A GUIDE TO UNEMPLOYMENT BENEFITS
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ABOUT THIS HANDBOOK

PURPOSE OF THE CLAIMANT HANDBOOK

This handbook provides important information about WorkForce West Virginia Unemployment Insurance (UI) Benefits. (See the Glossary in Appendix B for definitions of all underlined terms). You must read and understand the information in this document. If you do not understand or have questions, please contact WorkForce West Virginia for help.

CONTACT INFORMATION

There are many ways to contact us:

Go to our Website
Visit WorkForce WV for more information.

Call Us
1-800-252-JOBS (5627)
Monday – Friday 8:30am to 5:00pm EST

Visit in Person
To locate the nearest WorkForce WV local office or obtain contact information, please visit our Contact Us page.

LANGUAGE ASSISTANCE

Free services are available to assist you if you do not speak English. To request assistance in a language other than English, please call 1-800-252-JOBS (5627).

Hai servicios gratis si no puede hablar engles. Para asistencia en otra idioma por favor llama 1-800-252-JOBS (5627).
OVERVIEW OF UNEMPLOYMENT INSURANCE (UI)

ABOUT THE UI PROGRAM

UI is a program designed to provide temporary income to workers who lost their job through no fault of their own – for example, due to a layoff, plant closure, or lack of available work. Benefits are not available to all workers. For example, workers who were fired from their job for misconduct cannot receive UI benefits.

Funding for the UI Program

Our state UI program is funded through taxes paid by employers. No money is deducted from your paycheck to pay for UI benefits.

WE ARE HERE TO HELP YOU

WorkForce WV is here to assist you through your time of unemployment. To make sure you are paid benefits in a timely manner, please help us by:

• Providing accurate and complete information.
• Responding to requests for information right away.
• Completing all requirements to maintain UI eligibility, as outlined in this handbook.
• Keeping your contact information up to date.

Change of Address or Phone Number

If you move or change your phone number, let us know as soon as possible, even if you are not filing for benefits at that time. Failure to notify our agency of your current contact information may result in a delay or denial of benefits. The easiest way to update your address, phone number, or email address is through our website.

For Fastest Service, Go Online

You may access our website 24 hours a day, 7 days a week. Here, you will find information on the labor market, upcoming job fairs, and resources to help get you back to work.
ELIGIBILITY FOR UI BENEFITS

QUALIFYING FOR UI BENEFITS

Our agency will review your claim to determine if you qualify for benefits. We look at these three criteria:

1. **How much did you work in the 12 – 18 months before filing a claim?**
   
   You must have West Virginia wages and earned sufficient wages in the 12 to 18 months prior to filing a claim. If you did not earn enough wages, you will not be eligible for benefits.

2. **Why are you no longer working for your past employer?**
   
   The reason you are no longer employed helps determine whether you can receive UI benefits. Below are some examples of separation reasons that may qualify or disqualify you from receiving benefits.

   **You may receive benefits if you:**
   - Were laid off or your hours were reduced because your employer did not have enough work for you
   - Left your last job and can show it was for good cause related to the job (such as unsafe working conditions)
   - You were discharged from your job for reasons that are not considered willful misconduct

   **You may not receive benefits if you:**
   - Left your job for personal reasons unrelated to work
   - Were fired for misconduct
   - Are not legally authorized to work in the United States
   - Are self-employed full-time

   WorkForce West Virginia may contact you and/or your employer to discuss the reason for your separation from work. If you or your employer disagree on the reason for your unemployment you will be given a chance to explain your side of the story via phone call. If benefits are denied, you will receive a written determination, which you can appeal.

3. **Are you able to work full-time and available for full-time work?**
   
   To qualify for UI benefits you must be:
   - Actively looking for full-time work.
   - Mentally and physically able to work full-time.
   - Legally authorized to work in the United States.
   - Available to accept full-time work (for example, you do not have personal responsibilities that would prevent you from working full-time).
OPTIONS FOR RECEIVING PAYMENT

If you are eligible for UI benefits, you may receive your payment:

- Through **direct deposit** – this option puts money directly into your checking account.
  - To receive your payments faster, enrolling in direct deposit is recommended.
  - If you decide you would prefer to receive your payments on a debit card, you may switch from direct deposit to debit card once during your claim year.
  - It is very important to ensure your banking information is entered accurately. Failure to enter valid banking information may result in delayed benefit payments.

