

# Claimant Handbook



## Your Rights & Responsibilities

You are *legally responsible* for knowing the contents of this book.





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## **Why do I need this book?**

**T**his book contains general instructions and basic information to claim UI benefits. As a claimant, you have responsibilities as well as rights. It is important that you protect those rights by reading and understanding this information.



## **There are two ways to qualify**

1: You must have earned at least \$1,000 in wages from employment subject to UI law AND have total base year wages that equal or exceed one and a half times the wages you were paid in the highest quarter (the quarter in which you were paid the most money) of the base year.

**- OR -**

2: If you do not qualify the first way, you may qualify for a valid claim if you have wages and worked at least 500 hours during the base year of employment subject to UI law.

## **How is my weekly amount calculated?**

Your benefit amount is set by law as a percentage of the wages you received during your base year. Your weekly amount is 1.25 percent of your total base year wages. Minimum and maximum amounts are set by law.

## **What if my wages aren't reported correctly?**

Review your Wage and Potential Benefit Report carefully. If wages are missing or incorrect, follow the instructions on the form and call your UI Center immediately.

If your benefit amount is based on wages you did not earn, you will be responsible for repaying money paid to you as a result of these incorrect wages.

## **What if I don't qualify?**

If you don't have enough wages and hours to qualify, you may qualify if you file again

in the next quarter when the base year changes.

If you were unable to work due to injury or illness for the major portion of any of the base year quarters, call your UI Center. It may be possible to extend your base year to include additional quarters.

### **How long do benefits last?**

Your benefit year lasts for 52 weeks starting with the first week you file. You may receive up to 26 weeks of benefits during that time. You cannot file another Oregon claim within the 52 weeks of your benefit year even if you receive all of your benefits.

### **Do I pay into unemployment insurance?**

No. The money for benefits is paid by employers through employer taxes.

### **What is the waiting week?**

The waiting week is generally the first week of your claim. You will not receive payment for your waiting week.

To qualify for waiting week credit you must:

- A) have a valid claim;
- B) claim the week;
- C) meet all eligibility requirements; and
- D) be unemployed.

All claimants must serve one waiting week per claim.

**IMPORTANT:** You must claim each week that you wish to receive benefits or waiting week credit. Claim either online or using the Weekly Claim Line. No decisions or

payments will be made on your claim until you claim at least one week of benefits.

### **How do I claim each week?**

There are two automated ways to claim. You may use our Online Claim System (OCS) at [www.WorkingInOregon.org/ocs](http://www.WorkingInOregon.org/ocs).

You may claim by phone using the Weekly Claim Line (WCL). WCL numbers are at the back of this book.

### **When do I get my PIN?**

You create a four-digit personal identification number (PIN) the first time you use one of our automated systems. Pick a number that you will remember, but others cannot guess. If you filed your initial claim online or by phone, you have already selected a PIN.

Use your PIN when filing weekly claims.

**DO NOT GIVE YOUR PIN TO ANYONE.  
DO NOT LET ANYONE USE THE  
AUTOMATED SYSTEMS FOR YOU.**

No one at the Employment Department has access to your PIN. If you forget your pin or need to change it, call your UI Center to have it reset.

### **When do I claim?**

You claim a week after it ends. The Employment Department uses a calendar week of Sunday through Saturday. After a week ends at midnight on Saturday, you may claim for that week. You have until the following Saturday to claim that week. You will answer questions about your activity during the entire week.



The WCL is available 24 hours a day, seven days a week. The Online Claims System (OCS) is shut down from 1 AM to 2:30 AM each night.

### **What must I do to be eligible each week?**

You must be unemployed, physically and mentally able to work, available for work and actively seeking work. You must be willing and able to work all of the days and hours normal for the type of work you are seeking. You must stay in your geographic area unless you are seeking work elsewhere.

### **Are benefits taxable?**

Yes. UI benefits are fully taxable if you are required to file a tax return. You may need to make estimated tax payments. For more tax information, consult IRS publication 505 *Tax Withholding and Estimated Tax* and the Oregon Department of Revenue.

At the end of January, the Employment Department will send a Form 1099-G (Statement for Recipients of Unemployment Compensation) to your last known address. Please call to change your address even if you stop claiming. You may view the information at **[www.WorkingInOregon.org/ocs](http://www.WorkingInOregon.org/ocs)** .

You can choose to have 10 percent withheld for federal taxes and/or 6 percent withheld for state taxes. Changing your tax status requires a signature. You can download an Authorization for Tax Withholding (1040WH) online or call your UI Center to have one sent.

## **How are benefits paid?**

**Benefits are paid one of three ways:**

### **1) Electronic Deposit:**

With electronic deposit, we transfer your weekly payment to your checking or savings account at your bank, credit union or savings and loan.

