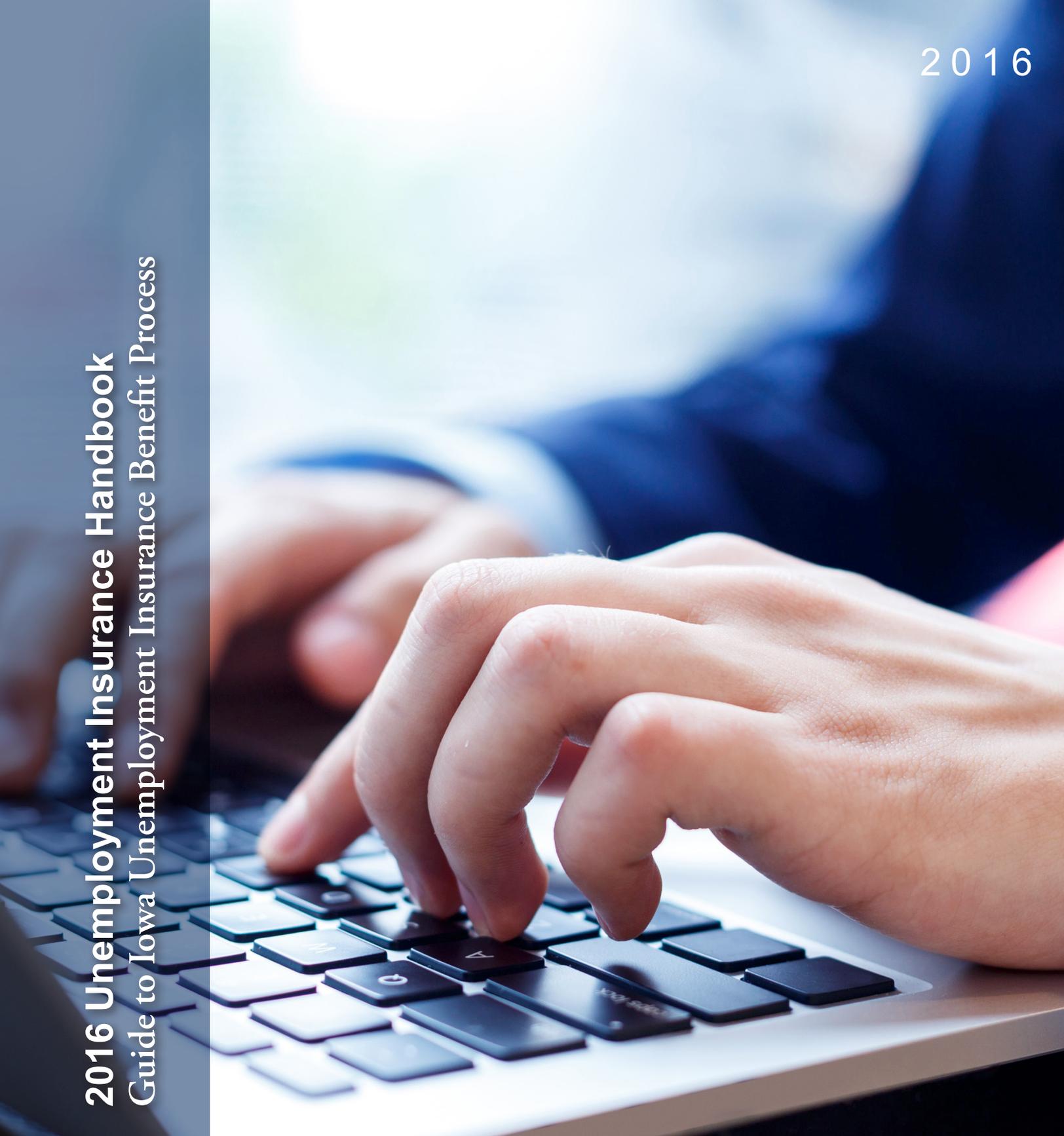


2016

**2016 Unemployment Insurance Handbook**  
**Guide to Iowa Unemployment Insurance Benefit Process**



IOWA  
**WORKFORCE**  
DEVELOPMENT

70-6200 (05/16)



## IMPORTANT

This handbook explains your rights and responsibilities when filing an unemployment insurance benefits claim. It answers common questions and contains general information. This handbook doesn't have the force and effect of a law, rule, or regulation.

