Information Handbook
What you need to know about Unemployment Insurance

October 25, 2020 through October 30, 2021

www.uimn.org
Apply for benefits, request benefit payments, check your account -- online or by phone (see pages 5, 9, and 10 for schedules).

www.uimn.org
Select Applicants and then Apply for Benefits or Log in to My Account.

Twin Cities calling area: 651-296-3644
Greater Minnesota: 1-877-898-9090
Teletypewriter (TTY) users: 1-866-814-1252

We can help! Speak to a Customer Service Representative Monday through Friday, 8:00 a.m. to 4:30 p.m.

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1. Select a language: 1 for English, 2 for Spanish, 3 for Hmong, or 4 for Somali. If you need a different language, follow the steps below to speak to a representative and request an interpreter.

2. Enter your Social Security number.

3. Enter your password and then press the # key. If you are not asked to enter your password, press 2, and then press 0 to speak to a representative.

4. Press 2 for other options.

5. Press 3 for answers to commonly asked questions. To speak with a representative, press 0.

6. If you need an interpreter, tell the representative.

Visit www.uimn.org for answers to common questions. Our customer service wait times are longer than usual. If you do need to call, you should expect to be on hold for some time. Once you are on hold, stay on hold. We answer calls in the order they are received, so hanging up and calling back puts you at the back of the line.
UNEMPLOYMENT INSURANCE (UI) CHECKLIST

☐ Apply as soon as you are unemployed.
☐ Look for work and be ready to accept it.
☐ Request a benefit payment every week until you return to work full-time.
☐ Remember your password and keep it private.
☐ Read this handbook.
☐ Respond to all requests for information.
☐ Keep the address on your account up-to-date for at least four years after your last request for a benefit payment.
☐ Call UI Customer Service if you have questions (see page 21).

DID YOU KNOW...

...to receive a benefit payment, you first have to make a request? See page 9 for more information.

...benefits are not paid for the first week? See page 11 for more information.
www.uimn.org is the official website of Minnesota Unemployment Insurance.

Here you will find answers to these questions, and more:

- How do I apply?
- How do I get paid?
- What affects my benefits?
- What do I need to know?
- How do I appeal?

Watch and Listen! Videos on unemployment topics are available online.
Due to the COVID-19 pandemic, we are currently serving more workers than we ever have before. As a result, it may take longer than usual to reach a customer service representative if you have a question.

Please read this handbook thoroughly and visit us online at [www.uimn.org](http://www.uimn.org) for updates and the latest information on any extended or supplemental benefit programs.

INTRODUCTION

This handbook provides important information about unemployment benefits, including:

- How to apply
- How your eligibility is determined
- What you must do each week to receive a benefit payment

The information in this handbook is an overview of unemployment insurance benefits. It does not cover every topic, answer all questions, or take the place of the law.

It is your responsibility to read this handbook and all information you receive from Minnesota Unemployment Insurance.

The Unemployment Insurance Program is administered by the Minnesota Department of Employment and Economic Development (DEED). DEED provides free assistance to all applicants and employers who have questions about unemployment insurance. There is never a need to pay a third party to help you apply for or request unemployment benefits.

Benefits are funded by a tax paid only by employers. Tax deductions from employees’ paychecks are not used for unemployment insurance benefits.
APPLYING FOR BENEFITS

When do I apply?
Apply for benefits the same week you become unemployed or your hours are greatly reduced.

How do I apply?
Apply online or by phone following the instructions and schedules below:

**Online**
Go to [www.uimn.org](http://www.uimn.org)
Select Applicants and then Apply for Benefits. You can apply online from 6:00 a.m. to 8:00 p.m., Sunday-Friday.

**By phone**
Call on Fridays from 8:00 a.m. to 4:30 p.m. Choose: English, Spanish, Hmong, or Somali. If you need another language, follow the steps on page 21 to speak to a representative and request an interpreter.

- Twin Cities calling area: 651-296-3644
- Greater Minnesota: 1-877-898-9090
- Teletypewriter (TTY) users: 1-866-814-1252

After you apply, we will mail you information about your benefits and how to request payments (see page 9). The information includes your weekly benefit amount if you are eligible for benefits (see page 8).
WHAT IF I’M UNEMPLOYED FOR A REASON OTHER THAN LAYOFF?

