



State of Michigan Talent Investment Agency
Unemployment Insurance

UNEMPLOYMENT BENEFITS IN MICHIGAN

A Handbook for Unemployed Workers

For Help Call Toll Free: 1-866-500-0017

For TTY Users: 1-866-366-0004

July 2018

WAYS TO CONTACT US

VISIT
OUR
WEBSITE

www.michigan.gov/uia

USE THE MICHIGAN WEB ACCOUNT MANAGER (MiWAM): You can sign up for a web account with Unemployment Insurance (UI). This will allow you to perform routine transactions such as filing claims, certifying for benefits, viewing correspondence, and updating your unemployment claim information online. The system is accessible 24 hours a day, 7 days a week. Go to the website address above and click on the MiWAM logo to register as a new user or access your existing account. First time users will need to click on "Sign Up for a Claimant MiWAM Account".

CALL

UNEMPLOYMENT INSURANCE CUSTOMER SERVICE LINE: Call **1-866-500-0017**, Monday – Friday, 8:00 a.m. to 4:30 p.m. Eastern Time (ET). If you need a Spanish-speaking representative, wait until you hear the option in Spanish. For all other languages, the customer service representative will connect you to a translator for assistance. If you are hearing impaired, **TTY** service is available at **1-866-366-0004**.

MARVIN, TOLL-FREE at **1-866-638-3993**: You can call the UI automated telephone system every other week to claim (certify for) unemployment benefit payments. Instead of calling MARVIN, you may also certify online using MiWAM at www.michigan.gov/uia.

FRAUD HOTLINE, TOLL-FREE at **1-855-UI-CRIME (842-7463)**: Call the toll-free Fraud Hotline 24 hours a day to report suspected unemployment insurance fraud or complete a short fraud report through your MiWAM account. You may also visit www.michigan.gov/uia and click on "Report Fraud."

EMPLOYER FILED CLAIMS, TOLL-FREE at **1-866-845-0077**: Monday-Friday 8:00 a.m. to 4:30 p.m., ET or, call Customer Service at 1-866-500-0017, Monday–Friday, 8:00 a.m. to 4:30 p.m., ET.

FAX UNEMPLOYMENT INSURANCE: FAX your responses to UI forms or correspondence to the FAX number on the form. Protests or any other correspondence, should be faxed to 1-517-636-0427. Appeals should be faxed to 1-616-356-0739. **Please include your name, Michigan Identification Number (MIN), signature, and date on all correspondence.** Keep a copy for yourself. Print and keep confirmation showing your FAX was received.

VISIT
IN PERSON

VISIT A LOCAL UNEMPLOYMENT OFFICE in your area. Find a list of locations on the website.

WRITE

WRITE UNEMPLOYMENT INSURANCE: Mail your responses to UI forms or correspondence to the address on the form. Protests or appeals should be mailed to Unemployment Insurance at one of the addresses below. **Please Include your name, MIN, signature, and date on all correspondence.** Keep a copy for yourself.

Protests only:
Unemployment Insurance
P.O. Box 169
Grand Rapids, MI 49501-0169

Appeals only:
Unemployment Insurance
P.O. Box 124
Grand Rapids, MI 49501-0124

Michigan Works! Service Centers - Visit www.mitalent.org or call
1-800-285-WORK (9675) for a location nearest you.

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ABOUT UNEMPLOYMENT INSURANCE



What is Unemployment Insurance?

Unemployment Insurance (UI) is a program to provide temporary income to workers who have lost their job through no fault of their own, like layoffs and plant closures.

Who pays for Unemployment Insurance?

The program is funded through unemployment taxes paid by employers. No money is deducted from your paycheck.

Help us to help you

The Talent Investment Agency – Unemployment Insurance is here to help you through your time of unemployment. To make sure you are paid benefits in a timely manner, you need to provide accurate information, respond to requests for information on time, and meet all the requirements for qualifying for benefits. You are required to read and understand the information in this handbook.

For Fastest Service

File your claim, request information or check the status of your claim online using the Michigan Web Account Manager (MiWAM) at www.michigan.gov/uia. MiWAM is safe, secure and available 24 hours a day, 7 days a week.

Michigan Identification Number (MIN)

For security and privacy when contacting UI, please use your MIN, not your Social Security Number. Your MIN is the number linked to your UI records. You will find this number on most letters we mail or email to you.

A Note on Fraud

Detecting and prosecuting cases involving unemployment fraud is priority for Michigan's UI program to ensure funds are available to pay legitimate claims. Claims are audited regularly to ensure benefits were properly paid according to state and federal law. If you received improperly paid benefits, you may have to repay up to 1.5 times the amount of benefits received. Your benefits will be stopped, and any remaining benefits will be lost. You may also be subject to criminal prosecution. If prosecuted, you may be required to pay court costs and fines, face jail time, perform community service or any combination of these (see page 15).

Identity Theft

Identity theft occurs in many different types of situations, including unemployment insurance. Identity theft is when someone steals your personal information such as your name, address or social security number to commit fraud such as filing a fake unemployment claim.

If you think you may be a victim of identity theft, contact UI right away to report it. You can report identity theft online at www.michigan.gov/uia. Click the "Report Identity Theft" link or you may call the Customer Service line.

