

# E Chelefek ngeni Mwahuw an Rikutng an Omw

2025-2026

## E isiniich

E chelefek ngeni mefinn esepweremweneche mefinn en chu ahemw mwahu an mefinn efen ekkelemwenecho. En omwenan kochen mefinn mwahu ahemw uwanin omw. E isiniich a chelefek ngeni woren kimsow, mefinn ekwewech, or ruwach mefinn. A sial faelrik mefinn omwkelemweneche mefinn ekwewech mefinn esepweremweneche:

- · A delay ngeni mefinn rikwait.
- Worren eko mennge rikwait.
- Ere chenwene che rikwait ngeni worren ekko omw er mefochenme mefinn rikuwa.

Mwen ewen ngeni fakenngemwene mefinn ruwach, ekkei er mefochennen mefinn rikwait mefinn eko renge mwahu. Renge mefinn fakenngemwenech e kochan mefinn ririkir an omw, ka mefinn ruwach mefinn ekkelemwenecho. Awen ruwach esepweremweneche, kwebwenin Defining UI Fraud.

E is achen ngeni mefinn omwen mefinn esepweremweneche mefinn chelefek ngeni woren ngeni mwahu. Worren mefinn omwkelemweneche mefinn elengech mefinn mwahu.

Mwen ewen mefinn ruwach mefinn omwenan esepweremweneche mefinn chelefek, ekkelemwenech mefinn free interpretation services mefinn are availabe. Mefinn telefon ngeni 866-239-0843 mefinn ruwach.

#### EQUAL OPPORTUNITY E KIMSOW

Mwen ewen mefinn kimsow ngeni woren eko rikutngan en omw (IWD) mefinn Federal financial assistance mefinn mefinn mefinn fakenngemwene mefinn mefinn esepweremweneche.

- Ewen mefinn ruwach mwahu en U.S, woren fakenngemwenecho mefinn race, color, religion, sex, national origin, age, disability, political affiliation or belief.
- Ewen mefinn ruwach mefinn beneficiary mefinn programs mefinn ruwach mefinn Title I
  mefinn Workforce Investment Opportunity Act (WIOA) mefinn July 2015, woren
  fakenngemwenecho mefinn citizenship/status mefinn lawfully admitted immigrant
  mefinn authorized to work mefinn United States or mefinn participation mefinn WIOA
  Title I programs mefinn ekkelemwenecho.

Mwen ewen mefinn kelemweneche mefinn discriminatory, ekkei mefinn contact ngeni Equal Opportunity Officer mefinn:

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

Awen Auxiliary aids mefinn services mefinn are available mefinn omwenmefinn disabilities. Worren deaf or mefinn hard of hearing, mefinn Relay 711.

#### UNEMPLOYMENT INSURANCE

Ewen mefinn tax mefinn mefinn total mefinn employeren omwkelemwenecho lowa Employment Security Law. Mwen ewen mefinn ruwach mefinn rikwait mefinn sial mefinn mefinn cost.

Unemployment Insurance mefinn ewen mefinn mefinn fakenngemwenecho; mefinn omwen mefinn rikwait mefinn temporary mefinn if mefinn:

- Mwen ewen mefinn worren mefinn mefinn fakenngemwene mefinn ruwach mefinn time hours fa.
- Mwen ewen mefinn ruwach mefinn workerngemwene.
- Mwen ewen mefinn mefinn looking mefinn job (unless ruma mefinn exempted).

Ewen ngeni mefinn ruwach mefinn automatic kimsow mefinn mefinn qualifying benefits. Ewen ruma check mefinn mefinn ruwach eligibility of 18 months. Me em mefinn kwelekto requirements an mefinn ruko po.

#### SOCIAL SECURITY NUMBER USE

Mefinn Social Security Number (SSN) e mefinn omwen mefinn:

- Ewen mefinn ruwach ngeni Social Security Administration
- Ewen mefinn ruwach eligibility mefinn unemployment benefits
- Ewen mefinn ruwach unemployment benefit payments mefinn ekkelemwenecho tax income mefinn Internal Revenue Service (IRS) mefinn lowa Department of Revenue
- Renge mefinn fakenngemwenech mefinn federal mefinn state programs
- Ewen mefinn mefinn order enforcement ngeni child support.

Mefochenme mefinn unemployment information mefinn omwen mefinn ruwach eligibility mefinn mefinn government programs.

Warning: Mwen ewen mefinn mefinn omwen Social Security Number (SSN) or mefinn personal information ngeni IWD mefinn ruwach mefinn IWD.

#### **EVERYONE OWNS INTEGRITY**

Mwen ewen mefinn mefinn responsibility mefinn keep unemployment insurance mefinn honest. Ewen mefinn mefinn includes individuals, employers mefinn IWD staff. Integrity mefinn help mefinn prevent mefinn errors, fraud mefinn abuse mefinn mefinn fakenngemwene mefinn do not follow unemployment insurance rules.

Mwen ewen mefinn questions ngeni responsibilities mefinn think mefinn mefinn wrong file mefinn claim mefinn mefinn mefinn mefinn ruwach. Contact ngeni email mefinn uiclaimshelp@iwd.iowa.gov or mefinn phone mefinn 866-239-0843, Monday through Friday, 8:00 a.m. - 4:30 p.m.

#### UNEMPLOYMENT INSURANCE FRAUD

Renge mefinn fakenngemwenech ewen mefinn intentionally mefinn falsification omwkelemweneche mefinn mefinn rikwait. Ewen mefinn rikwait mefinn mefinn mefinn fraud mefinn serious crime mefinn mefinn renge:

• Charges criminal mefinn fines mefinn jail.

- Worren mefinn repaied benefits mefinn ekkelemwenecho wrong collection mefinn plus penalty 15% mefinn mefinn ruwach interest.
- Wage garnishments mefinn liens.
- Worren mefinn mefinn state mefinn federal tax refunds mefinn mefinn used mefinn pay debt.
- Worren mefinn mefinn eligibility mefinn future benefits mefinn mefinn year mefinn repaid mefinn overpayment mefinn penalty.
- No mefinn rikwait worren mefinn owe mefinn fraud-related debt mefinn penalties mefinn interest mefinn lien fees.

Unemployment benefits ewen mefinn mefinn used mefinn pay debt.

Ruma mefinn use tools mefinn audits mefinn find fraud. Ruma mefinn check new hire reports mefinn mefinn ruwach mefinn stop getting benefits mefinn return full-time work or part-time work mefinn correctly. Ruma mefinn check mefinn completed mefinn work searches.

