# Worker's Guide to Unemployment Insurance



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## **Purpose of This Guidebook**

This guidebook provides important information about unemployment benefits. Please read and make sure you understand the information in this booklet. If you do not understand something or if you have questions, please contact our agency for help. You can also find a Glossary in Appendix B with definitions of all the words in **red**.

## **How to Ask Questions**



#### Go to Our Website

- 1. Visit unemployment.ohio.gov.
- 2. Select "I am an Unemployed Worker."
- 3. Select "Submit a question about my claim.

#### Call Us

1-877-644-6562 | TTY: 1-614-387-8408 Agents are available 8 a.m.-5 p.m., Monday through Friday, excluding holidays. You also can get answers to frequently asked questions at unemployment.ohio.gov.

## **Language Help**

If you do not speak English, we have free services to help you. For help in a language other than English, please call 1-877-644-6562. If you are deaf, hard of hearing, or have a voice impairment, please call 1-614-387-8408.











## Overview of Unemployment Insurance About the Unemployment Program

Unemployment Insurance provides temporary income to workers who lose their jobs through no fault of their own – for example, due to a layoff, plant closure, or lack of available work. Not all unemployed workers are eligible for unemployment benefits. For example, workers who were fired from their jobs with just cause cannot receive benefits.

Regardless of the reason for losing your job, you have the right to apply for benefits. If your application is denied, you will have appeal rights to explain why the denial is incorrect.

## Funding for the Unemployment Program

Ohio's unemployment program is funded through taxes paid by employers. No money is taken from workers' paychecks to pay for unemployment benefits.

## We Are Here to Help You

The Ohio Department of Job and Family Services' Office of Unemployment Insurance Operations is here to help you during your time of unemployment.

If you do not understand a notice, a request for information, a determination, or any other correspondence from us, please contact us immediately because there could be important deadlines that you may need to meet.

## Change of Address, Phone Number, or Email



If you move or change your phone number or email address, let us know as soon as possible so your benefits won't be delayed. The easiest way to make a change is by logging into your account and updating your contact information at unemployment.ohio.gov.

To make sure you receive benefits in a timely manner, please help us by:

- Providing accurate information.
- Responding to requests for information right away.
- Completing all requirements to maintain your eligibility, as outlined in this guidebook.
- Keeping your contact information up to date.

If you lose access to your online account, you should contact us at 1-877-644-6562 TTY: 1-614-387-8408.

We welcome any feedback or comments about your experience with us. If you would like to provide feedback, please visit **unemploymentccs.ohio.gov.** 

## **Applying for Unemployment Benefits**

Applying for unemployment benefits is a two-step process.

- You must submit your application. This will allow you to see if you have worked enough weeks and earned enough wages to qualify for benefits, and whether the reason you became unemployed qualifies you for benefits.
  - You may receive multiple determination notices in response to your application. It's important that you read all of them closely. If one or more of them say that no benefits will be paid, you will not be eligible for benefits.
  - The monetary determination notice will state whether you worked enough weeks and earned enough wages. It will include your potential benefit amount, but this does not necessarily mean you will receive benefits. You will get another notice stating whether you met all the other requirements.
- You must file weekly claims to request payments for each week that you remain unemployed. You will receive a document called a New Claim Instruction Sheet. This will explain your weekly and other requirements to qualify for benefits if your application is approved. Note that we may revise the New Claim Instruction Sheet, so be sure to follow the latest one we have issued.

## STEP 1: Complete an Application

## When to Apply

You should apply for unemployment benefits as soon as you become unemployed.

## **How to Apply**

- Call 1-877-644-6562 | TTY: 1-614-387-8408
   Agents are available 8 a.m.-5 p.m., Monday-Friday, excluding holidays.

  OR
- Go to unemployment.ohio.gov. You can check the status of your claim, ask for information, and do much more through our safe and secure website. It's available 24 hours a day, 7 days a week.
  - 1. Select "For Unemployed Workers."
  - 2. Select "Apply / Log-In."
  - 3. Read the Release of Information. If you agree, select "I agree."
  - 4. If you are a new claimant, select "Register" under the "Login" button and complete the information. If you have an existing account from applying for unemployment in the past, select "Login" and enter your information.

**OHID:** You are required to create an **OHID** account the first time you set up your unemployment account. (You also will be required to create an OHID if you had an unemployment account before the OHID process began in November 2021.) The online prompts will walk you through the process.

If you need more help, see the "Quick Tips and Step by Step Guide": jfs.ohio.gov/job-services-and-unemployment/unemployment/for-unemployed-workers/resources/01-quick-tips-and-step-by-step-guide

You can find more information about the OHID process here: jfs.ohio.gov/job-services-and-unemployment/unemployment/for-unemployed-workers/resources/02-ohid-registration

## What You Need to Apply

#### **Important Documents**

Gather all of the following documentation BEFORE you apply for benefits. You may be asked to submit these things as proof of your identity. You may be asked to re-submit them again later, so keep track and have them ready to send even AFTER you start getting benefits.

- **Photo identification** Acceptable forms of photo ID include a copy of your driver's license, passport, state identification card, learner's permit, military ID, permanent resident card, or student identification card.
- Full legal name Acceptable documents to prove your full legal name include a copy of your valid driver's license, state identification card, learner's permit, military identification, birth certificate, U.S. passport, certificate of naturalization, certificate of citizenship, foreign passport with visa, or other official document.
  - If your full legal name is different from the one that appears on your documents, you must provide additional documents, such as a marriage certificate, court order name change, or decree of divorce, dissolution, or annulment.
- Date of birth Acceptable documents to prove your date of birth include a copy of your valid driver's license, state identification card, learner's permit, military identification, birth certificate, U.S. passport, certificate of naturalization, certificate of citizenship, foreign passport with visa, or other official document.
- Legal presence in the U.S. Acceptable documents to prove your legal presence in the U.S. include a copy of your valid drivers' license, state identification card, learner's permit, birth certificate, U.S. passport, certificate of naturalization, certificate of citizenship, work authorization visa, or other official document.
- Social Security number Acceptable documents to prove your Social Security number include a copy of your Social Security card, W-2 (Wage and Tax Statement) from the last complete tax year, 1099 form, or a pay stub from the current or most recent tax year.
- Street address Acceptable documents to prove your street address include a copy of your valid driver's license, state identification card, learner's permit, bank statement, pay stub, W-2 (Wage and Tax Statement) from the most recent tax year, 1099 form, utility bills, or mortgage/lease agreements from the current or most recent tax year.
  - o If you listed a post office box as your mailing address, please submit proof of ownership, such as a copy of PS Form 1093.