THE BASICS



WHAT YOU MUST DO TO CLAIM UNEMPLOYMENT BENEFITS



MUST DO STEPS

- ✓ File a Claim (see [Fact Sheet 160, Claiming Unemployment Benefits in Michigan](#) on the UI website. Click on publications).
- ✓ Choose a payment option (see page 11).
- ✓ Review your Monetary Determination (see page 5).
- ✓ Register At Michigan Works in Person (see page 5).
- ✓ Actively look for work (see page 6).
- ✓ Certify (also known as reporting) for your benefits (see page 11).



IMPORTANT

- ✓ Provide updated contact information
- ✓ Respond to all requested information

BENEFIT RIGHTS AND RESPONSIBILITIES



Now that you have taken the first step and filed your claim for unemployment benefits, this handbook will provide you with a general overview of important things you need to know about the Unemployment Insurance (UI) program. It is very important that you read and understand this handbook.

Monetary Determination

After you file for benefits, you will receive Form UIA 1575C, *Monetary Determination*. This form includes the following:

1. If your claim has been allowed or denied based on the wages you have earned.
2. How your Weekly Benefit Amount (WBA) was calculated.
3. The number of benefit weeks you are allowed.
4. Base period employer(s) and eligible wages.
5. Separation reason for each employer.
6. Registration and work search requirements.
7. What week to begin certifying.
8. Protest rights.

A *Monetary Determination* with this same information is also mailed to your current and most recent employers. Your employer has 10 days from the mail date to respond to the notice. If your claim is a new claim, no payment will be released until **after** 10 days of the mail date on your monetary determination. This may be delayed if there are additional eligibility questions on your claim.

STEPS TO REEMPLOYMENT

Work Registration

Your obligation while receiving unemployment benefits is to become re-employed. You can find job leads and career resources at a Michigan Works! Agency (MWA) Service Center in your local area. Work registration is required each time you file a new claim unless you have a waiver.



MUST DO STEPS

To register for work you must do the following:

Step 1: Report **in person** at an MWA Service Center, even if you have registered for work prior to filing your new claim or reopening an existing claim. Visit www.mitalent.org or call 1-800-285-WORK (9675) to locate the MWA nearest to you. Free access to computers is available at any MWA service center.

Step 2: Create a profile or update your profile online with Pure Michigan Talent Connect at www.mitalent.org. Have your *Pure Michigan Talent Connect* profile verified and Form UIA 1222, *Notice to Register for Work*, stamped by an MWA staff person. If you don't, it may result in a delay or loss of your UI benefits.

These activities must be done at least three days before your first certification for benefits. Failure to follow these steps may result in a loss of benefits.

BENEFIT RIGHTS AND RESPONSIBILITIES

CONT'D

Work Search

You are required to actively search for work every week you receive unemployment benefits. This includes making at least two job contacts every week and keeping a record of your searches. Your record of work search should include:

- (1) Date of contact.
- (2) Name of employer contacted.
- (3) Employer address/telephone number.
- (4) Name and title of person contacted.
- (5) Method of contact.
- (6) Type of work sought.
- (7) Action taken (for example: completed application or left a resume).

Reporting your Work Search

You can submit these details when filing your bi-weekly certifications in your MiWAM account or by submitting the details identified above. Form UIA 1583, *Record of Work Search*, is available for your convenience on the UI website at www.michigan.gov/uia. Submit your work search details by fax to 1-517-636-0427 or by mail at TIA-UI, 9023 Joseph Campau, Hamtramck, MI 48212.

For example:

Date of Contact	Name of Employer	Address/Telephone Number	Name & Title of Person Contacted	Method of Contact	Type of Work	Action Taken
5/22/18	ABC Construction	123 Main St. Anytown, MI 54231 (810) 123-4567	Jane Doe, Owner	website	Cashier	Submitted an application

- After collecting 50 percent of your entitled weeks, you must apply for and accept any work that is suitable (see [Fact Sheet #145, What is Suitable Work on the UI website](#). Click on publications).
- Keep a detailed record of your work applications and employer work search contacts in case you are selected for an audit. UI may verify your work search at any time.

The following are **not considered** a weekly work contact:

- Checking back with a temporary agency for more work.
- Using your current part-time employer as a work contact.
- Seeking or working in self-employment.

Work search details must be received by Unemployment Insurance no later than the end of the fourth week from the "First Week Ending Date" that you listed on the form. If you certify for the "First Week Ending Date" and return to work, the work search must be submitted within four weeks of the first week ending date in order for it to be on time. You do not have to wait four weeks to submit this form.

For example: On the calendar below, the first week ending date is Saturday the 6th. The work search report must be submitted and received by Unemployment Insurance no later than the 4th week after the first week certification is due to be considered on time. On the calendar the first certification week ending date and the day your record of work search is due are shaded.

