

# Unemployment Insurance in Maryland

## A Guide to Reemployment



This guide provides important information about the unemployment insurance (UI) program in Maryland. Unemployment insurance is a program that provides temporary income to individuals who are unemployed through no fault of their own and who are able and available to work. Employers contribute the funds for unemployment insurance benefits. No deductions can be taken from a worker's paycheck to pay for unemployment insurance.

[mdunemployment.com](http://mdunemployment.com)

Greetings Maryland Customers:

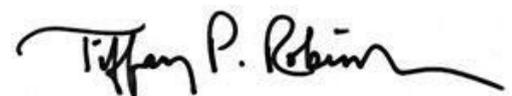
The Maryland Department of Labor is committed to safeguarding and protecting Marylanders. We're proud to support the economic stability of the state by providing businesses, the workforce, and the consuming public with high-quality customer-focused regulatory, employment and training services.

To reinforce the Department of Labor's mission, the Maryland Division of Unemployment Insurance (DUI) is pleased to provide the enclosed information and ask that you read the contents of this pamphlet for understanding on "**Unemployment Insurance in Maryland: A Guide to Reemployment.**" We continue to serve as a pipeline during times of uncertainty by providing temporary monetary assistance to eligible workers who become unemployed through no fault of their own and who are able to work, available for work, actively seeking and willing to work.

Initially established as part of the Social Security Act of 1935, the unemployment insurance program is funded primarily through state and federal payroll taxes paid by employers. These temporary benefit payments allow unemployed workers to allocate a reasonable amount of time to search for gainful employment. DUI is therefore proud to serve as a bridge to reemployment by connecting our customers immediately to a full range of Workforce Development services, including career planning and guidance, training, and employment opportunities in order to meet the needs of employers and compete, grow and succeed in our ever-changing 21st century global economy. Customers may access these services at no charge through our American Job Centers conveniently located throughout the State at [www.labor.maryland.gov/county](http://www.labor.maryland.gov/county). While accessing these services, we pledge to foster a business-friendly environment coupled with responsive and timely quality service delivery.

We encourage you to utilize these services and wish you the very best in your reemployment as we forge ahead to expand Maryland's labor market and change Maryland for the better!

LABOR Secretary



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## A Guide to Reemployment

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**IMPORTANT NOTICE TO CLAIMANTS DURING THE COVID-19 PANDEMIC**  
**OBLIGATIONS UPON FILING AN UNEMPLOYMENT INSURANCE CLAIM**

Due to the COVID-19 pandemic state of emergency proclaimed by the Governor of Maryland and the labor conditions across the State of Maryland, the Maryland Department of Labor (LABOR) is relaxing the normal requirements for claimants to be eligible for unemployment insurance benefits.

Below are the relaxed requirements that unemployment insurance claimants must meet to be eligible for benefits during the pandemic state of emergency:

**NOTE:** By filing your initial unemployment insurance claim, you are automatically registered with the public employment office, Maryland Workforce Exchange (MWE). You can access this site online at <https://mwejobs.maryland.gov>.

1. **File Your Weekly Claim Certification:** It is your responsibility to file your weekly claim certifications online or by phone on a timely basis. Claim certifications can be filed between Sunday at 12:01 a.m. to Friday at 5 p.m. You may file your first claim certification the week after the date in which you filed your initial application for UI Benefits. Claim certifications must be filed each week and the requested information pertains to the prior week. Failure to file timely weekly claim certifications may result in a denial of benefits.

If you work during a week for which you claim benefits, including temporary and part-time, you **MUST REPORT ALL GROSS EARNINGS** (before deductions) **FOR EACH WEEK THAT YOU WORK** even if you have not been paid yet. If you become totally unemployed again, you must reopen your claim in order to reestablish your eligibility for benefits. **IF YOU DO NOT REPORT THIS INCOME, YOU ARE COMMITTING FRAUD.** Penalties could include a yearlong denial of UI benefits, criminal charges, fines and imprisonment, as well as, repayment of any illegally obtained money with interest.

2. **Able To Work & Available For Work:** YOU MUST BE ABLE AND AVAILABLE FOR WORK, EVEN IF YOU ARE EXEMPT FROM WORK SEARCH. If you are not working due to COVID-19, you will be considered able and available for work as long as you take all necessary steps to return to your regular employer and do not refuse an offer of suitable employment.

3. **Actively Seeking Work:** Due to the current COVID-19 state of emergency, you are exempt from the requirement to actively search for work during the first 10-weeks that you receive UI benefits. You may still be selected for a federally-required reemployment workshop with a workforce professional which will take place one-on-one over the phone. The professional will work with you to develop an individualized reemployment plan to be implemented after the state of emergency is lifted. We strongly encourage you to complete any of the reemployment activities which can be done online with MWE at: <https://mwejobs.maryland.gov>. If you are in a union with a hiring hall, you must make regular contact in the manner prescribed by your union.

### **Temporary Deadline Suspension for Correspondence**

Due to the unprecedented high volume of claims resulting from the COVID-19 pandemic, the Division of Unemployment Insurance has temporarily removed ALL deadlines for claimants to provide additional information or deliver supporting documentation. Please note that your claim will NOT be negatively impacted by your inability to meet any deadline date printed on a correspondence that you receive via mail.

## **IMPORTANT INFORMATION TO CLAIMANTS ABOUT THE CARES ACT PROVISIONS**

The Maryland Division of Unemployment Insurance (DUI) received guidance from the United States Department of Labor (US-DOL) to implement temporary benefits under the provisions of the Coronavirus Aid, Relief and Economic Security (CARES) Act. The CARES Act was signed into law on March 27, 2020 in response to the coronavirus (COVID-19) pandemic.

The following three programs under the CARES Act address those in need of unemployment insurance benefits.

### **Pandemic Unemployment Assistance (PUA)**

This program is effective beginning January 27, 2020 until December 31, 2020.

PUA provides up to 39 weeks of benefits to covered individuals who are not eligible for regular benefits or extended benefits, including those who have exhausted all rights to such benefits. Individuals covered under PUA include:

- self-employed;
- independent contractors;
- gig-economy worker;
- individuals who have insufficient work history; or
- who have exhausted regular UI benefits since July 1, 2019.

PUA provides benefits to qualifying individuals who are otherwise able to work and available for work; except that they are unemployed, partially unemployed, unable or unavailable to work due to one of the COVID-19 related reasons identified in Section 2102(a)(3)(A)(ii)(I) of the CARES Act and listed below:

The individual has been diagnosed with COVID-19 or is experiencing symptoms of COVID-19 and is seeking a medical diagnosis;

A member of the individual's household has been diagnosed with COVID-19;

The individual is providing care for a family member or a member of the individual's household who has been diagnosed with COVID-19;

A child or other person in the household for which the individual has primary caregiving responsibility is unable to attend school or another facility that is closed as a direct result of the COVID-19 public health emergency and such school or facility care is required for the individual to work;

The individual is unable to reach the place of employment because of a quarantine imposed as a direct result of the COVID-19 public health emergency;

The individual is unable to reach the place of employment because the individual has been advised by a health care provider to self-quarantine due to concerns related to COVID-19; the job as a direct result of the COVID-19 pandemic.

