

CLAIMANT HANDBOOK

UNEMPLOYMENT INSURANCE

Your Benefit Rights
and Responsibilities



Georgia
Department of Labor
Michael L. Thurmond, Commissioner

www.dol.state.ga.us

Information in this handbook....

is provided to help you understand the requirements of the Unemployment Insurance (UI) Program.

If you have any questions about this information, do not hesitate to ask someone in your Georgia Department of Labor (GDOL) Career Center.

Unemployment insurance provides temporary financial assistance to workers unemployed through no fault of their own. Unemployment insurance benefits are paid by employer taxes. No money is deducted from your paycheck, or your taxes, to pay these benefits.

NOTICE: The department will provide an interpreter for the hearing or voice impaired and for those individuals with limited English proficiency. Individuals with hearing or voice impairment may contact the Georgia Relay Center at 1-800-255-0056 to access GDOL services. Should you require assistance with documents that you have received you may take them to your local Career Center for translation. These services are provided at no cost to you.

Protecting Your Rights - Information you must know about Unemployment Insurance

Please take time to read this booklet. Do not risk losing your benefits because you do not know your rights and responsibilities.

You must:

- Be unemployed through no fault of your own (more information on page 6)
- **CLAIM YOUR BENEFITS EACH WEEK**
(more information on page 8)
- Report your gross earnings for the week the work was performed (more information on page 12)
- Make a search for work each week, be physically able to work and be available to accept work (more information on page 6)
- Keep a record of your search for work each week (more information on pages 6, 25, 26,27)
- Register with the Employment Service except in special circumstances (more information on page 6)
- Keep your address current with the Department of Labor (more information on page 17)

IMPORTANT POINTS

PERSONAL IDENTIFICATION NUMBER (PIN)

If you claim benefits electronically, you will establish your 4 digit PIN the first time you claim a week of benefits. If you do not certify electronically, you will be mailed a PIN shortly after filing your claim.

Your PIN has the same legal authority as your signature on a paper document. Do not share it with anyone. The same PIN can be used on our Internet applications and on OLIVoR (On-Line Interactive Voice Response system.)

PINs have many different uses in our system now and more are planned for the future. Presently your PIN is needed to:

- Claim your weekly benefits.
- Update your direct deposit information.
- Inquire about your weekly payments.
- Inquire about your annual 1099G form for tax purposes.
- Request referrals to jobs listed with the Department.

If you need a new PIN, contact your Career Center. Your PIN will be reset and you will be able to choose a new PIN.

SERVICES AVAILABLE ON THE INTERNET

(www.dol.state.ga.us)

You can:

- File for your weekly benefits.
- Start/Update direct deposit information.
- Inquire about payments.
- Review the amount of unemployment benefits and taxes paid that were shown on your 1099G.
- Look for job opportunities and request referrals to specific jobs.
- Obtain job search advice.
- Find labor market information.
- See what services are available at GDOL Career Centers.

You will need your PIN and SSN to use some of the services. Many additional services are being planned.

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HOW DO I QUALIFY?

Georgia law sets qualifying requirements in three main areas. You must meet all three to be paid benefits. They are:

1. Your past wages, **and**
2. Your job separation, **and**
3. Availability and work search requirements.

YOUR PAST WAGES

1. To establish a claim you must have:

- "Insured" wages in at least two quarters of the base period (see Definitions page 23); **and**
- "Insured" wages totaling at least \$1,134 in the two highest quarters of your base period; **and**
- Total base period wages of at least one and one-half times the amount of money you were paid in the highest quarter.

*If you cannot establish a claim **only** because of the one and one-half times requirement, an alternate calculation will automatically be used (see Definitions -page 23.)*

2. You will be mailed a determination which shows the:

- Insured wages paid in the base period.
- Weekly benefit amount of your claim.
- Number of weeks in your claim.
- Total amount of your claim.

3. If you believe the wages shown on your determination are incorrect or incomplete, you may ask for a "reconsideration." This must be done in writing to your Career Center within 15 days of the date of the determination. Career Center staff will be glad to assist you.