S	M	T	W	T	F	S	
	1	2	3	4	5	6	Certified
7	8	9	10	11	12	13	1st week
14	15	16	17	18	19	20	2nd week
21	22	23	24	25	26	27	3rd week
28	29	30	31	1	2	3	4th week

ADDITIONAL INFORMATION ABOUT WORK SEARCH

Temporary Layoff

When you filed your new claim or reopened a claim, you were asked about your return-to-work-date. If you are expected to return to full-time work with your employer in the next 45 days, you may be waived from the work registration and work search requirements. Review your *Monetary Determination* to see if you have received a waiver. A waiver will also show you the date you **must** register by if you do not return to work as originally expected.

If you are on a temporary layoff from a full-time job (between 45 and 120 days from your last day worked), you may not have to register for work to receive unemployment benefits. Review your *Monetary Determination* for instructions. In these circumstances, you are still required to actively look for work (see *Work Search page 6*).

Union Halls

If you get your job assignment through a union hiring hall, you do not have to *register* for work. If you seek work only through a union hall, you must follow union hiring hall procedures for checking in for work. You must submit Form UIA 1583, indicating you are seeking work through a union hiring hall for each week.



Michigan Works! Agency Service Centers

Visit your local Michigan Works! Agency Service Center to create or update your resume, sharpen your interview skills and more. Go to www.michiganworks.org or call 1-800-285-WORK for the service center nearest you. You may also be selected to participate in individualized Reemployment Services to help you become employed again. Reemployment services may include:

- Job search assistance
- Individualized assessment
- Job placement services
- Job search workshops
- Counseling
- Job clubs
- Skills or aptitude testing
- Resume writing assistance

If you are selected and fail to participate, your eligibility may be affected.

MICHIGAN WEB ACCOUNT MANAGER



You have the option to create a UI account using the Michigan Web Account Manager (MiWAM) at www.michigan.gov/uia. Click on the MiWAM logo. Under *Online Services for Claimants*, click Sign Up for a Claimant MiWAM Account. With MiWAM you can:

- Certify for benefits bi-weekly.
- Manage your account 24 hours a day, 7 days a week.
- Change your contact information.
- Respond faster to questions from UI.
- Submit work search information.
- Submit protests and appeals.

For information on how to use MiWAM, see the MiWAM toolkit which can be found on the UI website.

KEEP YOUR CONTACT INFORMATION UPDATED

Keep your contact information up-to-date so that we can notify you of any issues related to your claim or benefit payments.

If you chose to 'Go Green' you will no longer receive correspondence by regular mail, instead it will be sent to your MiWAM account. You should make it a habit to check your MiWAM account regularly so that you can respond to requested information on time. You can change your Go Green status at any time by logging into your MiWAM account.

If you have questions you may contact us through your MiWAM account or by calling the Customer Service line.



TIP

- ✓ The MIWAM Toolkit provides step by step instructions to assist in filing your claim.
- ✓ Use MiWAM on your mobile device to certify, submit job contacts, update your address and view your claim information.

ELIGIBILITY FOR BENEFITS



To be eligible for unemployment benefits you must be:

- Available for Work – you are willing to accept any full-time work that is suitable, any day of the week and on any shift.
- Able to Work – you are physically and mentally able to do full-time work that you have performed in the past or have been trained for.
- Seeking Work – you are actively looking for full-time work (see *Steps to Reemployment* on page 5).

- In the calendar quarter you had your highest wages, you earned at least \$3,589.00.*
- In the entire four quarters of the base period you must have been paid at least 1.5 times the amount of wages you earned.

STANDARD BASE PERIOD (First four quarters)		LAG QTR	FILE QTR
Must have earned at least \$3,589*		QTR 4 2018	QTR 1 2019
QTR 4 2017	QTR 1 2018	QTR 2 2018	QTR 3 2018

Wages to Establish a Claim

In every year there are four calendar quarters. They are:

QRT 1	QRT 2	QRT 3	QRT 4
Jan	Apr	Jul	Oct
Feb	May	Aug	Nov
Mar	Jun	Sep	Dec

To determine if you have enough wages to qualify for benefits UI first looks at what is called your Standard Base Period. This is a period of four calendar quarters. We look at the wages you were paid in the first four of the last five completed quarters.

- You must have wages in at least two calendar quarters in the base period.

If you do not meet the wage requirements using the Standard Base Period, you may be able to use the Alternate Base Period. UI automatically looks at your wages paid in the four most recently completed calendar quarters.

ALTERNATE BASE PERIOD (Four most recent quarters)		FILE QTR		
Must have earned at least \$3,589*		QTR 1 2019		
QTR 4 2017	QTR 1 2018	QTR 2 2018	QTR 3 2018	QTR 4 2018

ELIGIBILITY FOR BENEFITS CONT'D

If you don't meet the wage tests in either the Standard Base Period or the Alternate Base Period, you may still be able to qualify for benefits using the Alternate Earnings Qualifier. This means:

- You must have wages in at least two calendar quarters in the base period.
- In the calendar quarter in which you had the highest wages, your wages were at least 20 times the State Average Weekly Wage.

Weekly Benefit Amount

Your Weekly Benefit Amount (WBA) is determined by your quarterly wages. The amount you receive in unemployment benefits is calculated by multiplying the highest amount of wages paid to you in any base period quarter by 4.1 percent. The maximum benefit payment you can receive is \$362. See your *Monetary Determination* for calculations using your information.