The individual was scheduled to commence employment and does not have a job or is unable to reach the job as a direct result of the COVID-19 public health emergency;

The individual has become the breadwinner or major support for a household because the head of the household has died as a direct result of COVID-19;

The individual has to quit his or her job as a direct result of COVID-19; or

The individual's place of employment is closed as a direct result of the COVID-19 public health emergency.

**Note:** The maximum duration of PUA is 39 weeks, i.e., minus any weeks that an individual may have already received from regular UC and EB.

**To file a PUA claim, you may need to provide additional supporting documentation about your work and income history, which can include the following:**

- Documentation of the income you earned in 2019 (Schedule K-1, Form 1099, or summary of quarterly payments);
- All necessary licenses and permits for your self-employment; and
- Proof of an offer to begin employment that was postponed or withdrawn due to COVID-19

### **Federal Pandemic Unemployment Compensation (FPUC)**

This program is effective March 29, 2020 through July 31, 2020.

It allows those filing for unemployment insurance benefits to receive an additional \$600 plus their normal weekly benefit amount.

FPUC is payable to individuals who are entitled to receive regular Unemployment

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Compensation, including:

- Unemployment Compensation for Federal Employees (UCFE),
- Unemployment Compensation for Ex-Servicemembers (UCX)
- Pandemic Emergency Unemployment Compensation (PEUC),
- Pandemic Unemployment Assistance (PUA),
- Extended Benefits (EB),
- Short-Time Compensation (STC),
- Trade Readjustment Allowances (TRA),
- Disaster Unemployment Assistance (DUA),
- Payments under the Self-Employment Assistance (SEA) Program

### **Pandemic Emergency Unemployment Compensation (PEUC)**

This program is effective March 29, 2020 through December 31, 2020.

This program automatically adds up to 13 additional weeks for claimants who exhaust their initial 26 weeks of benefits. Claimants must be able to work, available for work, and actively seeking work.

PEUC covers individuals that have:

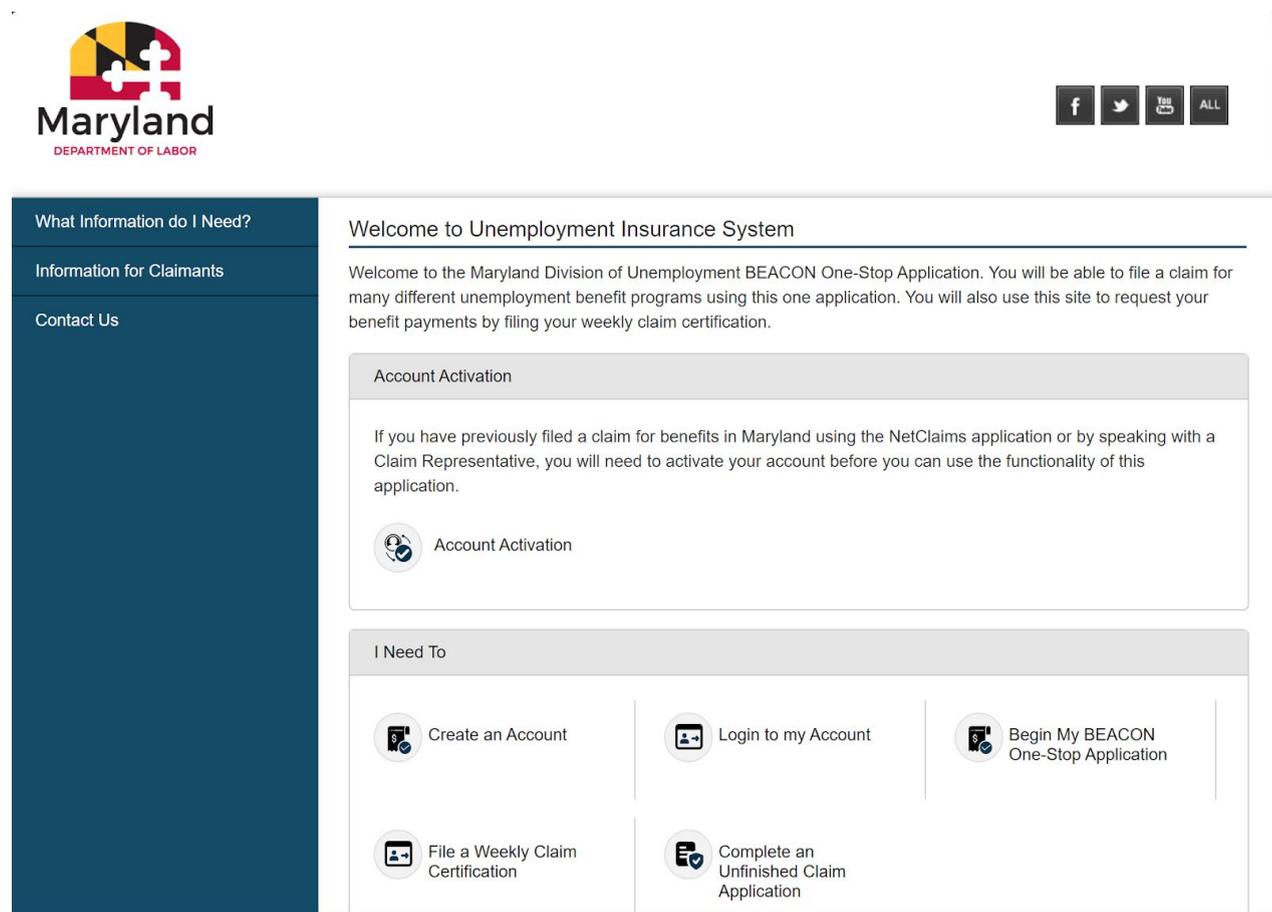
- exhausted all rights to regular UC under state or federal law;
- have no rights to regular UC under any other state or federal law;
- are not receiving compensation under the UC laws of Canada; and
- The individual has been diagnosed with COVID-19 or is experiencing symptoms of COVID-19 and is seeking a medical diagnosis

## **BEACON One-Stop Application**

The BEACON One-Stop Application will allow Marylanders to file claims online for all benefit types including the Pandemic Unemployment Assistance (PUA) program.

**NOTE:** The PUA program is available for those who are self-employed, independent contractors, gig workers, sole proprietors, or have insufficient work history. These individuals who are not eligible for regular unemployment insurance (UI) and who cannot work due to COVID-19 are now eligible to apply for a maximum of 39 weeks of benefits, effective January 27, 2020 through December 31, 2020.