If you are unemployed for any reason other than lack of work, Minnesota law requires that we follow a process to determine if you are eligible for benefits.

1. During the application we ask questions about why you are unemployed.
2. We will ask your employer the same questions.
3. We will review your answers and your employer’s answers to determine if you are eligible for benefits.
4. We will mail you and your employer a determination that tells you if you are eligible. Either you or your employer can appeal the determination.

It is important that you provide detailed information about the way your employment ended. If we do not have enough information, we may not be able to determine your eligibility for benefits.
USING YOUR PASSWORD

Your password and Social Security number allow you secure access to your benefit account and serve as an electronic signature. If you forget your password, you can reset it online or by phone.

Reset your password online at www.uimn.org
1. Select Applicants and then Log in to my Account.
2. Enter your Social Security number, select the “Forgot your password” checkbox and then select Login.
3. Answer the security question you chose when you applied for benefits. Reset your password.
4. If you forgot the answer to your security question, use the phone and follow the instructions below.

Reset your password by phone
1. Call the automated phone system:
   Twin Cities calling area: 651-296-3644
   Greater Minnesota: 1-877-898-9090
   Teletypewriter (TTY) users: 1-866-814-1252
2. Select a language.
   Press 1 for English, 2 for Spanish, 3 for Hmong, or 4 for Somali. If you need another language, press 1 and follow the steps below to reset your password or ask for an interpreter.
3. Enter your Social Security number. When you hear the prompt to enter your password, press the # key.
4. Answer your security question using the keypad on your phone (up to 8 characters) and then press the # key. Follow the prompts to reset your password.
5. If you do not have a security question on file, you will be connected to a representative (if you need an interpreter, tell the representative).

If you forgot the answer to your security question, after multiple attempts, you will either be connected to a representative or you will hear: “Press 2 to speak to a representative.” (If you need an interpreter, tell the representative).
How much will I receive?

Your weekly benefit amount is about 50 percent of your average weekly wage up to a state maximum of $762.

We will mail you a Determination of Benefit Account that shows your weekly benefit amount and total amount of benefits available.

- The determination does not necessarily mean you will receive benefits.
- We will mail you a separate determination if we need to make a decision about your eligibility for benefits.
REQUESTING BENEFIT PAYMENTS

When do I request benefit payments?
You must request a payment for each week you are unemployed. Request a payment even if we are deciding your eligibility or you are waiting for an appeal hearing or decision. You may lose payments for weeks you do not request on time.

Request a benefit payment online
You can request a payment online Sunday-Friday, from 6:00 a.m. to 8:00 p.m.

1. Select Applicants and then Log in to My Account.
2. Log in to your account using your Social Security number and password.
3. Select Request Benefit Payment.

Request a benefit payment by phone
To request a benefit payment over the phone, please follow the instructions on the next page.
REQUEST A BENEFIT PAYMENT BY PHONE

The table below lists the day and time to request your benefit payment.

1. Call the automated phone system:
   - Twin Cities calling area: 651-296-3644
   - Greater Minnesota: 1-877-898-9090
   - Teletypewriter (TTY) users: 1-866-814-1252

2. Select a language: English, Spanish, Hmong, or Somali. If you need another language, follow the steps on page 21 to speak to a representative and request an interpreter.

3. Enter your Social Security number.

4. Enter your password and then press the # key.

5. You may hear important messages about your account. After the messages, listen to your options and choose Request Benefit Payment.

Phone schedule to request benefit payments

<table>
<thead>
<tr>
<th>If your Social Security number ends in:</th>
<th>Call on:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1, 3, or 5</td>
<td>Tuesday 6 a.m. to noon</td>
</tr>
<tr>
<td>7 or 9</td>
<td>Tuesday noon to 6 p.m.</td>
</tr>
<tr>
<td>0, 2, or 4</td>
<td>Wednesday 6 a.m. to noon</td>
</tr>
<tr>
<td>6 or 8</td>
<td>Wednesday noon to 6 p.m.</td>
</tr>
<tr>
<td>Any</td>
<td>Thursday or Friday 6 a.m. to 6 p.m.</td>
</tr>
</tbody>
</table>
WHEN CAN I EXPECT MY FIRST PAYMENT?