Number Of Qualifying Weeks

Your number of weeks allowed is determined by multiplying your total base period wages by 43 percent, dividing by your WBA and rounding down to the nearest half week. The maximum number of benefits is 20 and the minimum number of weeks is 14. See your *Monetary Determination*, for calculations using your information.

Your Separation Reason May Affect Your Eligibility for Benefits

To qualify for benefits, you must have lost your job through no fault of your own.

You have the right to leave a job for any reason at any time, but the reason for the separation will determine if and when you will receive benefits. If you are fired from your job, it is important to specify the reason. You

will be sent fact finding questions and it is important to include as much detailed information as possible. Once we receive all information from you and your employer, you will be sent your monetary determination showing whether or not you are eligible.

Other Items that May Affect Your Benefit Amount

Dependents – This includes any family member who received more than half of his/her support from you for at least 90 days before layoff. You can receive an additional \$6.00 for each dependent up to five dependents. Examples include: your spouse, children, step-children, disabled children, etc. See [Fact Sheet #158, What is a Dependent?](#) on the UI website. Click on Publications.

Taxes - Your UI benefits are taxable by the federal and State of Michigan government. You may choose to have both taxes withheld from your weekly payment. You may not choose to have one or the other withheld.

Federal income tax deductions are 10% of the taxable portion and the State of Michigan income tax deductions is 4%. The taxable portion is after pension, earnings, fraud penalties, overpayment recoupment, child support and other exemptions are deducted from your weekly benefit payment.

By the end of January of each year, you will be mailed Form 1099-G, *Certain Government Payments*, which reports benefits paid to you the previous calendar year. You will need this form to report your income for both the federal and state income tax purposes.

RECEIVING PAYMENTS



Payment Options

You will receive your unemployment insurance benefit payment electronically. You must select a payment method when filing your new claim. These options are:

- Direct Deposit into your checking or savings account. You will need your account number and routing number for this option, or
- Debit Card issued by *Bank of America*.



You may change your selection through your MiWAM account or by calling the Customer Service line.

See [Fact Sheet #119, Electronic Payment Options](#) on the UI website. Click on Publications.

Bi-Weekly Certifications

You must request weekly benefits each week that you are unemployed. This is referred to as certifying or reporting for benefits.

You must report your eligibility every two weeks to receive payments. The preferred method of reporting is online through your MiWAM account, although reporting by phone is also available (see *Bi-Weekly Certification*

Questions on page 19). Certifications must be completed by 11:59 p.m. the Saturday of your scheduled reporting week. You can certify:

- **Online:** Visit www.michigan.gov/uia and log into your MiWAM account. Your online account is accessible 24 hours a day and 7 days a week.
- **By phone** (also known as MARVIN): Call 1-866-638-3993 Monday through Saturday, 8:00 a.m. until 7:00 p.m.

Personal Identification Number

If you choose to report by phone, you will need to set up a secret four-digit Personal Identification Number (PIN). Your PIN serves as your electronic signature for claiming unemployment benefits. You do not need a PIN to claim weeks of unemployment or to get information about your claim if you used MiWAM.

When selecting your PIN, be sure to choose numbers that will be easy for you to remember. Your PIN cannot include more than 2 identical digits in a row, and your PIN cannot be sequential numbers, such as '1234' or '9876'. If you forget your PIN, need to reset your PIN, or if you believe someone else knows your PIN, call the Customer Service line.



IMPORTANT



Your PIN is YOUR SECRET identification number and you are responsible for any reports using your PIN. DO NOT GIVE OUT YOUR PIN TO ANYONE!

RECEIVING PAYMENTS CONT'D

How Often Do I Certify for My Benefits?

Look at the **Bi-Weekly Certifications** section of your *Monetary Determination* or in your MiWAM account under **Account Alerts** on the claim to find your first reporting week. Certify every other week (bi-weekly) to continue to claim benefits after your initial reporting week.

If you do not certify during your reporting week, **you are late**. You must inform UI of the reason you are late reporting for those weeks by responding to questions about your eligibility. A Determination will be issued letting you know which weeks, if any, can be paid. If you do not have good cause for reporting late, you will not be paid for the weeks for which you are reporting through the Saturday before your next reporting week.

For Example:

You are scheduled to report by October 20 for the weeks ending October 6 and October 13. You do not report until October 24 without good cause.

You will not be paid for the weeks ending October 6, October 13, and October 20 if you do not have good cause for the late certification.

When to Reopen Your Claim

Each time you return to work after filing your original claim and are separated from that employer, you must file an additional claim.

There are certain circumstances under which your claim will close. This includes:

- If you did not certify for benefits in two scheduled reporting weeks,
- If you waived three weeks of benefits in a row, or
- If you stopped certifying for benefits because you returned to work or another reason.

If any of these apply and you later need to resume filing for unemployment benefits, **you cannot just contact MiWAM or MARVIN** for benefit payments.

You must reopen your claim using MiWAM or by calling 1-866-500-0017. File during the first week for which you are claiming benefits.

If You Made A Mistake on Your Report

If you made a mistake giving information online or over the phone and have already been issued your payment, immediately send a message through your MiWAM account or call the Customer Service line. By contacting us immediately you can prevent a finding of fraud, though you may have to pay back any benefits you received but were not entitled to.