YOUR JOB SEPARATION

1. You must be unemployed or partially unemployed through no fault of your own to receive benefits. Information will be obtained from your employer regarding your separation. Examples of potentially qualifying reasons are:
 - You were laid off due to lack of work.
 - You are still working but the employer reduced your hours due to a lack of work.
 - You were fired without work-related misconduct.
 - You quit your job for a good work-related reason.
2. A written decision will be made on your eligibility to receive benefits. It will be based on the reason for your separation from your **most recent employer**. (This is **not always** your **last** employer.) Georgia law defines the criteria for "most recent employer." (see Definitions - page 24)

AVAILABILITY AND WORK SEARCH REQUIREMENTS

EACH WEEK YOU MUST:

- Report as instructed by the Career Center.
NOTE: Failure to report may result in loss of benefits.
- Be physically able to perform some type of work that you qualify for (even if it is not your regular field of work.)
- Be actively looking for full-time work each week. You must make a broad search for work and make appropriate contacts for work each week.
- Be prepared to show a list of your job search contacts. (A form for listing contacts is included in this handbook.)
- Be registered for work, if so instructed, with the Georgia Department of Labor's Employment Service.
- Have no unreasonable restrictions that would keep you from working or accepting full-time work.

REMINDER: To continue to be paid benefits you MUST meet all eligibility requirements each week. A decision holding you not eligible may be issued for any week(s) you do not meet these eligibility requirements.

SPECIAL INFORMATION FOR NON-CITIZENS

In addition to the previous requirements, non-citizens must present a valid, unexpired employment authorization document.

The registration status with the Department of Homeland Security must be verified.

Note: Decisions and payments cannot be released until verification has been made.

JOB REFERRALS

You must be willing to accept a job under the same working conditions in which you earned the wages used to establish your claim.

When you are given a referral to a job by the department, you must apply as instructed. Failure to do so could affect your benefits.

Depending on how long you are unemployed, you must be willing to adjust your employment expectations.

APPEAL RIGHTS

A decision on your eligibility for Unemployment Insurance benefits can only be changed through the appeals process. You have the right to appeal ANY decision that denies or restricts your benefits. Your employer may also request an appeal on any decisions on your claim related to your job separation or an offer of suitable work.

A written appeal can be faxed, mailed or filed in person, at the nearest Career Center of the Georgia Department of Labor. Additional information may be obtained by contacting that office.

If you need an Interpreter for your hearing, contact the Appeals Tribunal immediately. (See Page 18 for contact information)

NOTE: *Interstate claimants should file an appeal in writing to the Interstate Unit.*

The Appeals Tribunal will schedule a hearing and mail a notice of the hearing time and date as well as the issues to be discussed. After the hearing, a decision will be mailed to all parties based on the information given in the hearing. If you disagree with the decision, you have the right to further appeal.

You may appeal any determination within 15 days of its mailing date. If the 15th day is a Saturday, Sunday or legal holiday, the next work day is the last day to file a timely appeal.

NOTE:

- *Continue to claim your benefits weekly throughout the appeals process and report as instructed.*
- *If the decision is in your favor, weeks which were not claimed timely cannot be paid.*
- *If any determination allowing benefits is reversed, YOU WILL BE REQUIRED TO REPAY THE BENEFITS RECEIVED during the period of disqualification as specified by the hearing officer, or the Board of Review.*

CLAIMING WEEKLY BENEFITS

There are three ways to claim benefits:

- a computer linked to the Internet
- a touch tone telephone
- reporting in person to a Career Center

(The automated systems are available 24 hours a day, seven days a week, and can also be used to check payment status.)

An unemployment benefit week begins on Sunday and ends on Saturday at midnight.

You MUST wait until the week has ended to claim benefits for that week.

You may claim benefits any day of the week for the prior week.

Important Points for Claiming Benefits

- Benefits must be claimed for each week that you expect to be paid unemployment benefits. Failure to timely claim a week of benefits may result in a loss of eligibility for that week.
- You can only certify for the most recent week ending date and one week prior.

- Remember your PIN. Entering your PIN incorrectly three times in a row will revoke your PIN.
- If you do not claim your weekly benefits for more than 3 weeks in a row, you will have to return to the Career Center to reopen your claim.
- To check on the status of your payment, you can use the telephone or the Internet.
- After you answer all questions, the system will tell you whether your weekly claim was accepted and processed OR whether it was NOT accepted. If your weekly claim was not accepted, you will not be paid until you contact your Career Center.

If you are eligible and have successfully claimed a week of benefits, you will usually receive your benefits:

- Within ten days, if your check is mailed.
- Within three days, if you have direct deposit.