 Bank account – If you would like for your unemployment benefits to be directly deposited into your bank account, include a copy of a voided check or a bank statement issued within the last 12 months that shows your full routing and account numbers. Statements that do not show the full routing and account numbers cannot be used.

If you are eligible for benefits, you may receive payments in one of the following two ways:

- o Through direct deposit This option puts payments directly into your checking account. Starting in November 2023, if you choose direct deposit, your bank must have a physical office in Ohio. This is because of a new state law.
- On a prepaid debit card This option provides you with a prepaid debit card from US Bank. You can make purchases, get cash, and pay bills everywhere the US Bank ReliaCard is accepted. To learn more, visit this web page: jfs.ohio.gov/job-services-and-unemployment/

unemployment/for-unemployed-workers/manage-a-claim/ how-benefits-are-paid.

#### Other Information:

- Phone number.
- Fmail address.
- o Your job skills.
- o If you have dependent child(ren): Each dependent's name, Social Security number, and date of birth.
- o If you have a spouse: Your spouse's name and Social Security number.
- o For each employer you had in the past six weeks of employment: employer's name, address, dates you worked for the employer, and why you became unemployed from that employer. (If you worked for a temporary agency, the agency is your employer.)
- o If you worked in another state outside Ohio in the last 18 months: Each out-of-state employer's name, address, phone number, and the dates you worked for that employer.
- o If you were separated from U.S. Military service in the last 18 months: Your discharge papers (DD-214).
- o If you were employed by the federal government in the last 18 months: Your SF-8 and/or SF-50 form.



#### If You Are Asked to Provide Documents

If you are asked to submit copies of documents to prove your identity, you can now do so at any participating Post Office. Providing the documents at your nearest Post Office will speed processing time. There is no cost to use this method, and no appointment is needed. This option is available to claimants who apply for benefits on or after Jan. 26, 2024, and are prompted to provide copies of documents during the initial application process.

If you choose the Post Office option, you will get a confirmation email with a barcode, detailed instructions, and a deadline. You will have up to seven days to provide the documents.

If you prefer not to visit a Post Office, you still can submit the documents directly to the unemployment office. However, in certain situations, a Post Office may be a good option – for example, if you don't have an OHID, if you don't have an address, or if you have an out-of-state ID. In certain cases, if the identity verification at a Post Office is unsuccessful or incomplete, you may be asked to submit documents directly to the unemployment office.

## **Correspondence Options**

Select how you would like to receive notices and determinations. You will get them by U.S. mail unless you choose to get them by email.

If you choose email, you will get an email when a new notice is posted to your online account. You can then log in to your account to view it.

You can change the way you receive correspondence at any time. Just contact the Office of Unemployment Insurance Operations or change it on your online account. Make sure your account has your correct address and email.

Read any and all correspondence from the Office of Unemployment Insurance Operations as soon as possible. There may be important deadlines to respond to requests for information or to file an appeal.

If you have questions or need help, please call 1-877-644-6562 (TTY: 1-614-387-8408).

## STEP 2: File Your Weekly Claims

## **How to File Your Weekly Claims**

There are two ways to file your weekly claims.

 Call 1-877-644-6562 | TTY: 1-614-387-8408 – 8 a.m.-5 p.m., Monday through Friday, excluding holidays.

#### OR

• Go to unemployment.ohio.gov. This website is available 24/7.

#### When to File Your Weekly Claims

You can file a weekly claim for benefits **after** the week is over. Weeks begin on Sunday and end on Saturday. **You will not be paid for weeks not claimed.** 

You MUST file no later than 21 days after the last day of the week you are claiming. After that, your claim will be considered late. It will be denied unless you can show that the late filing was for reasons beyond your control.

**Example:** Jane loses her job on Monday the 3rd. The earliest she can <u>apply</u> for unemployment benefits is on that day.

If Jane applies anytime from Monday the 3rd through Saturday the 8th, Jane should <u>file her first weekly claim</u> for unemployment benefits between Sunday the 9th and 11:59 p.m. on Saturday the 15th.

If she doesn't apply and file her weekly claim in time, her payment could be delayed.



If Jane applies but does not file a weekly claim for the week ending Saturday the 8th by Saturday the 29th (the 21st day after Saturday the 8th), her weekly claim will be denied. If she was unable to file by the deadline, she can appeal the denial. She will need to prove that the reason was beyond her control.

**If you choose to receive correspondence by U.S. mail:** After you file **3 weeks** of weekly claims, you will be required to file **biweekly** claims instead.

# **Information Needed When Filing Your Weekly Claim**

To continue receiving benefits, you must request payment for each week you are unemployed. **You will not be paid for weeks not claimed.** 

When you file a weekly claim, you will be asked a series of questions. For example:

- Were you able <u>and</u> available to accept <u>suitable work</u>?
- Did you look for work? (You will be asked to provide details about your work-search efforts.)
- Did you refuse any suitable job offers?
- Did you complete any work? If so, how much money did you earn for that work?

You are required by law to truthfully answer all questions.

You must be able and available for work for each week you claim. If you are unable or unavailable to work, you may need to provide medical evidence or other documentation to prove that you are able and available during any future weeks you claim.

## **Waiting Week**

Ohio law requires you to serve a one-week waiting period **after** filing a new application for benefits. The **waiting week** is the first week you request payment for benefits **and** meet all of the eligibility requirements. No benefits are paid for this first week – **but you still are required to request payment for this week.** Do not delay requesting payments for all weeks you remain unemployed.