How to Report Earnings and Other Payments

You may work part-time and collect a partial unemployment benefit payment. Be sure to report the total **gross** earning for work you performed in the week you are claiming. The total gross earnings are earnings before any deductions. The total earnings must be reported even if you have not received your paycheck for that week.

You must report all of your earnings including payments of:

- Pension/retirement
- Holiday pay
- Vacation pay
- Severance pay

Failure to correctly report your earnings could result in repayment of up to 1.5 times the amount of benefits received. Benefits will be stopped, and any remaining benefits will be lost. You may also be subject to criminal prosecution. If prosecuted, you may be required to pay court costs and fines, face jail time, perform community service or any combination of these.

Flexible Weeks: How to Report Earnings

Flexible week benefits are benefits paid for a seven-day period of unemployment that does not begin on a Sunday. This happens only when you earn as much as, or more than 1.5 times your Weekly Benefit Amount in each of two consecutive calendar weeks, but within those two weeks, there is a period of seven consecutive days or more in which you had not performed any work and had no earnings.

Neither MiWAM nor MARVIN can be used to claim a flexible week. If you want to claim a flexible week, send a message through your MiWAM account or contact Customer Service.

What Can Stop You from Getting Paid?

No payment will be released until **after** 10 days of the mail date on the Monetary Determination. This period serves as a protest period for the employer(s) on the claim. If you are eligible and qualified for benefits and you have filed your bi-weekly certifications, your first payment will be automatically issued.

For Example: A claim is filed on Tuesday, July 3 and has an effective date of Sunday, July 1. A Monetary Determination is mailed on Friday, July 6. Your first bi-weekly certification should be completed between Monday, July 16 and Saturday, July 21. Even if you file the certification on Monday, payment cannot be issued until after Monday, July 16 (10 days from the Monetary Determination mail date).

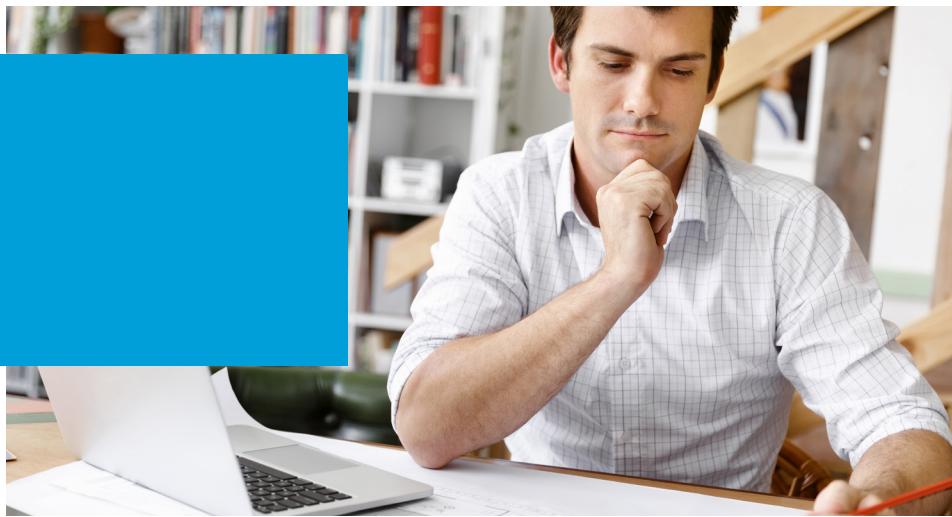
JULY						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

The most common reason someone may not receive unemployment benefits has to do with the reason they left their job. If you separate from your last employer, or other employers on your claim, we will gather information from you and your employers. We will make a determination after evaluating the information and applying the state law. You will receive the determination by mail or delivered to your MiWAM account.

If you are disqualified, you may lose some or all of your benefits. Some examples of disqualification are:

- Quitting voluntarily without good cause attributable to the employer.
- Being fired for misconduct connected with the work.
- Being fired for intoxication while at work.
- Being fired for absence due to conviction and imprisonment.
- Being fired for assault and battery connected with work.
- Being fired for theft.
- Willful destruction of property in connection with work.
- Being fired for testing positive for illegal drugs on a drug test.
- Involvement in a labor dispute.
- Failing to report to work for three consecutive days without notifying the employer (three days, no call/no show).
- Failing to accept an offer of suitable work.
- Failing to notify a temporary help firm within seven days that a work assignment has ended.

OVERPAYMENTS



An overpayment occurs when you receive unemployment benefits that you are not entitled to.

This could occur if you made a mistake when certifying for benefits, if you were not able or available to work, or you knowingly gave false or misleading information when filing a claim.

If you are overpaid unemployment benefits, you will receive a letter notifying you of the overpayment and how to start the repayment process. If you have been overpaid benefits and are currently employed, contact the UI Benefit Overpayment Collection Unit at 1-800-638-6372 to arrange repayment terms.

If you are still receiving unemployment benefits while you have an overpayment, 50 percent (or 100 percent if fraud was involved) of your weekly unemployment benefits will be taken for repayment (this is called recoupment).

Interest on overpayments is one percent per month. Interest accrues daily and will continue to accrue until the total amount due is paid.

