

**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

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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 payment) 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 processing number.
- File continued claims, if still unemployed, even if you are scheduled for a fact finding interview or an appeal.
- Report all gross earnings for the calendar week in which you earned the money, NOT the week in which you are paid. If you fail to do so, any overpayment must be repaid, and if fraud is found, benefits will be denied for 1 year. Also, a fine of \$1000 and/or imprisonment may be imposed.
- Reopen your claim immediately if you have returned to work and then become unemployed again. Your claim will not be reactivated until you have contacted a Claim Center or reopened the claim on the Internet. A request for payment 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.
- Enroll in Maryland's One-Stop Career Center system at www.mwe-jobs.com or in person at a career center listed on the back of this pamphlet.
- Attend any job search appointments/workshops that the Maryland Division of Workforce Development schedules for you. Failure to enroll in the One-Stop Career System or keep appointments 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 and 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 payment will be made.
- Don't call for payment 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.

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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 4)

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 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 payment), or
- to obtain benefit information on an already established claim.

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

Changes in How You Receive Unemployment Insurance Benefit – Prepaid Debit Card

All new claims filed after the implementation date of the Maryland Unemployment Insurance Benefit Prepaid Debit Card Program will be automatically placed on this program. If you are determined to be eligible to receive unemployment insurance benefits, you will not be receiving unemployment insurance benefits in the form of paper checks. The State of Maryland has replaced paper unemployment insurance checks with the Maryland Unemployment Insurance (UI) Benefit Prepaid Debit Card. The Division of Unemployment Insurance provides the Visa® debit card through Citibank. You will receive the Maryland UI debit card directly from Citibank within 10 days of filing your initial claim. Receipt and activation of the card does not mean that you will be eligible to receive unemployment insurance benefits. If you qualify for and receive unemployment insurance benefits, you will have the safety and convenience of a debit card. More detailed instructions will be included when you receive the card from Citibank. This method of payment is mandatory for all new claims.

Similar to direct deposit, you may request that your UI payments be transferred to your personal bank account. Citibank will include specific instructions for choosing this option when you receive the UI debit card package.

Required Enrollment With Maryland's One- Stop Career Center System

Free comprehensive job search assistance from your local one-stop career center is an important part of your unemployment insurance benefits package. Under the Maryland Unemployment Insurance law, you must enroll in Maryland's one-stop career center system within four weeks of receiving this pamphlet. You must enroll either 1) in person by visiting your nearest one-stop career center; or 2) via the internet at www.mwejobs.com. The list of one-stop career centers is on the back cover of this pamphlet.

Telephone Numbers For The Claimant Information Service And For Filing Continued Claims (Request For Payment)

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 payment, 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 payment 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.

Filing Continued Claims (Request For Payment)

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.

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. Payments are issued every evening, Monday through Friday.

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 5 for instructions for filing continued claims.

When To File Your Continued Claim (Request for Payment)

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. The payment amount will be transferred to your debit card account 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 claim filing information, including your work search, 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 (Telecert) or Internet (Webcert) on time. You will receive a "Notice of Available Continued Claims" in the mail for your first continued claim and up to the point that you are determined to be eligible for and receive benefits. As an example, the notice would read: Your next week ending date(s) are: 11-22-08 and 11-29-08. You may file for these week(s) after 11-29-08.

When you begin to receive benefit payments, this notice will be discontinued. The claim filing dates will be available on the Internet on the unemployment insurance (Webcert) page and on your Citibank account page. The Telecert line will only notify you that it is too early or too late to file your continued claim. See below.

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 num-

ber will become your Personal Identification Number or PIN which you will use each time you file a continued claim or to obtain payment 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.

NOTE: You will have to select an additional PIN for use with your Maryland Unemployment Insurance Benefit Debit Card. Instructions for setting the PIN will be included in "A Guide to Getting Started" when you receive your debit card.

How To File Your Continued Claim (Request For Payment)

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 7 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 are 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 work search 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 for each week in the Claim Record section in the back of 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.

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, worked 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 \$380 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 \$380 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. 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. The only time that benefits exceed 26 weeks of your weekly benefit amount is if a federal extension of benefits is available. You will be notified if any extensions are in effect.

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 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 "Appeals" below.

Claimant Telephone Appointment Notices

If there is a question as to your eligibility, you may be sent a "Claimant Telephone Appointment Notice" requiring you to be available for a telephone interview to discuss your case. If you receive one of these notices, you must be available at the time designated on the notice. 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 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 notice. If you are not available and have not provided information concerning the "Issue To Be Resolved," a determination will be made on your claim with available information, which may result in a delay or denial of your benefits.

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 are still unemployed and are filing an appeal, you must continue to file your biweekly continued claims (request for payment). **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 or e-mail address 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 11 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.

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 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.

