

Quick UI Resource for Claimants

1. File an Initial Claim

Applying for unemployment insurance (UI) benefits (also called filing an initial claim) is the first step in your UI process. Apply for UI benefits in the U.S. state/district where you worked. **You can file:**



Online in **BEACON** (beacon.labor.maryland.gov/)



By calling **667-207-6520** (Monday to Friday, 8:00 a.m. to 4:00 p.m.

For more information about filing an initial claim, see the **Claims Filing - Initial Claims FAQS** (<u>labor.maryland.gov/employment/claimfaq.shtml</u>).

2. Review your Benefit Determination

After you file an initial claim, you will receive a benefit determination (in BEACON and through your preferred communication method, which you select when you file an initial claim) which will inform you whether you are eligible for UI benefits, include your weekly benefit amount, etc.

3. Appeals

If you are not eligible for UI benefits, you may file an appeal (instructions are included on your benefit determination). Your former employer may also appeal a determination that awards benefits to you.

For more, see the UI Appeals webpage (labor.maryland.gov/uiappeals/)

4. Weekly Benefit Amount (WBA)

Your WBA is a fixed, weekly UI benefit payment eligible individuals will receive from the Maryland Division of Unemployment Insurance. The WBA will range from \$50 (minimum) to \$430 (maximum), and you may receive up to 26 weeks of UI benefits.

 The WBA is based on your earnings during the base period (designated one-year period). For more about the base period, see the Eligibility Requirements FAQs (<u>labor.maryland.gov/employment/claimfaq.shtml</u>).

NOTE: UI benefits are taxable. You may choose to have federal tax (10%), Maryland state tax (7%), both, or no taxes withheld from your UI benefits.

4. Claimant Responsibilities

After filing an initial claim, you must:

Be able and available for work without restrictions

File weekly claim certifications;

You must file a weekly claim certification for each week that you are unemployed to request benefit payments. **You can file via:**

- BEACON
- MD Unemployment for Claimants mobile app (download from the iOS App Store or Google Play Store);
- Interactive Voice Response phone system at 410-949-0022 or 800-827-4839.

Meet all work search requirements. For details, see the Work Search Requirements webpage (<u>labor.maryland.gov/employment/uirex.shtml</u>)

accept suitable work, when offered;

report all payments you received/know you will receive (such as wages from full-time or part-time work, self-employment income, commission payments, first payment from a pension you did not previously report, etc.) on your weekly claim certification.

See the **Eligibility Requirements FAQs** (<u>labor.maryland.gov/employment/claimfaq.shtml</u>) for more.

5. UI Fraud

If you knowingly make false statements, misrepresent, or fail to give important facts to obtain or increase UI benefits, you may be determined to have committed UI fraud. Penalties for UI fraud include: repaying all fraudulently-obtained UI benefits, with fees and interest; loss of future UI benefits. You may also be subject to fines and/or imprisonment.

• If you make an honest mistake on your initial claim or weekly claim certification call **667-207-6520** (8:00 a.m. to 4:00 p.m., Monday through Friday).

6. Claimant Resources

- Information for New Claimants
 (labor.maryland.gov/employment/new-filers.shtml)
- Claimant FAQs
 (<u>labor.maryland.gov/employment/claimfaq.shtml</u>)
- Unemployment Insurance in Maryland: A Guide to Reemployment (<u>labor.maryland.gov/employment/clmtguide/uiclmtpamphlet.pdf</u>).