**Example:** John loses his job on the first Monday of the month. He submits an application for benefits the same day. The following Sunday, he files a weekly claim for his first week of unemployment. He will not be paid for that week because that is his "waiting week." The next week, John submits his second weekly claim for benefits. If he meets all eligibility requirements, he will receive payment for that week.

See "Maintaining Your Benefits" on page 22 for more details about the continuing eligibility requirements.



## **Reporting Earnings**

You are required to report ANY income paid or payable to you while you are claiming unemployment benefits. This includes pensions, severance pay, vacation pay, holiday pay, and bonuses. If you work at all during the time you are filing weekly claims, you must report how much money you made. Even if you work part-time or are self-employed, you still may qualify for benefits.

The amount of income you must report is your **gross earnings**, not your **net earnings**.

#### Sample Pay Stub

				REPORTING PERIOD		PAY DATE
PAYSLIP			10/01/20XX-10/07/20XX		10/15/20XX	
INCOME	RATE	HOURS	CURRENT PAY	DEDUCTIONS	TOTAL	YTD TOTAL
REGULAR	\$20	30	\$600	STATUTORY DEDUCTIONS		
OVERTIME	\$30	0	\$0	FICA-MEDICARE	\$8.71	\$130.65
BONUS	**			FICA SOCIAL SECURITY	\$37.70	\$565.5
				FEDERAL TAX	\$40.15	\$602.25
				STATE TAX	\$26.05	\$390.75
YTD GROSS	YTD DEDL	ICTIONS	YTD NET PAY	GROSS PAY	DEDUCTIONS	NET PAY
\$9000	\$1689.15		\$7324.95	\$600	\$112.61	\$488.33

## **When to Report Earnings**

Report your earnings when you file a weekly claim, even if you have not yet been paid.

## **What Earnings to Report**

Report any money earned for work done. This includes full- or part-time employment, temporary or odd jobs, self-employment, and tips.

## **How to Calculate Gross Earnings**

Multiply the number of hours you worked in a week by your pay rate.

#### Hours worked in a week x pay rate = Gross earnings

**Example:** If you worked 30 hours in a week at \$20 per hour, you would report \$600 in gross earnings for the week.

#### **Breaks in Claims**

If you are unemployed, return to work, and then become unemployed again, you may experience what is known as a "break in claim." A break in claim may be caused by any of the following:

- A week not filed.
- A week when you earned more than your weekly benefit amount (for example, if you filed a weekly claim during a week that you worked).
- A week claimed late.
- If you filed an application and a weekly claim in the same week.

If your payment status shows as "break in claim," you need staff intervention. Please call 1-877-644-6562 | TTY: 1-614-387-8408.

Here's how to prevent a break in claim in the future:

- Do not file an application and a weekly claim in the same week.
- During your first week of being unemployed (Sunday or later), when you log into your online account, you should select either "Restart Your Claim" or "File Additional/Reopen Application." The system will present you with the correct option. This will depend on when you last received benefits.
- During your second week of being unemployed (Sunday or later), if you took the action above, you can start filing weekly claims again. Continue filing claims for any subsequent weeks you are unemployed.

## **Restarting a Claim for Benefits**

If you stop submitting weekly claims OR if you earned more than your weekly benefit amount, you may need to restart your claim.

To restart your claim, go to your online account or call us at 1-877-644-6562 | TTY: 1-614-387-8408. You may need to provide similar information to what you provided when you first filed your application.

## After You Complete Your Application

- 1. Continue to file weekly claims for benefits.
- 2. Read your New Claim Instruction Sheet.
- Respond to all requests for information by the deadline.
   Here are some examples of correspondence you may receive from us:
  - **New Claim Instruction Sheet**. This lets you know that we received your application. It also explains actions you must take to receive benefits.
  - Notice of Eligibility Issue. You will receive this notice if we need more
    information to process your application or weekly claim. Be sure to
    provide the information by the deadline.
  - Determination of Benefits. This will state whether you qualify for benefits. It will include directions for appealing the decision if you don't agree with it.

4. The Office of Unemployment Insurance Operations will review your application and issue a Determination of Benefits notice.

This will state whether you qualify for benefits.

To be eligible, your application must meet the criteria below:

1. You earned enough wages and worked at least 20 weeks in the 12 to 18 months before you applied for benefits.

Only wages and weeks from the last 12-18 months will be reviewed. You must meet the wage and week requirements in either your **base period** or **alternate base period**.

If you apply for benefits during 2024, you must have earned an average weekly wage of at least \$328 before taxes or other deductions. This amount changes each year. For more information, see unemployment.ohio.gov/PDF/HowOhioUCBenefitsAreCalculated.pdf.

2. The reason you no longer work for your past employer(s) is not your fault.

The reason you are no longer employed affects whether you can receive benefits. Below are some examples of reasons that may qualify or disqualify you from receiving benefits.



# You may receive benefits if:

You were laid off or if your hours were reduced because your employer did not have enough work for you.

You left your last job and can show it was for good cause (such as unsafe working conditions).

You are unemployed because you or your child was a victim of domestic violence, stalking, or sexual assault.



# You may <u>not</u> receive benefits if:

You left your job for personal reasons unrelated to work.

You were fired for misconduct.

You are not legally authorized to work in the United States.

You were an independent contractor or worked for an employer not covered by unemployment insurance law.

You are receiving workers' compensation for an on-the-job injury.

# **Decisions on Applications and Weekly Claims**

If your application or weekly claim is denied, you can file an appeal. See the "Appeal Rights" section on the next page.

## **Application**

After you apply for unemployment benefits, you will receive a Determination of Benefits correspondence.

- **If your application was denied,** you will receive a determination that explains the following:
  - o The reason(s) your application was denied.
  - o Information about how to file an appeal if you disagree with the decision.

If your claim was denied because you did not meet the monetary requirements – in other words, because you did not earn enough wages in the base period – check your New Claim Instruction Sheet and Claimant Monetary Affidavit to make sure the wages reported were correct. If the wages reported are incorrect, complete the Claimant Monetary Affidavit and provide supporting documentation.