When you login to the BEACON One-Stop application, you will be in your user portal, where you will be able to receive notices and alerts about your account, including notifications regarding any missing documentation.



The screenshot shows the user portal for the BEACON One-Stop Application. On the left is a dark blue navigation sidebar with the Maryland Department of Labor logo and three menu items: "What Information do I Need?", "Information for Claimants", and "Contact Us". The main content area has a white background with a header "Welcome to Unemployment Insurance System". Below the header is a welcome message: "Welcome to the Maryland Division of Unemployment BEACON One-Stop Application. You will be able to file a claim for many different unemployment benefit programs using this one application. You will also use this site to request your benefit payments by filing your weekly claim certification." A section titled "Account Activation" contains a paragraph explaining that users who have previously filed a claim need to activate their account. Below this is a button labeled "Account Activation". A section titled "I Need To" contains five buttons: "Create an Account", "Login to my Account", "Begin My BEACON One-Stop Application", "File a Weekly Claim Certification", and "Complete an Unfinished Claim Application". In the top right corner of the portal, there are social media icons for Facebook, Twitter, YouTube, and a link labeled "ALL".

- You will be able to select your preferred method of communication, including e-mail, text message, or postal mail.
- All communications will be available in your portal no matter which preference you select, which will cut down on wait times for you to receive information about your claim.

After reviewing your application and supporting documentation, DUI will notify you of your eligibility through the portal and/or your preferred method of communication selected in the application. If eligible, you will need to visit the BEACON one-stop application every week to request the payment of benefits by selecting “File a Weekly Claim Certification.”

### **CONTACT INFORMATION**

Service representatives are available Monday through Friday from 7 a.m. to 6 p.m. (ET) and Saturdays from 8 a.m. to 12 p.m. You may also contact Claimant Information Services:

- Inside the State of Maryland at **410-949-0022**
- OUTSIDE THE STATE OF MARYLAND at **1-800-827-4839**
- Maryland Relay at 711
- TTY at **1-800-735-2258**
- Speech to Speech at **1-800-785-5630**

SOLICITUD DE BENEFICIOS DEL DESEMPLEO PARA LA POBLACIÓN DE HABLE HISPANA **301-313-8000**

Para Relevos en Maryland presione **1-800-877-1264** (U.S.)

### **FRAUD HOTLINE**

Do you know someone who is collecting unemployment insurance benefits while working full or part-time and not reporting wages, is incarcerated, out of town, or unable to work?

**Call the FRAUD HOTLINE at 1-(800) 492-6804 between 8 a.m. and 4 p.m., Monday through Friday.**

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## QUICK UI HIGHLIGHTS

- **Filing Initial Claim** - If you are unemployed through no fault of your own, you may be eligible to receive temporary unemployment insurance benefits while attempting to become gainfully employed. You can file an Initial Claim for unemployment insurance (UI) benefits at <https://beacon.labor.md.gov/claimant> or by calling Claimant Information Services **410-949-0022**.
- **Information Needed for Filing Initial Claim** - To apply for Unemployment Insurance Benefits, you will need:
  - ❑ Your Social Security number;
  - ❑ Your address, telephone number, and e-mail address;
  - ❑ The name, address, telephone number, and dates of employment for each employer covering the 18 months prior to the date you file your initial claim;
  - ❑ The reason you became separated from each employer;
  - ❑ If you claim any dependents: their names, Social Security numbers, and dates of birth. Only one parent may claim a dependent in a year, so you will also need the other parent's name, Social Security number, and birth date; and,
  - ❑ If you are not a U.S. citizen or national, you will need your alien registration number and expiration date.
  - ❑ If you worked for the federal government, you will need a SF-8 or SF-50 form.
  - ❑ If you are separated from military service, you will need Form DD-214, member 4 copy.
- **Working Outside Maryland** - A UI claim is filed where you worked, not where you reside. If all of your work in the last 18 months has been in a state other than Maryland, your claim should be filed with that state. The laws of the state where you file govern your claim. If you have worked in Maryland and in another state in the last 18 months, please visit <https://beacon.labor.md.gov/claimant> to file a Combined State Claim.
- **Filing Weekly Claim Certifications** - To receive benefits, you must file a weekly claim certification each week you are requesting benefits. The claim certification includes a few questions to certify your ongoing UI eligibility. Since the questions pertain to an entire week (from Sunday to Saturday), you must wait until that week has ended to file your claim. You may file your claim certification beginning Sunday at 12:01

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a.m. through Friday at 5 p.m. immediately following the week for which you are requesting payment. The weekly claim certification is a legal document, please review each question carefully and respond accurately. When you successfully file your claim certification, you will receive a confirmation number. You should keep a written record of this confirmation number.

- **Reporting Earnings** - Any work performed during the week, must be reported on your claim certification. You must enter any wages (gross earnings before deductions) for all work, including full-time, part-time, temporary, self-employment, tips or odd jobs. You must report these earnings during the week earned regardless of when you are actually paid. If you do not report your earnings, you will have to repay the benefits that you receive. You also might be found guilty of fraud which can result in a denial of UI benefits for at least one year and you may be fined \$1000 or imprisoned.
- **COVID-19 Work Search Exemption** - Due to COVID-19, the Maryland Secretary of Labor, granted a work search exemption for all claimants from the normal requirement to actively search for work each week. This exemption was ordered on March 20, 2020 and applies to each claimant for a 10 week period. However, you must still file a claim certification each week you are unemployed in order to receive your UI benefit payments.
- **Reemployment Requirement** - During COVID-19, you may be selected for a Reemployment Service (RESEA) by the Division of Workforce Development & Adult Learning (DWDAL), a Division of Labor partner. The RESEA workshop will be conducted, one on one, over the phone with a reemployment professional.
- **Benefit Payment/VISA Debit Card** - If you are eligible to receive UI benefits, you may request payment via a debit card or paper check. If you wish to receive your benefit payments by having a paper check mailed to your address, please call Claimant Information Services. To provide benefit payments in a secure and quick manner, the State of Maryland issues unemployment insurance benefit payments via the Maryland Unemployment Insurance Benefits Debit Card. The Visa® debit card is issued through Bank of America, and there is no activation fee or purchase fee required. Please visit the Maryland Division of Unemployment Insurance page ([bit.ly/uidebitcard](https://bit.ly/uidebitcard)) for additional disclosures about the debit card. To report unauthorized use of your debit card, contact Bank of America at **1-855-847-2029**. If you have been previously issued a Bank of America debit card and are unable to locate that card, please contact Bank of America Customer Service Center at 1 (855) 847-2029.

