Unemployment Insurance Benefits Handbook

2015

A GUIDE TO THE IOWA UNEMPLOYMENT INSURANCE BENEFIT PROCESS

IOWA WORKFORCE DEVELOPMENT

70-6200 (06/15)

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CONTACT INFORMATION

UI CUSTOMER SERVICE

866-239-0843

Email: uiclaimshelp@iwd.iowa.gov

Hours: Monday through Friday, 8:00 am to 5:30 pm

Saturday 9:00 am to 1:00 pm (excluding state holidays)

REPORT FRAUD

866-239-0843

http://www.iowaworkforcedevelopment.gov/report-fraud

UI APPEALS

800-532-1483

FAX: 515-478-3528

www.iowaworkforcedevelopment.gov

Email: uiappealshelp@iwd.iowa.gov

Hours: Monday through Friday, 8:00 am to 4:30 pm

WEEKLY CONTINUED CLAIM REPORTING

www.iowaworkforcedevelopment.gov

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

FILE A CLAIM

www.iowaworkforcedevelopment.gov

https://uiclaims.iwd.iowa.gov/UIInitialClaim/

WORK REGISTRATION

www.iowajobs.org

INTRODUCTION

It is the responsibility of the individual filing for Unemployment Insurance (UI) to read and know the contents of this handbook.

THE PURPOSE OF THIS HANDBOOK

Iowa Workforce Development (IWD) created this handbook to answer most questions about claiming UI benefits. It explains the rights and responsibilities of claiming UI benefits. Failure to follow the instructions in this handbook may lead to a delay, loss of benefits or improper payments.

This handbook contains only the general information and does not have the force and effect of law, rule, or regulation.

EQUAL OPPORTUNITY IS THE LAW

It is against the law for this recipient (IWD) of Federal financial assistance to discriminate on the following basis:

- Against any individual in the U.S, on the basis of race, color, religion, sex, national origin, age, disability, political affiliation or belief; and
- Against any beneficiary of programs financially assisted under Title 1 of the Workforce Investment Act of 1998 (WIA), on the basis of the beneficiary's citizenship/status as a lawfully admitted immigrant authorized to work in the United States, or his or her participation in any WIA Title 1 - financially assisted program or activity.

Anyone who believes they have been subjected to discrimination should contact the Equal Opportunity officer located at:

Iowa Workforce Development
1000 East Grand Avenue
Des Moines, IA 50319

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. Employees do not pay any part of this cost. UI 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 this requirement is waived by IWD)

The intent is to pay benefits to eligible individuals during periods of unemployment when suitable work is not available. Individuals must meet all eligibility requirements set by law to receive UI benefit payments. This handbook summarizes these conditions.

SOCIAL SECURITY NUMBER USE

Social Security Numbers (SSN) are used:

- to verify identity with the Social Security Administration
- to verify eligibility for UI benefits
- to report UI benefit payments as taxable income to the Internal Revenue Service (IRS) and to the Iowa Department of Revenue
- to detect fraud in federal and state programs
- to enforce child support orders

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

WARNING: Do not provide a SSN or other personal information unless the representative can verify they are an IWD employee.

EVERYONE OWNS INTEGRITY

Everyone is responsible for upholding UI integrity. Individuals, employers and IWD staff are expected to act honestly and in good faith. Integrity helps IWD prevent errors, fraud and abuse by those who do not follow the UI rules.

The UI program can be confusing. IWD can help individuals with any questions about responsibilities and requirements for receiving UI benefits. While prevention is the key to integrity, IWD helps anyone who may have made a mistake and has improperly received benefits. IWD can be reached by email or phone.

UI FRAUD

Fraud is knowingly providing false information or withholding information to receive UI benefits. Fraudulently collecting UI benefits is a serious offense. It can lead to severe penalties, which include:

- criminal prosecution, fines and imprisonment
- denial of future benefits by administrative penalty
- repayment of fraudulently collected UI benefits, plus a 15 percent penalty
- wage garnishments and liens
- interception of state and federal tax refunds

IWD uses automatic wage cross match programs, claim audits and additional investigative tools to detect fraud. IWD also compares state and federal new hire reports to UI claims to ensure that individuals who have returned to work full-time are no longer collecting benefits and individuals who are working part-time are reporting correct earnings. Claim audits are also conducted to confirm work searches were completed for each employer listed on the work search record.

If an individual thinks they may have mistakenly reported incorrect information, they should contact IWD to correct the situation before an investigation begins. Contact IWD by email or phone.

UI BENEFITS APPLICATION PROCESS

REQUIRED INFORMATION

Before beginning the application process, individuals need to have the following information available:

- SSN
- current/most recent employer's name, address and phone number
- the start and end dates for current/most recent employer
- Alien Registration Number (if not a U.S. citizen)
- DD-214 Member Copy 4 (if served in the U.S. military during the last 18 months)
- SF-8 form, if available (if worked for the federal government in the last 18 months)
- name(s) and SSN of any dependents, up to a maximum of four

HOW TO APPLY FOR BENEFITS

The UI benefits application may be filed:

- online at www.iowaworkforcedevelopment.gov
- at any Iowa*WORKS* Center

For additional assistance, contact IWD by email or phone.

CLAIM EFFECTIVE DATE

The effective date of all UI claims, regardless of filing method, will be the Sunday of the week in which the application was filed.

