

TABLE OF CONTENTS

INTRODUCTION 1

IDENTIFICATION REQUIREMENTS 2

FILE YOUR CLAIM BY INTERNET 3

YOUR INDIVIDUAL ELIGIBILITY 5

REPORT ALL INCOME 7

CLAIMANT RIGHTS AND RESPONSIBILITIES 9

RECOUPMENT OF OVERPAYMENTS 10

BASE PERIOD 11

QUICK GUIDE TO CALCULATE YOUR BENEFIT 12

YOUR MONETARY ELIGIBILITY 13

WEEKLY BENEFIT CHART 15

FEDERAL CIVILIAN EMPLOYEES 18

MILITARY PERSONNEL 18

MONETARY DETERMINATION 18

FILING FOR YOUR WEEKLY BENEFIT PAYMENT 20

ACTIVE WORK SEARCH 22

PROTECT YOUR ELIGIBILITY WHILE RECEIVING BENEFITS 22

TELEBENEFITS 23

DIRECT DEPOSIT 26

QUALITY CONTROL 28

RETURN TO WORK 28

APPEAL RIGHTS 29

TAX LIABILITY ON BENEFITS 32

PROFILING PROGRAM 34

SELF-EMPLOYMENT 35

OFFICE HOURS/HOTLINE INFORMATION 36

WORK SEARCH LOG

WEEKLY WAGES/EARNINGS CALENDAR

INTRODUCTION

Unemployment Insurance (UI) is designed to provide benefits to eligible individuals who are unemployed through no fault of their own, and who would be employed if suitable jobs were available. Unlike public welfare, Unemployment Insurance is an insurance program. **Need for assistance is not a factor that can be considered.**

Unemployment Insurance is, in many ways, similar to other forms of insurance. In all states, employers pay a tax to cover their workers against involuntary unemployment. Most employers are required to pay this tax. When you work for such an employer, you are in "covered employment," and your wages are "covered wages." Your unemployment insurance benefit is based upon these wages. Like any other insurance, Unemployment Insurance has certain requirements which must be met if you are to receive benefit payments. These individual and monetary requirements are established by Law in Title 19, Delaware Code, and are administered by the Delaware Department of Labor, Division of Unemployment Insurance.

This handbook is designed to explain your rights and responsibilities under the Delaware Unemployment Compensation Law. **Its purpose is to provide you with information and should not be considered to have the effect of law.**

This handbook should answer many of the questions you may have regarding filing a claim for benefits. However, if you have questions not covered in the booklet, please call your Unemployment Insurance Local Office.

Read this handbook carefully and completely

**IDENTIFICATION
REQUIREMENTS
FOR
FILING
UNEMPLOYMENT
INSURANCE
BENEFITS**

ONE OF THE BELOW COMBINATIONS OF IDENTIFICATION DOCUMENTS **MUST** BE PROVIDED AT THE TIME YOU FILE A CLAIM FOR UNEMPLOYMENT INSURANCE BENEFITS:

- ✓ Social Security Card & Driver's License (by federal law, it can be a valid license from any state)
- ✓ SS Card & State Issued Picture ID (by federal law, it can be a valid Picture ID from any state)
- ✓ SS Card and Passport
- ✓ SS Card and Military ID
- ✓ Driver's License or Passport, and "any official document with full SSN indicated"
- ✓ State Issued Picture ID or Passport and "any official document with full SSN indicated"

*****"Any official document with full SSN indicated" includes, but is not limited to a Form W-2 or a paystub. *****

If any of the documents that are swiped through the document authenticator "fail", your claim will be taken, but "pending" until such a time as you produce another acceptable document that "passes" the swipe test. For example, if you provide a Social Security card and a driver's license, but the driver's license "fails" the swipe test, then you will be **required** to provide a state issued picture ID, a passport, or a military ID that passes the "swipe" test.

**FILE
YOUR
CLAIM
BY
INTERNET**

The Division of Unemployment Insurance offers the option to file your new or reopened claim for unemployment insurance benefits via the Internet:

YOU MAY USE THIS OPTION IF YOU ARE:

- An unemployed Delaware worker
- Have only worked in Delaware in the past 18 months

YOU MAY *NOT* USE THIS OPTION IF YOU:

- Are filing for extended benefits such as EUC [Emergency Unemployment Compensation] or EB [Extended Benefits]
- Are filing a partial claim
- Are filing against a former military employer
- Are filing against a former federal civilian employer
- Are not a US citizen
- Were employed in another state
- Are residing outside the United States

IF ANY OF THESE EXCEPTIONS APPLY TO YOU, YOU MUST REPORT TO THE NEAREST UNEMPLOYMENT INSURANCE OFFICE TO FILE YOUR CLAIM IN PERSON. WHEN YOU REPORT TO THE NEAREST UNEMPLOYMENT INSURANCE OFFICE BRING:

- Your social security card and drivers license [See Acceptable Forms of ID]
- Former military employees also need to bring form DD214 Copy 4
- Former federal civilian employees need to bring standard forms 8 and 50
- If you are not a U.S. citizen, you will need to bring your alien registration card, Form 1-551, "Green Card" or Alien Documentation, identification, telecommunication card

WHAT INFORMATION WILL YOU NEED TO HAVE AVAILABLE TO FILE YOUR INTERNET CLAIM?

- Your social security number
- The names, addresses and phone numbers of all your employers over the last 18 months
- The name and local number of your union hall, if applicable.
- A telephone number where you can be reached
- Your state issued driver's license or a state motor vehicle agency issued identification card

YOU GATHERED ALL YOUR INFORMATION, HOW DO YOU GET STARTED?

- Log onto the Department of Labor website at www.delawareworks.com
- Select "Unemployment Insurance Claim", under "Services" on the left side of your computer screen
- Select "File a New or Reopened Claim Online" under "Services" on the left side of your computer screen
- Click on "Start My Claim Now"

HOW WILL YOU KNOW YOUR CLAIM WAS SUCCESSFULLY PROCESSED?

- You will receive a confirmation number
- If you do not receive this confirmation number, your claim WILL NOT be processed
- This confirmation number is used to track your claim
- Print the confirmation page for your records or record your confirmation number as you will need to provide this number if you have any questions concerning your claim

**YOUR
INDIVIDUAL
ELIGIBILITY**

IMPORTANT

The effective date of your unemployment claim is the Sunday of the week in which you file your claim. Therefore, you should file your claim as soon as possible after becoming unemployed.

UNEMPLOYED THROUGH NO FAULT OF YOUR OWN

To receive benefits, you must be partially or totally out of work through no fault of your own.

ABLE AND AVAILABLE FOR WORK

You must be able to work and available for work. However, if you become sick or disabled after you have registered for job search assistance, you may continue to draw benefits unless you refuse a job which would have been considered suitable for you at the time of your registration for work. If you claim benefits while sick or disabled, you must submit a doctor's certificate.

ACTIVELY SEEKING WORK

You must be actively seeking work. The fact that you have registered for job search assistance at a public employment office is not enough. You should be actively seeking work and be prepared to verify where you applied for work. See **Weekly Pay Authorization and "TeleBenefits"**.

**REGISTER AND PARTICIPATE IN REQUIRED SERVICES WITH THE
DIVISION OF EMPLOYMENT AND TRAINING**

If you are required to register with the Division of Employment and Training, you must do so immediately. Failure to register or participate in any testing or training required by the Division Of Employment and Training may result in a denial of unemployment insurance benefits.

YOU MAY BE DENIED BENEFITS

If you are unable to work, or are unavailable for work;

If you have failed to actively seek work;

If you quit your job voluntarily without good cause attributable to your work;

If you are discharged from your job for just cause in connection with your work – such as lateness, unexcused absences, or violation of company rules;

If you are unemployed by reason of commitment upon conviction and sentencing to any penal institution;

If you refuse to accept a job offer for which you are reasonably fitted and which pays the general rate for that type of work;

If you put undue restrictions on the type of work, number of hours or amount of pay that you are willing to accept;

If you are unemployed due to a labor dispute;

If you fail to participate in reemployment services; or

If you do not report to the local office and/or do not mail pay authorization forms or do not call the Information Hotline to file for your weekly unemployment insurance check by “TeleBenefits” as required.

**REPORT
ALL
INCOME**

You are required to report all income which will affect your claim.