REPORT ALL EARNINGS EACH WEEK

Report the amount of earnings **before** deductions.

Earnings must be reported for the week they are **earned**, even if you have not actually been paid for the work.

Social security, vacation pay, severance pay, jury duty income and pay for weekend military reserve duty are not earnings. Therefore; they should not be reported on a weekly basis, but must be reported at the time a claim is filed.

NOTE: When Monday is a state holiday, you will experience a delay in receiving your benefit check. This includes direct deposits made into your account. (See Page 24 for a list of state holidays.)

Claiming Weekly Benefits By Computer

You will need a PIN and an Internet browser equal to Microsoft Internet Explorer or Netscape, 4.0 or higher. The browser must be JavaScript enabled and set to accept "cookies."

1. The Georgia Department of Labor web site is: *www.dol.state.ga.us*.
2. Select **Claim Weekly Unemployment Benefits** from either the department's home page or the Job Seekers landing page.
3. On the **Certification Access** page:
 - Select the week for which you want to certify
 - Enter your Social Security number
 - Enter your 4-digit PIN

NOTE: If you are using electronic certification for the first time, enter your chosen PIN in the designated box, then re-enter it in the next box to verify.

- Select **Submit**.
4. When the **Certification** page displays, select YES or NO, as appropriate, to answer each question.

If you are entering earnings for the week, enter the amount earned BEFORE deductions in the boxes provided. Enter dollars and cents. If you earn \$1000 or more during a week, enter \$999.99. (Wages must be reported for the week they were earned, even if you have not actually been paid.)

To finalize the process and complete certification, read the statements at the bottom of the screen and select **I Agree**.

NOTE: You may change any responses before selecting **I Agree** by returning to the space requiring correction and making appropriate changes.

5. After answers are confirmed, you will be advised whether the weekly claim was processed or if you need to contact your Career Center.

To inquire about weekly unemployment payments, select **Learn About Unemployment Benefits for Individuals** from either the home page or the Job Seekers landing page. On the **Certification Inquiry** page, enter your Social Security number and PIN and select **Submit**. All weeks claimed for the past 90 days will display with the status of each certification and payment.

Claiming Weekly Benefits By Telephone On-Line Interactive Voice Response (OLIVoR)

A touch tone phone and a 4 digit PIN are needed to claim benefits by telephone. *(Problems may occur with cordless telephones and cell phones).*

OLIVoR Telephone Numbers

**METRO ATLANTA AREA
404-232-4290**

**OUTSIDE METRO ATLANTA AREA
(Toll Free Number)
1-866-873-5676**

If you have a problem certifying, call Customer Service at **404-232-3001** or **1-877-709-8185**, if you are outside the Metro Area. Customer Service hours are 8:00 a.m. to 4:30 p.m., Monday through Friday.

NOTE: Due to the volume of telephone calls received on Monday, Tuesday or a day after a holiday, you may experience a longer wait time to speak to a representative. To avoid this possibility, you may want to call on a Wednesday or Thursday, which are our least busy days.

OLIVoR Instructions

(An option for instructions in Spanish is available)

1. Before placing the call, know the gross amount of any earnings for the week being claimed.
2. **LISTEN CAREFULLY AND FOLLOW ALL INSTRUCTIONS.**
3. Select option 3 (Claiming Weekly Benefits) to claim benefits.
4. Answer each question by entering 1 for YES or 9 for No.
 - a. "Were you able, available and actively seeking work?" **Press 1 for Yes OR press 9 for No.**
 - b. "Did you refuse any work offered?" **Press 1 for Yes OR press 9 for No.**
 - c. "Did you work or earn any wages during the week?" **Press 1 for Yes OR press 9 for No.**

5. When entering earnings, enter the amount earned BEFORE deductions. Enter dollars and cents and the # sign. If you earn \$1,000.00 or more during a week, enter \$999.99. (Wages must be reported for the week they were earned, even if you have not actually been paid.)

Examples: \$110.50 enter 11050#
\$29.50 enter 2950#
\$1,035.00 enter 99999#

6. OLIVoR will repeat your answers following the completion of all entries. If you hang up before confirming your answers YOUR WEEKLY CLAIM WILL NOT BE COMPLETE.

7. After answers are confirmed you will be advised whether the weekly claim was processed or a Career Center contact is required.

