

# Unemployment Insurance Benefits Overview

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Unemployment insurance is a state-administered program designed to provide workers with financial assistance during temporary periods of involuntary unemployment or underemployment.

The Illinois Department of Employment Security (IDES) collects unemployment insurance taxes from the state's liable employers and returns those dollars to eligible Illinois workers as unemployment insurance benefits. Workers do not “pay in” to the unemployment insurance system.

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## Monetary Eligibility Requirements

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- You must have been paid \$1,600 or more in wages during your base period for insured work.
- At least \$440 of your base period wages were paid outside the calendar quarter in which your wages were highest.

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## Your Base Period

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- Your base period consists of the first four, of the last five, completed calendar quarters immediately preceding the beginning of your benefit year. Your benefit year begins the date of your first valid claim.

If your Benefit Year Begins in:	Your Base Period Will Be:
April, May, or June 2015	January 1, 2014 thru December 31, 2014
July, August, or September 2015	April 1, 2014 thru March 31, 2015
October, November or December 2015	July 1, 2014 thru June 30, 2015
January, February, or March 2016	October 1, 2014 thru September 30, 2015

- If you have insufficient wages to establish a claim using the regular base period, we will look at wages in the Alternate Base Period, or the 52 weeks prior to the date of claim.

## Min. & Max. Benefit Amounts

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- Minimum & maximum weekly benefit amounts for a benefit year beginning on or after 01/04/2015:
- Maximum of 26 payable weeks in a one-year period.

Weekly Benefit Amount (WBA)	Individual	Individual with Non working spouse	Individual with child or children under 18
Minimum	\$51	\$66	\$77
Maximum	\$426	\$507	\$580

## When and Where to File

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- File your claim for unemployment insurance benefits during the first week after becoming unemployed. You are strongly encouraged to apply for benefits online. You may also file at a local IDES office.
- Online: [www.ides.illinois.gov](http://www.ides.illinois.gov) – Available Anytime
- To find your local office, visit the IDES web site or call our Claimant Services Center: (800) 244-5631
  - Local office hours: Monday-Friday: 8:30am- 5:00 PM (except holidays)

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## Information Needed to File Your Claim

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- Verification of your Social Security number (a valid Social Security card, driver's license or State ID).
- Names, addresses and phone numbers of all employers you've worked for in the past 18 months. You will also need the number of days worked for each employer and the reason(s) for separation.

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## Information Needed to File Your Claim Cont'd

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- Information regarding any pension or retirement payments you are receiving, including Social Security.
- If claiming your spouse as a dependent, your spouse's name, employment status and Social Security number.
- If claiming a dependent child, the child's name, birth date and Social Security number.
- You cannot claim both a spouse and dependent child.

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## What Happens Next?

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- After your claim is filed, IDES will send you a statement called an Unemployment Insurance (UI) Finding. The finding includes:
  - The wages reported by your employer(s) in each calendar quarter of your base period for insured work, and the total wages paid to you during your base period.
  - UI Monetary Determination: Weekly and Maximum Benefit Amounts (WBA & MBA) and any dependent amount(s).

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## What Happens Next? Cont'd

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- Payment type (direct deposit or debit card).
- Your first certification date. (You cannot receive benefits for a week of unemployment until you have certified for that week and have met all the eligibility requirements during that week.)
- Benefits are paid for calendar weeks of unemployment. A calendar week begins on Sunday and ends on Saturday.

## Sample UI Finding Letter:

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Illinois Department of Employment Security  
 Local Office City  
 Local Office Address  
 Local Office City, State & Zip Code  
 Phone: (000) 000-0000 TTY: (000) 000-0000  
 Fax: (000) 000-0000

www.ides.illinois.gov



JOHN Q. PUBLIC  
 100 MAIN STREET  
 ANYTOWN, IL 60000



Date Mailed: 05/25/2010  
 Claimant ID: 0000000

### U. I. Findings - Example

(Este es un documento importante. Si usted necesita un intérprete, póngase en contacto con su oficina local.)