- On a **debit card** – this option provides you with a debit card from WorkForce WV’s chosen debit card provider. You can make purchases, get cash, and pay bills everywhere debit is accepted.
  - If you select debit card as your method of payment, you will not have the ability to change to direct deposit until your claim year has expired.
  - If your claim has a potentially disqualifying issue, you will not receive a debit card until you have been found eligible for unemployment benefits. If you are awarded benefits, your first payment may be made via check.
AMOUNT OF UI BENEFITS

After you file a claim for UI benefits, you will receive a Monetary Determination in the mail. The Monetary Determination explains:

- The amount of benefits you are eligible to receive, if approved, and how that amount was calculated.
- The maximum number of full weeks you will be eligible for benefits, which is 26. If you report earnings and collect partial benefits, the number of weeks will be extended – not to exceed 52 weeks.
- Information about how to Appeal or request a monetary reconsideration if you disagree with the determination.

The maximum amount of benefits you can receive per week in the state of West Virginia in 2023 is $630.00. Please review the Unemployment Compensation Benefit Rate Table for more information.

WAITING WEEK

The first payable week of your claim is considered a waiting week. You must file a weekly certification and meet all eligibility requirements during this week, but you will not be paid. Your payments will start the following week, assuming you are still eligible for benefits and fulfill all requirements.

For example, consider a situation where John lost his job on the first Monday of the month and filed an initial claim for UI benefits on the same day. Even though John submits a certification for the first week of benefits, he will not be paid for this waiting week.

The next week, if John fulfills all eligibility requirements, he will be eligible to receive payment. See the Maintaining Your UI Eligibility section for more details on the continuing eligibility requirements.
DEDUCTIONS

Your benefits may be reduced under the following circumstances:

**Earnings**

*West Virginia Unemployment Compensation Law* requires you to report all work and earnings, including tips and commissions each week, Sunday through Saturday. You must report all *gross earnings*, even if you have not yet received payment from your employer. If you are working part-time, you may still be eligible for *partial UI benefits*. Be sure to report any earnings from part-time work and self-employment. See the Reporting Earnings section below for more information.

**Retirement Income**

Retirement income, such as Social Security payments, disability payments, or survivor benefits, may affect your weekly benefit amount (WBA).

You must tell us if you receive or apply to receive payment from your retirement plan.

Receiving a pension can affect the amount of UI benefits for which you are eligible if an employer in your *base period* contributed or maintained the pension plan.

**Separation Pay**

Wages in lieu of notice refers to money that is paid to an employee for a certain amount of time instead of the employee working. For example, if an employee provides a two-week notice to an employer and the employer elects to pay the employee for the two weeks instead of allowing the employee to work, that is considered wages in lieu of notice. This is deductible income and does not affect your WBA.

Severance pay or severance packages are payments made by the employer based on the length of employment the employee had with the company. This is not deductible income and does not affect your WBA.

Be sure to report any separation payments when you file your weekly certification. You may be contacted by WorkForce West Virginia for additional details to help determine if your separation pay is deductible.

**Other Earnings**

Bonus pay is deductible income and must be reported when you file your weekly claim. This includes incentive pay, attendance bonuses, safety awards, etc.

Vacation pay and holiday pay must be reported on your weekly claim the week in which the holiday or vacation occurs. WorkForce West Virginia will determine if it is deductible when you report it.

**Money Owed**

Some or all of your unemployment benefits may be reduced if you:

- Owe court-ordered child support.
- Have past due federal or state taxes.
- Previously received unemployment benefits that you were not entitled to, and did not repay the overpayment.

You will be notified if your UI benefits will be applied to any of these types of debts.

**Taxes**

Your UI benefits are taxable by the federal and state government. You may choose if you want to have federal taxes withheld at the rate of 10% and state taxes withheld at the rate of 3% from your weekly benefit payment or not. If you elect not to have taxes withheld, you will be responsible for the full taxable amount of taxes at the end of the year.