INCOME IS WAGES RECEIVED FROM:

- ✓ Work Performed
- ✓ Commissions
- ✓ Bonuses or Tips
- ✓ Holiday pay
- ✓ Dismissal payments/Severance pay
- ✓ Back pay awards

Gross wages must be reported on your weekly pay authorization form or during your call to "TeleBenefits", depending on which filing option you have selected, in the week they were earned, not when you receive your pay.

The term **gross wages** refers to the amount of money earned **before** taxes or any other deductions are taken. You must report all employment and all income from such employment on the date[s]the income was earned and not when you receive your pay check. Your benefits stop on the very first day you work if you return to full-time work, even if you do not receive your pay until sometime later. You may need to calculate your gross hourly wages manually in order to report them on your weekly pay authorization form or during your call to "TeleBenefits" if you do not have a pay statement or your work week is different from our claim week.

WHAT HAPPENS IF I DO NOT REPORT MY WAGES?

You will be responsible for repaying the benefits that you received unlawfully plus 18.0% interest if you are found to have collected benefits fraudulently. Further, you will be disqualified from the receipt of unemployment benefits for one year. In addition, you may be prosecuted criminally, face additional penalties and possible jail time.

You will be responsible for repaying the benefits that you received, but were not entitled to, even if no fraud is found.

REPORT ALL PENSIONS, ANNUITIES, ETC.

You are required to report all payments you receive from and/or changes in pensions, annuities, or similar periodic payments since your weekly unemployment insurance benefit account may be subject to a reduction. Payments received that should be reported include:

- (1) State and local government pensions;
- (2) Federal Civil Service pensions, including disability retirement pensions;
- (3) Private employer pensions;
- (4) Union pensions;
- (5) Military retirement pensions;
- (6) Military disability retirement pensions;
- (7) Railroad retirement annuities;
- (8) Benefits derived from IRAs and Keogh Plans; and,
- (9) Workers' Compensation.

REPORT CHANGE OF ADDRESS

You are required to report all changes of address in writing with a signature (or in person with proof of identification), social security number, and effective date of the move to the local office where you filed your claim.

If you move out of your local area, please report to your NEW local office, or contact the "call center" in your new state of residence, whichever is applicable.

**CLAIMANT
NOTICE
OF
RECEIPT
OF
BENEFIT
RIGHTS
AND
RESPONSIBILITIES**

I understand that if, after receiving unemployment insurance benefits, I am finally determined by a claims deputy, appeals referee, the Unemployment Insurance Appeal Board or a Court not to have been entitled to those benefits, I am liable to repay the Delaware Division of Unemployment Insurance ("Division") a sum of money equal to the benefits I have already received. I understand that I am liable to repay the Division for benefits I have already received whether I received them as a result of my fraudulent act(s) or by mistake and even where I was initially determined to be entitled to benefits where such determination is reversed on appeal. I also understand that my liability to repay the Division may arise as follows: (1) I am determined to be subject to a period of disqualification or ineligibility; (2) I receive benefits under the wrong program; (3) I have wages removed from the monetary determination made in my claim that reduces my weekly benefit amount or results in my monetary ineligibility; or (4) I did not report earnings or incorrectly reported earnings.

I understand that should I be disqualified for reason of fraud, in addition to being liable to repay the Division of Unemployment Insurance all unemployment benefits that I have received for weeks of unemployment for which I am later disqualified, I will be liable to pay interest at an annual rate of 18.0%.

I understand that I am required to report any wages or income from any source every week that I claim unemployment benefits, even if such wages or income are less than the 50.0% earnings allowance and that a failure to report any wages or income received during any week can result in a disqualification from benefits for one year and a fraud disqualification.

I understand that I have the right to file a timely appeal from decisions that either disqualify me from receiving benefits or find me ineligible for them and that I cannot challenge those decisions once they are final by appealing the Division's determination as to the sum of money I am required to repay.

CHILD SUPPORT PAYMENTS

If you are required to pay support through the Division of Child Support Enforcement, a deduction may be made from your unemployment insurance check. Any errors or discrepancies in such deductions must be directed to a Bureau of Child Support Enforcement Customer Service Representative at (302)577-7171

**RECOUPMENT
OF
OVERPAYMENTS**

Delaware Code, Title 19, Part III, Section 3325:

Any person who has received any sum as benefits under this chapter to which it is finally determined that the person was NOT entitled shall be liable to repay in cash said overpayment, to the Department for the Unemployment Compensation Fund, or to have such sum deducted from future benefits payable to the person under this chapter.

Benefit overpayments paid to a claimant as the result of fraud shall be repaid with interest at the same rate as provided for the past due assessments and reimbursement payments in lieu of assessments in Section 3357 of this title and Department Regulation No. 45.

Delaware Code, Title 19, Part III, Section 3314[6]

An individual shall be disqualified for benefits: If the Department determines such an individual has made a false statement or representation knowing it to be false or knowingly failed to disclose a material fact to obtain benefits to which the individual was not lawfully entitled, and such disqualification shall be for a period of one year beginning with the date on which the first false statement, false representation or failure to disclose a material fact occurred.

FRAUD LIABILITY STATEMENT

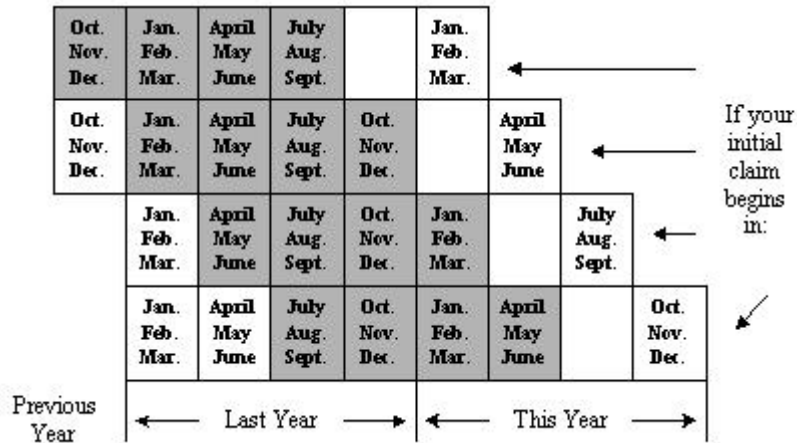
While receiving unemployment insurance benefits, a person **must report all earnings or income for each week benefits are claimed.** Failure to disclose a material fact or knowingly make a false statement for the purpose of obtaining benefits to which you are not legally entitled may result in an overpayment plus interest, disqualification from benefits for one year, and prosecution including a fine and/or imprisonment. Any person who has received benefits to which he was not entitled is liable to repay such sum. Entitlement to future benefits will be affected by outstanding overpayments.

BASE PERIOD

Your Base Period is the 1st four of the last five completed calendar quarters.

ILLUSTRATION OF BASE PERIOD

THE SHADED CALENDAR QUARTERS REPRESENT YOUR BASE PERIOD



ALTERNATIVE BASE PERIOD

If it is determined that you have insufficient wages in the first four of the last five completed calendar quarters base period (illustrated above) to become monetarily eligible for unemployment insurance compensation, Section 3302(2), Title 19, Delaware Code provides for the use of an alternative base period. The alternative base period allows for the use of wages from the four most recent completed calendar quarters immediately preceding the effective date of your unemployment insurance claim. Please contact your local office if you have questions regarding alternative base period.

**QUICK GUIDE
TO CALCULATE
YOUR BENEFIT**

You may compute approximately how much you will receive by using the following formula:

- < Determine the base period for the claim you are filing using the above chart.
- < Determine the amount of wages you were paid in covered employment during the base period by calendar quarters.
- < Determine the two quarters in which you were paid the highest wages. Divide the wages paid to you in those two quarters by 46 to calculate approximately how much you will receive per week. A maximum weekly benefit amount is established by law. **See Weekly Benefit Amount Chart.**

CALENDAR QUARTERS

3-month period:

Beginning

January 1

April 1

July 1

October 1

Ending

March 31

June 30

September 30

December 31

**YOUR
MONETARY
ELIGIBILITY**

BENEFIT AMOUNT

To be eligible for benefits, you must have been paid at least thirty-six times your weekly benefit amount by a covered employer in your base period. The amount of your benefit will be 1/46 of your wages in the two highest wage quarters in the base period. However, no one who is eligible for benefits will receive less than \$20 or more than \$330 a week, if eligible. **See Base Period.**

NUMBER OF WEEKS RECEIVING BENEFITS

The number of weeks you may receive benefits depends upon your total wages during your entire base period. A worker is entitled to receive a total amount of benefits equal to 50% of his base period wages or twenty-six times his weekly benefit amount, whichever is less.