Dependent Type: None Filing Type: In-Person  
 Payment Method: Pending Debit Card Last Day Worked: 05/21/2010  
 Last Employer: WWWW Employer, Inc.  
 Unemployment Reason: Laid-Off (Lack of Work)

Your bi-weekly call certification day is: Wednesday Your First Certification date is: 06/09/2010  
 You may certify by telephone at (312) 338-4337 or by using the Internet at www.ides.illinois.gov/certify. The best way to certify for benefits is the internet. These services are available Monday – Friday from 05:00AM to 07:30PM.

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 U. I. Findings - Example  
 Date Mailed: 05/25/2010  
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## Certifying for Benefits

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- Once you file for unemployment insurance via the Internet or at a local IDES office, you must then “certify” to your eligibility for benefits by Internet or telephone on the scheduled day **every two weeks** to IDES.
- The first eligible week of benefits following an initial claim is referred to as a “waiting week.” Although you must certify and meet all eligibility requirements for the waiting week, you will not be paid for it.

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## Certifying for Benefits Cont'd

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- The best way to certify is via the Internet:
  - <http://www.ides.illinois.gov/>
  - Select *Unemployment Insurance* under the *Individuals* tab, then choose ***Certify for Weekly Benefits***
- By Telephone: IDES uses a touch-tone voice response system called Tele-Serve:
  - **1-312-338-IDES (4337)**
  - Available from 5:00 AM to 7:30 PM
- If you have questions when certifying, feel free to call the Claimant Services Center at 1-800-244-5631
  - This can help prevent unforeseen errors causing delays in your payments.

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## How to file your claim online at [www.IDES.Illinois.gov](http://www.IDES.Illinois.gov)

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## You can file a claim or certify for weeks

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### Unemployment Insurance (UI)

Unemployment insurance is a state-operated insurance program designed to partially replace lost wages when you are out of work. Like fire, accident, health and other types of insurance, it is for an emergency: when you are temporarily or permanently out of a job, or if you work less than full time because of lack of work.

The program ensures that, if you meet the [eligibility requirements](#) of the law, you will have some income while you are looking for a job, up to a maximum of 26 full weeks in a one-year period, depending on when the claim was established. Unemployment insurance, however, cannot and does not protect you against wage losses while you are absent from work due to illness or while you are idle by choice.

#### [File for Unemployment Insurance](#)

##### Filing Options:

1. **File Online:** You will be prompted to login, which requires you to create an online username and password or:

2. **File in person:** Use the [IDES office locator](#) to find an office nearest you.

Be sure to have all [necessary information](#) ready when filing your claim, either online or in person.

Click here if you are [filing for unemployment insurance and live out of state](#).

#### [Certify for Weekly Benefits](#)

On your scheduled certification day, the best way to certify for benefits is the internet. You can certify for benefits online by [going here](#). These services are available Monday - Friday from 5:00AM to 7:30PM.

Certifications are done every two weeks on your assigned call day.

Form: [Work Search Record](#) 

By telephone: Tele-Serve ([English](#) & [Spanish](#)) 

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## Non-Monetary Eligibility Requirements

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- You must be involuntarily unemployed or underemployed.
- You must be able, available and actively seeking work.
- You must complete registration in Illinois JobLink.
- You must serve one waiting week.
- You must certify every two weeks.

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## Able, Available & Actively Seeking Work

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- During each week, you must be willing, ready and able to accept a suitable job; you must be able to, and available for work.
- Report any unavailable days when you certify. Unavailable days include days that you are away on vacation or days you must stay at home to care for a sick child, for example.
- The law states that you must be actively seeking work on your own initiative. Keep a log of your job search activities for every week in which you claim benefits. If your eligibility is challenged, you may be required to produce that document.

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## Able, Available & Actively Seeking Work Cont'd

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- Save your written records documenting your work search for any week being claimed until one year has passed from the end of that week.
- A work search form is available on our web site. If you apply in person you will receive a work search form from the local office personnel.



