

WHAT YOU SHOULD KNOW ABOUT UNEMPLOYMENT INSURANCE IN MARYLAND

STATE OF MARYLAND
DEPARTMENT OF LABOR, LICENSING
AND REGULATION
DIVISION OF
UNEMPLOYMENT INSURANCE

www.mdunemployment.com

DLLR/Pub./DUI 4034 (Revised 12/05)

DOs AND DON'Ts OF UNEMPLOYMENT INSURANCE

DO:

- Read this entire pamphlet! Failure to comply with the information contained in this pamphlet may result in a denial of benefits.
- Read all correspondence sent to you.
- File your continued claims (bi-weekly request for checks) within 14 days from the last week ending date being requested. Failure to do so may result in a delay or denial of your benefits.
- Avoid errors. Listen to the automated playback of your responses when filing a Telecert over the phone or read the screen containing your responses when filing a Webcert over the Internet. If your answers are incorrect, follow prompts to correct the answers. If your answers are correct, follow prompts to continue the filing process and receive your confirmation number.
- File continued claims, if still unemployed, even if you are scheduled for a fact finding interview or pending an appeal hearing.
- Report all gross earnings for the calendar week in which you earned the money, NOT the week in which you are paid. Failure to do so may result in an overpayment, which you must repay and/or a finding of fraud, which can result in a denial of UI benefits for a year, a fine of \$1000, imprisonment, or both.
- Reopen your claim immediately if you have returned to work and then become unemployed again. Your claim will not be reactivated until you file. A request for checks is NOT reopening a claim.
- Keep a detailed record of your work search contacts, if you are required to look for work. This information should be recorded on the pages in the back of this pamphlet. Benefits may be denied for each week that your work search cannot be verified.
- Be available for any scheduled appointment (fact finding interview). Ensure you are not on your telephone (internet or regular call) during the period scheduled for your interview.
- Attend any job search appointments/workshops that the Maryland Division of Workforce Development schedules for you at a Maryland One-Stop Career Center. Failure to attend may result in a delay or denial of your UI benefits.

DON'T:

- Don't give your personal identification number (PIN) to anyone. This number is your electronic signature. Therefore, you are responsible for any action taken with that number.
- Don't attempt to file your continued claim before it is due. If you do, you will receive a message stating, "Our records show it is too early to file your claim."
- Don't hang up/logoff until after you receive and document the processing number for each continued claim filed. This number verifies that the week(s) has been accepted. If you do not receive this processing number, the week(s) has not been accepted and no check will be paid.
- Don't call for check information until at least 48 hours have passed after filing your continued claim.
- Don't wait to file an appeal to any determination with which you disagree. You have 15 days from the date the determination was issued to file the appeal. Late appeals will not be accepted.
- Don't report to a Maryland One-Stop Career Center for UI information.

What You Should Know About Unemployment Insurance in Maryland

This booklet provides the answers to some of the basic questions about collecting unemployment insurance benefits in the State of Maryland. If you have questions that are not answered in this booklet, contact the Claimant Information Service. Automated voice response information is available 24 hours a day, seven days a week. Service representatives are available to help people with special problems or questions during business hours Monday through Friday from 8:00 a.m. to 4:00 p.m. (EST). (See page 3)

Unemployment insurance is an employer funded insurance program which provides benefits to persons who are unemployed through no fault of their own and who are ready, willing and able to work. The money for unemployment insurance benefits comes from revenue paid by employers. No deductions are ever made from a worker's paycheck to pay for unemployment insurance benefits in Maryland.

The Maryland Division of Workforce Development provides a full range of employment services through Maryland One-Stop Career Centers or via the Internet at www.mwejobs.com. These services are available to you, at no cost, to help you find suitable employment as quickly as possible. Register online at www.mwejobs.com or with your local One-Stop Career Center to take full advantage of these services. A complete listing of centers can be found on the back cover of this booklet.

The Maryland Division of Unemployment Insurance may be accessed on the Internet at <http://www.mdunemployment.com>:

- to obtain further information concerning the Maryland Unemployment Insurance Program,
- to file an initial request for unemployment benefits or to reopen an existing claim.
- to file continued claims (bi-weekly request for checks), or
- to obtain check information on an already established claim.

**SOLICITUD DE BENEFICIOS DEL DESEMPLEO
PARA LA POBLACIÓN
DE HABLE HISPANA
301-313-8000**

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TELEPHONE NUMBERS FOR THE CLAIMANT INFORMATION SERVICE AND FOR FILING CONTINUED CLAIMS (REQUEST FOR CHECKS)

If you wish to file your continued claim by telephone (Telecert), have a question or a problem with your existing claim or want to know the status of a check, you can call

From Baltimore Area and Out-of-State
410-949-0022

Toll Free Outside Baltimore (but within Maryland)
1-800-827-4839

For Hearing Impaired Only
TTY From Baltimore Area and Out-of-State
410-767-2727

TTY Toll Free Outside Baltimore
(but within Maryland)
1-800-827-4400

To access the following information options, press or speak the number corresponding to the requested option.

- 1 To file a Telecert or obtain check information
- 2 How to file an initial or reopen claim, telephone numbers and hours of operation
- 3 Information on overpayments, tax forms and the Tax Refund Intercept Program (TRIP), penalties or appeals
- 4 Address Change
- 5 To speak to an operator

If you are a rotary caller, you must clearly speak numbers "one", "two", "three", "four" or "five" to select the information option you want, and the system will interpret your selection. Simple instructions are provided to rotary callers to explain how to use speech recognition.