ELIGIBILITY REQUIREMENTS

TO MEET THE PRELIMINARY ELIGIBILITY REQUIREMENTS, AN INDIVIDUAL 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 their job through no fault of their own
- be able to work and available for work

TO REMAIN ELIGIBLE FOR UI BENEFITS, AN INDIVIDUAL MUST:

- 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 Iowa*WORKS* center or online at www.iowaworkforcedevelopment.gov
- keep a record of all work search contacts and be ready to provide a copy if requested
- 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 they move or leave 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
- notify IWD if they enroll in or start school

REACTIVATING A CLAIM

An individual can start and stop claiming weekly benefits as many times as necessary during the benefit year. This is called a break in reporting status. Any break in reporting requires the individual to file another initial claim application during the week they want to start collecting benefits again. Any employment during the break must be reported.

MONETARY ELIGIBILITY

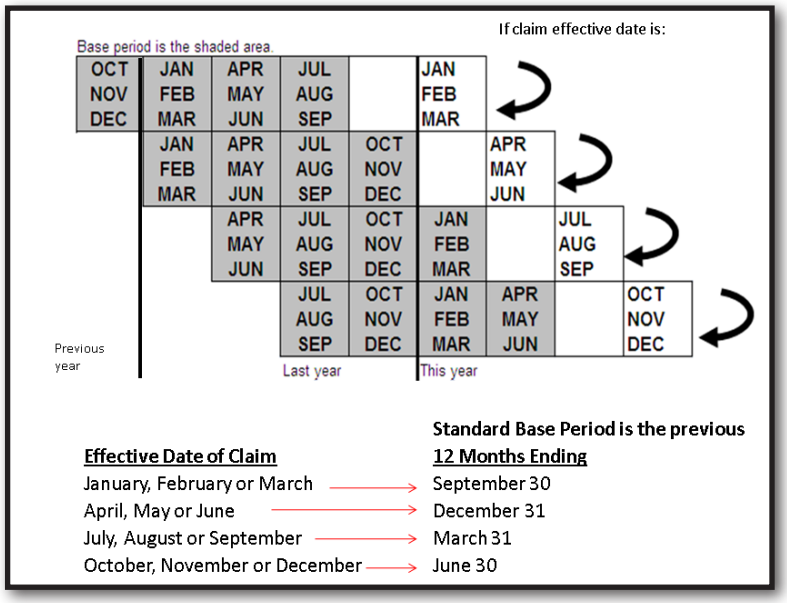
Each individual claiming UI benefits will be mailed a monetary record. Even though the individual may have earned qualifying wages, additional requirements must be met and maintained to receive UI benefits.

MONETARY RECORD

The monetary record contains the:

- date the benefit year begins
- number of dependents claimed
- work search requirements
- Weekly Benefit Amount (WBA)
- Maximum Benefit Amount (MBA)
- employers the individual worked for during the base period and the wages earned each quarter
- last employer, as reported by the individual

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



BENEFIT YEAR

The benefit year is a one year period from the claim effective date. Benefits may be paid on a claim until the MBA is exhausted or the benefit year ends, whichever comes first. The UI claim expires at the end of the benefit year, even if all funds have not been paid. If the MBA is exhausted before the claim expires, the individual must wait until the end of the benefit year before filing a new claim.

BASE PERIOD

The base period is a four quarter (one year) time frame using the first four of the last five completed calendar quarters at the time an initial UI claim is filed. Qualified earnings in the base period determine the WBA and MBA. Earnings received in the current and most recent quarter are not used to determine monetary eligibility.

EXAMPLE: If a new claim is filed in April, May, or June (second quarter) of this year, the base period is January 1 through December 31 of last year.

ALTERNATE BASE PERIOD

If an individual fails to qualify monetarily using the regular base period, it may be possible to use an Alternate Base Period (ABP). To request ABP or additional information, contact IWD.

WAGE REQUIREMENTS

To be eligible for benefits an individual must have:

- been paid wages by covered employers in two or more quarters of the base period
- total base period wages of at least 1.25 times the wages earned in the highest base period quarter
- wages of at least $1,480 in one quarter and at least $740 in a different quarter (program year July 1, 2015 - June 30, 2016)

DEPENDENTS

The number of dependents is used to determine the WBA and MBA. Adding dependents will increase the WBA and may increase the MBA. A dependent is any individual who could have been claimed on the prior year's income tax return or will be claimed this year. A claim may include a maximum of four dependents. Dependents can only be added within 10 days of filing the initial claim.

A spouse may be considered a dependent if they earned $120.00 or less in wages (excluding self-employment) during the week before the claim effective date.

Dependents cannot be:

- the individual claiming UI benefits
- a person already listed on another non-expired claim
- a spouse who listed the individual on their non-expired claim

Dependents claimed incorrectly may result in an overpayment.

WEEKLY BENEFIT AMOUNT

The WBA is determined by the wages in the high quarter of the base period and by the number of dependents claimed (up to a maximum of four). The minimum and maximum WBAs change each year for new claims filed after the first Sunday in July.

To calculate the WBA, the high quarter of the base period is divided by:

- 23 for zero dependents (maximum of $431)
- 22 for one dependent (maximum of $447)
- 21 for two dependents (maximum of $463)
- 20 for three dependents (maximum of $488)
- 19 for four dependents (maximum of $529)

MAXIMUM BENEFIT AMOUNT

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

If the individual's last employer permanently closed the business location, the MBA may be increased. The MBA will be either 39 times the WBA or one-half the total base period wages, whichever is less. The WBA will not change.

SECOND BENEFIT YEAR

To receive benefits for a second claim after an initial claim filing, an individual must work & earn gross wages of $250.00 in employment covered by UI after the filing of their initial claim.

If they have not worked and earned $250.00, the claim may still be filed to preserve the wage credits. Once the $250.00 has been earned, the individual should contact IWD.

NON-MONETARY ISSUES

PROTESTED CLAIM

Any employers an individual worked for in the last 18 months may be charged for the individual's UI benefits. Because of this, employers are able to protest the claim seeking relief from the benefit charges.