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- **Maryland Workforce Exchange (MWE)** - We strongly encourage you to develop your skills and position yourself to be rehired by completing approved reemployment activities online via the Maryland Workforce Exchange ([MWEjobs.maryland.gov](https://mwejobs.maryland.gov)). You can create a resume, complete an online self-assessment, conduct labor market research, set up job opportunity alerts, and track your completed reemployment activities.
  - **Reopen Claim** - If you become fully reemployed and then become unemployed again, you will need to reopen your claim by calling Claimant Information Services.
  - **UI Correspondence** - Important notices about your UI benefits are sent through the mail. Please read all correspondence that the Division sends to you. The correspondences may include notice of determinations about your eligibility or required appointments. If you disagree with a determination, provide an explanation to appeal as soon as possible. If you have an appointment, make sure that you are available or follow the instructions to reschedule.
  - **Change of Address** - If you change your address while filing for UI benefits, you must notify the Division immediately. Division correspondences may go to your former address, which may cause a delay or denial of your benefits, if you do not notify us immediately.

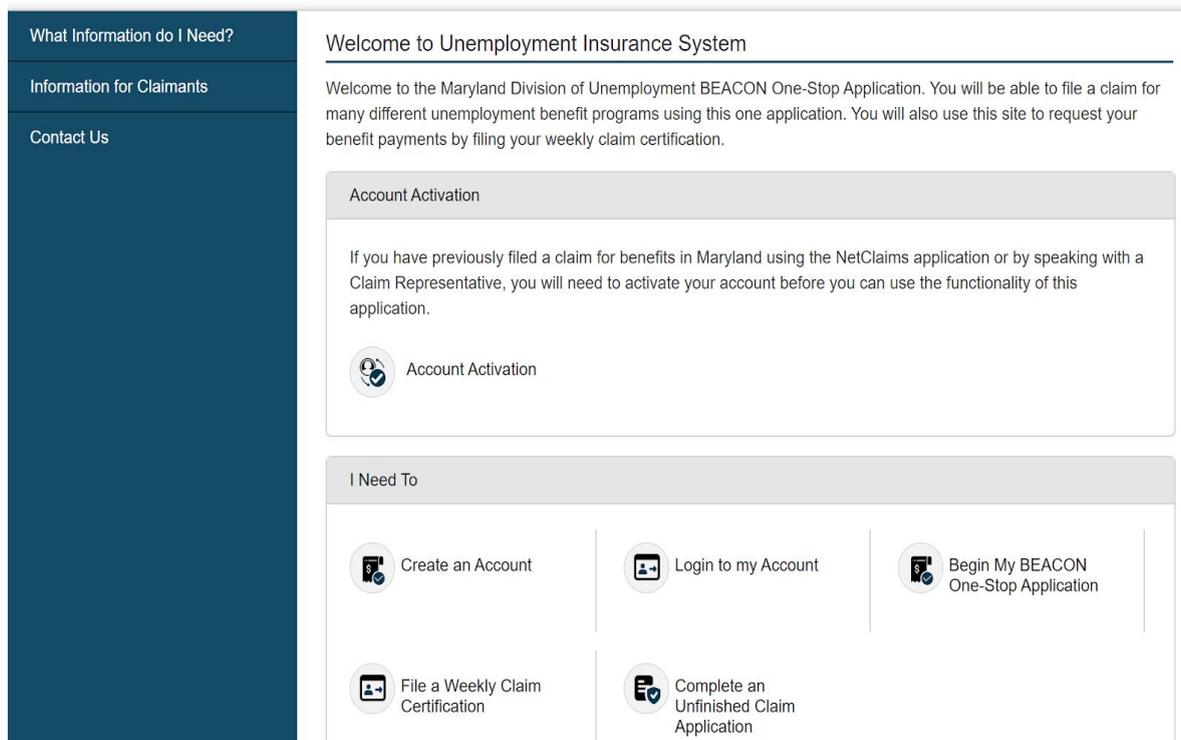
To change your address, call Claimant Information Services, Monday through Friday, from 7 a.m. to 6 p.m. Be prepared to verify your identity for the representative. If you move out of Maryland, to another state or U.S. territory (Puerto Rico, Virgin Islands, Samoa, Guam, or the Northern Mariana Islands), and continue to file for UI benefits, you must continue to follow Maryland unemployment insurance laws and regulations. You are not eligible to continue filing for UI benefits if you move to another country.

## **FILING FOR UI BENEFITS IS A TWO-STEP PROCESS:**

### **Step 1: File a claim to begin the unemployment insurance process at**

<https://beacon.labor.md.gov/claimant>. Select Begin My BEACON One-Stop Application.

- Claims are effective on the Sunday of the week during which the initial claim is filed. For example, if you filed a claim on Wednesday March 4th, the effective date of the claim will be Sunday, March 1st.



The screenshot shows the Maryland Unemployment Insurance System website. On the left is a dark blue navigation menu with the following items: "What Information do I Need?", "Information for Claimants", and "Contact Us". The main content area has a header "Welcome to Unemployment Insurance System" and a sub-header "Welcome to the Maryland Division of Unemployment BEACON One-Stop Application. You will be able to file a claim for many different unemployment benefit programs using this one application. You will also use this site to request your benefit payments by filing your weekly claim certification." Below this is a section titled "Account Activation" with a sub-header "Account Activation" and a paragraph: "If you have previously filed a claim for benefits in Maryland using the NetClaims application or by speaking with a Claim Representative, you will need to activate your account before you can use the functionality of this application." There is a link for "Account Activation" with a key icon. Below that is a section titled "I Need To" with five options, each with an icon: "Create an Account", "Login to my Account", "Begin My BEACON One-Stop Application", "File a Weekly Claim Certification", and "Complete an Unfinished Claim Application".

### **Step 2: After you file your Maryland claim as explained above, you must file a weekly claim certification for each week of unemployment to request payment of UI benefits.**

If you do not file a weekly claim certification for a designated week, you will not be paid for that week. You may do so online or by phone.

- To file your weekly certification online, visit <https://beacon.labor.md.gov/claimant> and select File a Weekly Claim Certification. From there, enter your username and password. Proceed by following the instructions on the screens.
- To file by phone, or if you need special accommodation, call Claimant Information Services at **410-949-0022** (Maryland Relay Dial 711). Both options are available 24 hours a day, seven days a week.

Initial Questions

Claimant Information

Claimant Name:	Williams, Jared	Claimant ID:	318961238	Claim ID:	123123
Effective Date:	12/18/2015	Benefit Year End:	01/07/2017	Last Week Claimed:	03/20/2016

Initial Questions

Week of Sunday, 03/11/2018 through Saturday, 03/17/2018

1. Were you able and available to work in your occupation without restrictions?  Yes  No
2. Did you attend school or training during the week?  Yes  No
3. Did you actively look for work during the week?  Yes  No
4. Did you work either full time or part time during the week?  Yes  No
- a. How many hours did you work?
- b. Did you earn any money during the week?  Yes  No
- c. Enter your gross earnings:
5. Did you receive any commission earnings during the week?  Yes  No
- 5(a). Enter your gross earnings:
6. Did you receive your first payment from a pension that you have not already reported? Do not include Social Security benefits.  Yes  No

Previous
Next
Finish

## HOW TO FILE YOUR WEEKLY CLAIM CERTIFICATION

You will be asked questions each week you file your weekly claim certification:

**NOTE:** Since the questions pertain to an entire week (from Sunday to Saturday), you must wait until after the week has ended to file your weekly claim certification. After the week has ended, you have from Sunday (12:01 a.m) to the close of business on Friday (5 p.m.) to file your claim certification. If you attempt to file your claim certification earlier than 12:01 a.m. Sunday of the week it is due, you will receive an error message that it is too early to file that week. You are still allowed to submit past due weekly claims certifications 60 days after the original weekly file date.