The automated voice response service is available 24 hours a day, seven days a week. Service representatives are available to help people with special problems or questions Monday through Friday from 8:00 a.m. until 4:00 p.m. EST.

- You may file your continued claims using the Internet (Webcert) or over the telephone (Telecert). If you are disabled and are unable to use the Webcert or Telecert line to file your claims, you may call any of the numbers listed above. Speak to a service representative and accommodations will be made so that you can file your continued claim. See page 16-18 for instructions for filing continued claims.

You may obtain check information by using the Internet or over the telephone. See page 19 for more information. DO NOT call for check information until at least 2 days have passed after filing your continued claim. Checks are processed at night on workdays only. For example, if you file your continued claim on Sunday morning, your check will be processed Monday night and check information will be available Tuesday morning. Sunday is the peak calling day for Telecert filing. Therefore, you may avoid busy signals by filing your Telecert Monday through Friday (except for State holidays) before 2:00 p.m. EST. Checks are issued every evening, Monday through Friday and are mailed the next business day.

MONETARY ELIGIBILITY

In order to qualify for unemployment insurance benefits, you must have worked and had sufficient earnings during the "base period". The "base period" is a one year period made up of the first four of the last five completed calendar quarters. For example, if you file your claim in:

Month/Year	Your Base Period is the prior
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

You will be sent a Determination of Monetary Eligibility. This form will list all of your base period employment and the earnings that were reported by your employer(s) as paid to you during this period. We use these earnings to determine your weekly benefit amount, which is also listed on the form. If you have worked outside of Maryland, for the Federal Government, or served in the Armed Services during your "base period", you must report this information to the Claim Center.

Review your monetary determination carefully. If any employer is missing, or any of the wage amounts are incorrect, you must contact your Claim Center and file a wage protest. You must contact the Claim Center within 15 days from the date the monetary determination was issued for your protest to be accepted as timely. This "Last Day to Dispute" is displayed on the form. You also may need to provide proof of the missing wages, such as W-2's or pay stubs.

Unemployment insurance benefits range from a minimum weekly benefit amount of \$25 per week to a maximum weekly benefit amount of \$340 per week. Your weekly benefit amount is determined by your wages during the base period.

If you are monetarily eligible for unemployment insurance benefits, you may receive up to 26 weeks of your weekly benefit amount (Basic Weekly Benefit Amount) during your benefit year. This is the maximum amount of benefits you may receive (Maximum Benefit Amount). If you are working part-time during any week and, therefore, you do not receive your full weekly benefit amount, the difference will remain in your balance and allow you to continue claiming weeks of unemployment insurance benefits up to your maximum benefit amount.

DEPENDENTS' ALLOWANCES

In addition to your weekly benefit amount, you may be eligible for dependents' allowances of \$8 per dependent child for up to 5 dependent children. A dependent child is your son, daughter, stepson, stepdaughter, or legally adopted child (not grandchild or foster child) under 16 years of age whom you support. Only one parent may claim a dependent during any one-year period. You may only claim a dependent(s) when you first open your claim. You will be required to provide each dependent's Social Security number and birth date. The maximum amount of unemployment benefits payable during any one week, including any dependents' allowances, is \$340 per week. If you are eligible for this maximum amount, you will not receive dependents' allowances.

MAXIMUM BENEFIT ELIGIBILITY

You are eligible for 26 weeks of your weekly benefit amount. There are currently no provisions for an extension beyond your

maximum benefit amount. Once you have exhausted 26 weeks of your weekly benefit amount, you will not be eligible again until your benefit claim year is over and you have had sufficient earnings to file a new Maryland unemployment insurance claim. If you have earnings from another state, you may be able to use those earnings to establish a new unemployment insurance claim against that state. Contact your Claim Center or the Claimant Information Service for more information on out-of-state earnings.

NON-MONETARY ELIGIBILITY

Even though you may have enough earnings to qualify, there are circumstances that may prevent you from receiving unemployment insurance benefits. We will need to determine your Non-monetary eligibility. Under the Maryland Unemployment Insurance Law, there are many areas that must be explored to establish whether unemployment insurance benefits are payable. Some of these areas include, whether you are able to work and looking for work, whether you are receiving severance pay, pension payments, etc. However, the main area that must be explored is the reason that you are out of work. You must be separated from your employment through no fault of your own. **We will contact your former employer(s) to verify your reason for separation.**

If there is a question as to your eligibility, you may be sent a notice requiring you to be available for a telephone interview to discuss your case. If, for whatever reason, you are unable to be available at the appointment time, follow the instructions on the form. It is important that you make all efforts to be available for this interview, as your statement will be used to determine your eligibility. If you voluntarily quit your employment or were discharged from your employment, you may be disqualified from receiving unemployment insurance benefits. The claims specialist will review the facts in your case and make a determination of eligibility based on the law. You will receive a notice of benefit determination.

If your benefits are delayed or denied, you must continue to file continued claims if you are going to file an appeal. See below.

APPEALS

If you are disqualified from receiving benefits and you disagree with the determination, you have the right to file an appeal. **You have 15 days from the date that the determination was issued to file a timely appeal.** If you file late, your appeal may not be heard. Your employer has the same right to appeal any employer-related decision that awards benefits to you. If you are notified of an employer appeal, you should make every effort to attend. Appeal hearings are the last step at which either you or the employer has the absolute right to present evidence. Appeal decisions are made based on the evidence presented at the hearing. Failure to appear may result in a disqualification and overpayment of benefits already received. If you file late, your appeal may not be heard.