The soonest you will receive a payment is the third week after your benefit account is established.

- You always request benefits for a past week. You cannot request benefits for the current week or a week in the future.
- **The first week** you are eligible for benefits is your “nonpayable week” (see explanation below).
- For most applicants, the second week is the first payable week and is requested the third week of their account.

Your first payment may be delayed beyond the third week if:

- You had earnings greater than your weekly benefit amount or worked 32 or more hours (see page 14).
- You are receiving other types of payments (see page 15).
- We are unable to confirm your identity based on the information you provided.
- We need more time to obtain information to decide your eligibility for benefits (see page 6).

**Nonpayable week**

The first week you are eligible for unemployment benefits is your *nonpayable week*. Minnesota law requires a nonpayable week before you can be paid benefits. For a week to qualify as your nonpayable week, you must:

- Submit an application for benefits.
- Submit a timely Request for Benefit Payment.
- Be eligible for benefits for the week requested.

There is only one nonpayable week in the 52 weeks after you apply. If you are unemployed again within one year of your account date, you **will not** have another nonpayable week.
HOW WILL I BE PAID?

When you apply, you choose how you want to receive your benefit payments:

- **Direct deposit** to your checking or savings account, or
- U.S. Bank ReliaCard® Visa® (unemployment debit card).

You can change your payment method by logging in to your account online or by calling customer service.

How does direct deposit work?
- Once you set up direct deposit, payments should reach your account within 3 business days after you request a payment.
- When you complete a new application for benefits, you must also complete a new direct deposit request.
- If you change your bank or bank account, remember to update this information in your benefit account to avoid a delay in payment.

How does the unemployment debit card work?
You can use your unemployment debit card to get cash at any bank that accepts Visa® or any U.S. Bank ATM without a fee. You can also make purchases with the card at any business that accepts Visa® debit cards.

You should receive your card in the mail in a **plain white envelope** about 5 to 7 business days after your first payment is made. If you do not receive your card and a payment was made, call **U.S. Bank ReliaCard customer service at 1-855-233-8379**. Once your card is mailed, deposits are usually made within three business days after you request a payment.

Keep your debit card – it can be used for future unemployment benefits for up to three years. Read the information included with your card for terms, fees, and conditions. You are responsible for any fees charged. It is your responsibility to monitor the balance in your account to avoid overdrafts.
REPORT WORK WHEN REQUESTING BENEFIT PAYMENTS

Each time you request a benefit payment, we ask if you worked during the week you are requesting.

What work do I need to report?

✓ The last week of your old job
✓ The first week of a new job
✓ A temporary job
✓ A part-time or on-call job, even if you had it before you became unemployed from your main job
✓ Self-employment, working for cash, or volunteer work
✓ A job outside your usual occupation or industry
✓ A training or trial period at a new employer, paid or unpaid
✓ Hours you worked after your hours were reduced

If you worked, you must report all hours worked and earnings from all work every week you request benefits. There are no exceptions. You must report:

- **Total hours worked** that week
- **Total gross earnings** that week (before deductions and taxes).
  Earnings include: Wages, tips, salary, commission, cash; self-employment income; or the value of any rent, goods, or services you receive for working

Keep a record of your hours worked (Sunday through Saturday) regardless of when you will be paid for those hours. If you worked for more than one employer in a week, combine your earnings and hours from all employers.

You must report your earnings for the week you perform the work, not when you are paid. For self-employment, report your weekly earnings after you deduct your direct business expenses for that week (for more information on reporting self-employment, go to [www.uimn.org](http://www.uimn.org)).
HOW DOES WORKING AFFECT MY BENEFITS?

You are not eligible for benefits in any week you work 32 or more hours or when your gross earnings for the week are equal to or greater than your weekly benefit amount.

A partial benefit payment may be made to you for any week you work fewer than 32 hours and your earnings are less than your weekly benefit amount.

What if my hours vary week to week?
If the number of hours you work varies week to week, you should request benefits every week. Report the gross earnings and hours you worked each week. The system will automatically determine whether you are due a payment and the amount.