BENEFIT YEAR

You may receive the amount of benefits due you over the course of your benefit year. The benefit year begins on the Sunday of the first week in which you file a claim which is found to be monetarily eligible. It continues for a period of one year. If you draw all of your benefits from this state, you cannot receive any more payments within that benefit year.

After your benefit year has ended, you may receive more benefits based on wages received during the new base period. Benefits cannot be paid in a second benefit year unless you have had new employment and earned at least ten times your new weekly benefit amount since the beginning of your preceding benefit year. **See Base Period.**

EARNINGS ALLOWANCE

You are allowed to earn 50% of your weekly benefit amount without any deduction. Anything over 50% is deducted dollar for dollar. For example: If your benefit amount is \$100, you are allowed to earn \$50 gross (wages before deductions) with no deduction of your unemployment insurance benefit; anything over \$50 is deducted dollar for dollar.

QUICK GUIDE TO CALCULATE YOUR EARNINGS ALLOWANCE

Weekly Benefit Amount		100.00
Multiply by .50	x	.50
Earnings Allowance before deduction		50.00

Example

Weekly Benefit Amount	<u>100.00</u>			
Gross Income	<u>60.00</u>	<input type="checkbox"/>	gross income minus earnings allowance (see above chart)	60.00 -- 50.00
		<input type="checkbox"/>	amount deducted from weekly benefit amount	10.00
Adjusted check amount	<u>90.00</u>			

Please note: Your maximum check amount is limited to your weekly benefit amount.

REDUCED WORK HOURS

If your regular hours of work are reduced, you **may** be eligible to receive partial payments. See Earnings Allowance on the previous page. **See also Return to Work.**

SEASONAL CLAIMS

Seasonal Employment is defined as the first processing of agricultural or seafood products. You will be considered a seasonal employee if you are employed with an identified seasonal employer, even if you do not work directly with that seasonal product. If 75% or more of your base period wages were from seasonal employment, as defined by Delaware law, you will only be eligible to receive benefits for those months in which you were employed in your base period. For example, if you worked from May through September in the base period with a seasonal employer, you would only be eligible to draw benefits for the work done during those months.

**WEEKLY
BENEFIT
AMOUNT
CHART**

If Two Highest Quarter Wages Were			WBA	If Two Highest Quarter Wages Were			WBA
Less than							
Or Equal to -	965.99		20.00	3,312.00 -	3,357.99		72.00
966.00 -	1,011.99		21.00	3,358.00 -	3,403.99		73.00
1,012.00 -	1,057.99		22.00	3,404.00 -	3,449.99		74.00
1,058.00 -	1,103.99		23.00	3,450.00 -	3,495.99		75.00
1,104.00 -	1,149.99		24.00	3,496.00 -	3,541.99		76.00
1,150.00 -	1,195.99		25.00	3,542.00 -	3,587.99		77.00
1,196.00 -	1,241.99		26.00	3,588.00 -	3,633.99		78.00
1,242.00 -	1,287.99		27.00	3,634.00 -	3,679.99		79.00
1,288.00 -	1,333.99		28.00	3,680.00 -	3,725.99		80.00
1,334.00 -	1,379.99		29.00	3,726.00 -	3,771.99		81.00
1,380.00 -	1,425.99		30.00	3,772.00 -	3,817.99		82.00
1,426.00 -	1,471.99		31.00	3,818.00 -	3,863.99		83.00
1,472.00 -	1,517.99		32.00	3,864.00 -	3,909.99		84.00
1,518.00 -	1,563.99		33.00	3,910.00 -	3,955.99		85.00
1,564.00 -	1,609.99		34.00	3,956.00 -	4,001.99		86.00
1,610.00 -	1,655.99		35.00	4,002.00 -	4,047.99		87.00
1,656.00 -	1,701.99		36.00	4,048.00 -	4,093.99		88.00
1,702.00 -	1,747.99		37.00	4,094.00 -	4,139.99		89.00
1,748.00 -	1,793.99		38.00	4,140.00 -	4,185.99		90.00
1,794.00 -	1,839.99		39.00	4,186.00 -	4,231.99		91.00
1,840.00 -	1,885.99		40.00	4,232.00 -	4,277.99		92.00
1,886.00 -	1,931.99		41.00	4,278.00 -	4,323.99		93.00
1,932.00 -	1,977.99		42.00	4,324.00 -	4,369.99		94.00
1,978.00 -	2,023.99		43.00	4,370.00 -	4,415.99		95.00
2,024.00 -	2,069.99		44.00	4,416.00 -	4,461.99		96.00
2,070.00 -	2,115.99		45.00	4,462.00 -	4,507.99		97.00
2,116.00 -	2,161.99		46.00	4,508.00 -	4,553.99		98.00
2,162.00 -	2,207.99		47.00	4,554.00 -	4,599.99		99.00
2,208.00 -	2,253.99		48.00	4,600.00 -	4,645.99		100.00
2,254.00 -	2,299.99		49.00	4,646.00 -	4,691.99		101.00
2,300.00 -	2,345.99		50.00	4,692.00 -	4,737.99		102.00
2,346.00 -	2,391.99		51.00	4,738.00 -	4,783.99		103.00
2,392.00 -	2,437.99		52.00	4,784.00 -	4,829.99		104.00
2,438.00 -	2,483.99		53.00	4,830.00 -	4,875.99		105.00
2,484.00 -	2,529.99		54.00	4,876.00 -	4,921.99		106.00
2,530.00 -	2,575.99		55.00	4,922.00 -	4,967.99		107.00
2,576.00 -	2,621.99		56.00	4,968.00 -	5,013.99		108.00
2,622.00 -	2,667.99		57.00	5,014.00 -	5,059.99		109.00
2,668.00 -	2,713.99		58.00	5,060.00 -	5,105.99		110.00
2,714.00 -	2,759.99		59.00	5,106.00 -	5,151.99		111.00
2,760.00 -	2,805.99		60.00	5,152.00 -	5,197.99		112.00
2,806.00 -	2,851.99		61.00	5,198.00 -	5,243.99		113.00
2,852.00 -	2,897.99		62.00	5,244.00 -	5,289.99		114.00
2,898.00 -	2,943.99		63.00	5,290.00 -	5,335.99		115.00
2,944.00 -	2,989.99		64.00	5,336.00 -	5,381.99		116.00
2,990.00 -	3,035.99		65.00	5,382.00 -	5,427.99		117.00
3,036.00 -	3,081.99		66.00	5,428.00 -	5,473.99		118.00
3,082.00 -	3,127.99		67.00	5,474.00 -	5,519.99		119.00
3,128.00 -	3,173.99		68.00	5,520.00 -	5,565.99		120.00
3,174.00 -	3,219.99		69.00	5,566.00 -	5,611.99		121.00
3,220.00 -	3,265.99		70.00	5,612.00 -	5,657.99		122.00
3,266.00 -	3,311.99		71.00	5,658.00 -	5,703.99		123.00