Claims are automatically protested if the individual indicates they were fired from or quit their most recent job.

FACT-FINDING INTERVIEW

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

The fact-finding interview will be conducted by phone. The individual and the employer will receive a Notice of Unemployment Insurance Fact-Finding Interview letter containing the scheduled date, time, and the phone number where the individual will be called for the interview. The notice contains complete instructions including what to do if the telephone number listed is incorrect. Failure to participate in a fact-finding interview could result in denial of UI benefits.

After the fact-finding interview, an eligibility decision will be mailed to the individual 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 individual have the right to appeal the fact-finding decision and present testimony to an Administrative Law Judge (ALJ). The appeal must be postmarked or received by the appeal deadline listed in the decision or the right to appeal may be lost. The appeal period is extended to the next business day if the appeal deadline falls on a Saturday, Sunday or legal holiday.

ONLINE APPEAL

To access and submit an online appeal form, visit www.iowaworkforcedevelopment.gov 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:

- individual's name, address and SSN
- date of the decision
- reason for appealing
- hearing preference (telephone or in-person)
- language for interpreter, if needed

Contact the Appeals Bureau for assistance by:

- Email at uiappealshelp@iwd.iowa.gov
- Phone at 515-281-3747 or 800-532-1483

Once a decision is appealed, a formal hearing will be scheduled with an administrative law judge. Hearings are typically held by phone, however, the individual or the employer may request an in-person hearing. The party requesting the in-person hearing must travel to the Iowa*WORKS* Center closest to the other party. There are 15 Iowa*WORKS* Centers where in-person hearings are held.

NOTE: If the individual is still unemployed, they should keep filing weekly continued claims during the appeal process.

If a notice for a phone hearing is received, it will contain complete instructions. Both parties must provide a current phone 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 an indivudal chooses to hire an attorney to attend the hearing, the individual 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 individual'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 individual disagrees 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 individual 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.

CONTINUED ELIGIBILITY

WORK SEARCH REQUIREMENTS

Unless waived by IWD, individuals are required to make a minimum of two job contacts each week. The work search requirement may be waived if an individual is temporarily unemployed and expects to be recalled by their former employer within a reasonable period of time or is approved for Department Approved Training (DAT). The work search requirement will be determined each time a claim is filed.

In order to meet the work search requirements, individuals 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 résumés or applications. Telephone calls are not acceptable. The work search must be a reasonable and honest effort to find suitable work. Individuals must be willing to accept a reasonable wage for the job for which they are applying. A individual may not apply for the same position with the same employer more than once every six weeks.

Individuals must keep a written 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. The information needs to include:

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

IWD recommends using the form provided at the back of this book.

Members of a union hiring hall are required to be in good standing and must contact the union in accordance to hall rules.

PERSONAL IDENTIFICATION NUMBER

Whether filing a weekly continued claim online or by phone, a four-digit Personal Identification Number (PIN) is required. This number is selected by the individual the first time a weekly continued claim is filed. The PIN must be four digits and cannot include the same number (i.e. 1111 or 3333) or numbers in a consecutive order (i.e. 1234 or 6789). The PIN protects a claim from being accessed by someone other than the individual and should be kept secure. Individuals 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 after reactivating an existing claim.

Individuals must keep their PIN confidential and should never let anyone file their weekly continued claim on their behalf. Individuals should contact IWD to reset their PIN if it has been compromised.

CLAIMING BENEFITS EACH WEEK

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

- are currently unemployed or working reduced hours
- are able to work 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 www.iowaworkforcedevelopment.gov. Individuals must follow the instructions to log in. Once logged in, eligibility questions are presented.

CERTIFYING BY TELEPHONE

The weekly continued claim is available by calling the Interactive Voice Response unit (IVR) at 800-850-5627. Pre-recorded messages will present the eligibility questions.

Individuals should listen carefully to each question and the instructions since the menu responses may be different. Some questions will instruct individuals to enter the pound key/hash tag (#) at the end of the answer.

IMPORTANT: Both systems (whether filing online or by phone) will confirm that the claim has been processed successfully. If disconnected before seeing or hearing this message, the process must be repeated until the claim has been successfully submitted.

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

HOURS TO SUBMIT WEEKLY CONTINUED CLAIM

Individuals may submit a weekly continued claim:

Monday through Friday, 8:00 am to 6:00 pm

9:00 am Saturday to 11:30 pm, Sunday

PREPARING TO FILE THE WEEKLY CONTINUED CLAIM

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

- SSN
- PIN
- total amount of gross earnings (before deductions) earned during the week, if applicable (be sure to include any vacation or holiday pay received). To calculate gross earnings the number of hours should be multiplied by the rate of pay.
  Example: 10 hours X $12.00 = $120.00 in gross earnings.

Individuals 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.

PARTIALLY DEDUCTIBLE FROM THE BENEFIT PAYMENT BASED ON A FORMULA	
An individual may earn up to 25 percent of their WBA before the benefit payment is reduced. Earnings higher than 25 percent reduce the benefit payment. • Wages • Holiday pay • Stand-by pay • Tips, gratuities, bonuses, commission and incentive pay	Example: A individual's WBA is $400 and they earn $370. • 25% of $400 is $100. $100 is not deducted from the WBA. • $370 - $100 = $270. The remaining $270 is deducted from the WBA. • $400 - $270 = $130. • $130 is the payment amount for the week.
FULLY DEDUCTIBLE FROM THE BENEFIT PAYMENT	
Each dollar the individual earns reduces their benefit payment by one dollar (dollar-for-dollar). • Vacation pay and paid time off • Severance pay • Pension, retirement, annuity, or any other similar period payment • Workers' Compensation (temporary total disability)	Example: A individual's WBA is $400 and they receive a $370 vacation payout for the week they are claiming. • $400 - $370 = $30. $30 is the payment amount for the week
NOT DEDUCTIBLE FROM THE BENEFIT PAYMENT	
• Self-employment income • National Guard duty pay • Social Security benefits	Even though these payments do not need to be reported to IWD, the individual must still maintain their eligibility as instructed in this handbook.