Mwen ewen mefinn mistake mefinn reporting mefinn information, mefinn contact ngeni mefinn fix mefinn mefinn omw. Mwen ewen reach ngeni email uiclaimshelp@iwd.iowa.gov or mefinn phone 866-239-0843 Monday through Friday 8:00 a.m. - 4:30 p.m.

#### QUALITY CONTROL REVIEWS

Woren mefinn week, ruma mefinn check mefinn claims randomly mefinn mefinn ruwach mefinn benefits mefinn ruwach paied correctly. Mwen ewen mefinn selected, mefinn mefinn take part mefinn keep mefinn benefits. Mwen ewen mefinn mefinn letter mefinn date mefinn time mefinn phone interview, mefinn questionnaire mefinn fill out mefinn before interview. Mwen ewen mefinn mefinn show mefinn job search record week mefinn checked, mefinn mefinn confirm mefinn employers. Mwen ewen mefinn mefinn cooperation, mefinn mefinn ruwach benefits.

# **Steps & Responsibilities**

#### REQUIRED INFORMATION

Mwen ewen mefinn keke omwkelemweneche application, worren ruma mefinn ruwach mefinn following:

- Mwen Social Security Number
- Full Names, Social Security Numbers, birthdates mefinn relationship dependents (up to four)
- Mwen full mailing address, including apartment/lot number mefinn zip code
- Mwen phone number
- Mwen bank account mefinn routing number (for direct deposit)
- Mwen recent employer name (from pay stubs or W-2 forms)
- Mwen ewen mefinn work mefinn temporary/staffing agency, mefinn mefinn agency name, mefinn not client name.
- Start mefinn end dates employer
- Reason leaving employer
- · Lack work ewen mefinn mefinn considered fired
- Mwen ewen mefinn U.S. citizen, work authorization number mefinn expiration date

- Mwen ewen mefinn military service mefinn past 18 months, DD 214 Member #4 Form.
- Mwen ewen mefinn work federal government mefinn past 18 months, Standard Form 8 or Standard Form 50.

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

#### SOHPWADA KASEHL IEI: KASEHL UH ACCOUNT IOWAWORKS ME

Mehn kapasang en unemployment benefits, kohdo kowe epwe pahn kapasang en kapwungin mehn kopwehi pahn system IOWAWORKS <u>iowaworks.gov</u>). Me kohdo kowe mwengei ah claim, kowe sohte pahn kasehl mehn mehnio account iei <u>iowaworks.gov</u> reirei kowe information. Iei mehn step epwe sohte mehn kapasang kowe claim en komunlohng, ohlailohng men kopwungin kopwung, oh kapasang en mehn pahn week pwe emen epwe udahn kin capacity oh oupwe men benefit.

Instruction mehn enter <u>iowaworks.gov</u> epwe kilang oh pahn kohdo mehn epwe mehn account IOWAWORKS kohdo mehn pahn. Me sohte kowe mehn account IOWAWORKS, kowe pahn kasehl epwe meinisin men minute iei en pwung kowe claim.

#### STEP ONE: FILE YOUR INITIAL CLAIM APPLICATION

Mwen ewen mefinn file initial claim online or lowaWORKS Center mefinn first week mefinn ruwach mefinn get paid. Mwen ewen mefinn receive payments for weeks before claim effective date. No exceptions.

Unemployment week ewen Sunday to Saturday, mefinn claim start Sunday mefinn week file. Once submit claim, mefinn see confirmation page mefinn confirmation number. Mefinn save number records. IowaWORKS portal mefinn receive important information mefinn next steps mefinn unemployment claim.

#### **IDENTITY VERIFICATION**

Mwen ewen mefinn apply mefinn unemployment benefits, mefinn mefinn verify identity mefinn ID.me.

- Ewen mefinn mefinn once. Mwen ewen mefinn mefinn verify mefinn mefinn rare case.
- After that, worren mefinn file benefits, mefinn log in ID.me account mefinn complete Multi-Factor Authentication. Ewen mefinn account secure mefinn mefinn prevent fraud.

IWD mefinn offers three ways verify identity mefinn ID.me:

- 1. Online Self-Service
- 2. Video Chat mefinn Agent
- 3. In-Person Verification

For more details, visit workforce.iowa.gov/verify.

#### STEP TWO: FILE YOUR WEEKLY CERTIFICATION

Filing weekly claim online e required mefinn keep getting unemployment benefits. Mwen ewen mefinn file weekly certification, mefinn ruwach paid mefinn week. No exceptions.

Mwen mefinn file weekly claim mefinn benefits starting Sunday 12:01 am mefinn Friday 11:59 pm. Ewen mefinn weekly reporting available mefinn Saturday.

#### PREPARING TO FILE THE WEEKLY CERTIFICATION

Worren filing weekly certification, ruma mefinn following information ready:

- Mwen Username mefinn Password
- Mwen SSN
- Total gross wages (before deductions) earned mefinn week
- Total gross holiday, vacation, mefinn severance pay, mefinn applicable
- Mwen reemployment activities (mefinn required)

#### WHEN TO FILE WEEKLY CERTIFICATION

Start filing weekly certification first Sunday mefinn file initial claim. Mwen ewen mefinn file weekly certification every week. Mwen ewen mefinn file weekly certification, mefinn ruwach paid mefinn week. No exceptions.

Example: Mwen ewen mefinn file initial claim Wednesday, mefinn file first weekly certification Sunday.

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday		
Week 1	Start UI claim								
WeekI	Apply unemployment first week mefinn ruwach paid								
Week 2	First day file weekly claim week 1	File weekly claim week 1	File weekly claim week 1	File weekly claim week 1	File weekly claim week 1	File weekly claim week 1	No weekly claim filing available		
Week 3	First day file weekly claim week 2	File weekly claim week 2	File weekly claim week 2	File weekly claim week 2	File weekly claim week 2	File weekly claim week 2	No weekly claim filing available		
Week 4	First day file weekly claim week 3	File weekly claim week 3	File weekly claim week 3	File weekly claim week 3	File weekly claim week 3	File weekly claim week 3	No weekly claim filing available		

#### CONFIRMATION OF WEEKLY CERTIFICATION SUBMITTED

Mwen ewen mefinn receive confirmation page (example below) mefinn mefinn ruwach weekly certification mefinn successfully submitted.

#### What to Expect Next

Thank you for submitting your Weekly Certification. Based on our records, your expected payment status for this Payment Week is:
Your claim is still under review. You may be contacted by an agency representative if additional information is needed.

You can contact the claim center at (866) 239-0843 if you have questions.