What happens if I fail to report my hours and earnings?
• If you did not report your hours and earnings, call us immediately to correct your mistake, otherwise it may be considered fraud.
• If you do not report all hours worked and all earnings, you will be overpaid and must repay the benefits you received.
• If we determine that your overpayment is due to fraud, you will be charged a 40 percent penalty and interest on the overpaid amount. You will not be eligible for benefits until your overpayment, penalties, and interest are paid in full. In some cases there may be criminal penalties.

Your earnings will be verified! We will verify the earnings and hours you report with information reported by your employers.
INCOME THAT MAY AFFECT BENEFITS

In addition to earnings, other income from current or past employment may affect benefits. When you first apply, and every week you make a request for payment, you are asked if you applied for or are receiving other types of income.

The most common types of income that may affect unemployment benefits are listed below. Your former employer may have had different terms for some of these, such as calling vacation pay “paid leave,” “PTO,” or “personal time off.” The name of the income is less important than how, why, or from whom the payment is made.

Types of income include, but are not limited to:

- Severance, notice, or retention pay, and any other payments made because of separation from employment
- Sick pay and holiday pay
- Vacation pay
- Pension or 401K payments
- Social Security retirement or disability benefits
- Workers’ compensation or other employer-contributed insurance for loss of wages

Report all income that you have not previously reported to us. If you have questions about whether a type of income must be reported, call Customer Service (see page 21).

If your benefit payments are affected by any income, you will be mailed a determination explaining the effect.
UNDERSTANDING WEEKLY ELIGIBILITY REQUIREMENTS

What do I need to do each week?

To be eligible for benefits for any week, you must:

• Submit a timely Request for Benefit Payment.
• Be able and willing to immediately accept work in your usual occupation or other suitable employment.
• Look for work and be willing to accept the hours, wage, commuting distance, and other conditions of employment that are normal for someone in your occupation with your skills and experience.

You are not eligible for weeks you:

• Are traveling outside your commuting area, unless it is to actively seek work.
• Have a medical condition or other circumstances that prevent you from working or looking for work.

You must actively look for work even if you have a part-time job or expect to return to a seasonal job. You must make a serious effort to find work every week you request a benefit payment.

How does going to school affect my benefits?

If you are taking classes, you must continue to look for work and be willing to rearrange or quit classes if necessary to accept work. If we approve full time training, your training will be in place of the work search requirement.

High school students are not eligible for unemployment benefits.
STOPPING AND STARTING BENEFIT PAYMENTS

What if I go back to work?

- When you return to full-time work or want to stop requesting payments for any reason, make your final request and then stop requesting. **No notification is needed.**
- If you start work at your new job in the middle of a week, report your hours worked and your earnings for the week, even if you haven’t been paid yet. You may be eligible to receive a partial payment.
- Remember to **report your hours worked** and earnings for the week, even if you haven’t been paid yet.
- Be sure to keep your password and unemployment debit card (if you have one) in a safe place in case you need to start requesting benefits again.
- Keep the **address on your account up-to-date for at least four years** after your last request for a payment. Even after you stop requesting benefits, your account may be audited or we may need to contact you for other reasons. If we can’t reach you, audit findings will be made without your input and you will be responsible for any overpayments that might result.

What if I’m unemployed again?

Log in to your account at [www.uimn.org](http://www.uimn.org) or call the automated phone system (see page 21). You will be guided to either reactivate your account or apply for a new account. Either way you should be ready to provide details about your most recent employment. Remember to make sure your contact information, tax withholding, and direct deposit information is up-to-date.
WITHHOLDINGS FROM BENEFIT PAYMENTS

Income taxes
Unemployment benefits are taxable income under federal and Minnesota state law. Request, stop, or change your income tax withholding by logging in to your account online at www.uimn.org or by calling the automated phone system (see page 21).

No later than January 31, an IRS Form 1099-G will be mailed to your last known address, showing the total benefits paid to you during the prior year and the federal and state income taxes withheld. You can view and print your 1099-G form online by logging in to your account at www.uimn.org.

Overpayments
If you were overpaid unemployment benefits in Minnesota or another state that you have not repaid, we will deduct either 50 or 100 percent of each weekly benefit payment and apply it to the balance you owe.