By the end of January each year, WorkForce West Virginia will provide you with IRS Form 1099-G. This form shows the amount of benefits you were paid during the previous year and the amount of federal and state income tax withheld, if you selected that option. Beginning January 31 of each year, you may access your 1099-G online.

Questions about taxes on UI payments should be directed to the Internal Revenue Service (IRS) or your tax professional.
MAINTAINING YOUR ELIGIBILITY

Every week that you claim benefits, you must complete 3 tasks to remain eligible:

1. **Search for work**
2. **Complete a weekly claim certification**
3. **Report earnings** (any money you earned during the claim week)

Failure to complete any of these actions can **disqualify** you from future benefits.

SEARCHING FOR WORK

You are required to actively search for full-time work every week you receive UI benefits by completing work search activities. Below are examples of work search activities that fulfill this requirement, along with activities that are not considered valid.

### Qualifying Work Search Activities:
- Apply for a job that fits your skills and qualifications
- Interview for a job
- Report to a union hiring hall if you are a registered member of that union
- Participate in reemployment services at your state workforce center

### Invalid Work Search Activities:
- Applying for a job that you are unqualified for
- Viewing job leads without applying
- Failing to apply for a job in the manner directed by an employer (e.g., failing to submit an online application when an employer tells you to apply online)

All work search activities must be documented. See **Appendix C** for a sample work search log.

COMPLETING A WEEKLY CLAIM CERTIFICATION

To continue receiving benefit payments, you will need to file a weekly claim certification for each week you are totally or partially unemployed. This tells WorkForce West Virginia staff that you are still jobless and seeking payment for that week. The claim certification includes a series of questions that help determine if you are eligible to continue receiving UI benefits. For example, you will be asked if you:

- Were able to work full-time and available to work full-time.
- Looked for full-time work, along with details about your work search efforts.
- Refused any jobs or offers of work.
- Completed any work, and if so, how much money you earned for that week.

Under penalty of law, you are required to truthfully answer the questions for each week you claim UI benefits.
When to File Your Weekly Claim

Filing weekly claims is time sensitive. If you are already approved for benefits, are not yet sure if you will be approved, or have been denied but you appealed the denial, you must continue filing a weekly claim for each week you are unemployed and seeking payment. If you are eligible for benefits, you will ultimately receive payments, but only for the weekly claims you filed.

Your weekly claim must be filed during the week, Sunday through Friday, immediately following the week you were unemployed. Weekly claims must be completed by 5:00pm on Friday of each week you are claiming benefits. If you remain totally or partially unemployed, you will continue to file weekly claims every week until you exhaust your benefits.

For example, if you lost your job on Monday the 3rd of the month, you could file an initial claim for UI benefits on the same day or on any other day that week. Then you could submit a weekly claim for your first week of benefits starting on Sunday the 9th. Remember, the first week is an unpaid waiting week. Failure to submit the weekly claim before 5:00pm on Friday the 14th may result in delayed benefit payment or a denial of benefits for that week.

If You Forget to File

If you fail to file your weekly claim at the proper time, the system will not allow you to file. If you want WorkForce WV to consider your eligibility for the weeks you missed, you must report to the nearest WorkForce WV local office or you may contact us at 1-800-252-JOBS (5627). The missed weeks will be filed through our staff and a determination regarding those weeks may be necessary. You may be denied for late filing if the reason does not fall within allowable provisions of the West Virginia Unemployment Compensation Law.

If you do not want WorkForce WV to consider your eligibility for the missed weeks, you can reopen your claim. Please select the first option and then follow the prompts to reopen your claim. The weeks you failed to file for will not be available. Your reopened claim will be effective Sunday during the week you complete the reopen. The following Sunday you can resume filing your weekly claim certifications.

How to File Your Weekly Claim

Online
For fastest service, file weekly claim certifications online.

By Mail
Low Earnings Reports (LER) may be filed by mail. To locate the nearest WorkForce WV local office or obtain contact information, please visit our Contact Us page.

In Person
Low Earnings Reports (LER) may be filed in person. To locate the nearest WorkForce WV local office or obtain contact information, please visit our Contact Us page.
If you are working while claiming UI benefits, you must report how much money you made. The amount you must report is **gross earnings**, not your **net earnings**.