Your failure to follow the instructions in this handbook may lead to:

- A delay in receiving benefits;
- The loss of benefits; or
- An improper payment of benefits that you must pay back.

If you knowingly break the rules, you could be denied benefits for committing fraud. Those who commit fraud face serious consequences, including civil and criminal penalties.

It is your responsibility to read and understand the information in this handbook. Free interpretative services are available to answer your questions if you need help understanding the English language. If you don't understand the information in this handbook, call Iowa Workforce Development (IWD) customer service for help at 866-239-0843.

---

## ¡IMPORTANTE!

Este manual explica sus derechos y responsabilidades cuando presenta un reclamo de beneficios del seguro de desempleo. Responde a preguntas comunes y contiene información general. Este manual no tiene la fuerza y el efecto de una ley, norma o regulación.

Si usted no sigue las instrucciones de este manual, puede causar:

- Una demora en recibir beneficios;
- La pérdida de beneficios; o
- Un pago indebido de beneficios que usted deberá reembolsar.

Si infringe las reglas deliberadamente, se le podrían negar los beneficios por haber cometido fraude. Quienes cometen fraude se enfrentan a graves consecuencias, incluyendo sanciones civiles y penales.

Es su responsabilidad leer y comprender la información de este manual. Hay servicios de interpretación gratuitos disponibles para responder a sus preguntas si necesita ayuda para entender el idioma inglés. Si no comprende la información contenida en este manual, comuníquese con el servicio de atención al cliente de Iowa Workforce Development (Desarrollo de la Fuerza Laboral de Iowa, IWD) para obtener ayuda llamando al 866-239-0843.

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## VAŽNO

Ovaj priručnik objašnjava vaša prava i obaveze prilikom podnošenja zahtjeva za osiguranje od nezaposlenosti. Priručnik sadrži odgovore na uobičajena pitanja i opće informacije. On nema snagu zakona, pravila ni propisa.



ຖ້າທ່ານຜ່າຜົນກົດລະບຽບໂດຍທີ່ທ່ານຮູ້ດີ,ທ່ານອາດຈະຖືກປະຕິເສດເງິນສົ່ງເຄາະເນື້ອງຈາກການຫຼຸດຮອດວຽກ.

ຜູ້ທີ່ຫຼຸດຮອດວຽກຈະຜະເຊີນຜົນອັນຮ້າຍແຮງ,ລວມເຖິງໂທດທາງແພ່ງແລະອາຍາ.

ມັນເປັນຄວາມຮັບຜິດຊອບຂອງທ່ານເພື່ອອ່ານແລະເຂົ້າໃຈຂໍ້ມູນໃນປຶ້ມຄູ່ມືເຫຼົ່ານີ້.ການແປພາສາໂດຍບໍ່ເສຍຄ່າແມ່ນມີໃຫ້ທ່ານເພື່ອຕອບຄໍາຖາມ

ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການເຂົ້າໃຈພາສາອັງກິດ.ຖ້າທ່ານບໍ່ເຂົ້າໃຈຂໍ້ມູນໃນປຶ້ມຄູ່ມືເຫຼົ່ານີ້,ກະລຸນາໂທຫາ

ສູນບໍລິການລູກຄ້າຂອງໂລວາ ເວັບໄຊ ກຳລັງ ດີເວໂລບເມັນ *Iowa Workforce Development (IWD)* ເພື່ອຂໍຄໍາແນະນຳຕາມເບີ: 866-239-0843.

