

# UNEMPLOYMENT INSURANCE BENEFITS

## WHAT YOU NEED TO KNOW

### This Booklet Provides:

- » Important information about the eligibility requirements that must be met to receive Unemployment Insurance benefits.
- » A step-by-step guide on how to certify for ongoing Unemployment Insurance benefits.



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## UNEMPLOYMENT INSURANCE BENEFITS: WHAT YOU NEED TO KNOW

You have received this booklet because you filed a claim for Unemployment Insurance (UI) benefits with the Employment Development Department (EDD). Your UI claim is valid for one year, beginning the Sunday of the week that you filed your claim. This booklet will help you understand the claim process, when benefits are payable, and your responsibilities when certifying for benefits.

The UI program, funded completely by employers, provides partial wage replacement to workers who have lost their job and meet the program's eligibility requirements each week they certify for benefits.

### ➔ BASIC ELIGIBILITY REQUIREMENTS

To have a valid claim and be eligible to receive UI benefits, you must meet the monetary requirement of working and earning a minimum amount of wages within the past 18 months. In addition, you **must** meet all of the following eligibility requirements set by state law:

- **Be unemployed through no fault of your own.** If you were terminated or fired from your last job, quit your last job, or left your job due to a trade dispute or strike, you will be scheduled for a phone interview.
- **Be able and available for work.** You must be physically able to work and available to work. In most instances, you are required to work full time. If you are not able or available to work full time, you will be scheduled for a phone interview.
- **Be willing to accept suitable work.** You must be willing to accept a job offer in your customary occupation. If you refuse a job offer, you will be scheduled for a phone interview.
- **Be actively looking for work.** You must be actively looking for work. Looking for work may include contacting employers about a job in person, by mail, by phone, or on the Internet. It also includes searching the Internet, newspapers, or other publications for jobs, and contacting prior employers about job openings. If you have not looked for work during a week, you will be scheduled for a phone interview.

### ➔ PHONE INTERVIEWS, ELIGIBILITY DECISIONS, AND APPEAL RIGHTS

If there is a question about your eligibility after you have filed a UI claim, you will be scheduled for a phone interview with an EDD representative to determine if you are eligible to receive benefits. You will be sent a *Notification of Unemployment Insurance Benefits Eligibility Interview*, DE 4800, with the date and time of the interview. An EDD representative will call you at the scheduled interview date and time.

If the EDD determines that you are not eligible for benefits, you will be sent a *Notice of Determination*, DE 1080, with the reason(s) you have been denied benefits, and an *Appeal Form*, DE 1000M. If you disagree with the decision, you have the right to appeal the decision and have a hearing before a third-party, independent Administrative Law Judge from the California Unemployment Insurance Appeals Board. Complete and mail the *Appeal Form*, or a letter with your name, Social Security number, and reason why you disagree with the decision, within 30 days from the mailing date of the *Notice of Determination* to the address on the notice.

### ➔ MANAGING YOUR CLAIM WITH UI ONLINE<sup>SM</sup>

UI Online<sup>SM</sup> is available 24 hours a day, 7 days a week, and is a fast, convenient, and secure way for you to access UI claim information, certify for benefits, get detailed payment information, view scheduled appointments, reschedule phone interviews, reopen an existing claim, and more. For added convenience, a mobile-friendly version, UI Online Mobile<sup>SM</sup>, is available for smartphone and tablet users. To learn more or to access your UI Online<sup>SM</sup> account, visit [www.edd.ca.gov/UI\\_Online](http://www.edd.ca.gov/UI_Online).

## CERTIFYING FOR CONTINUED BENEFITS

After you have filed a UI claim, you must **certify every two weeks** that you are continuing to meet eligibility requirements to be paid benefits. The EDD will mail you a paper *Continued Claim Form*, DE 4581, for you to certify by mail, but the EDD recommends that you certify online using UI Online<sup>SM</sup> at [www.edd.ca.gov/UI\\_Online](http://www.edd.ca.gov/UI_Online) because it is a fast, convenient, and secure way to certify. You may also certify by phone using EDD Tele-Cert<sup>SM</sup> at 1-866-333-4606.

**Important:** For faster processing, submit your certifications timely within 14 days after the “complete and mail this form on” date displayed on your claim form. Certifying early or late could result in a delay or denial of your benefit payments.

Please note, if your employer provides you with a Partial or Work Sharing claim form for you to complete and mail to the EDD, you cannot certify online or by phone; however, you may still use the many other self-service features available on UI Online<sup>SM</sup> and by phone.

