

How to File an Unemployment Insurance Claim and Certify for Benefits

January 2025

Presented by the Illinois Department of Employment Security Service Delivery

Unemployment Insurance Benefits Overview

 Unemployment insurance is a state-administered program designed to provide workers with financial assistance during temporary periods of involuntary unemployment or underemployment.



Monetary Eligibility Requirements

- One of the requirements for receiving unemployment benefits is Monetary Eligibility.
- Monetarily Eligibility means you must have earned enough wages during the period of review to receive unemployment benefits.
- The amount you are eligible to receive is based on your earnings and is called your Weekly Benefit Amount (WBA).



Weekly Benefit Amount (WBA)

- The minimum Weekly Benefit Amount (WBA) is \$51, not including a dependent spouse or child
- The maximum Weekly Benefit Amount (WBA) is \$605, not including a dependent spouse (\$721) or child (\$827)

• As of 1/07/2025



You may receive a Dependent Allowance in addition to your Weekly Benefit Amount (WBA) if you have:

- a. A dependent child under the age of eighteen (18) or;
- b. A non-working spouse
- You can claim one or the other. You cannot claim both your spouse and your child as a dependent.
- Reporting more than one dependent child will not increase your Dependent Allowance.



Dependent Allowance

- The minimum allowance for a dependent spouse is \$15; the maximum allowance is \$128.
- The minimum allowance for a dependent child is \$26; the maximum allowance is \$222.



Other Eligibility Requirements

IllinoisJobLink.com

Besides being monetarily eligible for benefits, other requirements which must be met to be eligible for benefits are:

- 1. You must be able and available for work.
- 2. You must be actively seeking work.
- 3. If required, you must register for work with Illinois Job Service website Illinois Job Link at <u>www.Illinoisjoblink.com</u>

The registration for work is section 500A of the unemployment insurance act.



Able, Available and Actively Seeking Work

- During each week, you must be willing, ready and able to accept a suitable job; you must be <u>able</u> to, and <u>available</u> for work.
- Report any unavailable days when you certify. Unavailable days include days that you are away on vacation or days you must stay at home to care for a sick child, for example.
- The law states that you must be <u>actively seeking</u> work on your own initiative. Keep a log of your job search activities for every week in which you claim benefits. If your eligibility is challenged, you may be required to produce that document. <u>www.illinoisjoblink.com</u> can help.



Able, Available and Actively Seeking Work

 Save your written records documenting your work search for any week being claimed until one year has passed from the end of that week.

 A work search form is available on our web site. If you apply in person, you will receive a work search form from the local office personnel.

Tip: Enter your work search on IJL!



Illinois Job Link

IllinoisJobLink.com

The Illinois Job Link (IJL) is state of Illinois job service website to enhance an individual's ability to obtain employment and is also an eligibility requirement.

 There are exceptions to this requirement, including where local labor market conditions indicate employment service registration would not increase the likelihood of returning to work.



Information Needed to File Your Claim

It is important to have all the following information before you begin the filing process. The application will time out after an hour of nonuse:

- Your social security number
- Your Drivers License or State ID
- Your employment history from the past 18 months to include name of employers, employer address, start date, last day of work and number of days worked.



Information Needed to File Your Claim

If you are claiming a dependent child or a dependent spouse, you will need to provide your dependents:

- Name
- Social Security Number and;
- Date of Birth



When to File

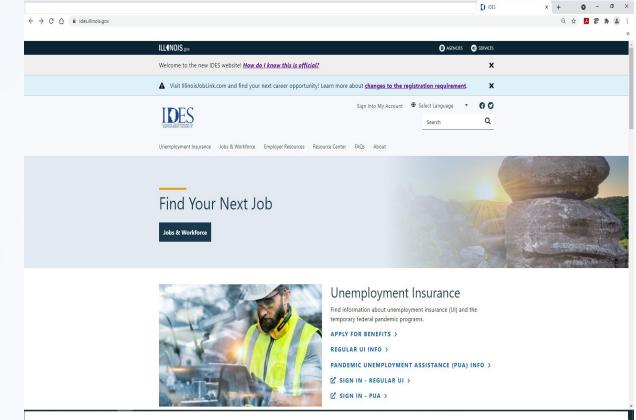
- File your claim for unemployment insurance benefits during the first week of unemployment, which would be the week you were laid off or your hours were reduced.
- Your claim is effective the week you file for benefits.
- However, if you worked during the week in which you are filing and those earnings are equal to or exceed the amount you are eligible to receive in benefits, your claim will be effective the following week.

