

#### **FOR YOUR BENEFIT**

# CALIFORNIA'S PROGRAMS FOR THE UNEMPLOYED

UNEMPLOYMENT INSURANCE
DISABILITY INSURANCE
PAID FAMILY LEAVE
JOB SERVICE

This pamphlet is for general information only and does not have the force and effect of law, rule, or regulation.

#### For Your Benefit

The purpose of this pamphlet is to inform you about programs offered by the Employment Development Department (EDD) for the benefit of unemployed Californians.

Unemployment Insurance
State Disability
Paid Family Leave
Job Service

#### UNEMPLOYMENT INSURANCE

Unemployment Insurance (UI) is an insurance program that is paid for by your employer. It provides you with an income when you are out of work through no fault of your own.

#### WHO SHOULD FILE

You may be eligible to receive UI benefits if you are out of work or your hours are reduced and you are:

- · Physically able to work.
- Actively seeking work.
- Ready to accept work.

#### WHEN TO FILE

You should apply for benefits as soon as you are unemployed or your hours are reduced. Your claim cannot begin until you file for benefits. Your claim will be effective on the Sunday prior to the date you file. All claims have a one-week, unpaid waiting period.

#### WHAT YOU NEED TO FILE

To determine if you are eligible to receive benefits, you will be asked a variety of questions, such as information about your past employers and the reason you are out of work. To ensure your claim is filed as quickly as possible, you should have the following information ready before you file your claim:

- Your name, address, telephone number, birth date, and social security number (SSN).
- Your last employer's name, address, telephone number, and last date worked
- The specific reason you are no longer working.
- Your citizenship status, and if applicable, your alien registration number.
- Driver's license number or state issued identification card number.
- Past work records and dates worked including the names and addresses of all of your employers for the last 18 months, and employers in other states.

**Note:** Your last employer's name and address are very important; regardless of how long you worked for this employer or whether this last job was in your usual line of work.

#### **PENALTIES**

If you willfully give false information or withhold information to claim benefits, EDD will assess a false statement disqualification. A false statement disqualification is a penalty that denies you benefits from 2 to 23 weeks. The penalty stays on your record for three years or until served, which ever comes first. To serve the penalty weeks, you must mail in your Continued Claim forms each week, and be otherwise eligible for benefits each week claimed.

It is illegal to willfully make false statements or knowingly fail to report all facts to receive benefits. Making a false statement or withholding information to receive benefits can be a felony. A person convicted under Section 2101 of the Unemployment Insurance Code will lose the right to collect benefits for 52 weeks. Penalties may include both fines and criminal prosecution.

#### How to FILE

You may file a UI claim by using one of the methods listed below:

#### ON-LINE

File on-line with eApply4UI – the fast, easy way to file a UI claim! Available in English and Spanish, you can file a new claim, reactivate an existing claim, or file for extended benefits (when these benefits are available) using eApply4UI. It is secure, reliable, and available 24 hours a day. Access eApply4UI on the Web site at

#### https://eapply4ui.edd.ca.gov.

You may also learn more about services provided by the Department by accessing the EDD home page at **www.edd.ca.gov** and submit questions electronically through "**Contact Us**" located at the bottom of the EDD home page.

#### **T**ELEPHONE

File by contacting a customer service representative at one of the tollfree numbers listed below:

#### **EDD Telephone Numbers:**

 English
 1-800-300-5616
 Mandarin
 1-866-303-0706

 Spanish
 1-800-326-8937
 Vietnamese
 1-800-547-2058

 Cantonese
 1-800-547-3506
 TTY (Non-voice)
 1-800-815-9387

Customer service representatives at Call Centers handle UI claim filing, UI claim information calls, missed appointments, appeals, and overpayments, Monday through Friday, 8 a.m. to 5 p.m., Pacific Standard Time in California. Mondays and Tuesdays are the busiest days. For fastest service, you may wish to call Wednesday through Friday. However, to file a claim you must call by Friday of the week in which you become unemployed to receive credit for that week. The EDD is closed on state and federal holidays.

The Interactive Voice Response (IVR) System provides general information 24-hours a day and information about your check Monday through Saturday, 6 a.m. until midnight, and Sunday from 6 a.m. to 9 p.m., Pacific Standard Time. The UI check information includes the date

your last check was issued, the amount paid, and period of time paid. To access your check information you will be asked to enter your SSN and Personal Identification Number (PIN), on your telephone keypad. You will need to establish your PIN the first time you use the IVR to access your check information. The EDD's IVR System provides step-by-step instructions to guide you to services you want, in English and Spanish. For faster access to check information, it is best to call outside of regular business hours.

#### MAIL OR FAX

File by mailing or faxing a UI Application (DE 1101I), by accessing the paper application on-line at **www.edd.ca.gov**. Print out the application, hand write your answers, and mail or fax it to EDD for processing.

#### FRAUD PREVENTION AND DETECTION

The EDD recognizes your concerns about imposter fraud and the threat of identity theft. Imposter fraud occurs when someone intentionally files a UI claim using another person's employment or personal information. The EDD actively investigates cases of imposter fraud and is committed to protecting the identities of legitimate claimants. If you file a UI claim and there is reason to suspect the UI claim may have identity or imposter issues, you may receive a *Request for Identity Verification* (DE 1326C) requesting you to validate the information provided when you filed for UI benefits. The Department will contact employer(s) and governmental entities to verify the documents and any information you supply.