## 重要提示！

本手册说明了申请失业保险救济金时的权利和责任。其中回答了常见问题，并包含一般信息。本手册不具有法律、规则或条例的效力和作用。

未遵守本手册的说明可能导致：

- 延迟领取救济金；
- 救济金减少；或
- 您必须归还不当支付的救济金。

如果您故意违反规则，可能因欺诈而被拒付救济金。欺诈可能导致严重后果，包括民事或刑事处罚。

您有责任阅读和理解本手册的信息。如果您需要帮助理解英文，我们可提供免费的翻译服务，以回答您的问题。如果您不理解本手册的信息，请致电 Iowa Workforce Development (IWD, 爱荷华劳动力发展) 客户服务中心 866-239-0843，以获得帮助。



## 중요!

본 안내서는 실업 보험 혜택 청구를 제기할 때 주어지는 권리와 책임에 대해 설명합니다. 일반적인 질문에 대한 답변과 전반적인 정보가 들어 있습니다. 본 안내서에는 어떤 법률, 정관 또는 규정에 대한 강제시행 및 효력을 가지고 있지 않습니다.

본 안내서의 지침을 따르지 않을 경우 다음과 같은 불이익이 있을 수 있습니다.

- 향후 받을 혜택의 지연
- 이익의 손실 또는
- 혜택을 위해 다시 지불해야 하는 부당한 지불.

고의로 규정을 위반하는 경우, 사기 범죄로 혜택을 거부당할 수 있습니다. 사기죄를 저지르는 사람은 민사 및 형사 처벌을 포함하여 심각한 결과에 직면합니다.

본 안내서의 정보를 읽고 본 이해하는 것은 귀하의 책임입니다. 영어를 이해하는 데 도움이 필요하시면 무료 통역 서비스를 이용하여 궁금한 질문에 대한 답변을 얻을 수 있습니다. 이 안내서의 정보를 이해할 수 없는 경우, 아이오와 노동자개발국(Iowa Workforce Development - IWD) 고객 서비스 전화 866-239-0843 으로 도움을 요청하시기 바랍니다.

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## QUAN TRỌNG

Cuốn sổ tay này giải thích các quyền và trách nhiệm của quý vị khi nộp đơn xin hưởng các quyền lợi bảo hiểm thất nghiệp. Trong đó có trả lời cho các câu hỏi thông thường và có thông tin tổng quát. Cuốn sổ tay này không có quyền hạn và hiệu lực của luật pháp, điều lệ, hoặc quy định.

Việc quý vị không theo các chỉ dẫn trong cuốn sổ tay này có thể dẫn đến việc:

- Bị chậm trễ trong việc nhận các quyền lợi;
- Bị mất các quyền lợi; hoặc
- Trả không đúng các quyền lợi mà quý vị phải trả lại.

Nếu cố tình vi phạm các điều lệ, quý vị có thể bị từ chối không cho hưởng các quyền lợi do có hành động gian lận. Những người có hành động gian lận phải chịu các hậu quả nghiêm trọng, bao gồm các hình phạt dân sự và hình sự.

Quý vị có trách nhiệm đọc và hiểu thông tin trong cuốn sổ tay này. Hiện có các dịch vụ thông dịch miễn phí để trả lời cho các câu hỏi của quý vị nếu quý vị cần giúp hiểu tiếng Anh. Nếu quý vị không hiểu thông tin trong cuốn sổ tay này, xin gọi dịch vụ khách hàng của Ban Phát Triển Lực Lượng Lao Động Iowa (Iowa Workforce Development - IWD) để được giúp đỡ tại số [866-239-0843](tel:866-239-0843).

## هام!

يوضح هذا الكتيب حقوقك ومسؤولياتك المترتبة على إقامة دعوى مزايا تأمين البطالة؛ حيث يقدم إجابات عن الأسئلة الشائعة، فضلا عن اشتماله على معلومات عامة. ولا يحظى هذا الكتيب بصفة النفاذ والفعالية التي تحظى بها القوانين أو القواعد أو اللوائح.

إن عدم اتباعك التعليمات الواردة في هذا الكتيب قد يترتب عليه ما يلي:

- تأخر تسلم المزايا، أو
- خسارة المزايا، أو
- الحصول على دفعات غير صحيحة من المزايا، بحيث يتعين عليك ردها.

