

INFORMATION FOR WORKERS



DIVISION OF EMPLOYMENT SECURITY

uinteract.labor.mo.gov

What You Need to Know About Unemployment Insurance in Missouri

After filing your initial claim for unemployment benefits, follow the steps below. **You must:**

- File** a weekly request for payment after each week has ended, including the week in which you filed the initial claim. Unemployment weeks begin on Sunday and end midnight Saturday. File your weekly request for payment online anytime using UInteract.
 - When filing your weekly request for payment, have your user name and password ready. **Do not share your password with anyone.**
 - Report your total earnings before taxes for full, part-time and temporary work between Sunday and Saturday including any vacation, holiday, or Worker Adjustment and Retraining Notification (WARN) pay regardless of whether or not you have been paid.
 - If your total earnings do not exceed your weekly benefit amount, you may still be eligible for reduced benefits for the week.
 - The weekly request for payment must be made within 14 days of the week ending date of the week you wish to request or the week will be denied.
 - If you regain full-time work, stop filing. Working and not reporting earnings is fraud and may have legal consequences.**
- Search** for work. You were informed of the number of job contacts you must make each week when you filed your claim.
 - Keep track of your work search activities. You will be required to provide them when filing your weekly request for payment. You may also use the Work Search Record, form MODES-4736, mailed to you or online at labor.mo.gov/sites/labor/files/pubs_forms/4736-AI.pdf. Work search activities can be made online, over the phone, or in person. The Division of Employment Security (DES) may ask at any time for you to provide the details regarding your work search activities.

- Visit** jobs.mo.gov or go to a Missouri Job Center at least once a month. You will receive a letter if you are required to report for Required Job Services or a Reemployment Services and Eligibility Assessment or to provide proof of identity. To reduce the time you will need to spend at the Job Center, you can go to app-jobs.mo.gov to pre-register in MoJobs prior to your appointment.

At jobs.mo.gov you can create your resume and begin searching through thousands of jobs posted statewide. Follow @JobsMoGov on Twitter to see real time job postings.

How to Qualify

- You lose your job through no fault of your own OR quit for a valid reason related to the work or the employer.
- You must earn at least \$2,250 (at least \$1,500 during one of the calendar quarters, and at least \$750 during the remainder of the year) from an insured employer during your base period. See below.
 - ▶ AND your total base period wages must be at least 1.5 times your highest quarter wages.
- OR you must earn at least 1.5 times the taxable wage base during at least two of the four quarters.

Base Periods:

If your claim begins on a Sunday between:

Jan. - March

April - June

July - Sept.

Oct. - Dec.

Your base period is the prior twelve month period as shown:

Oct. - Sept.

Jan. - Dec.

April - March

July - June

Important Note: Failure to complete any of these requirements may result in denial of benefits.

Special Notes:

- To remain eligible, you must report all wages earned each week, even if you will not be paid until later. This includes tips, commissions, bonuses, show-up time, military reserve pay, board, and lodging.
- You must continue to look for and be able and available for work each week, meaning no illness, injury, or personal circumstances that would keep you from working.
- Refusing an offer of work may result in denial of benefits.
- If your income for the week is from self-employment or National Guard drill, contact DES to receive instructions on how to file weekly requests for payment.
- If you have earned wages in another state, worked for a federal employer, or had active military service in the last 18 months, you may be able to use these wages to help establish a claim or increase your weekly benefit amount (WBA) or maximum benefit amount (MBA). If you did not inform DES about these wages at the time you filed the initial claim, contact your Regional Claims Center (RCC) as soon as possible.
- Any information provided during the claims application process may be subject to verification through computer matching programs.

Benefit Amount

- Your WBA is four percent of the average of your two highest quarters during the base period (highest quarter + second highest ÷ 2 x 0.04 = WBA). **Missouri's maximum WBA is \$320.**
- Your MBA is the most you can receive in a benefit year. It is 20 times your WBA, or one-third of your base-period earnings, whichever is less. Wage credits each quarter are limited to 26 times your WBA.
- Once eligible, Missouri's regular state unemployment insurance program allows claimants to draw benefits until the benefit year ends (52 weeks) or they have exhausted their MBA.



To avoid withdrawal fees when using the debit card, you can choose to get cash back when making a purchase at many retailers and grocery stores. You receive one free

withdrawal per calendar week from a non-Allpoint or Central Bank ATM. You will then be charged \$2.00 each time you withdraw. The ATM owner also may charge you a service fee for any transaction. Alternatively, you can also take the card to a teller at any Central Bank branch location or any bank or credit union displaying the MasterCard acceptance mark for a cash advance. The advance carries a \$5.00 fee. To find out if your bank accepts MasterCard, contact it directly. All purchase transactions are free.