For more information about what steps you can take to protect your identity and prevent imposter fraud, download the *Protect Your Identity and Stop Unemployment Insurance Imposter Fraud* (DE 2360EE) brochure from EDD's Web site at **www.edd.ca.gov/uirep/uipub.htm** or call the EDD's forms request line at (916) 255-1743 to request a copy.

#### Types of Claims

The claim you file will depend on the type of employer you worked for and where you worked.

#### You will file:

- A regular California claim if you worked in California in a job covered by the Unemployment Insurance law even if you now reside outside California
- A federal or military claim if your employment was in civilian work for the federal government or as a member of the Armed Forces (benefit costs are paid from federal funds).
- An interstate claim if earnings were in another state. If you worked
  in another state in the last 24 months, you may be eligible to file a
  claim. This includes the District of Columbia, Canada, Puerto Rico,
  and the Virgin Islands.

 A combined wage claim if you have earnings in more than one state in specified time periods. This type of claim could increase your UI benefits.

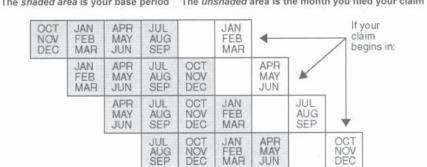
#### BEGINNING DATE OF CLAIM

The benefit year of your claim begins on the Sunday of the week in which you file and ends Saturday, 52 weeks after you filed. Weekly benefits may be claimed and paid until the balance runs out or until the claim ends, whichever comes first.

Normally, you cannot file another claim until the benefit year of the first claim ends, even though you have received all of your benefits and are still unemployed.

#### How Your Benefits Are Determined

Your weekly benefit, called the Weekly Benefit Amount and the total amount in your claim, called your Maximum Benefit Amount, are both based on the amount you earned in the Base Period of your claim. Your Base Period is a 12-month period of time. Each Base Period has four quarters of three months each. Your Base Period is the first four of the last five quarters from the time you file a new claim. For information on what your Base Period may be when you file your claim, refer to the chart below:



The shaded area is your base period The unshaded area is the month you filed your claim

#### How Much UI Pays

For your claim to be valid, you must have at least \$1,300 in earnings in one quarter of your base period or at least \$900 in earnings in the highest quarter and total base period earnings of 1.25 times your high quarter earnings. You can receive a minimum of \$40 to a maximum of \$450 a week. The quarter in which you were paid the highest wages determines the Weekly Benefit Amount you will receive. The Maximum Benefit Amount is 26 times the Weekly Benefit Amount or one-half of the total Base Period wages, whichever is less. The following table will help you figure your award:

## Unemployment Insurance Benefit Table For New Claims With a Beginning Date of January 2, 2005 or After

Amount of Wages in Highest Quarter	Weekly Benefit Amount	Wag	unt of ges in Quarter	Weekly Benefit Amount	Wag	ount of ges in t Quarter	Weekly Benefit Amount
\$ 900.00 - 948.99	¢ 40	¢ 2 210 01	- 2,236.00	982	\$ 3.406.01	- 3,432.00	¢132
\$ 900.00 - 948.99 949.00 - 974.99	+		- 2,262.00			- 3,458.00	
975.00 - 1,000.99			- 2,288.00			- 3,484.00	
1,001.00 - 1,026.99		,	- 2,314.00			- 3,510.00	
1,027.00 - 1,052.99			- 2,340.00			- 3,536.00	
1,053.00 - 1,078.99			- 2,366.00			- 3,562.00	
1,079.00 - 1,117.99			- 2,392.00			- 3,588.00	
1,118.00 - 1,143.99			- 2,418.00			- 3,614.00	
1,144.00 - 1,169.99			- 2,444.00			- 3,640.00	
1,170.00 - 1,195.99		2,444.01	- 2,470.00	95	3,640.01	- 3,666.00	141
1,196.00 - 1,221.99		2,470.01	- 2,496.00	96	3,666.01	- 3,692.00	142
1,222.00 - 1,247.99		2,496.01	- 2,522.00	97	3,692.01	- 3,718.00	143
1,248.00 - 1,286.99		2,522.01	- 2,548.00	98	3,718.01	- 3,744.00	144
1,287.00 - 1,312.99		2,548.01	- 2,574.00	99	3,744.01	- 3,770.00	145
1,313.00 - 1,338.99		2,574.01	- 2,600.00	100	3,770.01	- 3,796.00	146
1,339.00 - 1,364.99		2,600.01	- 2,626.00	101	3,796.01	- 3,822.00	147
1,365.00 - 1,403.99		2,626.01	- 2,652.00	102	3,822.01	- 3,848.00	148
1,404.00 - 1,429.99		2,652.01	- 2,678.00	103	3,848.01	- 3,874.00	149
1,430.00 - 1,455.99		2,678.01	- 2,704.00	104	3,874.01	- 3,900.00	150
1,456.00 - 1,494.99	59	2,704.01	- 2,730.00	105	3,900.01	- 3,926.00	151
1,495.00 - 1,520.99	60	2,730.01	- 2,756.00	106	3,926.01	- 3,952.00	152
1,521.00 - 1,546.99	61	2,756.01	- 2,782.00	107	3,952.01	- 3,978.00	153
1,547.00 - 1,585.99	62	2,782.01	- 2,808.00	108	3,978.01	- 4,004.00	154
1,586.00 - 1,611.99	63	2,808.01	- 2,834.00	109	4,004.01	- 4,030.00	155
1,612.00 - 1,637.99	64	2,834.01	- 2,860.00	110	4,030.01	- 4,056.00	156
1,638.00 - 1,676.99	65	2,860.01	- 2,886.00	111	4,056.01	- 4,082.00	157
1,677.00 - 1,702.99	66	2,886.01	- 2,912.00	112	4,082.01	- 4,108.00	158
1,703.00 - 1,741.99	67	2,912.01	- 2,938.00	113	4,108.01	- 4,134.00	159
1,742.00 - 1,767.99	68	2,938.01	- 2,964.00	114	4,134.01	- 4,160.00	160
1,768.00 - 1,806.99	69	2,964.01	- 2,990.00	115	4,160.01	- 4,186.00	161
1,807.00 - 1,832.99	70	2,990.01	- 3,016.00	116	4,186.01	- 4,212.00	162
1,833.00 - 1,846.00	71	3,016.01	- 3,042.00	117	4,212.01	- 4,238.00	163
1,846.01 - 1,872.00	72	3,042.01	- 3,068.00	118	4,238.01	- 4,264.00	164
1,872.01 - 1,898.00	73	3,068.01	- 3,094.00	119		- 4,290.00	
1,898.01 - 1,924.00	74	3,094.01	- 3,120.00	120		- 4,316.00	
1,924.01 - 1,950.00	75		- 3,146.00		,	- 4,342.00	
1,950.01 - 1,976.00	76		- 3,172.00			- 4,368.00	
1,976.01 - 2,002.00			- 3,198.00			- 4,394.00	
2,002.01 - 2,028.00	78		- 3,224.00			- 4,420.00	
2,028.01 - 2,054.00	79		- 3,250.00			- 4,446.00	
2,054.01 - 2,080.00	80		- 3,276.00			- 4,472.00	
2,080.01 - 2,106.00	81		- 3,302.00			- 4,498.00	
2,106.01 - 2,132.00			- 3,328.00			- 4,524.00	
2,132.01 - 2,158.00			- 3,354.00			- 4,550.00	
2,158.01 - 2,184.00			- 3,380.00			- 4,576.00	
2,184.01 - 2,210.00			- 3,406.00	131	4,576.01	- 4,602.00	
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# Unemployment Insurance Benefit Table For New Claims With a Beginning Date of January 2, 2005 or After