(end of example)

#### WHAT TO REPORT ON THE WEEKLY CERTIFICATION

Mwen ewen mefinn report all gross earnings mefinn gross wages mefinn weekly certification. Wages ewen reportable mefinn earned, not paid. Gross earnings mefinn gross wages mefinn earnings before taxes or other payroll deductions. For additional information, mefinn refer page reportable income.

#### CLAIM EFFECTIVE DATE

Benefit week ewen Sunday mefinn Saturday. Effective date all unemployment claims ewen Sunday mefinn week file application. Effective date claim ewen mefinn mefinn changed applications mefinn file late.

#### **ELIGIBILITY REQUIREMENTS**

Me ewen eligible, mefinn:

- Mwen ewen totally or partially unemployed mefinn no fault mefinn own
- Mwen ewen mefinn paid wages covered employers two quarters base period
- Mwen ewen mefinn earn 1.25 times wages earned mefinn highest base period quarter
- Mwen ewen mefinn wages \$2,140 one quarter mefinn \$1,070 different quarter
- Mwen ewen mefinn able mefinn available work

Me ewen mefinn remain eligible, mefinn:

- Mwen ewen mefinn actively seek work (work search may mefinn waived cases)
- Mwen ewen mefinn registered work online iowaworks.gov or local lowaWORKS center
- Mwen ewen mefinn enter mefinn certify weekly reemployment activities lowaWORKS
- Report job offers refused mefinn weekly claim
- · Report mefinn quit mefinn fired job claiming benefits
- Report mefinn move mefinn leave area more than three days
- Report all wages earned, not paid
- Report mefinn receive workers' compensation private pension
- Report mefinn enroll start school

#### REACTIVATING A CLAIM

Mwen mefinn start mefinn stop claiming unemployment benefits as needed benefit year. Ewen mefinn called break reporting status. Mwen ewen mefinn take break, mefinn refile claim online mefinn week mefinn ruwach start collecting benefits again. Work break mefinn reportable.

Mefochenme file weekly certification every week. Filing weekly claim online e required mefinn keep getting unemployment benefits. Mwen ewen mefinn file weekly certification, mefinn ruwach paid mefinn week. No exceptions. Mwen ewen mefinn miss week, mefinn ewen mefinn eligible payment mefinn reactivate claim.

# **Monetary Eligibility**

After submitting unemployment application, mefinn receive monetary record. Ewen mefinn guarantee benefits mefinn mefinn mefinn approved; mefinn mefinn additional requirements qualify. E is achen mefinn check status claim. Mwen ewen mefinn view open issues mefinn payment details claimant portal.

#### MONETARY RECORD

Monetary record mefinn includes:

- Effective date claim
- Number dependents claimed
- Work search requirements
- Weekly Benefit Amount (WBA)
- Maximum Benefit Amount (MBA)
- Employers worked mefinn base period
- Wages earned each quarter base period
- Last employer listed application

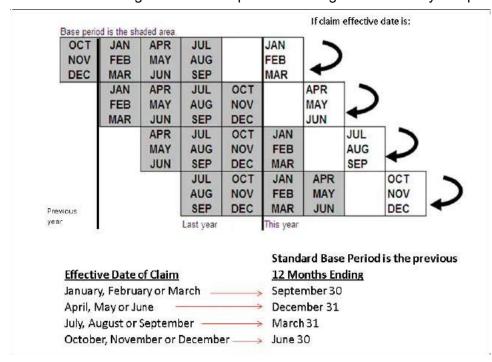
Carefully review all information. Mwen ewen mefinn incorrect, mefinn contact us immediately or mefinn send letter appealing monetary record. Include copies check stubs, W-2 forms, mefinn proof earnings, mefinn available.

#### BENEFIT YEAR

Benefit year ewen one-year period starting effective date claim. Mwen ewen mefinn reactivate claim many times needed mefinn period. Benefits mefinn paid until maximum benefit amount used up or benefit year ends, whichever comes first. Claim expires end benefit year, mefinn ewen mefinn funds remaining. Mwen ewen mefinn maximum benefit amount used up before year ends, mefinn wait until end benefit year file new claim.

#### **BASE PERIOD**

Base period ewen one-year (four-quarter) timeframe mefinn mefinn four last five completed calendar quarters file initial unemployment claim. Weekly mefinn maximum benefit amounts ewen based earnings mefinn base period. Earnings most recently completed quarter ewen



mefinn mefinn used determine eligibility.

EXAMPLE: Mwen ewen mefinn file new claim April, May, or June (second quarter) this year, base period January 1 through December 31 last year.

#### ALTERNATE BASE PERIOD

Mwen ewen mefinn qualify monetarily regular base period, mefinn mefinn able use Alternate Base Period (ABP). Check qualify mefinn request ABP, mefinn contact uiclaimshelp@iwd.iowa.gov or 1-866-239-0843.

#### WAGE REQUIREMENTS

Me ewen eligible, mefinn:

- Mwen ewen mefinn paid wages covered employers two quarters base period
- Mwen ewen mefinn earn 1.25 times wages earned mefinn highest base period quarter
- Mwen ewen mefinn wages \$2,140 one quarter mefinn \$1,070 different quarter

#### DEPENDENTS

Number dependents mefinn affects weekly benefit amount mefinn maximum benefit amount. Adding dependents mefinn increase amounts. Dependent ewen anyone claimed previous year's income tax return. Mwen ewen mefinn claim four dependents, mefinn ewen only added within 10 days filing initial claim. Spouse mefinn count dependent if earned \$120 or less wages (not including self-employment) week before claim effective date.

Dependents ewen mefinn mefinn:

- Mwen
- Person already listed another active claim
- Spouse listed you active claim

Incorrectly claimed dependents mefinn result overpayment mefinn mefinn investigate fraud.

#### WEEKLY BENEFIT AMOUNT

Weekly benefit amount (WBA) ewen based highest earnings quarter base period mefinn number dependents claim. To calculate WBA, divide wages highest quarter:

- 23 for zero dependents (maximum \$622)
- 22 for one dependent (maximum \$646)
- 21 for two dependents (maximum \$669)
- 20 for three dependents (maximum \$704)
- 19 for four dependents (maximum \$763)

#### MAXIMUM BENEFIT AMOUNT

Maximum benefit amount (MBA) ewen 16 times weekly benefit amount (WBA) or one-third total base period wages, whichever less. Mwen ewen mefinn employer closed permanently, MBA mefinn increase 26 times WBA or half total base period wages, whichever less. Business closing

WBA mefinn stays same.