Ways to Receive Benefits

1. **Direct Deposit:** Money is sent directly to your checking or savings account. You can choose this method at any time by logging into UInteract and clicking Benefit Maintenance, then Update Claimant Profile.
2. **Missouri Access MasterCard®:** If you do not choose to use direct deposit, you will automatically receive your benefits on the Missouri Access debit card. It will be mailed to you within two weeks with instructions. **The card will arrive in a plain, unmarked envelope** with the return address: P.O. Box 779, Jefferson City, MO 65102-0779. If you do not receive the card within two weeks or if it was lost or stolen, call Missouri Access at 888-775-3445. Please see blue box below for important details.

When to Expect Benefits

If DES determines that you are eligible, payment can take up to 22 days after filing your initial claim. Benefits will not always be paid on the same day each week, and DES will not mail you a notice when benefits are paid.

If you were separated from your job for any of the following reasons, DES will conduct an investigation:

- Quit-Resigned
- Discharged-Fired
- Suspended
- Leave of Absence

Continue filing weekly requests for payment until the matter is resolved.

Tracking your Claim and Benefits

Log into UInteract ▶ Inquiry ▶ Benefits ▶ Claimant/Claim Inquiry

Payments made to a Missouri Access MasterCard® debit card are normally available on the card after 5:30 p.m. on the date payment is made, if made Monday-Friday. Payments made to the debit card on Saturday are usually available after 5:30 p.m. on Monday. If payments are made directly to your checking or savings account, you must check with your financial institution to see when benefits may be available.

You can check your payment history using UInteract. You may also access card information including your balance by going to mo-access.com or by calling the Missouri Access Automated Voice Response line at 888-775-3445. You are allowed one free automated call per week and will be charged 50 cents per automated call after that.

Payment information is normally available within two business days after you file your weekly request for payment.

The Appeal Process

You may be disqualified if you have been discharged for misconduct connected with work, quit for reasons not attributable to the work or your employer, or refused a suitable work offer. You also may be ineligible due to insuffi-

cient wages or not being able and available for work. You have a right to appeal any decision denying you benefits if you do not agree with the findings.

- You will receive a Notice of Deputy's Determination in the mail.
- You have 30 days to file an appeal. The determination will list the date by which you need to file your appeal and what filing methods are available to you. You may submit a signed, written statement, complete an appeal form (MODES-4607) online or pick up a form at a Missouri Job Center. You must file your appeal by mail, fax or online using UInteract. You cannot file an appeal by phone or email. Continue to file weekly requests for payment during the appeal process. You will not be paid for unrequested weeks if the decision is in your favor.
- Your employer also has the right to appeal if they disagree with a determination. You will receive notice if this happens. **It is important that you participate in all hearings concerning your claim in order to give your testimony.**
- Most appeal hearings are over the phone, but you have the right to an in-person hearing if you choose.

Overpayments and Fraud

If you receive benefits to which you are not entitled, you must repay them, even if someone else made the mistake that caused the incorrect payment. DES will help you set up a payment plan to pay back these benefits. You may not be able to receive future benefits until you repay the overpayment.

You are committing fraud if you misrepresent facts to receive payments. Fraud is punishable by cancelled benefits, penalties, and/or prison. DES may also garnish your wages or intercept your tax refund or lottery winnings.

Other Important Information

Unemployment benefits are paid 100 percent by Missouri employer taxes and are not deducted from workers' wages.

Waiting Week – The waiting week is the first week you are eligible for benefits, but not paid. **You must file a weekly request for payment for this week.** You may receive compensation for the waiting week as the last payment on your regular claim.

Renewing Your Claim – Your claim for unemployment benefits will become inactive if you do not file a weekly request for payment within 28 calendar days (four weeks) from the end (Saturday) of the last week you requested payment. Your claim must be renewed or reopened if it becomes inactive. This must be done during the week you again became unemployed and before weekly requests for payment can be filed. Renew your claim online using UInteract, your renewed claim will be started the Sunday of the week you file the renewal. **Begin filing your weekly request for payment after each week has ended, including the week in which you renew the claim.**

Unsuitable Work – If you take a job that would be considered unsuitable work as defined in the Missouri Employment Security Law, and quit within 28 days of the first day of work, you may not be disqualified.

Trade Adjustment Assistance – If you lost your job due to foreign trade, you may be eligible for assistance under the Trade Act from the U.S. Department of Labor. This includes training, training allowances, job search and relocation assistance, and other support services. Visit doleta.gov/tradeact.

Changing Your Address and Contact Information – Log into UInteract and select Update Address.

You can change your mailing address, phone number, and email address online. You may also sign up to receive email notifications rather than mail. **There may be a delay or denial of your unemployment benefits if DES does not have your correct mailing address on file.**

Unemployment Benefits are Taxable – Log into UInteract ▶ Benefit Maintenance ▶ Update Claimant Profile ▶ Update Payment Options

Unemployment benefits are subject to federal and state income taxes. You can update your claim regarding Federal Income Tax withholding online. The Internal Revenue Service can furnish information on reporting and calculating the tax. The 1099-G Form for the prior calendar year can be printed by logging into UInteract and clicking View and Print 1099.