Amount Wages i Highest Qu	n Benefit	Amount o Wages ir Highest Qua	n Benefit	Amount o Wages ir Highest Qua	n Benefit
¢ 4 602 01	4,628.00 \$178	¢ 5 709 01	5,824.00 \$224	¢ c 004 04	7,000,00
4,628.01 -	4,654.00 179			\$ 6,994.01 -	7,020.00 \$270
	4,680.00 180	5,824.01 -	5,850.00 225 5,876.00 226	7,020.01 -	7,046.00 271
	4,706.00 181	5,850.01 – 5,876.01 –	*	7,046.01 -	7,072.00 272
	4,732.00 182			7,072.01 -	7,098.00 273
	4,758.00 183		5,954.00 229	7,098.01 -	7,124.00 274
4,758.01 -		5,954.01 -		7,124.01 – 7,150.01 –	7,150.00 275
	4,810.00 185	,	*	7,130.01 –	7,176.00 276 7,202.00 277
	4,836.00 186	,	6,032.00 232	7,176.01 -	7,228.00 278
	4,862.00 187			7,202.01 -	7,254.00 279
,	4,888.00 188	6,058.01 -		7,254.01 -	7,280.00 280
	4,914.00 189		6,110.00 235	7,280.01 -	7,306.00 281
	4,940.00 190	6,110.01 –		7,280.01 -	7,332.00 282
4,940.01 -		6,136.01 -		7,332.01 -	7,358.00 283
	4,992.00 192		6,188.00 238	7,358.01 -	7,384.00 284
4,992.01 -			6,214.00 239	7,384.01 -	7,410.00 285
5,018.01 -			6,240.00 240	7,410.01 -	7,436.00 286
5,044.01 -			6,266.00 241	7,416.01 -	7,462.00 287
5,070.01 -			6,292.00 242	7,462.01 -	7,488.00 288
5,096.01 -			6,318.00 243	7,488.01 -	7,514.00 289
5,122.01 -				7,514.01 -	7,540.00 290
5,148.01 -			6,370.00 245	7,540.01 -	7,566.00 291
5,174.01 -			6,396.00 246	7,566.01 -	7,592.00 292
5,200.01 -		6,396.01 -	*	7,592.01 -	7,618.00 293
5,226.01 -			6,448.00 248	7,618.01 -	7,644.00 294
5,252.01 -	5,278.00 203	6,448.01 -	6,474.00 249	7,644.01 -	7,670.00 295
5,278.01 -	5,304.00 204	6,474.01 -	6,500.00 250	7,670.01 -	7,696.00 296
5,304.01 -	5,330.00 205	6,500.01 -	6,526.00 251	7,696.01 -	7,722.00 297
5,330.01 -	5,356.00 206	6,526.01 -	6,552.00 252	7,722.01 -	7,748.00 298
5,356.01 -	5,382.00 207	6,552.01 -	6,578.00 253	7,748.01 -	7,774.00 299
5,382.01 -	5,408.00 208	6,578.01 -	6,604.00 254	7,774.01 -	7,800.00 300
5,408.01 -	5,434.00 209	6,604.01 -	6,630.00 255	7,800.01 -	7,826.00 301
5,434.01 -	5,460.00 210	6,630.01 -	6,656.00 256	7,826.01 -	7,852.00 302
5,460.01 -	5,486.00 211	6,656.01 -	6,682.00 257	7,852.01 -	7,878.00 303
5,486.01 -	5,512.00 212	6,682.01 -	6,708.00 258	7,878.01 -	7,904.00 304
5,512.01 -	5,538.00 213	6,708.01 -	6,734.00 259	7,904.01 -	7,930.00 305
5,538.01 -	5,564.00 214	6,734.01 -	6,760.00 260	7,930.01 -	7,956.00 306
5,564.01 -	5,590.00 215	6,760.01 -	6,786.00 261	7,956.01 -	7,982.00 307
5,590.01 -	5,616.00 216	6,786.01 -	6,812.00 262	7,982.01 -	8,008.00 308
5,616.01 -	5,642.00 217	6,812.01 -	6,838.00 263	8,008.01 -	8,034.00 309
5,642.01 -	5,668.00 218	6,838.01 -	6,864.00 264	8,034.01 -	8,060.00 310
5,668.01 -	5,694.00 219	6,864.01 -	6,890.00 265	8,060.01 -	8,086.00 311
	5,720.00 220		6,916.00 266	8,086.01 -	8,112.00 312
	5,746.00 221		6,942.00 267		8,138.00 313
	5,772.00 222		6,968.00 268		8,164.00 314
	5,798.00 223		6,994.00 269	8,164.01 -	8,190.00 315
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# Unemployment Insurance Benefit Table For New Claims With a Beginning Date of January 2, 2005 or After