REPORTING EARNINGS

Gross earnings/wages (before tax and payroll deductions) must be reported on the weekly continued claim during the week the wages are earned, not when the wages are paid. Earnings must be reported even if the payment has not been received yet. To calculate the amount to report, the individual should multiply the number of hours worked by the hourly wage. Individuals should report the full gross amount of earnings and IWD will calculate any deductions. If a individual earns $15 over their WBA, they will not receive a benefit payment.

Earnings are calculated differently depending on the type of income. See the chart on the left for general guidelines on deductibility.

SELF-EMPLOYMENT

Income from self-employment is not considered wages and is not deducted from UI benefits. However, eligibility requirements must still be met. To receive UI benefits, an individual must be able, available, actively looking for work and willing to accept suitable work. If it is determined self-employment prevents an individual from accepting suitable work, they may be disqualified due to being unavailable for work.

WORK REGISTRATION REQUIREMENT

Individuals required to search for work must register for work with IWD online at www.iowaworkforcedevelopment.gov or at the nearest Iowa*WORKS* center. Registration must be completed within ten days of filing the initial claim. Failure to complete a registration could result in denial of benefits.

ABILITY TO WORK AND AVAILABILITY FOR WORK

Individuals must be able and available for work while claiming benefits. It is important to notify IWD of any condition or situation which would prevent an individual from working, accepting work, or looking for work. These situations include, but are not limited to:

- illness, injury, or hospitalization
- being in jail
- attending school
- being on vacation or out of town
- no childcare
- no transportation

Individuals should contact IWD to report any changes that could affect their benefits.

SUITABLE WORK/WORK REFUSALS

Individuals are required to search for and accept suitable work, unless waived by IWD. Factors used to determine if the job offer is acceptable include wage, length of unemployment, working conditions and job duties.

The wage requirements for determining if work is suitable are calculated using the wages earned in the high quarter of the base period. The high base period quarter is divided by 13 (the number of weeks in a quarter) to calculate the average weekly wage (AWW).

EXAMPLE: An individual's earnings in the high quarter are $5,200. To compute the AWW, divide $5,200 by 13. The AWW is $400 which equals $10 per hour in a 40 hour work week.

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 in the first five weeks of a claim
- 75 percent if work is offered during the 6th through 12th week of a claim
- 70 percent if work is offered during the 13th through 18th week of a claim
- 65 percent if work is offered after the 18th week of a claim

Individuals are not required to accept any job offers that are below the federal or state minimum wage.

EXAMPLE: If an individual is offered work that pays $290 per week ($7.25 per hour in a 40 hour work week) during the ninth week of the claim, the job offer is not considered suitable because it is below 75 percent of the AWW.

When the individual files a weekly claim, they must report if they refused any job offer or referral during that week.

PENSIONS AND RETIREMENT PAYOUTS

When an individual files a weekly claim, they must report any pension payment, 401K payout or other similar periodic or lump sum payments. IWD will contact the individual for the following information:

- name of contributing employer(s)
- percent employer contributed
- effective date
- gross amount

Once the above information is received, IWD will determine if the payment is deductible from UI benefits.

ELIGIBILITY REVIEW– PROFILING

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.

For individuals that are required to search for work, IWD uses profiling to select individuals to participate in eligibility review programs which include Reemployment Services (RES) and Reemployment and Eligibility Assessment (REA). Completed in the first five weeks of a claim, profiling looks at a variety of factors such as occupation, industry, education, length of employment, wages, etc. RES and REA are designed to assure individuals are registered for work with IWD and to provide customized reemployment services. If selected, participation is mandatory as it is a condition of eligibility for UI benefits. Non-participation could result in a denial of benefits. Participants will receive a letter outlining which program they have been selected for, where to report, and what documents to bring.

RES

This program is a workshop orientation. Topics covered include:

- employment application assistance
- cover letter and resume writing
- interview preparation
- effective networking
- skills assessments
- referrals to training and educational programs

REA

This program is an overall eligibility review of a UI claim. The individuals meets with an assigned Iowa*WORKS* representative who reviews their weekly work search contacts. Other requirements of REA include:

- attendance at RES workshop orientation
- completion of National Career Readiness Certificate testing
- participation in other specialized workshops

PAYMENTS

FIRST BENEFIT PAYMENT

The first payment is issued approximately three weeks after an application for UI benefits is processed, if all the eligibility requirements are met. Payments may be delayed until all outstanding issues are resolved.

METHOD OF PAYMENT

IWD DEBIT CARD

An individual may choose to have their UI benefit payment(s) deposited to an IWD Debit Card. The card is valid for three years and will be used for current and potential future claims, even if the card is not activated. The benefit payment is deposited three to four business days after the weekly continued claim is filed, if all eligibility requirements are met. Holidays may delay the payment.

The IWD Debit Card is issued and serviced by Bank of America. A new card may take seven to ten business days to arrive. Through the website, cardholders can:

- check the account balance
- review transaction history
- sign up for balance alerts (text messages and email)
- sign up for notification of deposits by email

Bank of America customer service is available 24/7 for card inquiries at:

- 855-477-1137
- 866-656-5913 (TTY)
- www.bankofamerica.com/iwddebitcard

IMPORTANT INFORMATION

- Only IWD can update an individual's personal information with Bank of America.
- Address or name changes should be reported to IWD.
- Card account balance and transaction history are not available to IWD staff.
- To report a lost or stolen card or order a replacement card, Bank of America must be contacted directly by the individual.