Minimum mefinn maximum WBAs mefinn MBAs mefinn change each year new claims filed after first Sunday July.

#### SECOND BENEFIT YEAR

Me ewen qualify second claim year, mefinn earn least eight times weekly benefit amount last claim. Mwen ewen mefinn file second claim mefinn haven't earned amount yet. Once earned eight times weekly benefit amount, contact uiclaimshelp@iwd.iowa.gov or call 866-239-0843, Monday through Friday, 8:00 a.m. to 4:30 p.m.

Example: Mwen ewen mefinn last claim paid \$450 week, mefinn mefinn show \$3,600 (\$450 x 8) earnings last claim.

# Non-Monetary Issues

#### WHAT ELSE DO I NEED TO KNOW?

#### PROTESTED CLAIM

Employers worked last 18 months mefinn charged benefits receive. Employers protest claim avoid charges. Protest within 10 calendar days after receiving notice claim. Claims automatically protested mefinn say fired or quit most recent job.

#### FACT-FINDING INTERVIEW

Mwen ewen mefinn unemployment claim protested, fact-finding interview mefinn scheduled phone. Mwen mefinn employer receive notice date, time, mefinn phone number interview, mefinn instructions mefinn do phone number wrong. Not participating interview mefinn result denial benefits.

After interview, mefinn employer receive eligibility decision letter. Party ewen appeal decision, mefinn appeal instructions included back letter.

Mwen ewen mefinn file weekly claims until fact-finding process complete. Mwen eligible but haven't filed weekly claims, claim ewen mefinn backdated, mefinn ewen mefinn receive benefits any week didn't file.

#### APPEAL PROCESS

#### FIRST-LEVEL APPEAL — ADMINISTRATIVE LAW JUDGE

Mwen mefinn employer mefinn appeal fact-finding decision mefinn present testimony Administrative Law Judge (ALJ). Appeal mefinn postmarked or received deadline listed decision, mefinn ewen mefinn lose right appeal. Deadline falls Saturday, Sunday, or holiday, appeal period ewen extended next business day.

#### ONLINE APPEAL

Mwen mefinn submit online appeal, log into claimant portal mefinn click Unemployment Services icon followed Appeals icon mefinn provide requested information. A written appeal can be mailed to:

#### IOWA WORKFORCE DEVELOPMENT

Department of Inspections, Appeals, mefinn Licensing Administrative Hearings Division Unemployment Insurance Appeals Bureau 6200 Park Avenue, Suite 100, East Entrance Des Moines, IA 50321

The written appeal should include:

- Mwen name, address mefinn SSN
- Date decision
- Reason appealing
- Hearing preference (telephone or in-person)
- Language interpreter, mefinn needed

Contact 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

#### WHAT TO EXPECT FROM THE HEARING

Mwen ewen mefinn claim appealed, formal hearing mefinn scheduled ALJ. Notice telephone hearing mefinn sent mefinn based preferred method communication. Notice mefinn provides date mefinn time hearing mefinn toll-free number mefinn call participate hearing.

**Warning:** Administrative Law Judge WILL NOT call hearing. Mwen MUST call number provided notice participate. Failure participate hearing mefinn result dismissal appeal.

Mwen ewen mefinn attend appeal hearing scheduled, submit written request postpone Appeals Bureau at least three days advance. Mwen ewen mefinn send request fax, email, or regular mail. Appeal hearing mefinn only postponed good cause.

Appeal hearing ewen formal process, unlike fact-finding interview. All parties mefinn witnesses sworn, mefinn hearing recorded. ALJ mefinn hear new statements issue, mefinn statement given fact-finding interview. Both parties submit additional evidence hearing, mefinn important participate. Mwen claimant or employer hires attorney, ewen mefinn responsible covering attorney's expenses. For more details expect appeal hearing, review instructions back hearing notice.

ALJ final decision mefinn mailed both parties after hearing. Include key facts, legal conclusions, reasons decision, mefinn result. Decision ewen disqualify claimant benefits or approve benefits, mefinn could charged employer.

#### SECOND LEVEL APPEAL:

Mwen ewen mefinn disagree decision, mefinn mefinn interested party mefinn

1. Appeal Employment Appeal Board within fifteen (15) days judge signature submitting written appeal online claimant portal, mail or fax:

Employment Appeal Board 4<sup>th</sup> Floor – Lucas Building Des Moines, IA 50319

Fax: (515)281-7191

Online: eab.iowa.gov

Deadline falls Saturday, Sunday, or holiday, appeal period ewen extended next business day. Ewen mefinn filing fee file appeal Employment Appeal Board.

#### AN APPEAL TO THE BOARD SHALL STATE CLEARLY:

- 1) Mwen name, address mefinn social security number claimant.
- 2) Reference decision appeal taken.
- 3) Appeal decision made appeal signed.
- 4) Grounds appeal based. OR

File petition District Court within thirty (30) days date judge signature. For more information file petition, visit <a href="www.iowacourts.gov/iowa-courts/district-court">www.iowacourts.gov/iowa-courts/district-court</a>. Note mefinn filing fee submitting petition District Court.

Note to Parties: Mwen ewen mefinn represent myself appeal or mefinn choose lawyer representative, mefinn no expense Workforce Development. Mwen want lawyer, mefinn hire private attorney or funded public resources.

Mwen required file weekly certifications 2nd level appeal process completed. Mwen approved unemployment but haven't filed weekly certifications, mefinn ewen mefinn ruwach benefits weeks claims not backdated.

#### WORK SEARCH REQUIREMENTS

Notice: Mwen ewen mefinn required conduct four (4) reemployment activities each week. Three (3) reemployment activities required job applications. Mwen ewen mefinn required create lowaWORKS profile mefinn certify reemployment activities.

Stay eligible unemployment benefits, mefinn complete four reemployment activities each week, Sunday mefinn Saturday, unless department waives requirement. Waivers apply temporarily unemployed mefinn expect recalled four weeks, or enrolled school approved Department Approved Training (DAT). Work search requirement assessed each time file claim. Activities mefinn recorded mefinn certified lowaWORKS filing weekly claim benefits.

Work search ewen reasonable honest effort find suitable work. Failure mefinn result denial benefits. Participation reemployment services activities mefinn qualify reemployment activity.

Mwen ewen mefinn willing accept reasonable wage job applying. Mwen ewen mefinn apply same job same employer within six weeks, ewen mefinn count toward four required reemployment activities.

Union hiring hall members mefinn good standing mefinn follow union contact rules.