Amount of Wages in Highest Quarter	Weekly Benefit Amount	Amount of Wages in Highest Quar		Weekly Benefit Amount	Amount of Wages in Highest Quarter	Weekly Benefit Amount
riighest Quarter	Amount	riigilest Quai	1101 /	Amount	riigiiest Quarter	Amount
\$ 8,190.01 - 8,216.00		\$ 9,386.01 -			\$10,582.01 - 10,	
8,216.01 - 8,242.00	) 317		9,438.00		10,608.01 - 10,	634.00 409
8,242.01 - 8,268.00			9,464.00		10,634.01 - 10,	660.00 410
	) 319		9,490.00		10,660.01 - 10,	
	) 320		9,516.00		10,686.01 - 10,	
8,320.01 - 8,346.00			9,542.00		10,712.01 – 10,	
	) 322		9,568.00		10,738.01 – 10,	
	) 323		9,594.00		10,764.01 – 10,	
	) 324		9,620.00		10,790.01 – 10,	
	) 325		9,646.00		10,816.01 - 10,	
, , , , , , , , , , , , , , , , , , ,	) 326	*	9,672.00		10,842.01 – 10,	
	) 327		9,698.00		10,868.01 – 10,	
	) 328		9,724.00		10,894.01 – 10,	
	) 329		9,750.00		10,920.01 - 10,	
	330		9,776.00		10,946.01 – 10,	
8,580.01 - 8,606.00			9,802.00		10,972.01 – 10,	
	) 332		9,828.00		10,998.01 – 11,	
	) 333		9,854.00		11,024.01 – 11,	
	) 334		9,880.00		11,050.01 - 11,	
	) 335		9,906.00		11,076.01 – 11,	
	336		9,932.00		11,102.01 – 11,	
	337	9,932.01 –			11,128.01 – 11,	
	338	9,958.01 –			11,154.01 – 11,	
	339	9,984.01 – 1			11,180.01 – 11,	
	340	10,010.01 – 1			11,206.01 – 11,	
8,840.01 - 8,866.00		10,036.01 – 1			11,232.01 – 11,	
	342	10,062.01 – 1			11,258.01 – 11,	
	343	10,088.01 – 1			11,284.01 – 11,	
	) 344	10,114.01 – 1			11,310.01 – 11,	
	) 345	10,140.01 - 1			11,336.01 – 11,	
	346	10,166.01 – 1			11,362.01 – 11,	
	) 347	10,192.01 – 1			11,388.01 – 11,	
	348	10,218.01 – 1			11,414.01 – 11,	
	349	10,244.01 – 1			11,440.01 – 11,	
	350	10,270.01 – 1			11,466.01 – 11,	
9,100.01 - 9,126.00		10,296.01 – 1			11,492.01 – 11,	
9,126.01 - 9,152.00		10,322.01 – 1			11,518.01 – 11,	
9,152.01 - 9,178.00		10,348.01 – 1			11,544.01 – 11,	
9,178.01 - 9,204.00		10,374.01 – 1			11,570.01 – 11,	
9,204.01 - 9,230.00		10,400.01 - 1			11,596.01 – 11,	
9,230.01 - 9,256.00		10,426.01 – 1			11,622.01 – 11,	
9,256.01 - 9,282.00		10,452.01 – 1			11,648.01 – 11,	
9,282.01 - 9,308.00		10,478.01 - 1			11,674.01 – ar	nd over 450
9,308.01 - 9,334.00		10,504.01 - 1				
9,334.01 - 9,360.00		10,530.01 – 1				
9,360.01 - 9,386.00		10,556.01 – 1	0,582.00			CII
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#### WAITING PERIOD

The first week after you file your claim is normally the waiting period and benefits cannot be paid for that week.

