A GUIDE TO UNEMPLOYMENT INSURANCE ARIZONA BENEFITS

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ARIZONA DEPARTMENT OF ECONOMIC SECURITY EMPLOYMENT ADMINISTRATION

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Equal Opportunity Employer/Program • Under the Americans with Disabilities Act (ADA), the Department must make a reasonable accommodation to allow a person with a disability to take part in a program, service, or activity. For example, this means that if necessary, the Department must provide sign language interpreters for people who are deaf, a wheelchair accessible location, or enlarged print materials. It also means that the Department will take any other reasonable action that allows you to take part in and understand a program or activity, including making reasonable changes to an activity. If you believe that you will not be able to understand or take part in a program or activity because of your disability, please let us know of your disability needs in advance if at all possible. Please contact your local office manager.

INTRODUCTION

This pamphlet is intended to give you a better understanding of your rights and responsibilities when claiming unemployment insurance benefits.

The Employment Security Law of Arizona establishes the eligibility requirements for the payment of unemployment insurance benefits in the State of Arizona. This information is explanatory only and should not be considered as having the effect of law or regulation.

Unemployment insurance benefits are paid from a fund accumulated from taxes paid by employers. WORKERS IN ARIZONA DO NOT MAKE ANY PAYMENTS INTO THE FUND.

If you have questions concerning your rights and responsibilities or problems with your claim, you may contact one of our Arizona Reemployment Rapid Access (ARRA) customer service representatives in your area at the telephone number listed on page 16, or write to:

Arizona Department of Economic Security Employment Security Administration P.O. Box 29225 Phoenix, Arizona 85038-9225

When writing be sure to include your Social Security Number in your letter. When calling, be sure you have your Social Security Number available.

PRIVACY ACT

The Privacy Act of 1974 requires that you be furnished this statement because you are asked to provide your Social Security Number. Your Social Security Number is requested under the authority of the Internal Revenue Code of 1954 [26 U.S.C. 85, 6011(a), 6050B, and 6109(a)]. Disclosure of your Social Security Number is **mandatory** and must be furnished to process your claim for unemployment insurance. Should you decline to disclose your Social Security Number, your claim for unemployment insurance will not be processed.

Your Social Security Number will be used: (1) to process your claim and determine your eligibility or unemployment insurance, (2) to report your unemployment insurance benefits to the Internal Revenue Service as income, (3) for statistical purposes, (4) for cross-matching by public assistance agencies or other government entities in the official performance of their duties.

CONFIDENTIALITY

Although federal and state laws prohibit the revealing of information about your unemployment and claim for unemployment insurance to your spouse, relatives, friends, non-interested parties and private interest groups, federal legislation requires that such information be made available to state and federal Welfare, Medical Assistance, Food Stamps, Housing and Child Support Enforcement agencies. Confidentiality will be the responsibility of all agencies using the information.

UNEMPLOYMENT INSURANCE PROGRAMS

Following are some of the unemployment insurance programs available in the State of Arizona.

Unemployment Insurance for Arizona Workers (UI). This program is provided by State law. As an unemployed worker who worked in the State of Arizona, your eligibility is based upon wages earned in the Arizona base period (see page 3) from employers who were required to pay unemployment insurance tax on your wages and from employers that agreed to reimburse the fund for any benefits paid.

Unemployment Insurance for Federal Employees (UCFE). This program is provided by federal law. Generally, as an unemployed federal civilian employee, your eligibility is determined under the unemployment insurance law of the state where you last worked in federal civilian employment. If you had subsequent private covered employment in your state of residence, or if you were employed outside the United States, your eligibility will be determined under the law of the state where you live when filing your claim.

Unemployment Insurance for Ex-Military and National Oceanic and Atmospheric Administration Personnel (UCX). This program is provided by federal law. If you separated from "Federal Service" which means active service (not including active reserve status unless for a continuous period of 90 days or more) in the armed forces or as a commissioned officer of the National Oceanic and Atmospheric Administration (NOAA), the wages you earned may be used to qualify for benefits if:

- 1. You were discharged or released under honorable conditions; and
- 2. a. You were discharged or released after completing your first full term of active service, or
 - b. You were discharged or released before completing your active service for any of the following reasons;
 - i. For the convenience of the Government under an early release program.
 - ii. Because of medical disqualification, pregnancy, parent-hood, or any service-incurred injury or disability.
 - iii. Because of hardship.
 - iv. Because of personality disorders or inaptitude. If you were discharged for this reason, you must have served for 365 continuous days or more.

The state where you first file a claim after separation from "Federal Service" (military) determines eligibility and administers payment of benefits under the unemployment insurance laws of that state. Your pay grade at the time of separation is used to determine the amount of your benefits.

Extended Benefit Periods. An extension may be available to you during a period of high unemployment, if you exhaust your regular benefits and you do not have monetary eligibility in another state. You may be required to meet special work search or other eligibility requirements while on an extension. The Department will make public announcements and advise all potentially eligible persons when an Extended Benefit period begins or ends.

Combined Wages. It is sometimes possible to combine wages earned in more than one state in order to increase the amount of unemployment insurance benefits that are payable. In this case, you make the choice of whether you want to file against just one state where you worked or if you want to combine all your wages. Your customer service representative can explain the options and procedures for filing a combined wage claim if you think you might qualify.

Approved Training. This program is designed for individuals with minimal marketable job skills. Your eligibility can be determined by the department after it is established that the course and school are approved. Once eligibility is established, you will not be required to look for work.

Trade Adjustment Assistance. This program is provided by federal law. This is a special type of unemployment insurance payable to workers who lose their jobs due to imports. Information regarding this program may be obtained by calling a customer service representative.

Shared Work. Shared Work is a method of dividing the available work among eligible employees during temporary cutbacks in production services. If your employer has applied for and been approved for a Shared Work plan, you may be eligible for a part of your unemployment insurance benefits when your hours are reduced. If you are collecting Shared Work benefits, you will not be required to look for work.

Disaster Unemployment Assistance (DUA). This is a special form of unemployment insurance payable to workers and self-employed individuals when they lose their jobs as a result of a major disaster. The Department will publicly announce when DUA is in effect.

MONETARY ELIGIBILITY

Obtaining wage credit information from employers. If you worked for an employer subject to the Employment Security Law of Arizona, your insured wages are reported to the Department. If you worked as a federal civilian employee, the federal payroll office will be asked to report your wages. If you were in the military service, your wages will be determined from the information on your Service Member Copy No. 4 of the DD-214. The DD-214 information will be verified against other official government records.

