



Iowa Workforce  
Development

# **Unemployment Insurance Claimant Handbook**

2023-2024

# Introduction

This handbook explains your rights and responsibilities when filing an unemployment insurance (UI) benefits claim. It answers common questions and contains general information. This handbook doesn't have the force and effect of a law, rule, or regulation. Your failure to follow the instructions in this handbook may lead to:

- A delay in receiving benefits;
- The loss of benefits; or
- An improper payment of benefits that you must pay back.

If you knowingly break the rules, you could be denied benefits for committing fraud. Those who commit fraud face serious consequences, including civil and criminal penalties. Read more: [Defining UI Fraud](#)

It is your responsibility to read and understand the information in this handbook, and you agree to do so when you file your claim.

Free interpretative services are available to answer your questions if you need help understanding the English language. If you don't understand the information in this handbook, call us for help at 866-239-0843.

## EQUAL OPPORTUNITY IS THE LAW

It is against the law for this recipient (IWD) of Federal financial assistance to discriminate on the following basis:

- Against any individual in the U.S, on the basis of race, color, religion, sex, national origin, age, disability, political affiliation or belief; and
- Against any beneficiary of programs financially assisted under Title 1 of the Workforce Investment Act of 1998 (WIA) or the Workforce Investment Opportunity Act (WIOA) of July 2015, on the basis of the beneficiary's citizenship/status as a lawfully admitted immigrant authorized to work in the United States, or his or her participation in any WIA or WIOA Title 1 - financially assisted program or activity.

If you believe you have been subjected to discrimination, you should contact the Equal Opportunity Officer located at:

Iowa Workforce Development  
1000 East Grand Avenue  
Des Moines, IA 50319

Auxiliary aids and services are available upon request to individuals with disabilities. For deaf or hard of hearing, use Relay 711.

## UNEMPLOYMENT INSURANCE

**Unemployment Insurance is a tax paid entirely by employers who are covered by the Iowa Employment Security Law. You do not pay any part of this cost.**

Unemployment Insurance is not based on need; it provides temporary benefits if you are:

- Unemployed or working reduced hours through no fault of your own
- Able to work and available for work
- Actively looking for work (unless this requirement is waived)

You are not automatically qualified for unemployment insurance benefits. We will determine your eligibility based on information received from the employer that you worked for in the last 18 months. You must meet all eligibility requirements set by law to receive unemployment insurance benefit payments.

## SOCIAL SECURITY NUMBER USE

Social Security Numbers (SSN) are used to:

- Verify your identity with the Social Security Administration
- Verify your eligibility for unemployment insurance benefits
- Report unemployment insurance benefit payments as taxable income to the Internal Revenue Service (IRS) and to the Iowa Department of Revenue
- Detect fraud in federal and state programs
- Enforce child support orders

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

**WARNING:** Do not provide your SSN or other personal information unless the representative can verify they are an IWD employee.

## EVERYONE OWNS INTEGRITY

Everyone is responsible for upholding unemployment insurance integrity. Individuals, employers and IWD staff are expected to act honestly and in good faith. Integrity helps us prevent errors, fraud, and abuse by those who do not follow the unemployment insurance rules.

We can help you with any questions about your responsibilities and requirements for receiving unemployment insurance benefits. Contact us if you think you have made a mistake in filing your claim. We can be reached by email at [uiclaimshelp@iwd.iowa.gov](mailto:uiclaimshelp@iwd.iowa.gov) or by phone at 866-239-0843, Monday through Friday from 8:00 a.m. - 4:30 p.m.

## UNEMPLOYMENT INSURANCE FRAUD

Fraud is knowingly providing false information or withholding information to receive unemployment insurance benefits. Fraudulently collecting benefits is a serious offense. It can lead to severe penalties, including:

- Criminal prosecution, fines, and imprisonment
- An overpayment of fraudulently collected unemployment insurance benefits that you must repay, plus a fifteen percent misrepresentation penalty and daily interest
- Wage garnishments and liens
- Withholding state and federal tax refunds to be applied to an outstanding overpayment
- Denial of benefits by administrative penalty, meaning you will be ineligible to receive future unemployment insurance benefits for anywhere from four weeks to the end of your benefit year, even after the overpayment and penalty is paid in full
- Denial of unemployment insurance benefits while you have an outstanding fraud debt, including penalty, interest, and lien fees.
  - Unemployment insurance benefits cannot be used to offset your debt
  - No benefits will be paid for weeks in which you have an outstanding fraudulent overpayment

We use automatic wage crossmatch programs, claim audits, and additional investigative tools to detect fraud. We also compare state and federal new hire reports to unemployment insurance claims. We do this to ensure that if you have returned to work full time, you are no longer collecting benefits or, if you have returned to work part time, you are correctly reporting your earnings. Claim audits are also conducted to confirm work searches were completed for each employer listed on your work search record.

If you think you may have mistakenly reported incorrect information, you should contact us to correct the situation before an investigation begins. Contact us by email at [uiclaimshelp@iwd.iowa.gov](mailto:uiclaimshelp@iwd.iowa.gov) or by phone at 866-239-0843, Monday through Friday from 8:00 a.m. - 4:30 p.m.

## QUALITY CONTROL REVIEWS

We randomly select and review claims each week to determine if unemployment insurance benefits were accurately paid or denied. You must participate in the review if you are selected in order to remain eligible for unemployment insurance benefits. If selected, you will receive a Notice of Selection letter by mail containing the date and time of the telephone interview. You will also receive a questionnaire to complete prior to the telephone interview. You must have a record of your work searches made for the week in question, as we will verify the work search information with the employers. Refusal to cooperate in the review will result in a denial of unemployment insurance benefits.

# Steps & Responsibilities

## REQUIRED INFORMATION

Before beginning the application process, you need to have the following information available:

- Social Security Number
- Full legal name(s), SSN, dates of birth and relationship of any dependents, up to a maximum of four
- Complete mailing address, including apartment/lot number and zip code
- Telephone number
- Bank account and routing number (if you wish to have your benefits deposited directly in your account)
- Most recent employer as it appears on your pay stubs or W-2 forms.
  - If you have worked for a temporary/staffing agency, you should list the name of the agency and not the name of the client you were assigned to work at
- Your start and end dates with your most recent employer
- Your reason for leaving your most recent employer
  - For purposes of unemployment; a lack of work is not considered a discharge
- If you are not a United States citizen, your employment authorization number and expiration date
- If you served in the military during the past 18 months, DD 214 Member #4 Form.
- If you worked for the federal government as a civilian employee in the last 18 months, Standard Form 8 or Standard Form 50

## FILING FOR UNEMPLOYMENT INSURANCE IS A TWO-STEP PROCESS

### STEP ONE: FILE YOUR INITIAL CLAIM APPLICATION

You must file an initial claim application online or at your local IowaWORKS Center during the first week you wish to be paid; you will not receive payments for any weeks prior to the effective date of your claim. No exceptions. The unemployment week is Sunday through Saturday. All claims are assigned a Sunday effective date for the week the claim is filed. If your claim is successfully submitted, a confirmation page will show with your confirmation number. Save this confirmation number for your records. You may file your initial claim:

- Saturday or Sunday from 6:00 a.m. to 7:30 p.m.
- Monday through Friday from 6:00 a.m. to 6:30 p.m.