في حال انتهاك القواعد عن عمد، فقد تُحرم من المزايا بسبب ارتكابك الاحتيال. إن مرتكبي الاحتيال يواجهون عواقب وخيمة من ضمنها العقوبات المدنية والجنائية.

وتقع على عاتقك مسؤولية قراءة المعلومات الواردة في هذا الكتيب واستيعابها. كما تتوفر خدمات ترجمة فورية مجانية للإجابة على أسئلتك في حال احتجت إلى المساعدة في فهم اللغة الإنجليزية. وفي حال عدم استيعاب المعلومات الواردة في هذا الكتيب، فاتصل على خدمة العملاء التابعة لإدارة القوى العاملة بولاية أيوا على رقم 866-239-0843 للحصول على المساعدة.



## WICHTIG!

Dieses Handbuch erklärt Ihnen Ihre Rechte und Pflichten, wenn sie einen Antrag auf Arbeitslosengeld stellen. Antworten auf generelle Fragen und allgemeine Informationen finden Sie hier. Dieses Handbuch ist jedoch kein rechtsgültiges Dokument, sondern wird als Richtlinie verstanden.

Sollten die im Handbuch gemachten Hinweise missachtet werden, kann dies zu Folgendem führen:

- Verzögerter Erhalt von Unterstützungsgeld
- Verlust der Zuwendungen
- Eine Überzahlung, die sie zurückzahlen müssen.

Wenn Sie in vollem Wissen die Regeln des Handbuchs missachten, werden weitere Zuwendungen wegen Betrugsversuch möglicherweise nicht ausgezahlt. Betrugsversuche können ernsthafte Konsequenzen nach sich ziehen und in einer gerichtlichen Verfolgung enden.

Es ist ihre Pflicht, das Handbuch zu lesen und verstanden zu haben. Sollten Sie Probleme mit der englischen Sprache haben, bieten wir kostenlose Erklärungen dazu an. Wenn Sie die Informationen in diesem Handbuch nicht verstehen, kontaktieren Sie bitte den Kundendienst des Iowa Workforce Development (IWD): 866-239-0843.



## CONTACT INFORMATION

### UI Customer Service

866-239-0843

Email: [uiclaimshelp@iwd.iowa.gov](mailto:uiclaimshelp@iwd.iowa.gov)

Hours: Monday through Friday, 8:00 am to 4:30 pm  
(excluding state holidays)

*Notice: All Unemployment Insurance calls are recorded for quality assurance.*

### Report Fraud

866-239-0843

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

### UI Appeals

800-532-1483

Fax: 515-478-3528

[www.iowaworkforcedevelopment.gov](http://www.iowaworkforcedevelopment.gov)

Email: [uiappealshelp@iwd.iowa.gov](mailto:uiappealshelp@iwd.iowa.gov)

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

### Weekly Continued Claim Reporting

[www.iowaworkforcedevelopment.gov](http://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

***NOTE: As of October 1, 2016, weekly continued claims will not be accepted over the phone. All weekly claims must be filed online.***

### File a Claim

[www.iowaworkforcedevelopment.gov](http://www.iowaworkforcedevelopment.gov)

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

### Work Registration

[www.iowajobs.org](http://www.iowajobs.org)



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## **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) or the Workforce Investment Opportunity Act (WIOA) of July 2015, 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 or WIOA 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. For deaf or hard of hearing, use Relay 711

## **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.

Individuals who may have mistakenly reported incorrect information 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
- 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), SSN and date of birth 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](http://www.iowaworkforcedevelopment.gov)
- at any IowaWORKS 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 a 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 IowaWORKS center or online at [www.iowaworkforcedevelopment.gov](http://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
- 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 he/she wants to start collecting benefits again. Any employment during the break must be reported.