Do not wait to file because the waiting period is not paid. The waiting period cannot begin until the claim is filed.

#### **PAYMENTS**

- You must meet eligibility requirements.
- You must submit weekly claim forms showing you meet the eligibility requirements.
- Payments are issued after the week (or weeks) has ended and your completed claim form is received.
- No payments are made in advance.
- The first payment on a new California claim will usually be issued within three weeks after filing.
- For interstate claims, first payment will be issued about two to three weeks after the other state receives your claim.
- You will normally be paid by mail every two weeks.

#### REPORTING EARNINGS

Report all income you receive, whether you worked in that week or not. Some types of income to report are:

Piece work Vacation pay Idle time pay In-lieu-of-notice pay Jury fees Bonuses

Jury fees Bont Commissions Tips

Witness fees Self-employment income

Reuse pay
Holiday pay
Residuals (ask for form DE 4005)
Paid sick leave
Strike benefits
Stand by pay
Bereavement pay
Back pay award

Pension, retirement, annuity Workers' Compensation

**NOTE:** You must report board, lodging, meals, or any other payment you receive instead of money when you work. If you are unsure about how to report wages, contact EDD.

#### PART-TIME WORKERS

If you work less than full-time, you may still be eligible for benefits. The first \$25 or 25 percent of your total earnings (whichever is greater) will not be counted. The amount remaining will be deducted from your weekly benefit amount. For example:

Your weekly benefit amount is \$50. You earn \$30. You must report the \$30, however, the first \$25 is not counted, leaving \$5 to deduct. You receive \$45 (\$50 minus \$5).

Your weekly benefit amount is \$115. You work less than full-time and earn \$124. You must report the \$124; however, the first \$31 (25 percent of \$124) is not counted, leaving \$93 to deduct. You receive \$22 (\$115 minus \$93).

If you receive any type of payment from a former employer and do not know if you should report the payment, contact the EDD and ask. You can also report the payment and give an explanation on your claim form.

#### **ELIGIBILITY**

When you file a UI claim, EDD will ask you a number of questions to determine your eligibility to receive benefits. The weekly claim forms also contain eligibility questions. When it appears that you may not meet the eligibility requirements of the law, a special interview is scheduled.

#### VERIFICATION OF SOCIAL SECURITY ACCOUNT NUMBER

The EDD may require you to verify your social security account number (SSN) as being the one issued to you by the Social Security Administration (SSA).

Your eligibility for benefits may be affected if the information available to the EDD indicates any of the following:

- The SSN presented may belong to another individual.
- The SSN is not valid.
- The SSN was never issued by the SSA.
- The wages shown in the base period of the claim may belong to another individual.

Some of the most common errors associated with SSNs are:

- The SSN being used is incorrect. You may have forgotten the number or transposed the number when you provided it to your employer.
- The name at the SSA is different than the one you used to file your claim. You may have changed your name and not notified the SSA.
- The date of birth at the SSA is different than the date of birth you gave when you filed your claim.

If the EDD requires you to verify your SSN, you must submit verification from the SSA that the SSN you used to file your claim is assigned to you, or you may submit to EDD a copy of your annual statement issued to you by the SSA. A copy of your Social Security Card **will not** satisfy this requirement.

The location of your nearest SSA office can be found on the SSA Web site at <a href="http://www.ssa.gov/reach.htm">http://www.ssa.gov/reach.htm</a>, or in your local telephone book in the Federal Government listings under "Social Security Administration."

#### **FACT FINDING**

Your last employer is notified when you file a claim. Also, any employer who contributed to your unemployment claim is notified when you receive your first check. An employer is required by law to furnish EDD any information affecting your right to receive benefits.

#### **T**ELEPHONE INTERVIEWS

The EDD will contact you when there is a question of eligibility on your claim if you:

- Quit your last job.
- Were fired from your last job.
- Did not have child care.
- Are unable to work during normal working hours.
- Are attending school during normal working hours.
- Did not have transportation.
- Did not look for work.
- Worked and/or earned wages that may reduce your benefits.
- Are receiving a pension.
- Are receiving workers' compensation.
- Are out of work due to a lockout or a strike.
- Mailed in a claim form late.
- Filed a claim late.
- Refused a job.
- Gave incorrect information or withheld information.
- · Failed to participate in re-employment services.
- Are a school employee filing a claim during a recess period.
- Are a professional athlete filing a claim during the off season.

If we schedule a telephone interview, we will call you at the scheduled interview date and time. You have the right to request more time if you need to get more information, contact witnesses, or obtain the advice of a representative. If the interview involves an employer, we may contact the employer for additional information.

The interviewer will ask you questions. We record this information and use it to make a decision. If you are eligible, we mail your check for the week in question. If we deny your benefits we will mail you a notice. The notice advises you of the reason for our decision and gives you appeal rights.

**IMPORTANT:** If EDD schedules a telephone interview, you must mail in your weekly claim form. We cannot pay benefits until we receive your claim form.