After you successfully submit the application, you will see a confirmation page that includes:

- A printable copy of your confirmation number
- Instructions on when to begin filing your weekly claim

## IDENTITY VERIFICATION

The process for verifying your identity will take place when you file for unemployment benefits, typically during your first claim (initial claim), or your first weekly claim after April 1, 2024, if you have not yet verified your identity through ID.me.

- The identity verification process itself (providing documents and proving who you are) generally only happens once. (There are rare circumstances when ID.me needs an individual to do it again.)
- Each week after that you file for benefits (weekly claim), you will simply need to login into your verified ID.me account and complete Multi-Factor Authentication. This authentication lets IWD and ID.me know that your account is still secure and helps prevent takeover of your unemployment claim.

IWD offers three verification options with ID.me to maximize accessibility and offer claimants the choice to find the best verification option that works for them. The three options are Online Self-Service, Video Chat Agent, and In-Person Verification.

For more information on the identity verification process, visit [workforce.iowa.gov/verify](https://workforce.iowa.gov/verify).

## STEP TWO: FILE YOUR WEEKLY CLAIM

Filing a weekly claim online is a requirement of continued eligibility for unemployment insurance. If you do not file your weekly claim, you will not receive payment for that week. No exceptions. You may file your weekly claim on Sunday from 8:00 a.m. to 7:30 p.m. or Monday to Friday from 8:00 a.m. to 5:30 p.m. There is no weekly reporting available on Saturday.

## PREPARING TO FILE THE WEEKLY CLAIM

You should have the following information available when filing your weekly claim:

- Username and Password
- SSN
- Total amount of gross wages (before deductions) earned during the week
- Total amount of gross holiday, vacation and severance pay, if applicable
- Entered and certified your reemployment activities in IowaWORKS (if you are required to conduct reemployment activities)

## WHEN TO FILE WEEKLY CLAIM

Start filing your weekly claim the first Sunday after filing your initial claim.

Example: Your initial claim was filed on Wednesday. You would need to do your first weekly filing on Sunday.

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<b>Week 1</b>	Start of UI claim Apply for unemployment the first week for which you wish to be paid						
<b>Week 2</b>	First day to file your weekly claim for week 1 8:00 am - 7:30 pm	File weekly claim for week 1 8:00 am - 5:00 pm	File weekly claim for week 1 8:00 am - 5:00 pm	File weekly claim for week 1 8:00 am - 5:00 pm	File weekly claim for week 1 8:00 am - 5:00 pm	File weekly claim for week 1 8:00 am - 5:00 pm	No weekly claim filing available
<b>Week 3</b>	First day to file your weekly claim for week 2 8:00 am - 7:30 pm	File weekly claim for week 2 8:00 am - 5:00 pm	File weekly claim for week 2 8:00 am - 5:00 pm	File weekly claim for week 2 8:00 am - 5:00 pm	File weekly claim for week 2 8:00 am - 5:00 pm	File weekly claim for week 2 8:00 am - 5:00 pm	No weekly claim filing available
<b>Week 4</b>	First day to file your weekly claim for week 3 8:00 am - 7:30 pm	File weekly claim for week 3 8:00 am - 5:00 pm	File weekly claim for week 3 8:00 am - 5:00 pm	File weekly claim for week 3 8:00 am - 5:00 pm	File weekly claim for week 3 8:00 am - 5:00 pm	File weekly claim for week 3 8:00 am - 5:00 pm	No weekly claim filing available

## CONFIRMATION OF WEEKLY CLAIM SUBMITTED

You will receive a confirmation page (example shown below) informing you that your weekly claim has been successfully submitted.

### *(EXAMPLE) WEEKLY CLAIM SUCCESSFULLY FILED*

*Your claim for the week ending Saturday, December 28, 2019 has been filed. Your confirmation number is 132163668. Your confirmation number is proof that you have filed your weekly claim. You should keep a record of your confirmation number.*

*Please remember you must file each week. Failure to file for a week can result in a delay in benefit payments.*

*As a claimant, you are responsible for updating any changes in your address or telephone number with Iowa Workforce Development. To update your telephone number you may use the "Update Telephone Number" option in the menu on the left side of this page. To update your*

address, please contact Customer Service at 1-866-239-0843 or email [uiclaimshelp@iwd.iowa.gov](mailto:uiclaimshelp@iwd.iowa.gov).

*You will be provided a confirmation number after you have submitted your weekly claim. You must keep this number for your records. If you have an issue with a weekly claim filing, you will be required to provide this number to IWD.*

*You should check to make sure your weekly claim was successfully filed, how much you will receive, and when you will receive your payment by using the Benefit Inquiry tool. This is available Tuesday through Friday from 8:00 a.m. to 5:30 p.m. If you miss a weekly claim filing, you will be required to reactivate your claim. You will not be paid for any weeks you did not file timely.*

*(end of example)*

## WHAT TO REPORT ON THE WEEKLY CLAIM

You must report all gross earnings and gross wages on the weekly claim. Wages are reportable when earned, not when paid. Gross earnings or gross wages are your earnings before taxes or other payroll deductions are made. For additional information, please refer to the page on reportable income.

## CLAIM EFFECTIVE DATE

The benefit week runs from Sunday to Saturday. The effective date of all unemployment insurance claims is the Sunday of the week in which the application was filed. The effective date of a claim will not be changed for applications that were not filed in a timely manner.

## ELIGIBILITY REQUIREMENTS

To meet the preliminary eligibility requirements, you must:

- Be totally or partially unemployed through no fault of your own
- Been paid wages by covered employers in at least two quarters of the base period
- Total base period wages of at least 1.25 times the wages earned in the highest base period quarter
- Wages of at least \$2,000 in one quarter and at least \$1,000 in a different quarter
- Be able and available for work

To remain eligible for unemployment insurance benefits, you must:

- Be actively seeking work (work search may be waived if certain criteria are met)
- Be registered for work online with [IowaWORKS.gov](http://IowaWORKS.gov) or at your nearest IowaWORKS center
- Enter and certify your weekly reemployment activities in IowaWORKS
- Notify us on the weekly claim of any job offers you refused
- Notify us if you have quit or are discharged from any job while claiming UI benefits
- Notify us if you move or leave the area for more than three working days



- Report all wages when they are earned, not when payment is received
- Notify us if you receive workers' compensation or a private pension
- Notify us if you enroll in or start school

## REACTIVATING A CLAIM

You can start and stop claiming unemployment insurance benefits as many times as necessary during the benefit year. This is called a break in reporting status. Any break in reporting requires you to refile your claim application online during the week you want to start collecting benefits again. Any employment during the break must be reported.

Don't forget to file your weekly claim every week. If you fail to file timely each week, you will not be eligible for payment until you reactivate your claim again.

## Monetary Eligibility

After completing an application for unemployment insurance, you will be mailed a monetary record on a green sheet of paper. This is not a guarantee of benefits and does not mean that you have been approved to receive benefits; you must meet additional requirements to receive unemployment insurance benefits. It is your responsibility to check and know the status of your claim. Check your benefit inquiry to see if and when you will receive payments.