If Two Highest Quarter Wages Were			WBA	If Two Highest Quarter Wages Were			WBA
5,704.00 - 5,749.99	124.00	8,096.00 - 8,141.99	176.00				
5,750.00 - 5,795.99	125.00	8,142.00 - 8,187.99	177.00				
5,796.00 - 5,841.99	126.00	8,188.00 - 8,233.99	178.00				
5,842.00 - 5,887.99	127.00	8,234.00 - 8,279.99	179.00				
5,888.00 - 5,933.99	128.00	8,280.00 - 8,325.99	180.00				
5,934.00 - 5,979.99	129.00	8,326.00 - 8,371.99	181.00				
5,980.00 - 6,025.99	130.00	8,372.00 - 8,417.99	182.00				
6,026.00 - 6,071.99	131.00	8,418.00 - 8,463.99	183.00				
6,072.00 - 6,117.99	132.00	8,464.00 - 8,509.99	184.00				
6,118.00 - 6,163.99	133.00	8,510.00 - 8,555.99	185.00				
6,164.00 - 6,209.99	134.00	8,556.00 - 8,601.99	186.00				
6,210.00 - 6,255.99	135.00	8,602.00 - 8,647.99	187.00				
6,256.00 - 6,301.99	136.00	8,648.00 - 8,693.99	188.00				
6,302.00 - 6,347.99	137.00	8,694.00 - 8,739.99	189.00				
6,348.00 - 6,393.99	138.00	8,740.00 - 8,785.99	190.00				
6,394.00 - 6,439.99	139.00	8,786.00 - 8,831.99	191.00				
6,440.00 - 6,485.99	140.00	8,832.00 - 8,877.99	192.00				
6,486.00 - 6,531.99	141.00	8,878.00 - 8,923.99	193.00				
6,532.00 - 6,577.99	142.00	8,924.00 - 8,969.99	194.00				
6,578.00 - 6,623.99	143.00	8,970.00 - 9,015.99	195.00				
6,624.00 - 6,669.99	144.00	9,016.00 - 9,061.99	196.00				
6,670.00 - 6,715.99	145.00	9,062.00 - 9,107.99	197.00				
6,716.00 - 6,761.99	146.00	9,108.00 - 9,153.99	198.00				
6,762.00 - 6,807.99	147.00	9,154.00 - 9,199.99	199.00				
6,808.00 - 6,853.99	148.00	9,200.00 - 9,245.99	200.00				
6,854.00 - 6,899.99	149.00	9,246.00 - 9,291.99	201.00				
6,900.00 - 6,945.99	150.00	9,292.00 - 9,337.99	202.00				
6,946.00 - 6,991.99	151.00	9,338.00 - 9,383.99	203.00				
6,992.00 - 7,037.99	152.00	9,384.00 - 9,429.99	204.00				
7,038.00 - 7,083.99	153.00	9,430.00 - 9,475.99	205.00				
7,084.00 - 7,129.99	154.00	9,476.00 - 9,521.99	206.00				
7,130.00 - 7,175.99	155.00	9,522.00 - 9,567.99	207.00				
7,176.00 - 7,221.99	156.00	9,568.00 - 9,613.99	208.00				
7,222.00 - 7,267.99	157.00	9,614.00 - 9,659.99	209.00				
7,268.00 - 7,313.99	158.00	9,660.00 - 9,705.99	210.00				
7,314.00 - 7,359.99	159.00	9,706.00 - 9,751.99	211.00				
7,360.00 - 7,405.99	160.00	9,752.00 - 9,797.99	212.00				
7,406.00 - 7,451.99	161.00	9,798.00 - 9,843.99	213.00				
7,452.00 - 7,497.99	162.00	9,844.00 - 9,889.99	214.00				
7,498.00 - 7,543.99	163.00	9,890.00 - 9,935.99	215.00				
7,544.00 - 7,589.99	164.00	9,936.00 - 9,981.99	216.00				
7,590.00 - 7,635.99	165.00	9,982.00 - 10,027.99	217.00				
7,636.00 - 7,681.99	166.00	10,028.00 - 10,073.99	218.00				
7,682.00 - 7,727.99	167.00	10,074.00 - 10,119.99	219.00				
7,728.00 - 7,773.99	168.00	10,120.00 - 10,165.99	220.00				
7,774.00 - 7,819.99	169.00	10,166.00 - 10,211.99	221.00				
7,820.00 - 7,865.99	170.00	10,212.00 - 10,257.99	222.00				
7,866.00 - 7,911.99	171.00	10,258.00 - 10,303.99	223.00				
7,912.00 - 7,957.99	172.00	10,304.00 - 10,349.99	224.00				
7,958.00 - 8,003.99	173.00	10,350.00 - 10,395.99	225.00				
8,004.00 - 8,049.99	174.00	10,396.00 - 10,441.99	226.00				
8,050.00 - 8,095.99	175.00	10,442.00 - 10,487.99	227.00				

If Two Highest Quarter Wages Were			WBA	If Two Highest Quarter Wages Were			WBA
10,488.00	-	10,533.99	228.00	12,880.00	-	12,925.99	280.00
10,534.00	-	10,579.99	229.00	12,926.00	-	12,971.99	281.00
10,580.00	-	10,625.99	230.00	12,972.00	-	13,017.99	282.00
10,626.00	-	10,671.99	231.00	13,018.00	-	13,063.99	283.00
10,672.00	-	10,717.99	232.00	13,064.00	-	13,109.99	284.00
10,718.00	-	10,763.99	233.00	13,110.00	-	13,155.99	285.00
10,764.00	-	10,809.99	234.00	13,156.00	-	13,201.99	286.00
10,810.00	-	10,855.99	235.00	13,202.00	-	13,247.99	287.00
10,856.00	-	10,901.99	236.00	13,248.00	-	13,293.99	288.00
10,902.00	-	10,947.99	237.00	13,294.00	-	13,339.99	289.00
10,948.00	-	10,993.99	238.00	13,340.00	-	13,385.99	290.00
10,994.00	-	11,039.99	239.00	13,386.00	-	13,431.99	291.00
11,040.00	-	11,085.99	240.00	13,432.00	-	13,477.99	292.00
11,086.00	-	11,131.99	241.00	13,478.00	-	13,523.99	293.00
11,132.00	-	11,177.99	242.00	13,524.00	-	13,569.99	294.00
11,178.00	-	11,223.99	243.00	13,570.00	-	13,615.99	295.00
11,224.00	-	11,269.99	244.00	13,616.00	-	13,661.99	296.00
11,270.00	-	11,315.99	245.00	13,662.00	-	13,707.99	297.00
11,316.00	-	11,361.99	246.00	13,708.00	-	13,753.99	298.00
11,362.00	-	11,407.99	247.00	13,754.00	-	13,799.99	299.00
11,408.00	-	11,453.99	248.00	13,800.00	-	13,845.99	300.00
11,454.00	-	11,499.99	249.00	13,846.00	-	13,891.99	301.00
11,500.00	-	11,545.99	250.00	13,892.00	-	13,937.99	302.00
11,546.00	-	11,591.99	251.00	13,938.00	-	13,983.99	303.00
11,592.00	-	11,637.99	252.00	13,984.00	-	14,029.99	304.00
11,638.00	-	11,683.99	253.00	14,030.00	-	14,075.99	305.00
11,684.00	-	11,729.99	254.00	14,076.00	-	14,121.99	306.00
11,730.00	-	11,775.99	255.00	14,122.00	-	14,167.99	307.00
11,776.00	-	11,821.99	256.00	14,168.00	-	14,213.99	308.00
11,822.00	-	11,867.99	257.00	14,214.00	-	14,259.99	309.00
11,868.00	-	11,913.99	258.00	14,260.00	-	14,305.99	310.00
11,914.00	-	11,959.99	259.00	14,306.00	-	14,351.99	311.00
11,960.00	-	12,005.99	260.00	14,352.00	-	14,397.99	312.00
12,006.00	-	12,051.99	261.00	14,398.00	-	14,443.99	313.00
12,052.00	-	12,097.99	262.00	14,444.00	-	14,489.99	314.00
12,098.00	-	12,143.99	263.00	14,490.00	-	14,535.99	315.00
12,144.00	-	12,189.99	264.00	14,536.00	-	14,581.99	316.00
12,190.00	-	12,235.99	265.00	14,582.00	-	14,627.99	317.00
12,236.00	-	12,281.99	266.00	14,628.00	-	14,673.99	318.00
12,282.00	-	12,327.99	267.00	14,674.00	-	14,719.99	319.00
12,328.00	-	12,373.99	268.00	14,720.00	-	14,765.99	320.00
12,374.00	-	12,419.99	269.00	14,766.00	-	14,811.99	321.00
12,420.00	-	12,465.99	270.00	14,812.00	-	14,857.99	322.00
12,466.00	-	12,511.99	271.00	14,858.00	-	14,903.99	323.00
12,512.00	-	12,557.99	272.00	14,904.00	-	14,949.99	324.00
12,558.00	-	12,603.99	273.00	14,950.00	-	14,995.99	325.00
12,604.00	-	12,649.99	274.00	14,996.00	-	15,041.99	326.00
12,650.00	-	12,695.99	275.00	15,042.00	-	15,087.99	327.00
12,696.00	-	12,741.99	276.00	15,088.00	-	15,133.99	328.00
12,742.00	-	12,787.99	277.00	15,134.00	-	15,179.99	329.00
12,788.00	-	12,833.99	278.00	15,180.00	-	Or More	330.00
12,834.00	-	12,879.99	279.00				

**FEDERAL CIVILIAN
EMPLOYEES**

If you have been a civilian employee of the United States Government in the past two years, you should notify your local office. You may be entitled to unemployment insurance benefits under a Federal Law that provides for the payment of benefits to former Federal Civilian employees. You are required to present a Form SF-8 and Form SF-50, or pay stubs or a Form W-2 to the local office when filing this claim.