**NOTE:** Under the Maryland unemployment insurance law, it is a criminal offense to knowingly fail to disclose material facts or make false statements or representation to receive or increase benefit payments. (§ 8-1301). If you are found guilty of fraud, you will be required to repay all unlawfully received benefits, plus penalties and interest. You will also be disqualified from receiving benefits while you owe repayment (for a minimum of 1 year) and may be fined \$1000 or imprisoned. (§ 8-1305).

The weekly claim certification includes the questions that you must answer truthfully

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to certify your ongoing eligibility. It is a legal document. Certifying is the process of answering basic questions every two weeks that tells us you're still unemployed and otherwise eligible to continue receiving biweekly payments.

These questions include whether you:

**1. Were you able and available to work in your occupation without restrictions?**

**During the COVID-19 state of emergency and stay-at-home order declared by the Governor of Maryland, you will be considered able and available for work as long as you take all necessary steps to return to your regular employer and do not refuse an offer of suitable employment.**

**2. Did you attend school or training during the week?**

**3. Did you actively look for work during the week?**

**Due to the current COVID-19 state of emergency, you are exempt from the requirement to actively search for work for the first 10-weeks that you receive UI benefits.**

**4. Did you work either full time or part time during the week?**

If you perform work during the week you file your claim certification, you will need to report earnings on your claim certification for that week. Even though you may not have received payment from your employer, you still must report all gross earnings (before deductions) the week after you perform the work. If you do not report earnings for the week you worked on the weekly claim certification, you will have to repay any UI benefits that you receive.

**a. How many hours did you work?**

**b. Did you earn any money during the week?**

**c. Enter your gross earnings?**

**5. Did you receive any commission earnings during the week?**

**a. Enter your gross earnings?**

**6. Did you receive your first payment from a pension that you have not already reported? Do not include Social Security benefits.**

You will be asked to review your answers before accepting them. Once you have accepted the answers, you cannot go back to make any corrections. When you have successfully filed your weekly claim certification, you will receive a processing number that you should retain. If you do not receive a confirmation number, the claim certification has not been fully submitted. Immediately contact Claimant Information Services if this occurs at **410-949-0022**.

- **NOTE:** If you are eligible to receive benefits, you will receive benefit payment on a weekly basis. Even if you are not receiving payments, you will continue to

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receive the “Notice of Available Weekly Claim Certifications” listing the next week that is available for you to file. Be sure to read the message printed on this notice to find out why you did not receive a payment. If you do not receive a payment or notice covering the next claim certification period within one week of the date you filed your last claim certification, you must immediately contact Claimant Information Services.

### **ABLE, AVAILABLE, AND ACTIVELY SEEKING WORK**

At the time you file your claim for unemployment insurance benefits, you must be available for work without restrictions, and you must remain able, available, and actively seeking work throughout your claim. You must be able and available for work even if you are exempt from work search.

**NOTE:** As previously stated, during COVID-19 you are considered able and available for work.

### **SCHOOL OR TRAINING**

If you are attending school or training, you must report it at the time you file your initial claim, if the schooling/training begins while you are already in claim status, you must report it when you file your weekly claim certification (request for payment). Failure to disclose this information and to properly answer the questions, may result in a finding of fraud.

- Normal (customary) hours for an occupation refers to the occupation in general, not the hours you worked on your last job. For example: On your last job as a nurse you may have worked a 4 pm-midnight shift which allowed you to attend school during the day. However, normal (customary) hours for the occupation of nurse may include all shifts during each day of the week.
- A fact finding interview may be scheduled to discuss whether the days/hours of your schooling/training are truly a restriction on your availability for work. During the fact-finding interview, the possibility of a work search exemption (training waiver) will be explored.

### **ADDITIONAL TRAINING BENEFITS (ATB)**

If you are currently in a training program or are considering entering vocational training, you may be eligible for up to 26 weeks of additional training benefits (ATB), paid at your regular weekly benefit amount. These benefits may be paid over a two-year period determined by the effective date of your initial claim for UI benefits.

In order to be considered for ATB eligibility, you must meet certain requirements as follows:

Be Unemployed
Exhaust <b>all</b> available state and federal unemployment insurance benefits.
File your initial UI claim after you lost your job due to a permanent reduction or operation, or you were separated from a job in a declining industry.
Enroll in a training program approved by the Maryland Department of Labor (LABOR).
Register in a training program authorized under the Workforce Innovation Opportunity Act (WIOA) by a workforce professional that you worked with at your local American Job Center, or must be in full-time training otherwise approved by this Agency.
Participate in a training program prior to the end of the benefit year you established when you separated from your job.
Join a training program that will lead to a job occupation that is in demand.

### **STANDARD AND ALTERNATE BASE PERIODS**

The base period is a 12-month period that Unemployment Insurance will review and use to determine if you are monetarily eligible for UI benefits.

- Each claimant will receive a written notice of his/her monetary eligibility. The notice will provide your **standard base period** or **alternate base period** to determine your maximum weekly benefit payment amount. Whether your claim was determined monetarily eligible or monetarily ineligible, you will receive a “Determination of Monetary Eligibility” notification.
- Regardless of which base period you will be using, you will be sent a “Determination of Monetary Eligibility.” This form will list all of your base period employer(s) and the wages that were reported by these employer(s) that were paid to you during this period. Unemployment Insurance uses these wages to determine your weekly benefit amount.

The **Standard Base Period** is the first four of the last five completed calendar quarters prior to the date you file your claim for UI. If you worked full-time during all four quarters, your weekly benefit amount (WBA) will be approximately one-half of your gross weekly wage up to the maximum weekly benefit amount of \$430. To qualify for

benefits using the standard base period you must have earnings in at least two of the four quarters of the base period.