## MONETARY RECORD

The monetary record contains the:

- Effective date of claim
- Number of dependents claimed
- Work search requirements
- Weekly Benefit Amount (WBA)
- Maximum Benefit Amount (MBA)
- Employers you worked for in the base period
- Wages earned each quarter during the base period
- Last employer you indicated on your application

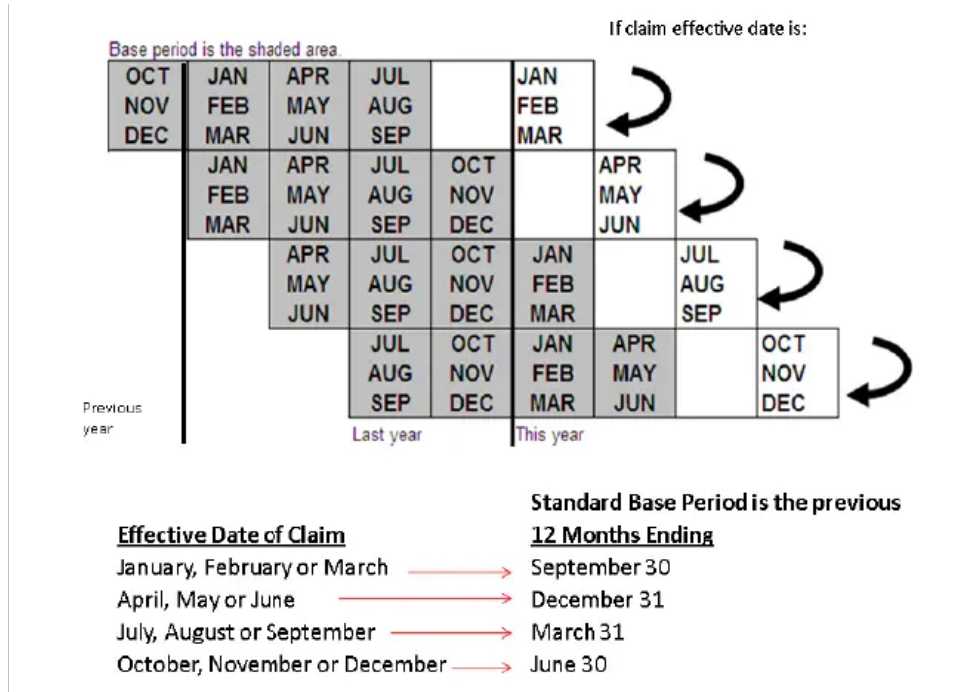
Carefully review all information on the monetary record. Contact us immediately or send a letter appealing the monetary record if any information is incorrect. The appeal should include copies of any check stubs, W-2 forms, or other proof of earnings, if available.

## BENEFIT YEAR

The benefit year is a one-year period from the claim effective date. The claim can be reactivated as many times as necessary during the benefit year. Benefits may be paid on a claim until the maximum benefit amount is exhausted or the benefit year ends, whichever comes first. The unemployment insurance claim expires at the end of the benefit year even if all funds have not

been paid. If the maximum benefit amount is exhausted before the claim expires, you must wait until the end of the benefit year before filing a new claim.

## BASE PERIOD



The base period is a four-quarter (one-year) time frame using the first four of the last five completed calendar quarters at the time an initial unemployment insurance claim is filed. Qualified earnings in the base period determine your weekly benefit amount and maximum benefit amount. Earnings received in most recently completed quarter is not used to determine monetary eligibility.

EXAMPLE: If a new claim is filed in April, May, or June (second quarter) of this year, the base period is January 1 through December 31 of last year.

## ALTERNATE BASE PERIOD

If you fail to qualify monetarily using the regular base period, it may be possible to use an Alternate Base Period (ABP). To see if you qualify and to request an ABP, contact us at [uicclaimshelp@iwd.iowa.gov](mailto:uicclaimshelp@iwd.iowa.gov) or 1-866-239-0843.

## WAGE REQUIREMENTS

To be eligible for benefits, you must have:

- Been paid wages by covered employers in at least two quarters of the base period
- Total base period wages of at least 1.25 times the wages earned in the highest base period quarter

- Wages of at least \$2,000 in one quarter and at least \$1,000 in a different quarter.

## DEPENDENTS

The number of dependents is used to help determine your weekly benefit amount and maximum benefit amount. Adding dependents will increase your weekly benefit amount and may increase your maximum benefit amount. A dependent is any individual who was claimed on the prior year's income tax return. A claim may include a maximum of four dependents. Dependents can only be added within 10 days of filing your initial claim. A spouse may be considered a dependent if they earned \$120 or less in wages (excluding self-employment) during the week prior to the claim effective date.

Dependents cannot be:

- Yourself
- Any person already listed on another non-expired claim
- A spouse who listed you on their non-expired claim

Dependents claimed incorrectly may result in an overpayment and may be reviewed by the fraud investigations team.

## WEEKLY BENEFIT AMOUNT

The weekly benefit amount (WBA) is determined by two things: the wages earned in the highest quarter of the base period and the number of dependents on your claim. To calculate the WBA, the wages in the highest quarter of the base period are divided by:

- 23 for zero dependents (maximum of \$582)
- 22 for one dependent (maximum of \$604)
- 21 for two dependents (maximum of \$626)
- 20 for three dependents (maximum of \$659)
- 19 for four dependents (maximum of \$714)

## MAXIMUM BENEFIT AMOUNT

The maximum benefit amount (MBA) is either 16 times the weekly benefit amount (WBA) or one-third of your total base period wages, whichever is less. If your last employer permanently closed the business location, your MBA may be increased. The business closing MBA will be either 26 times the WBA or one-half your total base period wages, whichever is less. The business closing WBA will not change.

The minimum and maximum WBAs and MBAs change each year for new claims filed after the first Sunday in July.

## SECOND BENEFIT YEAR

To be eligible for a second claim year, you must earn wages in covered employment of at least eight times your weekly benefit amount since the effective date of your previous unemployment insurance claim. Second benefit year claims can still be filed even if eight times the weekly benefit has not been earned. After eight times the weekly benefit amount of the previous claim year has been earned, contact us at [uicclaimshelp@iwd.iowa.gov](mailto:uicclaimshelp@iwd.iowa.gov) or by phone at 866-239-0843, Monday through Friday from 8:00 a.m. - 4:30 p.m.

Example: If your last unemployment claim was paying \$450 per week, you would have to show \$3,600 (\$450 x8) in earnings since you filed your last claim.

## Non-Monetary Issues

### WHAT ELSE DO I NEED TO KNOW?

#### PROTESTED CLAIM

Any employers you have worked for in the last 18 months may be charged for benefits that are paid to you. Because of this, employers are able to protest your unemployment insurance claim seeking relief of charges. The employer must protest within ten calendar days after the notice of claim is sent. Unemployment insurance claims are automatically protested if you indicate that you were fired from or quit your most recent job.

#### FACT-FINDING INTERVIEW

If your unemployment insurance claim is protested, we may arrange a fact-finding interview. The fact-finding interview will be conducted by phone. Both you and the employer will receive a Notice of Unemployment Insurance Fact-Finding Interview letter containing the date, time, and the phone number where you will be called for the interview. The notice contains complete instructions, including what to do if the telephone number listed is incorrect. Failure to participate in a fact-finding interview could result in denial of unemployment insurance benefits.

After the fact-finding interview, an eligibility decision letter will be mailed to you and the employer. Either party can appeal the decision if they disagree. Appeal rights and instructions are included on the back of the decision notice.

You are still required to file weekly claims until the fact-finding process is completed. If you are found eligible for unemployment and weekly claims have not been filed, your claim will not be backdated. You will not be eligible to receive benefits for any week for which you did not file a weekly claim.

