## Top 10 Things You Should Know . . .

About the Unemployment Insurance System When Filing Your Claim





Unemployment Insurance (UI) provides temporary financial assistance to qualified individuals who have lost their jobs through no fault of their own and who continue to meet eligibility requirements of state law.

The program is not a right to all who have lost their job.

Keep these top 10 key facts in mind when you are filing for UI benefits to ensure accurate and quick payment of benefits if you are eligible.

For more information, visit <u>www.edd.ca.gov.</u>

- 1. Accurately Report the Reason You Are Unemployed. Accurately report your reason for separation from your job when you initially file or reopen your claim for benefits. It is important that you provide the UI office with the precise reason for your separation so that we can best assist you and help you to avoid fraud.
- 2. Report Any Wages You Are Earning. You must report your gross wages (before your taxes are taken out) for each week you work and certify for benefits, even if you don't get paid until later. Be sure to accurately report on all earnings during your weekly claim certification even those from part-time or temporary work. If you collect more UI benefits than you are eligible for because you fail to report earnings, you may be committing fraud and may be prosecuted.
- 3. Register with the California Employment Development Department's (EDD) CalJOBS<sup>SM</sup>. You must register with CalJOBS<sup>SM</sup>, the EDD online labor exchange system, by entering your résumé in order to be eligible to collect UI benefits. If you are not required to register, you still may seek help in finding a job from the EDD. The EDD provides valuable resources that are available for your use, including job referrals, résumé building and re-employment services.
- 4. Be Available for Work. In order to collect benefits, you must continually verify that you are able, available and willing to accept suitable work. Possible conflicts like attending school during work hours or limitations with child care or transportation could limit your work availability and be an eligibility issue. Report such issues on your claim forms.

The EDD is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities.



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- **5.** Actively Search for Work. Except when someone is exempt by law, you must search for work each week that you file a claim for benefits. If you do not search for work during a week in which you file a claim, benefits may be denied until you show that you have started looking for work.
- 6. Develop an Effective Work Search Plan. Many UI claimants do not have an effective plan for searching for work. The EDD is a great place to learn about different kinds of jobs, their availability, and how to get training. Contact the EDD for more information and assistance with planning an effective work search.
- 7. Avoid Errors and Ensure Proper Payment of Benefits. To prevent errors in payment of UI benefits that may result in an overpayment, it is important that you read all of the information that is provided to you when you file your claim for benefits. Improper payment of benefits will cause a delay or denial of future benefits.
- 8. Don't Delay As Soon As You Begin Working Again, Report Your Return to Work and Wages. As soon as you begin working, be sure to notify the EDD UI program on your bi-weekly certification in the week in which you worked. Do not wait until you receive your first paycheck to report your return to work. The UI program uses state and national resources to track new hires, so it is in your best interest to report your return to work immediately to avoid the serious consequences of an improper payment.
- 9. Follow the Rules to Prevent Yourself from Committing Fraud. Anyone who collects UI benefits is legally responsible for making sure he or she follows the requirements set by state law. Failure to follow the rules can result in serious consequences. Consequences for not following UI regulations can include prosecution by government authorities, repaying the benefits with penalties, forfeiting a future income tax refund, losing future eligibility to collect UI benefits, and a possible jail sentence.
- **10.** Know Your Responsibilities and Ask for Help. As a recipient of Unemployment Insurance benefits, you have a legal responsibility to know and follow all rules and reporting requirements. Navigating through the UI system can be confusing. If you have a question about your responsibilities or the requirements of receiving benefits that is not covered in your claimant handbook, *A Guide to Benefits and Employment Services*, you may contact the UI program at www.edd.ca.gov, "AskEDD" or call one of the toll free numbers.