.

EXAMPLE: A claimant's high base period quarter (HQ) earnings are \$5,200, so the AWW is calculated at \$400 per week (\$5,200 divided by 13). An AWW of \$400 per week equals \$10 per hour, for a 40-hour week.

If employment is offered that will pay \$280 per week gross (\$7 per hour at 40 hours per week) during the ninth week of the claim, the job offer is considered NOT suitable because it is below 75% of the AWW.

Other factors such as the length of unemployment, earnings, working conditions and job duties are used to determine suitability of work. If a job offer or referral is turned down, the claimant is required to notify IWD. Contact Customer Service at 866-239-0843 to ask for more information when considering a job offer or referral.

NEW EMPLOYMENT OR JOB OFFER

Once a claimant begins working full-time or is no longer looking for work, they should discontinue filing a weekly continued claim. To keep claiming benefits after a job offer is accepted, an active and honest search for employment must continue until the new job begins.

ABILITY TO WORK AND AVAILABILITY FOR WORK

Claimants must be able and available for work, during any week UI benefits are claimed. IWD should be notified of any condition or situation which would prevent a claimant from working, accepting or looking for work.

This includes, but is not limited to:

- Illness, injury or hospitalization
- Being in jail
- Attending school
- Being out of town or on vacation
- Not having child care or transportation

RECEIVING BENEFITS

CLAIMING BENEFITS EACH WEEK

To request UI benefit payments during weeks of unemployment, claimants must certify they:

- are currently 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)
- are reporting any pay or pension payment received

Eligibility can be certified online or by phone.

CERTIFYING ONLINE

The weekly continued claim is available on the IWD website at <https://uiclaims.iwd.iowa.gov/weeklyclaims>. Follow the instructions to log in. Once a claimant logs in, eligibility questions are presented.

CERTIFYING BY TELEPHONE

Call the weekly continued claims reporting system at 800-850-5627. An Interactive Voice Response unit (IVR) will answer and a prerecorded voice will ask the eligibility questions.

Some questions will instruct claimants to enter the pound key (#) at the end of the answer.

IMPORTANT: Both systems (whether filing online or by phone) will state the claim has been accepted at the end of each session. If disconnected before seeing or hearing this message, simply repeat the process until the claim has been successfully submitted.

The current week is the week that just ended on Saturday.

HOURS TO SUBMIT WEEKLY CONTINUED CLAIM

9:00 am Saturday to 11:30 pm Sunday
or 8:00 am to 6:00 pm Monday through Friday

Telephone lines are very busy on Saturday afternoon. It is suggested to file online or call late on Saturday, Sunday or Monday to avoid a busy signal.

PERSONAL IDENTIFICATION NUMBER (PIN)

Whether filing a weekly continued claim online or over the phone, a four-digit Personal Identification Number (PIN) is required. This number is selected by the claimant the first time he or she files a weekly continued claim. The PIN must be four digits and cannot include the same number (i.e. 1111 or 3333) or numbers in a sequence (i.e. 1234 or 6789). The PIN protects a claim from being accessed by someone other than the claimant. Claimants should choose a PIN that is easy to remember since they will use this number each week they file a continued claim for benefits.

NOTE: In some cases, a new PIN must be selected the first time a continued claim is filed after reactivating an existing claim.

Each claimant is responsible for the answers submitted on a continued claim. Claimants should contact Customer Service at 866-239-0843 if they forget or need to change their PIN.

PREPARING TO FILE THE WEEKLY CONTINUED CLAIM

Claimants should have the following information available when filing their continued claim:

- Social Security Number
- PIN
- Total amount of gross wages (before deductions) earned during the week, if applicable (be sure to include any vacation or holiday pay received)

Claimants are also advised to keep a piece of paper and pencil handy in case they need to write down any information during the process. It will be beneficial in case IWD needs to be contacted for any issues that may arise.

DETERMINING THE STATUS OF A CLAIM

Claim status should be available after the first two weeks of filing a continued claim. The status can be checked online at <https://uiclaims.iwd.iowa.gov/weeklyclaims> or by calling Customer Service at 866-239-0843. The status of claim option allows claimants to verify the last week UI benefits were claimed, the date and amount of the last payment and the remaining total of UI benefits they will be able to receive.

The status of claim option is only available 8:00 am to 6:00 pm Tuesday through Friday. (If Monday is a holiday, the status of claim option is not available until Wednesday of that week.)

METHOD OF PAYMENT

DEBIT CARD

All benefit payments will be issued to a pre-paid state issued debit card unless direct deposit is requested.