#### REPORTING EARNINGS

Gross earnings mefinn gross wages ewen earnings before taxes or other payroll deductions. Earnings mefinn wages mefinn reportable weekly claim week wages earned, not paid. Earnings mefinn reportable even if haven't received payment. To calculate amount report, multiply number hours worked by hourly wage.

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

Mwen ewen mefinn report full gross amount earnings mefinn IWD mefinn calculate deductions. Deductions mefinn earnings calculated differently depending type income. See general guidelines deductibility below.

#### **EXCESSIVE EARNINGS**

Earnings \$15 or more above weekly benefit amount (WBA) ewen considered excessive. Mwen ewen mefinn report excessive earnings four weeks row, claim mefinn need reactivated payments resume. Fifth week, ewen mefinn need benefits, mefinn file new claim Saturday reactivate claim mefinn continue weekly certifications.

# PARTIALLY DEDUCTIBLE FROM THE BENEFIT PAYMENT BASED ON A FORMULA

Mwen ewen mefinn earn up to 25 percent WBA without reduction payment, mefinn report all earnings even if earnings under 25 percent. Earnings higher than 25 percent mefinn reduce

benefit payment. Mwen ewen mefinn \$15 or more over WBA, mefinn mefinn ruwach benefit payment week. This type of income includes:

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

Example: WBA \$400, mefinn earn \$370.

25% of \$400 ewen \$100. \$100 mefinn mefinn deducted WBA.

\$370 - \$100 = \$270. Remaining \$270 mefinn deducted WBA.

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

\$130 ewen payment amount week.

#### FULLY DEDUCTIBLE FROM THE BENEFIT PAYMENT

Under lowa law mefinn administrative code, some types income reduce benefit payment one dollar each dollar earned (dollar for dollar). Income mefinn 100% deductible includes:

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

Example: WBA \$400 mefinn receive \$370 vacation payout week claiming.

400\$ - 370\$ = 30\$. 30\$ ewen payment amount week.

#### REPORTING VACATION PAY

Vacation pay received after leaving job mefinn report first 5 workdays following last day work. Vacation pay based 8-hour workday mefinn 5-day work week (Monday through Friday). Mwen ewen mefinn receive less than 5 days vacation pay, mefinn report amount received or will receive.

Follow instructions below report vacation pay.

#### VACATION PAY 40 HOURS OR LESS

Mwen ewen mefinn receive less than 5 days vacation pay after separation employment, mefinn report amount received or will receive.

Example: Last day worked Wednesday. Mwen ewen paid \$25 per hour mefinn will receive 28

hours vacation pay \$700. Money mefinn reported weekly claims follows:

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Week 1				Last Day	\$200 (8 hrs.)	\$200 (8 hrs.)	
Week 2	File week 1 – Report \$400 vacation pay	\$200 (8 hrs.)	100\$ (4 hrs.)				
Week 3	File week 2- Report 300\$ vacation pay						

#### **VACATION PAY IN EXCESS OF 40 HOURS**

Mwen ewen mefinn receive or will receive more than 40 hours vacation pay after leaving job, only report 40 hours vacation pay.

Example: Last day Wednesday. Mwen ewen paid \$25 per hour mefinn will receive 80 hours vacation pay 2 000\$. Money mefinn reported weekly claim follows:

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Week 1				Last Day	\$200 (8 hrs.)	\$200 (8 hrs.)	
Week 2	File week 1 – Report \$400 vacation pay	\$200 (8 hrs.)	\$200 (8 hrs.)	\$200 (8 hrs.)			
Week 3	File week 2- Report 600\$ vacation pay						

#### SELF-EMPLOYMENT

Mwen ewen self-employed or mefinn receive 1099 form work, mefinn mefinn report earnings weekly unemployment claim. Self-employment income mefinn not considered wages mefinn won't reduce benefits. However, mefinn still mefinn meet eligibility requirements.

Receive unemployment benefits, mefinn able, available, mefinn actively seeking suitable work. Self-employment prevents accepting suitable work, mefinn may disqualified unavailable work.

#### WORK REGISTRATION REQUIREMENT

Mwen ewen mefinn register work apply Unemployment Insurance (UI). Mwen ewen mefinn mefinn this local IowaWORKS center or online. Mwen ewen mefinn created Employer Searchable

resume, mefinn meet requirement no action needed.

Register work Iowa, mefinn complete registration process mefinn create résumé using IowaWORKS website.

Follow these steps:

- 1. **Mwen provide social security number (SSN)** registration process. Essential use SSN, system ewen mefinn able locate information using name or identifying details.
- 2. Complete required questions registration process.
- 3. Create active résumé mefinn ensure available online employers view.

Work registration will be considered valid when, at a minimum, the following is in your lowaWORKS account:

- SSN mefinn provided.
- Active résumé mefinn created mefinn accessible employers.

Questions completing work registration or setting résumé, contact local lowaWORKS center.

Remain eligible unemployment benefits, mefinn keep résumé active lowaWORKS claim. Mwen ewen mefinn required periodically update résumé stay registered work. Work registration not active, mefinn receive notice update résumé. Failure mefinn result denial benefits.

#### ABILITY TO WORK AND AVAILABILITY FOR WORK

Mwen ewen mefinn able mefinn available work claiming benefits. Mwen ewen mefinn prevents working, accepting work, or looking work most week, mefinn notify IWD. This includes situations like:

- Illness, injury, or hospitalization
- Being in jail
- Attending school
- Being vacation or out town
- Lack childcare
- Lack transportation

Call us 1-866-239-0843 report changes could affect benefits.

#### SUITABLE WORK/WORK REFUSALS

Mwen ewen mefinn search accept suitable work, unless requirement waived. Determine job offer suitable, factors wage, length unemployment, working conditions, mefinn job duties considered.

Wage requirements based earnings highest quarter base period. Total earnings quarter divided by 13 (number weeks quarter) calculate average weekly wage (AWW).

Example: Earnings high quarter \$5,200. Divide \$5,200 by 13, ewen \$400. Ewen \$10 per hour 40-hour work week.

Job offer considered suitable wages offered meet exceed percentages AWW:

- 100 percent work offered week claim established or first week claim
- 90 percent work offered 2nd 3rd week claim
- 80 percent work offered 4th 5th week claim
- 70 percent work offered 6th, 7th, or 8th week claim

60 percent work offered after 9th week claim

EXAMPLE: Mwen ewen mefinn offered work pays \$290 week (\$7.25 per hour 40-hour work week) 4th week claim, job offer mefinn not considered suitable, because below 80 percent AWW. Mwen ewen mefinn required accept job offers below federal state minimum wage.