Wage Statement. When you file your claim you will be issued a Wage Statement which will list the wages reported by your employer(s) during the **Base Period** (see Base Period on page 3) of your claim. The Wage Statement will also show the weekly and total amount of benefits you may receive if you meet all eligibility

requirements during your benefit year. Your benefit year is the one-year period beginning with the Sunday of the week in which you filed your first claim for benefits.

Wages earned by aliens. If you were an alien who was not authorized to work in the United States, wages that you earned cannot be used to establish eligibility for unemployment insurance. You must also be authorized to work during each week for which you file for benefits.

Wages earned by employees of educational institutions or private school bus contractors. If you are an employee of an educational institution or a private school bus contractor out of work between regular school terms, or during a vacation period, and you have a reasonable assurance of returning to work for any educational institution or private school contractor during the next year or term or at the end of a vacation, you may not collect benefits based on wages from an educational institution or private school bus contractor.

Wages earned by employees of transient lodging establishments. If you are an employee of a business with a transient lodging classification—a hotel, motel, RV park, dude ranch, for example—you may not be eligible to collect benefits that are based on your earnings from this business when your unemployment is due solely to a seasonal slowdown. Before your benefits can be reduced or denied, your employer, on a yearly basis, must apply to, and be approved by, the Department for seasonal status. To be approved for seasonal status your employer must show that:

- 1. During the off season the workforce will be reduced by at least two-thirds; and
- 2. The employees who will be affected were notified in writing, prior to being hired, of their seasonal status and the possibility of being denied unemployment insurance benefits; and
- 3. The employer is not delinquent in the payment of unemployment taxes.

Base Period. Your monetary eligibility for unemployment insurance is based on insured wages paid to you during a one-year period called the base period. In most instances the base period will be the first four of the last five completed quarters prior to the date you first applied for unemployment insurance.

The calendar year is divided into four calendar quarters:

- 1st quarter is January 1 March 31
- 2nd quarter is April 1 June 30
- 3rd quarter is July 1 September 30
- 4th quarter is October 1 December 31

Shaded area: First four quarters. If a claim is filed in -

Previous Year	Last Year			This Year				
			JULY AUG. SEPT.	OCT. NOV. DEC.	JAN. FEB. MAR.	APRIL MAY JUNE	5 TH /Lag Quarter	OCT. NOV. DEC.
		APRIL MAY JUNE	JULY AUG. SEPT.	OCT. NOV. DEC.	JAN. FEB. MAR.	5 TH /Lag Quarter	JULY AUG. SEPT.	→
	JAN. FEB. MAR.	APRIL MAY JUNE	JULY AUG. SEPT.	OCT. NOV. DEC.	5 TH /Lag Quarter	APRIL MAY JUNE		
OCT. NOV. DEC.	JAN. FEB. MAR.	APRIL MAY JUNE	JULY AUG. SEPT.	5 TH /Lag Quarter	JAN. FEB. MAR.	-		

Base Period is within the shaded areas.

Your benefit rights are based on your earnings in the four shaded calendar quarters. Earnings prior to this 12-month period cannot be considered in computing the amount of unemployment insurance to which you may be entitled. Also, your earnings in the 5th quarter, which is the lag quarter, and the quarter you file your claim cannot be considered in computing your claim for unemployment insurance.

To qualify for benefits, you must have been paid wages in insured employment of:

- 1. At least \$1500.00 in one of the four quarters of the base period and total base period wages of at least 1-1/2 times your high quarter, or
- 2. At least \$7000.00 in total wages in at least two quarters of the base periods, with wages in one quarter equal to \$5987.50 or more.

Alternate Base Period. If you cannot qualify for benefits using the regular base period as described above, because you were totally disabled for a temporary period and receiving *WORKERS' COMPENSATION*, you may be eligible to base your claim on an alternate base period using wages earned prior to your disability. This alternate base period will be the first four of the last five completed calendar quarters prior to the date you became totally disabled. To qualify for a claim using the alternate base period:

- 1. You must have been paid wages in insured employment of at least \$1500.00 in one of the four quarters of the alternate base period, and your total wages in that base period must be at least 1·1/2 times the wages in your highest quarter; **OR** you must have wages totaling at least \$7000.00 in at least two quarters of the alternate base period with wages in one quarter equal to \$5987.50 or more; and
- 2. You must file your claim within two years of the work-related injury/disability, and within four weeks of the last week you were considered totally disabled and compensated by WORKERS' COMPENSATION; and
- 3. Before filing your claim for unemployment insurance, you must have attempted to return to work with the employer where the injury/disability occurred.

Benefit award. Your weekly benefit amount is determined by computing 1/25th (4%) of the wages paid to you in the base period quarter in which your earnings were the highest. To qualify for benefits this computed amount must be at least \$60.00. The maximum weekly benefit amount, even if computed higher, is \$240.00. See the weekly benefit table on page 5.

The maximum amount of unemployment insurance benefits that you may be eligible to receive during the benefit year depends upon the total amount of your wages reported in the base period. The maximum amount payable is one-third of your total base period wages. However, it cannot total more than 26 times your weekly benefit amount.

You may certify to and receive unemployment insurance for all weeks you are unemployed if you are within your benefit year, have a balance in your benefit award, and meet all eligibility requirements. If you exhaust your unemployment insurance entitlement during a benefit year, you cannot begin another benefit year against Arizona until the current benefit year has ended. If you have wage credits in another state that have not been used to qualify for unemployment insurance, you may be eligible to file against that state. An unemployment insurance customer service representative can advise you of the benefit eligibility requirement of other states.

Filing wage protests. When you receive your Wage Statement, examine it carefully. It will include only those earnings of record under the Social Security Account number which you gave on your claim. If you find earnings omitted, incorrect amounts or wages included which were not earned by you, immediately call a customer service representative, so that appropriate action may be taken. If you receive benefits based upon wages not earned by you, you will be liable for repayment, and may have other penalties imposed. If you do not agree with the award, you have the right to file a wage protest. In order to pay benefits due in a timely manner, it is recommended that you file a wage protest within ten (10) working days of the statement date on your Wage Statement. Continue to file weekly claims as instructed while action is pending.