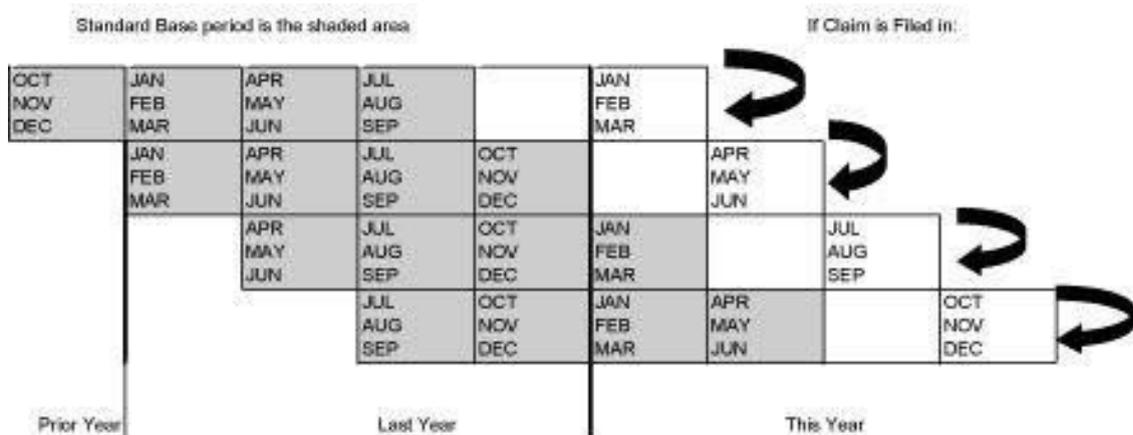
- Review your “Determination of Monetary Eligibility” notification carefully.
- If any employer is missing, or any of the wage amounts are incorrect, you must contact Claimant Information Services **410-949-0022** and file a wage protest. You also may need to provide proof (e.g. W-2’s, pay stubs, employer letter, etc.) of missing or incorrect wages.

**Example of standard base period:**

If you file your claim in March, your base period will be the 12-month period from October 1st through September 30th before you filed your claim.

The diagrams below shows the standard base period for a new claim filed in any month of the year:

Month of New Claim	Your Standard Base Period the 12-Month Period Ending the Previous:
January, February or March	September 30th
April, May or June	December 31st
July, August or September	March 31st
October, November or December	June 30th



**NOTE:** If you worked outside of Maryland or for the Federal government or served in the Armed Services during your standard base period, you must report this information when you file your claim. Under certain circumstances, these wages can be combined with your Maryland wages to give you an accurate weekly benefit amount. If you have no Maryland wages during the base period, you may be required to file a Federal claim or an interstate claim. Please visit <https://beacon.labor.md.gov/claimant> or call Claimant Information Services at **410-949-0022**.

An “**Alternate Base Period**” is the four most recently completed calendar quarters prior to the date you first applied for unemployment insurance.

- If you are not eligible for any amount of money (monetarily ineligible) under a “standard base period,” you may be automatically eligible for benefits using an “alternate base period.”
- Review your “Determination of Monetary Eligibility” notification carefully.
- If any employer is missing, or any of the wage amounts are incorrect, you must contact Claimant Information Services **410-949-0022** and file a wage protest. You also may need to provide proof (e.g. W-2’s, pay stubs, employer letter, etc.) of missing or incorrect wages.

**Example of the alternate base period:**

If you file your claim in March, your base period will be the immediate 12-month period (the calendar year before you filed your claim) from January 1st through December 31st.

The diagrams below shows the alternate base period for a new claim filed in any month of the year:

Month of New Claim	Your Alternate Base Period the 12-Month Period Ending the Previous:
January, February or March	December 31st
April, May or June	March 31st
July, August or September	June 30th
October, November or December	September 30th



### **NON-MONETARY ELIGIBILITY**

Under the Maryland Unemployment Insurance Law, there are many areas that must be explored to establish whether unemployment insurance benefits are payable.

Some of these areas include:

- Whether you are able to work and looking for work;
- Whether you are receiving vacation pay;
- Holiday pay,
- Special pay,
- Severance pay,
- Pension pay,
- Back pay or damages
- Reason for being out of work

You must be separated from your employment through no fault of your own. UI will contact your former employer(s) to verify your reason(s) for separation. If you voluntarily quit your employment or were discharged from your employment, you may be disqualified from receiving unemployment insurance benefits. The claims specialist will review the facts in your case and make a determination of eligibility based on Maryland Unemployment Insurance law. You will receive a "Notice of Benefit Determination" explaining the reason why your unemployment insurance benefits will be delayed or denied. If your benefits are delayed or denied you have the right to appeal the determination. You must continue to file weekly claim certifications.

### **ELIGIBILITY ISSUES**

You will be sent a "Claimant Telephone Appointment Notice" if there is an issue regarding your eligibility.

- If you receive this notice, you must be available on the date and at the time

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designated on the notice.

- It is important that you make all efforts to be available for this telephone interview, as your statement will be used to determine your eligibility for benefits.
- If you cannot be available, it is your responsibility to write the following on the back of the notice: the reason you are not available for the interview; and any information concerning the “Issue To Be Resolved” listed on the front of the appointment notice.
- You must mail the notice to the address listed on the front of the notification. Please mail it back to the agency immediately prior
- to the interview date.
- If you are not available and have not provided information concerning the “Issue To Be Resolved,” a determination will be made on your claim based on available information, which may result in a delay or denial of your benefits.

### **TAXABLE INCOME**

Any unemployment insurance benefits that you receive must be reported as part of your gross income for both state and federal tax purposes.

- You may elect to have taxes deducted from your benefit payments.
- You may choose to have federal tax (14%), Maryland state tax (7%), both or neither deducted from your payment.
- If you elect to have taxes deducted from your UI benefits and are later determined “overpaid”, the full amount of benefits (including taxes deducted) must be repaid.

To assist you in filing your tax returns, DUI will send you an IRS form 1099-G showing the total amount of UI benefits paid to you during the previous year by January 31st of the following year.

### **DEPENDENTS ALLOWANCE**

You will be paid a dependent’s allowance of \$8 for each child; not to exceed 5 dependent children. The dependent’s allowance will also not exceed the maximum weekly benefit amount allowed of \$430.

- Under Maryland UI law, a dependent child is defined as a child, adopted child, or stepchild (not grandchild or foster child) under 16 years of age whom you support.
- A dependent may only be claimed by one parent during any one-year period.
- You may only claim a dependent when you first open your claim.
- You will be required to provide each dependent’s social security number and birth date.

- No more than 26 weeks of dependent's allowance can be paid in a benefit year.



### **WEEKLY BENEFIT AMOUNT**

The weekly benefit amount (WBA) is the amount of money you may receive based on the amount that you were paid by all employers during the base period.

- The current weekly benefit amount provided by the Maryland Unemployment Insurance Law ranges from a minimum of \$50.00 to a maximum of \$430.00.
- You may be eligible to receive up to 26 weeks of UI benefits not exceeding your weekly benefit amount.
- Once you have exhausted 26 weeks of your weekly benefit amount, you will not be eligible again until your benefit claim year is over and you have sufficient earnings to file a new Maryland unemployment insurance claim.
- If you have earnings from another state, you may be able to use those earnings to establish a new unemployment insurance claim against that state. Contact Claimant Information Services at **410-949-0022** for more information on out-of-state earnings.
- The only time that benefits exceed 26 weeks of your weekly benefit amount is if a federal extension of benefits is available. You will be notified if any extensions are in effect.