- **If your application was approved,** you will receive a determination that explains the following:
  - o The reason your application was approved.
  - o The weekly benefit amount you will receive if you continue to meet all requirements.
  - How that benefit amount was calculated.
  - o The total amount you may receive if you remain unemployed and if you continue to meet all requirements.
  - o Information about how to file an appeal if you disagree with the decision.

## **Weekly Claims**

- If your weekly claim was denied, you will receive a determination that explains:
  - The reason for the denial.
  - o Information about how to file an appeal if you disagree with the decision.
- If your weekly claim was approved, you will receive an "Unemployment Benefit Payment" notice. It will provide a breakdown of your weekly benefits, including any amounts that were deducted.

## **Appeal Rights**

If you or your former employer disagree with a decision regarding your unemployment application, you each have the right to file an appeal. You also have the right to appeal any decision made on your application or weekly claim or any other decision that affects your eligibility for unemployment benefits.

Appeals must be submitted within 21 calendar days of the date the decision was issued. (If your appeal is to a common pleas court, you will have 30 calendar days.) The decision states the day the appeal is due. You should read all correspondence carefully. If you are unable to file an appeal within 21 days (or 30 days if it is at the common pleas court level), you still can file an appeal. However, you may need to provide evidence for the reason it is late. Below are three ways the appeal deadline can be extended:

- When the last day of an appeal period is a Saturday, Sunday, or legal holiday, the appeal period is extended to the next work day after the Saturday, Sunday, or legal holiday.
- If you have a physical or mental condition and you provide certified medical evidence that you were unable to file a timely appeal, the appeal period is extended to 21 days after the end of the physical or mental condition.
- If you provide evidence that you did not actually receive the determination or decision within the appeal period, then the appeal period may be extended to 21 days after you actually received the determination or decision.

# How to Submit an Appeal

All determination letters contain instructions for how to submit an appeal. Appeals must be in writing. There are four ways to file an appeal (choose one):

#### Online

Log into your account at **unemployment.ohio.gov.** 

Find the correspondence or determination that you would like to appeal and select "File Appeal." This option is available from 6 a.m. to 6 p.m. daily.

#### Mail

Send your appeal to this address:

Ohio Department of Job and Family Services Office of Unemployment Insurance Operations Benefit Appeals P.O. Box 182212 Columbus, Ohio 43216-2863

#### Fax

Fax the required information to 1-614-466-7449.

## **Information to Provide in Your Appeal**

All appeals should include:

- The reason for your appeal.
- Any facts or documentation to support your appeal.

If you are submitting an appeal by email, mail, or fax, please also include a copy of the first page of the decision you are appealing. If you cannot provide this, please provide the following:

- The determination/correspondence ID number. You can find this in the top right corner of the correspondence.
- Your name.
- Your claimant ID or the last four digits of your Social Security number.

## **Right to Representation**

You have the right to be represented on an appeal. You should arrange representation as soon as possible. If you cannot afford a private attorney, your local legal aid society or legal services program may be able to provide help at no cost. Contact your local legal aid office at 1-866-LAW-OHIO (1-866-529-6446) or by searching the legal aid directory at **ohiolegalservices.org/programs.** 

## **The Appeal Process**

There are several levels of an appeal. Remember that you have **21 calendar days** from the date on a decision to file an appeal, unless otherwise noted below.

You may submit documents or other evidence to support your appeal. If no interested party files an appeal, the decision becomes final.

**Appeal an Initial Determination:** If you disagree with an initial determination about your benefits, file an appeal. You will receive written confirmation when your appeal is received. Any interested party (such as your former employer) also will receive written confirmation. We have 21 calendar days from the date of your appeal to either issue a **redetermination** or transfer your appeal to the **Unemployment Compensation Review Commission** for a **hearing.** 

**Appeal a Redetermination:** If you disagree with a redetermination, file an appeal. Once received, your appeal will be transferred to the Unemployment Compensation Review Commission, and a hearing will be scheduled. You will receive a written hearing decision on your appeal. See "Hearing Process" on the following page.

**Appeal a Hearing Decision (called a Request for Review):** If you disagree with the hearing decision, file a request for review by the full Unemployment Compensation Review Commission. The hearing decision will include Information on how to do so.

**Appeal to the Common Pleas Court:** If you disagree with the decision on a request for review, file an appeal with the county common pleas court where you live or were last employed. You have **30 calendar days** from the request-for-review decision to appeal. You cannot submit new evidence. You will have further appeal rights if needed.

## **The Hearing Process**

If we transfer your appeal to the Unemployment Compensation Review Commission, you will receive a notice that the transfer was completed. Hearings are automatically scheduled during working hours and will be held over the phone.

To request an in-person hearing, you must contact the Unemployment Compensation Review Commission within 10 days of the date on the notice that your appeal was transferred or mailed. You also can request a hearing during nonworking hours. You have the right to request an interpreter for the hearing. To do so, call 1-866-833-UCRC (8272).

You will receive a hearing notice that contains the date and time of the hearing, as well as the issue that will be decided. The phone number for the hearing will be in the hearing notice. You must call that number 15 minutes prior to the hearing. The hearing officer will not automatically call you for the hearing unless you have registered for the hearing, either online or by calling, as explained in the hearing notice.

The hearing notice also contains information that should help you prepare for the hearing. Read it carefully. The notice explains how to request a copy of your file so you can review all the information from us, you, and your employer (if your employer is part of the appeal). It also contains information on where to submit additional documents, issuing subpoenas, requesting a postponement, and requesting a hearing during nonworking hours or in person.

The hearing officer will examine the evidence and issue a written decision. This decision will be provided to you and any other interested parties, such as your former employer.

If you file the appeal and do not appear for the hearing, your appeal will be dismissed.