Debit cards are a quick, convenient way to easily access cash in the account. Claimants can use the debit card:

- To make purchases or get cash back from a merchant
- at an ATM
- at a bank or credit union

Claimants have unlimited free access to balance inquires, anytime, anywhere:

- Online – Visit www.bankofamerica.com/iwddebitcard
- Phone – Call toll-free 1-855-477-1137

Payment should be released approximately three weeks after the UI claim is filed as long as there are no outstanding issues on the claim. If a continued claim is filed each week on Saturday, Sunday, or Monday, payments will be applied three business days later (typically on Thursday).

NOTE: It is the claimant's responsibility to keep IWD updated of address, phone and name changes. Only IWD can

update claimant information to Bank of America.

EXCEPTION: Holidays may delay UI benefit payments by one business day. Claimants are responsible for verifying receipt of deposit to their debit card.

DIRECT DEPOSIT

Claimants can request to have their UI benefit payments deposited into their checking or savings account. A request form is available at the back of this book or online at www.iowaworkforce.org/ui/60-0357.pdf. Any time a change is requested, this form must be completed. The form provides instructions on how to locate the routing and account number or contact the financial institution for assistance.

RETURN THE COMPLETED FORM TO:

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

Payment should be released approximately three weeks after the UI claim is filed as long as there are no outstanding claim issues on the claim. If a continued claim is filed each week on Saturday, Sunday, or Monday, payments will be applied four business days later (typically on Friday).

Exception: Holidays may delay benefit payment by one business day. Claimants are responsible to verify receipt of deposit to their bank account.

PROTESTED CLAIM

Any employer a claimant worked for in the last 18 months may be held liable for the claimant's UI benefits. Because of this, the employer is given the opportunity to protest the claim.

Claims are automatically protested if the claimant indicated on their initial claim they were fired or quit their most recent job.

FACT-FINDING INTERVIEW

If a claim is protested, IWD may arrange a fact-finding interview. Claimants should continue reporting weekly continued claims if their claim is protested.

The fact-finding interview will be conducted by telephone. The claimant and the employer will receive a Notice of Unemployment Insurance Fact-Finding Interview letter containing the scheduled date, time, and the telephone number where the claimant will be called for the interview. The notice contains complete instructions.

After the fact-finding interview, an eligibility decision

will be mailed to the claimant and employer. Either party can appeal the decision if they disagree. Appeal

rights and instructions are included on the back of the decision notice.

APPEAL PROCESS

FIRST-LEVEL APPEAL—ADMINISTRATIVE LAW JUDGE

Both the employer and the claimant have the right to appeal the fact-finding unemployment insurance decision and present testimony to an administrative law judge. The appeal must be postmarked or received within 10 calendar days from the date stated on this decision or right to appeal the hearing may be lost. If the 10th day falls on a Saturday, Sunday or legal holiday, the appeal period is extended to the next working day.

ONLINE APPEAL

To access and submit an online appeal form, visit <http://www.iowaworkforce.org/ui/appeals/index.html> and provide the requested information.

A written appeal can be mailed to:

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

The written appeal should include:

- Claimant's name, address and Social Security Number
- Date of the unemployment insurance decision
- Statement that the claimant is appealing the decision
- The reason for appealing
- Choice of having the hearing held either by telephone or in-person
- If an interpreter is needed, and if so, the language required

Contact the Appeals Bureau by email at uiappealshelp@iwd.iowa.gov or by phone 515-281-3747 or a local IowaWORKS Center for assistance with filing an appeal or general appeal questions.

Once a claim is appealed, a formal hearing will be scheduled with an administrative law judge. Hearings are typically held by telephone, however, the claimant or the employer may request an in-person hearing. The party requesting the in-person hearing must travel to the IowaWORKS Center closest to the other party. There are 15 IowaWORKS Centers where in-person hearings are held. These centers are listed in the office directory on the inside back cover of this handbook.

Note: If still unemployed, continue to file weekly continued claims during the appeal process.

If a notice for a telephone hearing is received, it will contain complete instructions. Provide a current telephone number to confirm participation in the hearing. The telephone number may be provided by calling the Appeals Bureau or entering the number on the web page listed on the notice. The Appeals Bureau phone number on the notice is toll-free.

Warning: If a current number is not provided to the Appeals Bureau prior to the scheduled hearing, the party will not be called to participate.

Unlike the fact-finding interview, an appeal hearing is a formal process where all parties are sworn in and the hearing is recorded. 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 participation is important. If a claimant chooses to hire an attorney to attend the hearing, the claimant will be responsible to pay the full expenses for the attorney.

The administrative law judge will make an impartial decision based on the information presented at the hearing and the contents of the claimant's file. The administrative law judge's decision should be mailed within 14 days.

SECOND-LEVEL APPEAL - EMPLOYMENT APPEAL BOARD

If either the employer or claimant disagree with the administrative law judge's decision, it may be appealed to the Employment Appeal Board. The Employment Appeal Board is part of the Iowa Department of Inspections and Appeals located in the Lucas State Office Building. The appeal must be postmarked within 15 calendar days from the mailing date of the administrative law judge's decision.