Failure to repay benefits improperly received can also result in:

- Garnishment of your wages.
- Your Federal and State of Michigan income tax refunds can be taken to pay the debt.
- Lottery winnings you claim in excess of \$1,000 may be intercepted.
- Your claim being referred for criminal prosecution as a felony.
- You may not be able to receive future benefit payments.

FRAUD



Detecting and prosecuting cases involving unemployment fraud is a priority for Michigan's UI program. Claims are audited regularly to ensure benefits were properly paid according to state and federal law. It is against state law to intentionally make false statements or conceal material information to gain or avoid the payment of benefits. You may have to repay up to 1.5 times the amount of benefits received. Benefits will be stopped, and any remaining benefits will be lost. You may also be subject to criminal prosecution. If prosecuted, you may be required to pay court costs and fines, face jail time, perform community service or any combination of these.

Some examples of fraud may include:

- You find a part-time job and begin working while still collecting benefits but do not report your earnings.
- You reported that you were available for work when you were not.
- You are employed full time and do not report it to UI.
- You provided false information about your work search efforts.
- You were ill or injured or on vacation and did not report that you were unable or unavailable to work.
- You did not report other types of pay to UI such as vacation, holiday or severance pay.

- You had someone else complete your bi-weekly certifications.
- You had someone else reporting to MiWAM or MARVIN.

UI can review a payment up to three years after it has been determined that the payment was the result of fraud. It is important to keep your address up-to-date with UI, so we can contact you to resolve the issue if there is a question about your payment.



IMPORTANT



Report suspected fraud at www.michigan.gov/uia and click on "Report Fraud". Call the toll-free Fraud Hotline 24 hours a day at 1-855-UI-CRIME (842-7463) or complete a short fraud report through your MiWAM account.

IDENTITY THEFT



Identity theft occurs in many different types of situations, including unemployment insurance. Identity theft is when someone steals your personal information such as your name, address or social security number to commit fraud such as filing a fake unemployment claim.

Some signs of identity theft are:

- You attempt to file an unemployment claim, but one already exists for you.
- You receive an IRS statement of benefits collected from Unemployment Insurance.
- You were notified by your employer that a claim for benefits was filed while you were still employed.
- You receive a monetary determination from UI and the name on the form is not yours.

If you think you may be a victim of identity theft, contact us right away to report it. You can report identity theft online at www.michigan.gov/uia. Click the "Report Identity Theft" link or call the Customer Service line.



IMPORTANT

Ways to protect yourself from becoming a victim of identity theft:

- ✓ Guard your social security number. Give out the number only when absolutely necessary.
- ✓ Shred receipts, credit offers, account statements and expired cards to prevent "dumpster divers" from getting your personal information.
- ✓ Review your credit report at least once a year to make sure it doesn't include accounts that you have not opened.
- ✓ When contacting UI, use your Michigan ID (MIN) number, not your Social Security Number. This is the number linked to your UI records.

PROTEST AND APPEAL RIGHTS



If you are found to be disqualified or ineligible, and you disagree with the decision, you have the right to protest a determination or appeal a redetermination.

Protest

A Determination is the first level of UI decision making. If the Determination is not in your favor, you have the right to protest. A protest must be received within 30 days from the mail date on the Determination. When protesting late, you should include an explanation of why the protest is late. The correct address and fax number for your protest will be included on the Determination.

Appeal

A Redetermination is issued after a protest is received by UI. If the Redetermination is not in your favor, you have the right to appeal. The correct address and fax number for your appeal will be included on the Redetermination. When appealing late, you should include an explanation of why the request for appeal is late.

Appeals are handled by the Michigan Administrative Hearings System (MAHS). You will receive a Notice of Hearing by **mail**. MAHS is not a part of UI, so all documentation needs to be submitted to the office listed on your Notice of Hearing. After receiving the notice, you will be scheduled for a hearing with an administrative law judge (ALJ). Other interested parties, representatives from UI and your employer will also receive a notice. Hearings may occur by phone or in person. See your Notice of Hearing for more details.

Advocacy Information

After you appeal your redetermination to the MAHS, an advocate may be able to assist you at the hearing. This service is free to unemployed workers and employers. However, if the administrative law judge finds that you

have committed fraud you must pay the cost of the advocacy services. If you would like the assistance of an advocate, once you have received your *Notice of Hearing*, call the Advocacy Program at 1-800-638-3994. Some restrictions in service may apply.

Michigan Compensation Appellate Commission

Once an ALJ has issued a decision, you will receive it by mail. If the decision is not in your favor, you have the right to appeal to the Michigan Compensation Appellate Commission (MCAC). This appeal is required to be filed in writing and can be received by mail or fax. See your decision issued by the ALJ for the correct address and fax number for your appeal. An appeal of the ALJ's decision must be received by MCAC within 30 days from the mail date of the decision.

Circuit Court

You can appeal a decision from the MCAC to circuit court. However, filing at circuit court does require filing fees. Any costs or fees associated with appealing to the circuit court are then paid by the person requesting the appeal. To be on time, any appeal to a circuit court must be received within 30 days from the mail date on the MCAC decision.