#### **APPEALS**

You or the employer have 20 calendar days to appeal after a written notice is issued to you. Your appeal must be in writing and should state the reasons for your appeal. If you miss the 20-day deadline, you may still appeal but you must show good cause for the delay.

Before the hearing, you have the right to review all records affecting the appeal. For your appeal, you may represent yourself or you may be represented by someone else such as a union official, an attorney, or anyone else you select.

Your appeal hearing is heard by an independent administrative law judge. The hearings are informal but all testimony is taken under oath and is subject to cross-examination. You will be notified when and where the hearing will be held.

If you are not satisfied with the administrative law judge's decision, you may appeal to the California Unemployment Insurance Appeals Board. Your rights to further appeal will be explained in the written decision that will be mailed to you.

#### CANCELLING A CLAIM

You have the option of cancelling a regular California UI claim up to and including 30 days after the mailing or issuance date of your UNEMPLOYMENT INSURANCE AWARD notice, if no benefits have been cashed, or no disqualification has been issued in writing. If a claim is cancelled, that claim cannot be reopened, but you can file a new claim with a later date. If the original claim is not cancelled, another California claim cannot be filed for 52 weeks.

### REQUESTING COPIES OF YOUR UNEMPLOYMENT INSURANCE DOCUMENTS

If, for personal business reasons, you need copies of UI claim documents, contact EDD.

#### Workers Not Covered

The following groups of workers are not normally covered by UI:

- · Minor children employed by their parents.
- Parents employed by their children.
- Husbands and wives employed by each other.
- · Certain state-licensed salespersons paid only commissions.
- Caddies and jockeys.

- Persons enrolled and regularly attending classes at the school or educational institution where employed.
- A student's spouse who is working for an educational institution in an employment program provided for the purpose of financially aiding the student.
- Elected Officials.

If you do not know whether you are covered, do not waive your rights. Contact EDD for more information.

#### ELECTIVE COVERAGE

Employers who employ individuals whose services are excluded from covered employment may, under certain conditions, elect to cover those services. If you are not sure whether you are eligible for these benefits, you should contact EDD.

#### PENSION OR RETIREMENT PAY

Your UI benefits may be affected if you are receiving a pension, retirement pay, annuity, or other similar payment based on your previous work. Your right to benefits will be determined by EDD after your claim is filed.

#### CHILD SUPPORT OBLIGATIONS

Your UI benefits may be affected if you are required to pay child support payments to a court, District Attorney's office, or other child support enforcement agency. Your entitlement to benefits will be determined after your claim is filed.

#### EXTENDED BENEFITS

Extended benefits only become available when the insured unemployment rate equals or exceeds a certain percentage established by state and/or federal law. When the insured unemployment rate falls below that established percentage, payment of extended benefits must be terminated.

To be eligible for extended benefits you must have received all the benefits payable on your last regular claim and the benefit year must not have ended on that claim before the beginning of an extended benefit period. In addition, you must meet a special earnings test based on the weekly benefit amount of your regular claim. You cannot establish an extended benefit claim if you can file another valid claim under any state or federal law.

#### **TAXATION OF BENEFITS**

The Federal Tax Reform Act of 1986 provides for federal taxation of all Unemployment Insurance benefits received after December 31, 1986. You may request that federal income taxes be withheld from your UI

benefit check. You will be given the option on each claim form. Your choice remains in effect only until you send in your next claim form. The option is strictly voluntary; you are not required to have taxes withheld from your benefits. The EDD will provide an annual statement, DE 1099, to each individual that shows total benefits paid and total federal taxes withheld during the year. Individuals who may owe income tax must pay any amounts due upon filing their tax returns. If you have any questions regarding your tax liability, contact the Internal Revenue Service.

#### Special Programs

- California Training Benefits (CTB): This program allows eligible
  UI recipients to retrain for new occupations while receiving their
  benefits. Individuals approved for CTB training do not have to: look
  for work, be available for work, or accept suitable work.
- Training Extension Claims: An extension of CTB training benefits may be available beyond your regular UI claim while you are in approved training. To be eligible for extended training benefits, you must ask for information about CTB or apply for CTB training approval with EDD no later than the 16<sup>th</sup> week of UI benefits paid. If your UI claim award is 16 weeks or less, you must ask for information or apply before you receive the last UI benefit check. To file an extended training benefits claim, call EDD or file on-line by visiting EDD's Web site at www.edd.ca.gov.

You may select a training program on your own, if approved by EDD, or attend Workforce Investment Act (WIA), Employment Training Panel (ETP), CalWORKS or Trade Adjustment Assistance funded training and continue to receive weekly UI benefits.

To find out more about training available in your local area, as well as the name and address of the One-Stop Career Center nearest you, call the America's Workforce Network Toll-Free Help Line at 1-877-US-2JOBS (1-877-872-5627) or visit the EDD Web site at **www.edd.ca.gov**.

• Workforce Investment Act Programs (WIA): If you are out of work and need job training, or if you need to brush up on existing skills, WIA programs may be able to help you. California's WIA services are provided through the One-Stop Career Centers, under the policy guidance of the Local Workforce Investment Boards. The WIA offers education and job skills training programs for economically disadvantaged adults and youth. Special training and skills upgrade programs are available for workers who are out of work because of plant closures or work force reductions, and summer programs for youth to help them stay in school.