If you did not file an appeal, but are notified that a hearing is scheduled and you do not appear for the hearing, the hearing will go forward, and a decision will be issued. If you have good cause for missing the hearing, you must

provide the Unemployment Compensation Review Commission with a written statement within 14 days after the hearing date to ask that another hearing be scheduled.

For more information, visit web.ucrc.state.oh.us and web.ucrc.state.oh.us/HIC/HIC.stm

## **Staying Eligible During Your Appeal**

To stay eligible for unemployment benefits while your appeal is being considered, you must:

- Search for work and complete the other requirements in your most current New Claim Instruction Sheet.
- File a weekly claim to request payment.
- Report earnings (any money you earned during the week).

You must also be able and available to work during each week claimed. If you are unable or unavailable to work, you may need to provide medical evidence or other documentation to establish that you are able or available on any future weekly claims.

You may receive correspondence that needs a response. Read the notices carefully and respond by the deadline.

If the appeal is decided in your favor, you will be paid only for the weeks you met those requirements.

#### **Benefit Amount**

If your application is approved, you will be eligible for up to a specific amount of total benefits during your **benefit year.** The total amount is determined by multiplying your weekly benefit amount by the number of qualifying weeks in your base period.

You must have at least **20** qualifying weeks to be eligible. The maximum number of qualifying weeks that can be used to calculate the total benefits is **26**. Each time you are paid benefits, that amount will be subtracted from your total benefits. Any remaining amount will no longer be payable after the end of your benefit year, unless you requalify for additional benefits.

Your weekly benefit amount is one-half of your average weekly wage. The maximum weekly benefit amount that anyone in Ohio can receive in 2024 is \$787, but it could be as little as \$164 a week. It depends on the number of dependents in your household and the amount of wages you previously earned.

For more information, see "How UI Benefits are Calculated" at unemployment.ohio.gov, under "Unemployed Workers" and "Resources."

Your weekly benefit amount may be reduced if you have deductible income or earnings, if you have child support obligations, if you choose to have federal income tax withheld from your benefits, or for other reasons (see below).

#### **Deductions**

Your benefits may be reduced if you have any of the following:

#### **Workers' Compensation**

Workers' compensation helps injured workers and their employers cope with workplace injuries. If you receive workers' compensation during a week you file an unemployment claim, you must report it.

#### Vacation, Holiday, or Bonus Pay

If you receive vacation, holiday, or bonus pay during a week you file an unemployment claim, you must report it.

#### **Pensions**

If you receive a pension or retirement benefits, it could affect your unemployment benefit amount, depending on the circumstances.

#### **Severance Pay**

If you received a severance package from your previous employer, it could affect your unemployment benefits. A severance package includes payments for a period of time after your employment ends. It also could include pay for benefits. Be sure to report any severance payments when you file weekly claims for unemployment benefits.

#### **Other Earnings**

If you work part-time, you may be eligible for **partial unemployment benefits.** Be sure to report any earnings from part-time work. See the "Reporting Earnings" section on page 12 for more information.

#### **Money Owed**

Some or all of your unemployment benefits may be reduced if you:

- Owe court-ordered child support. Our office will request a copy of the child support order from the applicable court. If you are required to pay child support and we have not received the order, you must request to have child support withheld.
- Have past-due federal or state taxes.
- Have Supplemental Nutrition Assistance Program debt.
- Previously received unemployment benefits that you were not entitled to, and did not repay the overpayment.

You will be notified if your unemployment benefits will be reduced to pay any of these types of debts.

#### **Taxes**

Your unemployment benefits are taxable by the federal and state governments. You may choose to have federal taxes withheld from your weekly payment. If you choose not to have taxes withheld, you will be responsible for the full taxable amount at the end of the year. If you have questions about taxes on unemployment payments, please contact the Internal Revenue Service (IRS) or your tax professional.

There is no option to choose to have state taxes withheld from your weekly payment. However, you should remember that unemployment benefits are taxable by state governments, so you should plan accordingly. If you have questions about state taxes on unemployment payments, please contact your state tax agency or your tax professional.

By the end of January of the year <u>after</u> you received benefits, the Office of Unemployment Insurance Operations will send you an IRS form 1099-G by U.S. mail. This form will show the total amount of benefits you were paid during the previous year. It will also show the amount of income tax withheld, if you chose that option.

For your convenience, you can access a PDF version of the 1099-G through your account at **unemployment.ohio.gov.** 

## **Maintaining Your Benefits**

Once your application is submitted, you will receive a notice called the New Claim Instruction Sheet. It will explain the things you must do to stay eligible for benefits. Some things are due weekly. Others are one-time activities that must be completed by a deadline. We may revise your New Claim Instruction Sheet, so be sure to follow the latest one we issued.

If your application for unemployment benefits is approved, you must complete three tasks each week to remain eligible:

- Search for work and complete other requirements in your most current New Claim Instruction Sheet.
- 2. File a weekly claim to request payment.
- 3. Report earnings (any money you earned during the week). See "Reporting Earnings" on page 12 for more information.

If you don't complete these three tasks, you could be disqualified from future benefits.

You also must be able and available to work for each week claimed. If you are unable or unavailable to work, you may need to provide medical evidence or other documentation to show that you are able and available on future weekly claims.

You may receive correspondence that needs a response. Read the notices carefully and respond by the deadline.

## **Searching for Work**

You are required to conduct at least two work-search activities **every week.** Below are examples of activities that meet and don't meet this requirement.

#### Acceptable work-search activities:

- Apply for a job that fits your skills and qualifications.
- Interview for a job.
- Report to a union hiring hall if you are a registered member of that union.
- Participate in reemployment services at your local OhioMeansJobs Center.

# Unacceptable work-search activities:

- Apply for a job that you are unqualified for.
- View job leads without applying.
- Fail to apply for a job as directed by an employer (for example, if you don't submit an online application when an employer tells you to apply online).
- Call to see if a business is hiring.

For more activities, visit jfs.ohio.gov/static/ouio/UIPolicy/

**ActiveSearchForWork.pdf**. You also are required to document your work-search activities and provide information about them on your weekly claims. See **Appendix C** for a sample work-search log.