## APPEAL PROCESS

### FIRST-LEVEL APPEAL — ADMINISTRATIVE LAW JUDGE

Both you and the employer have the right to appeal the fact-finding decision and present testimony to an Administrative Law Judge (ALJ). The appeal must be postmarked or received by the appeal deadline listed in the decision or the right to appeal may be lost. The appeal

period is extended to the next business day if the appeal deadline falls on a Saturday, Sunday or legal holiday.

## ONLINE APPEAL

To access and submit an online appeal form, visit the Unemployment Appeals Form and provide the requested information. A written appeal can be mailed to:

### *IOWA WORKFORCE DEVELOPMENT*

Department of Inspections, Appeals, and Licensing  
Administrative Hearings Division  
Unemployment Insurance Appeals Bureau  
Wallace State Office Building | 502 East 9th Street  
Des Moines, IA 50319

The written appeal should include:

- Your name, address and SSN
- Date of the decision
- Reason for appealing
- Hearing preference (telephone or in-person)
- Language for interpreter, if needed

Contact the Appeals Bureau for assistance:

Toll-free in Iowa: 800-532-1483

Toll-free outside of Iowa: 800-247-5205

Des Moines local: 515-281-3747

Fax: 515-478-3528

Email: [helpuiappeals@dia.iowa.gov](mailto:helpuiappeals@dia.iowa.gov)

## WHAT TO EXPECT FROM THE HEARING

Once a claim is appealed, a formal hearing will be scheduled with an ALJ. A notice for a telephone hearing will be mailed to your last known address. The notice provides the date and time of hearing and a toll free number for you to call to participate in the hearing.

**Warning:** The Administrative Law Judge WILL NOT call you for the hearing, you MUST call into the number provided above to participate. Failure to participate in the hearing may result in the dismissal of your appeal.

If you are unable to participate in the appeal hearing as scheduled, please submit a written request to postpone the hearing to the Appeals Bureau at least three days prior to the scheduled hearing. Written submissions may be made via fax, email, or regular mail. The appeal hearing will be postponed only for good cause. The request for a postponement should be made at least three days before the hearing.

Unlike the fact-finding interview, an appeal hearing is a formal process where all parties and witnesses are sworn in and the hearing is recorded. The ALJ will take new statements concerning the issue even if a statement was already given at the fact-finding interview. Either party may submit additional evidence at the hearing, so participation is important. If a claimant

or employer chooses to hire an attorney to attend the hearing, the claimant or employer will be responsible to pay the full expenses of the attorney. For additional information about what to expect during the appeal hearing, review the instructions on the back of the hearing notice.

The ALJ's final decision will be mailed to the parties as soon as possible after the hearing. The decision will state the important facts of the case, the legal conclusions and reasons for the decision, and an order stating the result of the decision. The decision may disqualify the claimant from receiving UI benefits or may allow the claimant UI benefits that may be chargeable to the employer.

## SECOND LEVEL APPEAL:

If you disagree with the decision, you or any interested party may:

1. Appeal to the Employment Appeal Board within fifteen (15) days of the date under the judge's signature by submitting a written appeal via mail, fax, or online to:

Employment Appeal Board

4th Floor – Lucas Building

Des Moines, Iowa 50319

Fax: (515)281-7191

Online: [eab.iowa.gov](http://eab.iowa.gov)

The appeal period will be extended to the next business day if the last day to appeal falls on a weekend or a legal holiday. There is no filing fee to file an appeal with the Employment Appeal Board.

AN APPEAL TO THE BOARD SHALL STATE CLEARLY:

- 1) The name, address and social security number of the claimant.
- 2) A reference to the decision from which the appeal is taken.
- 3) That an appeal from such decision is being made and such appeal is signed.
- 4) The grounds upon which such appeal is based.

OR

2. File a petition in District Court within thirty (30) days of the date found under the judge's signature. Additional information on how to file a petition can be found at [www.iowacourts.gov/iowa-courts/district-court](http://www.iowacourts.gov/iowa-courts/district-court) There may be a filing fee to file the petition in District Court.

Note to Parties: YOU MAY REPRESENT yourself in the appeal or obtain a lawyer or other interested party to do so, provided there is no expense to Workforce Development. If you wish to be represented by a lawyer, you may obtain the services of either a private attorney or one whose services are paid for with public funds.

**You are still required to file weekly claims until the 2nd level appeal process is completed. If you are found eligible for unemployment and weekly claims have not been filed, back-dating claims will not occur. *You will not be eligible to receive benefits for any week for which you did not file a weekly claim.***

## Continued Eligibility

### WORK SEARCH REQUIREMENTS

NOTICE: YOU ARE REQUIRED TO CONDUCT FOUR (4) REEMPLOYMENT ACTIVITIES EACH WEEK. THREE (3) OF THOSE REEMPLOYMENT ACTIVITIES ARE REQUIRED TO BE JOB APPLICATIONS. YOU ARE REQUIRED TO CREATE AN IOWAWORKS PROFILE AND CERTIFY YOUR REEMPLOYMENT ACTIVITIES. YOU WILL UTILIZE IOWAWORKS TO CERTIFY YOUR REEMPLOYMENT ACTIVITIES. YOU ARE REQUIRED TO CERTIFY YOUR REEMPLOYMENT ACTIVITIES PRIOR TO FILING YOUR WEEKLY CLAIM. READ THESE FREQUENTLY ASKED QUESTIONS FOR MORE DETAILS.

AVISO: A PARTIR DEL 9 DE ENERO DE 2022, LOS REQUISITOS DE ACTIVIDADES DE REEMPLIO CAMBIARON DE DOS (2) A CUATRO (4). SE REQUIERE QUE TRES (3) DE ESAS ACTIVIDADES DE REEMPLIO SEAN SOLICITUDES DE EMPLEO. DEBE CREAR UN PERFIL DE IOWAWORKS Y CERTIFICAR SUS ACTIVIDADES DE REEMPLIO. UTILIZARÁ IOWAWORKS PARA CERTIFICAR SUS ACTIVIDADES DE REEMPLIO. DEBE CERTIFICAR SUS ACTIVIDADES DE REEMPLIO ANTES DE PRESENTAR SU RECLAMO SEMANAL. LEA ESTAS PREGUNTAS FRECUENTES PARA OBTENER MÁS DETALLES.

In order to maintain eligibility for unemployment benefits, you are required to complete four reemployment activities each week, unless this requirement is waived by the department. Reemployment activities may be waived if you are temporarily unemployed and expect to be recalled by your former employer within a reasonable period of time (generally 4 weeks or less) or if you are in school and approved for Department Approved Training (DAT). Your work search requirement is determined each time a claim is filed.

Detailed instructions for logging and certifying reemployment activities can be found on the Unemployment Insurance & IowaWORKS Reemployment Activities landing page.

In order to meet the work search requirements, you must complete four reemployment activities, three of which must be job applications, between Sunday and Saturday of the week you are claiming benefits. These reemployment activities must be recorded and certified in IowaWORKS prior to filing a weekly claim for benefits.

The work search must be a reasonable and honest effort to find suitable work. Failure to do so may result in the denial of benefits. Participation in reemployment services activities may qualify as a work search.

You must be willing to accept a reasonable wage for the job for which you are applying. If you apply for the same position with the same employer within six weeks, you cannot count that most recent application toward your four required reemployment activities.

Members of a union hiring hall are required to be in good standing and must contact the union in accordance with hall rules.