**When to Report Earnings**

Earnings must be reported each week when certifying for UI benefits. You must report what you earned for the previous Sunday through Saturday period, even if you have not yet been paid.

**What Earnings to Report**

Any money earned for work done must be reported. Common income sources include full- or part-time employment, temporary or odd jobs, self-employment, and tips.

**Calculating Gross Earnings**

Number of Hours Worked during the Week × Rate of Pay = Gross Earnings

For instance, if you worked 30 hours in a week at $20 per hour, you would report $600 in gross earnings for the week.
GETTING YOU BACK TO WORK

The WV American Job Centers offer a variety of no-cost programs and services – including job leads and career resources – to help you get back to work faster.

MANDATORY JOB SEARCH REGISTRATION

To receive UI benefits, you must register with job services within 6 weeks of filing your claim for UI benefits. If you are attached to a union hiring hall or meet other specific criteria, we will notify you of your exemption to register. To ensure you have met this requirement, registration in job services is a mandatory part of filing an online unemployment application. You can visit the state’s largest job database online.

REEMPLOYMENT SERVICES

The Reemployment Services and Eligibility Assessment (RESEA) program is designed to identify claimants that may need the most help finding a new job. If you are selected for the RESEA program, participation is mandatory. Failure to comply with RESEA may result in the denial of unemployment benefits.

The RESEA interview will provide you with an introduction to the WV American Job Center and our partner services, job search assistance, an understanding of the local labor market, and help with cover letter and resume writing.

Additional Services to Assist You

- **Training Programs** - You may be eligible for training or education programs to help you upgrade your skills or complete a degree program. Visit us online to learn more about whether you might qualify.
- **Veterans' Assistance** - We have employment assistance programs specifically designed for veterans. If you are a veteran, get started by visiting us online.

WHEN YOU FIND A NEW JOB

**Full-time Work**

After you start a new full-time job, you do not need to notify WorkForce West Virginia that you found work. Simply stop submitting weekly claim certifications to request UI benefit payments when you start your new job (even if you will not be paid for a week or more). Should you start the new job in the middle of the week, be sure to report your earnings and how many hours you worked on your weekly claim certification. You may be entitled to a partial unemployment benefit payment.

**Part-time Work**

If you find part-time work, you may still be eligible for partial UI benefit payments. Be sure to report any earnings from part-time work. See the Reporting Earnings section for more information.
UI FRAUD

Fraud is a serious crime. Detecting and preventing unemployment insurance fraud is a priority for our agency. Claims are audited regularly to ensure benefits were paid according to state and federal law.

EXAMPLES OF UI FRAUD

Some examples of fraud include:

- Failing to report money earned while collecting benefits.
- Being dishonest about why you are no longer working for a previous employer.
- Saying you are able and available for full-time work when you are ill, traveling, or otherwise unable or unavailable to work full-time.
- Reporting that you looked for work when you did not make valid work search efforts.
- Allowing another person to collect benefits for you.
- Stealing someone’s identity to file for unemployment benefits in their name.

To Avoid Committing Fraud

The most important thing is to be honest. If you intentionally make false statements or hide information to gain or maintain UI benefits, you are committing fraud. If you are confused about what you are supposed to do or report, call 1-800-252-JOBS (5627) for clarification. We are here to help!

PENALTIES FOR UI FRAUD

Penalties for fraud can include:

- Repayment of all UI benefits that you were not eligible to receive.
- A 20% penalty on top of the benefits you should not have received.
- Disqualification from receiving future benefits for up to one year.
- Being convicted of a crime in state and/or federal court.

WHAT WE DO TO STOP UI FRAUD

These are just some of the ways we identify people who are committing fraud:

- Comparing earnings reported by workers and their employers
- Auditing claims
- Checking state and national databases of recently hired individuals to make sure people are not collecting UI benefits after they start working again
- Verifying job search contacts

Report Suspected Fraud

You can report fraud:

- By email to: reportunemploymentfraud@wv.gov
- Through our toll-free Fraud Hotline at 1-800-252-JOBS (5627), option 5

Tips about possible fraud are pursued by our team of investigators.
APPEAL RIGHTS

If you or your employer disagree with a decision regarding your UI claim, you each have the right to appeal. Appeals must be submitted within 8 days from the date the determination letter was mailed.