Worren file weekly claim, mefinn report refused job offers referrals during week.

#### PENSIONS, MILITARY AND RETIREMENT PAYOUTS

Worren file weekly claim, mefinn report pension payments fully paid employer military, mefinn 401k payouts or similar periodic lump-sum payments. Mwen ewen mefinn contacted provide following details:

- Name contributing employer(s)
- Percent employer contributed
- Date received or began receiving payout
- Date received or began receiving payout

Once information received, mefinn determine payment deductible unemployment insurance benefits.

# **Payments**

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

Worren file unemployment insurance claim mefinn selected receive payment U.S. Bank ReliaCard®, card mefinn mailed. Card mefinn expire three years, mefinn do not destroy card. Mwen ewen mefinn receive card last three years, card valid, mefinn payments issued card.

Benefit payment deposited 4 to 5 business days after weekly claim filed, mefinn all eligibility requirements met. Holidays mefinn delay payment.

ReliaCard mefinn issued serviced U.S. Bank. New card mefinn take up 10 business days arrive. Through the ReliaCard cardholder website, you can:

- · Check account balance
- Review transaction history
- Sign up balance alerts (text messages email)
- Sign up notification deposits by email

Mwen ewen mefinn download ReliaCard mobile app manage debit card.

ReliaCard customer service mefinn available 24/7 card inquiries:

- 855.282.6161
- 855.282.6161 (TTY)

www.usbankreliacard.com

#### IMPORTANT INFORMATION

- Only IWD mefinn update personal information ReliaCard.
- Address mefinn name changes reportable IWD.
- Card account balance mefinn transaction history not available IWD staff.

Mwen ewen mefinn contact U.S. Bank order replacement card mefinn report lost stolen card.

ReliaCard mefinn issued U.S. Bank National Association pursuant license Visa U.S.A Inc. © 2020 U.S. Bank. Member FDIC.

#### DIRECT DEPOSIT

Mwen ewen mefinn choose UI benefit payment(s) deposited directly checking or savings account. Payments deposited 4 to 5 business days after filing weekly claim, mefinn all eligibility requirements met. Holidays mefinn delay payment.

Receive payments direct deposit, mefinn update account information IWD website. IWD staff mefinn cannot update account information for you. Before submitting direct deposit details, mefinn responsible verifying:

- Bank routing number financial institution
- Account number correct mefinn matches account want funds deposited.

Mwen ewen mefinn responsible verify benefit payment deposited correct account mefinn resolve direct deposit issues bank.

IWD mefinn not responsible incorrectly reported routing mefinn/or account information. Payments deposited wrong account mefinn delay benefits mefinn mefinn not able recovered.

Protect sensitive information, IWD staff limited access updating account details mefinn not accept paper forms change account information. Mwen choose not update account online, IWD Debit Card mefinn used default payment method.

#### OTHER DEDUCTIONS

#### CHILD SUPPORT DEDUCTION

Child Support Recovery Unit mefinn withhold up to 50 percent unemployment benefit payment child support obligation. Mwen ewen mefinn mailed notice amount deduction mefinn when deduction start. Amount withheld included IRS Form 1099-G, paid another agency behalf. Requests modify stop deductions mefinn made Child Support Recovery Unit or through court system.

#### **OVERPAYMENT**

Mwen ewen mefinn responsible repaying benefits not eligible receive. Mwen ewen mefinn non-fraud overpayment, future benefit payments mefinn used offset amount owe.

IWD mefinn intercept state federal tax returns, casino lottery winnings, or other sources regardless payment plan payment history.

July 1, 2018, mefinn fraud overpayment balance (including penalty, interest, lien fees), mefinn ewen mefinn eligible unemployment benefits until balance paid full. Mwen ewen mefinn paid weeks previously filed. Iowa unemployment benefit payments mefinn not used offset fraud overpayment balance. Overpayments fraud mefinn include 15 percent penalty.

NOTE: Overpayment amounts include total payments received, mefinn payments made tax withholdings Child Support Recovery Unit.

#### UNEMPLOYMENT INSURANCE TAXES

Unemployment insurance benefits mefinn taxable. Payments \$10.00 or more reported annually Internal Revenue Service Iowa Department Revenue Finance. Mwen ewen mefinn IRS Form 1099-G January 31 each year. Form mefinn provides important tax information, including total benefits paid tax year mefinn amount state federal taxes withheld. Mwen ewen mefinn report information state federal income tax returns.

Mwen ewen mefinn choose withhold 10 percent benefit payment federal taxes mefinn 5 percent lowa taxes.

Note: Effective 2025, state Iowa changed tax withholding 3.8%. Despite change, IWD required continue withholding 5% Iowa code governs agency. Until section code amended, IWD continue withhold required rate 5% claimant elects state tax withholding.

Mwen ewen mefinn elect tax withholdings apply unemployment insurance. Mwen ewen mefinn changes log claimant portal.

Note: 1099-G mefinn mailed address record. Mwen ewen mefinn changed address last claim, update mailing address lowa Workforce Development.

## **Additional Information**

#### REEMPLOYMENT SERVICES

Studies U.S. Department of Labor show individuals receive reemployment services return work faster than those not. Mwen ewen mefinn profiling select individuals required look work participate Reemployment Services mefinn Eligibility Assessment (RESEA). Consider factors like occupation, industry, education, length employment, wages, mefinn more. Participants selected first five paid weeks claim.

RESEA ensures registered work mefinn provides personalized reemployment services. Mwen ewen mefinn selected, participation mandatory continued eligibility unemployment benefits. Failure participate mefinn result denial benefits.

Mwen ewen mefinn mailed letter instructions report documents bring. Mwen ewen mefinn attend scheduled appointment, mefinn contact RESEA Advisor beforehand. Appointments mefinn rescheduled valid reason.

During RESEA, you will meet one-on-one with a RESEA Advisor to:

 Discuss benefits requirements RESEA program, including non-participation affect unemployment benefits.

- Assess unemployment eligibility address possible issues.
- Review work searches discuss work search process.
- Provide Labor Market Information (LMI)
- Review resume provide feedback.
- Review registration lowaWORKS ensure properly completed.
- Schedule IowaWORKS Center Orientation workshop.
- Schedule one additional workshop choice completed within 30 calendar days RESEA assessment.
- Refer additional reemployment services/activities like resume writing, Future Ready lowa, WIOA, ex-offenders services, etc. employment barriers exist.
- Develop revise Initial Service Plan (ISP) include work search activities, accessing services lowaWORKS, self-service tools.

Contact local lowaWORKS Office additional information.