Inquiring about Payments

- Select option 5.
- Follow instructions for entry.
- Enter the six digit week ending date (example: March 5, 2005 would be entered 030505.)

NOTICE TO ALL CLAIMANTS

Giving false information when reporting on your unemployment insurance claim is against the law.

Make sure that your entries are truthful and correct. If you make a mistake and cannot re-enter the correct information, contact your Career Center.

DIRECT DEPOSIT

Direct deposit of your unemployment insurance checks is strongly encouraged. If your benefit check is mailed, it may take as long as 10 days or more to reach your mail box. With direct deposit, your benefits are usually in your account within three days after you have claimed benefits.

Your benefits can be deposited to your checking or savings account. To enroll, provide your bank name, routing number and your account number. (You can find this on your checks or by contacting your bank.)

You may request direct deposit at any time during the claim year. Direct deposit can be requested or updated on our secure web site or you can visit your Career Center.

Use OLIVoR or the Internet to verify the payment of your weekly claim. **You should not write any checks against the deposit until you have verified that the funds have been credited to your account by your bank.**

If your account information changes, you should update your banking information on our secure web site or notify your Career Center immediately.

The web address is *www.dol.state.ga.us*

Your Name _____	6214
Your Address _____	
City, State Zip _____	
Pay to the Order of: _____	\$ _____
For: _____	
.:073921938: 2000202145:6214	

Bank Routing Number

Account Number

Check Number-- DO NOT ENTER

INCOME TAX INFORMATION

Unemployment compensation must be reported on your federal and state income tax returns. You may:

1. Request that the GDOL withhold state and federal taxes from your benefit payments. Taxes will be calculated on the gross payment for the week being paid (weekly benefit amount minus any earnings and any regular retirement deduction.) Since withholding of income taxes is voluntary, taxes are deducted only after any involuntary deductions are made (i.e. child support and repayment of an overpayment.)

OR

2. Make estimated tax payments to the IRS if your taxable income withholding status meets the IRS' estimated payment requirements.

Federal taxes are deducted at 10% and state taxes at 6%. You can have both or either deducted from your benefits. (Example: Weekly benefit amount = \$274, federal taxes would be \$27 and state taxes would be \$16.)

At the end of January you will be mailed Form 1099G which reports benefits paid to you during the previous calendar year, even if you repaid benefits to the department. The same information will be provided to the IRS and the Georgia Department of Revenue.

NOTE: To ensure you receive your Form 1099G, report address changes immediately.

Information regarding the amount of unemployment benefits paid and the taxes withheld for the prior calendar year is available on the Georgia Department of Labor's web site. The information is updated early in January each year. You will need your PIN to access the information. The 1099G form itself does not have to be sent with your income tax returns.

Questions about the taxation of unemployment insurance benefits, making estimated tax payments or other tax matters should be directed to the IRS or the Georgia Department of Revenue.

DEDUCTIONS FROM YOUR UNEMPLOYMENT BENEFITS

Certain types of deductions may be taken out of your weekly benefit payment or may delay your benefit payments. **YOU MUST REPORT ANY and ALL** payments you apply for or receive while you are claiming unemployment insurance. (See page 9 for exceptions.)

PAYMENTS and INCOME TO BE REPORTED WHEN CERTIFYING FOR BENEFITS WEEKLY

Earnings - YOU MUST REPORT all earnings for the week you actually earned them - even if you did not receive the pay during that week. You must report your gross earnings. For all new claims filed July 1, 2002 or after, earnings over \$50 per week are deducted dollar for dollar from your weekly payment.

PAYMENTS and INCOME TO BE REPORTED TO THE CAREER CENTER WHEN CLAIM IS FILED or PAYMENT RECEIVED

Retirement - Includes pension, retirement or similar payment from any employer whose wages are being used to establish the claim. A determination will be mailed to you to show how the retirement income will affect your unemployment benefits. If your retirement payment changes, that information must be reported to your Career Center immediately.

Severance/Separation/Wages In Lieu Of Notice - Any type of payment you have received, or will receive, must be reported. If the weekly amount of the payment is more than your weekly benefit amount, benefits may not be payable for the period of time the payment covers. If these types of payments are paid in a lump sum, they will be prorated using your average gross weekly earnings.

Worker's Compensation - You must report that you have applied for or are receiving Worker's Compensation.

