

**UNEMPLOYMENT
INSURANCE
AGENCY**

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Claiming Unemployment Benefits in Michigan

If you become unemployed, you may qualify for unemployment insurance benefits. These benefits are intended to provide temporary income as you seek new employment. The following is basic information about Michigan's unemployment insurance program, which is administered by the Unemployment Insurance Agency (UIA).

How to file a claim for unemployment benefits

A claim for unemployment benefits begins the week it is filed. Therefore, you should file your claim for benefits during your first week of unemployment. There are two ways in which to file a claim. You can file a new unemployment claim or reopen an existing claim by:

1. Internet -- visit our website -- www.michigan.gov/uia

The website is available from 7:00 a.m. Monday through 7:00 p.m. Saturday (*Eastern Time*). If you need a computer with Internet access, visit your local public library. Most have computers with Internet connections available for public use.

2. Telephone -- call UIA's toll-free claims telephone number -- **1-866-500-0017**. You can call and file by using a touch-tone telephone from anywhere in the United States and Canada. Your scheduled time for filing by telephone is based on the last two digits of your Social Security number.

Schedule for filing by phone
Based on last 2 digits
of Social Security number

	8:00 AM to 12:30 PM	12:30 PM to 4:30 PM
Mon	00-15	16-33
Tues	34-48	49-66
Wed	67-81	82-99
Thur Fri	Open Call-In	

Eastern Time

Once you file your new claim, you will be mailed:

- A determination showing if you qualify based on the wages you have earned, the amount of weekly benefits and the number of weeks you **may receive**.
- If there is an eligibility issue with your claim, you will receive a separate notice.
- A booklet with detailed information about your rights and responsibilities for unemployment benefits. ***Please read this material carefully.***

Qualifying requirements

The UIA will look at your **standard base period** to determine if your earnings qualify you for unemployment benefits. The standard base period includes the first four of the last five completed calendar quarters prior to when you filed your claim. The four calendar quarters in a year are: January – March, April – June, July – September and October – December.

If you cannot qualify based on your standard base period, the UIA will check your earnings in the **"alternate" base period**, which is the four most recently completed calendar quarters.

There are two ways in which your earnings may qualify you for unemployment benefits:

- **"Regular" qualifying method:** (a) For benefit years beginning January 4, 2009, and after, you must have wages in at least two quarters in your base period. In one quarter, your wages must be at least **\$2,871**; and (b) total wages for all four quarters must equal at least one and a half times the highest amount of wages paid in any quarter of the base period. ($\$2,871 \times 1.5 = \$4,306.50$)

OR

- **Alternate Earnings Qualifier (AEQ):** (a) You must have wages in at least two quarters; *and* (b) total wages for all four quarters must equal at least 20 times the state average weekly wage (SAWW). For 2009, the AEQ amount is **\$16,695.80**. [$20 \times \834.79 (SAWW) = \$16,695.80]

Eligibility requirements

To be eligible for unemployment benefits, you must be unemployed and able to, available for, and actively seeking suitable full-time work. Unless instructed otherwise by UIA staff, you must also register for work within two to three business days of applying for benefits by filing your resume with the Michigan Talent Bank and by reporting to your local *Michigan Works!* Agency service center.

Receiving your benefits

You will report to the UIA by telephone or through the Internet to certify concerning your eligibility for benefits, using Michigan's Automated Response Voice Interactive Network (MARVIN). You must certify through MARVIN every other week in order to receive your unemployment benefits. Your MARVIN appointment time is based on your Social Security number. To call MARVIN, dial its toll-free telephone number **1-866-638-3993**, or to use MARVIN online, visit UIA's website (www.michigan.gov/uia) and click on the "UIA Online Services for Unemployed Workers" link. You will need to create a free online web account with UIA.

When you apply for benefits, you can choose to receive your benefits through either a debit card or by direct deposit into your bank account.

Amount of unemployment benefits

UIA staff calculates how much you receive in unemployment benefits by multiplying the highest amount of wages paid to you in any base period quarter by 4.1%. The UIA adds \$6 for each dependent you claim, up to five dependents. The weekly benefit amount is capped at \$362. (The federal American Recovery & Reinvestment Act has provided an extra \$25 in weekly unemployment benefit payments for most programs through the end of 2009. The Federal Additional Compensation boosts the maximum weekly benefit in Michigan to \$387.)

To determine how many weeks of benefits you may receive, the UIA multiplies your total base period wages by 43%, and then divides that answer by your weekly benefit amount. The claim, however, cannot be less than 14 weeks or more than 26 weeks.

Receiving unemployment benefits while working

In some cases, you can accept part-time work while receiving unemployment benefits. However, your work must be less than full-time, and your benefits will be reduced according to *how much you earn in the week for which you are claiming benefits*.

There are three basic principles that affect how much you can earn while receiving unemployment benefits: (1) if your earnings are equal to or less than your weekly benefit amount, then your benefits are reduced by 50¢ for every dollar you earn; (2) if your earnings exceed your weekly benefit amount but are less than 1½ times your benefit amount, then your total earnings are subtracted from 1½ times your weekly benefit amount; and (3) the combination of your weekly benefits and earnings cannot exceed 1½ times your weekly benefit amount.

A point to remember: The number of weekly benefit payments remaining in your claim will be reduced by one full week for each week you receive *any* benefit payment.

For further information:

For general information about unemployment benefits, visit our website (www.michigan.gov/uia). If you have a question or problem with your telephone or Internet-filed claim, you can inquire about the claim by calling **1-866-500-0017** and selecting Option 3. This toll-free number is open weekdays from 8:00 a.m. to 4:30 p.m. We also have problem resolution offices in Detroit (temporary), Gaylord, Grand Rapids, Lansing, Livonia, Marquette and Saginaw for in-person assistance with any problem you may have with your claim. (See UIA website for locations.)

FILING EXAMPLE

If you're filing a new claim or reopening an established claim:

January

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	<u>20</u>	21
<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>
29	30	31				

February

			1	2	3	4
<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28				

January 20 – last day of work

January 22-28 – week claim should be filed

February 5-11 – to certify for your first two weeks of unemployment (weeks ending 1/28 and 2/4), contact MARVIN either by telephone at 1-866-638-3993 **OR** by going online to UIA's website and choosing the link, "UIA Online Services for Unemployed Workers." Contact MARVIN by phone or online at your appointed day and time on Monday through Wednesday during this week. If you are unable to contact MARVIN at your scheduled time, you can try again any time on Thursday or Friday between 8:00 AM and 7:00 PM.

Generally, UIA will issue your benefits within a day or two of your certification. There could, however, be a delay, if you were separated from your job for any reason other than lack of work.

DELEG is an equal opportunity employer/program. Auxiliary aids, services and other reasonable accommodations are available upon request to individuals with disabilities.



Michigan Department of Energy, Labor & Economic Growth
Unemployment Insurance Agency
Authority: UIA Director; Quantity: 1,000
Cost: \$14 (1.4¢/copy). Paid for with federal funds.