IMPORTANT

- ✓ Continue to certify on time using MiWAM or MARVIN during your reporting week(s) until you return to full-time work. This will protect your right to receive benefits if the issue on your claim is settled in your favor. If you win your case, you will only be paid for the weeks you reported on time.

HELPFUL INFORMATION

Crossmatch Programs

Any information you provide when applying or certifying for benefits will be verified through computer matching programs. We conduct crossmatches to prevent and detect identity theft, improper payments, and fraud. These programs look for a variety of factors, including:

- Unemployed workers using fraudulent Social Security numbers and/or driver license numbers,
- Workers collecting unemployment benefits and working at the same time without reporting these earnings,
- Working in another state and collecting Michigan unemployment benefits without reporting these earnings, or
- Attempting to file for unemployment benefits while in jail.

You may be contacted if your claim is selected during the crossmatch process. Failure to respond may result in you being considered ineligible for benefits, so it is important that you keep your contact information up to date.

Benefit Accuracy Measurement Program (BAM)

The Benefit Accuracy Measurement program (BAM) is used to determine the integrity, quality and accuracy of UI decisions and payments in Michigan. Your claim may be randomly selected to be audited as part of this program. If your claim is reviewed, you will be contacted for an in-depth interview. We will ask for work history and work search contacts for a specific week. In most cases, the review will confirm that your claim was processed correctly. However, if you were improperly paid, adjustments will be made and penalties may be assessed if the overpayment was the result of fraud.

Preserving Benefit Entitlement

If you become totally disabled while receiving unemployment benefits, you may be able to preserve or "freeze" unused

benefits until you are able to work again and become unemployed. To preserve your benefit entitlement, submit a written request within 90 days after your disability begins. If your medical condition prevents you from submitting the request on time, you may submit your written request within 90 days after you become able to file. A person can request a preservation of benefit entitlement if they have been unable to work for up to 3 years.

Trade Act (TAA/TRA)

Trade Adjustment Assistance (TAA) is available to workers who lose their jobs or whose hours of work and wages are reduced as a result of trade with other countries. TAA includes a variety of benefits and services to help unemployed workers find a new job. Workers may be eligible for training, reemployment services and money to move to a new location for a job. Assistance may also include Trade Readjustment Allowances (TRA) which provide a weekly income if your benefits have run out and you are still unemployed.

Contact the TRA Unit at 1-866-241-0152 for more information or visit the UI website at www.michigan.gov/uia to view or download Form UIA 1628Y – *Apply for Trade Adjustment Assistance (TAA)*.

Employer Filed Claims (EFC)

With Employer Filed Claims, employers submit claims for laid-off workers electronically. Even though your employer has filed a claim for you, you must still certify every two weeks through MiWAM or by phone with MARVIN. If you are unemployed for any reason other than lack of work, you must file your own claim during your first week of unemployment. You must also file your own claim if your employer does not participate in EFC.

For questions or concerns about EFC claims – call 1-866-845-0077; TTY call 1-866-366-0004.

FREQUENTLY USED TERMS

ALJ	Administrative Law Judge	MIN	Michigan Identification Number
BAM	Benefit Accuracy Measurement Program	MWA	Michigan Works! Agency Service Center
EFC	Employer Filed Claim	PIN	Personal Identification Number
MARVIN	Michigan's Automated Response Voice Interactive Network	TRA	Trade Readjustment Allowance
MIWAM	Michigan Web Account Manager	WBA	Weekly Benefit Amount
		UI	Unemployment Insurance

FREQUENTLY USED TERMS CONT'D

Alternate Base Period – The newest 4 quarters in an 18 month time period from your last date of work

Base Period – The oldest 4 quarters in an 18 month time period after your last date of work

Benefits – The payments that you may be eligible to receive for each week.

Benefit Week – A seven day period that the client is requesting payment

Calendar Quarter – A quarter is a 3-month period in a calendar year. Example: January, February, March are considered the 1st quarter of a year.

Certifying – In order to receive benefit you must contact the agency and complete a series of questions. This is done either by using your MiWAM account or calling MARVIN every 2 weeks.

Determination – A decision by UI involving issues that may affect whether you receive benefits or not. Example: fired, quit, able to work, available to work, etc.

Gross Earnings – The total amount of wages/earnings that you have made with an employer prior to any deductions.

Monetary Determination – An explanation of whether your claim is allowed or denied based on earnings received by the employer.

Suitable Work – A job that you are physically able to perform and have experience or education in. It is within a reasonable distance for commuting from home and pays the prevailing wage.

Waived Week – A week of benefits that you do not wish to be paid.

BI-WEEKLY CERTIFICATION QUESTIONS

MARVIN includes questions for the online and telephone certification process. The questions are:

1. Has your address changed since your last certification?
 - If you are completing the certification through MiWAM, you will have the option to update your address at the time you are reporting.
 - If you are completing the certification on the phone, you will need to call customer service at 1-866-500-0017 to change your address or complete Form UIA 1925- *Request for Name and/or Address Change*.
2. Are you claiming the week beginning Sunday, (date) through Saturday, (date)?
 - If you worked full time this week or do not wish to claim this week for any reason, answer NO.
 - This response will be recorded as a waived week of benefits.
 - If you answer 'No' for more than two consecutive weeks your claim will become inactive. To claim future benefits, you must file to reopen your claim.
3. Were you available to accept full-time work every day between Sunday, (date) and Saturday, (date)?
 - Answer "Yes" if you were ready and willing to accept full-time work on EVERY day between the Sunday date and Saturday date on this certification.