Subsequent benefit year. If you file a claim for a second benefit year, you will be ineligible for unemployment insurance benefits until there is proof that you worked after the effective date of the first benefit year and earned eight times the weekly benefit amount of your new claim. This means that you cannot establish the successive period of eligibility without having been reemployed.

WEEKLY BENEFIT AMOUNT

Wages in High Qtr of Base Period	Weekly Amount	Wages in High Qtr of Base Period	Weekly Amount	Wages in High Qtr of Base Period	Weekly Amount	Wages in High Qtr of Base Period	Weekly Amount
1500.00 – 1512.49	60.00	2637.50 – 2662.49	106.00	3787.50 – 3812.49 .	152.00	4937.50 – 4962.49	198.00
1512.50 - 1537.49		2662.50 - 2687.49		3812.50 - 3837.49 .		4962.50 - 4987.49	
1537.50 – 1562.49		2687.50 – 2712.49		3837.50 – 3862.49 .		4987.50 – 5012.49	
1562.50 – 1587.49		2712.50 – 2737.49		3862.50 – 3887.49 .		5012.50 - 5037.49	
1587.50 – 1612.49		2737.50 – 2762.49		3887.50 – 3912.49 .		5037.50 - 5062.49	
1612.50 – 1637.49		2762.50 – 2787.49		3912.50 – 3937.49 .		5062.50 - 5087.49	
1637.50 – 1662.49		2787.50 – 2812.49		3937.50 – 3962.49 .		5087.50 - 5112.49	
1662.50 – 1687.49		2812.50 – 2837.49		3962.50 – 3987.49 .		5112.50 - 5137.49	
1687.50 - 1712.49		2837.50 - 2862.49		3987.50 - 4012.49 .		5137.50 - 5162.49	
1712.50 - 1737.49		2862.50 - 2887.49	115.00	4012.50 - 4037.49 .		5162.50 - 5187.49	
1737.50 - 1762.49		2887.50 - 2912.49		4037.50 - 4062.49 .		5187.50 - 5212.49	
1762.50 - 1787.49	71.00	2912.50 - 2937.49	117.00	4062.50 - 4087.49 .	163.00	5212.50 - 5237.49	209.00
1787.50 - 1812.49	72.00	2937.50 - 2962.49	118.00	4087.50 - 4112.49 .	164.00	5237.50 - 5262.49	210.00
1812.50 - 1837.49	73.00	2962.50 - 2987.49	119.00	4112.50 - 4137.49 .	165.00	5262.50 - 5287.49	211.00
1837.50 - 1862.49	74.00	2987.50 - 3012.49	120.00	4137.50 - 4162.49 .	166.00	5287.50 - 5312.49	
1862.50 - 1887.49	75.00	3012.50 - 3037.49	121.00	4162.50 - 4187.49 .	167.00	5312.50 - 5337.49	213.00
1887.50 - 1912.49	76.00	3037.50 - 3062.49	122.00	4187.50 - 4212.49 .		5337.50 - 5362.49	214.00
1912.50 - 1937.49	77.00	3062.50 - 3087.49	123.00	4212.50 - 4237.49 .		5362.50 - 5387.49	215.00
1937.50 - 1962.49	78.00	3087.50 - 3112.49	124.00	4237.50 - 4262.49 .	170.00	5387.50 - 5412.49	216.00
1962.50 - 1987.49	79.00	3112.50 - 3137.49	125.00	4262.50 - 4287.49 .	171.00	5412.50 - 5437.49	217.00
1987.50 - 2012.49	80.00	3137.50 - 3162.49	126.00	4287.50 - 4312.49 .	172.00	5437.50 - 5462.49	218.00
2012.50 - 2037.49	81.00	3162.50 - 3187.49	127.00	4312.50 - 4337.49 .	173.00	5462.50 - 5487.49	219.00
2037.50 - 2062.49	82.00	3187.50 - 3212.49	128.00	4337.50 - 4362.49 .	174.00	5487.50 - 5512.49	220.00
2062.50 - 2087.49	83.00	3212.50 - 3237.49	129.00	4362.50 - 4387.49 .	175.00	5512.50 - 5537.49	221.00
2087.50 - 2112.49	84.00	3237.50 - 3262.49	130.00	4387.50 - 4412.49 .	176.00	5537.50 - 5562.49	222.00
2112.50 – 2137.49	85.00	3262.50 - 3287.49	131.00	4412.50 – 4437.49 .	177.00	5562.50 - 5587.49	223.00
2137.50 – 2162.49	86.00	3287.50 – 3312.49	132.00	4437.50 – 4462.49 .	178.00	5587.50 – 5612.49	224.00
2162.50 – 2187.49	87.00	3312.50 – 3337.49	133.00	4462.50 – 4487.49 .	179.00	5612.50 – 5637.49	225.00
2187.50 – 2212.49		3337.50 – 3362.49		4487.50 – 4512.49 .	180.00	5637.50 – 5662.49	226.00
2212.50 – 2237.49		3362.50 - 3387.49	135.00	4512.50 – 4537.49 .	181.00	5662.50 – 5687.49	227.00
2237.50 – 2262.49		3387.50 – 3412.49		4537.50 – 4562.49 .		5687.50 – 5712.49	
2262.50 – 2287.49		3412.50 – 3437.49		4562.50 – 4587.49 .		5712.50 – 5737.49	
2287.50 – 2312.49		3437.50 – 3462.49		4587.50 – 4612.49 .		5737.50 – 5762.49	
2312.50 – 2337.49		3462.50 – 3487.49		4612.50 – 4637.49 .		5762.50 – 5787.49	
2337.50 – 2362.49		3487.50 – 3512.49		4637.50 – 4662.49 .		5787.50 – 5812.49	
2362.50 – 2387.49		3512.50 – 3537.49		4662.50 – 4687.49 .		5812.50 – 5837.49	
2387.50 – 2412.49		3537.50 – 3562.49		4687.50 – 4712.49 .		5837.50 – 5862.49	
2412.50 – 2437.49		3562.50 – 3587.49		4712.50 – 4737.49 .		5862.50 – 5887.49	
2437.50 – 2462.49		3587.50 – 3612.49		4737.50 – 4762.49 .		5887.50 – 5912.49	
2462.50 – 2487.49		3612.50 – 3637.49		4762.50 – 4787.49 .		5912.50 – 5937.49	
2487.50 – 2512.49		3637.50 – 3662.49		4787.50 – 4812.49 .		5937.50 – 5962.49	
2512.50 – 2537.49		3662.50 – 3687.49		4812.50 – 4837.49 .		5962.50 – 5987.49 .	
2537.50 – 2562.49		3687.50 - 3712.49.		4837.50 - 4862.49 .		5987.50 – Over	240.00
2562.50 – 2587.49		3712.50 - 3737.49		4862.50 – 4887.49 .			
2587.50 – 2612.49		3737.50 - 3762.49		4887.50 – 4912.49 .			
2612.50 – 2637.49	105.00	3762.50 – 3787.49	131.00	4912.50 – 4937.49 .	197.00		

CLAIMANT'S RESPONSIBILITIES

Reopening Claims. After you have filed for unemployment insurance benefits and you have stopped filing because of work, vacation, illness or for some other reason, you must call a customer service representative during the week you want your claim to resume. You will not receive payment for any weeks of unemployment prior to the week in which you called to reopen your claim.