Review these Frequently Asked Questions about Unemployment Insurance.

## REPORTING EARNINGS

Gross earnings or gross wages are your earnings before taxes or other payroll deductions are made. Earnings or wages must be reported on the weekly claim during the week the wages are earned, not when the wages are paid. Earnings must be reported even if you have not yet received the payment. To calculate the amount to report, multiply the number of hours you worked by your hourly wage.

Example: 10 hours X \$12.00/hour = \$120.00 in gross earnings

You should report the full gross amount of earnings and we will calculate any deductions. Deductions and/or earnings are calculated differently depending on the type of income. See the general guidelines on deductibility below.

## EXCESSIVE EARNINGS

Fifteen dollars (\$15) or more over your weekly benefit amount (WBA) is considered excessive earnings. When filing your weekly claim, if you report excessive earnings for four consecutive weeks, your claim will need to be reactivated before payments can resume. On the 5th consecutive week of filing, if you are still in need of benefits, you must file a new initial claim by Saturday in order to reactivate your claim and be able to continue with your weekly certifications.

## PARTIALLY DEDUCTIBLE FROM THE BENEFIT PAYMENT BASED ON A FORMULA

You may earn up to 25 percent of your WBA before the benefit payment is reduced, but there is still a requirement to report all earnings even if those earnings are under 25 percent. Earnings higher than 25 percent will reduce your benefit payment. If you earn \$15 or more over your WBA, you will not receive a benefit payment for that week. This type of income includes:

- Wages
- Holiday pay
- Sick leave
- Stand-by pay
- Tips, gratuities, commission and incentive pay
- Strike pay - only deductible when received for services rendered.
- Any compensation other than cash (i.e. room and board, cell phone)



Example: Your WBA is \$400 and you earn \$370.

25% of \$400 is \$100. \$100 is not deducted from the WBA.

$\$370 - \$100 = \$270$ . The remaining \$270 is deducted from the WBA.

$\$400 - \$270 = \$130$ .

\$130 is the payment amount for the week.

## FULLY DEDUCTIBLE FROM THE BENEFIT PAYMENT

Under Iowa law and administrative code, some forms of income reduce your benefit payment one dollar for each dollar earned (dollar for dollar). Income that is 100% deductible includes:

1. Vacation pay and paid time off
2. Severance pay
3. Pension – Only if the employer contributed 100%
4. Retirement, Annuity, or any other similar periodic payment
5. Workers' Compensation (temporary total disability)
6. Paid excused leave (funeral or personal leave)

Example: Your WBA is \$400 and you receive a \$370 vacation payout for the week you are claiming.

$\$400 - \$370 = \$30$ . \$30 is the payment amount for the week.

## REPORTING VACATION PAY

Vacation pay that is paid out after a separation from employment is reportable for the first 5 workdays following the last day worked. Vacation pay is applied to an 8-hour work day and a 5-day work week, Monday through Friday. If you received less than 5 days of vacation pay, you should report the amount that you received or will receive.

See the instructions below on how to report vacation pay.

## VACATION PAY 40 HOURS OR LESS

If you received less than 5 days of vacation pay after a separation from employment, you should report the amount that you received or will receive.

Example: Your last day worked is Wednesday. You were paid \$25 per hour and will receive 28 hours of vacation pay in the amount of \$700. The money should be reported on weekly claims as follows:

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<b>Week 1</b>				Last day	\$200 (8 hrs.)	\$200 (8 hrs.)	
<b>Week 2</b>	File for week 1 - Report \$400 vacation pay	\$200 (8 hrs.)	\$100 (8 hrs.)				
<b>Week 3</b>	File for week 2 - Report \$300 vacation pay						

## VACATION PAY IN EXCESS OF 40 HOURS

If you received or will receive vacation pay in excess of 40 hours after a separation from employment, you must only report 40 hours of vacation pay.

Example: Your last day is Wednesday. You were paid \$25 per hour and will receive 80 hours of vacation pay in the amount of \$2,000. The money should be reported on the weekly claim as follows:

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<b>Week 1</b>				Last day	\$200 (8 hrs.)	\$200 (8 hrs.)	
<b>Week 2</b>	File for week 1 - Report \$400 vacation pay	\$200 (8 hrs.)	\$200 (8 hrs.)	\$200 (8 hrs.)	\$200 (8 hrs.)	\$200 (8 hrs.)	
<b>Week 3</b>	File for week 2 - Report \$600 vacation pay						

## SELF-EMPLOYMENT

If you are self-employed or will receive a 1099 at the end of the year for working, you are not required to report the wages on your weekly unemployment insurance claim.

Income from self-employment is not considered wages and is not deducted from unemployment insurance benefits. However, eligibility requirements must still be met.

To receive unemployment insurance benefits, you must be able, available, and be actively looking for work and willing to accept suitable work. If it is determined that self-employment prevents you from accepting suitable work, you may be disqualified due to being unavailable for work.

## WORK REGISTRATION REQUIREMENT

You must register for work when you apply for Unemployment Insurance (UI). You can do this at your local IowaWORKS center or online. If you have already registered for work on [www.iowaworks.gov](http://www.iowaworks.gov) and have created a Employer Searchable resume, you have met this requirement and no action is needed.

To register for work in Iowa, you must complete the registration and a resume using the IowaWORKS website.

You must log in and complete all questions. **NOTE: It is important to register using your social security number (SSN). The system may not be able to find your information based on your name and other identifying information. If you do not use your SSN, we may be unable to verify that you have registered for work and benefits may be withheld until this requirement has been verified.**

A valid work registration will be considered valid when, at a minimum, the following is in the claimant's IowaWORKS account:

To register for work, you must complete the following steps:

- Create a user account at [www.iowaworks.gov](http://www.iowaworks.gov)
- You must provide your social security number (SSN) to be considered "registered for work".
- Create an active résumé.
- You must make the résumé available online for review by employers.

For any questions about completing your work registration or setting up your resume, contact your local IowaWORKS center

Failure to complete the online application will result in the denial of your unemployment benefits if you are required to look for work.

In order to remain eligible for unemployment, you are required to have an on-line active resume at [www.iowaworks.gov](http://www.iowaworks.gov) the entire duration of your claim. While you are filing for unemployment insurance, you may be required to periodically update your resume to remain registered for work. If your work registration is not active, you may receive a notice to update your resume and work registration. Failure to update your resume to complete the work registration at that time could result in denial of benefits.

## ABILITY TO WORK AND AVAILABILITY FOR WORK

You must be able and available for work while claiming benefits. It is important to notify us of any condition or situation which would prevent you from working, accepting work, or looking for work the majority of the week. These situations may include, but are not limited to:

- Illness, injury, or hospitalization
- Being in jail
- Attending school
- Being on vacation or out of town
- No childcare
- No transportation

You should contact us at 1-866-239-0843 to report any changes that could affect your benefits.

## SUITABLE WORK/WORK REFUSALS

You are required to search for and accept suitable work, unless this requirement is waived. Factors used to determine if the job offer is acceptable include wage, length of unemployment, working conditions and job duties.

The wage requirements for determining if work is suitable are calculated using the wages earned in the high quarter of the base period. The highest quarter of the base period is divided by 13 (the number of weeks in a quarter) to calculate the average weekly wage (AWW).

Example: Your earnings in the high quarter are \$5,200. To calculate the AWW, divide \$5,200 by 13. The AWW is \$400, which equals \$10 per hour in a 40 hour work week.

