



Commonwealth of Massachusetts Executive Office of Labor and Workforce Development

Understanding Unemployment Insurance

Charles D. Baker, Governor

Karyn E. Polito, Lieutenant Governor

Ronald L. Walker, Secretary



Unemployment Insurance

**The Primary
and Preferred
Safety Net for
Unemployed
Workers**





Department of Unemployment Assistance

The Massachusetts Department of Unemployment Assistance (DUA) is responsible for:

- Administering the Unemployment Insurance (UI) program in Massachusetts
- Determining how much employers contribute to UI
- Collecting employer contributions
- Processing requests for benefits





MA Unemployment Insurance Program

Unemployment insurance provides temporary, partial wage replacement to Massachusetts workers who become unemployed through no fault of their own, and are:

- Able to work
- Available for work
- Actively seeking work





Eligibility for UI Benefits

Non-Monetary Eligibility	Monetary Eligibility
Must be unemployed, or have had your hours reduced	Must have earned <u>at least</u> \$4,300 during your base period (the 4 quarters prior to the quarter in which you file for benefits)
Must <u>not</u> have caused separation from employment	Wages earned must be <u>at least</u> 30 times your benefit amount
	You may qualify for using the alternate base period if: <ul style="list-style-type: none"><li data-bbox="1058 1031 1808 1138">• You don't have enough wages in primary base period, or<li data-bbox="1058 1144 1881 1305">• Using the alternate base period results in you receiving <u>at least</u> 10% more in weekly benefits





Benefits Information

- Claimants may receive a weekly benefit approximately half of their average weekly wage, up to the maximum set by law.
 - Current maximum weekly benefit rate: **\$742 a week** (effective October 2, 2016)
- The maximum number of weeks a claimant can collect full benefits is **30 weeks**.
 - A claimant's duration of benefits is determined by their total amount of wages and their benefit rate.
- The maximum benefit credit amount is **\$22,260**.
 - \$742 a week for 30 weeks equals \$22,260





The Waiting Period

MA Law requires that a one-week waiting period is served after applying for UI benefits.



Individuals Not Eligible for UI Benefits

- Workers of the church or certain religious organizations
- Children under 18 who work for their parent(s)
- Individuals who work for their children or spouse
- Students in work-training programs administered by non-profit or public educational institutions
- Real estate brokers, sales people, insurance agents, solicitors paid solely by commission
- Sole proprietors and members of partnerships
- Independent contractors
- Self-employed individuals working independent of direction/control of an employer
- Government officials in policy-making and advisory positions
- Elected officials, inmates, members of the MA National Guard or Air National Guard, members of legislative body, or emergency employers hired during a disaster





How to Apply for UI Benefits

By visiting UI Online at www.mass.gov/dua

- *UI Online is available 7 days a week from*
- *6:00 a.m. to 10:00 p.m.*
- If you do not have access to a computer, visit your local library or One-Stop Career Center to use free, publicly available computers.

By calling the Tele-Claim Center between 8:30a.m and 4:30p.m. Monday through Friday

- Call 617-626-6800 or 877-626-6800
- For Hearing Impaired relay service call 711
- Claimants also have the option to schedule a call back through our IVR system.





Information Needed to Apply for Benefits

- ✓ Social security number (SSN)
- ✓ Date of birth (DOB)
- ✓ Contact information: home address and phone number
- ✓ Email address (if applicable)
- ✓ Whether you have filed a UI claim in the past 12 months
- ✓ Names and addresses of all employers worked for in the past 15 months, as well as dates worked for each
- ✓ Reason why you are no longer working, or why your hours have been reduced
- ✓ Last day of employment
- ✓ Names, DOB, and SSN of all dependents you plan to claim





Additional Information Needed to Apply

The claimant may also need:

- DD-214 Member 4 if you served in the military in the past 18 months
- SF-8 and SF-50 if you were a federal employee in the past 18 months
- Alien registration number or verification that you were legally eligible to work in the U.S. if you are not a U.S. citizen
- Trade union name and local number of your hiring hall if you are a union member
- Bank account number and routing or transit number for payment by direct deposit





Claimant Responsibilities

- Report wages you earn while working part-time and receiving UI benefits
- Attend a Career Center seminar
- Engage in work search activities at a minimum of 3 days per week
- Review or edit account information
- Request weekly UI benefits
- Review and respond to all correspondence in a timely manner
- Keep all documents related to your claim including work search logs
- Claimants are not eligible for benefits for any period of time they are outside of the United States, its territories, or Canada. Benefits should not be requested





Returning to School

Claimant must notify DUA if they enroll in school

- Attending school may affect eligibility to receive UI benefits.
- Claimants must notify DUA if they are attending school, registering for school, or no longer attending full-time training that was approved by DUA





Working Part-Time

Claimants may work and receive benefits at the same time with restrictions:

- All earnings must be reported to DUA
- Part Time by “employers definition” can be worked
- Cannot earn more than benefit rate plus earnings disregard





Earnings Disregard

Claimants may earn up to 1/3 of their benefit rate without the benefit being reduced. The 1/3 they may earn is called the earnings disregard.

Example:

Benefit Rate: \$300

Earnings Disregard: $1/3$ of \$300 = \$100

Claimant earns, \$135.00 then the benefit check is reduced by \$35- claimant is paid \$265



Returning to Work

- If the claimant wishes to close their claim, simply stop requesting benefit payments.
- By not requesting benefits, the claim will automatically close.





Child Support payments

The Law requires that child support payments be deducted from UI when DUA has receives a withholding order from a Child Support Enforcement Agency.



Federal and State Income Tax

UI benefits are taxable

10% Federal

5.1% State



Receiving your UI benefits

- Direct Deposit
- DUA Debit MasterCard





Appeal process

If DUA determines that the claimant is not eligible to receive UI Benefits, they will be sent a written Notice of Disqualification along with information on how to file an appeal.

Deadlines for Appeals:

- Hearings- 10 days limit to request a hearing
- Board of Review- 30 days limit to request a review
- Judicial Review – Court System



**Initial
determination**

hearing

Board of Review

Judicial Review



Questions???

Thank you