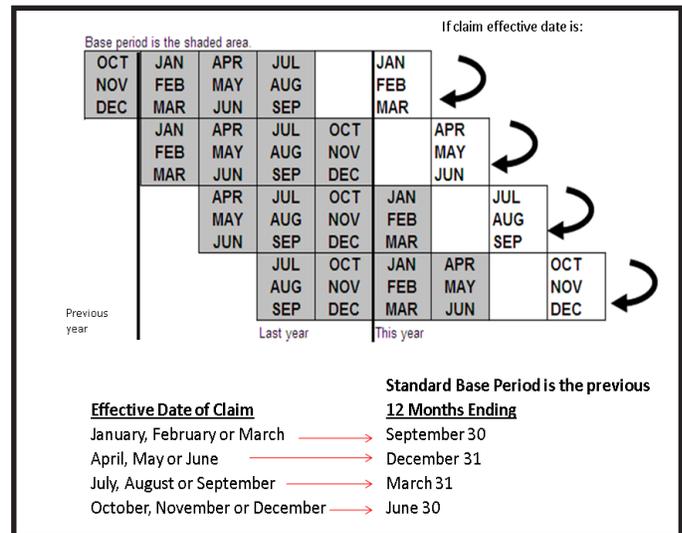
# MONETARY ELIGIBILITY

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 \$1,540 in one quarter and at least \$770 in a different quarter (program year July 3, 2016 - July 1, 2017)

## **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 \$447)
- 22 for one dependent (maximum of \$464)
- 21 for two dependents (maximum of \$480)
- 20 for three dependents (maximum of \$506)
- 19 for four dependents (maximum of \$548)



## 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 and earn gross wages of \$250.00 in employment covered by UI after the filing of their initial claim.

If an individual has 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.

*Notice: All Unemployment Insurance calls are recorded for quality assurance.*

## 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](http://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 50319

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](mailto: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 IowaWORKS Center closest to the other party. There are 15 IowaWORKS 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 individual 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. An 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 in 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

Eligibility can be certified online or by phone\*.

### **Certifying Online**

The weekly continued claim is on the IWD website at [www.iowaworkforcedevelopment.gov](http://www.iowaworkforcedevelopment.gov). Individuals must follow the instructions to log in. Once logged in, eligibility questions are presented.

### **Certifying by Phone\***

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.

*\*NOTE: As of October 1, 2016, weekly continued claims will not be accepted over the phone. All weekly continued claims must be filed online.*

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 a 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 wages (before deductions) earned during the week
- total amount of gross holiday pay, gross vacation and severance, if applicable.

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.

PARTIALLY DEDUCTIBLE FROM THE BENEFIT PAYMENT BASED ON A FORMULA	
<p>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.</p> <ul style="list-style-type: none"> <li>• Wages</li> <li>• Holiday pay</li> <li>• Stand-by pay</li> <li>• Tips, gratuities, bonuses, commission and incentive pay</li> </ul>	<p>Example: An individual's WBA is \$400 and they earn \$370.</p> <ul style="list-style-type: none"> <li>• 25% of \$400 is \$100. \$100 is not deducted from the WBA.</li> <li>• \$370 - \$100 = \$270. The remaining \$270 is deducted from the WBA.</li> <li>• \$400 - \$270 = \$130.</li> <li>• \$130 is the payment amount for the week.</li> </ul>
FULLY DEDUCTIBLE FROM THE BENEFIT PAYMENT	
<p>Each dollar the individual earns reduces their benefit payment by one dollar (dollar-for-dollar).</p> <ul style="list-style-type: none"> <li>• Vacation pay and paid time off</li> <li>• Severance pay</li> <li>• Pension, retirement, annuity, or any other similar period payment</li> <li>• Workers' Compensation (temporary total disability)</li> </ul>	<p>Example: An individual's WBA is \$400 and they receive a \$370 vacation payout for the week they are claiming.</p> <ul style="list-style-type: none"> <li>• \$400 - \$370 = \$30. \$30 is the payment amount for the week</li> </ul>
NOT DEDUCTIBLE FROM THE BENEFIT PAYMENT	
<ul style="list-style-type: none"> <li>• Self-employment income</li> <li>• National Guard duty pay</li> <li>• Social Security benefits</li> </ul>	<p>Even though these payments do not need to be reported to IWD, the individual must still maintain their eligibility as instructed in this handbook.</p>



## 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 an individual earns \$15.00 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 previous page 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](http://www.iowaworkforcedevelopment.gov) or at the nearest IowaWORKS center. Registration must be completed within 10 days of filing the initial claim. Failure to complete a registration could result in denial of benefits.