**Due to the COVID-19 pandemic a federal extension of benefits has been granted. Under the CARES Act Pandemic Emergency Unemployment Compensation (PEUC) program, claimants**

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will automatically receive an additional 13 weeks of benefits. This means that claimants may receive a maximum of 39 weeks of unemployment insurance benefits.

## **REPORTING EARNINGS**

Earnings are considered payment, in any form, for any work or service performed, including self-employment, tips, and odd jobs.

- Commissions are earnings but are reported differently. Commission earnings must be reported for the claim week in which you are paid.
- **NOTE:** When reporting earnings, if you earn \$60, report \$60, do not deduct \$50. If you do not report your earnings, you will be overpaid and you may be charged with unemployment insurance fraud.
- If your earnings equal or exceed your weekly benefit amount, no benefits will be paid for that week as you are not considered unemployed. (§ 8-801). You will need to contact Claimant Information Services in order to reopen your claim.
- If you have been working part-time and receiving partial unemployment insurance benefits and subsequently become totally unemployed, you must notify Claimant Information Services that your part-time employment has ended. Failure to do so may result in a finding of UI fraud.

**NOTE:** If you are working part-time during any week for which you claim unemployment insurance benefits, you may be eligible for partial benefits. (§ 8-803(d)). You must report all of your gross earnings (all earnings before deductions) on your weekly claim certification for the calendar week in which you performed the work, even if you have not yet been paid.

**NOTE:** If you are working what is considered full-time in your occupation but earning wages that are less than your weekly benefit amount, you are considered to be “not unemployed.” Therefore, you are not entitled to either total or partial unemployment insurance benefits.

## **PAYMENTS**

The Maryland UI Law requires that you report any wages you have received, are receiving or will receive from your employer upon filing your initial claim or during your claims series. The following are examples:

- **Vacation, Holiday, and Special Pay** - You must report vacation pay, holiday pay, or special payments when you file your initial claim, or if you receive any of these payments at a later time. You report these payments by calling Claimant Information Services at **410-949-0022**. Your benefits may be reduced or denied, depending on the circumstances. If you fail to report these payments, you may

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be overpaid. This overpayment must be repaid before any future benefits will be paid. Some of these payments are not considered wages and will not be used in determining your monetary eligibility. Do not report vacation, holiday pay, or special payments as earnings when filing your weekly claim certification.

- **Severance Pay** - You must report severance pay when you file your initial claim. If you receive severance payments at a later time, you must report them by calling Claimant Information Services at **410-949-0022**. Do not report severance payments as wages when filing your weekly claim certification. All severance payments are deductible from unemployment insurance benefits for the number of weeks based on your last weekly pay rate. Once your severance payments have been exhausted, if you are otherwise eligible, your benefit payments will resume.
- **Pension/Annuity Payments** - You must inform the DUI if you have received a lump sum pension or are receiving monthly pension payments from any employer for whom you have worked during the last 18 months. These payments may be deductible from unemployment insurance benefits. It is required that you report the effective date of any pension payments, even if the actual payments are received at a later date. You must also report any changes in your pension amount. If you do not report your pension and any changes to your pension, you will be overpaid and you may be charged with unemployment insurance fraud. Social Security benefits are not deductible from unemployment insurance benefits and should not be reported.
- **Back Pay or Damages** - Back pay is considered wages. Unemployment insurance benefits will be denied retroactively for any week to which back pay is attributable. In addition, if the claimant has already been paid UI benefits for a week(s) to which back pay is attributable, the claimant will be charged with an overpayment. Monies paid for damages are not considered wages and, therefore, should not be deducted from a claimant's weekly benefit amount.
- **Commission Pay** - Commissions must be reported for the claim week in which you are paid, not the week in which they were earned.

**NOTE: Social Security** - You are NOT required to report any social security income.

If you fail to report these payments, you will be overpaid. The overpayment must be repaid before any future benefits will be paid. If you do not report your severance payments, you will be overpaid and you may be charged with unemployment insurance fraud.

## THE REEMPLOYMENT EXCHANGE (REX) MODULE

The Reemployment Exchange (REX) Module is designed to allow you to enter your reemployment activities directly into the system, eliminating the need for manual record keeping. REX will also provide you with a reemployment strategy to assist you in becoming re-employed. You must record your valid reemployment activities in REX. You may do so by registering in the Maryland Workforce Exchange (MWE) System online at [mwejobs.maryland.gov](http://mwejobs.maryland.gov). All reemployment activities submitted into REX will be retained as a permanent record. This information is subject to verification by the Division of Unemployment Insurance.

### **What You Need to do After Registering in the MWE-REX System:**

By filing your initial unemployment insurance claim, you are *automatically registered* with the public employment office, Maryland Workforce Exchange at [mwejobs.maryland.gov](http://mwejobs.maryland.gov), during the COVID-19 state of emergency pandemic.

- Under normal circumstances, you must actively search for work each week that you are unemployed and requesting UI benefits.
- **However, due to the current COVID-19 state of emergency, the active search for work requirement is waived. Current and new recipients are *not* required to actively search for work during the first 10-weeks that UI benefits are received.**
- Normally, you must also complete and log a minimum of (3) valid **reemployment activities per week in the MWE-REX system on the work search verification log.**
- Failure to perform and record at least three (3) valid reemployment activities per week will result in a delay or denial of benefit payments, unless exempt from work search.
- The MWE-REX system will automatically retain a permanent record of your valid reemployment activities that you log into the system.
- There are a total of thirty-seven (37) Maryland approved valid reemployment activities that you can select to complete your active search for work each week.
- **Although you are not required to search for work during this time, you may still be selected for a federally-required reemployment workshop with a workforce professional. The professional will work with you one-on-one over the phone to develop an individualized reemployment plan (IRP) of action to be implemented after the state of emergency is lifted.**
- **During this state of emergency, we strongly encourage you to remain active by completing any of the reemployment activities online using MWE at [mwejobs.maryland.gov](http://mwejobs.maryland.gov). Some examples of valid (self-service) reemployment activities you can access online include: self-service resume, skills**

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self-assessment, completion of training in Allison-REX, labor market research, virtual recruiter for job opportunities, external web-linked job referrals (Career Builder, Indeed, LinkedIn),

- If you are in a union with a hiring hall, you must still make regular contact in the manner prescribed by your union. Under normal circumstances, if you belong to a union which does not usually find work for its members, you must still make an active search for work.
- You must continue to be available and actively seeking employment if you are working part-time while filing for unemployment insurance benefits. This rule does not apply to an individual who is classified as a “Part-Time Worker.”
- If you believe that you have an offer of suitable employment but have not started the job yet, you must continue to look for work.
- Maryland employers are required by law to report, within 20 days, employment information (date hired, rate of pay, etc.) for all individuals hired or rehired.
- Contact Claimant Information Service for modified work search methods if you are permanently disabled, as defined in the Americans with Disabilities Act of 1990. You will still be expected to actively seek work within the limitations of your disability.
- To learn more about the work search requirement exemption, visit the [Work Search FAQ's](#).