#### OhioMeansJobs.com

To receive unemployment benefits, most Ohioans are required to have an account on **OhioMeansJobs.com**. If you are attached to a union hiring hall or meet other specific criteria, the Office of Unemployment Insurance Operations may notify you that you do not need to register.

Most unemployment claimants are required to:

- Create or upload an active resume on OhioMeansJobs.com by Week 4.
- Complete a career profile on OhioMeansJobs.com by Week 8.

The career profile is a survey that asks questions about your likes and dislikes. You will then get a report showing the kind of work that may suit you best. You can use that information to search for potential careers based on your results.

If you are required to complete these activities, they will be listed on your New Claim Instruction Sheet. Pay close attention to the deadlines. If you miss a deadline, your weekly payment could be held.

Even if you find a job before weeks 4 and 8, you still should complete these requirements. If you become unemployed again within your benefit year, and you did not upload your resume or complete the career profile, the deadlines will be counted as missed, and your payment will be held.

For more information about the **OhioMeansJobs.com** requirements for unemployment claimants, visit **OhioMeansJobs.ohio.gov/job-seekers/learn-about-benefits/unemployment-claimants.** 



## How to Register for an OhioMeansJobs.com Account

When you apply for unemployment benefits, you will be asked questions so we can automatically register you on **OhioMeansJobs.com** if you don't already have an account. Your username and a temporary password will be sent to you either through email or U.S. mail, depending on how you told us you wanted to receive information. You will need to change the temporary password to one you choose. Follow the instructions and keep the notices for future reference.

## **Getting Back to Work**

The Ohio Department of Job and Family Services offers a variety of free services to help you get back to work faster. You can learn about these by visiting **OhioMeansJobs.com** or your local **OhioMeansJobs Center.** 

#### **Your Local OhioMeansJobs Center**

An OhioMeansJobs Center is a place in your county where you can get help finding a job. The people who work at your local OhioMeansJobs Center can help you:

- Look for jobs in your area that fit your skills and experience.
- Write a resume that shows employers why they should hire you.
- Explore and plan for a long-term career.
- Be ready for the type of job you want or the job you get hired to do.
- Enroll in job training to get better at your current job or to learn new skills.

The people who work at your OhioMeansJobs Center can also refer you to programs that can help you:

- Get special services or other benefits if you are a veteran.
- Improve your reading and writing or finish your education.
- Get vocational rehabilitation.
- Get cash or other emergency help for you and your family while you are unemployed.

Ohio has an OhioMeansJobs Center in every county. To locate an OhioMeansJobs Center near you, visit **OhioMeansJobs.com** and select "FIND A JOB CENTER" at the bottom of the page. You can visit a center in person or ask for a virtual meeting.

#### **Other Programs and Services**

- Training programs You may be eligible for training or education programs to help you upgrade your skills or complete a degree program.
   To learn more, visit OhioMeansJobs.ohio.gov/job-seekers/build-your-career/career-preparation.
- Veterans' assistance Some employment assistance programs are designed specifically for veterans. If you are a veteran, get started at OhioMeansVeteransJobs.com or dvs.ohio.gov/jobs-and-education/veterans-workforce-team.
- **Free or low-cost health coverage** As an unemployed worker, you and your family may qualify for free or low-cost health coverage. To see if you are eligible or to learn how to apply, visit **benefits.ohio.gov.**
- Other forms of assistance To see if you are eligible for other forms of assistance, visit benefits.ohio.gov. Be sure to scroll to the bottom of that page to learn about multiple sources of help available to Ohioans facing challenges.

#### When You Find a New Job

#### **Full-time Work**

After you start a new **full-time** job, you do not need to notify our office that you found work. Simply stop submitting weekly unemployment claims. Stop submitting weekly claims even if you will not be paid for a week or more. If you start the new job in the middle of a week, be sure to report your earnings on your last weekly claim, even if you haven't been paid yet.

#### **Part-time Work**

If you find part-time work, you still may be eligible for partial unemployment benefits if your gross earnings are less than your weekly unemployment benefit amount. Be sure to report any earnings from part-time work when you file weekly unemployment claims. See "Reporting Earnings" on page 12 for more information.

If you stop submitting weekly unemployment claims because you are working, you should still monitor any correspondence from us because you may need to take action.

#### Fraud

Fraud is a serious crime with serious penalties. We regularly audit unemployment claims to ensure that benefits are paid according to state and federal law.

#### **Examples of Fraud**

Some examples of fraud include:

- Failing to report money earned while receiving benefits.
- Being dishonest about why you are no longer working for a previous employer.
- Saying you are able and available to work when you are ill, traveling, or not able to work.
- Reporting that you looked for work when you did not.

#### **To Avoid Committing Fraud**

The most important thing is to be honest. If you intentionally make false statements or hide information to receive unemployment benefits, you are committing fraud. If you are confused about what you are supposed to do or report, call 1-877-644-6562 | TTY: 1-614-387-8408 for clarification. We are here to help!

#### Penalties for Fraud

Penalties for fraud can include:

- Repayment of all benefits that you were not eligible to receive, plus a 25% penalty and 14% annual interest, compounded monthly.
- Disqualification from receiving future benefits. If you commit fraud, you will lose two weeks of future unemployment benefits for every week you received benefits fraudulently.
- Prosecution in state or federal court.

#### What We Do To Stop Fraud

We take many actions to stop fraud. These are just a few examples:

- Compare earnings reported by workers and their employers.
- Audit claims.
- Check state and national databases of recently hired individuals to make sure people aren't receiving benefits after they start working again.
- Verify job-search contacts.
- Review the union attached status of claimants who get work through union hiring halls.

## How to Report Suspected Fraud

If you suspect fraud or ID theft on your account, contact us as soon as possible! There are two ways to report fraud:

 Online at secure.jfs.ohio.gov/ feedback/ouc/ouc-fraud/ index.stm

OR

By calling:
 1-877-644-6562 | TTY: 1-614-387-8408

Agents are available from 8 a.m.-5 p.m., Monday-Friday.