If all eligibility requirements are met, a benefit payment will be issued after the certification is received. If you do not receive a payment within 10 days of certifying for benefits, it may be because there is a question about your eligibility and you may receive a *Notice of Unemployment Insurance Benefits Eligibility Interview*, DE 4800.



## UNDERSTANDING THE QUESTIONS ASKED WHEN CERTIFYING FOR CONTINUED BENEFITS

This section will help you understand the questions asked when certifying for UI benefits. Your answers are used by the EDD to determine your weekly eligibility for benefit payments. Answer all questions truthfully and correctly to avoid committing UI fraud. For more information on UI fraud, see Preventing Benefit Fraud on page 6. Instead of mailing the paper form, you can certify using UI Online<sup>SM</sup> at [www.edd.ca.gov/UI\\_Online](http://www.edd.ca.gov/UI_Online) or EDD Tele-Cert<sup>SM</sup> at 1-866-333-4606 for faster processing. If you certify for benefits using the paper *Continued Claim Form*, DE 4581, carefully review the form to ensure all questions are answered for each week on the form and that the form is signed.

### QUESTION 1: Were you too sick or injured to work?

If yes, enter the number of days (1 through 7) you were unable to work.

<b>Answer “Yes” If:</b>	You were unable to work due to illness or injury. Or, you had to delay starting a new job because of illness or injury.
<b>Answer “No” If:</b>	You were physically able to work every day of the week if you had a job, or were going to start a new job.
<b>Details:</b>	<ul style="list-style-type: none"><li>You must be well enough to work every day of the week to receive UI benefits.</li><li>Benefits are paid according to the number of days you are able to work during this week. Your benefits are reduced one-seventh for each day you cannot work due to an illness or injury.</li></ul>

### QUESTION 2: Was there any reason (other than sickness or injury) that you could not have accepted full-time work each workday?

<b>Answer “Yes” If:</b>	You were not immediately available to accept work for any reason, such as lack of child care, lack of transportation, taking care of an ill family member, personal business, or being on vacation.
<b>Answer “No” If:</b>	You were ready and willing to accept work that matches your occupational skills and/or educational background. If offered a job, there was nothing that would have prevented you from accepting that job.
<b>Details:</b>	<ul style="list-style-type: none"><li>You must be available for work to receive UI benefits. Available means you are ready and willing to accept work.</li><li>Benefits are paid if you are available to accept full-time work; however, there are certain circumstances when you may limit yourself to part-time work and still be paid benefits. If so, you will receive further information from the EDD.</li></ul>

### QUESTION 3: Did you look for work?

<b>Answer “Yes” If:</b>	<p>You looked for work this week. Looking for work includes contacting employers about a job in-person, by mail, by phone, or on the Internet. It also includes searching the Internet, newspapers, or other publications for jobs, contacting prior employers about job openings, and submitting job applications.</p> <p>If you are a union member, you should answer “yes” to this question if you were registered with your union and met your union’s reporting and dispatch requirements.</p>
<b>Answer “No” If:</b>	<p>You did not contact any employers, submit any applications, or search for job openings during the entire week.</p> <p>If you are a union member, you should answer “no” to this question if you were not registered with your union and/or were not meeting your union’s reporting and dispatch requirements.</p>
<b>Details:</b>	<ul style="list-style-type: none"><li>• You do not need to submit your work-search record each week to the EDD, but you should maintain a record that is immediately available if the EDD asks for your work-search information. Follow the work-search instructions on the <i>Notice of Unemployment Insurance Award</i>, DE 429Z.</li><li>• If you choose to certify using the paper form and the EDD marked the box with an “X,” then you must complete Section B, Work-Search Record, on the back of the form.</li></ul>

### QUESTION 4: Did you refuse any work?

<b>Answer “Yes” If:</b>	<p>You refused an offer of suitable work from an employer during this week.</p> <p>If you are a union member and you refused a union referral to a job, answer “yes.”</p>
<b>Answer “No” If:</b>	<p>You did not refuse any offers of work this week. This means you did not receive an offer of work or you received an offer and accepted it.</p>
<b>Details:</b>	<ul style="list-style-type: none"><li>• You must be willing to accept suitable work to receive UI benefits.</li><li>• If you refuse an offer of work that is suitable for your occupation and/or educational background, you may not be eligible for benefits.</li></ul>

