

Unemployment Insurance Benefits Overview

1

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.

Illinois Department of Employment Security

7/30/2015

Monetary Eligibility Requirements

2

- 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.

Illinois Department of Employment Security

7/30/2015

Your Base Period

3

- 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.

Illinois Department of Employment Security 7/30/2015

Min. & Max. Benefit Amounts

4

- 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

Illinois Department of Employment Security 7/30/2015

Non-Monetary Eligibility Requirements

5

- 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.

Illinois Department of Employment Security

7/30/2015

When and Where to File

6

- 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 – 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)

Illinois Department of Employment Security

7/30/2015

Information Needed to File Your Claim

7

- **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.**

Illinois Department of Employment Security

7/30/2015

Information Needed to File Your Claim Cont'd

8

- **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.**

Illinois Department of Employment Security

7/30/2015

What Happens Next?

9

- After your claim is filed, IDES will send you a statement called a 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).

Illinois Department of Employment Security

7/30/2015

What Happens Next? Cont'd

10

- 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.

Illinois Department of Employment Security

7/30/2015

Certifying for Benefits

11

- 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.

Illinois Department of Employment Security

7/30/2015

Certifying for Benefits Cont'd

12

- 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.

Illinois Department of Employment Security

7/30/2015

Able, Available & Actively Seeking Work

13

- 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.

Illinois Department of Employment Security

7/30/2015

Able, Available & Actively Seeking Work Cont'd

14

- 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.



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

Illinois Department of Employment Security

7/30/2015

Partial Benefits for Part-Time Work

15

- 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.

Illinois Department of Employment Security

7/30/2015

Partial Benefits for Part-Time Work Cont'd

16

- 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.

Illinois Department of Employment Security

7/30/2015

Payment Options

17

- 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.



Illinois Department of Employment Security

7/30/2015

Dislocated Workers

18

- As a dislocated worker, you will be able to apply for Workforce Innovation and Opportunity 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.

Illinois Department of Employment Security

7/30/2015

Illinois JobLink

19

- Illinois JobLink 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!**

Illinois Department of Employment Security 7/30/2015

Illinois JobLink

20

- Benefits for job seekers:

 **IllinoisJobLink.com**

- 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.

Illinois Department of Employment Security 7/30/2015