Follow these steps to authorize Electronic Deposit:

1. Complete the Authorization for Electronic Deposit form in this book.
2. Include a voided check if you want benefits deposited into a checking account, or a deposit slip for deposit into a savings account.
3. Mail or fax the completed form to:

**Employment Department  
Records & Redeterminations-Rm #105  
875 Union St NE, Salem OR 97311  
Fax: 503-947-1335**

### **2) ReliaCard Visa:**

The U.S. Bank® ReliaCard® Visa® is a prepaid debit card. No credit check or bank account is required. Rather than a check, your funds will be deposited onto the card.

This card can be used everywhere Visa debit cards are accepted. You will not be charged a fee for the first two cash access transactions per month, whether they occur at a VISA/Plus-branded ATM or at the teller of a financial institution that processes VISA cash advance transactions. The owner of the ATM may assess a fee.

After your first two cash access transactions each month, U.S. Bank will charge \$1.50 for additional ATM withdrawals and \$3.00 for additional VISA cash advances from a teller.

Additional fees apply to overdrafts, expedited card replacements and inactive accounts.

Follow these steps to use the ReliaCard option:

1. Complete the Authorization for ReliaCard Visa form in this book.
2. Mail or fax the completed form to:  
**Employment Department**  
**Records & Redeterminations-Rm #105**  
**875 Union St NE, Salem OR 97311**  
**Fax: 503-947-1335**

This permits us to load your benefits to the ReliaCard Visa.

3. Activate the card when you receive it by calling the toll-free number listed on the back.

### **3) Payment by Check:**

Checks are printed Monday through Friday and mailed the following weekday. If a holiday falls on a weekday, the check process is delayed for one day.

## **What if I leave the area?**

If you leave the area where you usually look for work and still want to receive benefits, you must:

- Keep looking for work in the other area and keep track of your job contacts on your work search record, and
- Be willing, ready and able to take a job in the new area.

This requirement applies to everyone, even those on a temporary layoff or who get all work through a union hiring hall.

Leaving town for a day or two won't usually stop your benefits unless you miss an opportunity to work. If you are on a vacation

or traveling for reasons other than seeking work, you will not be eligible for benefits for that week.

### **What if I move out of state?**

If you relocate outside of Oregon, contact the Oregon Interstate Claims Unit at (877) 877-9996 for instructions on reporting and to change your address. Keep this book; the same rules apply to out-of-state and in-state claimants.

### **Can I work and receive unemployment?**

Possibly. If you are working part time and earning less than your weekly benefit amount, you may be eligible to receive benefits. You must seek and be willing to accept full-time, part-time and temporary work each week claimed.

**You must report all work and earnings when claiming benefits.**

### **How do I report my earnings?**

You report your earnings when you file your weekly claim. Keep track of your hours and earnings for each week. Report your earnings for the week you do the work, not the week you are paid. Report all earnings before any deductions.

### **What earnings do I have to report?**

You must report any payments you receive in exchange for any services you provide or products you sell. This includes cash and non-cash payments such as room and board. Call your UI Center if you have



# Authorization for Electronic Deposit

Start  Terminate

Choose One: <input type="checkbox"/> Checking (please attach a voided check) <input type="checkbox"/> Savings (please attach a voided deposit slip)	
Bank Routing Number:	Account Number:
Name: (please print)	Social Security Number:
Financial Institution:	BYE:
Branch Address:	Branch Telephone Number:
	City, State:
	Zip:

I authorize the State of Oregon Employment Department to electronically deposit weekly payments in the above-named financial institution. I authorize the above named institution to accept and distribute said funds in the manner designated by me. I understand that this authorization will override any previous authorization, and will remain in effect until the Employment Department has received written or verbal notification from me to terminate, or one year has passed since I last claimed.

Signature: (required) Date: (required)

**Please print clearly and use regular blue or black ink**

**Did you remember to:**

- Sign and date the form?
- Include a voided deposit slip?

Please mail or fax this form with your voided check or deposit slip to:

**Employment Department  
Records & Redeterminations – Rm 105  
875 Union Street NE  
Salem, OR 97311  
Fax: (503) 947-1335**

You will receive payment by check until the account is verified.



# ReliaCard Visa Enrollment Certificate

 Start Terminate

Name: (please print – last, first, middle initial)		Social Security Number:		BYE:
Mailing Address:				
City:		State:	Zip Code:	Date of Birth:
Home Phone:		Daytime Phone:		Mother's Maiden Name: (Required)
Apartment Number:				

By signing this form, I authorize the Employment Department to share with U.S. Bank, N.A., (Bank), all of the information I provide on this form. The Employment Department will share this information with the Bank for the purpose of establishing a U.S. Bank ReliaCard Visa account for me at the bank and to process my Employment Department payments to the Bank. I authorize the Employment Department to deposit my unemployment insurance payments to this account. This action cancels and replaces any direct-deposit agreement I currently have in place with the Employment Department. Upon authorization of my account with the Bank, I agree to be bound by the Cardholder Agreement that I will receive with my card. I understand that this authorization will remain in effect until the Employment Department has received written or verbal notification from me to terminate, or one year has passed since I last claimed.