Child support
If you are required to pay child support by a court or other enforcement agency, child support payments will be deducted from your weekly benefit amount and sent to the child support agency. If you believe that too much child support is being deducted or if you have questions, contact the child support agency that is enforcing the support order.
UNEMPLOYMENT DURING THE COVID-19 PANDEMIC

The pandemic has changed life for everyone. It has also meant some temporary changes for the Unemployment Insurance programs, here in Minnesota and around the country.

- Some of the weekly eligibility rules are a little different, reflecting the realities of staying safe at work and looking for work during a pandemic.
- Most of the rules – including the requirement that you report hours worked, earnings, and other forms of income – are still fully in effect.
- Please answer all the questions when you first apply and each week you request benefits completely and honestly. If your answer to a question means we need to ask you a few more questions, please answer those questions too. We can determine your eligibility much more quickly if we don’t have to come back and ask you additional questions later.
- Because the wait times to talk to our staff are longer right now, we are providing more content on our website, www.uimn.org. We may send you an email if you need to know something important. **We will NEVER ask you to click on anything in an email or respond in any way to the email itself.**
REEMPLOYMENT ASSISTANCE

You may be required to participate in a Reemployment Session. These sessions are designed to help prepare you to find your next job by connecting you to resources such as CareerForce – Minnesota’s career development and jobs resource.

Looking for work is your full-time job while you receive unemployment benefits. Finding your next job may be a challenge. You need to know the most up-to-date work search methods and keep up with labor market changes. Reemployment assistance is available to make sure that you have the tools you need to get back to work quickly.

If you are scheduled for a Reemployment Session:

- Participation is mandatory. Failure to participate will result in denial of benefits.
- You will be notified in a letter mailed to you, through messages in your online account, and when accessing your account by phone.
- You will also receive a message on your account requiring you to complete a Job Search Self-assessment and Work Search Plan.

CareerForce staff will help you:

- Assess your job seeking needs
- Prepare a reemployment plan

Resources and workshops in CareerForce locations are available at no cost and can help you with:

- Resume writing
- Interviewing
- Other job-seeking activities
CONTACT CUSTOMER SERVICE

If you have a question, talk to an Unemployment Insurance (UI) Customer Service Representative. Only UI Customer Service Representatives can provide accurate answers to your unemployment insurance questions.

The automated phone system is available Monday-Friday, 6:00 a.m. to 6:00 p.m. Customer Service is available Monday-Friday, 8:00 a.m. to 4:30 p.m. To speak to a representative:

1. Call the automated phone system:
   - Twin Cities calling area: 651-296-3644
   - Greater Minnesota: 1-877-898-9090
   - Teletypewriter (TTY) users: 1-866-814-1252

2. Select a language: English, Spanish, Hmong, or Somali. If you need another language, you can request an interpreter when you speak to a representative.

3. Enter your Social Security number.

4. Enter your password and then press the # key.
   - OR - If you are not asked to enter your password, press 2, and then press 0 to speak to a representative.

5. Press 2 for other options.

6. Press 3 for answers to commonly asked questions. To speak with a representative, press 0.

Visit www.uimn.org for answers to common questions. Due to COVID-19, our customer service wait times are currently longer than normal. If you need to call, you should expect to be on hold for some time. Once you are on hold, stay on hold. We answer calls in the order they are received, so hanging up and calling back means you lose your place in line (and you will need to start over).

Mailing Address and Fax Number

UI Customer Service
P.O. Box 4629
St. Paul, MN 55101-4629
Fax: 651-205-4007
HELP FINDING YOUR NEXT JOB

Successful job seekers have mastered the skills and knowledge needed to win that next job. They -

- Treat their job search like a job.
- Think like an employer and know what the employer is looking for.
- Put in as much time looking for work as they would on the job.
- Plan their job search activities.
- Network to find jobs in the hidden job market.

Online job search eLearning classes
Go to www.uimn.org/applicants and select Find a Job.

Interactive eLearning classes are available that teach job search skills. Each class is broken into topics that include instruction, interaction, and learning activities.

**Introduction to Job Search**—Looking for work can be stressful. An effective job search requires knowledge and skill. Learn about where people find jobs, what employers expect, how to manage job loss and change, and strategies for a successful job search.

**Resume Class**—Your resume is an important tool to market your qualifications to employers. Learn how to write a resume and use it in your job search.

**Networking**—Networking is one of the most effective job search strategies you will use. Learn about the benefits of networking and ways to network in this class.