## Keeping Your Work Search Record

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State of Illinois  
Department of Employment Security  
[www.ides.illinois.gov](http://www.ides.illinois.gov)

**IDES**  
ILLINOIS DEPARTMENT OF  
EMPLOYMENT SECURITY

**Work Search Record**

Claimant Information:  
Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_ MI: \_\_\_\_\_  
ID or SSN: \_\_\_\_\_

(Este es un documento importante. Si usted necesita un intérprete, póngase en contacto con su oficina local.)

**Instructions:** Please use this form to keep a record of the work search efforts you made. Be sure that all requested information is provided. Failure to do so may result in a denial of benefits. If you need additional pages, contact your local office or duplicate this form.

**Important Notice:** Keep Your Work Search Records  
A determination that you were actively seeking work during a week being claimed is subject to reconsideration despite the fact that you have been paid benefits or returned to work. In order to preserve evidence that you were actively seeking work, do not discard your written work search record for any week being claimed until 53 weeks have passed from the end of that week. Further, if there is an appeal pending regarding your active work search for a week, keep your written work search record until there has been a final resolution of the matter.

[Click here for the Work Search Explanation.](#)

Week Ending _____					
Contact Date	Name & Address of Contact	Person Contacted	Method of Contact	Type of Work Sought	Results

## Partial Benefits for Part-Time Work

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- You may claim partial benefits for a week even if you find part-time work. You must report earnings from part-time work when you certify. Report gross wages in the week earned, not received.
- Earnings in excess of 50% of your individual weekly benefit amount, but still less than your weekly benefit amount (not including dependency allowance), are deducted from your weekly benefit amount resulting in partial benefits.

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## Partial Benefits for Part-Time Work Cont'd

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- If your wages for the week are equal to or greater than your weekly benefit amount, your wage deduction eliminates your benefit for that week. However, that week remains in the maximum balance.
- You will not be able to certify again until an *additional* claim is filed, either after another reduction in wages under the WBA or a new separation occurs.
- Dependent allowance is payable only if benefits are payable.

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## Payment Options

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- You may opt to receive benefit payments by direct deposit or debit card. Direct deposit is a more convenient and reliable way to receive benefit payments.
- Electronic payments are generally available 2-3 business days after the date of certification.
- After you file a claim, a debit card will be automatically issued and mailed to you, even if you applied for direct deposit. If you receive a debit card, please activate it and use the card until direct deposit has started.
- Unemployment insurance benefits are subject to State and Federal income taxes.



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## Dislocated Workers

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- As a dislocated worker, you will be able to apply for Workforce Investment Act (WIOA) training funds to attend approved schools.
- An employer who hires you may also qualify for On-the-Job Training (OJT) money.
- It is important to register with your WIOA provider ASAP.
- The sooner you register and get into a training program, the better chance you will have to complete the training. The new skills will make you more employable.
- Training obtained through a WIOA program is approved and will allow you to continue to receive benefits.

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## Illinois JobLink

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- Illinois Job Link is an Internet-based job search resource tool for posting and finding jobs in the state of Illinois.
- Link: <https://illinoisjoblink.illinois.gov/ada/>
- Everyone must register with Illinois JobLink.
- Failure to register could delay or stop you from receiving benefits.
- This is an internet application available anywhere you have internet access.
- Help is available in every local office resource room.

**Tip:  
Enter  
your  
work  
search  
on IJL!**

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## Use Illinois Joblink for Your Job Search

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## Illinois JobLink

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- Benefits for job seekers:

The logo for Illinois JobLink.com features a blue stylized arrow icon pointing to the right, followed by the text "IllinoisJobLink.com" in a blue, sans-serif font. The entire logo is contained within a white rounded rectangular box with a subtle drop shadow.

- No cost to users.
- Allows employers to connect with you based on keywords in your resume.
- Easily update your information and save multiple resumes to target specific jobs.
- Access 24 hours a day, 7 days a week.
- Record your Work Search Information.