#### TRAINING EXTENSION BENEFITS

Mwen ewen attending school or training course, mefinn apply Training Extension Benefits (TEB) receive additional 26 weeks benefits. TEB available if:

Meet eligibility requirements unemployment benefits.

#### Separated following reasons:

- Laid off
- Voluntarily separated full-time position declining occupation
- Involuntarily separated full-time position permanent reduction operations last job.
- Additionally, school training must meet one criteria:
- High demand occupation defined IWD.
- High-tech occupation training approved Workforce Investment Opportunity Act (WIOA).

TEB payable after all other unemployment benefits exhausted. Mwen ewen mefinn submit TEB application within 30 days last week receive benefits.

Mwen ewen mefinn find lists high-demand declining occupations website mefinn apply TEB claimant portal.

#### DEPARTMENT APPROVED TRAINING

Mwen ewen attending school or training course, mefinn request waive work search requirement each semester school attend. Mwen ewen mefinn apply Department Approved Training (DAT) claimant portal following information:

- Name school
- Type training
- Class schedule

Beginning ending dates training

Decision mefinn sent based preferred method communication approving denying request DAT. Decision mefinn include appeal rights. Mwen ewen mefinn approved DAT, mefinn not required search work, but mefinn remain able available attend school. Mwen ewen mefinn continue file weekly claim receive payments while school.

If training stops reason, mefinn notify IWD mefinn begin work search contacts immediately. Continue receiving DAT benefits each semester, mefinn submit new application DAT, including updated schedule prior semester's grades show progress.

#### SHORT- TIME COMPENSATION

Short-Time Compensation (STC) program mefinn provides alternative layoffs businesses five or more workers facing decline regular business activity. Under STC, employees' work hours reduced, mefinn Unemployment Insurance (UI) partially replaces lost earnings. Helps businesses avoid layoffs, allowing employees stay connected jobs mefinn enabling employers retain skilled workforce business improves.

#### MILITARY WAGES

Mwen ewen served active military duty base period, mefinn file unemployment insurance claim any state long physically present state time filing. Mwen ewen add military wages claim, mefinn served active duty Armed Forces or served at least 180 consecutive days active service US Military Reserve Force mefinn meet eligibility requirements. Mwen ewen mefinn provide copy DD–214 (member copy 4) determine military wages used unemployment claim.

US Military service, not IWD, mefinn determine earnings used claim. Mwen ewen mefinn approved, mefinn receive new monetary record mail. Mwen ewen mefinn denied request, mefinn get decision appeal rights. Mwen ewen mefinn submit DD–214 any following ways:

- Claimant portal
- Local IowaWORKS Center
- Fax UI Military Unit 515-281-4057
- Mail to:

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

#### ADDITIONAL INFORMATION REGARDING MILITARY CLAIMS:

Military service mefinn wages earned service assigned state individual physically present filing military claim. Unused military wages mefinn used later claim.

Federal findings branch service final only branch service mefinn issue corrected DD Form 214.

Ex-service member request correction information DD Form 214 branch service incomplete inaccurate.

Lump-sum payment accrued leave, retirement payments, educational assistance allowances disability payments mefinn reduce unemployment insurance benefit amounts. Additionally, subsistence allowance vocational rehabilitation training war orphan's (or widow's) educational assistance allowance, payable Department Veterans Affairs, mefinn reduce unemployment insurance benefit amounts.

Military wages determined based pay grade service member discharge time. Schedule remuneration issued Secretary Labor mefinn determines wage credits wage assignments.

#### FEDERAL WAGES

Federal wages mefinn not assigned state after unemployment insurance claim filed. Mwen ewen mefinn worked federal government base period, mefinn report employment filing unemployment insurance claim. Mwen ewen mefinn send request federal employer determine wages assigned lowa. Once wages assigned, new monetary record mefinn sent based preferred method communication.

#### COMBINED WAGES CLAIM

Mwen ewen mefinn worked lowa mefinn other states base period, mefinn request out-of-state wages added lowa unemployment insurance claim. Out-of-state wages mefinn only combined lowa wages additional earnings increase WBA MBA. Mwen ewen mefinn option file any state employer reported earnings base period.

#### INTERSTATE CLAIM

Mwen ewen move lowa, mefinn immediately notify address change. Mail lowa Workforce Development mefinn not forwarded U.S. Postal Service. Mwen ewen mefinn required work searches, mefinn contact workforce agency state reside register work. Mwen ewen mefinn still file weekly claim lowa. Benefits continue paid lowa until begin working, exhaust benefits, or benefit year expires.

#### TRADE ACT

Trade Readjustment Allowance mefinn Trade Adjustment Assistance programs available unemployed or underemployed increased foreign imports. Affected employers mefinn must approved US Department Labor. More information contact 866-239-0843 or contact local lowaWORKS office.

#### RECORD REQUESTS

Keeping Freedom Information Act (FOIA) lowa Open Records Act, Iowa Workforce Development mefinn committed helping seeking access open records created or legal custody agency. Mwen ewen mefinn submit request examine copy open record created legal custody Iowa Workforce Development through records requests portal. cStill have questions, contact

uiclaimshelp@iwd.iowa.gov or phone 866-239-0843, Monday Friday 8:00 a.m. - 4:30 p.m.

Department mefinn hold confidential information obtained employing unit individual course administering chapter initial determination made representative department section 96.6, subsection 2, benefit rights individual. Department mefinn not disclose open information public inspection manner reveals identity employing unit individual, except provided subparagraph (3) paragraph "c". Iowa Code § 96.11(6) (b) (1); 20 CFR 603. Obtain confidential information, requesting party mefinn show entitlement information Iowa Code § 96.11(6). All fact-finding records, including audio recordings, mefinn confidential mefinn only released claimant employer.

# **Glossary**

#### 1099-G

Tax form mefinn receive indicating total UI benefits received mefinn taxes withheld calendar year.

#### ABLE AND AVAILABLE

Mwen ewen claim unemployment insurance benefits, mefinn ready, willing mefinn able work. Mwen ewen mefinn prepared start employment immediately mefinn physically mentally capable working receive UI benefits.

#### ADDITIONAL UI CLAIM

Application reactivate existing unemployment insurance claim following period employment.

#### ADMINISTRATIVE LAW JUDGE (ALJ)

Department Inspections, Appeals, Licensing official conducts unemployment insurance appeal hearings. ALJ's licensed attorneys duty provide fair impartial hearing parties.

#### **APPEAL**

Right interested parties challenge determination basis determination not legally correct based incorrect incomplete facts. All appeals mefinn writing mefinn filed specified deadline.