### QUESTION 5: Did you begin attending any kind of school or training?

<b>Answer “Yes” If:</b>	<p>You <b>began</b> attending school or training <b>this</b> week. Only answer “yes” if you started a new term or a new class during this week.</p>
<b>Answer “No” If:</b>	<p>You <b>did not begin</b> attending any kind of school or training <b>this</b> week. Answer “no” if you did not start a new term or new class during this week, or were continuing school or training that you previously reported when the term or class started.</p>
<b>Details:</b>	<ul style="list-style-type: none"><li>• Only report school or training during the week you actually started attending.</li><li>• Benefits are paid when you are available to accept work, regardless of whether you are attending school or training.</li><li>• For examples on how to report school or training, visit the Certify for UI Benefits page on the EDD website at <a href="http://www.edd.ca.gov/unemployment">www.edd.ca.gov/unemployment</a>.</li></ul>

**QUESTION 6: Did you work or earn any money, whether you were paid or not?**

<p><b>Answer “Yes” If You Are Using:</b></p>	<p><b>UI Online<sup>SM</sup> and</b> any of the following exists:</p> <ul style="list-style-type: none"> <li>You worked.</li> <li>You earned <b>money for work performed*</b>.</li> <li>You worked and received any <b>other type of income*</b>.</li> <li>You earned <b>money for work performed*</b> and received any <b>other type of income*</b>.</li> </ul>	<p><b>The paper <i>Continued Claim Form</i> and</b> any of the following exists:</p> <ul style="list-style-type: none"> <li>You worked.</li> <li>You earned <b>money for work performed*</b>.</li> <li>You received any <b>other type of income*</b>.</li> </ul> <p>Enter information on items 6a and 6b.</p>
<p><b>Answer “No” If You Are Using:</b></p>	<p><b>UI Online<sup>SM</sup> and</b> any of the following exists:</p> <ul style="list-style-type: none"> <li>You did not work.</li> <li>You did not earn <b>money for work performed*</b>.</li> <li>You did not work, <b>but</b> you received any <b>other type of income*</b>. When you answer “no,” you will be provided with another section to enter other types of income on UI Online<sup>SM</sup>.</li> </ul>	<p><b>The paper <i>Continued Claim Form</i> and ALL of the following exist:</b></p> <ul style="list-style-type: none"> <li>You did not work.</li> <li>You did not earn money for work performed.</li> <li>You did not receive any other type of income.</li> </ul> <p><b>Do not</b> enter information on item 6a or 6b.</p>
<p><b>Details:</b></p>	<ul style="list-style-type: none"> <li>You must report all work and earnings (money for work performed and any other type of income), <b>even if you have not received payment from the employer.</b></li> <li><b>*Money for Work Performed:</b> This includes regular earnings, In-Home Support Services, tips, commissions, military pay, self-employment or independent contract work pay, meals and lodging provided in exchange for work, stipends, corporate or union officer pay, picket duty pay, and piece rate pay.</li> <li><b>*Other Type of Income:</b> This includes pensions, residual pay, holding fees, severance pay, vacation pay, jury duty pay, sick leave pay, holiday pay, workers’ compensation, bonuses, back pay award, witness fees, profit sharing, royalties, strike benefits, etc.</li> </ul>	

**QUESTION 6, ITEM 6A: Enter earnings before deductions here.**

<p><b>Instructions:</b></p> <ul style="list-style-type: none"> <li><b>Gross Earnings:</b> Report gross earnings (all earned money or income <b>before taxes or any other deductions</b>). If you do not know your gross earnings, contact your employer.</li> <li><b>Report from Sunday through Saturday:</b> You must report your work and earnings according to the Sunday begin date and Saturday end date of the certification form. If your payroll week is NOT Sunday through Saturday, the EDD suggests you keep a record of work and the money earned for each day in order to correctly report work and earnings.</li> <li><b>Calculate Earnings:</b> You must report your gross earnings before any deductions. In most situations, you can calculate your total wages by multiplying the hours worked by your hourly wage. For example, if you worked 10 hours from the Sunday through Saturday period on your <i>Continued Claim Form</i> and are paid \$12 per hour, your wages to report would be \$120. Report your wages during the actual week when you performed the work and earned the wages — NOT when you receive your pay.</li> <li><b>More Than One Employer:</b> If you worked for more than one employer, combine the earnings from each employer to provide the total earnings. For example, if you worked 10 hours for ABC Company at \$10 per hour and 12 hours for XYZ Company at \$10 per hour from the Sunday through Saturday period on your <i>Continued Claim Form</i>, your total wages to report would be \$220.</li> <li><b>Earnings Over \$999.99:</b> If your earnings are \$1,000.00 or more, enter \$999.99 in the boxes for earnings.</li> <li><b>Part-Time or Full-Time Work:</b> If you are working part time, you may be able to receive reduced UI benefits even if your earnings are higher than your weekly benefit amount. The EDD will calculate the amount to deduct from your weekly benefit amount and you will be paid the difference, if any. If the EDD determines that you earned too much money to be paid benefits or you returned to full-time work, then your UI claim may become inactive. The EDD will notify you that you earned too much money and you will not receive the next weeks for certification. If you want to certify for benefits again, you must first reopen your claim. See page 6 for information on reopening your claim.</li> <li><b>Report Mistakes to the EDD:</b> If you misreported your earnings, contact the EDD immediately.</li> </ul>
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**QUESTION 6, ITEM 6B: Report employment or source of earnings information.**

**Instructions:**

You must report your employer or source of earnings information according to the **Sunday begin date and Saturday end date** of the certification form.