All parties will receive a CD of the administrative law judge's hearing recording 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
- send the case back to the administrative law judge for further review or

- order a new hearing and decision if the evidence in the administrative law judge's hearing is not sufficient or incomplete.

It usually takes 45 to 75 days from the date the appeal is filed to receive the Employment Appeal Board decision.

If an employer or claimant disagrees with the Employment Appeal Board decision, a petition may be filed for judicial review in Iowa District Court or request a rehearing before the Employment Appeal Board. The procedure and appeal deadlines are provided on the Employment Appeal Board decision.

ADDITIONAL INFORMATION

OVERPAYMENT

Claimants will be responsible to repay any benefits they were not eligible to receive. The overpayment may be paid in a lump sum or through an arranged payment plan. The overpayment must be paid in full before any additional UI benefits may be received. IWD will file liens, garnish federal and state of Iowa income tax refunds, garnish lottery winnings and garnish vendor payments from a claimant for overpayments more than \$50.00. If the overpayment was due to fraud, the Investigations and Recovery Bureau may file a lien against the claimants' property and/or garnish their wages. Overpayments due to fraud will include a 15 percent penalty.

NOTE: Overpayment amounts include payment received by the claimant and payments made on behalf of the claimant to revenue agencies for tax withholdings or to the Child Support Recovery Unit.

UNEMPLOYMENT INSURANCE TAXES

All unemployment insurance benefits are fully taxable on federal and Iowa income taxes. Claimants can elect to have federal and/or Iowa taxes withheld from their UI benefit payments when they file their initial claim. Deductions are 10 percent of the gross UI benefit payment for federal taxes and 5 percent of the gross benefit payment for Iowa taxes. To make a change in taxes withheld, complete the Tax Withholding Agreement form located in the back of this book or online at www.iowaworkforce.org/ui/.

Return the completed form to:
IOWA WORKFORCE DEVELOPMENT
UNEMPLOYMENT INSURANCE SERVICE CENTER
P.O. BOX 10332
DES MOINES, IA 50306-0332

Each year, claimants will be mailed a 1099-G form by January 31. This will inform each claimant the total amount of:

- UI benefits they received during the previous year
- federal and/or state income taxes withheld (if any)

The Internal Revenue Service and the Iowa Department of Revenue and Finance are also advised of the UI benefits paid to each claimant.

MILITARY AND FEDERAL WAGES

Claimants who served in the military or worked for a federal employer during the base period will need to have their wages requested and transferred from the appropriate federal agencies. This is done after their UI application is submitted.

- FEDERAL WAGES - Federal wages are typically assigned to the state where the claimant's last duty station is located.
- MILITARY WAGES - Military wages are transferred to the state where the initial UI application was submitted. However, the claimant needs to be physically present in the state at the time the application is submitted. IWD will need a copy of the claimants DD-214 (member copy 4) in order to request their wages from the military.

The DD-214 may be submitted any of the following ways:

- at a local IowaWORKS Center
- by fax to UI Military Unit at 515-281-4057
- by mailing to:
UISC-MILITARY UNIT
P.O. BOX 10332
DES MOINES, IOWA 50306-0332

If a claimant served in a U.S. Military Reserve Force, they must have had at least 90 consecutive days of active service in order these wages to be used. The U.S. Military service, not IWD, will determine if the earning can be used on a claim.

COMBINED WAGE CLAIM

Claimants who have worked in Iowa and other states during their base period may request to have their non-Iowa wages added to their Iowa UI claim. Combining wages could help satisfy the wage requirements and may increase the WBA. The request must be made when the initial UI benefit application is submitted. UI benefit applications should be submitted to the state where their employer reports their wages, regardless of the where the claimant currently lives.

INTERSTATE CLAIM

Claimants who move out of Iowa while claiming UI benefits should register for work with the workforce agency in the state they reside. Notify IWD of any address change since UI correspondent may not be forwarded to the U.S. Postal Service. Claimants should continue to file their continued claim through Iowa. Iowa will continue to be the state paying the claimants' UI benefits until they begin working, exhaust their benefits or their benefit year expires.

THE QUALITY CONTROL BUREAU

The Quality Control (QC) Bureau randomly selects nine claims and nine benefit denial decisions each week for review, to determine if benefits were accurately paid or denied. Selected claimants are required to participate in the review as a condition of continuing eligibility for UI benefits. A Notice of Selection, containing the date and time of the telephone interview with a QC Auditor, is mailed to each selected claimant prior to the review. Refusal to cooperate with the auditor may result in a denial of UI benefits.