MILITARY PERSONNEL

Provisions exist in Federal Law for persons discharged from the armed forces of the United States under honorable conditions. You are required to present a Form DD-214, Member 4 and proof of your Social Security Number when filing this claim.

**MONETARY
DETERMINATION**

When your claim is processed, a "monetary determination" will be calculated and you will receive a copy. The monetary determination will indicate the name(s) of the employer(s) for whom you worked during your claim base period and the wages you earned in each calendar quarter. If you are monetarily eligible for benefits, the monetary determination will also indicate your weekly benefit amount (WBA), maximum benefits receivable, and the duration of your claim.

If the employer and/or wage information on the monetary is incorrect or if any employer and/or wage information is missing, please report to the local office where you filed your claim immediately. When you report to the local office to review your monetary determination, please be sure to bring your **Social Security Card** and proof of the missing or incorrect employment (Form W-2, pay stubs, etc.).

Once the monetary determination is complete, if you disagree with that final determination, you may file an appeal.

A sample of a monetary determination is illustrated on the following page.

**SAMPLE
MONETARY
DETERMINATION**

NOTICE OF MONETARY DETERMINATION

INITIAL DETERMINATION

Listed on this form is a copy of our record of the wages you were paid during your base period by employers covered under the Delaware Unemployment Compensation Law.

This record of earnings is issued as an initial determination of your benefit rights and expires one year from the date of your claim.

If you were paid wages in addition to those listed on this form, by an employer covered by the law, during your base period, you may file a protest at the office at which you filed your claim.

Your protest must be filed within seven days from the delivery or ten days after the mailing (process date) of this notification.

REVISED DETERMINATION

If you were paid wages in addition to those listed on this form by an employer covered by the law in the base period listed on this form OR if the total amount of wages listed on this form is less than the total wages stated in the Division's Initial Monetary Determination mailed to you, and you do not appeal this decision as indicated below, the Division of Unemployment Insurance, in accordance with Title 19, Delaware Code, Section 3325 will hold you liable for and will initiate collection action repayment of the benefits you may have already received.

Your protest or appeal must be filed within seven days from the delivery or ten days after the mailing (process date) of this notification at the Division of Unemployment Insurance Office where you filed your claim. If you have questions, or require additional information, you should contact your local office.

YOUR BASE PERIOD								NAME AND SOCIAL SECURITY NUMBER		
				BEGINS					ENDS	
				BEGINS					ENDS	
YOUR BENEFIT YEAR								L.O.	F.C.	
BASE PERIOD QUARTERS AND WAGES								EMPLOYER NAME AND NUMBER		
QTR	YR	QTR	YR	QTR	YR	QTR	YR			
TOTAL WAGES	MAX BENEFITS	WBA	DURATION		CLAIMANT ADDRESS					
			WEEKS LAST WK							

MESSAGE

PROCESS DATE REDET CLAIM DATE

* PLEASE RETAIN FOR YOUR RECORDS *

8046 (11/83) Form UC-101

**FILING
FOR
YOUR
WEEKLY
BENEFIT
PAYMENT**

You must complete, sign and return a weekly pay authorization form to claim benefits, or file your weekly claim via our automated "TeleBenefits" phone system. See Sample Pay authorization form on the following page.

A calendar week begins on a Sunday and ends the following Saturday. Your pay authorization form for the first week of unemployment, for which you will claim benefits, was given to you by the local office when you initially filed your claim. You will receive three additional pay authorization forms in the mail for the second, third and fourth weeks of your claim. You **must** complete, sign and return each pay authorization (by mail or by using the claim drop box located at the front of the local office) on the Sunday immediately following the week ending date on the top of the pay authorization form. **Pay authorization forms must be submitted timely or you may be denied benefits.** Make sure that you submit the correct pay authorization form for the correct week, and make sure your work search (if applicable) was conducted during the same week. **Under no circumstances should a pay authorization form be submitted prior to the appropriate week ending date. This also applies if you are filing your weekly claim through the "TeleBenefits" automated phone system.**

After you have claimed your first week of benefits, you should begin to use the pay authorization form, which will accompany your benefit check to claim the next week of benefits. This does not apply if you have chosen to use "TeleBenefits". If you are not receiving benefits initially due to pending adjudication of your claim or because you are in appeal status, you must continue to complete, sign and return a pay authorization form each week. If you are using the "TeleBenefits" system, you must continue to call each week to file for your weekly unemployment insurance check.

If you are eligible to receive benefits, your weekly check will be mailed or issued by direct deposit depending on the payment option you have chosen.

If you are denied benefits, you may file an appeal in person or by sending a letter to your local office. **See Appeal Rights.**

**SAMPLE
PAY
AUTHORIZATION**

FRONT See Weekly Pay Authorization on previous page.

SSN		WBA	F.C.	
L.O.	ORIGINAL CLAIM DATE	WEEK ENDING		

FAILURE TO ANSWER ALL QUESTIONS BELOW AND ON OTHER SIDE OF THIS FORM WILL DELAY PAYMENT OF YOUR CLAIM

1. ENTER BELOW ANY INCOME YOU HAD FOR THE WEEK ENDING DATE SHOWN ABOVE. REPORT EARNINGS, BEFORE DEDUCTIONS, IN THE WEEK WORKED. (COMPLETE ITEM 9 ON BACK.)

EARNINGS	RETIREMENT PAY	WAGES IN LIEU OF NOTICE	OTHER
----------	----------------	-------------------------	-------

2. WERE YOU ABLE TO WORK AND AVAILABLE FOR WORK EACH DAY? (IF NO, EXPLAIN IN REMARKS ON BACK.) YES NO

3. DID YOU ACTIVELY SEEK WORK? (IF YES, LIST EMPLOYERS CONTACTED FOR WORK DURING THE WEEK(S) CLAIMED IN ITEM 8. IF NO, EXPLAIN IN REMARKS ON BACK.) YES NO

4. DID YOU REFUSE ANY WORK, OR REFUSE OR FAIL TO GO FOR A JOB INTERVIEW? (IF YES, EXPLAIN IN REMARKS ON BACK.) YES NO

5. DID YOU ATTEND SCHOOL OR TRAINING? YES NO

6. SINCE YOUR LAST CLAIM, HAVE YOU APPLIED FOR RETIREMENT PENSION OR HAS YOUR PENSION CHANGED? YES NO

7. IF YOU HAVE RETURNED TO WORK, CHECK BOX AND COMPLETE ITEM 10 ON BACK.

I CERTIFY THAT THE STATEMENTS ON THE FRONT AND BACK OF THIS FORM ARE TRUE AND CORRECT. I KNOW THE LAW IMPOSES PENALTIES FOR FALSE STATEMENTS MADE ON THIS CLAIM. (EX-SERVICEMEN ALSO CERTIFY: I HAVE NOT APPLIED FOR, AND I AM NOT RECEIVING A SUBSISTENCE ALLOWANCE FOR VOCATIONAL REHABILITATION TRAINING OR A WAR ORPHAN'S, WIDOWS, OR RELATED EDUCATIONAL ASSISTANCE ALLOWANCE FROM THE VETERANS ADMINISTRATION (38 U.S.C., CH. 31 AND 35).)

SP-948 (11-07) Form PA

CLAIMANT'S SIGNATURE	DATE	CLAIMSTAKER'S SIGNATURE	DATE
----------------------	------	-------------------------	------

INSTRUCTIONS

- * Complete the front and back, Items 1 through 11 for the week being claimed.
- * Sign the form before mailing or when requested to do so by the claims processor.
- * Bring or mail the form to your local office as instructed.

***** IMPORTANT *****

FAILURE TO PROPERLY COMPLETE THIS FORM WILL DELAY PROCESSING OF YOUR CLAIM!

BACK See Active Work Search on next page.