DIRECT DEPOSIT

An individual may choose to have their UI benefit payment(s) deposited directly into a checking or savings account. The benefit payment is deposited four to five business days after the weekly continued claim is filed, if all eligibility requirements are met. Holidays may delay the payment.

An individual is enrolled in direct deposit if they provided checking or savings account information on their UI application. To enroll in or update the direct deposit information, a Direct Deposit Agreement form must be submitted. The form is located in the back of this booklet and accessible online at www.iowaworkforcedevelopment.gov. A bank deposit slip should not be used to complete the form as the slip may contain internal banking information not used for direct deposit transactions.

Individuals are encouraged to verify the bank routing and account numbers with their financial institution. It is the individual's responsibility to verify the benefit payment was deposited to the correct account and to resolve any direct deposit errors directly with the financial institution. IWD is not responsible for incorrectly reported account information.

OTHER DEDUCTIONS

CHILD SUPPORT DEDUCTION

The Child Support Recovery Unit may withhold up to 50 percent of an individuals UI benefit payment for a child support obligation. The individual is mailed a notification with the beginning date and the amount of the deduction. The amount withheld is included on the 1099-G tax form, since it was paid to another agency on the individuals behalf. Requests to modify or stop the deductions must be made to the Child Support Recovery Unit or through the court system.

OVERPAYMENT

Individuals are responsible for repaying any benefits they were not eligible to receive. Future UI benefit payments are withheld until the overpayment has been recovered in full. If the individual is not making attempts to repay the overpayment, the debt may be recovered by withholding state and federal tax refunds, casino and lottery winnings, and vendor payments. Overpayments caused by fraud include a 15 percent penalty.

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

UNEMPLOYMENT INSURANCE TAXES

UI benefits are taxable. UI payments of $10.00 or more are reported annually to the Internal Revenue Service and the Iowa Department of Revenue and Finance. A tax form 1099-G is mailed by January 31 of each year. The Form 1099-G provides important tax information that must be reported on the state and federal income tax returns, such as the amount of benefits paid during the tax year and the amount of state and federal taxes withheld.

IWD can withhold 10 percent of the benefit payment for federal taxes and 5 percent for Iowa taxes. Individuals elect tax withholdings on their application for UI benefits. To make changes in tax withholdings, the Tax Withholding Agreement form must be submitted to IWD. The form is located in the forms section of this handbook.

ADDITIONAL INFORMATION

DEPARTMENT APPROVED TRAINING

Individuals attending school or a training course may request to have IWD waive the work search requirement. A written application for Department Approved Training (DAT) should be submitted to IWD. The application must include the following information:

- name of the school
- type of training
- class schedule
- beginning and ending dates of training

The application is available online at www.iowaworkforcedevelopment.gov.

A decision will be issued approving or denying the request. The decision will include appeal rights. Although the work search requirement is waived, the individual must continue to be able and available to attend school. The individual must also file a weekly continued claim to receive payment while they are in school. If training stops for any reason, the individual must notify IWD and begin making work search contacts immediately.

TRAINING EXTENSION BENEFITS

Individuals attending school or a training course may apply for Training Extension Benefits (TEB) to receive an additional 26 weeks of benefits. TEB is available to individuals who:

- meet the eligibility requirements for UI Benefits
- are an Iowa resident
- are separated for one of the following reasons:
  - laid-off
  - voluntarily separated from a full-time position in a declining occupation
  - involuntarily separated from a full-time position due to a permanent reduction of operations at the last place of employment

In addition to the above requirements, the school or training course must be one of the following:

- high demand occupation as defined by IWD
- high-tech occupation or training approved under the Workforce Investment and Opportunity Act (WIOA)
- an approved High School Equivalency Training (HiSET) program (formerly GED)

Application for TEB must be submitted before the UI claim expires. TEB is only payable after all other UI benefits are exhausted. The TEB application and lists of high demand and declining occupations are available online at www.iowaworkforcedevelopment.gov

MILITARY WAGES

Individuals who served on active military duty during the base period can file a UI claim in any state as long as they are physically present in that state at the time of filing. To add military wages to a claim, the individual must have served on active duty in the Armed Forces or served at least 90 consecutive days of active service in a US Military Reserve Force. The individual must provide a copy of their DD–214 (member copy 4) to determine if military wages can be used on the UI claim. The US Military service, not IWD, will determine if the earnings can be used on a claim. If the wages can be used, a new monetary record will be sent to the individual. If the request to add wages is denied, the individual will receive a decision with appeal rights. The DD–214 may be submitted any of the following ways:

- at a local Iowa*WORKS* Center
- by fax to the UI Military Unit at 515-281-4057
- by mail to:
  UISC – Military Unit
  PO Box 10332
  Des Moines, IA 50306-0332

FEDERAL WAGES

Federal wages are not assigned to a state until after a UI claim is filed. individual who worked for the federal government during the base period must report this employment when filing a UI claim. IWD will send a request to the federal employer to determine if the wages can be assigned to Iowa. Once wages are assigned, a new monetary record will be sent to the individual.

COMBINED WAGE CLAIM

Individuals who have worked in Iowa and other states during the base period may request to have their out of state wages added to the Iowa UI claim. Out of state wages will only be combined with the Iowa wages if the additional earnings will increase the WBA or MBA. The individual has the option to file in any one of the states where an employer reported earnings for them during the base period.