Able to work. You must be mentally and physically able to work full-time at a job for which you are qualified by experience, education, or training. You are not eligible for benefits if you are sick, totally incapacitated, or otherwise not able to work.

Available for work. You must be accessible to a labor market in which there are jobs for which you are qualified by experience, education, or training. You must be ready to accept full-time work when offered and report for work at the time the employer requires. You must also have transportation, proper clothing, licenses and tools as required for your type of work. In addition, any domestic responsibilities, for example child care, must not present a barrier to prompt reemployment.

Actively seeking work. You must make an active, serious, and continuing effort to seek full-time work each week that you claim benefits. The concept of an active work search includes consideration of the customary methods of obtaining work for which you are suited by experience, education and/or training. An adequate search for work is characterized by sincere, consistent efforts and is not merely an attempt to remain within the bounds of the laws permitting eligibility for benefits.

Job Service. Registration with Job Service is required by all claimants within the first ten (10) days from the effective date of your initial claim filing, unless you are a member in good standing with a union and on the out of work list. The Program Services Evaluator who took your claim advised you of the address and phone number of the Job Service office nearest to you. For more information you may call the number on page 16 of this pamphlet and select option 5. Failure to register may result in a delay or loss of benefits. See page 14 for additional information.

Genuinely seeking employment. A person who is genuinely seeking employment will make a reasonable effort to find work without placing restrictions. Generally, telephone inquiries are considered preliminary exploration of the job market and should be accompanied by the appropriate follow-up contacts, e.g. personal visits, submission of applications or resumes.

Work search. Keep a record of all work contacts made each week that you file for benefits. Your work search will be evaluated by the Arizona Department of Economic Security on the type of contacts, the methods used, and the availability of work in your area. Keep the following information on each employer contacted for work: the date of contact, employer's name and address, the name of the person contacted, the method of contact, the type of work sought, and the results of the contact. You may be scheduled for an ELIGIBILITY REVIEW INTERVIEW (ERI). At that time, you will be asked to provide evidence of your efforts to find employment. You may be asked to produce this record periodically. If you mail resumes to employers, keep copies of the cover letter. Employers may be contacted by a Department representative to verify your work search. When filing for weekly benefits through the Telephone Information and Payment System (TIPS) line, if you have been selected for an Eligibility Review, you will hear a message notifying you of your scheduled interview. Please follow the reporting instructions on the notice mailed to you. Failure to follow the instructions may result in a delay or loss of benefits.

Temporary Layoff. If your work is of a seasonal nature and you are out of work in the off-season, you must look for work in other occupations for which you are reasonably suited. If you are temporarily laid off, you must look for work pending recall to your former job. When work is not available in your usual occupation, you must seek work in a related field or other fields in which you are skilled.

Union Member. If you obtain work through a union, you must be registered with the union, maintain your position on the "out of work list", and meet all union requirements which may affect your being referred to a job. If the union allows you to make a personal search, you are expected to:

- 1. Meet the union requirements for job referral, and
- 2. Apply directly with employers who hire people with your experience, training, or skill. You may be asked to submit proof of your union membership at any time. Also, your union may be contacted to verify your status.

Worker Profiling and Reemployment Services. When you file a new unemployment insurance claim you will be required to provide information such as whether you are permanently laid off, number of years employed by your last employer, length of time in your occupation, and number of employers for whom you've worked in the last three years. If, as a result of this information, your Job Service registration and current labor market conditions, you are identified as being likely to need reemployment services, you will be required to participate in a reemployment orientation workshop. Thereafter, you may be referred to reemployment services such as job service assistance, testing, counseling or other services. If you are referred to a reemployment orientation workshop or service and fail to report or participate, you may be denied unemployment insurance benefits.

Reporting work and wages. Each time you file a weekly Continued Claim you must report if you performed any work or earned any money. **You must report the total amount earned before deductions**. It must be for the week in which the work was performed even though you may not have been paid at the time you file your claim.

When reporting earnings, include tips, meals, lodging, merchandise, or any other kind of payment for services. Payment for show-up or process time is reportable even though you did not work. If you have earnings equal to or greater than your weekly benefit amount, you will not be entitled to benefits for that week.

Earnings within a calendar week of more than \$30.50 from partial or temporary employment, commission sales, odd jobs, or self-employment will reduce the weekly benefit amount to which you are entitled. The following example illustrates how earnings affect the amount of entitlement:

Weekly benefit amount		\$205.00
Earnings	\$72.79	
Less \$30.00 allowance	-30.00	
		42.79
		\$162.21

Since the amount payable is rounded to the nearest dollar (with 50 cents rounded to the next higher dollar), the payable amount in the example is \$162. **YOU MUST REPORT YOUR TOTAL EARNINGS BEFORE DEDUCTIONS**. The computer processing of your claim will give you the \$30 earnings allowance.

Receipt of pension, annuity or retirement. If you are receiving, or will receive, a pension, annuity, or retirement pay, your weekly benefit amount may be subject to a deduction. Some pensions, annuities, or retirements are:

- 1. not deductible,
- 2. subject to a dollar-for-dollar deduction, or partially deductible

A partial deduction may be taken if you contribute 45% or more to your pension, annuity, or retirement fund. When such payments are deductible, they are converted to a weekly rate. Any amount less than your weekly benefit amount is deductible from the amount you would otherwise receive. **IF YOU HAVE DEDUCTIONS EQUAL TO OR GREATER THAN YOUR WEEKLY AMOUNT, YOU WILL NOT BE ENTITLED TO BENEFITS**. The following example illustrates how a deductible payment affects the amount of entitlement.