If you are still unemployed and are filing an appeal, you must continue to file your biweekly continued claims (request for checks). **If you do not continue to file your biweekly continued claims, you will not receive benefits, even if you win the appeal.** You must also continue to be able, available and actively seeking work as instructed by your Claim Center.

ABLE, AVAILABLE AND ACTIVELY SEEKING WORK

At the time you file your claim for unemployment insurance benefits, you must be able and available for full-time work without restrictions, and you must remain able, available and actively seeking full-time work throughout your claim.

You must begin actively seeking work the day you open your claim and must continue to do so during the entire time you file for unemployment insurance benefits. NOTE: If you were granted a work search exemption by the unemployment insurance claims taker when you opened your claim, this requirement will not apply.

An active search for work means that you are meeting the guidelines for seeking work in your occupation and labor market. When you filed your initial claim, you were given instructions concerning your work search methods. You must look for work as instructed or your benefits may be denied. Generally, this means that you must look for full-time work and make at least two, work search contacts each week. For the purpose of eligibility and benefit payment, the unemployment insurance week runs from Sunday to Saturday. The longer you are unemployed, the more extensive your search for work should be. You must keep a detailed record of each work search contact, including:

1. Date of contact;
2. Name and address of the employer;
3. Name and title of the person contacted;
4. Area code and phone number of employers contacted;
5. Type of work applied for;
6. How the job contact was made;
7. Whether an application/resume was accepted; and
8. The result of the job contact.

This record can be kept on page 24-26 of this booklet. You must keep your work search records for one year after the contacts were made. You must be prepared to discuss your work search efforts, if you are scheduled for any telephone interview.

If your usual method of looking for work is through a **union with a hiring hall**, you meet the requirements of actively seeking work if you meet all the requirements imposed by your union. If you belong to a union, which does not usually find work for its members, you must make an active search for work as defined above.

It is important that you **keep accurate records of your work search**. You will be asked to produce the information at regular intervals. If you are unable to produce an accurate record of your work search, you may be denied unemployment insurance benefits for each week that your work search can not be verified. Falsification of your job search will be considered fraud.

If you work part-time while filing for unemployment insurance benefits, you must continue to be available for and seeking full-time employment. You must also report the gross wages (all earnings before deductions) including commissions, odd jobs, self-employment and any tips) you earn from your job during the calendar week in which you worked, **whether or not you have been paid.**

If you believe that you may **have a job but have not started yet**, you must continue to look for work and keep a list of your job contacts for any week that you wish to be eligible for benefits. **When you start work, you must list your earnings** (all

earnings before deductions, including commissions, odd jobs, self-employment and any tips) during the week in which you performed the work, whether or not you have been paid. Maryland employers are now required by law to report, within 20 days, employment information (date hired, rate of pay, etc.) for all individuals hired or rehired.

If you are **permanently disabled**, as defined in the Americans with Disabilities Act of 1990, your work search methods may be modified. You will still be expected to actively seek work within the limitations of your disability. Contact the Claimant Information Service for more information.

SICK CLAIMS

If you become sick or unable to work due to a medical condition or a temporary disability, you may be eligible for sick claim benefits. In order to qualify for sick claims, **you must:**

- be in unemployment insurance claim status at the time you become unable to work, and
- report the illness or temporary disability in a timely manner on the continued claim of the week during which the illness began, and
- continue to file timely continued claims, and
- submit timely medical documentation as instructed, and
- not refuse any suitable work.

Failure to meet any one of the requirements listed above may result in a delay or denial of sick claim benefits.

JURY DUTY

If you are called to jury duty, you will not be required to make an active work search or be available for work for any day spent in a courthouse waiting to be called for a jury or any day spent serving on a jury. For all other days during the week you must meet the able, available and actively seeking work requirements previously explained.

If you are required to call in each day but do not have to report to the courthouse, you must be able and available for each day of the week and must be making an active search for work.

Monies paid for serving on a jury should never be reported, as they are not deductible from unemployment insurance benefits.

SCHOOL OR TRAINING

If you are attending school or training, you must report this when you file your continued claims (biweekly request for checks). Depending on your specific school circumstances, the questions asked during the continued claim process should be answered as instructed below.

Failure to disclose this information and to properly answer the questions as instructed below, may result in a finding of fraud.

NOTE: Normal (customary) hours for an occupation refer to the occupation in general, not the hours you worked on your last job. For example: On your last job as a nurse you may have worked the 4:00 pm-midnight shift which allowed you to attend school during the day. However, normal (customary) hours for the occupation of nurse may include all shifts during each day of the week.

- If you do **attend** school/training during the normal work hours for your occupation and are not willing to drop your schooling or change your school hours you must answer:

- 1) **"no"** to the question, "Were you able and available to work full-time in your occupation without restrictions?" **and**
- 2) **"yes"** to the question, "Did you attend school or training during the week?"

A fact finding interview will be scheduled to discuss whether the days/hours of your schooling/training are truly a restriction on your availability for work. If it is determined that there is a restriction, the possibility of a work search exemption (training waiver) will be explored.

- If you **do not attend** school/training during the normal work hours for your occupation you must answer:

- 1) **"yes"** to the question, "Were you able and available for work full-time in your occupation without restrictions?" and
- 2) **"yes"** to the question, "Did you attend school or training during the week?"