8. DATE	EMPLOYERS CONTACTED	LOCATION	TYPE OF WORK SOUGHT	RESULTS

9. IF YOU ENTERED EARNINGS IN ITEM 1, COMPLETE THE FOLLOWING: (WAGES MUST BE REPORTED WHEN EARNED, NOT WHEN PAID.)

EMPLOYER NAME AND ADDRESS	DATES WORKED	WAGES BEFORE DEDUCTIONS

10. RETURNED TO FULL-TIME WORK (DATE) _____ FOR (EMPLOYER) _____

EMPLOYER'S ADDRESS _____

11. REMARKS: _____

SP-948 (11-07) Form PA

Complete address must be provided for all job contacts.

Please note: Improperly completed pay authorizations may result in a processing delay of your payment.

Sample "Result" Explanations:

- | | |
|--------------------------|---------------------------|
| 1. Completed application | 4. Took name/phone number |
| 2. Mailed resume | 5. Offered job/refused |
| 3. Told not hiring | 6. Not qualified |

**ACTIVE
WORK
SEARCH**

Eligibility to receive benefits is dependent upon your showing that you have made a reasonable effort to find work each week. You will be required to make at least one work search contact each week, and indicate the employer name, address, type of work sought, result of the contact and the date in item 8 on the back of your weekly pay authorization form. While it is often necessary to return to a previously contacted employer, a **new** work contact **must** also be made on a weekly basis. See Sample Pay Authorization on the previous page. If you are required to make an active work search during a week, and fail to do so, you will be ineligible to receive benefits for that week.

If you are claiming your weekly unemployment insurance payment through the "TeleBenefits" automated phone system, you will supply work search date information verbally.

You are required to complete the Work Search Log each week you are receiving Unemployment Insurance benefits. We will review this log periodically. Failure to complete this log could result in denial of benefits. See **Work Search Log**.

**PROTECT YOUR
ELIGIBILITY WHILE
RECEIVING BENEFITS**

In order to be eligible for unemployment insurance benefits, you must meet all eligibility requirements as outlined in "Your Personal Eligibility Responsibilities" and "Your Monetary Eligibility Responsibilities". To maintain your eligibility while receiving unemployment insurance benefits, you must:

REPORT TO UI WHEN REQUIRED

If required to do so, you must report to your local office on the day and time as instructed by local office personnel. If for some reason you cannot report at the scheduled time, you must report as soon as possible. Failure to report as instructed may result in a denial of benefits.

**REPORT TO THE DIVISION OF EMPLOYMENT
AND TRAINING WHEN REQUIRED**

In addition to being able and available for work, you may be required to register for job search assistance with the Division of Employment and Training, and make an independent search for work each week which could result in your obtaining employment.

If unemployment insurance claims personnel refer you to the Division of Employment and Training, you must report immediately and participate in any registration process, testing and training that is deemed necessary. Failure to participate or refusal of a reasonable job referral or job offer may result in a denial of unemployment insurance benefits.

TELEBENEFITS

"TeleBenefits"

Filing for Weekly Unemployment Insurance Benefits By Telephone

INFORMATION HOTLINE

1-800-794-3032

Toll Free outside New Castle County

(302) 761-6576

New Castle County

The Delaware Unemployment Insurance Division is now providing a quick and easy way to claim your weekly unemployment insurance benefits by telephone using a new feature of the Information Hotline called "TeleBenefits." We hope you will find this customer service option easy and convenient to use.

Note: This system cannot be used to file a new, additional or reopened claim, and is only to be used for claiming your weekly unemployment insurance benefit payment.

PLEASE READ THE FOLLOWING INSTRUCTIONS CAREFULLY BEFORE YOU MAKE YOUR FIRST CALL

WHEN TO CALL:

The **Information Hotline**, at **1(800) 794-3032** or **(302) 761-6576** is available 7 days a week, 24 hours per day. Remember, your **TeleBenefits** for any claim period cannot be filed until the week ending date for which you are filing has passed. **TeleBenefits** filed by 10:30 a.m. Monday through Friday will normally be processed the same day. **TeleBenefits** filed after 10:30 a.m. Monday through Friday will normally be processed the next business day.

Be sure to have your current weekly claim information on hand as **TeleBenefits** will ask you questions about each individual claim week. In addition, you may be required to submit your work search log to the local office upon request.

The system is designed to only permit you to claim for the current week's benefits. If you need to file for a prior week, please report to your local office. **TeleBenefits** will indicate which claim week you may file.

YOUR PERSONAL IDENTIFICATION NUMBER (PIN)

When you file your first **TeleBenefits** weekly claim, you will choose your own four-digit number. This number cannot contain the same number four times, and cannot be sequential – 1,1,1,1 or 1,2,3,4. The four-digit number you select will become your Personal Identification Number, or PIN, which you will use each time you call to file **TeleBenefits**. You are responsible for the security of your PIN that serves as your electronic signature. Do not give your PIN to anyone, including family members.

If you forget, or enter a wrong PIN, you will be instructed to contact your local office for assistance with resetting your PIN. This service can only be provided during scheduled work hours, and your newly-established PIN will become effective the next business day.

CLAIMING WEEKLY BENEFITS

Call the Information Hotline at **1(800)794-3032** in Kent and Sussex County, or out of State; or **(302) 761-6576** in New Castle County. _____

Press 1 to file your weekly certification.

Press 1 to file your certification for the current week.

Enter your 9-digit Social Security Number

Press 1 to continue, or 2 to change.

You need to create a 4-digit PIN the first time

Enter a 4-digit number to be your PIN

Press 1 to continue or 2 to change, the number (this is the PIN you will use for all future TeleBenefits).

1. **Press 1** to file for your weekly benefits for the current week ending date.
2. **Press 2** to continue.
3. **Enter total earnings** for the week ending date for which you are filing for your weekly benefits.

Press 1 to confirm amount or 2 to change the amount.

- a. **Speak the complete name and address of the employer.**
- b. **Enter total wage amount** earned before deductions (round up to the next dollar) for each employer for whom you worked, even if you haven't been paid. Wage amount should include holiday pay.

Press 1 if you worked for another employer during this period.

Press 2 if you have entered information for all employers.

4. **Enter any retirement pay** you received for the week ending date in which you are filing for your weekly benefits.
Press 1 to confirm amount or **2** to change the amount.
5. **Enter any wages in lieu of notice** you received for the week ending date in which you are filing for your weekly benefits.
Press 1 to confirm amount or **2** to change the amount.
6. **Enter any other income** you received for the week ending date in which you are filing for your weekly benefits.
Press 1 to confirm amount or **2** to change the amount.
7. **Press 1** if you were available for work each day.
Press 2 if you were *NOT* available for work each day.
Press 1 to continue
8. **Press 1** if you actively sought work.
Press 2 if you did *NOT* actively seek work.
Press 1 to continue
9. **Enter the date** of your employer contact
(2-digit month, 2-digit day, and 4-digit year).
Press 1 to continue
10. **Press 1** if you refused any work or failed to go for a scheduled job interview.
Press 2 if you did *NOT* refuse any work or fail to go for a scheduled job interview.
Press 1 to continue.
11. **Press 1** if you attended school or training.
Press 2 if you did *NOT* attend school or training.
Press 1 to continue
12. **Press 1** if you have applied for retirement or pension, or your pension has changed since your last claim.
Press 2 if you have *NOT* applied for retirement or pension, or your pension has *NOT* changed since your last claim.
Press 1 to continue
13. **Press 1** if you have returned to full-time work.
Enter the date you returned to work.
(2-digit month, 2-digit day, 4-digit year)
Press 2 if you have *NOT* returned to full-time work.
14. **Press 1** to certify the accuracy of your responses and process your claim.

**“Thank you for calling Delaware Division of Unemployment Insurance
Information Hotline”**

DIRECT DEPOSIT

Direct Deposit of your unemployment insurance payment is offered to new and existing claimants. With Direct Deposit your weekly unemployment insurance payment is electronically deposited into your checking or savings account as long as your financial institution participates in the Direct Deposit program. It is your responsibility to verify that your financial institution will accept Direct Deposit to your account. Some banks and credit unions will not accept Direct Deposit or they require that a special account number be used for Direct Deposit. Many brokerage accounts will not accept electronic transactions of any type.

HOW TO ENROLL?