INTERSTATE CLAIM

Individuals who move out of Iowa must immediately notify IWD of any address change. Mail from IWD may not be forwarded by the U.S. Postal Service. Individuals who are required to do work searches must contact the workforce agency in the state where they reside to register for work. Individuals should still file their weekly continued claim in Iowa. Benefits will continue to be paid by Iowa until the individual begins working, exhausts benefits or the benefit year expires.

DISASTER UNEMPLOYMENT ASSISTANCE

Disaster Unemployment Assistance (DUA) may be available for individuals who are unemployed due to a federally declared disaster, but don't have enough earnings to qualify for regular UI benefits. DUA allows the individual to receive benefits based on non-covered wages. For more information, contact IWD by email or phone.

WORKERS' COMPENSATION UI CLAIM

Individuals who lack the necessary earnings to qualify for UI benefits because they have been recovering from a workers' compensation injury or illness may be eligible to receive UI benefits based on the wages they earned prior to their workers' compensation claim. For more information, contact IWD by email or phone.

TRADE ACT

Trade Readjustment Allowance and Trade Adjustment Assistance are programs available for individual who are unemployed or underemployed due to increased foreign imports. Affected employers must be approved by the US Department of Labor. For more information contact a local Iowa*WORKS* office or IWD.

THE QUALITY CONTROL BUREAU

The Quality Control (QC) Bureau randomly selects claims and benefit denial decisions each week for review, to determine if benefits were accurately paid or denied. Selected individuals 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 individual prior to the review. Individuals will receive a questionnaire for completion prior to the telephone interview. Individuals must have a record of their work searches made for the week under review, as QC will verify the work search with the employer(s). Refusal to cooperate with the auditor may result in a denial of UI benefits.

RELEASE OF INFORMATION

UI claims are confidential by law. Individuals may request a copy of their records by submitting a signed, written request to IWD or by contacting IWD by phone. Only general information may be given over the phone. Wage information may be provided to a third party only if the individual 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.

AFFORDABLE CARE ACT

Below is a list of links provided for individuals who may not have health care coverage:

- Coverage options in case of job loss: https://www.healthcare.gov/blog/coverage-options-if-you-lose-your-job/
- If job-based health insurance is lost: https://www.healthcare.gov/what-if-i-am-losing-job-based-insurance/
- COBRA coverage and the Marketplace: https://www.healthcare.gov/what-if-i-currently-have-cobra-coverage/
- Tips for Assisting Consumers Who are Losing Employer-sponsored Coverage: http://marketplace.cms.gov/technical-assistance-resources/assisting-consumers-losing-coverage.pdf
- The updated COBRA model notices posted on Department of Labor website: http://www.dol.gov/ebsa/modelgeneralnotice.doc http://www.dol.gov/ebsa/modelelectionnotice.doc

WORKFORCE INVESTMENT AND OPPORTUNITY ACT

Individuals may be eligible for the Workforce Investment and Opportunity Act (WIOA) if they have been permanently laid off. WIOA is designed as a dislocated worker program. For more information or to check qualification information, contact a local Iowa*WORKS* office.

IMPORTANT FORMS

The forms provided on the following pages are also available online, at www.iowaworkforcedevelopment.gov. Copies of the forms can be made as needed. Follow the instructions on the forms for instructions to submit the completed form to IWD.

RECORD OF WORK SEARCH

Individuals are required to keep a list of their work search contacts for at least one year.

Date	Company Name	Person Contacted	Results of Contact
	Company Address and/or Website	Phone Number	Method of Contact
Date	Company Name	Person Contacted	Results of Contact
	Company Address and/or Website	Phone Number	Method of Contact
Date	Company Name	Person Contacted	Results of Contact
	Company Address and/or Website	Phone Number	Method of Contact
Date	Company Name	Person Contacted	Results of Contact
	Company Address and/or Website	Phone Number	Method of Contact
Date	Company Name	Person Contacted	Results of Contact
	Company Address and/or Website	Phone Number	Method of Contact
Date	Company Name	Person Contacted	Results of Contact
	Company Address and/or Website	Phone Number	Method of Contact
Date	Company Name	Person Contacted	Results of Contact
	Company Address and/or Website	Phone Number	Method of Contact
Date	Company Name	Person Contacted	Results of Contact
	Company Address and/or Website	Phone Number	Method of Contact
Date	Company Name	Person Contacted	Results of Contact
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Date	Company Name	Person Contacted	Results of Contact
	Company Address and/or Website	Phone Number	Method of Contact
Date	Company Name	Person Contacted	Results of Contact
	Company Address and/or Website	Phone Number	Method of Contact
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	Company Address and/or Website	Phone Number	Method of Contact
Date	Company Name	Person Contacted	Results of Contact
	Company Address and/or Website	Phone Number	Method of Contact
Date	Company Name	Person Contacted	Results of Contact
	Company Address and/or Website	Phone Number	Method of Contact

IOWA WORKFORCE DEVELOPMENT

Direct Deposit Agreement

60-0351 (08-2009)

Administrative Use Only					
O.C. Date					

READ THE BACK OF THIS AGREEMENT BEFORE FILLING IT OUT

Social Security Number

First Name MI

Last Name

◯ **Start** Direct Deposit ◯ **Stop** Direct Deposit And Return to Debit Card ◯ **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 _____

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.