Weekly benefit amount	\$205.00
Deductible retirement payment	<u>-75.00</u>
Amount paid would be	\$130.00

If you have partial earnings during a week in which pension, annuity, or retirement pay is deductible, your earnings will be deducted first, then the remainder will be decreased by the amount of pension, annuity or retirement pay.

If you receive a check that you believe is in the wrong amount or should not have been issued, **DO NOT CASH THE CHECK**. Call a customer service representative immediately.

Child Support payments. The Division of Child Support Enforcement may contact you if you are responsible for making child support payments. Child support may be deducted from your weekly benefit amount. A deduction for child support will be considered as unemployment insurance benefits paid to you.

Receipt of vacation, holiday, or sick pay. You are not eligible to receive unemployment insurance for any week in which allocated vacation pay, holiday pay, or sick pay exceeds your weekly benefit amount. If the payments are less than your weekly benefit amount, they will be deducted as earnings. You must report vacation pay, holiday pay, or sick pay when you file your initial claim. If you receive any such payments after you file your initial claim, report them immediately. After January 1, 2005, you must also report any severance pay.

Reporting information. It is your responsibility to report any information which may affect your eligibility for benefits. When filing a claim for unemployment insurance or continuing a claim for benefits, all statements you make regarding your reason for separation, being able and available for work, the job contacts you made

while seeking work, and earnings must be truthful. *Make sure you have read and understand the instructions for filing and continuing your claim.* Failure to furnish such information may result in a disqualification for as long as 52 weeks.

False statement on claims. IT IS A FELONY TO MISREPRESENT OR FAIL TO DISCLOSE FACTS OR TO MAKE FALSE STATEMENTS IN ORDER TO OBTAIN OR INCREASE BENEFITS. If you knowingly make a false statement or withhold information in order to collect unemployment insurance benefits to which you are not entitled, the Arizona Department of Economic Security may take civil or criminal action against you. Criminal action may result in a fine and/or imprisonment. In addition, you will be required to repay the amount you received illegally.

ELIGIBILITY ISSUES

What is an Eligibility Issue? An eligibility issue is any information or set of circumstances which raises a question about whether unemployment insurance benefits are payable, and which may deny benefits under the unemployment insurance laws. The department must investigate all relevant eligibility issues which apply to your claim before paying unemployment insurance benefits. Benefit payments may be held pending this investigation. However, while we are conducting the investigation, it is important that you continue to file your weekly certifications (refer to page 10).

Fact-Finding Interview. If you are scheduled for a fact-finding interview, you will be mailed a notice. A department employee will call the telephone number you provided at the time you filed your initial claim application. If you are not available for your appointment, or your telephone number has changed, notify the department prior to your scheduled appointment time.

Disqualifications. All determinations concerning your eligibility to receive unemployment insurance are made in accordance with the laws, rules and policies of the Arizona Department of Economic Security. You will be mailed a written notice explaining the reason for any disqualification/ineligibility on your claim. Some examples of disqualification/ineligibility are:

- 1. If you quit your last job without good cause in connection with your employment, you will be disqualified for the duration of your unemployment. The disqualification is purged if you are re-employed and earn wages equal to five times your weekly benefit amount.
- 2. If you were discharged from your last job for willful or negligent misconduct in connection with your employment, you will be disqualified for the duration of your unemployment. The disqualification is purged if you are reemployed and earn wages equal to five times your weekly benefit amount.
- 3. If you refuse an offer of or a referral to suitable work, you will be disqualified beginning with the week of the refusal and until you are reemployed and earn wages equal to eight times your weekly benefit amount.
- 4. If you knowingly make a false statement or misrepresentation of facts on your claim, you will be disqualified for up to 52 weeks.
- 5. Other reasons which may result in disqualification/ineligibility are:
 - If you are sick or physically unable to work at employment for which you are qualified.
 - If you are traveling for personal reasons, on vacation, caring for a relative, on a leave of absence, or a full-time student; or if you fail to make a diligent effort to find suitable work.
 - If you are participating in a labor dispute.
 - If you are receiving deductible retirement payments equal to or in excess of your weekly benefit amount.
 - If you have earnings exceeding your weekly benefit amount.
 - If you fail without good cause to comply with a request for an Eligibility Review Interview (ERI).
 - If you have not provided information as requested by the Department.

Your former employer will be notified that you have filed a claim. The employer will be asked to indicate the last day you worked, the reason you became unemployed, and special payments made to you, such as vacation, holiday or unused sick pay.

FILING A CLAIM BY INTERNET

It is now possible to apply for unemployment benefits by completing your application at our website, **www.azui.com.** Follow the instructions provided at the site. You can file any day of the week from 12:01 a.m. Sunday through 6:00 p.m, Friday, Mountain Standard Time (MST).

FILING A CLAIM BY TELEPHONE (ARRA)

To file for Unemployment Insurance Benefits. The Arizona Reemployment Rapid Access (ARRA) System is the telephone method used to file an Arizona claim for unemployment insurance benefits. It is a computer based, interactive voice response system. It can only be used with a touch-tone telephone. If your telephone is "switchable" (tone to pulse), you can still use the system. Set your telephone to tone when you call, and follow the instructions to complete your claim. You will be asked to wait on the line for the next available customer service representative. The instructions are in both English and Spanish.

Initial claim definition. An Initial Claim is an application for unemployment insurance benefits. The initial claim may be: 1) a new claim, a request for a determination of entitlement to and eligibility for compensation when there is no current benefit year established or; 2) an additional claim, a notice of new employment filed on an existing claim after a break of one week or more has occurred in the claim series because of intervening employment.

Establishing your Personal Identification Number (PIN). The first time you call, you will be asked to select a permanent PIN. You will choose your own, four-digit secret number to use when filing your initial claim for unemployment insurance benefits, weekly continued claim through the Telephone Information and Payment System (TIPS) and to obtain payment information. Your PIN can be any combination of numbers except all zeros (0000), all nines (9999), or any symbols (#,*). Our representatives do not know your PIN, so if you happen to forget it or want to change your PIN for some reason, you must call a customer service representative to have your PIN reset. Your PIN, along with your Social Security Number, identifies you to the system and serves as your electronic signature.

ARRA options. You will be given five (5) options:

Option 1 is filing your initial claim. By selecting this option, you can file a claim application for unemployment insurance benefits.