****FAILURE TO REPORT ABOVE PAYMENTS MAY BE CONSIDERED FRAUD****

(See page 16)

OTHER DEDUCTIONS

Child Support Obligations - If you are required (or volunteer) to make child support payments to a court, district attorney's office or other child support enforcement agency, a deduction from your weekly benefit check may be required.

Repayment Of An Overpayment - If you have an overpayment of unemployment benefits, one-half of your weekly benefit check will be applied to your overpayment.

OVERPAYMENTS

You may be required to repay money you receive for a week of unemployment insurance if it is determined that you are not eligible for that week. This includes repayment of any income taxes you had withheld in addition to the benefits you received.

There are two types of overpayments:

1. **NON-FRAUD OVERPAYMENT** - Occurs when there is not an intentional act committed to knowingly make a false statement, misrepresent material facts or fail to disclose a material fact to obtain or increase benefits.

Penalties For Non-Fraud

- You must pay back the overpaid amount.
- You may be subject to other civil penalties in a court of law and you may have to pay certain court costs or filing fees.

2. **FRAUD OVERPAYMENT** - Occurs when you knowingly make a false statement, knowingly fail to disclose a material fact or misrepresent material facts to obtain or increase benefits.

Penalties For Fraud

- You must pay back the overpaid amount.
- You must pay a 10 percent penalty on the amount of the overpayment PLUS interest.
- You will not be able to collect benefits for the remainder of the calendar quarter in which the fraud determination is released AND for one year after that quarter.
- You may be subject to other civil or criminal penalties in a court of law and you may have to pay certain court costs or filing fees.

METHODS USED TO REPAY/COLLECT OVERPAYMENTS:

- Lump sum repayment.
- Signed agreement to repay based on a scheduled payment plan.
- Having 50% of future benefit payments deducted and applied to the overpayment.
- Taking your state income tax refund to apply to your overpayment. (This includes joint returns.)
- Possible legal action, such as liens, levies and/or garnishment in small claims court or other courts of law.

WAIVER OF NON-FRAUD OVERPAYMENTS

Contact the office where you filed your claim or call the telephone number on your overpayment notice for instructions on requesting a waiver of overpayment. A waiver must be requested within 90 days of the release date of the overpayment notice.

The following will be considered:

- Whether you intentionally caused the overpayment.
- Whether the repayment of the overpaid amount would cause a severe financial hardship.

GENERAL INFORMATION

How do I get a decision on my claim?

After you file your claim, you may be scheduled for a telephone interview to give information about your separation or other situations which may affect your eligibility for unemployment insurance benefits.

BEFORE we can call you to get this information, you **MUST** have claimed a week of benefits or otherwise certified by using the Internet or OLIVoR. To meet this requirement, claims for weekly benefits should be made the 1st Sunday after filing.

If additional information is needed on your claim and you are not available, your decision could be delayed.

IF YOU HAVE NOT CLAIMED A WEEK OF BENEFITS, A DECISION WILL NOT BE MADE ON YOUR CLAIM.

What if I change my address?

Report in person to your Career Center. This will help to prevent a delay of benefit payments.

For your protection, identification is required when you report an address change.

If you have an appeal in process when your address changes, you MUST ALSO notify the Appeals Tribunal:

Georgia Department of Labor
Appeals Tribunal
Suite 201
1630 Phoenix Blvd.
College Park, GA 30349

Telephone: 770-909-2828
Email: appeals@dol.state.ga.us

What do I have to report?

- Change of address (report in person.)
- All job offers, even if the offer is refused.
- Earnings (when you earn the money - not when you are paid.)
- Receipt of severance pay.
- New employment.
- Self-employment.
- Commissioned employment.
- Retirement pension.
- Worker's Compensation.
- Enrollment in school and any change in school attendance.
- Receipt of training allowances.
- Illness or injury.
- Vacation or leave of absence.
- Inability to work or look for work.
- Unavailability for work.
- Unwillingness to work or look for work.

NOTE: You are not required to report earnings from jury duty or weekend military reserve duty. (See page 9 for other exceptions.)

Is information verified?

It is important to give complete and true information any time you provide information to the Georgia Department of Labor. **Information is verified by several different methods to ensure that only those who are entitled to benefits receive them.**

- Separation information is verified with employers to determine eligibility for benefits. Verification can be done in writing or by telephone.