HOW TO SUBMIT AN APPEAL

To submit an appeal, you need to follow the instructions on the appealable determination and submit the appeal to the nearest WorkForce WV local office by the date indicated on the determination. You may appeal:

**In Person**
You may file an in person appeal by going to the nearest WorkForce WV local office

**By Mail**
You may file an appeal by mail to the address on the determination you are appealing. To locate the nearest WorkForce WV local office or obtain contact information, please visit our Contact Us page.

**By Fax**
You may fax your appeal to the nearest WorkForce WV local office.

THE APPEAL PROCESS

After your appeal is received, you will receive an acknowledgment in the mail. If your appeal is accepted by the Board of Review, you will receive a Notice of Hearing in the mail, or through some other customary method of contacting you. It will inform you of the date and time of your appeal hearing and instructions on how to participate. **You must participate in your hearing to protect your benefit rights.** An impartial Administrative Law Judge (ALJ) is responsible for the appeal hearing.

The ALJ will issue a written decision that is mailed after the hearing to you and any other interested parties, such as your employer. If you disagree with an ALJ decision, you may appeal that decision. For more information about appeals, please visit Board of Review.

REMAINING ELIGIBLE DURING YOUR APPEAL

To maintain your UI eligibility, continue to search for work, complete weekly claim certifications, and report any money earned during the claim weeks while your appeal is pending. If the appeal is decided in your favor, you will only be paid for the weeks for which you met these requirements.
APPENDIX

APPENDIX A – LEGAL DISCLOSURES

Equal Opportunity Information

It is against the law for this agency to discriminate against any individual on the basis of race, color, religion, sex, national origin, age, disability, or political affiliation or belief, or against any beneficiary of, applicant to, or participant in programs financially assisted under Title I of the Workforce Innovation and Opportunity Act (WIOA), on the basis of the individual’s citizenship status or participation in any WIOA Title I-financially assisted program or activity.

What to Do if You Experience Discrimination

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.

To File a Complaint Online
You may file a complaint online.

To File a Complaint by Mail
Send information about your complaint to:
The Director – Civil Rights Center
U.S. Department of Labor
200 Constitution Avenue, NW, Room N-4123
Washington, DC 20210

Accommodations for Individuals with Disabilities

We will make accommodations to allow your participation in all UI programs, activities, and services. To request an accommodation for a disability, please contact us by calling 1-800-252-JOBS (5627).

Your Privacy Matters to Us

We follow all state and federal laws that protect your private information. To help connect you with programs designed to get you back to work, we share some of your information with other state agencies, federal agencies, and others we have hired to assist us, but they are not allowed to share it with anyone else. We give them your:

- Contact information.
- Employment and job search history.
- Demographics (such as age or gender).

Your previous employers and other state or local government agencies may release to our agency any information, including your Social Security number, required for the proper administration of your claim. We also use your Social Security number to report the amount of UI benefits you receive to the Internal Revenue Service (IRS) as taxable income.
APPENDIX B - GLOSSARY

This section defines commonly used terms and acronyms.

Appeal – A process for requesting a formal review of a prior UI decision.

Appeal Hearing – A meeting to consider an Unemployment Insurance benefit appeal. Each party (you and the employer, in most cases) can tell an impartial Administrative Law Judge (ALJ) what they believe the relevant facts are related to the issue on appeal. You may have witnesses testify. You may ask questions of the other party. All testimony is given under oath.

Base Period – The window of time used to determine UI benefit eligibility. At the time an initial claim for benefits is filed, wages from the first four of the last five completed calendar quarters are reviewed to determine UI benefit eligibility. Your Weekly Benefit Amount (WBA) is also based on how much you earned during this time.

Benefits – The money given to eligible individuals.

Benefit Week – A seven-day period during which you have an active claim. The benefit week begins on Sunday and ends at midnight the following Saturday.