### **SPECIAL CIRCUMSTANCES**

The CARES Act program: Pandemic Unemployment Assistance (PUA) extends benefits to career paths that are normally not eligible for benefits such as self-employed, independent contractors, gig economy workers, those who have insufficient work history, and those that have exhausted their benefits since July 1, 2019.

- **Part-time workers** - A part-time worker is defined as an individual whose availability for work is restricted to part-time work and who worked at least 20 hours per week in part-time work for the majority of weeks in the base period. A part-time worker needs to meet the requirements which are being able and available and actively seeking work, if he or she needs to file for unemployment insurance benefits. The law requires part-time work sought must be for a 20 hours per week job. The work must also be in a labor market in which a reasonable demand exists for part-time work.

**NOTE:** If you are a part-time worker as defined above but earning wages that are less than your weekly benefit amount, you are considered to be “not unemployed.” Therefore, you are not entitled to either total or partial unemployment insurance benefits.

- **Earned wages in more than one state** - If you have worked in more than one

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state, and could qualify for unemployment insurance in either state, you may only file in one state at a time. If you choose to file in Maryland, you must wait until you have exhausted all benefits from another state. It is illegal to obtain benefits from two different states at the same time.

- **Jury Duty** - If you are called to jury duty, each day you serve as a juror, you will not be required to actively search for work and you do not have to be able and available for work. If you are selected for a trial that lasts more than one day, and the court does not require you to physically report to the courthouse, then you must actively search for work and be able and available for work during that period.

### **REFUSAL OF WORK**

You must not refuse a referral or any offer of suitable work without good cause. If you refuse an offer of work, DUI will need to determine if the job was suitable and whether or not you refused with good cause.

Factors which are taken into consideration in determining whether work is suitable include, but are not limited to:

- Previous work experience;
- Prevailing salary for the job in your geographical area;
- Physical and mental fitness;
- Risk to your health;
- Safety;
- Distance from your home; your length of unemployment;
- Prospects for obtaining work in your customary occupation.

### **FRAUD PREVENTION**

If you knowingly make false statements, misrepresent or fail to give important facts in order to obtain or increase UI benefits, you may be subject to a fine up to \$1,000 and/or imprisonment.

- In addition, a 15% fraud penalty will be added to your total fraud overpayment amount.
- You will be required to repay any benefits, penalties, and interest accrued as a result of providing false/misleading information.
- If you make an honest mistake in giving information when you file your initial claim or weekly claim certification, notify Claimant Information Services at **410-949-0022** in order to avoid penalties.

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If you know someone who is collecting unemployment insurance benefits and is working full or part-time and not reporting wages, is incarcerated, out of town, or unable to work, **call the FRAUD HOTLINE toll-free at 1-(800) 492-6804 between 8 a.m. and 4 p.m. (ET), Monday through Friday.**

All information received will be thoroughly investigated and the caller may remain anonymous.

## **APPEALS**

If you are disqualified from receiving benefits and you disagree with the determination, you have the right to file an appeal. Your employer has the same right to appeal any employer-related decision that awards benefits to you.

- If you are notified of an employer appeal, you should make every effort to be available.
- Appeal hearings are the last step at which either you or your employer has the absolute right to present evidence.
- Appeal decisions are made based on the evidence presented at the hearing.

Failure to be available may result in a disqualification and overpayment of benefits already received.

- If you are still unemployed and are filing an appeal, you must continue to file your weekly claim certifications (request for payment).
- If you do not continue to file your weekly claim certifications, you will not receive benefits, even if you win the appeal.
- You must also continue to be able, available, and actively seeking work as instructed by Claimant Information Services.

## **NOTICE TO CLAIMANTS ABOUT RELEASE OF INFORMATION**

Personal information submitted by a claimant is subject to public inspection only to the extent allowed by the Maryland Public Information Act, Maryland Annotated Code, State Government Article, Sections 10-611 to 10-628. Information submitted to the United States Department of Labor may be disclosed to state, federal, or local government agencies as provided by law. You have the right to inspect, amend, and correct your personal records as provided by the Maryland Public Information Act. Personal information you provide may be used for secondary purposes. In addition to reporting your income from unemployment to the Internal Revenue Service (IRS) and the Maryland Office of the Comptroller, we also share information about your claim, including wage information, with other federal and state agencies to help them determine your eligibility for their programs such as:

- Maryland workforce Exchange (MWE);
- Department of Rehabilitation Services (DORS);
- Food Stamp Program;
- Temporary Cash Assistance;
- Medicaid Programs;
- Housing Program;
- Housing Assistance; and,
- Child Support.

## **EQUAL OPPORTUNITY**

If you think that you have been subjected to discrimination under a WIOA Title I-financially assisted program or activity, you may file a complaint within 180 days from the date of the alleged violation with either: the Maryland Department of Labor's Office of Fair Practices (OFP) located at 1100 North Eutaw Street, Room 613, Baltimore, Maryland 21201 (or the person whom the Maryland Department of Labor has designated for this purpose); or the Director, Civil Rights Center (CRC), U.S. Department of Labor (DOL), 200 Constitution Avenue NW, Room N-4123, Washington, D.C. 20210.

If you file your complaint with the Maryland Department of Labor (LABOR) you must wait either until Labor issues a written Notice of Final Action, or until 90 days have passed (whichever is sooner), before filing with the CRC. If Labor does not give you a written Notice of Final Action within 90 days of the day on which you filed your complaint, you do not have to wait for Labor to issue that Notice before filing a complaint with CRC. However, you must file your CRC complaint within 30 days of the 90-day deadline (in other words, within 120 days after the day on which you filed your complaint with Labor).

If the Labor does give you a written Notice of Final Action on your complaint, but you are dissatisfied with the decision or resolution, you may file a complaint with CRC. You must file your CRC complaint within 30 days of the date on which you received the Notice of Final Action.

**Maryland Department of Labor**  
**Office of Fair Practices (OFP)**

1100 North Eutaw Street, Room 613  
Baltimore, Maryland 21201  
Phone: 410-230-6319  
Fax: 410-225-3282  
Maryland Relay 7-1-1    E-mail: [dlofp-labor@maryland.gov](mailto:dlofp-labor@maryland.gov)



Please visit our website at [mdunemployment.com](https://mdunemployment.com) to access a myriad of Unemployment Insurance information.