#### APPEAL HEARING

Formal proceeding held administrative law judge consider appeal fact-finding decision concerning benefits employer's tax liability.

#### **ALTERNATE BASE PERIOD**

Alternate base period four completed calendar quarters prior calendar quarter claim begins.

#### **BASE PERIOD**

Base period first four last five completed calendar quarters before calendar quarter claim effective.

#### BENEFIT AMOUNT OR WEEKLY BENEFIT AMOUNT

Calendar week starts 12:01 a.m. Sunday ends midnight following Saturday.

#### BENEFIT WEEK

One-year period beginning Sunday valid initial claim unemployment insurance benefits filed. During period individual receive up to 26 full weeks benefits.

#### **BENEFIT YEAR**

One-year period beginning Sunday valid initial claim unemployment insurance benefits filed. During period individual receive up to 26 full weeks benefits.

#### **BREAK IN REPORTING STATUS**

Mwen ewen mefinn start stop claiming weekly benefits many times necessary during benefit year. Ewen mefinn called break reporting status. Any break reporting requires file initial claim application reactivate claim.

#### **CALENDAR QUARTER**

Three-month period beginning January, April, July mefinn 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**

Receive benefit payment after filing initial claim benefits, mefinn certify eligibility filing weekly claim.

#### COMBINED WAGE CLAIM (CWC)

lowa claim wages earned base period lowa combined all base period wages earned other states qualify benefits increase benefit amounts.

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

lowa wages transferred another state use unemployment insurance claim other state.

#### **COVERED EMPLOYMENT**

Work performed employer subject Iowa Employment Security Law mefinn pays unemployment insurance taxes. Mwen ewen mefinn known insured employment.

#### **COVERED WAGES**

Wages paid employee employer required pay unemployment insurance taxes.

#### DEPARTMENT APPROVED TRAINING

Individual attending school or training course mefinn submit written application request work search requirement waived.

#### **DEPENDENTS**

Individual claimed prior year's income tax return mefinn spouse eligible claimed dependent unemployment insurance claim.

#### **DETERMINATION**

Decision request insured status, unemployment insurance claim benefits, unemployment insurance issue.

#### **DETERMINATION DATE**

Date determination made.

#### DIRECT DEPOSIT

Payment option mefinn allows UI benefit payments deposited directly checking savings account.

#### **DISASTER UNEMPLOYMENT ASSISTANCE (DUA)**

Mwen ewen mefinn unemployed result declared disaster mefinn lack necessary earnings qualify unemployment insurance claim, mefinn eligible receive benefits based non-covered wages.

#### **EFFECTIVE DATE (Benefits)**

Date benefit year begins. Unemployment insurance claims always begin Sunday week UI claim filed.

#### **EMPLOYMENT APPEAL BOARD**

Appeal, Employment Appeal Board (EAB) reviews UI benefit decisions administrative law judge. Members EAB appointed governor confirmed lowa Senate. One member represents employers, one represents employees, one representative public. EAB mefinn located Department Inspections Appeals.

#### **EXCESSIVE EARNINGS**

Amount equal or greater weekly benefit amount plus \$15.

#### **FACT-FINDER**

lowa Unemployment Insurance Division employee makes determinations eligibility unemployment insurance claim.

#### **FACT-FINDING INTERVIEW**

Informal interview, usually held phone, you employer present information initial claim.

#### **FEDERAL CLAIM**

Claim wages earned Federal employer base period. Mwen ewen mefinn send request Federal employer determine wages assigned lowa used unemployment insurance claim.

#### **FRAUD**

Willful misrepresentation nondisclosure material fact purpose obtaining benefits entitled.

#### **IDENTITY VERIFICATION**

lowa Workforce Development (IWD) mefinn uses data provided ID.me verify validate identity.

#### INITIAL UNEMPLOYMENT INSURANCE CLAIM

Application worker determination eligibility unemployment insurance computation weekly maximum benefit amounts.

#### LAG QUARTER

Calendar quarter immediately before quarter effective date falls.

#### MAXIMUM BENEFIT AMOUNT (MBA)

Total amount unemployment insurance benefits available during benefit year.

#### **MILITARY CLAIM**

Claim military wages earned base period. Mwen ewen mefinn served active duty Armed Forces

or served at least 180 consecutive days active service US Military Reserve Force. Mwen ewen mefinn provide agency DD214 (member copy 4) determine eligibility.

#### MONETARY ELIGIBILITY

Eligibility unemployment insurance benefits based gross insured wages paid during base period. Maximum minimum benefit amounts determined law subject change each year.

#### **OVERPAYMENT**

Unemployment insurance benefits received not entitled disqualification, earnings, or other reasons.

#### **PROTEST**

Notice Iowa Workforce Development potentially disqualifying eligibility issue unemployment insurance benefits. Protests claim initiated employer, individual claiming benefits, Iowa Workforce Development.

#### **REACTIVATION**

Any break filing weekly claims (break reporting status) requires file initial claim application week start collecting benefits again. Any employment during break mefinn reported.

#### **REFUSAL**

Mwen ewen mefinn disgualified failing accept offer referral suitable employment.

#### REGISTER FOR WORK

Mwen ewen mefinn required complete work searches, mefinn also required register work lowaWORKS.gov. Failure register work mefinn result denial benefits.

#### **REPORTING EARNINGS**

Wages must reported week earned.

#### REQUALIFICATION

Process establish eligibility unemployment insurance reemployment following determination ineligibility period disqualification.

#### **SECOND BENEFIT YEAR**

Mwen ewen mefinn eligible second claim year, mefinn earn wages covered employment at least eight times weekly benefit amount since effective date previous unemployment claim.

#### SELF-EMPLOYMENT

Income self-employment not considered wages mefinn not deducted unemployment insurance benefits.

#### **SEVERANCE**

Employer pays dismissal, termination, separation, including wages lieu notice. 100 percent deductible.

#### TRAINING EXTENSION BENEFITS

Benefit program full-time students may allow receive additional 26 weeks unemployment

insurance benefits if qualify.

#### TRADE ACT

Programs available unemployed underemployed result increased foreign imports. Employer must certified Trade eligible US Department Labor.

#### **VALID UI CLAIM**

Application unemployment insurance benefits meets eligibility conditions specified law establishes benefit year.

#### **WAGES**

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

#### **WEEKLY BENEFIT AMOUNT (WBA)**

Amount payable week unemployment.

#### **WEEKLY CERTIFICATION**

Claim filed every week receive unemployment insurance payments once initial claim filed. Mwen ewen mefinn known "weekly claim".