- **Date Last Worked:** Enter the last day worked. If you worked for more than one employer during the same week, enter the last day you physically worked during that week and the name and address of the last employer you physically worked for during that week.
- **Total Hours Worked:** Enter the total hours worked. Combine the hours from each employer to provide the total hours worked in the same week. For example, if you worked 10 hours for ABC Company and 12 hours for XYZ Company during this week, report a total of 22 hours worked this week. If you did not work, leave this box blank.
- **Employer Name and Mailing Address:** Enter your employer's information or the source of your earnings (who you received earnings from).
- **Reason No Longer Working:** If you received wages for work performed and are no longer working, enter the reason you are no longer working. If you received wages and are still working, enter "still working." If you received other types of income, but didn't work, enter the type of income you received (e.g., severance, in-lieu-of-notice pay, residuals, etc.).
- **Additional Information:** For additional information and examples on reporting wages, visit the Certify for UI Benefits page on the EDD website at [www.edd.ca.gov/unemployment](http://www.edd.ca.gov/unemployment).

**QUESTION 7: Federal income tax.**

**Instructions:**

Unemployment Insurance is taxable income and must be reported on your federal income tax return. (For more information, you should contact the Internal Revenue Service or your tax advisor.) You can choose to have federal income tax withheld from your UI benefits. If you want federal income taxes withheld for the week(s), mark the box on UI Online<sup>SM</sup> or the paper form, or answer "yes" on EDD Tele-Cert<sup>SM</sup>. Leave this box blank on UI Online<sup>SM</sup> or the paper form, or answer "no" on EDD Tele-Cert<sup>SM</sup> if you do not want federal taxes withheld.

**QUESTION 8: Change of mailing address or phone number.**

**Instructions:**

You may use UI Online<sup>SM</sup> or the paper form to change your mailing address or phone number with the EDD. The fastest way to change your mailing address or phone number is through UI Online<sup>SM</sup> at [www.edd.ca.gov/UI\\_Online](http://www.edd.ca.gov/UI_Online). You may update your mailing address or phone number through UI Online<sup>SM</sup> at any time. If you certify using the paper form, mark the box and complete the information on the back of the form.

## ➔ RECEIVING BENEFIT PAYMENTS

You must serve a one-week unpaid waiting period on your claim before you are paid UI benefits. The waiting period can only be served if you certify for benefits and meet all eligibility requirements for that week. Your first certification will usually include the one-week unpaid waiting period and one week of payment if you meet eligibility requirements for both weeks. **Certify for benefits every two weeks to continue to receive benefit payments.**

Benefit payments will be deposited to your EDD Debit Card<sup>SM</sup>. If this is your first time receiving EDD payments through the EDD Debit Card<sup>SM</sup>, Bank of America will mail you the EDD Debit Card<sup>SM</sup> in a welcome packet with information about your EDD Debit Card<sup>SM</sup>. If you were previously issued a card for prior UI, Disability Insurance, or Paid Family Leave benefits and need a replacement card, contact Bank of America EDD Debit Card customer service by calling 1-866-692-9374 or 1-866-656-5913 (TTY).

## ➔ CANCELING OR STOPPING YOUR CLAIM

You may only cancel your UI claim if your claim has not ended, a *Notice of Determination* has not been mailed, no benefits have been paid, and no overpayment has been established on the claim. If your claim is canceled, you can file a new UI claim with a later date. If you want to cancel your claim, contact the EDD IMMEDIATELY. You cannot cancel a claim after you have collected UI benefits and cannot file a new UI claim until your current claim ends. If you go back to work or are no longer in need of UI benefits for some period of time, simply stop certifying. You can reopen your claim in the future if benefits are still available and your claim has not ended.

## ➔ REOPENING YOUR CLAIM

If you stopped receiving benefits and now need to certify again, DO NOT delay reopening your claim. You may reopen your claim through UI Online<sup>SM</sup>, by phone, or by fax. The fastest way to reopen a claim is through UI Online<sup>SM</sup> at [www.edd.ca.gov/UI\\_Online](http://www.edd.ca.gov/UI_Online).