Routing Number (9 digits)

Account Number (up to 17 digits)

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:

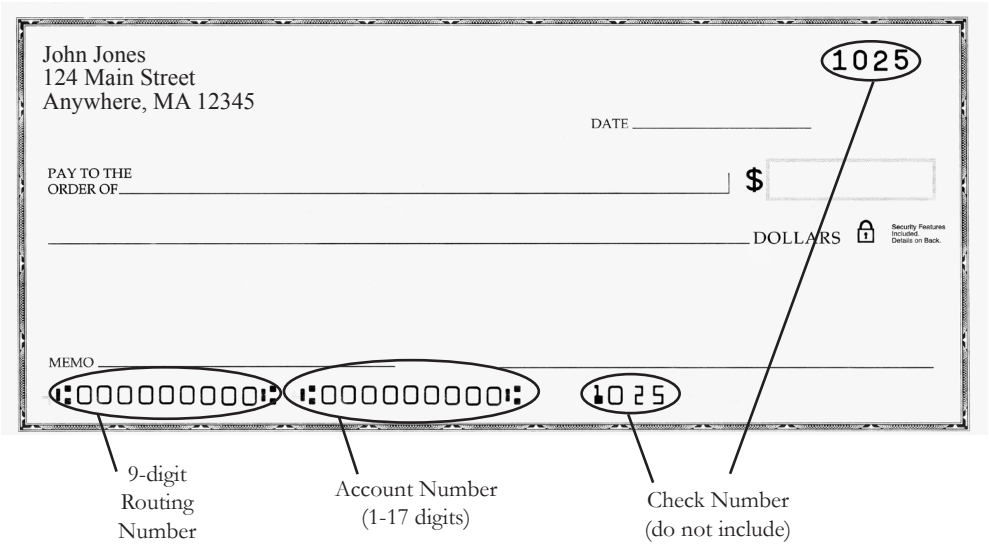
Iowa Workforce Development Center
Unemployment Insurance Service Center
P.O. Box 10332
Des Moines, IA 50306-0332

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

INSTRUCTIONS

To Start or Change Direct Deposit:

1. Write in Social Security Number.
2. Write your name.
3. Check the box for either a start or change.
4. Check the box for the type of account you have, e.g. savings or checking.
5. Write in the bank name and branch.
6. Write in the bank routing number and bank account number, using only numbers, NO SPACES, HYPHENS OR CHARACTERS. (see example below).
7. Sign and date the form.



Starting with the first box, writing left to rights, 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 financial institution will be able to provide your accurate routing and account numbers.

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 Direct Deposit:

1. Write your name and Social Security Number.
2. Check the box for a stop.
3. Date and sign the form.

Local Office Use		
380 Federal	2 = Y	1 = No
381 State	2 = Y	1 = No
Station Desk		

IOWA WORKFORCE DEVELOPMENT

Tax Withholding Agreement

60-0360 (08-2009)

Administrative Use Only
O.C. Date

Social Security Number

First Name MI

Last Name

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 $10.00 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.

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

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

GLOSSARY

1099-G
The tax form individuals receive indicating total UI benefits received and taxes withheld during a calendar year.

ABLE AND AVAILABLE
Everyone who claims UI benefits must be ready, willing and able to work. They must be prepared to start employment immediately and be physically and mentally capable of working in order to receive UI benefits.

ADDITIONAL UI CLAIM
A request filed by a individual, who has established a benefit year that has not expired, to reopen a UI claim after a period of employment since the filing of individual's last UI claim, provided that benefits were not previously exhausted. One or more additional UI claims may be filed during a benefit year.

ADMINISTRATIVE LAW JUDGE (ALJ)
The IWD official who conducts UI Appeal hearings.

APPEAL
The right of interested parties to challenge a determination. All appeals must be in writing, and must be filed within the specified time, as noted on the determination.

APPEAL HEARING
A formal proceeding held by an Administrative Law Judge to consider an appeal of a fact-finding decision concerning benefits or an employer's tax liability.

ALTERNATE BASE PERIOD
The alternate base period is the four completed calendar quarters prior to the calendar quarter in which a claim begins.

BASE PERIOD
The base period is the first four of the last five completed calendar quarters before the calendar quarter in which the claim begins.

BENEFITS
The amount of UI payments an individual receives each week.

BENEFIT WEEK
A calendar week, it starts at 12:01 am Sunday and ends at 12:00 midnight the following Saturday.

BENEFIT YEAR
The one-year period beginning with the Sunday in which the valid initial claim for UI benefits is filed. It is during this period the individual may receive up to 26 full weeks of benefits.

BREAK IN REPORTING STATUS
An individual can start and stop claiming weekly benefits as many times as necessary during the benefit year. This is called a break in reporting status. Any break in reporting requires the individual to file another initial claim application to reactivate their claim.

CALENDAR QUARTER
The three-month periods beginning with January, April, July and October.
1st Quarter – January 1 through March 31
2nd Quarter – April 1 through June 30
3rd Quarter – July 1 through September 30
4th Quarter – October 1 through December 31

CLAIMING BENEFITS
To receive a benefit payment after filing the initial claim for benefits, the individual must certify their eligibility by filing a weekly continued claim.

COMBINED WAGE CLAIM (CWC)
An Iowa claim in which the wages earned during a base period in Iowa are combined with the base period wages earned in another state to qualify for benefits or to increase the benefit amounts.

COMBINED WAGE CLAIM TRANSFER (CWC-T)
Iowa wages transferred to another state for use on a UI claim.

CONTINUED CLAIM
A claim filed every week to receive UI payments once an initial claim has been filed. It is also known as "weekly claim" or "weekly certification".

COVERED EMPLOYMENT
Work performed for an employer who is subject to the Iowa Employment Security Law and who pays UI taxes. It is also known as insured employment.

COVERED WAGES
Wages paid to an employee by an employer who is required to pay UI taxes.

DEPARTMENT APPROVED TRAINING
An individual attending school or a training course submits a written application to IWD requesting the work search requirement be waived. If the application is approved, the individual must continue to file a weekly continued claim to receive UI benefits while attending training. If training stops for any reason, the individual must notify IWD and begin making work search contacts immediately.