A fact finding interview will not be necessary as the hours are not in conflict.

REFUSAL OF WORK

You must not, without good cause, refuse a referral or any offer of suitable work. If you refuse an offer of work, we will need to determine if the job was suitable and whether or not you refused with good cause. Factors which are taken into consideration in determining whether work is suitable include, but are not limited to, previous work experience, prevailing salary for the job in your geographical area, physical and mental fitness, risk to your health, safety, the distance from your home, your length of unemployment and prospects for obtaining work in your customary occupation.

RECEIPT OF VACATION, SEVERANCE OR SPECIAL PAYMENTS

The law requires that you inform the Agency if you have received, are receiving, or will receive, vacation pay, severance or special payments. You either reported this information when you filed your initial claim, or if you receive any of these payments at a later time, you must report them by calling a Claim Center.

Your benefits may be reduced or denied, depending on the circumstances. If you fail to report these payments, you may be overpaid and this overpayment must be repaid before any future benefits are paid. Do not report vacation, severance or special payments as earnings when filing your continued claim.

RECEIPT OF PENSION PAYMENTS

The law requires that you inform the Agency if you have received a lump sum pension or are receiving monthly pension payments. These payments may be deductible from unemployment insurance benefits. It is required that you report the effective date of any pension payments, even if the actual payments are received at a later date. You must also report any changes in your pension amount.

Social Security benefits are not deductible from unemployment insurance benefits and should not be reported.

CLAIMANT TELEPHONE APPOINTMENT NOTICES

If you receive a "Claimant's Telephone Appointment Notice" for a telephone fact finding interview, **you must be available at**

that time. If you cannot be available at that time, it is your responsibility, before the interview appointment date, to:

1. write the reason you are not available on the back of the notice;
2. provide any information concerning the "Issue To Be Resolved" which is listed on the front of the appointment notice; and
3. return it to the address listed on the front of the form. If you are not available and have not notified the Agency in advance that you are not able to participate in the telephone interview, a determination will be made on your claim with available information, which may result in a delay or denial of your benefits.

JOB SEARCH APPOINTMENT NOTICES

If you are sent a notice to report to the Maryland One-Stop Career Center for employment services or you are scheduled for an Early Intervention Workshop, **you are required to report.** If you are not able to report at the scheduled time, you must notify the One-Stop Career Center prior to the scheduled appointment. Failure to notify the One-Stop Career Center in advance or failure to report may result in a delay or denial of benefits.

WORKING PART-TIME

If you are working part-time during any week for which you claim unemployment insurance benefits, you may be eligible for partial benefits. You must report your gross earnings (all earnings before deductions) on your continued claim for the calendar week in which you performed the work, **even if you have not yet been paid.** You may earn up to \$100 per week before any deductions are made from your benefit check. However, you must report all earnings, even if under \$100. Any earnings over \$100 per week will be deducted from your benefit check on a dollar for dollar basis. Earnings are considered payment, in any form, for any work or service performed, including self-employment, tips, commissions, and odd jobs. NOTE: If you earn \$110, report \$110, do not deduct \$100.

If your earnings equal or exceed your weekly benefit amount, no benefits will be paid for that week. **In this case, you must contact the Claim Center in order to reactivate your claim if you remain partially or totally unemployed.**

If you have been working part-time and receiving partial unemployment insurance benefits and subsequently become totally unemployed, you must notify a Claim Center that your part-time employment has ended.

WORKING FULL-TIME

If you start working full-time, whether the job is temporary or permanent, you are not entitled to unemployment insurance benefits. And, under the law, employers must notify us when new employees are hired. If you are receiving benefits and then begin working, you must report your **gross earnings** (all earnings before deductions) on your continued claim for the week in which you performed the work, **even if you have not yet been paid.** Earnings are considered payment, in any form, for any work or service performed, including self-employment, tips, commissions, and odd jobs.

If you have worked and earned gross wages that are equal to or in excess of your weekly benefit amount, no benefits will be paid for that week. If you become unemployed again, you must con-

tact a Claim Center immediately to file an additional claim or file over the Internet in order to reactivate your claim. **No backdated claims will be accepted.**

FRAUD

If you knowingly make false statements or misrepresent or fail to give important facts in order to obtain or increase benefits, you may be subject to a \$1,000 fine or imprisonment, or both.

If you make an honest mistake in giving information when you file your claim, notify the Claimant Information Service as soon as you discover the mistake in order to avoid penalties.

You must report:

1. All gross wages earned for full or partial employment during any week for which you claim benefits (including commissions, tips, odd jobs and self-employment);
2. All pensions and annuities that you are receiving or are eligible to receive;
3. Severance pay, vacation pay, holiday pay, bonuses or special pay; and
4. Any other payments in any form received by or due you for services rendered.

The penalties for unemployment insurance fraud include a denial of benefits for one year, a fine of up to \$1,000 and/or imprisonment. You will also be required to repay any benefits, with interest, that you received during weeks that you reported false information.

If you know someone who is collecting unemployment insurance benefits but is working full-time or working part-time and not reporting wages, is incarcerated, is out of town, or is unable to work, call the FRAUD HOTLINE, toll free, at 1-(800) 492-6804 between 9:00 a.m. and 4:00 p.m. Monday through Friday. All information received will be thoroughly investigated and the caller may remain anonymous.