You also can find additional resources at jfs.ohio.gov/job-services-and-unemployment/unemployment/report-identity-theft-fraud.

## **Overpayments**

If you receive unemployment benefits that you are not entitled to, you will have an overpayment. You will receive a notice that explains:

- Why the payment was incorrect or disallowed.
- · What weeks were paid incorrectly.
- The amount of the incorrect benefits paid.
- Any penalties, if fraud was involved.
- When and how to repay the overpaid benefits.
- Appeal rights (See "Appeal Rights" on page 16).

If you disagree with the decision that you were overpaid, you should file an appeal.

If we determine that you were overpaid benefits because of fraud, you will be charged two penalty weeks for each week benefits were paid. You also will have to pay a penalty of 25% of the total amount of benefits you received fraudulently. This is in addition to the amount of overpaid benefits that you must pay.

If you have an overpayment and are still claiming benefits, your weekly benefit will be offset until your overpayment is paid in full.

You can make direct payments to repay overpayments. If you are still receiving or will be receiving unemployment benefits in the future, we will use those benefits to repay the overpayment. We may also seek civil action and file a claim with Ohio and/or federal authorities to divert income tax refunds to repay the overpaid benefits.

## **Requalifying For Unemployment Benefits**

If your application for unemployment benefits was denied, you can requalify for benefits if you become unemployed again by meeting all of the following requirements:

- You must have started new work that is covered by unemployment insurance.
- You must have worked enough weeks AND earned enough wages at your most recent job to qualify.
- You must become unemployed through no fault of your own and meet all other requirements.
- You must file a new unemployment application.

## **Appendices**

## **Appendix A - Legal Disclosures**

This guide is for informational purposes only and does not carry the force or effect of law.

#### **Equal Opportunity Information**

It is against the law for this agency to discriminate against any individual on the basis of race, color, religion, sex, national origin, age, disability, or political affiliation or belief, or against any beneficiary of, applicant to, or participant in programs financially assisted under Title I of the Workforce Innovation and Opportunity Act (WIOA), on the basis of the individual's citizenship status or participation in any WIOA Title I financially assisted program or activity.

#### What to Do if You Experience Discrimination

If you think you have been subjected to discrimination during your interactions with the unemployment program, you may file a complaint within 180 days of the date of the alleged violation. If you have any questions about how to file a complaint, contact the ODJFS Bureau of Civil Rights by mail or phone as follows:

#### To file a complaint by phone:

Call 1-614-644-2703 or (toll-free) 1-866-227-6353 TTY 1-866-221-6700

#### To file a complaint by mail:

Send information about your complaint to:

Ohio Department of Job and Family Services Bureau of Civil Rights 30 E. Broad Street, 30th Floor Columbus, Ohio 43215-3414

#### **Accommodations for Individuals with Disabilities**

We will make accommodations to ensure that you have equal access to services. To request an accommodation for a disability, please call 1-877-644-6562.

#### **Your Privacy Matters to Us**

We follow all state and federal laws that protect your private information. To connect you with programs that can help you get back to work, we share some of your information with our partners, such as **OhioMeansJobs.com**. They are not allowed to share it with anyone else.

We may give the following information to our partners:

Contact information

- Employment and job-search history
- Demographics (such as age and gender)

We may need to contact your previous employer for information on your application and weekly claims. Your previous employers and other state or local government agencies may give us information about you that we need to process your claim – for example, your Social Security number. We need this to process your application, weekly claims, and to report the amount of benefits you receive to the Internal Revenue Service as taxable income.

## **Appendix B - Glossary**

These are some commonly used terms and their definitions.

**Alternate Base Period** – The amount of wages earned and number of weeks worked in the last four completed calendar quarters when you applied for unemployment benefits. This is used only if you do not qualify for benefits using the base period.

**Appeal** – A process for requesting a formal review of a prior unemployment decision.

**Average Weekly Wage** – The amount obtained by dividing an individual's total wages during the base period (or alternate base period) by the number of weeks worked during that same period.

**Base Period** – The number of weeks worked in the first four of the last five completed calendar quarters when you applied for unemployment benefits.

**Benefit Week** – A seven-day period during which you have an active claim. The benefit week begins on Sunday and ends at midnight the following Saturday.

**Benefit Year** – The 52-week time period tied to your unemployment application. This is sometimes also called a claim year.

**Benefit Year Beginning Date** – The Sunday of the week you applied for unemployment benefits. It starts the benefit year.

**Benefit Year Ending Date** – The last Saturday of a benefit year, 52 weeks after a claim's effective date.

**Claim** – The word "claim" is sometimes used to refer to your initial unemployment application. Other times, it refers to the weekly claims you must file to request benefit payments.

**Dependent Child(ren)** – Any natural child, stepchild, or adopted child for whom you supply more than one-half of the cost of support.

**Determination** – A notice stating whether you meet eligibility requirements. You may receive multiple determination notices. It's important that you read all of them closely. If one or more of them says that no benefits will be paid, you will not be eligible for benefits.

**Fraud** – Willfully making a false statement or knowingly failing to disclose a fact to obtain benefits.

**Full-time Work** – Working 40 or more hours per week.

**Gross Earnings** – The amount of money you earn before taxes and other deductions are removed.

**Hearing** – A meeting to reconsider a disputed unemployment benefit decision. Each party (you and the employer, in most cases) can tell an impartial hearing officer what they believe are the relevant facts. You may have witnesses testify. You may ask questions of the other party. All testimony is given under oath.

**Maximum Benefit Amount** – The total amount of unemployment benefits you could potentially receive during a benefit year if you (1) remain unemployed and (2) remain eligible. This amount is based on the wages you earned in the base period of your claim, multiplied by the number of weeks in your benefit year. This amount is listed in your monetary determination notice.

**Misconduct** – Careless or deliberate behavior that causes you to be fired or suspended from your job. Examples include dishonesty related to employment, unexcused absences, or violation of a company policy.

