



2010 Unemployment Insurance (UI) Benefits Information for Veterans

(This does not replace the "Information Handbook" that is available at www.uimn.org from *Applicant Information* and is mailed to you if you apply for benefits.)

When to Apply

You should apply for UI benefits in the week of your discharge date, as shown on your DD-214. Earlier applications cannot be accepted. If you apply after the week of your discharge, the same amount of benefits will be available to you, but you will not be paid for any weeks before you applied.

How to Apply

The best way to apply is online. Go to the Minnesota Unemployment Insurance (UI) Web site at www.uimn.org and click on *Apply for UI Benefits* to get started. This Web site also has an Information Handbook about how UI benefits work and answers to Frequently Asked Questions. You can also apply by telephone by calling 651-296-3644 (Twin Cities area) or 1-877-898-9090 (Greater Minnesota). At the time, or after you apply, you must provide by fax or mail a "Member 4" copy of the DD-214 before your benefit amount can be determined and benefits can be paid.

Weekly Amount of Benefits

If you were on active duty for 18 months or more, your UI benefit is usually half of the weekly RMC (Regular Military Compensation) for your pay grade. The RMC is computed from base pay plus housing, subsistence, and tax allowances. It is the same for everyone in that pay grade, and cannot include hazardous duty pay, dependents allowance, etc. Below are the RMC's and corresponding UI benefit amounts for enlisted personnel pay grades. The maximum benefit is \$585 per week. Only E-6's and above earn enough to qualify for the maximum benefit.

| Pay Grade | Monthly RMC | Weekly RMC | Weekly UI Benefit |
|-----------|-------------|------------|-------------------|
| E-6 | 5,386 | 1,257 | 585 |
| E-5 | 4,493 | 1,048 | 524 |
| E-4 | 3,733 | 871 | 435 |
| E-3 | 3,348 | 781 | 390 |
| E-2 | 3,149 | 735 | 367 |
| E-1 | 2,972 | 693 | 346 |

Maximum Total Amount of UI Benefits

The maximum total amount of UI benefits is 26 times the weekly UI benefit amount. It can be paid only in the 52 weeks after you apply. For example, the UI benefit for an E-4 is \$435 per week. Multiplying that by 26 equals \$11,310. If you are an E-4 totally unemployed for six months, your balance will go from \$11,310 to zero. If you return to work before exhausting the balance, the remaining balance is available in case you become unemployed again, but it is only available until the account is 52 weeks old, counting from your original application.

Are there any Extensions of UI Benefits?

The most up-to-date information on extensions is available on the www.uimn.org Web site. You can link to current information on extensions and who qualifies for them in the "What's New" section.

Waiting Week

The first week you apply for and are eligible for a benefit payment is called the "waiting week". You will never be paid for that first week, but you must submit an application and request a benefit payment for the week to count as your waiting week. There is only one waiting week per year.

How Working Affects Your Benefits

Hours worked: You are not eligible for benefits for any calendar week you work 32 or more hours in any combination of military service, reserve service, employment, self-employment, or volunteer work.

Civilian earnings: 55 percent of your total gross earnings for a week will be deducted from your UI benefit for any week you worked. If you earn your weekly unemployment amount or more, you are not eligible for that week.

All military earnings: Military/reserve earnings do not affect your unemployment benefits.

What you Must do to be Paid

After you apply you will be sent a password and instructions for requesting a payment weekly. After each week of being unemployed, you use your password to access the online system available at our Web site (www.uimn.org), click on *Applicant Login*) or the automated phone system 651-296-3644 (Twin Cities area) or 1-877-898-9090 (Greater Minnesota). You will answer a few questions to verify that you were unemployed and seeking work for that week. If you worked that week you must report your gross earnings Sunday through Saturday, even if you have not yet been paid for the work. Payment is then calculated and processed within two business days.

All Payments are Electronic

Benefit payments are made to you by either a U.S. Bank Reliacard® Visa® (unemployment debit card) or as a direct deposit to your bank account. If you do not request direct deposit, you will be mailed an unemployment debit card. It can be used without fees at stores accepting Visa debit cards, any bank that accepts Visa, and any U.S. Bank ATM. The card is mailed to you in a plain white envelope 5-7 days after you request your first payable week. Because it is a regular bank debit card, you need to watch your balance to avoid overdraft fees, and contact U.S. Bank if you lose or have a problem with your card. For more information, read the FAQ's at www.uimn.org or the information mailed with your card.

Accrued Leave, Severance Pay, Disability Pay, VA Benefits

- Accrued leave paid at discharge does not affect UI benefits.
- Severance pay and disability severance pay delay the start of UI benefits by the number of weeks of your regular pay the severance pay represents (at your pay grade).
- Disability retirement pay reduces UI benefits dollar for dollar, but VA benefits do not affect UI benefits.

Seeking Work

For a week of UI benefits to be paid to you, you must be ready and available to accept work, and seeking work. See “Going to School” below if you are going to school full-time.

Getting ready to seek work *is* seeking work; if you are seeing a jobs counselor, going to resume writing or job seeking seminars, etc., you are considered to be seeking work. Once you have a resume and know how to look for the employment you want, you should be contacting employers and applying for jobs. Refusing to accept suitable employment, or taking time off from available work, usually makes you ineligible for UI benefits.

Do you have a civilian job waiting for you?

Unless you told your pre-service civilian employer that you quit, USERRA may require the employer to put you back to work, if you want. You have 90 days after your discharge to decide to return to your job (if you served 180+ days in active duty.) To be eligible for UI benefits, you are not required to return to your civilian employer if it is not a good paying full-time job. If you don't want to return to your civilian job, call and speak to a UI representative for more information about this.

Taking Time off Before Returning to Work, or Before Seeking Work

Because of the legal requirement of “seeking work” explained above, you will not be eligible for UI benefits for any time you take off before returning to your civilian job, or before starting your job search. USERRA may allow you 90 days to return to a job, but UI benefit rules have no such “grace period”.

Going to School

If you have marketable skills for jobs that are available, you must be looking for full-time employment and be willing to rearrange your school schedule or drop classes if necessary to accept full-time work.

If you are going to full-time school because you lack marketable skills for the good jobs out there, you might not be required to look for work or be available for work. Contact your Veterans Employment Representative to see if training/schooling is for you. This option does not add to the length of time you receive UI benefits, it just means you do not have to seek work while in approved training.

Questions?

Contact a Veterans Employment Representative or speak to a UI representative. To speak with a UI representative, call one of the phone numbers listed below, listen and choose the menu option to speak to a representative.

- Twin Cities area: 651-296-3644
- Greater Minnesota: 1-877-898-9090
- TTY (for the hearing impaired): 1-866-814-1252

To request this information in an alternative format such as Braille, large print, audiotape, or computer disk, call the phone number listed below.