- To detect unreported wages, your Social Security number is checked against wages reported by employers. A nationwide network is also used to locate wages earned in other states.
- Federal law requires all claims be subject to random audit. If your claim is selected, there will be an interview with you, and your job search contacts and other information in your file will be verified.
- Employers are required to report any new employees hired. This information is matched against unemployment insurance claims.
- Information received from employers, family, friends and others is also investigated.

EMPLOYMENT RESOURCES

Staff of the Georgia Department of Labor can provide many valuable services to help prepare you for your job search and shorten your period of unemployment.

The following Internet services are available at www.dol.state.ga.us:

- Job opportunities - In addition to GDOL's Job Information System with over 20,000 statewide job openings, there are links to America's Job Bank (over 1 million jobs throughout the nation) and other major job and resume banks.
- Career and job market information.
- Job search advice with links to many additional useful sites.
- Information on using the Internet for job search with links to several resource guides.
- Educational and training resources.

The computer resource areas of GDOL's Career Centers contain additional job search tools and products including:

- **Georgia Job Guide** - information on occupations, industries and employers in the various areas of the state.
- **The Georgia Career Information System** - a wealth of information on jobs, schools, education & training programs and financial aid as well as tools to match one's skills and interests to occupations.
- **WinWay Resume Program** - to create resumes and cover letters.

- **Mavis Beacon** - typing training program.

The Career Centers also have job search brochures, books and videos. Copiers and fax machines are available for customer use.

Informative workshops, offered on a variety of topics, are designed to help individuals become reemployed and to cope with the impact of job loss. Counseling and assessment services are available to assist with career exploration.

Take advantage of all these resources. They are available in each Career Center at no charge.

SPECIAL PROGRAMS

Claimant-Trainee Program

In some cases unemployment insurance benefits may be paid to individuals attending school or training. School attendance requirements must be met and satisfactory progress shown for continued participation in the program. Your Career Center will assist you in determining whether you qualify for this program.

If you quit school without good cause, you may not be eligible to receive further benefits.

Profiling and Reemployment Services

Federal legislation requires GDOL to identify claimants who are at risk of exhausting regular unemployment insurance and who could benefit from job search assistance. The information you provided when you applied for benefits (your occupation, work history, education) along with the area unemployment rate, are used to determine whether you qualify for these special services.

If you qualify, you will be:

- Mailed a letter to report to your Career Center.
- Assisted in developing a reemployment plan which will include the activities and services required for participation.

Trade Adjustment Assistance

Trade Adjustment Assistance (TAA) is available to workers who lose their jobs as a result of increased imports or a shift in production to other countries. A petition must be certified by the U.S. Department of Labor for individuals to be eligible for services and benefits. A petition may be filed by: a group of three or more workers; an official of a certified/recognized union or other representative; an official of the employer/firm; a one-stop operator/partner; or, the state Dislocated Worker Unit. The certification will contain an “impact date” up to one year before the date of the petition. Workers who are laid off on or after the “impact date” and are covered by the petition are eligible to apply for benefits. A petition may be obtained at any Georgia Department of Labor Career Center.

Based on individual eligibility, members of a TAA certified worker group may receive one or more of the following services: reemployment services; training services; job search allowances; relocation allowances; and, Trade Readjustment Act (TRA) allowances. TRA allowances may only be received after regular unemployment benefits have been exhausted. To receive TRA, individuals must be attending or have completed approved training or be granted a waiver from the training requirement.

NOTE: Failure to respond to a call-in letter and to participate in program activities could affect your eligibility for unemployment benefits.

LEGAL REQUIREMENTS

Privacy

Because you are being asked to furnish your Social Security account number on the claim forms given to you, the Privacy Act of 1974 requires that you be provided the following statement:

Your Social Security Number is solicited under the authority of the Internal Revenue Code of 1954 [26 U.S.C. 85, 6011(a), 6050B, and 6109(a)]. Disclosure of your Social Security Number for this purpose is mandatory, and must be entered on the forms you submit to claim unemployment compensation.

Your Social Security Number will be used to:

- Report your unemployment compensation to the Internal Revenue Service as income that is potentially taxable.
- Process and store your claim for statistical purposes.
- Verify your eligibility for benefits.

Should you decline to provide your Social Security Number, your claim cannot be processed.