A job offer may be considered suitable if the offered wages are at or above the following percentages of the AWW:

- 100 percent if work is offered during the week that the claim is established or during the first week of a claim
- 90 percent if work is offered during the 2nd and 3rd week of a claim
- 80 percent if work is offered during the 4th and 5th week of a claim
- 70 percent if work is offered during the 6th, 7th or 8th week of a claim
- 60 percent if work is offered during or after the 9th week of a claim

**EXAMPLE:** If you are offered work that pays \$290 per week (\$7.25 per hour in a 40 hour work week) during the fourth week of the claim, the job offer is not considered suitable, because it is below 80 percent of your AWW. You are not required to accept any job offers that are below the federal or state minimum wage.

When you file a weekly claim, you must report if you refused any job offers or referrals during that week.

## PENSIONS, MILITARY AND RETIREMENT PAYOUTS

When you file a weekly claim, you must report any pension payment that was 100% paid by your employer, or the military, any 401k payout, or other similar periodic or lump sum payments. You will then be contacted for the following information:

- Name of contributing employer(s)
- Percent employer contributed
- Date you received or began receiving the payout
- Gross amount of payout

Once the above information is received, we will determine if the payment is deductible from unemployment insurance benefits.

## Payments

### PAYMENT OPTIONS - IWD DEBIT CARD OR DIRECT DEPOSIT

#### IWD DEBIT CARD

When you file an unemployment insurance claim and have selected to receive payment by a U.S. Bank ReliaCard®, a card will be mailed to you. The card will expire in three years, so please do not destroy the card. If you have received a card in the last three years, the card is still valid and payments will be issued to that card. The ReliaCard provides the quickest form of payment for unemployment benefits.

The benefit payment is deposited three to four business days after the weekly claim is filed, if all eligibility requirements are met. Holidays may delay the payment.

The ReliaCard is issued and serviced by U.S. Bank. A new card may take up to 10 business days to arrive. Through the ReliaCard cardholder website, you can:

- Check your account balance
- Review transaction history
- Sign up for balance alerts (text messages and email)
- Sign up for notification of deposits by email

You can also download the ReliaCard mobile app to manage your debit card.

The ReliaCard customer service is available 24/7 for card inquiries at:

- 855.282.6161
- 855.282.6161 (TTY)

[www.usbankreliacard.com](http://www.usbankreliacard.com)

## IMPORTANT INFORMATION

- Only IWD can update your personal information for the ReliaCard.
- Address or name changes should be reported to IWD.
- Card account balance and transaction history are not available to IWD staff.

You must contact U.S. Bank to order a replacement card or to report a lost or stolen card.

The ReliaCard is issued by U.S. Bank National Association pursuant to a license from Visa U.S.A Inc. © 2020 U.S. Bank. Member FDIC.

## DIRECT DEPOSIT

You may choose to have your UI benefit payment(s) deposited directly into a checking or savings account. The benefit payment is deposited four to five business days after the weekly claim is filed, if all eligibility requirements are met. Holidays may delay the payment.

In order to receive payment(s) into your checking or savings account, it is your responsibility to update your account information on IWD's website. We will not update or make changes to your account information. Before submitting your direct deposit information, it is your responsibility to verify:

- The bank routing number with your financial institution
- The account number is correct and is associated with the account to which you want the funds deposited.

It is your responsibility to verify the benefit payment was deposited into the correct account and resolve any direct deposit errors directly with your financial institution.

We are not responsible for incorrectly reported routing and/or account information. Funds that are deposited into an incorrect account may not only delay your payments, but also may not be recovered or returned to us or you.

In an effort to safeguard sensitive information, we will have limited access to updating account information. We will not accept any paper forms to change account information. If you do not wish to update your account information online, the IWD Debit Card will be the default payment method.

## OTHER DEDUCTIONS

### CHILD SUPPORT DEDUCTION

The Child Support Recovery Unit may withhold up to 50 percent of your unemployment insurance benefit payment for a child support obligation. You will be mailed a notification with the amount of the deduction and when that deduction will start. The amount withheld is included on your IRS Form 1099-G, since it was paid to another agency on your behalf. Requests to modify or stop the deductions must be made to the Child Support Recovery Unit or through the court system.

### OVERPAYMENT

You are responsible for repaying any benefits that you were not eligible to receive. If you have a non-fraud overpayment, your future benefit payments will be used to offset the amount you owe.

We will intercept state and federal tax returns, casino and lottery winnings, etc... regardless of payment plan or payment history.

As of July 1, 2018, if you have a fraud overpayment balance (including penalty, interest, and lien fees), you are not eligible for unemployment insurance benefits until that balance is paid in full. You will not be paid for any weeks that you previously filed. Iowa unemployment insurance benefit payments cannot be used to offset a fraud overpayment balance. Overpayments caused by fraud include a 15 percent penalty.

NOTE: Overpayment amounts include gross payments you received and payments made on your behalf to revenue agencies for tax withholdings or to the Child Support Recovery Unit.

## UNEMPLOYMENT INSURANCE TAXES

Unemployment insurance benefits are taxable. Unemployment insurance payments of \$10.00 or more are reported annually to the Internal Revenue Service and the Iowa Department of Revenue and Finance. An Internal Revenue Service (IRS) Form 1099-G is mailed by January 31 of each year. This form provides important tax information that must be reported on your state and federal income tax returns, including the amount of benefits paid during the tax year and the amount of state and federal taxes withheld.

You have the option to withhold 10 percent of your benefit payment for federal taxes and 5 percent for Iowa taxes. You will elect tax withholdings when you apply for unemployment insurance. To make changes in tax withholdings, you must submit the Tax Withholding Agreement Form 60-0351.

Note: The 1099-G will be mailed to the address on record. If you have changed your address since you last claimed benefits, you need to update your mailing address with Iowa Workforce Development.

## Additional Information

### REEMPLOYMENT SERVICES

Studies completed by the U.S. Department of Labor found that people who received reemployment services returned to work earlier than people who did not receive services.

We use profiling to select individuals who are required to look for work to participate in Reemployment Services and Eligibility Assessment (RESEA). We look at a variety of factors such as occupation, industry, education, length of employment, wages, etc. Participants are selected within the first five paid weeks of their claim.

RESEA is designed to assure that you are registered for work and to provide customized reemployment services. If selected, participation is mandatory and is a condition of eligibility for unemployment insurance benefits. If you do not participate, it could result in a denial of benefits.

You will receive a letter informing you where to report and what documents to bring. You must contact your RESEA Advisor prior to your scheduled appointment if you are unable to attend. Appointments may be rescheduled for justifiable cause.

This program is an overall eligibility assessment review of your unemployment insurance claim. You meet one-on-one with a RESEA Advisor to:

- Discuss benefits and requirements of the RESEA program, including how non-participation can affect your unemployment insurance benefits
- Assess your unemployment insurance eligibility and address any possible issues
- Review your work searches and discuss your work search process
- Provide you with Labor Market Information (LMI)
- Review your resume and provide feedback
- Review your registration in IowaWORKS to ensure that it is properly completed
- Schedule you for an IowaWORKS Center Orientation workshop
- Schedule you for one additional workshop of your choice to be completed within 30 calendar days of RESEA assessment
- Refer you to additional reemployment services/activities such as: resume writing, Future Ready Iowa, WIOA, ex-offenders services, etc. when employment barriers exist
- Develop or revise Initial Service Plan (ISP) that will include work search activities, accessing services provided through IowaWORKS, and self-service tools

Contact your local IowaWORKS Office for additional information.