## ➔ PREVENTING BENEFIT FRAUD

Any claimant who provides false information or withholds information to receive benefits may be assessed a false statement disqualification penalty that denies them benefits from 2 to 23 weeks. In addition, if the claimant is assessed an overpayment, a 30 percent monetary penalty will be added to the amount overpaid.

The EDD may also pursue criminal charges against any claimant who commits fraud to illegally obtain benefits. These charges could result in additional penalties, interest, and a possible jail sentence. The EDD uses a fraud detection system to identify claimants who work and fail to report earnings. If you suspect potential UI fraud is being committed, you can report it by calling the **EDD's Fraud Hotline** at 1-800-229-6297 or report it online by using the Contact EDD link at [www.edd.ca.gov](http://www.edd.ca.gov).

## ➔ FORMS AND NOTICES YOU WILL RECEIVE

After filing a UI claim, you will receive the following notices and forms in the mail:

- *Notice of Unemployment Insurance Claim Filed*, DE 1101 CLMT: This notice includes information you provided when you filed a UI claim. If any of the information is incorrect, contact the EDD within 10 days from the mailing date of the notice.
- *Notice of Unemployment Insurance Award*, DE 429Z: This notice includes information about your claim including the maximum benefit amount available to you and your weekly benefit amount (the amount you will receive each week before deductions if you are eligible for benefits). The table at the bottom of the notice includes all the wages you earned in the base period that was used to establish your claim. If you believe the wages shown are incorrect, contact the EDD within 30 days from the mailing date of this notice.
- *Continued Claim Form*, DE 4581: You will receive this form to certify for benefits. Instead of mailing this form, you may certify online using UI Online<sup>SM</sup> or by phone using EDD Tele-Cert<sup>SM</sup>. The fastest, most convenient and most secure way to certify is through UI Online<sup>SM</sup> at [www.edd.ca.gov/UI\\_Online](http://www.edd.ca.gov/UI_Online).
- *Notice of Requirement to Register for Work*, DE 8405: This notice is to advise you that you are required to register with CalJOBS<sup>SM</sup> as a condition of receiving UI benefit payments. CalJOBS<sup>SM</sup> is an Internet-based virtual job center that gives you access to thousands of job listings and tools to help you manage your career. Visit [www.CalJOBS.ca.gov](http://www.CalJOBS.ca.gov) to register today to meet this program requirement.
- *Employment Development Department (EDD) Customer Account Number*, DE 5614: This notice provides you with your unique, 10 digit randomly assigned number to be used when registering for UI Online<sup>SM</sup>. The EDD Customer Account Number is an additional safeguard to protect your identity and to prevent and detect fraud.

You may also receive other forms and notices than the ones listed above if there are any issues with your application, if you are scheduled for an eligibility determination phone interview with the EDD, or if the EDD needs additional information to verify your identity.

### OBTAINING EMPLOYMENT AND TRAINING SERVICES

Employment and training services are available through America's Job Centers of California<sup>SM</sup> (AJCC). Visit [www.americasjobcenter.ca.gov](http://www.americasjobcenter.ca.gov) or call 1-877-US2-JOBS (5627) to find a location near you.

### CALIFORNIA TRAINING BENEFITS

The California Training Benefits (CTB) program allows eligible Unemployment Insurance claimants, who lack competitive job skills for the labor market, to attend a training program while receiving UI benefits. For more information about CTB, including eligibility or how to apply, visit the EDD website at [www.edd.ca.gov](http://www.edd.ca.gov). Select main menu category "Find a Job." Under "Additional Resources," select "California Training Benefits Program."

### MORE INFORMATION

Visit [www.edd.ca.gov/unemployment](http://www.edd.ca.gov/unemployment) to obtain more information about the UI program and other notices you may receive. For more detailed information about your rights and responsibilities with UI benefits and information about special programs or job services, read the UI handbook *A Guide to Benefits and Employment Services*, DE 1275A. You may view or order the handbook online by visiting [www.edd.ca.gov/forms](http://www.edd.ca.gov/forms). Select search criteria "Keyword(s) or Form Number," enter the form number "DE 1275A" in the Form Locator box, and select the "Search" button.

### CONTACT THE EDD

If you have a question that is not addressed on our EDD website and need additional information or assistance, use UI Online<sup>SM</sup>. UI Online<sup>SM</sup> is available 24 hours a day, 7 days a week. It is a secure, private and confidential way to ask questions and obtain information. Visit [www.edd.ca.gov/UI\\_Online](http://www.edd.ca.gov/UI_Online) and register for UI Online<sup>SM</sup> to submit an online message.



