



# Filing for Unemployment Insurance Benefits in Missouri

## Basic Facts and Procedures

- The Unemployment Insurance (UI) Program pays unemployment benefits to workers who are unemployed through no fault of their own.
- Employers pay UI taxes based on the wages paid to employees in order to provide these benefits. **There are no deductions from your wages.**
- Former employers may be notified when you file a UI claim.

### When to File

File your new or renewed UI claim for benefits online at [uinteract.labor.mo.gov](http://uinteract.labor.mo.gov) as soon as you are separated from your employer, otherwise benefits may be delayed. The new or renewed claim is effective the week in which it is filed, not with the last day worked.

### What You Need to File a UI Claim

1. Your Social Security Number (SSN). Your claim cannot be processed without your SSN.
2. The name and complete mailing address of each employer you have worked for in the last 18 months.
3. The dates you started and ended employment with each employer you have worked for in the last 18 months.
4. The Member 4 copy of your DD214, if you performed active military service during the last 18 months.
5. Your total earnings for the week before deductions, including any vacation, holiday, or Worker Adjustment and Retraining Notification (WARN) pay.

### How to File a UI Claim with UInteract

File your new or renewed claim, weekly request for payment, or receive information regarding UI and your claim at [uinteract.labor.mo.gov](http://uinteract.labor.mo.gov). When accessing UInteract for the first time, you will need to create a user name and password. Do not share your login information with anyone. It protects your privacy. No one can access your claim without your username and password. Once your claim is filed, you will receive a confirmation.

If you require the assistance of a Claims Specialist, call the Regional Claims Center (RCC) for your area from 8 a.m. to 5 p.m., Central Time, Monday - Friday.

#### RCC Local Numbers

Jefferson City.....	573-751-9040
Kansas City.....	816-889-3101
St. Louis.....	314-340-4950
Springfield.....	417-895-6851
Outside Local Calling Area.....	800-320-2519

At times, the RCC will be busy when you call.

Please continue calling until your call is answered.

### After You File Your Claim

1. **File** a weekly request for payment **every week in UInteract**, as early as Sunday after the week has ended.
2. **Search** for work. You are required to complete at least three work search activities each week unless directed otherwise. If

you are a union member with a hiring or referral hall, contacting your hall for the required number of work search activities is acceptable. For more information about what is an acceptable work search activity, please visit [labor.mo.gov/required-work-search](http://labor.mo.gov/required-work-search).

- Keep your work search activity record up to date. Go to [uinteract.labor.mo.gov](http://uinteract.labor.mo.gov) and select **Weekly Request For Payment** ▶ **Enter Work Search Details for current week**. The Work Search Activity Details screen displays. Click the **Save** button after each work search activity is entered. Failure to make three work search activities may result in the denial of benefits.
3. **Visit** [jobs.mo.gov](http://jobs.mo.gov) or a Missouri Job Center at least once a month.
  4. **Report** to a Missouri Job Center if required for reemployment services. You will be mailed a letter with details if you are required to report.

**Failure to do any of the above may result in denial of benefits.**

### Methods to Receive UI Benefit Payments

1. **Direct Deposit:** UI benefit payments can be sent directly to your checking or savings account. Choose this method when filing your new claim or at any time during your claim. If you have previously established a direct deposit account, that information will carry over to a new claim unless you change your payment method or update your account information.
2. **Missouri Access (MO Access) MasterCard®:** If you do not choose to use direct deposit, you will receive your UI benefits on the prepaid debit card.

**IMPORTANT:** The following payments may be deductible from your UI benefits:

- a. Wages earned in the week claimed
- b. Vacation or holiday pay
- c. WARN pay
- d. Employer pensions
- e. Workers' Compensation

### Your Appeal Rights

If you are denied UI benefits, you may appeal the decision. Continue to make your weekly requests for payment while you are waiting for the appeal hearing and decision.

## School Attendance

Call your RCC before you begin any school/training. You may be able to attend school/training under the Workforce Investment Act, Trade Adjustment Assistance (TAA), or Director Approved Training programs and still receive UI benefits.

For TAA information, visit: [dol.gov/agencies/eta/tradeact](http://dol.gov/agencies/eta/tradeact).

## Important Definitions You Need to Know

### Base Period

The base period is the first four of the last five completed calendar quarters immediately prior to the filing of a new claim for UI benefits. Wages paid during this period are used to figure the weekly and maximum UI benefit amounts.

### Benefit Year

The one-year period that unemployment benefits are available on a claim with a balance, beginning on the Sunday of the week the initial claim is filed.

### Benefit Amount

The UI benefit amounts in Missouri range from \$35 to \$320 per week. The amount you receive is figured on your base period wages. The maximum benefit amount payable during your benefit year is 20 times your weekly benefit amount (WBA), or one-third of your base period wages, whichever is less. Wage credits each quarter are limited to 26 times your WBA.

### Waiting Week

The waiting week is the first week of your claim for which 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 UI claim.

## Your Personal Information

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 under the Internal Revenue Code of 1986 [26 USC §§ 85, 6011(a), 6050B, and 6109(a)]. If you file a claim, your SSN will be used to report UI benefit payments to the Internal Revenue Service 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. Information submitted to the Division of Employment Security (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.

## Equal Opportunity is the Law

It is against the law for this recipient of Federal financial assistance to discriminate on the following bases: 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 (WIOA), 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:

Jennifer Terry, Equal Opportunity Officer  
Department of Labor and Industrial Relations  
P.O. Box 510, Jefferson City, MO 65102-0510  
Phone: 573-751-1339 Fax: 573-751-3668  
Email: [EO@labor.mo.gov](mailto:EO@labor.mo.gov)

or

The 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/crc](http://dol.gov/crc)

If you file your complaint with the DES, you must wait until the 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 the 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 the 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](http://labor.mo.gov/EO).

**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 al 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