Option 2 is for employer information. By selecting this option, an employer can obtain general information and assistance with questions concerning unemployment insurance.

Option 3 is for payment information or filing your weekly claim. By selecting this option, you will be connected with the **TIPS** line. You may then inquire about payment information and/or file your weekly continued claim for unemployment insurance benefits.

Option 4 is for address changes. By selecting this option, you may change your address or ask a specific question about your claim.

Option 5 is for general information. By selecting this option, you can obtain general information about unemployment insurance.

Making the call. The system is available Monday through Friday from 7:30 a.m. to 4:30 p.m., Mountain Standard Time (MST). The system will ask you a series of general questions that require a yes or no answer. To answer "yes" to a question, press one (1). To answer "no" to a question, press nine (9). If you want a question repeated, press seven (7). When you have finished, a customer service representative will come on the line to complete your initial claim application. **Answer all questions completely and correctly**.

If you make a mistake. If you believe you gave a wrong answer to one of the questions asked of you, inform the customer service representative to check your answers and correct, if necessary.

Issues. If any of your answers raise a question about your potential eligibility for benefits, the customer service representative may schedule you for a fact-finding interview at a later date.

Filing an Arizona claim application while living in another state. If you are filing against Arizona while residing in another state, your claim will be processed in the same manner by calling a customer service representative at the toll-free number.

If you cannot complete the call. If you have already entered your PIN and Social Security Number, you can hang up and call back later to complete your initial claim application. The system saves a record of an incomplete initial claim application until 3:30 p.m. Friday of the same week you called. If you do not call back, the record of your first call is deleted.

Claim acceptance. DO NOT HANG UP. Your claim is not complete until the customer service representative has informed you that your claim application has been accepted.

FILING CONTINUED CLAIMS (TIPS)

Benefit Week Definition. All continued claims for unemployment insurance filed against Arizona are for a calendar week. A calendar week is a period of seven (7) consecutive days beginning at 12:01 a.m. Sunday and ending 12:00 midnight on the following Saturday. No continued claim for weekly unemployment benefits may be claimed until after the calendar week for which the continued claim is filed has ended. YOU MUST CALL THE TIPS LINE OR USE THE INTERNET WEEKLY CLAIMS APPLICATION FOR EACH WEEK YOU WISH TO CLAIM BENEFITS. EVERYONE MUST BEGIN FILING A CONTINUED CLAIM THE FIRST WEEK AFTER FILING AN UNEMPLOYMENT INSURANCE BENEFIT CLAIM REGARDLESS OF WHETHER OR NOT YOU ARE SCHEDULED FOR AN INTERVIEW.

Filing through the Internet. Go to the Unemployment Insurance website (www.azui.com) and click on "File Your Weekly Claim Online." Follow the instructions provided.

Filing by the Telephone Information and Payment System (TIPS). You will find the **TIPS** line telephone number in the back of this pamphlet. The **TIPS** line is a computer based, interactive voice response system. It can only be used with a touch-tone telephone. If your telephone is "switchable" *(tone to pulse)*, you can still use the system. Set your telephone to tone when you call, and follow the instructions to complete your claim. The instructions are offered in both English and Spanish.

The **TIPS** Line is available 24 hours a day, seven days a week. Information about the last weekly claim you have already filed will only be available from Tuesday, 12:01 a.m. through Saturday, 12:00 midnight. You can file your weekly continued claim for benefits on the day you were assigned when you filed your initial claim (a Sunday, Monday, or Tuesday), or if you miss your assigned day to call, you can call Wednesday, Thursday, or up to 6:00 p.m. Friday. If you do not file your claim by 6:00 p.m. Friday, you must call a customer service representative.

TIPS Options. You will be given four (4) options:

Option 1 is filing your weekly claim. The system will ask YES/NO questions. To answer "yes" to a question, press one (1). To answer "no" to a question, press nine (9). If you want the question repeated, press the pound (#) sign. **Please wait until the questions are completed before answering**.

All the questions pertain to the specific week you are claiming. For example, when asked if you worked or earned any money, you are being asked whether you worked or earned any money during the week you are claiming. If you did not work or earn any money during that week, answer "NO."

The following five questions will be asked:

- 1. "Were you able to work and available for work each regular workday?"
- 2. "Did you look for work?"
- 3. "Did you refuse any job offer or referral to work?"
- 4. "Did you work or earn any money?"
 - a. "What were your gross earnings before deductions?"
 - b. "Are you still working?"
 - c. "Was your separation due to lack of work or a reduction in force?"
- 5. "Have you returned to full-time work which will not require you to file any further weekly claims at this time?"

You will be asked to affirm that your responses are true. You must hear and respond to the acceptance statement before your claim will be considered filed. If you hang up or are disconnected before you respond to the acceptance statement, you must call again to file your claim for the week. After you have answered all these questions, you will be notified if any answers raise an eligibility issue. If so, you must contact the department on the next business day. Failure to do as instructed may result in a delay or loss of benefits.

Option 2 is to inquire about payment information. By selecting this option, you can obtain:

- 1. The latest payment made to you, or information about the last week you filed if you did not receive a payment, and
- 2. The balance remaining on your current claim.

Option 3 is the PIN reset option. Use this option if you have forgotten your PIN or have been denied access to TIPS because of incorrect PIN entry. To use this option, call the number you normally use to file your weekly claim, and select option 3. This option is only available Monday through Friday (excluding state holidays), between the hours of 7:30 a.m. and 4:30 p.m. Mountain Standard Time (MST).

Option 4 is to obtain payment information for the prior calendar year. By selecting this option, you can obtain the unemployment compensation amount paid during the prior calendar year and reported to you in January on the Internal Revenue Service form (1099-G, Copy B) for income tax purposes. Option 4 is only available from February through May of each year.

CHANGE OF ADDRESS

If your address changes you must notify a customer service representative prior to filing your weekly claim. You will be required to provide your PIN (refer to page 9), along with your Social Security Number.

If you need help. If you have any questions about using the **TIPS** line or need additional information or instructions, call a customer service representative.

Certification. When you file your continued claim by telephone, after answering questions about your eligibility, you certify as follows:

I CERTIFY THAT I WAS REGISTERED FOR WORK AND WAS UNEMPLOYED, EXCEPT AS SHOWN. I FURTHER CERTIFY THAT ALL THE ANSWERS I GAVE ARE CORRECT. I UNDERSTAND THAT THE LAW PROVIDES PENALTIES FOR FALSE STATEMENTS IN CONNECTION WITH THIS CLAIM.