DEPENDENTS
Any individual who could have been claimed on the prior year's income tax return or will be claimed this year.

DETERMINATION
An official decision (made by a Fact-Finder, ALJ) regarding the UI claim.

DETERMINATION DATE
The date a determination is made.

DISASTER UNEMPLOYMENT ASSISTANCE
A individual becomes unemployed as a result of a declared disaster and lacks the necessary earnings to qualify for an unemployment insurance claim, the individual may be eligible to receive benefits based on non-covered wages.

EFFECTIVE DATE (BENEFITS)
The date the individuals benefit year begins. UI claims always begin on a Sunday. Usually, it is the Sunday of the week in which the UI claim is actually filed.

EMPLOYMENT APPEAL BOARD
On appeal, the Employment Appeal Board reviews UI benefit decisions made by an IWD ALJ. It is appointed by the governor and confirmed by the Iowa Senate. One member represents employers, one represents employees, and one is a representative of the public. Located in the Department of Inspections and Appeals.

EXCESSIVE EARNINGS
An individual has earned excessive earnings if they earn $15.00 over their WBA. For any week with excessive earnings, they will not receive a benefit payment. If an individual reports excessive earnings during four consecutive weekly claims, the claim will need to be reactivated before payments can resume.

FACT-FINDER
An Iowa UI Division employee who makes determinations of eligibility on a UI claim.

FACT-FINDING INTERVIEW
An informal interview, usually held over the phone, in which both the individual and employee present information regarding the initial claim.

FEDERAL CLAIM
A claim in which there are wages earned from a Federal employer during the base period. IWD will send a request to the Federal employer to determine if the wages can be assigned to Iowa to be used on a claim.

FRAUD
The willful misrepresentation or nondisclosure of a material fact by a individual for the purpose of obtaining benefits to which the person is not entitled.

INITIAL UI CLAIM
An application by a worker for a determination of eligibility for UI and computation of weekly and maximum benefit amounts.

LAG QUARTER
The calendar quarter immediately before the quarter in which the UI claim is filed.

MAXIMUM BENEFIT AMOUNT (MBA)
The total amount of UI benefits available to an individual during a benefit year.

MILITARY CLAIM
A claim in which there are military wages earned during the base period. The individual must have served on active duty in the Armed Forces or served at least 90 consecutive days of active service in a US Military Reserve Force. The individual must provide the agency with their DD214 (member copy 4) to determine their eligibility.

MONETARY ELIGIBILITY
Eligibility for UI benefits based on the gross insured wages paid to the individual in the base period. The maximum and minimum benefit amounts are determined by law and are subject to change each year.

OVERPAYMENT
UI benefits received by a individual who was not entitled because of disqualification, earnings or for other reasons.

PROTEST
A notice to IWD about a potentially disqualifying eligibility issue for UI benefits. Protest on a claim may be initiated by the employer, the individual claiming benefits, or by IWD.

REACTIVATION
Any break in filing weekly claims (break in reporting status) will require the individual to file another initial claim application during the week they want to start collecting benefits again. Any employment during the break must be reported.

REFUSAL
Individuals may be disqualified for failing to accept an offer or referral of suitable employment.

REGISTER FOR WORK
This is a requirement for most individuals who are not attached to an employer or a union. All individuals are required to complete a registration on IowaJobs.org. Failure to register for work can result in denial of benefits.

REPORTING EARNINGS
If a individual worked during a week they are filing a weekly claim for benefits, they must report gross earnings/wages (before tax and payroll deductions). Earnings should be reported during the week they are earned even if payment has not been received yet. Individuals should report their full amount of earnings and IWD will calculate any deductions that may apply.

REQUALIFICATION
A process by which a individual may establish eligibility for UI through reemployment following a determination of ineligibility and a period of disqualification.

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 individual must be able, available, actively looking for work and willing to accept suitable work. If it is determined self-employment prevents a individual from accepting suitable work, they may be disqualified due to being unavailable for work.

SEVERANCE
When an employer pays a laid off worker for dismissal, termination, or separation and includes wages in lieu of notice. This is 100% deductible.

SUBSEQUENT BENEFIT YEAR
To receive benefits for a second claim after an initial claim filing, a individual must work and earn gross wages of $250.00 in employment covered by UI after the filing of their initial claim. If they have not worked and earned $250.00, the claim may still be filed to preserve the wage credits. Once the $250 has been earned, the individual should contact IWD.

TRAINING EXTENTION BENEFITS
A individual attending school or a training course in a high demand occupation may apply for Training Extention Benefits to receive an additional 26 weeks of UI benefits. Application for TEB must be submitted in writing to IWD before the UI claim expires and is only payable after all other UI benefits are exhausted.

TRADE ACT
Programs available for individuals who are unemployed or underemployed as a result of increased foreign imports. An employer must be certified as Trade eligible by the US Department of Labor.

VALID UI CLAIM
An application for UI benefits that meets all the eligibility conditions specified by the law and establishes a benefit year.

WAGES
All compensation for personal services in cash or other medium unless specifically excluded from the definition of wages in Section 96.19-41 of the Iowa Code.

WEEKLY BENEFIT AMOUNT (WBA)
The amount payable to a individual for a payable week of unemployment.

IOWA*WORKS* OFFICE LOCATIONS

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

Please visit www.iowaworkforcedevelopment.gov. If you are filing an Iowa claim from another state, please contact IWD by phone or email.

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.

Iowa*WORKS* Centers as of April 30, 2014.

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

ADDRESS SERVICE REQUESTED

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

IMPORTANT INFORMATION THAT COULD AFFECT YOUR BENEFITS