Signature: (required)

Date: (required)

**Please print clearly and use regular blue or black ink**

**Did you remember to:**

- Sign and date the form?

Please mail or fax this form to:

**Employment Department  
Records & Redeterminations – Rm 105  
875 Union Street NE  
Salem, OR 97311  
Fax: (503) 947-1335**

You will receive payment by check  
until the account is verified.



questions about what to report or how to report non-cash earnings.

**You do not need to report weekend drill pay or jury duty pay.**

## **What are my Work Search requirements?**

You must be able to work, available for work and actively seeking work during each week claimed. This includes being available for and actively seeking full-time, part-time, permanent and temporary work. This applies:

- if you do not expect to return to work for your last employer, or
- if you expect to return to work for your last employer, but not within four weeks of your last day of work, or
- if you are unsure of when you will return to work with your last employer.

If you are temporarily laid off and have a definite date to return to work within four weeks of your last day of work for your regular employer, you are considered to be actively seeking work if you stay in touch with your employer. If your return to work date changes, you must advise your UI Center immediately and you must begin seeking work immediately.

Union Members:

- If you are affiliated with a closed referral union (one that does not allow its members to seek work on their own) and get all your work through a union hiring hall; then you seek work by being a member in good standing with the union.
- If you are affiliated with a union that allows its members to seek work on their own, you must seek work by contacting employers within your trade.

## **How do I seek work?**

You must seek work immediately. Apply each week to employers who hire people with your experience, training and skills. You must actively seek and be available for full-time, part-time, permanent and temporary work.

To receive benefits, you must fully register for work in our electronic job match system (iMatchSkills) except if you have a return to work date within four weeks of your last day of work or are union attached.

You can register for work using iMatchSkills at **[www.WorkingInOregon.org](http://www.WorkingInOregon.org)** from any Internet access location. If you do not have Internet access, you can register in person at the local Employment Office. It is not possible to register by phone.

Contact new employers each week. You may also contact former employers if you have reason to believe they may rehire you. File written applications when possible, even if there are no current job openings.

Keep good written records of your work search. This means:

- Employer names,
- Addresses,
- Phone numbers,
- Dates,
- Names of individuals contacted, and
- Type of work sought.

**We may require you to provide this information.**

## **What should I do when I get a job?**

When you return to full-time work or earn more than your weekly benefit amount, simply stop claiming weekly benefits.

## **How do I restart my claim?**

If you earn more than your weekly benefit amount, work full time or stop claiming for one week or more, you must restart your claim. You can restart by using the Online Claim System or by calling your UI Center.

Restart your claim during the week you want to begin claiming. Be prepared to provide employer information if you have worked since you last claimed.

## **If I don't get a payment, what do I do?**

If you have claimed a week but have not received payment, check the status of your payment using the Online Claim System at **[www.WorkingInOregon.org/ocs](http://www.WorkingInOregon.org/ocs)** or by calling the Weekly Claim Line. Follow the instructions for checking the status of a weekly report.

Either claim system will tell you if the week has been paid. If the system confirms it was paid, please allow four business days from the day you claimed the week before calling your UI Center about a late payment.

## **How do I change my mailing address?**

Call your UI Center.

## **What could stop or deny my benefits?**

Some situations require the Employment Department to examine claims, determine eligibility and issue decisions. They include:

- quitting a job,
- being fired,
- being unable to work,
- being out of the labor market,
- attending school,
- being incarcerated,
- missing an opportunity to work,
- turning down a job,
- not seeking work,
- receiving retirement pay,
- failing to participate in Worker Profiling activities,
- turning down a referral to work, and
- failing to complete a full iMatchSkills registration.

## **What if I disagree with a decision?**

You can appeal the decision and request a hearing.

You can appeal by calling your UI Center, or mailing or faxing a letter to the address shown on the administrative decision. Your letter must specifically state that you request a hearing. To protect your rights, follow the instructions for requesting a hearing, included with each decision. Your request must include your Social Security number and the date of the decision you are appealing.

**Continue to claim benefits for each week you are unemployed.**

All parties involved will be notified by mail of the date and time of the hearing. You will get information about how to prepare your case.

**Can an employer retaliate against an employee for testifying at a hearing?**

No. It is an unlawful employment practice to retaliate against an employee who has testified at an unemployment compensation hearing or other hearings conducted pursuant to ORS Chapter 657.