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 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. Commissions must be reported for the claim week in which you are 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 odd jobs, self-employment and any tips) during the week in which you performed the work, whether or not you have been paid. Commissions must be reported for the claim week in which you are 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.

School Or Training

If you are attending school or training, you must report this when you file your continued claims (biweekly request for payment).

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.

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.

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.

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.

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.

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 payment. However, you must report all earnings, even if under \$100. Any earnings over \$100 per week will be deducted from your benefit payment on a dollar for dollar basis. Earnings are considered payment, in any form, for any work or service performed, including self-employment, tips and odd jobs. Commissions are earnings but must be reported for the claim week in which you are paid. 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 con-**

tact 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. Failure to do so, may result in a finding of UI fraud.

Working Full-Time

If you start working full-time, whether the job is temporary or permanent, you are not entitled to unemployment insurance benefits. 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 started the full-time 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 and odd jobs. Commissions are also considered earnings; however, commissions must be reported during the week in which you are paid.

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 contact 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.**

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.

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 tips, odd jobs and self-employment);
2. Commissions during the claim week in which you are paid;
3. All pensions and annuities that you are receiving or are eligible to receive;
4. Severance pay, vacation pay, holiday pay, bonuses or special pay; and
5. 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.

Payment Information

The date and the amount of the last payment issued to you in the last 28 days may be obtained by calling the Claimant Information Service and choosing the payment information option or over the Internet by selecting "Get Payment Information". DO NOT inquire about your payment until at least 72 hours have passed after filing your continued claim. Payments are processed at night on workdays only. For example, if you file your continued claim on Sunday morning, your payment will be processed Monday night and payment information should be available by Wednesday morning.

The payment information will also be available on the Citibank website. See your Citibank "Maryland Unemployment Insurance Benefit Prepaid Debit Card" guide.

You should allow three weeks to receive your first payment. If you are not receiving payments, 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 payment. If you have any questions after you read the message, call the Claimant Information Service. If you do not receive either a payment 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.

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 payments. You may choose to have either Federal taxes, Maryland state taxes, both or neither deducted from your payment. 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.

Address Changes

If you change your address while filing for unemployment insurance benefits, you must notify the Claimant Information Service immediately (see page 4). The post office will not forward unemployment insurance documents to a new address after a short period of time. 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. 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 unemployment insurance documents going to the wrong address. **Remember: The post office will not forward unemployment insurance documents to a new address after a short period of time. It will also be your responsibility to change your address at Citibank for your debit card. You may call 1-800-582-4910 or use the website www.mduibenefits.com.**

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 Puerto Rico, Virgin Islands 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.
- tax credits for health insurance costs (HCTC).
- Alternative Trade Adjustment Assistance (ATAA) for workers aged 50 or older who are unemployed as a result of increased imports.

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.

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

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. Confidential unemployment insurance information pertaining to a claimant may be requested and utilized for other governmental purposes, including, but not limited to, verification of eligibility under other government programs.

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 NUMERS 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 payment)

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.

ANNE ARUNDEL COUNTY
7480 Baltimore-Annapolis Boulevard
Suite 100Phone: 410-424-3240
Glen Burnie, MD 21061Fax: 410-508-2002
Job Center
80 West StreetPhone: 410-269-4429
Annapolis, MD 21401Fax: 410-974-2023

Fort Meade Outreach Center
Building 4432Phone: 410-674-5240
Fort Meade, MD 20755Fax: 410-672-3543

Sales & Service Training Center at Arundel Mills
Anne Arundel Community College
7000 Arundel Mills CirclePhone: 410-799-9099
Hanover, MD 21076Fax: 410-799-4411

BWI Thurgood Marshall International Airport:
BWI Airport One-Stop Career Center
P.O.Box 46024
BWI Airport, MD 21240Phone: 410-684-6838

BALTIMORE CITY
Baltimore Works One-Stop Career Center
1100 N. Eutaw StreetPhone: 410 767-2148
Room 101TTY: 410-767-2117
Baltimore, MD 21201Fax: 410-333-7858

Eastside One-Stop Career Center
3001 E. Madison StreetPhone: 410-396-9030
Baltimore, MD 21205Fax: 410-396-4063

Northwest One-Stop Career Center (Re-entry Center)
Mondawmin Mall, Suite 302
2401 Liberty Heights AvenuePhone: 410-523-1060
Baltimore, MD 21215Fax: 410-523-0970

BALTIMORE COUNTY
(E) Baltimore County Workforce Development
Center at Eastpoint
7930 Eastern BoulevardPhone: 410-288-9050
Baltimore, MD 21224Fax: 410-288-9260

Baltimore County Workforce Development Center at
Hunt Valley
11101 McCormick Road
Suite 102Phone: 410-887-7940
Hunt Valley, MD 21031Fax: 410-329-1317

(E) FREDERICK COUNTY
Frederick County Workforce Services
Frederick County Business and Employment Center
5340 Spectrum Drive, Suite A
Frederick, MD 21703Phone: 301-600-2255
www.frederickworks.comFax: 301-600-2906

LOWER SHORE
(E) WICOMICO COUNTY
One Stop Job Market
917 Mount Hermon Road, Suite 1
Salisbury, MD 21804Phone: 410-341-6515
onestopjobmarket.comFax: 410-334-3454

SOMERSET COUNTY
WORCESTER COUNTY
Call the One Stop Job Market in Salisbury at
410-341-6515.