Georgia law protects records or documents required by the Georgia Department of Labor regarding a claim. The circumstances under which information may be released are provided in the Official Code of Georgia Annotated (OCGA) Section 34-8-121.

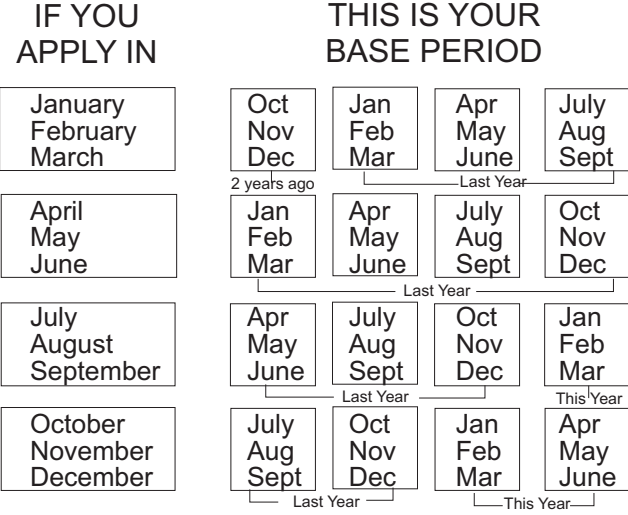
Non-Discrimination

The Georgia Department of Labor does not discriminate on the basis of:

- Race
- Religion
- National origin
- Disability
- Color
- Sex
- Age
- Political affiliation or belief

DEFINITIONS

BASE PERIOD- The first 4 of the last 5 *calendar quarters* (see chart below) completed at the time you file your claim.



ALTERNATIVE BASE PERIOD - The last four calendar quarters completed at the time you file your claim. (Alternative Base Period can be used only if you do not have enough wages to set up a claim using the Base Period as defined above.)

CALENDAR QUARTER - a 3-month period.

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

ALTERNATE CALCULATION - This calculation is automatically performed when the only reason a claim is not monetarily eligible is because total wages are not equal to one and one-half times the high quarter of wages. To calculate the weekly benefit amount divide the highest quarter of wages by 21. The weekly benefit amount cannot be higher than the maximum allowed by law. Wages must be earned in at least two quarters of the base period and total wages must be at least 40 times the weekly benefit amount.

BENEFIT YEAR - The 365-day period a valid claim is in effect beginning with the date a new claim is filed. The number of weeks established for any claim (a minimum of six up to a maximum of 26) may be paid **ONLY** during the benefit year period for that claim. **NOTE:** Any benefits not paid out during the benefit year will **NOT** carry over to a new benefit year.

INSURED EMPLOYMENT - Work for an employer who pays unemployment insurance tax.

INSURED WAGES - Those wages paid by employers who pay unemployment insurance tax.

GDOL- Georgia Department of Labor

MOST RECENT EMPLOYER (MRE) - Generally the MRE is defined as:

The last liable employer for whom an individual worked and was:

- Separated from work for a disqualifying reason; OR,
- Released or separated from work under nondisqualifying conditions and earned wages of at least ten times the weekly benefit amount of the claim.

A representative at your Career Center will be glad to assist with any questions about how GDOL determines MRE .

STATE HOLIDAYS

- New Year's Day
- Martin Luther King Jr.'s Birthday - observed
- Confederate Memorial Day
- Memorial Day
- Independence Day
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving Day
- Robert E. Lee's Birthday - observed on Friday after Thanksgiving Day
- Washington's Birthday - normally observed in conjunction with Christmas Day
- Christmas Day

UI - Unemployment Insurance

WBA - Weekly Benefit Amount

IMPORTANT REMINDERS

You must claim benefits each week. If you don't claim at least one week of benefits a decision will not be made on your claim.

Start claiming benefits on:

Sunday _____

If you have claimed a week of benefits and have not received your written decision or a telephone call from a claims examiner by the 19th day from the date your claim was filed, please call immediately.

404-232-3001
1-877-709-8185

Metro Atlanta Area
Other Areas in Georgia
and Outside Georgia

Remember it is your responsibility to:

- Read the Claimant Handbook.
- Make a work search each week (unless an exception was made.)
- Keep a record of your work search **EACH WEEK.**

Ready for a new job?

Your Career Center lists hundreds of jobs each week and GDOL helped over 100,000 people get new jobs last year. *Ask what services are available for you.*