Waiting Week. The first time you file for unemployment insurance, you file an initial application. The first week of unemployment during which you meet all eligibility requirements is the waiting week. **The waiting week is not a payable week**.

First payable claim. The first payable week is usually the second week during which you must meet all eligibility requirements.

MESSAGES

While you are filing, you may receive messages on your check stub, or a recorded message when you access the inquiry option (option 2) through the **TIPS** line. Several messages require that you take some type of action.

Continued Claim messages.

- Benefits cannot be paid at this time because of an unresolved issue on your claim. In order to resolve the issue contact the Department on the date scheduled, or within five (5) days if no interview has been scheduled.
- Benefits were not paid because you have been disqualified or held ineligible for the period claimed. Continue to file if you have an appeal pending and remain unemployed.
- Benefits were not paid because deductions exceeded your weekly benefit amount.
- A check was not issued because benefits were used toward re-payment of an overpayment.
- Benefits were not paid because the week claimed was your waiting week.
- Benefits have not been paid because your claim is monetarily ineligible. If you believe your wages to be in error, call a customer service representative.
- You were not issued a check because you have exhausted your benefits. If you need further assistance, call a customer service representative.

Check stub messages.

- This is your final check for benefit year ending (date).
- Your claim will end on (<u>date</u>). To avoid losing benefits, a new claim must be filed within 1 week after your claim ends.
- Your benefit year ended (<u>date</u>). Call a customer service representative concerning possible benefits on a new claim.

APPEALS

You have the right to file an appeal to any determination or decision that disqualifies you from or holds you ineligible for the receipt of benefits or in any other way is adverse to you. Read the Appeal Rights on the determination or decision carefully. The appeal must be filed within the time period specified on the determination or decision. Time limits for appeals are:

- Determination of Deputy......15 calendar days
- Decision of Appeal Tribunal....15 calendar days
- Decision of Appeals Board.....30 calendar days
- Appeals Board Decision
 Upon Review30 calendar days

If your appeal is late for any reason, you should include a written explanation of the reason for the late filing.

An appeal from a Determination of Deputy or a Determination of Overpayment can be filed by telephoning the number shown on the front of the determination, or an unemployment insurance representative can furnish the necessary forms and assist you in filing an appeal of any determination or of a Decision or Disposition of the Appeal Tribunal. If you appeal by letter, be sure to include your name and Social Security Number and if possible, attach a copy of the determination or decision you are appealing. Written appeals may be mailed to the address shown on the front of the determination or faxed to the number shown for faxing appeals.

OVERPAYMENTS

If you have been paid unemployment insurance benefits to which you are not legally entitled, you are required by law to refund the total amount of overpayment to the Department.

When notified of an overpayment, you should immediately contact the Benefit Payment Control Unit regarding your overpayment. The address and telephone number appear at the top of the overpayment notice. *Collect calls cannot be accepted.*

If any portion of the overpayment is outstanding while you are filing weekly continued claims, all or part of any unemployment insurance payment due you may be applied toward the overpayment. Payments for any type of claim, such as Unemployment Insurance for Ex-Military, Unemployment Insurance for Federal Employees, or combined wage claims may be applied toward an overpayment. Arizona Income Tax refunds or Arizona Lottery winnings may also be applied toward an outstanding overpayment.

The Department will consider:

- Your request that repayment of an overpayment classified administrative (no fault on your part) be waived;
- Your request that only 50 percent of the weekly benefit amount of your current claim be used towards repayment of an overpayment classified *nonfraud*.

If your request is denied, the Department will issue an appealable determination.

Arizona has entered into an agreement with other states in the Interstate Overpayment Recovery Arrangement. Through this agreement, all or part of any unemployment insurance payment due may be applied toward an outstanding unemployment insurance overpayment in another state.

TAXABLE BENEFITS

Federal law provides that unemployment insurance benefits are reportable on your income tax return. The Internal Revenue Service will provide detailed instructions for completion of your return. It may also be necessary for you to make estimated tax payments. For more information on when you should make estimated tax payments, see IRS Publication 505, Tax Withholding and Estimated Tax, or the instructions to Form 1040-ES.

At the end of the year, the Arizona Department of Economic Security is required to send you a statement (Form 1099-G) showing the total benefits paid. To ensure that you will receive your statement, please report any change of address, even if you discontinue filing. Provide your name, Social Security Number, and new address.

You may elect to have federal and state income taxes withheld from your unemployment checks.

CERTIFICATION OF UNDERSTANDING

You are responsible for understanding your rights and responsibilities in connection with your unemployment insurance claim. Ask questions or request an explanation about the information in this pamphlet.

YOU WILL BE REQUIRED TO CERTIFY THAT YOU UNDERSTAND THE CONTENTS OF THIS PAMPHLET.

CLAIMS AUDIT

At some time during your benefit year your claim may be selected at random for a thorough investigation. This investigation is conducted to determine if unemployment insurance benefits were properly paid to you. It will include a review of your:

- base period earnings,
- reason for separation from previous employers,
- · work search efforts, and
- other weekly eligibility requirements.

YOUR JOB SEARCH

How to look for a job. Now that you are unemployed it will be necessary for you to decide on the type of work you will be looking for and how you will go about finding that job. Below are some points to remember in your search for work and in your job interviews:

- 1. **Get organized**. Plan your work search. Get organized! Know what job you want and where to find it.
- 2. **Contacts**. Find out who potential employers are by checking with Job Service, former employers, friends, relatives, help-wanted ads, telephone listings (*yellow pages*), professional associations, private employment agencies, unions, etc.
- 3. **Telephone**. Use the telephone to obtain leads and make appointments for job interviews.
- 4. **In person**. Whenever possible, apply in person. Ask to talk to the person who does the hiring for the employer or company. Ask for a specific job or type of work you are willing and qualified to take. Stress your qualifications for the job and your interest in it. Avoid talking about personal, domestic, or financial problems. Be realistic when discussing wages. File written applications whenever you have the chance to do so. Repeat contacts with employers if you are encouraged to do so.
- 5. **Mail**. Apply (or submit resumes) by mail if this is the customary way to find work in your occupation.
- 6. **Records**. Maintain a record of your work search for future reference (Use the UB-101-A, Work Search Log).
- 7. **Citizenship**. Be prepared to provide evidence of your citizenship or legal alien status. The Immigration Reform and Control Act of 1986 requires employers to ask for such evidence and failure to provide it could result in a finding that you are not available for work and ineligible to receive unemployment insurance benefits.

