

# UNEMPLOYMENT INSURANCE INFORMATION

## **FILING THE CLAIM:**

When to file your claim: Claims cannot be filed until the separation occurs.

How to file your claim: Claims can be filed one of two ways.

1. By telephone: Call 525-1500 (inside OKC) or 1-800-555-1554 (outside OKC)
2. By Internet: [www.unemployment.ok.gov](http://www.unemployment.ok.gov).

Due to the high unemployment rate the quicker of the two methods will be to file by internet.

The first call/contact you make will establish the claim. This gives the claim an effective date and sets the benefit amounts. Claims are effective the week you make the initial call. Claims will not be backdated.

When you file you will be asked a series of questions. This will include personal information such as name, SSN, address, etc... and information relating to your ability to work and past employment.

If you are filing by telephone, do not hang up until the claims taker advises you the claim is complete.

If you are filing by internet, do not disconnect until you are given a claim complete message. If you exit the application before the claim is complete you will not be allowed to file weekly certifications for payment.

## **MONETARY ELIGIBILITY:**

You must meet two requirements in order to be monetarily eligible for unemployment benefits.

1. Earned at least \$1500 during the base period.
2. Total wages must equal or exceed 1 ½ times your high quarter of unemployment taxable wages.

**The base period:** The base period is the time period we use to determine your monetary eligibility for unemployment benefits. We always use the first four of the last five completed calendar quarters. For example, if a claim is filed before April 3rd (the last day of the first quarter for 2010) the base period will be October, 2008 through September, 2009.

**The monetary determination:** A monetary determination will be issued to you once the claim is filed. This determination will only reflect wages earned by you from Oklahoma employers subject to unemployment tax. If you had earnings during the base period that have not been reported on the monetary determination you need to notify the Unemployment Claim Center in your area by using one of the numbers listed above. This includes wages earned in another state, while in military service or while working for the federal government.

The monetary determination will also provide information regarding your weekly and maximum benefit amounts. The highest weekly benefit amount at this time (2010) is \$430 per week and \$9300 maximum. (This would require a high quarter of \$9890 or \$3297 per month on average to qualify for the high WBA)

Be sure to review the monetary determination for discrepancies. Remember, this will only reflect wages earned in Oklahoma. If you worked out of state or for the military or federal government, or if you have missing Oklahoma wages, contact the Service Center at the telephone number listed above and file a wage objection.

**The waiting period:** Every individual has to serve a one-week waiting period. This is the first allowable week of a claim. For example, if you have been denied for a week due to receipt of severance, the waiting period week will be the first week after the severance denial.

Your claim is good for a one-year period of time. This means that if you go back to work in three weeks then lose that job some time within the one-year period of time you will reopen your existing claim. However, the benefits available will not last for an entire year. You have one year to draw out the maximum benefit amount. For example, if you were eligible for the maximum amounts of \$430 and \$9300 you would draw benefits for 21.62 weeks.

**Extended benefits:** The federal government has been providing federal extended benefit payments to individuals who have exhausted their state unemployment claims. However, the most recent Public Law (P.L. 111-118) has set the deadline periods for filing extended benefit claims. No new extended benefit claim will be established with an effective date after 2-28-10. If the individual has a previously established extended benefit claim, it can be reopened. The deadline for the payment of any extended benefits is 7-31-10.

Again, the state unemployment claim must be exhausted before an extended benefit claim can be filed. For those individuals who are filing brand new claims, you will not be able to exhaust prior to the deadline.

There is always a possibility that the Congress will extend the deadlines for filing federal extended benefit claims but unless that happens the program will end on the dates mentioned earlier.

In addition to the extended benefit payments the federal government has also approved Federal Additional Compensation (FAC) payments. This is an additional \$25 added to each payable week, whether regular state benefits or federal extended benefits, for the time period between 2-28-09 and 7-31-10.

**Weekly Certification:** After your claim is established you must file weekly certifications in order to request payment for each week. Weeks run from Sunday to Saturday and the weekly certification cannot be filed until after the week has passed. For example: Let's say your claim is effective Sunday, April 4<sup>th</sup>. The first weekly certification you can file is for week ending Saturday, April 10<sup>th</sup>. You cannot file for that week until Sunday, April 11<sup>th</sup> but you must file it no later than 14 days from the week ending date. In this scenario the weekly certification must be filed no later than April 24<sup>th</sup>.

You must file a weekly certification for any week that you wish to receive payment. Untimely weeks will not be paid.

Remember, the first allowable week is considered a waiting period week and you will not be paid for that week.

If you have worked during the week you are claiming you **MUST** report all wages earned during the week in which the wages were earned, not the week in which they were paid.