## TRAINING EXTENSION BENEFITS

If you are attending school or a training course, you may apply for Training Extension Benefits (TEB) to receive an additional 26 weeks of benefits. TEB is available if you:

Meet the eligibility requirements for unemployment insurance benefits

Are separated for one of the following reasons:

Laid-off

Voluntarily separated from a full-time position in a declining occupation

Involuntarily separated from a full-time position due to a permanent reduction of operations at the last place of employment

In addition to the above requirements, the school or training course must be one of the following:

For a high demand occupation as defined by IWD

For a high-tech occupation or training approved under the Workforce Investment and Opportunity Act (WIOA)

TEB is only payable after all other unemployment benefits are exhausted. The TEB application can be found at [this link](#) and lists of high demand and declining occupations are available at [this link](#).

You must submit an application for TEB within 30 days of the last week you receive benefits.



## DEPARTMENT APPROVED TRAINING

If you are attending school or a training course, you may request to waive the work search requirement for each semester of school you attend. You should submit an application for Department Approved Training (DAT) to IWD with the following information:

Name of the school

Type of training

Class schedule

Beginning and ending dates of training

You will receive a decision in the mail approving or denying your request for DAT. The decision will include appeal rights. If you are approved for DAT, even though the work search requirement is waived, you must continue to be able and available to attend school. You must also file a weekly claim to receive payment while you are in school. If training stops for any reason, you must notify IWD and begin making work search contacts immediately. To be eligible for a continuing DAT each semester, you will need to submit a new application for DAT including your schedule and prior semester's grades so we can determine your progress.

## VOLUNTARY SHARED WORK PROGRAM

The Voluntary Shared Work (VSW) program offers an alternative to layoffs of five or more workers and is an effective tool for Iowa businesses experiencing a decline in regular business activity. Under VSW, work reductions are shared by reducing employees' work hours and Unemployment Insurance (UI) partially replaces lost earnings. By avoiding layoffs, employees stay connected to their jobs and employers maintain their skilled workforce for when business improves.

Voluntary Shared Work Program

## MILITARY WAGES

If you have served on active military duty during the base period, you can file an unemployment insurance claim in any state as long as you are physically present in that state at the time of filing. To add military wages to a claim, you must have served on active duty in the Armed Forces or served at least 180 consecutive days of active service in a US Military Reserve Force and meet all other eligibility requirements. You must provide a copy of your DD-214 (member copy 4) to determine if military wages can be used on the unemployment insurance claim.

The US Military service, not IWD, will determine if the earnings can be used on a claim. If the wages can be used, you will receive a new monetary record in the mail. If your request to add wages is denied, you will receive a decision with appeal rights. The DD-214 may be submitted any of the following ways:

- At a local IowaWORKS Center
- By fax to the UI Military Unit at 515-281-4057
- By mail to:

UI Benefits Bureau  
PO Box 10332  
Des Moines, IA 50306-0332

### ADDITIONAL INFORMATION REGARDING MILITARY CLAIMS:

Military service and the wages earned for that service are assigned to the state in which an individual is physically present in when filing a military claim. Unused military wages could be used for a later claim.

The Federal findings of the branch of service are final and only that branch of service may issue a corrected DD Form 214.

An ex-service member may request a correction of the information contained on the DD Form 214 from the branch of service if it is believed to be incomplete or inaccurate.

A lump-sum payment for accrued leave, retirement payments, educational assistance allowances and disability payments and may reduce unemployment insurance benefit amounts. Additionally, subsistence allowance for vocational rehabilitation training or a war orphan's (or widow's) educational assistance allowance, payable by the Department of Veterans Affairs, may also reduce unemployment insurance benefit amounts.

Military wages are determined based on the pay grade of the service member at the time of discharge. The schedule of remuneration is issued by the Secretary of Labor and determines the wage credits and wage assignments.

### FEDERAL WAGES

Federal wages are not assigned to a state until after an unemployment insurance claim is filed. If you have worked for the federal government during the base period, you must report this employment when filing an unemployment insurance claim. We will send a request to the federal employer to determine if the wages can be assigned to Iowa. Once wages are assigned, you will receive a new monetary record in the mail.

### COMBINED WAGES CLAIM

If you have worked in Iowa and other states during the base period, you may request to have your out-of-state wages added to your Iowa unemployment insurance claim. Out-of-state wages will only be combined with the Iowa wages if the additional earnings will increase the WBA or MBA. You have the option to file in any state where an employer reported earnings for you during the base period.

### INTERSTATE CLAIM

If you move out of Iowa, you must immediately notify us of your address change. Mail from Iowa Workforce Development may not be forwarded by the U.S. Postal Service. If you are required to do work searches, you must contact the workforce agency in the state where you reside to

register for work. You should still file your weekly claim in Iowa. Benefits will continue to be paid by Iowa until you begin working, exhaust benefits, or your benefit year expires.

## TRADE ACT

Trade Readjustment Allowance and Trade Adjustment Assistance are programs available if you are unemployed or underemployed due to increased foreign imports. Affected employers must be approved by the US Department of Labor. For more information contact us at 866-239-0843, or contact a local IowaWORKS office.

## RECORD REQUESTS

In keeping with the Freedom of Information Act (FOIA) and the Iowa Open Records Act, Iowa Workforce Development is committed to providing assistance to those seeking access to open records created by or in the legal custody of our agency. Any person may submit their request to examine and copy an open record created by or in the custody of Iowa Workforce Development through this records requests portal. If you still have additional questions, please contact us at [uiclaimshelp@iwd.iowa.gov](mailto:uiclaimshelp@iwd.iowa.gov) or by phone at 866-239-0843, Monday through Friday from 8:00 a.m. - 4:30 p.m.

The department shall hold confidential the information obtained from an employing unit or individual in the course of administering this chapter and the initial determination made by a representative of the department under section 96.6, subsection 2, as to the benefit rights of an individual. The department shall not disclose or open this information for public inspection in a manner that reveals the identity of the employing unit or the individual, except as provided in subparagraph (3) or paragraph "c". Iowa Code § 96.11(6) (b) (1); 20 CFR 603. To obtain confidential information, a requesting party must show entitlement to such information under Iowa Code § 96.11(6). All fact-finding records, including audio recordings, are confidential and can only be released to the claimant and employer.

## Glossary

### **1099-G**

The tax form you receive indicating total UI benefits received and taxes withheld during a calendar year.

### **ABLE AND AVAILABLE**

If you claim unemployment insurance benefits, you must be ready, willing and able to work. You must be prepared to start employment immediately and be physically and mentally capable of working in order to receive UI benefits.

### **ADDITIONAL UI CLAIM**

An application to reactivate an existing unemployment insurance claim following a period of employment.

**ADMINISTRATIVE LAW JUDGE (ALJ)**

The Department of Inspections, Appeals, and Licensing official who conducts unemployment insurance appeal hearings. ALJ's are licensed attorneys and have a duty to provide a fair and impartial hearing to the parties.

**APPEAL**

The right of interested parties to challenge a determination on the basis the determination is not legally correct or has been based on incorrect or incomplete facts. All appeals must be in writing and must be filed by the specified deadline.