If you are filing a new claim online you can enter your Direct Deposit information directly on the application.

TO START OR TO CHANGE DIRECT DEPOSIT AT A LATER TIME

Log onto the Department of Labor website at www.delawareworks.com

Select "Unemployment Insurance Claim", under "Services" on the left side of your computer screen.

Select "Enroll in Direct Deposit", under "Information" on the left side of your computer screen

You will need to provide:

- Your social security number,
- Your financial institution's nine-digit bank routing/transit number,
- Your checking/savings account number (up to 17 digits), and
- Your state issued driver's license or a state motor vehicle agency issued identification card.

BE ASSURED ALL INFORMATION IS KEPT SECURED AT ALL TIMES

You will be required to choose the "TeleBenefits" option for filing for your weekly unemployment insurance benefits payment.

Enrollment in Direct Deposit requires the use of a four-digit Personal Identification Number (PIN). This PIN is established by placing a call to our "TeleBenefits" line at (302) 761-6576 or 1-800-794-3032.

If you have certified your claim previously or checked on the status of your unemployment insurance benefits claim using "TeleBenefits", a PIN has already been established and that PIN should be used to enroll in Direct Deposit.

If you are filing a new claim, you must wait until you receive your "Notice of Monetary Determination" in the mail before you are able to call "TeleBenefits" and establish your PIN.

Once you receive your "Notice of Monetary Determination" or if your claim is already established, but you have never certified your claim or accessed claim information using "TeleBenefits", call (302) 761-6576 or 1-800-794-3032.

"TeleBenefits" will prompt you to press (1) if you are calling to make your weekly claim certification or are calling about the status of your weekly unemployment insurance benefit check, press (1) at this time.

"TeleBenefits" will then prompt you to press (1) for a weekly claims certification or press (2) to check on the status of your weekly unemployment insurance benefit check. Press (2) at this time

The system will require you to enter your nine-digit social security number and then to choose and enter a four-digit PIN. You must use this PIN to enroll in Direct Deposit.

WHEN DOES DIRECT DEPOSIT STOP?

Direct Deposit remains in effect for the duration of your unemployment insurance benefits claim unless you complete the online "**Cancellation of Direct Deposit Enrollment of Benefit Payment**" form by clicking on the "**Cancel Direct Deposit**" button. Even if you return to work for a period of time and subsequently reopen your unemployment claim due to another period of unemployment, the Direct Deposit remains active on your claim. Benefits paid on a reopened claim will be direct deposited to the account on record unless you stop or change the account information.

Any necessary changes to your account and/or bank information must be made online by completing and submitting a new "**Authorization for Direct Deposit of Benefit Payments**" form. **Changes to account and/or bank information will not be accepted by mail or telephone.** If you make changes to your account and/or bank information, it will take up to three (3) weeks to be finalized. During this period, you will be mailed a paper check for your weekly benefit payment.

FALSE STATEMENTS MAY RESULT IN BENEFIT DISQUALIFICATION

All claim information; i.e., reason for separation, job contact, etc. will be verified for accuracy. If it is found that a false statement or misrepresentation was made for the purpose of obtaining benefits to which you were not legally entitled, a one-year disqualification may be imposed. This disqualification could be retroactive and result in an overpayment which must be repaid.

QUALITY CONTROL

A quality control system is administered by the Division of Unemployment Insurance to prevent error and fraud in the Unemployment Insurance program. An investigation of randomly selected claims is conducted weekly to verify the propriety of the benefits received by an individual.

During the course of your claim, your claim may be one of those randomly selected for investigation. If this should occur, you will be required to meet with an investigator, and complete a detailed questionnaire about your claim.

The quality control system was established pursuant to a mandate from the U. S. Department of Labor, Employment and Training Administration.

RETURN TO WORK

If you return to **full-time** work, your benefits stop on the **very first day you work**, even if you don't receive any pay until sometime later. You may be eligible to receive a partial payment for the week of reemployment, depending upon the day of reemployment. You must indicate reemployment status on your weekly pay authorization form. Once you have indicated on the pay authorization form that you have returned to work, you **MUST** report to the office to file an additional claim in the next week that you become unemployed or have reduced hours in order for any further benefits to be paid to you.

If you return to **part-time** work or are filing a claim of **reduced hours**, and your weekly income exceeds your earnings allowance, you will be required to report to your local office to reopen your claim. Similarly, if you are working part-time or reduced hours, and you have a week in which no work is performed and no wages are payable, you will need to reopen your claim in-person at your local office.

If you return to **part-time** work, you must continue to seek full-time employment and meet all eligibility requirements.

APPEAL RIGHTS

THE APPEAL

If you do not agree with your monetary determination, or if you disagree with a determination that you are ineligible/disqualified for benefits, you may request a hearing before a referee. You may submit a request for a hearing in person or by writing to your local office. Requests for Appeals must be filed in person or be postmarked within ten (10) days of the date of the Notice of Determination.

Continue to file for benefits as long as you are unemployed!! During the course of your appeal, you should continue filing for your unemployment insurance payment each week and maintaining your eligibility for unemployment insurance benefits. **See Protect Your Eligibility While Receiving Benefits.** At any point during the process, if it is determined that you are eligible for benefits, you will receive benefits only for the weeks for which you filed timely and met all eligibility requirements, even if there is a further appeal.

SCHEDULING

A hearing is usually scheduled within a few weeks after an appeal is filed. All parties will receive a Notice of Hearing that provides the time, date, location and issue(s) to be covered in the hearing. You may request that your hearing be conducted by telephone. Information regarding requesting a telephone hearing is provided on the Notice of Hearing.

All requests to reschedule a hearing before the Lower Authority Appeals Unit must be made at least three (3) days prior to the hearing. You or your former employer may request a rescheduling.

If you submit your request for a rescheduling in writing, provide your complete name, address and telephone number, as well as your Social Security number. If possible, list some alternative dates convenient to you. Be sure to make a copy of the letter for your records.

Department of Labor
Division of Unemployment Insurance
Lower Authority Appeals Unit
P.O. Box 9950
4425 North Market Street
Wilmington, Delaware 19809
Phone:(302) 761-8418
Fax:(302) 761-6635

PREPARING FOR THE HEARING

Prior to the hearing, you may wish to prepare notes of the facts involved in your case, such as the dates events took place, to refer to during the hearing. You should ask people who have personal knowledge of your case (not what someone told them) to appear as your witnesses. Signed statements generally cannot be used as evidence unless the people who signed them will be at the hearing to testify. Subpoenas may be issued if required. Contact the Lower Authority Appeals Unit at least eight (8) days before your hearing to request a subpoena.

If you have special needs, such as an interpreter, please contact the Lower Authority Appeals Unit at least seven (7) days before your hearing.

Make sure you have copies of any documents for yourself, the employer and the Referee adjudicating the case. Bring a note pad and pencil with you for taking notes during the hearing. The notes will help you when it's your turn to ask the witness(es) questions.

HOW THE HEARING WORKS

Although the hearing is not a trial, it is a formal proceeding. Its purpose is to find facts and resolve eligibility issues between an employer and a former employee. Witnesses are sworn in, questioned and cross examined by the Appeals Referee. Each side presents its version of the facts. The hearing is tape recorded and the recorded testimony is included with documents and other evidence as part of the formal record of your appeal.

The Referee will tell you your rights, explain how the hearing will progress and answer your questions. All parties will then be sworn in or affirmed.

The Referee will question the party having the burden of proof. Burden of proof is dictated by the issue. For example, if the issue is the "discharge" of the claimant, the employer has the burden of proof, but if the issue is the "quit" by the claimant, the claimant has the burden of proof. If you have the burden of proof, you will be questioned first. At the end of the questioning period, you will have the opportunity to explain any answer or offer additional information you feel is necessary.

After you finish your testimony, the employer will have the opportunity to ask you questions. When the Referee and the employer have no further questions for you, and you have no further information to add, you will call your witness(es), if you have any.

You should be prepared to ask your witness(es) questions, because you are the only one who knows what information the Referee should hear from them. The Referee and the employer will also have the opportunity to question your witness(es).

After all of your evidence has been offered, the Referee will then question the employer. The employer will have the opportunity to explain answers or offer additional information. You will be able to cross examine the employer and any of his/her witnesses.

The Referee will close the hearing when all parties have provided all the information they wish to submit in the case.

