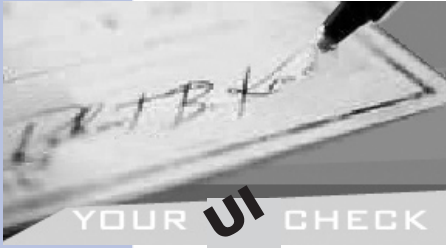


Unemployment Insurance and YOU . . .



General Information on the Unemployment Insurance Program



What is Unemployment Insurance? Unemployment Insurance has been in existence since 1939. It is designed to provide short-term replacement of lost wages to individuals who are unemployed through no fault of their own. It is not intended to be a permanent source of income.

Do I Qualify? If you have worked in Vermont any time in the past eighteen months and are unemployed through no fault of your own, you may be eligible. You must have been paid at least the Minimum Wage Qualifier in one of the four calendar quarters being used. This figure is subject to change in July of each year. You can contact the toll-free Claimant Assistance Line at 1-877-214-3332 to obtain this information.

How much will I receive? The amount of your benefits are based on wages you were paid over the last eighteen months or six calendar quarters. The department uses four calendar quarters to determine eligibility. This is called a BASE PERIOD. Generally the first four of the last five completed calendar quarters are used. The highest quarter of the four quarters being used must meet the Minimum Wage Qualifier. The remaining three quarters must equal at least 40% of the highest quarter.

Once the department has determined which four consecutive quarters are to be used, we then look at the two highest quarters of wages. When that is determined, we add the two quarters together and divide them by 45. This will provide an amount that is a little over half of your normal earnings, up to the Maximum Weekly Benefit Amount. Your established Weekly Benefit Amount will never exceed the Maximum Weekly Benefit Amount in place with the department. The Maximum Weekly Benefit Amount is subject to change each July based on average annual wage increase in Vermont. You can contact the department to obtain the current Maximum Weekly Benefit Amount.

How long can I receive Unemployment Insurance payments? When you file for Unemployment Insurance benefits, you will establish a benefit year. This benefit year lasts one year from the time the claim is made effective. If you meet all eligibility requirements, you will be able to draw benefits up to the Maximum Benefit Amount allowable on your claim. This figure is obtained by multiplying your Maximum Weekly benefit amount by 26. This amount is the most you will be eligible to draw during the benefit year. This amount may be 26 weeks of benefits for the full amount you are eligible for or may be in partial payments due to part-time employment for more than 26 weeks. In either case, you would not be eligible to receive addition benefits once this amount in exhausted, regardless of whether or not the benefit year has ended.

How do I file? Filing a claim for Unemployment Insurance benefits has never been easier. Simply call the toll-free Initial Claims Line at 1-877-214-3330 and answer a series of questions by using your telephone keypad.

Once the system has taken the information needed to start your claim, you will be connected to a Customer Service Representative who will assist you in completing the Initial Claim process. You will also be provided with information to assist you in filing your claim for benefits for each week you are totally or partially unemployed.

When can I expect my first payment? When you file your Initial Claim for Unemployment benefits, we obtain employer and separation information from you. If the reason for separation from your last employer is due to lack of work and all other eligibility requirements have been met, you can generally expect to have the first payment processed within 11 days from the date you file your Initial Claim.

What is Required of Me While I'm Filing for and Receiving Benefits? One of the requirements the department places on individuals is *Work Search*. Generally, if you are separated from your employer and will not be returning to work for that same employer, you are required to look for work. If you are required to look for work, you will be told at the time you file your Initial Claim. The department requires that you make a minimum of three (3) contacts per week. These contacts usually must be in person, or if an employer requires a resume be submitted as the method of application, we will accept that as a valid job contact. Telephone calls ARE NOT considered valid job contacts.

We encourage you and you may be required to participate in re-employment services at the nearest Resource Center. If you refuse to participate, you may be denied further benefits.

The Vermont Department of Labor has a number of programs available to assist you in finding new employment. Please visit the nearest Resource Center and register for services. As a job seeker, you are encouraged to create a Vermont JobLink account on-line at www.VermontJobLink.com and browse our available job listings.

The department's policy requires that, at the time you file your Initial Claim for benefits, you will be willing to accept up to 10% less than you were earning before you filed. After five weeks you must be willing to accept 20% less than you were previously earning. After filing for ten weeks, you must be willing to accept the prevailing wage. The prevailing wage is the average wage, among all employers in your area, for the type of work you are seeking.

**To File a New Claim for Unemployment Benefits in Vermont
Call toll-free 1-877-214-3330**

Please have the following information available when you call, to help speed the claims filing process:

- 1) **Social Security Number**
- 2) **Address** (mailing and home address, if different)
- 3) **Telephone Number** (including area code)
- 4) **Banking Information** (for enrollment in Direct Deposit)
- 5) **Alien Registration Number** (if not a United States citizen)
- 6) **Amount and duration of any separation pay you may receive**
- 7) **Recall Date** (if you expect to be recalled to your job)
- 8) **Valid Driver's License Number**
- 9) **Military Form DD-214, Member 4 Copy** (if you were in the military in the past 18 months)
- 10) **Form SF-8** (if you worked for the Federal Government during the past 18 months and received one)
- 11) **Complete name and address of each employer (including zip code) you worked for during the past 18 months**
- 12) **Payroll address if different**
- 13) **Employer's telephone number** (including area code)
- 14) **Beginning and ending dates of employment**
- 15) **Reason for separation**

**CLAIM CENTER CORE HOURS:
Monday through Thursday: 8:30 a.m. - 4:00 p.m.
Friday: 9:00 a.m. - 4:00 p.m.**

**To file a NEW CLAIM for Unemployment Benefits:
Call toll-free 1-877-214-3330**

**For CLAIMANT ASSISTANCE or to Obtain Answers to Any Questions:
Call toll-free 1-877-214-3332**

**To file a WEEKLY CLAIM for Unemployment Benefits:
Online at www.labor.vermont.gov or
Call toll-free 1-800-983-2300**

Equal Opportunity is the Law. The State of Vermont is an Equal Opportunity/Affirmative Action Employer. Applications from women, individuals with disabilities, and people from diverse cultural backgrounds are encouraged. Auxiliary aids and services are available upon request to individuals with disabilities. 711 (TTY/Relay Service) or 802-828-4203 TDD (Vermont Department of Labor).

Interpretative services are available for limited English proficiency customers. For more information please visit: <http://www.dol.gov/oasam/programs/crc/ISpeakCards.pdf>

TTY Direct Access If you have a hearing impairment or are a TTY user, you can contact the Department directly through our TTY system toll-free at 1-800-650-4152. A TTY Customer Service Representative will assist you in filing your claim, provide you with general information or provide answers to questions you may have.

**This form contains only general information and
does not have the force of law.**