

Regular Unemployment Insurance Overview

Regular Unemployment Insurance (UI)

Regular UI is a joint state-federal program that provides up to 26 weeks of temporary financial assistance to eligible individuals who are unemployed through no fault of their own. To learn more about UI in Maryland, see the **Division of Unemployment website** at MDunemployment.com.

Eligibility

To be eligible for Regular UI, claimants must:

- Be unemployed through no fault of their own;
- Have earned sufficient wages in the **standard** or **alternate base period** (see page 3 for details);
- Be able to work and available for work without restrictions;
- Actively search for work.
- For detailed information, see:
 - **Eligibility Requirements FAQs:** (labor.maryland.gov/employment/claimfaq.shtml)
 - **Work Search Requirements:** (labor.maryland.gov/employment/uirex.shtml)
 - **Reemployment Activities:** (labor.maryland.gov/employment/uiaswreq.shtml)

Information Needed for Filing

Social Security number	Address, telephone number, and email address	Alien registration number (if not a U.S. citizen or national)
Employment start and end dates for any employers in the last 18 months	Reason for separation from each employer	SF-50 or SF-8 form, if you worked for the federal government

For more, see **Documents Needed for Filing** (labor.maryland.gov/employment/uiclaimdocs.pdf).

Taxable Income

- 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.

Filing an Initial Claim

In Maryland, applicants may file an initial claim:

- online in **BEACON** (beacon.labor.maryland.gov/beacon/claimant-page.html)
- by phone at **667-207-6520**

Filing an Initial Claim (Continued)

For more information about initial claims, see:

- **Claims Filing - Initial Claims FAQs** (labor.maryland.gov/employment/claimfaq.shtml)
- **BEACON Account Registration video** (labor.maryland.gov/employment/uibeaconvideo.shtml)

Claimant Requirements

- Claimants must remain able and available for work without restrictions.
- Claimants must search for work each week. See **Maryland Work Search Requirements** (labor.maryland.gov/employment/uirex.shtml).
- Claimants must file weekly claim certifications to request UI benefits. File either:

Online in **BEACON**

Using the **MD Unemployment for Claimants** mobile app. Download the app from:

- iOS App Store (apple.com/app-store/); and
- Google Play Store (play.google.com/store/apps).

By calling the IVR at:

- **410-949-0022** (if calling from Baltimore or out-of-state); **or**
- **800-827-4839** (if calling from Maryland, but outside of the Baltimore area).

Weekly Benefit Amount (WBA)

- The WBA is the amount of benefit payments a claimant may be entitled to each week. The WBA is based on the claimant's wages during the standard or alternate base period. (Minimum WBA: \$50; Maximum WBA: \$430).
 - To learn more about base periods, see the **Claims Filing - Initial Claims FAQs** (labor.maryland.gov/employment/claimfaq.shtml).
- In some circumstances, a claimant may receive partial payments.
- In Maryland, eligible claimants may receive up to 26 weeks of Regular UI benefits.
- If a federal extension of benefits is available, benefits can exceed 26 weeks.

Appeals

Individuals who are determined to be ineligible for benefits may file an appeal. An employer may also appeal the state's determination to award benefits to an employee.

Fraud

To report UI fraud, complete a **Request for Investigation of Unemployment Insurance Fraud** form (labor.maryland.gov/forms/uifraudtipform.pdf) and email it to ui.fraud@maryland.gov.

Standard and Alternate Base Period

The wages you earned during the standard or alternate base period are used to determine if you are monetarily eligible for UI benefits. If you do not qualify for benefits under the standard base period, an alternate base period may be used.

- Your **standard base period** is the first four completed calendar quarters of the last five completed calendar quarters before the claim effective date.
 - The claim effective date is the Sunday of the week in which the initial claim is filed. For example, if a claim is filed on Wednesday, March 4, the claim effective date is Sunday, March 1.

If you applied for benefits in:	Your standard base period is:
January, February, or March	October 1 to September 30
April, May, or June	January 1 to December 31
July, August, or September	April 1 to March 31
October, November, or December	July 1 to June 30

- Your **alternate base period** is the last four completed calendar quarters before the claim effective date.

If you applied for benefits in:	Your alternate base period is:
January, February, or March	January 1 to December 31
April, May, or June	April 1 to March 31
July, August, or September	July 1 to June 30
October, November, or December	October 1 to September 30