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# WARNING

## (Unemployment Insurance FRAUD)

**Fraud** is the intentional misreporting or withholding of information in order to get benefits. If you know you are reporting incorrect information or hiding information, it is probably fraud. It is against the law and you will likely be caught and punished.

If prosecuted and found guilty, you could be fined, jailed or both.

If you have information about unemployment fraud, please contact your UI Center, email **fraud\_hotline@emp.state.or.us**, or call the Fraud Hotline toll free at (877) 668-3204.

All information is confidential.

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## **WorkSource Oregon Offices**

Office addresses are available online at  
*[www.WorkingInOregon.org/offices](http://www.WorkingInOregon.org/offices)*  
or in your local phonebook.

## **How can the Employment Department help me find a job?**

The Employment Department is a partner of WorkSource Oregon, a network of local and state service providers assisting job seekers with a comprehensive array of employment and training services. Help is available at no charge at WorkSource Oregon Centers and Employment Department offices statewide.

**Visit: *[www.WorkingInOregon.org](http://www.WorkingInOregon.org)***

**-or-**

***[www.WorkSourceOregon.org](http://www.WorkSourceOregon.org)***



### **iMatchSkills**

This online matching tool uses your skills and work history to find work. The more detail you supply, the better iMatchSkills can assist you. Find iMatchSkills at  
***[www.WorkingInOregon.org](http://www.WorkingInOregon.org)***.



### **America's Job Bank**

This online national job and talent bank lets you post your electronic résumé and search job listings anywhere: ***[www.ajb.org](http://www.ajb.org)***.

## **Oregon Labor Market Information System (OLMIS)**

- Find career, wage, occupational and industry information at: **[www.QualityInfo.org](http://www.QualityInfo.org)** .
- Access job listings.
- Search businesses and industries in five western states at the Info USA employer database.

## **Job Search Assistance**

- Assistance for military veterans
- Résumé and cover letter resources
- Interview and job search information
- Books, self-help guides and videotapes

## **Career Exploration Tools**

- Oregon Labor Market Information System (OLMIS)
- Career Information System (CIS)
- Workforce and Economic Research publications

## **Incentive Programs**

- Work Opportunity Tax Credit
- Welfare-to-Work Tax Credit

## **Local Resources**

- Local training providers and support
- Skill and career assessment
- Services for people with disabilities
- Help for workers unemployed as a result of increased competition of foreign countries.



## Weekly Claim Line Numbers

Albany (541) 928-6575	Medford (541) 479-0105
Ashland (541) 479-0105	Newberg (503) 224-0405
Bend (541) 388-4066	Oakridge (541) 686-3482
Corvallis (541) 928-6575	Portland Metro Area (503) 224-0405
Dallas (503) 375-7900	Prineville (541) 388-4066
Drain (541) 686-3482	Redmond (541) 388-4066
Eugene/ (541) 686-3482	Roseburg (541) 673-3976
Grants Pass (541) 479-0105	Salem (503) 375-7900
Lebanon (541) 928-6575	Springfield (541) 686-3482
Madras (541) 388-4066	Woodburn (503) 224-0405
<b>All other locations and Interstate (800) 982-8920</b>	

**TTY Relay Service - 711**  
**[www.sprintrelayonline.com](http://www.sprintrelayonline.com)**

**Online Claim System**  
**[www.WorkingInOregon.org/ocs](http://www.WorkingInOregon.org/ocs)**





**Metro UI Center**

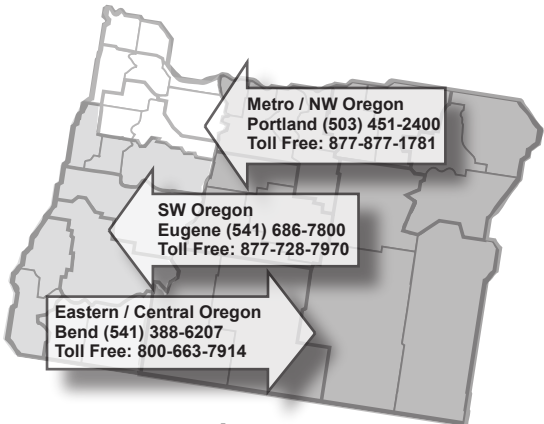
PO Box 14135  
Salem, OR 97309 - 5068  
Fax: (503) 653-3114

**Eugene UI Center**

PO Box 14518  
Salem, OR 97309 - 0433  
Fax: (541) 686-7828

**Bend UI Center**

PO Box 14130  
Salem, OR 97309 - 5046  
Fax: (541) 388-6027



**Interstate**  
**(877) 877-9996**

WorkSource Oregon  
Employment Department  
[www.WorkingInOregon.org](http://www.WorkingInOregon.org)  
UI PUB 350 (0806)