**APPEAL HEARING**

A formal proceeding held by an administrative law judge to consider an appeal of a fact-finding decision concerning benefits or an employer's tax liability.

**ALTERNATE BASE PERIOD**

The alternate base period is the four completed calendar quarters prior to the calendar quarter in which a claim begins.

**BASE PERIOD**

The base period is the first four of the last five completed calendar quarters before the calendar quarter in which the claim is effective.

**BENEFIT AMOUNT OR WEEKLY BENEFIT AMOUNT**

The amount of unemployment insurance benefit payments you receive each week.

**BENEFIT WEEK**

A calendar week that starts at 12:01 a.m. Sunday and ends at midnight the following Saturday.

**BENEFIT YEAR**

The one-year period beginning with the Sunday in which the valid initial claim for unemployment insurance benefits is filed. It is during this period the individual may receive up to 26 full weeks of benefits.

**BREAK IN REPORTING STATUS**

You can start and stop claiming weekly benefits as many times as necessary during the benefit year. This is called a break in reporting status. Any break in reporting requires you to file another initial claim application to reactivate your claim.

**CALENDAR QUARTER**

The three-month period beginning with January, April, July and October.

1st Quarter – January 1 through March 31

2nd Quarter – April 1 through June 30

3rd Quarter – July 1 through September 30

4th Quarter – October 1 through December 31

**CLAIMING BENEFITS**

To receive a benefit payment after filing your initial claim for benefits, you must certify your eligibility by filing a weekly claim.

**COMBINED WAGE CLAIM (CWC)**

An Iowa claim in which the wages earned during a base period in Iowa are combined with all base period wages earned in other states to qualify for benefits or to increase the benefit amounts.

**COMBINED WAGE CLAIM TRANSFER (CWC-T)**

Iowa wages transferred to another state for use on an unemployment insurance claim with another state.

**COVERED EMPLOYMENT**

Work performed for an employer who is subject to the Iowa Employment Security Law and who pays unemployment insurance taxes. It is also known as insured employment.

**COVERED WAGES**

Wages paid to an employee by an employer who is required to pay unemployment insurance taxes.

**DEPARTMENT APPROVED TRAINING**

An individual attending school or a training course can submit a written application requesting the work search requirement be waived.

**DEPENDENTS**

Any individual who was claimed on the prior year's income tax return or a spouse eligible to be claimed as a dependent on an unemployment insurance claim.

**DETERMINATION**

A decision on a request for insured status, an unemployment insurance claim for benefits, or any unemployment insurance issue.

**DETERMINATION DATE**

The date a determination is made.

**DIRECT DEPOSIT**

Payment option that allows your UI benefit payments to be deposited directly into a checking or savings account.

**DISASTER UNEMPLOYMENT ASSISTANCE (DUA)**

If you become unemployed as a result of a declared disaster and lack the necessary earnings to qualify for an unemployment insurance claim, you may be eligible to receive benefits based on non-covered wages.

**EFFECTIVE DATE (Benefits)**

The date your benefit year begins. Unemployment insurance claims always begin on the Sunday of the week in which the UI claim is actually filed.

**EMPLOYMENT APPEAL BOARD**

On appeal, the Employment Appeal Board (EAB) reviews UI benefit decisions made by an administrative law judge. Members of the EAB are appointed by the governor and confirmed by the Iowa Senate. One member represents employers, one represents employees, and one is a representative of the public. The EAB is located in the Department of Inspections and Appeals.

**EXCESSIVE EARNINGS**

An amount equal to or greater than the weekly benefit amount plus \$15.

**FACT-FINDER**

An Iowa Unemployment Insurance Division employee who makes determinations of eligibility on an unemployment insurance claim.

**FACT-FINDING INTERVIEW**

An informal interview, usually held over the phone, in which both you and the employer present information regarding the initial claim.

**FEDERAL CLAIM**

A claim in which there are wages earned from a Federal employer during the base period. We will send a request to the Federal employer to determine if the wages can be assigned to Iowa to be used on an unemployment insurance claim.

**FRAUD**

The willful misrepresentation or nondisclosure of a material fact for the purpose of obtaining benefits to which you are not entitled.

**IDENTITY VERIFICATION**

Iowa Workforce Development (IWD) uses data provided by LexisNexis® Risk Solutions to help verify and validate your identity.

**INITIAL UNEMPLOYMENT INSURANCE CLAIM**

An application by a worker for a determination of eligibility for unemployment insurance and computation of weekly and maximum benefit amounts.

**LAG QUARTER**

The calendar quarter immediately before the quarter in which the effective date falls.

**MAXIMUM BENEFIT AMOUNT (MBA)**

The total amount of unemployment insurance benefits available to you during a benefit year.

**MILITARY CLAIM**

A claim in which there are military wages earned during the base period. You must have served on active duty in the Armed Forces or served at least 180 consecutive days of active service in

a US Military Reserve Force. You must provide the agency with your DD214 (member copy 4) to determine your eligibility.

### **MONETARY ELIGIBILITY**

Eligibility for unemployment insurance benefits based on the gross insured wages paid to you during the base period. The maximum and minimum benefit amounts are determined by law and are subject to change each year.

### **OVERPAYMENT**

Unemployment insurance benefits you received but were not entitled to because of disqualification, earnings or for other reasons.

### **PROTEST**

A notice to Iowa Workforce Development about a potentially disqualifying eligibility issue for unemployment insurance benefits. Protests on a claim may be initiated by the employer, the individual claiming benefits, or by Iowa Workforce Development.

### **REACTIVATION**

Any break in filing weekly claims (break in reporting status) will require you to file another initial claim application during the week you want to start collecting benefits again. Any employment during the break must be reported.

### **REFUSAL**

You may be disqualified for failing to accept an offer or referral of suitable employment.

### **REGISTER FOR WORK**

If you are required to complete work searches, you are also required to register for work with IowaWORKS.gov. Failure to register for work can result in denial of benefits.

### **REPORTING EARNINGS**

Wages that must be reported the week that they are earned.

### **REQUALIFICATION**

A process by which you may establish eligibility for unemployment insurance through reemployment following a determination of ineligibility and a period of disqualification.

### **SECOND BENEFIT YEAR**

To be eligible for a second claim year, you must earn wages in covered employment of at least eight times your weekly benefit amount since the effective date of your previous unemployment claim.

### **SELF-EMPLOYMENT**

Income from self-employment is not considered wages and is not deducted from unemployment insurance benefits.

**SEVERANCE**

When an employer pays you for dismissal, termination, or separation, including wages in lieu of notice. This is 100 percent deductible.

**TRAINING EXTENSION BENEFITS**

A benefit program for full-time students that may allow you to receive up to an additional 26 weeks of unemployment insurance benefits if you qualify.

**TRADE ACT**

Programs available if you are unemployed or underemployed as a result of increased foreign imports. An employer must be certified as Trade eligible by the US Department of Labor.

**VALID UI CLAIM**

An application for unemployment insurance benefits that meets all the eligibility conditions specified by the law and establishes a benefit year.

**WAGES**

All compensation for personal services in cash or other medium unless specifically excluded from the definition of wages in Section 96.19(41) of the Iowa Code.

**WEEKLY BENEFIT AMOUNT (WBA)**

The amount payable to you for a payable week of unemployment.

**WEEKLY CLAIM**

A claim filed every week to receive unemployment insurance payments once an initial claim has been filed. It is also known as “weekly certification”.