(Example: You file your claim on 1/07/2025. Your last day of work was Friday, 1/3/2025, and you earned \$500 for that week. If your weekly benefit amount is \$300, you are not unemployed for that week (1/3) and your claim will be effective the following week, 1/07/2025.)



Where to File

- Apply for benefits online at: <u>www.ides.illinois.gov</u>
 - Available anytime



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Appeals		denied within twelve months of today's date. Instead, file for PUA.			
Fraud & Identity Theft		If you have exhausted regular unemployment benefits, a Pandemic Emergency Unemployment Compensation (PEUC) claim will be filed for you and additional weeks of PEUC benefits will be			
Guides and Resources	•	added to your balance.			
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Where to File

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www.ides.illinois.gov

– Available anytime

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There are instances where individuals are unable to register online and are therefore unable to file their claim online.

If you are unable to register and file online, you will need to contact Claimant Services at 800-244-5631 for assistance.



What Happens Next?

State of Illinois





I Filed My Claim What Happens Now?



What Happens Next?

After your claim is filed, IDES will send you a UI Finding, which will include information such as:

- Your Weekly Benefit Amount (WBA), which is the amount you are eligible to receive each week.
- Your Dependent Allowance, if applicable.
- Your first certification date and;
- Other information pertinent to your claim, including your Maximum Benefit Allowance.



What Happens Next?

Illinois Department of Employment Security
Local Office City
Local Office Address
Local Office City, State & Zip Code
Phone: (000) 000-0000 TTY: (000) 000-0000
Fax: (000) 000-0000

www.ides.illinois.gov

JOHN Q. PUBLIC 100 MAIN STREET ANYTOWN, IL 60000

Date Mailed: 05/25/2010 Claimant ID: 0000000

U. I. Findings - Example

(Este es un documento importante. Si usted necesita un intérprete, póngase en contacto con su oficina local.)

Dependent Type: None Payment Method: Pending Debit Card Last Employer: WWWW Employer Inc. Unemployment Reason: Laid-Off (Lack of Work) Filing Type: In-Person

Last Day Worked: 05/21/2010

Your bi-weekly call certification day is: Wednesday

Your First Certification date is: 06/09/2010

You may certify by telephone at (312) 338-4337 or by using the Internet at www.ides.illinois.gov/certify. The best way to certify for benefits is the internet. These services are available Monday – Friday from 05:00AM to 07:30PM. Broan Department of Department Becarily Local Office City Local Office City, Bate & Dip Com Property (200) 000 0000 TTY, plant test and Property (200) 000 0000 TTY, plant test and Property (200) 000 0000 TTY.



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• Your current payment status is pensing dots cand. A dotst sent will be insued to you within the meet 7 days. This sent must be activated by calling (864) 759 2167 to receive your tanantes, please activate second as your receive the dotst cand.

Patenti Additional Companiation (FAC), Program provides a \$20 wonth suggimment to individuate who are eligible to receive unerglightent terminal under follocit or state term.

If you have established a bareful beginning prior to May 20, 2010 the payment of FAC will continue for any week which you are eligible for require consequences insurance benefits from all the easier ending Describes 11, 2010 if your bareful part list will be an all of the SB, 2010 FAC benefits will not all the easier ending Area 1, 2010.

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Minimum Determination.

Weekly Servert Amount 185-50

Benefi Anount per them \$265.00

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Agence Rights: If you designee with the amount of wages shown....

Local Office Ratios Local Office Address Phone (000) 000-0000

OUTOR.

Pex. (99/2013)





Maximum Benefit Allowance

Maximum Benefit Allowance is the total amount you are eligible to receive during your benefit year.

- The Maximum Benefit Allowance is your Weekly Benefit Amount (WBA) times 26 weeks.
- The Maximum Benefit Allowance does not include your Dependent Allowance.

Example: Your weekly benefit amount is \$350. Your Maximum Benefit Allowance is \$350 (WBA) X 26 (Weeks) =\$9100.