AFTER THE HEARING

After the hearing, a Referee's Decision will be mailed to all parties involved. If there is still a disagreement, any party may appeal to the Unemployment Insurance Appeal Board. The appeal must be filed to the Board within ten (10) days of the mailing date on the Referee's decision. You must be specific as to your reasons for the appeal; cite specific issues. Filing procedures are the same as those for the Lower Authority Appeals Unit.

The Appeal Board makes the final administrative review of your appeal. The Board does not hold hearings on every appeal request. Most cases are settled based upon a review of the formal record of the Referee Hearing, the Referee's Decision and the pertinent law.

A decision made by the Appeal Board may be appealed to Superior Court. The Appeal Board will advise you on how to file such an appeal at the time you receive its decision. If the final determination is that you are not entitled to benefits, you will be responsible to repay all benefits that you have received.

**TAX LIABILITY ON
BENEFITS**

Any unemployment insurance benefits you receive will be **fully taxable**, provided you are required to file an income tax return.

While State taxes will not be withheld from your unemployment insurance check, you may elect to have Federal taxes withheld from your check at a set rate of 10%. You will be furnished a statement, form 1099-G, reporting the benefits paid to you and taxes withheld. The Internal Revenue Service will be given the same information.

It is your responsibility to determine the amount of your tax and pay the amount due on your annual federal and state income tax returns, using the information provided to you on the 1099-G form. Form 1099-G will be issued to you by the Division of Unemployment Insurance at the end of January. The Internal Revenue Service will also receive a copy of this form. Benefits paid on interstate claims will be reported by the paying state.

Notify your local unemployment insurance office, in writing, if you change your address. If you have questions regarding the payment amount listed on the 1099-G, you may seek assistance by calling the Division of Unemployment Insurance at (302) 761-8484. Ask to speak with a Benefit Accounting Specialist.

Address all questions regarding your federal income tax return to the Internal Revenue Service and all questions regarding your state income tax return to the State of Delaware, Division of Revenue.

**PLEASE SEE THE FOLLOWING COPY OF
PUBLICATION 905 FROM THE
INTERNAL REVENUE SERVICE
REGARDING YOUR
FEDERAL TAX LIABILITY.**

PUBLICATION 905
Department of Treasury
Internal Revenue Service

"UNEMPLOYMENT COMPENSATION: IT'S TAXABLE"

Did you know that unemployment compensation you receive is subject to federal income tax? Receiving this income could require you to file a tax return and income tax.

You include unemployment compensation in your total income to determine if you are required to file a return. Filing requirements are explained in the Form 1040 and Form 1040A instructions and in Publication 501, *Exemptions, Standard Deduction, and Filing Information*.

You can find out more about estimated tax and how to pay it by calling or visiting your local IRS office, or calling 1-800-829-1040 for assistance. To order publication 505, *Tax Withholding and Estimated Tax*, Form 1040-ES, and Publication 501, call 1-800-TAX-FORM (1-800-829-3676).

Contact your state income tax office regarding the treatment of unemployment compensation for state income tax purposes."

PROFILING PROGRAM

Changes in technology and international trade have caused changes in the U.S. economy and, consequently, changes in the labor market. Workers who held jobs in a plant that has closed, or who possess skills that are no longer in demand may find themselves permanently separated from their employers, with no similar jobs available. The Profiling Program was designed to minimize the effects of these trends in the workforce and help individuals obtain gainful employment.

Public Law 103-152 provides that all States **must** "profile" unemployment insurance claimants for job search assistance. All unemployment insurance claimants must be profiled using information obtained when filing for benefits. Using information regarding a claimant's job history, the Division of Unemployment Insurance determines whether he/she qualifies for program participation. A random selection process is then used on those who qualify to determine who will participate in the "Profiling Program". If you are selected, participation is mandatory.

The Profiling Program is being jointly administered by the Division of Unemployment Insurance and the Division of Employment and Training -- two of the divisions of the Department of Labor which help people who are unemployed.

PROFILING PROGRAM PARTICIPATION:

If you are selected to participate in the program, you will receive a letter of notification explaining the program in more detail.

Should you be selected to participate:

- < Unemployment Insurance and Employment and Training will dedicate extra resources and staff time to develop a strategic plan to maximize your opportunity to obtain advantageous employment.
- < You are required to maintain your eligibility for Unemployment Insurance benefits and attend those activities which will be needed in your efforts to return to work.

**Your Unemployment Insurance Benefits
May Be At Risk If You Do Not
Comply With The Requirements Of The Program.**

SELF-EMPLOYMENT

If you are self-employed at the time you file an initial claim for unemployment insurance benefits or become self-employed while collecting unemployment insurance benefits, you must provide this information to the Division of Unemployment Insurance.

The Delaware Courts, most recently in the Delaware Superior Court's Workman decision issued on September 1, 2011, have consistently ruled that self-employed individuals are not eligible for the receipt of unemployment insurance benefits. Unemployment Insurance Benefits are intended to support individuals who become unemployed through no fault of their own and to promote stable employment, not to support the early stages of a new business or self-employed individuals whose enterprises have not been profitable. Cases addressing the issue suggest that self-employment will be found to exist where an individual has made more than *de minimis* efforts on behalf of an operating business that he or she owns regardless of whether the business is profitable or that the individual remains available for other work.

OFFICE HOURS

OFFICE HOURS

8:00am to 4:00pm, Monday through Friday, except state holidays

HOTLINE INFORMATION

The Division of Unemployment Insurance has an automated telephone "Information Hotline" system for your use. This is the same hotline that is used to access "TeleBenefits". You can call 24 hours a day, 7 days a week and information is available to you.

The "Information Hotline is a quick and easy way to find out:

- Where the division's offices are located
- How to file a claim for benefits, and
- When your most recent unemployment insurance payment was paid and your remaining balance

NEW CASTLE COUNTY RESIDENTS CALL: (302) 761-6576

KENT AND SUSSEX COUNTY RESIDENTS CALL: 1-(800)-794-3032

Wages/Earnings Calendar

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____ Total wkly hrs ____ xPay Rate \$ = \$ ____ (rpt on Sun)
# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____ Total wkly hrs ____ xPay Rate \$ = \$ ____ (rpt on Sun)
# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____ Total wkly hrs ____ xPay Rate = \$ ____ (rpt on Sun)
# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____ Total wkly hrs ____ xPay Rate = \$ ____ (rpt on Sun)
# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____ Total wkly hrs ____ xPay Rate = \$ ____ (rpt on Sun)
# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____ Total wkly hrs ____ xPay Rate = \$ ____ (rpt on Sun)
# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____ Total wkly hrs ____ xPay Rate = \$ ____ (rpt on Sun)
# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____ Total wkly hrs ____ xPay Rate = \$ ____ (rpt on Sun)
# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____ Total wkly hrs ____ xPay Rate = \$ ____ (rpt on Sun)
# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____ Total wkly hrs ____ xPay Rate = \$ ____ (rpt on Sun)
# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____	# hrs worked ____ Total wkly hrs ____ xPay Rate = \$ ____ (rpt on Sun)

Wages/Earnings Calendar

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
# hrs worked _____	# hrs worked _____	# hrs worked _____	# hrs worked _____	# hrs worked _____	# hrs worked _____	# hrs worked _____ Total wkly hrs _____ xPay Rate \$ _____ = \$ _____ (rpt on Sun)
# hrs worked _____	# hrs worked _____	# hrs worked _____	# hrs worked _____	# hrs worked _____	# hrs worked _____	# hrs worked _____ Total wkly hrs _____ xPay Rate \$ _____ = \$ _____ (rpt on Sun)
# hrs worked _____	# hrs worked _____	# hrs worked _____	# hrs worked _____	# hrs worked _____	# hrs worked _____	# hrs worked _____ Total wkly hrs _____ xPay Rate _____ = \$ _____ (rpt on Sun)
# hrs worked _____	# hrs worked _____	# hrs worked _____	# hrs worked _____	# hrs worked _____	# hrs worked _____	# hrs worked _____ Total wkly hrs _____ xPay Rate _____ = \$ _____ (rpt on Sun)
# hrs worked _____	# hrs worked _____	# hrs worked _____	# hrs worked _____	# hrs worked _____	# hrs worked _____	# hrs worked _____ Total wkly hrs _____ xPay Rate _____ = \$ _____ (rpt on Sun)