

# Unemployment FAQs

## How do I qualify for unemployment benefits?

To qualify for unemployment benefits, we look at the wages you were paid in the first four of the last five calendar quarters – the standard base period. (See next question for “base period” definition)

A person must earn at least one and a half times the highest amount of wages paid in any quarter of the base period. A person can also qualify using the Alternate Earnings Qualifier. This means you must have total base period wages of at least \$20,458.00, and you must have wages in at least two calendar quarters in the base period.

If you file a new claim for benefits and your last benefit year expired within the last six calendar quarters, you must additionally satisfy the following earnings requirement:

Worked after your prior benefit year began; and

Been paid, by a liable employer, at least five times the last weekly benefit amount that was in effect on your prior benefit year.

## What is a base period?

The base period is the four completed calendar quarters in which wages paid to you are considered for determining your Weekly Benefit Amount and the number of weeks of entitlement. In most cases the base period will be the first four of the last five completed calendar quarters prior to the week you file your new claim for benefits. The four calendar quarters in a year are: January – March; April – June; July – September; and October – December.

The UIA will look at your standard base period to determine if your wages qualify you for unemployment benefits. If you cannot qualify based on your standard base period, the UIA will consider your wages in the “alternate” base period, which is the four most recently completed calendar quarters.

There are two ways in which your wages may qualify you for unemployment benefits:

Regular (Standard Base Period) method: There must be wages in at least two quarters in the base period. For benefit years beginning January 1, 2019, one quarter’s wages must be at least \$3,667 and total wages for all four quarters must equal at least one and a half times the highest amount of wages paid in any quarter of the base period ( $\$3,667 \times 1.5 = \$5,500$ ).

OR

Alternate Earnings Qualifier (AEQ): (a) You must have wages in at least two quarters; and (b) total wages for all four quarters must equal at least 20 times the state average weekly wage (SAWW). For 2019, the AEQ amount is \$20,458.40 [ $20 \times \$1,022.92$  (SAWW) = \$20,458.40]

## What is a benefit year?

A benefit year is the 52 week period following the date you file your claim. The maximum number of weeks of benefits you can receive in the 52 week benefit year is 20 and minimum is 14.

## When do I file for benefits?

You should file within the first week you want to claim benefits which is often the first week after your separation/layoff from the employer.

## How do I file for unemployment benefits?

See "Unemployment Fact Sheet". Online or via phone, in-person offices are temporarily closed to the public.

## What information do I need to file?

See "Unemployment Fact Sheet"

## How will I receive my payments?

See "Unemployment Fact Sheet". Payments are issued by either a UI issued debit card from Bank of America or direct deposit to your financial institution of choice. To set-up direct deposit you will need to visit your MiWAM account and data enter your direct deposit information under the Claimant Services tab or call 1-866-500-0017 and select the payment option. You will need to have your routing number and your account number.

## How many weeks can I collect unemployment?

To calculate the number of weeks of unemployment you may be entitled to:

Multiply your total base period wages by 40% (0.4)

Divide the result in step 1 by your Weekly Benefit Amount

Round down to the nearest half-week. The result is the number of weeks you may receive benefits. The maximum is 20 weeks and the minimum is 14 weeks.

## How much will I get in benefits?

To calculate your Weekly Benefit Amount:

Multiply the wages you were paid in the high quarter of your base period by 4.1% (0.041). Round down to the nearest dollar.

Add \$6 for each dependent, up to 5 dependents.

The sum of steps 1 and 2 is your Weekly Benefit Amount. The maximum weekly benefit amount is \$362. The minimum weekly benefit amount is \$81.

## How does UIA define "full time"?

The law doesn't define "full-time" for unemployment benefit purposes. UIA accepts the definition of "full-time" used by the particular employer involved in the claim.

## What and WHO is MARVIN?

MARVIN, which stands for "Michigan's Automated Response Voice Interactive Network" is an automated computer system that lets people who are collecting unemployment report (or "certify") to UIA by telephone. See "Unemployment Fact Sheet" for more info.

When you file for unemployment, you will get instructions about how to "talk" with MARVIN. MARVIN's statewide toll-free number is 1-866-638-3993.

## Where can I get help if I still have questions?

If you have a question or problem with your claim, call our toll free customer service line at 1-866-500-0017; TTY customers call -1-866-366-0004

Monday - Wednesday 7 a.m. to 6:00 p.m. ; Thursday - Friday 7 a.m. to 5 p.m.