OVERPAYMENTS

If, for whatever reason, you are paid unemployment insurance benefits to which you are not entitled, you will be required to repay those benefits. If you are filing continued claims and are not under a fraud denial, we will deduct the overpayment from the benefits that you would otherwise be paid until the overpayment is recovered. If you are no longer filing for benefits, we will send you a notice of the overpayment and require that you make arrangements to repay the overpayment. If you received benefits due to a false statement or omission on your part, it will be considered fraud. If you do not make regular payments to repay the overpayment, any Maryland State Income Tax refund may be garnished.

UNEMPLOYMENT INSURANCE BENEFITS ARE TAXABLE!

Any unemployment insurance benefits that you receive must be reported as part of your gross income for both state and federal tax purposes. To assist you in filing your tax returns, we will send you an IRS Form 1099-G showing the total amount of unemployment insurance benefits paid to you during the previous year by January 31st of the following year.

You may elect to have taxes deducted from unemployment insurance checks. You may choose to have either Federal taxes, Maryland state taxes, both or neither deducted from your check.

NOTE: If you elected to have taxes deducted from your UI benefits and are later determined "overpaid", the full amount of benefits (including taxes deducted) must be repaid.

FILING CONTINUED CLAIMS (REQUEST FOR CHECK) AND PAYMENT OF BENEFITS

After you file an initial unemployment insurance claim against the State of Maryland, you must file your continued claims by Internet (Webcert) or telephone (Telecert). If you do not file these continued claims, no benefits can be paid. To file a Telecert, call one of the numbers listed under the Claimant Information Service in this pamphlet. You may file a Webcert over the Internet at www.mdunemployment.com. Both methods of filing are available 7 days a week, 24 hours per day.

WHEN TO FILE YOUR CONTINUED CLAIM

Your continued claim for any claim period cannot be filed until the week ending date (Saturday) for which you are filing has passed. Your claims must be filed within 14 days from the Saturday of the most recent week for which you are requesting benefits. **LATE CLAIMS WILL NOT BE ACCEPTED.**

Failure to file your continued claim timely causes a delay in benefits and may result in a denial of benefits.

If you are eligible to receive benefits, you will receive payment for each week on a biweekly basis. Continued claims filed before 2:00pm EST Monday through Friday will normally be processed the same day with a check mailed the next business day. **Continued claims filed after 2:00 pm EST on Friday through 2:00pm EST on Monday will be processed on Monday evening.**

Normally you file a continued claim once every two weeks, which covers a two-week period. However, for the first week of benefits, the continued claim will only cover a one-week period. Be sure to keep your records for unemployment insurance purposes on a weekly basis as the questions must be answered for each individual week.

It is very important that the responses to the questions on the continued claim are complete, correct and honest. **Remember it is a criminal offense to provide false information to obtain benefits.** The responses to these questions become a part of your permanent Unemployment Insurance record and will be retained.

It is your responsibility to file your continued claim by telephone or Internet immediately following the most recent week ending date printed on the "Notice of Available Continued Claims" that you receive in the mail. For example: You are eligible to file for week ending 11-05-05 and 11-12-05. Your continued claim for these weeks must be filed between 11-13-05 and 11-26-05.

If you attempt to file early (before the week ending date is over) you will receive a message that states: "Our records show that it is too early to file your claim." If you attempt to file and fourteen days have passed since your last claim week ending date, you will receive a message that states: "Our records show that you are attempting to file an untimely claim. Please call an Unemployment Insurance Claim Center if you feel you should be filing a claim." Benefits for weeks that are not filed on time will be denied according to unemployment insurance law and regulations. Any claims for weeks between the first untimely week and the date you contact the Division of Unemployment Insurance to reopen your claim will also be denied.

YOUR PERSONAL IDENTIFICATION NUMBER (PIN)

When you file your first continued claim by Internet or telephone you will choose your own four digit PIN number. This four digit number will become your Personal Identification Number or PIN which you will use each time you file a continued claim or to obtain check information. You are responsible for the security of your PIN, which serves as your electronic signature. Do not give your PIN to anyone, including family members.

If you forget or enter a wrong PIN when filing your continued claim over the telephone, your call will be transferred to a representative during working hours (Mon-Fri 8:00 am - 4:00 pm EST). If you forget or enter the wrong PIN during non-working hours, or when you are filing over the Internet, you will be instructed to call the Claimant Information Service during working hours.

HOW TO FILE YOUR CONTINUED CLAIM (REQUEST FOR CHECK)

When you access either Telecert or Webcert, the system will tell you if there are one or two weeks available for you to file. You will be given the beginning and ending dates for the week for which you are filing and will be asked the questions listed below for each individual week. If filing by Telecert, you will be prompted to answer the questions by pressing 1 on the telephone keypad for "Yes" and 2 for "No". If filing by Webcert, you will click on the correct answer.

1. "Were you able and available to work full-time in your occupation without restrictions?"

Note: If you answer "No" to this question you will then be asked "Were you unable to work due to medical reasons?"

2. "Did you attend school or training during the week?" See page 10 for further instructions.

3. "Did you actively look for full-time work? For agency verification purposes, you must keep a written record of your contacts."

Note: You will be required to keep a weekly listing of your work search contacts. A section is provided in the back of this pamphlet. When asked, you will be required to produce this list of contacts. Failure to provide a list of job contacts may result in a denial of unemployment insurance benefits.

4. "Did you work, or earn any money, whether or not you were paid, during the week?"