Public Programs and Services

Visit your Missouri Job Center

Receive a free skills assessment, National Career Readiness Certificate, personal job search consultation, attend a workshop, and many other helpful services at your local Missouri Job Center. Register with Missouri's premier job search service to find jobs available in your area - jobs.mo.gov.

View a list of public programs designed to provide support to those in need such as child care assistance, utility assistance, free medical clinics, carpooling, and much more by visiting labor.mo.gov/DES/Claims/public_programs.

Equal Opportunity is the Law

It is against the law for this recipient of Federal financial assistance to discriminate on the following basis: against any individual in the United States, on the basis of race, color, religion, sex (including pregnancy, childbirth, and related medical conditions, sex stereotyping, transgender status, and gender identity), national origin (including limited English proficiency), age, disability, or political affiliation or belief, or, against any beneficiary of, applicant to, or participant in programs financially assisted under Title I of the Workforce Innovation and Opportunity Act, on the basis of the individual's citizenship status or participation

in any WIOA Title I-financially assisted program or activity.

The recipient must not discriminate in any of the following areas: deciding who will be admitted, or have access, to any WIOA Title I-financially assisted program or activity; providing opportunities in, or treating any person with regard to, such a program or activity; or making employment decisions in the administration of, or in connection with, such a program or activity.

Recipients of federal financial assistance must take reasonable steps to ensure that communications with individuals with disabilities are as effective as communications with others. This means that, upon request and at no cost to the individual, recipients are required to provide appropriate auxiliary aids and services to qualified individuals with disabilities.

What to do if you Believe you have Experienced Discrimination:

If you think that you have been subjected to discrimination under a WIOA Title I-financially assisted program or activity, you may file a complaint within 180 days from the date of the alleged violation with either:

Human Resources
Department of Labor and Industrial Relations
P.O. Box 510, Jefferson City, MO 65104-0510
Phone: 573-751-3588 Fax: 573-751-3668
Email: EO@labor.mo.gov

or
Director, Civil Rights Center (CRC)
U.S. Department of Labor
200 Constitution Avenue NW, Room N-4123
Washington, DC 20210
or electronically as directed on the CRC website at
dol.gov/oasam/programs/crc

If you file your complaint with DES, you must wait until DES issues a written Notice of Final Action, or until 90 days have passed (whichever is sooner), before filing with the CRC (see address above). If DES does not give you a written Notice of Final Action within 90 days of the day on which you filed your complaint, you may file a complaint with CRC before receiving that Notice. However, you must file your CRC complaint within 30 days of the 90-day deadline (in other words, within 120 days after the day on which you filed your complaint with the DES). If DES does give you a written Notice of Final

Action on your complaint, but you are dissatisfied with the decision or resolution, you may file a complaint with CRC. You must file your CRC complaint within 30 days of the date on which you received the Notice of Final Action.

For more information, review the Missouri Department of Labor's equal opportunity policy at labor.mo.gov/EO.

IMPORTANT: This process for complaints of discrimination should not be used if you are appealing an eligibility or monetary determination to unemployment benefits. See The Appeal Process on page 3 or visit labor.mo.gov/DES/Appeals/how_to_file_appeal.

Contact Information

Regional Claims Centers (RCC)

Jefferson City.....	573-751-9040
Kansas City.....	816-889-3101
Springfield.....	417-895-6851
St. Louis.....	314-340-4950
Outside Local Calling Area.....	800-320-2519
Fax Number.....	573-751-9730
P.O. Box 3915, Jefferson City, MO 65102	

Automated Information available 24 hours a day.

RCC representatives are available from
8 a.m. to 5 p.m. Central Time,
Monday through Friday.

UInteract - uinteract.labor.mo.gov

Available 12:31 a.m. Sunday
through 11:30 p.m. Saturday.

IMPORTANT: If needed, call 573-751-9040 for assistance in the translation and understanding of the information in this document.

¡IMPORTANTE! Si es necesario, llame el 573-751-9040 para asistencia en la traducción y entendimiento de la información en este documento.

Missouri Division of Employment Security is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities. TDD/TTY: 800-735-2966 Relay Missouri: 711

Privacy Act of 1974

The Privacy Act of 1974, as amended, and the Deficit Reduction Act require notification because you are being asked to furnish your SSN.

Your SSN is used under the authority of Chapter 288 of the Missouri Revised Statutes and 8 CSR 10-4.010 of Missouri regulation, and the Internal Revenue Code of 1986 [26 USC §§85, 6011(a), 6050B, and 6109(a)]. Your

SSN will be used to report your unemployment benefits to the IRS as income that is potentially taxable. It will be used as a record for processing your claim, for statistical purposes, and to compare records with other state and federal agencies. The DES cannot file or process your claim for unemployment benefits if you do not provide your SSN.

Information submitted to the DES by you or your current or former employer may be requested and utilized for other governmental purposes, including but not limited to, verification of eligibility under other government programs.

Your SSN will be verified with the Social Security Administration.