## Ability to Work and Available 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 6<sup>th</sup> through 12<sup>th</sup> week of a claim
- 70 percent if work is offered during the 13<sup>th</sup> through 18<sup>th</sup> week of a claim
- 65 percent if work is offered after the 18<sup>th</sup> 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 re-employment services returned to work earlier than people who did not receive services.

For individuals who are required to search for work, IWD uses profiling to select individuals to participate in eligibility review programs. 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. RESEA is designed to assure individuals are registered for work with IWD and to provide customized re-employment services. If selected, participation is mandatory as it is a condition of eligibility for unemployment benefits. Non-participation could result in a denial of benefits. Participants will receive a letter outlining where to report, and what documents to bring.

**RESEA** begins with an overall eligibility review of an unemployment claim. The individual meets with an assigned IowaWORKS representative who reviews their weekly work search contacts and résumé.

Other requirements of RESEA include:

- attendance at a center orientation where topics include:
  - employment application assistance
  - cover letter and resume writing
  - interview preparation
  - effective networking
  - skills assessments
  - referrals to training and educational programs
- completion of National Career Readiness Certificate testing
- participation in other specialized workshops

Some claimants are only selected for the center orientation piece of the RESEA program titled RES. Each individual will receive a letter outlining which program they are selected for.

## 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](http://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 this booklet and accessible online at [www.iowaworkforcedevelopment.gov](http://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 individual's 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 individual's 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.

### **UI 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](http://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](http://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 180 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 IowaWORKS 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. An 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 Wages 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 individuals 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 IowaWORKS 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/modelectionnotice.doc>

## Workforce Innovation and Opportunity Act

Individuals may be eligible for the Workforce Innovation 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 IowaWORKS office.



# IMPORTANT FORMS

The forms provided on the following pages are also available online, at [www.iowaworkforcedevelopment.gov](http://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
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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
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	Company Address and/or Website	Phone Number	Method 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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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



# 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.

John Jones  
124 Main Street  
Anywhere, MA 12345

DATE \_\_\_\_\_

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ DOLLARS

MEMO \_\_\_\_\_

1025

1025

1025

9-digit Routing Number

Account Number (1-17 digits)

Check Number (do not include)

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.





# GLOSSARY



## 1099-G

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

## ABLE AND AVAILABLE

Individuals 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 an 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 ALJ 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.

1<sup>st</sup> Quarter – January 1 through March 31

2<sup>nd</sup> Quarter – April 1 through June 30

3<sup>rd</sup> Quarter – July 1 through September 30

4<sup>th</sup> 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

An 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 individual's 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. The Board 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 an 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 an 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 an 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 an individual may establish eligibility for UI through re-employment 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 an 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, an 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 EXTENSION BENEFITS

An individual attending school or a training course in a high demand occupation may apply for Training Extension 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 an individual for a payable week of unemployment.



## IOWAWORKS OFFICE LOCATIONS

If you have any questions concerning registration for work or general unemployment insurance questions, contact your nearest IowaWORKS Center listed below. Please visit [www.iowaworkforcedevelopment.gov](http://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



**IOWA WORKFORCE DEVELOPMENT**

**P.O. Box 10332**

**Des Moines, Iowa 50306-0332**

**ADDRESS SERVICE REQUESTED**

PRSR STD US POSTAGE <b>PAID</b> DES MOINES, IA PERMIT NO. 1195
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**IMPORTANT INFORMATION THAT COULD AFFECT YOUR BENEFITS**