**Monetary Determination** – A notice after you apply for unemployment benefits that states whether you met the wage-related eligibility requirements. It lists employers you worked for during the last five completed calendar quarters, the weeks you worked for each employer, and the wages you earned during the time period. Be sure to check it for accuracy. If you find an error, please call 1-877-644-6562 as soon as possible. You may receive multiple determination notices. It's important that you read all of them closely. If one or more of them say that no benefits will be paid, you will not be eligible for benefits.

**Net Earnings** – Your take-home pay after taxes and other deductions are removed.

**New Claim Instruction Sheet** – A document provided to you when you apply for unemployment benefits. It contains important information and instructions that you must follow to receive benefits. It can be revised, so make sure you follow the current document.

**Non-Monetary Determination** – A notice after you apply for unemployment benefits that states whether you met non-wage eligibility requirements. You may receive multiple determination notices. It's important that you read all of them closely. If one or more of them say that no benefits will be paid, you will not be eligible for benefits.

**OHID** – An online user account that provides a secure, personalized experience for Ohioans to interact with multiple state agencies, programs, and services, all with a single username and password. OHID was developed by the Ohio Department of Administrative Services' InnovateOhio Platform. It meets all federal and state security standards.

**Overpayment** – Unemployment benefits you received but were not entitled to under state law.

**Partial Unemployment Benefits –** The amount of benefits you may receive while working reduced hours (less than your typical work hours).

**Redetermination** – If you appealed an eligibility determination, this is the decision regarding your appeal. If you disagree, you can appeal again.

**Suitable Work** – Work that matches your prior training and experience. It takes into account your physical fitness for the work, the distance from your residence, your prospects for obtaining local work, the length of your unemployment, and the degree of risk to your health, safety, and morals. (See special exceptions in Ohio Revised Code 4141.29(A)(4)(f) and 4141.301.)

#### Work is not suitable if:

- You would be required to join or resign from a labor organization.
- The position offered is vacant because of a strike, lockout, or other labor dispute.
- The pay, hours, or other conditions are substantially less favorable than for similar work in the area.

**Separation** – When you or your employer end the working relationship. This can be due to a quit, discharge (firing), leave of absence, suspension, or layoff.

**Unemployment Compensation Review Commission** – An organization that conducts fair due process hearings on previously issued unemployment insurance decisions. The commission is independent of the Ohio Department of Job and Family Services' Office of Unemployment Insurance Operations.

**Unemployment Insurance** – The benefit program for workers who become unemployed through no fault of their own.

**Union Attached** – When an active union member gets work through a union hiring hall. If you are on the out-of-work list, as verified by your union, you may be eligible for unemployment benefits, if you remain available for work through your union.

**Waiting Week** – The first week you request payment for benefits and meet all of the eligibility requirements. No benefits are paid for this week, but Ohio law requires you to file a weekly claim for that week.

Weekly Benefit Amount (WBA) – The maximum amount of money you may be eligible to receive for one week of unemployment benefits.

**Weekly Benefit Amount** – The maximum amount of money you may be eligible to receive for one week of unemployment.

**Weekly Claim** – A request for payments for a week (Sunday-Saturday) that you were partially or totally unemployed.

## **Appendix C - Sample Work-Search Log**

Use a log such as the one shown below to keep track of your work-search activities. Be sure to document all the details of each activity. For example, write down what you did, when you did it, and who you communicated with. If possible, save screenshots, email confirmations, or other evidence of your work-search activities.

	o work-search activities each week you request unemployment benefits.  This form can help you keep track of them.
Vork-Search Activity 1 Work-search activity completed.	
Location of work-search activity (S	Street, City, State, Zip)
Please select the method that you	used to complete the work-search activity.
	In Person   Internet   Phone
If you applied for a position, please	e list it here. If you completed an activity, please explain.
What date did you complete this	What was the outcome of the work-search activity?
work-search activity?	Hired   Interviewed   Not Hiring   Activity Completed   Unknown   Stored in my OhioMeans Jobs.com account
	C, c, c
W-4 C	
Work-Search Activity 2 Work-search activity completed.	- Committee Comm
Vork-Search Activity 2 Work-search activity completed.	- Committee Comm
Work-search activity completed.  Location of work-search activity (S	itreet. City. State. Zip)
Work-search activity completed.  Location of work-search activity (S  Please select the method that you	Street. City, State. Zip) used to complete the work-search activity.
Work-search activity completed.  Location of work-search activity (S  Please select the method that you  Email Mail Mail	street. City, State. Zip) used to complete the work-search activity. n Person   Internet   Phone
Work-search activity completed.  Location of work-search activity (S  Please select the method that you  Email Mail Mail	Street. City, State. Zip) used to complete the work-search activity.
Work-search activity completed.  Location of work-search activity (S  Please select the method that you  Email Mail Mail	street. City, State. Zip) used to complete the work-search activity. n Person   Internet   Phone

Use a log, such as the one shown here, to keep track of your work-search activities. Be sure to document all the details of each activity. For example, write down what you did, when you did it, and who you communicated with. If possible, save screenshots, email confirmations, or other evidence of your work-search activities.



Tip for documenting work-search activities: Store everything in a single location, such as one folder on your computer, or in your email

## **Appendix D – Sample Work-Search Plan**

You should take time each week to make a work-search plan. Think about what actions you plan to take to stay on track with your work-search efforts.

Write down your plans below. For example, "I will submit a job application to ABC Company on Friday morning." As you complete your actions, track your progress using the checkboxes below.

4	My first Work Search Action will be:
	I will complete it on this date:
	☐ Completed ☐ Documented
	My second Work Search Action will be:
2	I will complete it on this date:
	○ Completed ○ Documented
	My third Work Search Action will be:
3	I will complete it on this date:
_	☐ Completed ☐ Documented
_	My fourth Work Search Action will be:
4	I will complete it on this date:
	Completed Documented

OHIO DEPARTMENT OF JOB AND FAMILY SERVICES
OFFICE OF UNEMPLOYMENT INSURANCE OPERATIONS
P.O. BOX 1618
COLUMBUS OH 43216-1618

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