Benefit Year – Also referred to as a Claim Year, this is the 52 weeks from the Claim Effective Date to the Claim End Date.

Claim – An application for UI benefits.

Claim Effective Date – The Sunday of the week in which your initial claim was filed.

Claim End Date – Also referred to as a Benefit Year End (BYE), this is the last Saturday of a Benefit Year. This falls 52 weeks after the Claim Effective Date.

Financial Eligibility – Having enough wages and weeks of work in your employment history to qualify for UI benefits.

Fraud – Knowingly claiming or accepting UI benefits illegally. Fraud is a crime.

Full-time Work – Working 40 or more hours per week.

Gross Earnings – The amount of money you get for work before taxes and deductions are taken out.

Maximum Benefit Amount (MBA) – The maximum amount of benefits you may receive during a benefit year. This amount is based on the wages earned in the Base Period of a claim multiplied by the number of benefit weeks you are eligible for within a Claim Year. This amount is listed in your Monetary Determination notice.

Misconduct – Careless or deliberate behavior that results in being fired or suspended from your job. Examples include dishonesty related to employment, unexcused absences, or violation of a company policy.

Monetary Determination – A form mailed to you after you file an initial claim for UI benefits. It explains if you are eligible for UI benefits, how much your payment will be each week, the Maximum Benefit Amount (MBA), and other details for that Claim Year. This form lists all employers you worked for during the Base Period and the wages each employer reported each quarter. Be sure to check it for accuracy and notify WorkForce WV of any errors at 1-800-252-JOBS (5627).

Net Earnings – Your take-home pay, after taxes and deductions are taken out.

Overpayment – UI benefits you received, but were not entitled to, under state law.

Partial UI Benefits – The amount of UI benefits you may receive while working reduced hours (less your typical work hours).

Separation – When you or your employer end the working relationship. This can be due to a quit, discharge, leave of absence, suspension, or layoff.

UI – Unemployment Insurance, which is the benefit program for workers who become unemployed through no fault of their own.
Union Attached – An active union member who gets work through a union hiring hall. If you are on the out-of-work list, as verified by your union, you may be eligible for UI benefits by remaining available for work through your union.

Waiting Week – The first payable week of the Benefit Year that you are unemployed and found eligible for benefits. You will not be paid UI benefits this week.

Weekly Benefit Amount (WBA) – The maximum amount of money you may be eligible to receive for one week. This amount is listed in your Monetary Determination notice.
APPENDIX C – SAMPLE WORK SEARCH LOG

Use a log such as the one shown below to keep track of the work search activities you complete each week. Be sure to document the details of each action (what, when, where, and with whom). If possible, save a screenshot, email confirmation, or other evidence of your work search action.

**WorkForce WV Work Search Activity Log**

- Use this work search log to: Record your job search activities and verify you are looking for work if you are randomly selected.

<table>
<thead>
<tr>
<th>Name:</th>
<th>Claimant ID:</th>
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<tr>
<th>Week starting Sunday (date):</th>
<th>(through) Saturday (date):</th>
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<tr>
<td><strong>Date:</strong></td>
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</table>

Please ensure to save this Work Search Log along with any documentation related to the work search activities listed above such as: email with employer, job application receipt, job posting, job fair announcement, etc.

**Failure to provide job search information at the request of WorkForce WV may result in a disqualification from receiving benefits.**

Tips for documenting work search activities: Store your documentation in a single location, such as one folder on your computer.
You should take time each week to make a work search plan. Thinking about what work search actions you plan to do will help you stay on track with your work search efforts. Write down your plans below. For example, “I will submit a job application to ABC Company on Friday morning.” As you complete your work search actions, track your progress using the checkboxes below.

1. My first Work Search Action will be: ________________________________
   I will complete it on this date: ________________________________
   □ Completed  □ Documented

2. My second Work Search Action will be: ________________________________
   I will complete it on this date: ________________________________
   □ Completed  □ Documented

3. My third Work Search Action will be: ________________________________
   I will complete it on this date: ________________________________
   □ Completed  □ Documented

4. My fourth Work Search Action will be: ________________________________
   I will complete it on this date: ________________________________
   □ Completed  □ Documented