**Interviewing**—An employment interview is simply a meeting between you and a potential employer to discuss your qualifications. The employer has a chance to learn about you and how you fit into the organization and you have a chance to learn about the company and whether it’s right for you. Learn how to interview effectively and win the job.
FINANCIAL HELP AND COMMUNITY SERVICES

Unemployment Insurance benefits can help while you are looking for your next job. There is other help if you need it.

Go to [www.uimn.org/applicants](http://www.uimn.org/applicants) select Help and Support and then Financial Help & Community Services.

Here you will find these links and more:

**Food** - Minnesota Food Helpline - call **1-888-711-1151**. For food programs in Minnesota: [www.hungersolutions.org](http://www.hungersolutions.org)

**Health Care** - MNsure is Minnesota’s health insurance marketplace where you can compare and choose health insurance - go to [www.mnsure.org](http://www.mnsure.org) or call **1-855-366-7873**.

**Housing** - The Energy Assistance Program (EAP) helps pay home heating costs and furnace repairs for income-qualified households - go to [www.mn.gov/commerce](http://www.mn.gov/commerce) select Consumers and then Consumer Assistance or call **1-800-657-3710**.

**Veteran Services** - The Minnesota Department of Veterans Affairs (MDVA) is a state agency dedicated to serving veterans and their families - go to [www.mn.gov/mdva](http://www.mn.gov/mdva) or call **1-888-546-5838**.
Privacy rights
The Minnesota Unemployment Insurance Program is committed to protecting your privacy. The information you provide will be used to determine your eligibility for unemployment insurance benefits and help you look for work. Information that is classified as private cannot be disclosed without your written permission except as specified by state or federal law.

Alternative formats
The Unemployment Insurance Program is committed to providing access to everyone. The information in this handbook is available in alternative formats by calling 651-259-7223 or email ui.mn@state.mn.us.

Let us know how we can make this handbook better.
Send us an email: ui.mn@state.mn.us. Or write to:
   Minnesota Unemployment Insurance Program
   Attn: Communications Unit
   P.O. Box 4629
   St. Paul, MN 55101-4629

Discrimination
The Minnesota Department of Employment and Economic Development is committed to equal opportunity, affirmative action, and diversity.

If you think the Minnesota Department of Employment and Economic Development (DEED) discriminated against you on the basis of race, color, creed, sex, marital status, status with regard to public assistance, familial status, disability, age, national origin, religion, membership in a Human Rights Commission, or sexual orientation during the unemployment insurance process, you can contact the DEED Office of Diversity and Equal Opportunity at:

   MN Department of Employment and Economic Development
   Office of Diversity and Equal Opportunity
   First National Bank Building, Suite E200
   332 Minnesota Street
   St. Paul, MN 55101-1351
   Phone: 651-259-7089 | TTY: 651-296-3900 | Fax: 651-297-5343
   DEED.ODEO@state.mn.us

For more information go to:
https://mn.gov/deed/about/what-guides-us/equal-opportunity
DEED is an equal opportunity employer and service provider.
HELP FOR JOB HUNTERS AND CAREER SEEKERS

Whether you’re looking to get hired as soon as possible or seeking to start, advance, or change your career, CareerForce can help.

CareerForceMN.com has job information, career planning, and search tools that you can access online from anywhere, at any time. Content on the site is also available in Spanish and Somali.

A broad range of programs and services
• A huge job bank with thousands of current job openings
• Training opportunities for in-demand occupations
• Online workshops on resume writing, interviewing, and other job search skills
• Virtual career fairs where you can hear from employers who are hiring and introduce yourself
• Personalized assistance from CareerForce specialists, including resume review
• Customized career goal planning, including assessments of your skills and interests
• Labor market information to help guide your career planning
• Financial assistance for counselor-approved training and education through the Dislocated Worker Program for eligible Minnesotans who have been laid off
• Tailored resources for veterans, people with disabilities, young people, people over 50, and people with a criminal record
• And more!

About CareerForce
CareerForce is Minnesota’s career development and talent matching resource. We have an extensive network of partners throughout the state. Together, we’re dedicated to delivering prosperous outcomes for career seekers, employers, and communities.

Find a CareerForce location close to you at CareerForceMN.com/locations