MID-MARYLAND
CARROLL COUNTY
Business & Employment Resource Center
224 N. Center StreetPhone: 410-386-2820
Westminster, MD 21157Fax: 410-876-2977

HOWARD COUNTY
Columbia Workforce Center
7161 Columbia Gateway Drive
Suite DPhone: 410-290-2600
Columbia, MD 21046Fax: 410-312-0834

Professional Outplacement Assistance Center
7161 Columbia Gateway Drive
Suite DPhone: 410-290-2600
Columbia, MD 21046Fax: 410-312-0834

MONTGOMERY COUNTY
(E) MontgomeryWorks
Westfield Shopping Center
South Office Building
11002 Veirs Mill RoadPhone: 301-929-4350
Wheaton, MD 20902Fax: 301-929-4383

MontgomeryWorks
Lakeforest Mall, 2nd Level
701 Russell AvenuePhone: 301-519-8253
Gaithersburg, MD 20877Fax: 301-519-8259

PRINCE GEORGE'S COUNTY
1100 Mercantile Lane
Suite 100Phone: 301-618-8425
Largo, MD 20774Fax: 301-386-5533

(E) Employment Service
Business Resource Center
(must have appointment)
312 Marshall AvenuePhone: 301-362-9708
Suite 504301-362-9709 español
Laurel, MD 20707Fax: 301-362-9719

SOUTHERN MARYLAND
CALVERT COUNTY
Louis L. Goldstein Multi-Purpose Center
200 Duke Street
Room 1400Phone: 443-550-6750
Prince Frederick, MD 20678Fax: 301-855-1961

(E) CHARLES COUNTY
175 Post Office RoadPhone: 301-645-8712
Waldorf, MD 20602Fax: 301-645-8713

SAINT MARY'S COUNTY
The Joseph D. Carter Multi-Service Center
23110 Leonard Hall Drive
P.O. Box 282Phone: 301-880-2800
Leonardtown, MD 20650Fax: 301-475-4106

SUSQUEHANNA REGION
HARFORD COUNTY
Bel Air Workforce Center
Mary Risteau Building
2 South Bond StreetPhone: 410-836-4603
Bel Air, MD 21014Fax: 410-836-4640

Aberdeen Workforce Center
Community Services Building – 3rd Floor
34 N. Philadelphia BoulevardPhone: 410-272-5400
Aberdeen, MD 21001Fax: 410-272-2092

CECIL COUNTY
Cecil County Workforce Center
1275 West Pulaski HighwayPhone: 410-996-0550
Elkton, MD 21921Fax: 410-996-0555

UPPER SHORE
CAROLINE COUNTY
Caroline County Career Center
300 Market Street, Suite 201Phone: 410-819-4549
Denton, MD 21629Fax: 410-819-4503

DORCHESTER COUNTY
Dorchester County Career Center
627A Race StreetPhone: 410-901-4250
Cambridge, MD 21613Fax: 410-221-1817

KENT COUNTY
The Kent Family Center
601 High StreetPhone: 410-778-3525
Chestertown, MD 21620Fax: 410-778-3527

QUEEN ANNE'S COUNTY
Queen Anne's County Career Center (Tuesday only)
125 Comet DrivePhone: 410-758-8044
Centerville, MD 21617Fax: 410-758-8113

(E) TALBOT COUNTY
Talbot County Career Center
Bay Street Plaza
301 Bay Street, Suite 301Phone: 410-822-3030
Easton, MD 21601Fax: 410-820-9966

WESTERN MARYLAND
ALLEGANY COUNTY
Allegheny County One-Stop Job Center
138 Baltimore Street
Suite 102Phone: 301-777-1221
Cumberland, MD 21502Fax: 301-784-1702

GARRETT COUNTY
Garrett County One-Stop Job Center
221 South Third StreetPhone: 301-334-3972
Oakland, MD 21550Fax: 301-334-8116

(E) WASHINGTON COUNTY
Washington County One-Stop Job Center
14 N. Potomac Street
Suite 100Phone: 301-393-8200
Hagerstown, MD 21740Fax: 301-791-4673

TTY users, call via the Maryland
Relay Service

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

For additional information call:
410-767-2173
or visit
www.dllr.state.md.us