- Employment Training Panel (ETP): If you are claiming UI Benefits, or have exhausted such benefits and are unemployed, or you are likely to lose your job because your employer plans to reduce operations, you may be eligible for ETP approved training. View the ETP Web site at www.etp.ca.gov for a list of currently-funded training opportunities.
- Disaster Unemployment Assistance (DUA): These benefits are available to individuals whose work or self-employment is interrupted by a disaster. Claims may be filed following an EDD announcement that Disaster Benefits are available.
- Trade Adjustment Assistance (TAA): A federal program for workers who have lost their jobs or had their hours and wages reduced by import competition or a shift in production to a foreign country, and are certified TAA eligible by the Secretary of Labor. Benefits include training/retraining, extended UI benefits, transportation and/or subsistence while in approved training, job search and relocation allowances, and extensive reemployment services.
- Trade Readjustment Allowances (TRA): An extension of federal benefits up to 78 weeks is available for workers enrolled in TAA approved training programs. To be eligible, the worker must have been identified as trade-affected by the employer, and covered under a TAA petition certified by the U.S. Department of Labor.
- Work Sharing Benefits: You may be eligible for Work Sharing benefits if your employer has a Work Sharing plan that has been approved by EDD. To participate in Work Sharing, your employer must reduce your weekly hours and wages by a minimum of 10 percent. You receive the percentage of your weekly benefit amount proportionate to the hour and wage reductions.
- Railroad Unemployment Benefits: Railroad workers may claim benefits under the Railroad Retirement Act. Go to the nearest office of any railroad, regardless of which one employed you, and ask for the Unemployment Claims Agent.

#### STATE DISABILITY INSURANCE

State Disability Insurance (SDI) may be available to you if you are unable to work as a result of pregnancy, or a non-work related injury or illness. You may also be eligible for a reduced SDI benefit amount in conjunction with Workers' Compensation payments.

In addition, benefits may be paid for a limited period if you are a resident in a state-approved Alcoholic Recovery Home or Drug-Free Residential Facility.

The first seven days of your claim is a waiting period for which no benefits are payable. Benefits begin with the eighth day of disability. You cannot receive SDI and Unemployment Insurance (UI) or Paid Family Leave (PFL) benefits for the same period. SDI is payable for a maximum of 52 weeks.

#### ARE YOU COVERED BY STATE DISABILITY INSURANCE?

Most workers covered by California Unemployment Insurance are also covered by State Disability Insurance (SDI). The program is financed entirely by covered workers through a payroll tax withheld from their earnings. The contribution is based on a percentage of a worker's earnings. The contribution rate may vary from year to year depending on the balance in the Disability Fund. Specific information about the contribution rate is available from any EDD office.

Employees of local public entities (except workers in district hospitals) are not covered by SDI unless the employer elects such coverage. Employees of the State or of State-funded institutions of higher education may, through their collective bargaining units, elect to be covered by SDI. Self-employed individuals may elect to be covered by SDI.

#### FILING YOUR STATE DISABILITY INSURANCE CLAIM

- Obtain a claim form from any public EDD office. You may call the SDI toll-free number and request a form be mailed to you. Your medical provider, hospital, or employer may have a claim form, or you may obtain a form through EDD's Web site at www.edd.ca.gov.
- The Claim for State Disability Insurance (SDI) Benefits provides you
  with instructions for completing the claim form. It is very important to
  include your social security number and sign and date the claim form.
  Please print your information clearly and review it for completeness
  and accuracy. If you need help in completing the form, call the SDI
  toll-free number for assistance.
- Give the claim form to your medical provider to complete the "Doctor's Certificate."
- Your claim must be mailed within 49 days from the first day you become disabled to be timely. If your claim is submitted later than 49 days, you may lose benefits for the number of days that the claim is late unless you can establish "good cause" for late filing. To establish good cause, attach a detailed explanation to your claim form telling SDI why it is late.

### HAVE YOU HAD EXCESS STATE DISABILITY INSURANCE TAX WITHHELD?

If you worked for more than one employer and earned more than \$68,829 in 2004 or more than \$79,418 in 2005 or 2006, you may be eligible for a refund or credit of excess payroll deductions. For information about

claiming a refund or credit, please review the Instruction Booklet for the State of California, Personal Income Tax Return, Form 540.

#### IF YOU NEED MORE INFORMATION

Visit the EDD Web site at *www.edd.ca.gov*. For the SDI pages, select "Disability Insurance." Or you may call one of the following numbers.

#### **EDD STATE DISABILITY INSURANCE TOLL-FREE NUMBERS**

English 1-800-480-3287 Spanish 1-866-658-8846 TTY (Non voice) 1-800-563-2441

#### PAID FAMILY LEAVE

Paid Family Leave (PFL) benefits may be available to you if you are unable to work because you need to care for a seriously ill family member or bond with a new child. You cannot receive PFL and State Disability Insurance (SDI) or Unemployment Insurance (UI) benefits for the same period. PFL benefits are payable for a maximum of six weeks in a 12-month period.

Deductions for Paid Family Leave coverage began January 1, 2004.

#### ARE YOU COVERED BY PAID FAMILY LEAVE?

PFL is a component of the SDI program. Workers covered by SDI will also be covered for PFL. Workers who are covered by a Voluntary Plan for SDI will be covered for PFL through their Voluntary Plan.