4. Were you physically and mentally able to perform full-time work for any employer from Sunday, (date) through Saturday (date)?
 - Answer "Yes" if you were physically and mentally able to perform job duties on EVERY day between the Sunday date and Saturday date on this certification.
5. Did you look for work during the week Sunday, (date) through Saturday, (date)?
 - To be eligible for unemployment benefits, you must actively look for work during each week you claim benefits and you must report at least two job search contacts that you made during each week you claim benefits unless you have been given a waiver from seeking work.
 - You may look for work using any method you wish. Examples include but are not limited to internet, newspaper, in person, fax, etc. However you are required to make contact with these companies. Examples of contact include applications, resumes, interviews, etc. Simply looking online or in a newspaper is not considered a job contact.
 - When completing your certifications through your MiWAM account, you can enter your job searches at the time you are completing the online certification questions.

BI-WEEKLY CERTIFICATION QUESTIONS CONT'D

6. Did you quit any job between Sunday, (date) through Saturday, (date)?
 - Choose "Yes" only if you quit any job during this certification week.
7. Did you refuse any job(s) or offer(s) of work between Sunday, (date) through Saturday, (date)?
8. Were you fired from any job between Sunday, (date) through Saturday, (date)?
 - Choose "Yes" only if you were fired from any job during this certification week.
9. Did you BEGIN attending school or training classes between Sunday, (date) through Saturday, (date)?
10. Did you BEGIN receiving a pension between Sunday, (date) through Saturday, (date)?
11. Did you receive vacation pay between Sunday, (date) through Saturday, (date)?
12. Did you receive, or will you receive holiday pay for a holiday that occurred between Sunday, (date) through Saturday, (date)?
13. Did you receive severance pay between Sunday, (date) through Saturday, (date)?
 - Answer "Yes" if you received separation pay, severance pay, wage continuation, payment in lieu of notice, or termination pay between the Sunday date and Saturday date on this certification.
14. Did you receive bonus pay between Sunday, (date) through Saturday, (date)?
 - Answer "Yes" if you received bonus pay between the Sunday date and Saturday date on this certification.
15. Did you do any type of work between Sunday, (date) through Saturday, (date)?
 - Answer "Yes" if you worked on any date between the Sunday date and Saturday date of this certification.
16. Did you have any earnings, even if you have not been paid, between Sunday, (date) through Saturday, (date)?
 - If you worked on any day during this week you MUST answer "Yes" to this question. This question is not asking if you have received pay for those hours worked yet.
 - You must report your gross earnings each week.
17. Did you return to full time work on or after Sunday, (date) and on or before Saturday, (date)?

For accuracy, please review your MiWAM responses. If you called MARVIN, your answers will be repeated. You will be required to certify that all the information you provided is true and correct by agreeing to the following:

I understand that the answers I give may affect my benefit payments. I certify that I am the individual listed on this claim. Answering questions or certifying for benefits for anyone other than yourself is considered fraud and is punishable by law. I understand that making false statements, concealing information or misrepresenting facts is considered fraud. I understand that if I give false information to receive benefits I will have to repay benefits, my claim may be stopped, I may be required to pay additional fees, and could serve time in prison. I understand the penalties for committing fraud and certify that the answers I have given for the week mm-dd-yyyy through mm-dd-yyyy are true and correct.

CONFIDENTIALITY AND DISCLOSURE INFORMATION

The information you provide UI, including your Social Security number, is confidential and is only disclosed in accordance with the law. This includes information provided on all claim documents, forms, and information submitted by you or the involved employer(s). If allowed by law, your information may be requested and used for other governmental purposes, including, but not limited to, verification of eligibility under other government programs. Your information could also be provided upon request for statistical, research and unemployment insurance purposes.

All employers must report the names, Social Security numbers and wages of all their employees. This wage information is required by law and may be provided to other governmental agencies to verify eligibility.

Some reasons that your information may be requested are:

- Department of Health and Human Services General Assistance
- Medicaid,
- Bridge cards,
- Other public assistance programs,
- Friend of the Court
- Michigan Department of Treasury,
- The Internal Revenue Service,
- Law enforcement agencies in connection with a criminal investigation, and
- Colleges and universities for research purposes.

Your information is confidential by law so this means your spouse, child or other chosen individual will not be able to discuss your claim with any UI staff member without a signed authorization from you.

State of Michigan
Talent Investment Agency
Unemployment Insurance
9023 Joseph Campau
Hamtramck, MI 48212

FIRST CLASS MAIL

**READ THIS IMPORTANT INFORMATION
KEEP THIS BOOKLET FOR ONE YEAR**



Gretchen Whitmer, Governor
State of Michigan

www.michigan.gov/uia

TIA is an equal opportunity employer/program. Auxiliary aids, services and other reasonable accommodations are available upon request to individuals with disabilities.