RELEASE OF INFORMATION

UI claims are considered confidential by law. Claimants may request a copy of their records either submitting a signed, written request to IWD or by contacting Customer Service at 866-239-0843. Only general information may be given over the telephone. Wage information may be provided to a third party only if the claimant provides IWD with a written, signed request.

As required by law, IWD will release information on UI claims to various federal and state agencies if requested.

OTHER BENEFIT PROGRAMS

WORKFORCE INVESTMENT ACT (WIA)

Claimants may be eligible for the Workforce Investment Act (WIA) if they have permanently laid off. WIA is designed as a dislocated worker program. For more information

or to check qualification information, contact a local IowaWORKS office.

TRADE ACT

Trade Adjustment Assistance is available for claimants who are unemployed due to foreign imports. For more information or to check qualification information, contact a local IowaWORKS office or Customer Service at 866-239-0843.

WORKERS' COMPENSATION UNEMPLOYMENT INSURANCE CLAIM

Claimants who lack the necessary earnings to qualify for UI benefits because they have been recovering from a workers' compensation injury or illness may be able eligible to receive UI benefits based on the wages they earned prior to their workers' compensation claim. For more information or to check qualification information, contact a local IowaWORKS office or Customer Service at 866-239-0843.

DISASTER UNEMPLOYMENT ASSISTANCE

Disaster Unemployment Assistance (DUA) may be available for claimants who don't have enough earnings to qualify for UI benefits and were unemployed due to a disaster. DUA would allow the claimants to receive benefits based on non-covered wages. For more information or to check qualification information, contact a local IowaWORKS office or Customer Service at 866-239-0843.

WHEN BENEFITS ARE EXHAUSTED

When federal extension benefits are in effect, IWD will send a letter with qualification information. If a claimant feels they may meet the qualification requirements, claimants should contact IWD for more information. If federal extension benefits are not in effect, the claim will remain active through the end of the benefit year, even if all funds have been used.

CONTACT INFORMATION

IWD CUSTOMER SERVICE 866-239-0843

HOURS: Monday through Friday, 8:00 am to 5:30 pm
Saturday 9:00 am to 1:00 pm (excluding state holidays)

INTERACTIVE VOICE RESPONSE (IVR) 800-850-5627

HOURS: Monday through Friday, 8:00 am to 6:00 pm
9:00 am Saturday to 11:30 pm, Sunday
NOTE: Phone lines are very busy on Saturday afternoon.
Please try on Sunday or Monday to avoid a busy signal.

ONLINE WEB APPLICATION

TO FILE AN INITIAL CLAIM: www.iowaworkforce.org
TO FILE A WEEKLY CONTINUED CLAIM: <https://uiclaims.iwd.iowa.gov/weeklyclaims/>
HOURS: Monday through Friday, 8:00 am to 6:00 pm
9:00 am Saturday to 11:30 pm, Sunday

IOWAWORKS OFFICES

For questions concerning registration for work or general unemployment insurance questions, contact one of the IowaWORKS Centers listed below or visit a local Access Point locations. Please visit www.iowaworkforcedevelopment.gov for

Access Point location information.

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

Burlington* — (319) 753-1674
Carroll* — (712) 792-2685
Cedar Rapids* — (319) 365-9474
Council Bluffs* — (712) 352-3480
Creston* — (641) 782-2119
Davenport* — (563) 445-3200
Decorah* — (563) 382-0457

Des Moines* — (515) 281-9619
Dubuque* — (563) 556-5800
Fort Dodge* — (515) 576-3131
Fort Madison — (319) 372-4412
Iowa City — (319) 351-1035
Marshalltown — (641) 754-1400
Mason City* — (641) 422-1524

Ottumwa* — (641) 684-5401
Sioux City* — (712) 233-9030
Spencer* — (712) 262-1971
Waterloo* — (319) 235-2123
Webster City — (515) 832-5261

* Indicates offices that conduct in-person appeal hearings.

IowaWORKS Centers as of April 30, 2014.

INSTRUCTIONS

To Start

or

Change:

1. Write in Social Security number.
2. Write 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

The diagram shows a check with the following fields:

- Top right: 0000
- Center: _____ 20 _____
- Left side: PAY TO THE ORDER OF _____ | \$ _____
- Bottom right: DOLLARS
- MEMO: _____
- Bottom left: |:073921938|
- Bottom right: 2000202145|

Below the check, the following information is provided:

BANK TRANSIT ABA NUMBER
0 7 3 9 2 1 9 3 8

ACCOUNT NUMBER
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.

**IOWA WORKFORCE DEVELOPMENT
P.O. Box 10332
Des Moines, Iowa 50306-0332**

ADDRESS SERVICE REQUESTED

PRSR1 STD
US POSTAGE
PAID
DES MOINES, IA
PERMIT NO. 1195

IMPORTANT INFORMATION THAT COULD AFFECT YOUR BENEFITS