**Debit Cards:** Oklahoma no longer issues paper checks. When a claim is filed you have to options for payment, either by Debit Card or by Direct Deposit.

If you elect to receive payment by debit card, no action is necessary. When your waiting period week is processed you will be mailed a debit card. You must then activate it when your first payment is loaded onto the card. You have received a handout regarding the debit card.

**Direct Deposit:** If you elect to have your payments direct deposited you will need to call 1-866-320-8699 and tell the operator that you would like to enroll in direct deposit. You will then complete the form and mail it or fax it back. The direct deposit information is on the same handout that contains debit card information.

NOTE: Do call to obtain direct deposit information until after 10:00 on the first working day after your claim is filed. If you call too early the company handling the direct deposit will not have your claims information.

**Can I work and draw unemployment:** Yes, provided your work is less than full-time and you report all earnings during the week they are earned. There will be a certain amount of your weekly earnings that will not be deducted from your unemployment check but after that amount is reached the earnings will be deducted dollar for dollar.

Again, you must report all earnings from any source during the week in which they are earned, not paid.

**Work search requirements:** All individuals, with the exceptions of those in approved training, must search for work. We require two work search contacts each week benefits are claimed. These contacts will be kept in the Information for Workers Who are Unemployed booklets that you will receive in the mail once the claim is filed. Any individual who is considering approved training will still be required to make work search contacts up until the week the training begins. Work search can be done in person, by resume, telephone, fax or email.

**The OES 339 Information for workers who are unemployed booklet:** This booklet will be mailed to everyone who files a claim. It contains a brief summary of our rules for individuals who are filing claims as well as instructions for filing claims along with pertinent telephone numbers and email addresses. It also contains the work search forms to record your weekly work searches.

**Approved Training:** If your training is approved you are not required to make work search contacts but you must attend class each week and your counselor must complete a Progress in Training form each week. You will not receive benefits for any week that you did not make satisfactory progress in training. Contact your local Workforce Oklahoma office to see if your training can be approved.

Individuals who are not approved for training may still attend school. However, if school is a barrier to re-employment you will be denied benefits. For example, if you are taking classes during your normal work hours and you are unwilling to withdraw from school or re-arrange your classes if suitable work is offered, you will be denied benefits.

**Severance, retirement and other payments:** If you are entitled to receive severance pay, retirement pay, bonus or other payments, these payments may be deducted from your unemployment insurance claim.

Severance payments will only be deducted when you receive the check.

Retirement paid in a lump sum is only deductible during the week of receipt but retirement paid on a continuing basis will be deducted each week on a dollar by dollar basis. Retirement is only deductible if the employer contributed 100% to the retirement account.

Bonus payments are deductible during the week in which they are received. All of these payments must be reported when you file your claim and also on the weekly claim filing. 401K's that are rolled over within 60 days are not deductible. However, if the 401K is withdrawn or not rolled over within sixty days it is deductible during the week of receipt. You must be able and available the majority of the week to remain eligible for benefits.

**Registering for work:** Oklahoma no longer requires that you register for work with our agency at the time the claim is filed. However, it is strongly suggested that you do so and that you take advantage of any placement services offered. If you are selected to attend an orientation group or a job search workshop you will be required to register for work. Failure to do so will result in a denial of benefits.

**Availability issues:** You must be able and available for work each week that you claim benefits. If, for some reason, you find yourself unable to work or unavailable for work stop filing your claim. When your circumstances change and you are able to work or available for work contact the Commission and re-open your claim.

This is a screen shot for those filing by internet.

**UNEMPLOYMENT INSURANCE**

Oklahoma Employment Security Commission

No help is available for this question.

If you have received a notice about Emergency Unemployment Compensation, you can now file your initial claim for benefits over the internet. Please use the 3rd option on this page to request Emergency Unemployment Compensation. This option is only available if you have already filed and claimed all regular unemployment compensation.

- [New Unemployment Claim](#)
- [File Your Weekly Claim](#)
- [Extended Benefits Claim](#)
- [Inquire on an Existing Claim](#)
- [Payment Options](#)
- [Debit Card FAQ](#)
- [Inquire on Monies Reported to IRS \(1099\)](#)
- [Change Your PIN](#)
- [Forgot Your PIN](#)
- [Change Your Address](#)
- [OESC Home Page](#)
- [Equal Opportunity](#)

To Contact the Unemployment Service Center:

If you live:	Call
<b>Inside the OKC calling area</b>	<b>525-1500</b>
Outside the Oklahoma City calling area	1-800-555-1554

PO Box 52006 | Oklahoma City, OK 73152-2006