Note: If you answer "Yes", you will then be prompted to enter your earnings before deductions, even if you were not paid yet. After entering the earnings, you must press the pound sign (#). Do not enter cents. Round up to the next whole dollar for \$.01 to \$.99. For example, if you earned \$49.26, enter 50#. (If you are filing your Telecert from a rotary phone, you must say "Five" "Zero". Do not say "Fifty" or "Dollars"). Remember to record the name of the employer for whom you worked and your earnings in this pamphlet.

You will be asked to review your questions for each week. If filing by Telecert, the system will read back your answers after each week is entered giving you the opportunity to correct or change your answers prior to answering the questions for the second week. Listen carefully to your answers before accepting them. Once you have accepted the answers for the first week you **cannot** go back to that week and make any corrections. If

filing by Webcert, you will be told to review your responses and make any corrections on either week before submitting.

PROCESSING NUMBER

If your continued claim is filed properly and has been accepted over the telephone or Internet, you will receive a seven digit processing number. This processing number is proof that you have successfully filed your continued claim. Be ready to write down the processing number to keep for future reference. It is your responsibility to maintain a record of continued claims filed and the corresponding processing numbers. If filing by Webcert, you have the option of printing the processing number page for your records. **If you do not get a processing number, the continued claim has not been accepted.** If this occurs, you must contact the **Claimant Information Service** immediately in order to ensure continued payment of benefits. **Don't wait.** To be considered timely, your continued claim must be filed within 14 days from the Saturday of the most recent week for which you are requesting benefits.

CHECK INFORMATION

The date and the amount of the last check issued to you in the last 28 days may be obtained by calling the Claimant Information Service and choosing the check information option or over the Internet by selecting "Get Check Information". **DO NOT** inquire about your check until at least 48 hours have passed after filing your continued claim. Checks are processed at night on workdays only. For example, if you file your continued claim on Sunday morning, your check will be processed Monday night and check information will be available Tuesday morning.

If your check has been issued and 15 days have passed and you still have not received it, you must contact the Claimant Information Service to request that a stop payment be placed on the original check. We cannot reissue a new check until the bank has confirmed the stop payment. This usually takes one week. It is your responsibility to keep track of the weeks for which you have filed and the checks that have been received.

You should allow three weeks to receive your **first** check. If you are not receiving checks, you will continue to receive the "Notice of Available Continued Claims" listing the next weeks that are available for you to file. Be sure to read the message printed on this notice to find out why you didn't receive a check. If you have any questions after you read the message, call the Claimant Information Service. If you do not receive either a check or notice covering the next biweekly claim period within one week of the date you filed your last continued claim, you must contact the Claimant Information Service immediately. **Don't Wait. Backdated claims will not be accepted.**

ADDRESS CHANGES

If you change your address while filing for unemployment insurance benefits, you must notify the Claimant Information Service immediately (see page 3). The post office will not forward unemployment insurance checks to a new address. You may notify the office by phone or in writing. To change your address over the phone, call the Claimant Information Service during business hours. PRESS 1 (for touch-tone phone), PRESS 1 for English or 2 for Spanish, then PRESS 4 (for address change). This will allow you to speak to a representative who will take your address change information. Be prepared to verify your identity for the representative. If you request your address change by mail, you must allow enough time for the Claimant Information Service to

receive and process the change before filing your next continued claim. You must be able, available and actively seeking work in the area to which you move in order to continue being eligible for unemployment insurance benefits. Failure to report your change of address immediately may result in your check going to the wrong address. **Remember: The post office will not forward unemployment insurance checks to a new address.**

If you move out of Maryland, and continue to file for unemployment insurance benefits, you will still be filing your claim against Maryland and must still follow Maryland unemployment insurance laws and regulations. In addition, you must be able and available and actively seeking work without restrictions in your new locality. You are not eligible to continue filing for unemployment insurance benefits if you move to another country, with the exception of the United States' territories or Canada.

TRADE ADJUSTMENT ASSISTANCE

If you are a worker who is totally or partially unemployed as a result of increased imports, Trade Adjustment Assistance (TAA) may be available to you. TAA benefits include:

- reemployment services such as funded training;
- job search allowances;
- relocation benefits; and
- benefit payments known as Trade Readjustment Allowances (TRA), after you exhaust your regular unemployment insurance.

Each benefit has distinct eligibility requirements and must be applied for separately. To receive most of these benefits, you must file an application within certain time limits. For example, you must apply for training within 210 days of your separation or TAA petition certification in order to be eligible for additional weeks of TRA.

The amended Trade Act of 2002 established a program of tax credits for health insurance costs. This credit is referred to as the Health Coverage Tax Credit (HCTC). The tax credit covers 65 percent of the premium amount paid by eligible individuals for qualified health insurance coverage.

More information about TAA benefits is provided in the pamphlet entitled, Information for Claimants on the Trade Act of 1974, DLLR/Pub./OUI 4261.

ALTERNATIVE TRADE ADJUSTMENT ASSISTANCE

If you are a worker of an approved Alternative Trade Adjustment Assistance Petition aged 50 or older who is totally unemployed as a result of increased imports, Alternative Trade Adjustment Assistance (ATAA) may be available to you.

Under the ATAA program, workers in an eligible worker group who are at least 50 years of age and who obtain different, full-time employment within 26 weeks of separation from adversely-affected employment at wages less than those earned in adversely-affected employment, may receive up to half of the difference between the worker's old wage and the new wage. The wage subsidy may be paid up to a maximum of \$10,000 during a two-year eligibility period. To be eligible for the ATAA program, workers may not earn more than \$50,000 per year in new employment.