#### How Do You File a Paid Family Leave Claim?

Obtain a claim form from any public EDD office. You may call the PFL toll-free number and request a form be mailed to you. Medical providers, hospitals, or employers may have a claim form, or you may obtain a form through EDD's Internet Web site at **www.edd.ca.gov**.

The Claim for Paid Family Leave (PFL) Benefits provides you with instructions for completing the claim form. Follow the instructions carefully for your type of claim (i.e., caring for a seriously ill family member or bonding with a new child). It is very important to provide your Social Security Number and sign and date the claim form. Please print your information clearly and review it for completeness and accuracy. If you need help in completing the form, call the PFL toll-free number for assistance.

Mail your claim form within 49 days from the first day of your period of family leave. If you submit your claim later than 49 days, you may lose benefits for the number of days that the claim is late unless you can establish "good cause" for late filing. To establish good cause, attach a detailed explanation to your claim form telling PFL why it is late.

#### IF YOU NEED MORE INFORMATION

Visit the EDD Web site at **www.edd.ca.gov** and select "Paid Family Leave." Or you may call one of the following numbers.

#### **EDD PAID FAMILY LEAVE TOLL-FREE NUMBERS**

English	1-877-238-4373	Armenian	1-866-627-1567
Spanish	1-877-379-3819	Punjabi	1-866-627-1568
Cantonese	1-866-692-5595	Tagalog	1-866-627-1569
Vietnamese	e 1-866-692-5596	TTY	1-800-445-1312

When calling via the California Relay Service (711), please provide the Paid Family Leave Insurance number (1-877-238-4373) to the operator.

#### JOB SERVICE

The EDD's Job Service is a partner in the One-Stop Career system, which integrates employment and training programs and provides flexible solutions at more than 200 service locations throughout California. There is never a fee for services to job seekers or employers. Job services include:

#### **JOB LISTINGS**

Using CalJOBS<sup>SM</sup>, EDD's on-line job and résumé bank, job seekers can access thousands of job listings 24 hours a day, 7 days a week. Job seekers can create a résumé on-line and if qualified, refer themselves to employers for consideration. CalJOBS<sup>SM</sup> is simple to use and can be used at the office, at home, or from any location with Internet access.

#### JOB SEARCH ASSISTANCE

The EDD, in partnership with your local One-Stop Career Center, offers a variety of workshops on such topics as job search training, résumé writing, and interview techniques. In addition, EDD can refer you to resources within the community including training, education, and other supportive services.

#### Special Programs and Services

For job seekers who require more than the self-service job search, EDD's Job Service has several no-fee employment assistance programs to help overcome barriers to finding a suitable job:

#### **Deaf and Hard of Hearing Program**

Individuals who are deaf or hard of hearing can receive interpretive, job placement, and follow-up services to find a job or receive EDD services. Contact EDD by using the TTY toll-free numbers, which will put you in direct contact with a representative:

Disability Insurance: (TTY) 1-800-563-2441
 Employment Tax: (TTY) 1-800-547-9565
 Unemployment Insurance (TTY) 1-800-815-9387

#### **Experience Unlimited Program**

Professionals from a wide variety of fields can take advantage of EDD-sponsored job clubs. Provided at no fee, Experience Unlimited provides a place where job seekers can meet regularly with other career professionals to share job leads, provide support, and update their job search skills. Resources available to members include workshops, résumé evaluations, mock interview, networking opportunities, and more.

#### **Intensive Services Program**

Provides personalized job search services to individuals who need special assistance with finding a job, including clients referred by other agencies, public assistance recipients (CalWORKS, General Assistance, or Food Stamps), people with disabilities, dislocated workers, non-English speaking persons, high school drop-outs, older workers, migrant and seasonal farm workers, foster youths, exoffenders, and persons who are economically disadvantaged. Fidelity bonding is available at no cost.

#### **Jobs for All Program**

Provides coordinated, one-on-one employment-related services, and job retention assistance to individuals who have disabilities. Services include job search assistance, job development, referral to education and training opportunities, referral to supportive services, accommodations, and follow-up services.

### Migrant and Seasonal Farmworkers and Food Processing Workers

Provides assistance to farmworkers and food processing workers who may be unfamiliar with the automated job listings systems, or who have language barriers that might lessen the effectiveness of their job search.

#### **Veterans Services Program**

All EDD Job Service offices have specially-trained staff to ensure veterans of the U.S. Armed Forces receive maximum employment and training opportunities. Services include counseling, labor market information, job referrals, job search workshops, and job development with potential employers.

#### **Youth Employment Opportunity Program**

Provides special services to youth, ages 15 to 21, to assist them in achieving their educational and vocational goals. Services include peer advising, referrals to supportive services, workshops, job referrals and placement assistance, and referrals to training and community outreach efforts.

#### WHERE TO GET HELP

Job service programs and services are available in Job Service offices or One-Stop Career Centers throughout the State. For more information, visit the EDD Web site at **www.edd.ca.gov** or call the America's Workforce Network Toll-Free Help Line at 1-877-US-2JOBS (1-877-872-5627) to find the location nearest you.



#### **STATE OF CALIFORNIA**

#### LABOR AND WORKFORCE DEVELOPMENT AGENCY

#### EMPLOYMENT DEVELOPMENT DEPARTMENT

EDD is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities. Requests for services, aids, and/or alternate formats need to be made by calling the information numbers listed in this booklet.