8. **Job Service.** The Job Service has a nationwide listing of job openings, a self-completion resume preparation service, as well as aptitude testing, job counseling and apprenticeship training. The Job Service is part of the One-Stop Program, known in Arizona as the "Arizona Workforce Connection." Job Service staff or other One-Stop partners can help you find a job, or give you any labor market information you need to find a job. They can assess your job skills, refer you to training and financial aid resources, or help you with any special needs programs.

You are welcome to use America's Job Bank on the INTERNET (http://www.ajb.dni.us) or the Job Service facilities in connection with your search for work even though you may have no further eligibility for unemployment insurance. Employers seeking qualified workers contact Job Service, which then refers applicants to suitable job openings. This service is free and available at or near most of the Job Service offices.

AVAILABLE REEMPLOYMENT SERVICES

Reemployment services are available to all job seekers and employers.

These services include a nationwide listing of job openings, self-completion resume preparation services, manual dexterity testing, employment counseling, and reemployment training in most offices.

Many employers seeking qualified workers contact reemployment services and list their employment opportunities in the state job bank. These opportunities are available to job seekers through self-service referrals or staff assisted referrals. Refer to the Government Pages (State section) in your telephone directory under Employment or Job Service for a location near you or visit the Internet sites listed on page 16 of this booklet.

The following services are provided at no cost and are available to job seekers who are legally entitled to work in the United States, including:

- Staff-assisted job referrals to local employers, job search workshops which cover subjects such as resume preparation, writing cover letters, interviewing skills, networking, and searching for jobs via the Internet.
- An automated job-matching system that connects to America's Job Bank (AJB). AJB provides nation-wide job listings, resume database, on-line training and education resources, and Career Infonet which is your guide to the latest job trends, employer and state profiles, and career exploration material (see page 16 for Internet access information).
- Veterans' representatives who are available to provide assistance with a variety of services to U.S. military veterans.
- In-office assistance with Labor Market Information and career exploration.

DISCRIMINATION IS PROHIBITED

Pursuant to U.S. Department of Labor Regulations, the recipient, the Department of Economic Security (DES) shall not deny or fail to provide services to a claimant/beneficiary because of his/her race, color, sex, religion, national origin, age, disability, political affiliation or belief and, for beneficiaries only, citizenship or participation in programs funded under the Job Training Partnership Act (JTPA), as amended, in admission or access to, opportunity or treatment in, or employment in the administration of, or in connection with any JTPA-funded program or activity, in accordance with Title VI of the Civil Rights Act of 1964, and its implementing regulation at 29 CFR Part 31, Title IX of the Education Amendments Act of 1972 (Partial), Section 504 of the Rehabilitation Act of 1973, as amended, and its implementing regulations at 29 CFR Part 32, Age Discrimination Act of 1975 (Partial), Title II, Subtitle A, Americans with Disabilities Act of 1990, Civil Rights Restoration Act of 1987, and section 167 of the JTPA Act and its implementing regulations at 29 CFR Part 34.

If you feel you have been denied participation in or benefits from Unemployment Insurance or Job Service on the basis of race, color, sex, religion, national origin, age, disability, political affiliation or belief, and, for beneficiaries only, citizenship or participation in programs funded in whole or in part by JTPA, you have the right to file a complaint of discrimination. You may write to the U.S. Department of Labor, Civil Rights Center, 200 Constitution Avenue, NW, Room N-4123, Washington, DC 20210-0001. The complaint shall be filed not later than 180 days from the date of the alleged violation, unless the time for filing is extended by the Civil Rights Center (CRC) for good cause shown.

You may also file a complaint directly with DES, Office of Equal Opportunity, Site 049Z, Room 109, 1717 W. Jefferson St., Phoenix, AZ 85007 (see telephone numbers below).

If you elect to file your complaint with the recipient, you must wait until the recipient issues a decision or until 60 days have passed, whichever is sooner, before filing a complaint with the CRC at the address above. If the recipient has not provided you with a written decision within 60 days of filing of the complaint, you need not wait for a decision to be issued, but may file a complaint with the CRC within 30 days of the expiration of the 60-day period. If you are dissatisfied with the recipient's resolution of your complaint, you may file a complaint with the CRC. Such a complaint must be filed within 30 days of the date you received notice of the recipient's proposed resolution.

If you believe you are being discriminated against by the Department of Economic Security because of a disability contact:

DES Office of Equal Opportunity Site Code 049Z, Room 109 1717 W. Jefferson St. Phoenix, Arizona 85007 602-364-3976 TDD/TTY 602-271-9633

AMERICANS WITH DISABILITIES ACT (ADA) STATEMENT

The Americans With Disabilities Act (ADA) (PL 191-336) gives civil rights protection to individuals with disabilities by prohibiting discrimination in employment, public accommodations, services, and transportation provided by public and private entities, and in the provision of telecommunication services.

It is the policy of the Arizona Department of Economic Security not to discriminate on the basis of a disability in admission to, or operations of its programs, services, activities or in its hiring or employment.

WEB SITES

Department of Economic Security (DES) http://www.azdes.gov http://www.azui.com

Arizona One-Stop Career Center http://www.azdes.gov/oscc/

Arizona Department of Economic Security Employment Security Administration http://www.azdes.gov/esa/

America's Job Bank http://www.ajb.dni.us

IMPORTANT TELEPHONE NUMBERS

Arizona Reemployment Rapid Access (ARRA) (outside of Maricopa and Pima County)

1-877-600-2722 (Toll Free)

1-602-364-2722 Phoenix

1-520-791-2722 Tucson

Telecommunications for the Deaf (TDD) 1-877-877-6226

(ARRA and TIPS)

Telephone Information and Payment System (TIPS) Remember to call each week you are claiming benefits.

1-877-766-8477 (Toll Free)

1-602-417-3800 Phoenix

1-520-884-8477 Tucson

Need assistance with Food, Rent or Utilities contact:

COMMUNITY INFORMATION AND REFERRAL 24 HOUR HELP LINE

Maricopa County Residents: (602) 263-8856 Outside Maricopa County: 1-800-352-3792

OR go to the Web Site: www.CIRS.org