EQUAL OPPORTUNITY IS THE LAW

You are protected from discrimination on the grounds of race, color, religion, sex, national origin, age, disability, political affiliation or belief, and for beneficiaries only, citizenship or participation in programs funded under the U.S. Department of Labor (DOL) in admission or access to, opportunity or treatment in, or employment in the administration of or in connection with any DOL-funded program or activity. If you think that you have been subjected to discrimination under a DOL-funded program or activity, you may file a complaint within 180 days from the date of the alleged violation with the recipient's Equal Opportunity Officer (or the person designated for this purpose), or you may file a complaint directly with the Directorate of Civil Rights (DCR), U.S. Department of Labor, 200 Constitution Avenue NW, Room N-4123, Washington, DC 20201.

Auxiliary aids and services are available upon request to individuals with disabilities.

NOTICE TO CLAIMANTS ABOUT RELEASE OF INFORMATION

Federal law requires agencies administering the following programs to exchange information in order to verify income and eligibility for these programs:

- Food Stamp Program
- Temporary Cash Assistance
- Medicaid Program
- Housing Assistance
- Unemployment Insurance Program
- Child Support Program

Wage information provided by your employers and unemployment insurance benefit information will be made available to agencies administering the programs listed above.

NOTICE TO CLAIMANTS ABOUT PERSONAL INFORMATION

The Department of Labor, Licensing and Regulation (DLLR) requires the information requested in order to determine your eligibility for unemployment insurance benefits. Failure to provide the information could delay your receipt of benefits.

Personal information submitted by a claimant is subject to public inspection only to the extent allowed by the Maryland Public Information Act, Maryland Annotated Code, State Government Article, Sections 10-611 to 10-628. Information submitted to DLLR may be disclosed to State, Federal, or local government agencies as provided by law. You have the right to inspect, amend and correct your personal records as provided by the Maryland Public Information Act.

TELEPHONE NUMBERS FOR FILING INITIAL AND REOPENED CLAIMS BY PHONE, LOCATIONS AND AREAS SERVED

Hours of Operation:

8:00 a.m. to 3:00 p.m. Eastern Time

Monday through Friday

Location	Phone Number to File a Claim	Area Served
Baltimore Metro South Claims Center	410-368-5300 1-877-293-4125 (toll free)	Baltimore City Anne Arundel County Howard County
College Park Claim Center	301-313-8000 1-877-293-4125 (toll free)	Calvert County Charles County Montgomery County Prince George's County St. Mary's County
Cumberland Claim Center	301-723-2000 1-877-293-4125 (toll free)	Allegany County Frederick County Garrett County Washington County
Salisbury Claim Center	410-334-6800 1-877-293-4125 (toll free)	Caroline County Dorchester County Kent County Queen Anne's County Somerset County Talbot County Wicomico County Worcester County
Towson Claim Center	410-853-1600 1-877-293-4125 (toll free)	Baltimore County Carroll County Cecil County Harford County

**SOLICITUD DE BENEFICIOS DEL DESEMPLEO PARA LA POBLACIÓN DE HABLE HISPANA
301-313-8000**

For additional information on any subject covered in this booklet or for information on any subject not included in this booklet, access the Internet at www.md.unemployment.com or call the Claimant Information Service at:

From Baltimore Area and Out-of-State
410-949-0022

Toll Free Outside Baltimore
(but within Maryland)
1-800-827-4839

For Hearing Impaired Only
TTY From Baltimore Area and Out-of-State
410-767-2727

TTY Toll Free Outside Baltimore
(but within Maryland)
1-800-827-4400

This unit can help you with questions on topics including, but not limited to:

- Able, available and actively seeking work
- Alien status
- Appeal rights
- Approved training
- Change of address
- Child support withholding
- Denials of benefits
- Dependents' allowance
- Eligibility
- Federal claims (ex-federal workers)
- Federal and/or state tax withholding
- Filing your continued claims (request for checks)
- Fraud
- Hardship checks
- Moving out of state
- Overpayments
- Pensions
- Quality control
- Reporting earnings while filing for benefits
- Reporting requirements
- Severance pay, vacation pay, bonus or special pay
- Sick claims
- UI for former military personnel
- Weekly benefit/maximum benefit amounts

File your initial, additional or reopened claim by telephone or you may access the Maryland Division of Unemployment Insurance on the Internet at: <http://www.mdunemployment.com>

MARYLAND ONE-STOP CAREER CENTERS

Maryland One-Stop Career Centers are changing to meet your changing needs, so please call ahead to be certain of locations, hours and special programs.

<p>ANNE ARUNDEL COUNTY George M. Taylor District Court Multi-Service Center 7500 Ritchie Highway, Suite 307 Glen Burnie, MD 21061 Phone: 410-412-7000</p> <p>Job Center 80 West Street Annapolis, MD 21401 Phone: 410-269-4427</p> <p>Fort Meade Outreach Center Bldg. 4432 Fort Meade, MD 20755 Phone: 410-674-5240</p> <p>Sales & Service Training Center at Arundel Mills Anne Arundel Community College 7000 Arundel Mills Circle Hanover, MD 21076 Phone: 410-799-9099</p> <p>YWCA West County Family Support Center 8379 Piney Orchard Parkway Odenton, MD 21113 Phone: 410-551-2411</p> <p>Anne Arundel County HeadStart Lula G. Scott Community Center 6243 Shady Side Road Shady Side, MD 20764 Phone: 410-867-8945</p> <p>Anne Arundel Economic Development Corporation Small Business One Stop Resource Center 2660 Riva Road, Suite 200 Annapolis, MD 21401 Phone: 443-677-1254</p> <p>BALTIMORE CITY 1100 N. Eutaw Street, Room 101 Baltimore, MD 21201 Phone: 410767-2148</p> <p>Eastside Career Center 3001 E. Madison Street Baltimore, MD 21205 Phone: 410-396-9030</p> <p>Northwest Career Center Mondawmin Mall, Metro Plaza 2401 Liberty Heights Avenue Suite 302 Baltimore, MD 21215 Phone: 410-523-1060</p> <p>Southwest Career Center 201 S. Arlington Avenue Baltimore, MD 21223 Phone: 410-396-3670</p> <p>BALTIMORE COUNTY (E) Eastpoint Workforce Development Center 7930 Eastern Boulevard Baltimore, MD 21224 Phone: 410-288-9050</p> <p>Towson Workforce Development Center Dulaney Center II 901 Dulaney Valley Road Suite 100 Towson, MD 21204 Phone: 410-887-4400</p> <p>(E) FREDERICK COUNTY Frederick County Business and Employment Center 5340 Spectrum Drive Suite A Frederick, MD 21703 Phone: 301-846-2255</p> <p>LOWER SHORE (E) WICOMICO COUNTY One Stop Job Market 917 Mount Hermon Road Salisbury, MD 21804 Phone: 410-341-6515</p> <p>MID-MARYLAND CARROLL COUNTY Westminster Workforce Center 125 Airport Drive Suite 10 Westminster, MD 21157 Phone: 410-848-9691</p> <p>Business & Employment Resource Center 224 N. Center Street Westminster, MD 21157 Phone: 410-386-2820</p> <p>HOWARD COUNTY Columbia Workforce Center 7060 Oakland Mills Road Columbia, MD 21046 Phone: 410-312-5760</p> <p>MONTGOMERY COUNTY (E) MontgomeryWorks Westfield Shopping Center South Office Building 11002 Veirs Mill Road Wheaton, MD 20902 Phone: 301-929-4350</p> <p>MontgomeryWorks Lakeforest Mall, 2nd Level 701 Russell Avenue Gaithersburg, MD 20877 Phone: 301-519-8253</p> <p>PRINCE GEORGE'S COUNTY (E) 1802 Brightseat Road Landover, MD 20785 Phone: 301-386-5522</p>	<p>(E) Employment Service Business Resource Center 312 Marshall Avenue Suite 504 Laurel, MD 20707 Phone: 301-362-9708 301-362-9709 español</p> <p>Andrew's Air Force Base 89 MSS/DPF 1191 Menoher Drive Andrew's Air Force Base, MD 20762 Phone: 301-981-9210</p> <p>Prince George's Community College 301 Largo Road Largo, MD 20773 Phone: 301-322-0884</p> <p>SOUTHERN MARYLAND CALVERT COUNTY Louis L. Goldstein Multi-Purpose Center 200 Duke Street Room 1400 Prince Frederick, MD 20678 D.C. Line 301-855-9265</p> <p>(E) CHARLES COUNTY 175 Post Office Road Waldorf, MD 20602 Phone: 301-645-8712</p> <p>SAINT MARY'S COUNTY The Joseph D. Carter Multi-Service Center 23110 Leonard Hall Drive Leonardtown, MD 20650 Phone: 301-475-8300</p> <p>SUSQUEHANNA REGION HARFORD COUNTY Bel Air Workforce Center Mary Risteau Building, 2nd Floor 2 South Bond Street Bel Air, MD 21014 Phone: 410-836-4603</p> <p>Aberdeen Workforce Center Community Services Building, 3rd Floor 34 N. Philadelphia Boulevard Aberdeen, MD 21001 Phone: 410-272-5400</p> <p>CECIL COUNTY Cecil County Workforce Center 1275 West Pulaski Highway Elkton, MD 21921 Phone: 410-996-0550</p> <p>UPPER SHORE CAROLINE COUNTY Caroline County Career Center 300 Market Street, Suite 201 Denton, MD 21629 Phone: 410-819-4549</p> <p>DORCHESTER COUNTY Dorchester County Career Center 627A Race Street Cambridge, MD 21613 Phone: 410-901-4250</p> <p>KENT COUNTY Kent County Career Center 601 High Street Chestertown, MD 21620 Phone: 410-778-3525</p> <p>QUEEN ANNE'S COUNTY Queen Anne's County Career Center (Tuesday only) 125 Comet Drive Centreville, MD 21617 Phone: 410-758-8044</p> <p>(E) TALBOT COUNTY Talbot Career Center 301 Bay Street, Suite 301 Easton, MD 21601 Phone: 410-822-3030</p> <p>WESTERN MARYLAND ALLEGANY COUNTY Allegany County One-Stop Job Center 138 Baltimore Street, Suite 102 Cumberland, MD 21502 Phone: 301-777-1221</p> <p>GARRETT COUNTY Garrett County One-Stop Job Center 221 South Third Street Oakland, MD 21550 Phone: 301-334-3972</p> <p>(E) WASHINGTON COUNTY Washington County One-Stop Job Center 14 N. Potomac Street, Suite 100 Hagerstown, MD 21740 Phone: 301-393-8200</p>
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TTY users, call via the Maryland Relay Service

EI (E) significa una oficina donde un empleado habla español.

For additional information call: 410-767-2173 or visit

www.dlir.state.md.us