Certification

- Certification involves answering a list of questions which are asked to determine if you are eligible to receive unemployment benefits for the weeks in question. Questions are available in "I Filed My Claim" document.
- You will be assigned a certification day; either Monday, Tuesday or Wednesday and will be asked questions pertaining the two weeks immediately preceding.

Example: If your call date is Monday, 9/13/2021, you will be asked questions pertaining to the week of 09/5/2021 through 09/11/2021.

 If you miss your regular certification day you can certify on Thursday or Friday of the same week. You may also you certify on your regular day in the following week (or Thursday or Friday of that week).



Certification

- There are two ways to certify for benefits:
- You can call the agency's touch-tone voice response system called Tele-Serve at 1-312-338-4337

Available from 5 AM to 7:30 PM or;

You can certify online at <u>http://www.ides.illinois.gov/</u>
 ➢Available from 5 AM to 7:30 PM





Certification
IDEC



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Unemployment Insurance Jobs & Workforce Employer Resources Resource Center FAQs About

IDES > Unemployment Insurance > Certify for Benefits

Unemployment Insura	
Unemployment Insurance	 Certify for Benefits
Information	Things You Should Know Before Certifying
Certify for Benefits	Benefit Year Ending Information:
File an Unemployment Claim	Has it been one year since you first filed for benefits? No need to worry – we're working to keep your claim active. Find out what it means when your benefit year is ending.
	Regular UI Certification Timeline:
Appeals	English Spanish Polish Chinese Arabic Tagalog Hindi
Fraud & Identity Theft	 The best way to complete your certification is online from 3:00am - 7:30pm on your designated certification day, including holidays.
Guides and Resources	Thursdays and Fridays are make-up days if you miss your certification day
Upload a Document	You may also certify by <u>Tele-Serve</u> at (312) 338-4337 (3:00am - 7:30pm, Monday - Friday)
Mixed Earners Unemploym	PUA Certification Timeline:
Compensation (MEUC)	English Spanish Polish Chinese Arabic Tagalog Hindi
Expiring Programs	
	Certify Online Here:



Payment Options

- You will receive payment via paper check
- You have the option to set up Direct Deposit to your checking or savings account online at www.ides.Illinois.gov. If your direct deposit is not set up at the time of your certification your benefits will be paid to you by paper check. Once your Direct Deposit is set up, benefits will automatically go to your Direct Deposit account.



Benefit Payment

- Once you have certified for benefits, it will be determined if you are eligible to receive benefits based on the answers you provided.
- If you are eligible to receive benefits, generally you will receive a payment within 2 to 3 business days.
- Payments will be sent via paper check; or if you set up direct deposit, payments will be deposited into your bank account.
- You are now eligible to receive payment for the first week of your claim, along with the second week. We no longer have a waiting week.



Benefit Payment

- Unemployment insurance benefits are subject to State and Federal income taxes.
- > You can elect to have deductions taken out at the time you file your claim or after.
- > Deductions are 10% federal income taxes and 4.95% state income taxes.
- > You can not elect deductions on a payment you have already been paid.



Can I work and receive benefits?

Yes. If you work and your gross earnings are less than your Weekly Benefit Amount (WBA), you may be eligible for all or partial benefits. For example, earning less than half of your WBA will not affect the amount you receive. However, if you earn more than half of your WBA, anything over half of your WBA will be deducted from your benefits.



Part-time Unemployment

Example: Your WBA is \$350. You earned \$275 working. Since half or your WBA is \$350/2= \$175, your benefits will be reduced as follows: \$275 (earnings) - \$175 = \$100, which means \$100 will be deducted from your WBA.

Therefore, for the week that you worked and earned wages in the amount of \$275, you will receive \$350 (WBA)-100= \$250 plus your Dependent Allowance, if applicable.

Note: Dependent allowance is payable only if benefits are payable.



Disqualifying Income

I receive a pension. Will this affect my unemployment benefits?

If the pension was paid by an employer in the base period or the employer is the chargeable employer on your claim, those pension payments are considered disqualifying income.

- 50% of the amount you receive may be deducted from your Weekly Benefit Amount (WBA) if you paid into the pension or;
- 100% will be deducted if your employer paid the full amount.
- If you received a lump sum amount and did not have the option to receive monthly payments, a deduction will be made *only* for the week in which you received the payment.
- If it has been more than 18 months since you worked for the employer, the pension you are paid is not disqualifying income and therefore, will not be deducted from your benefits.



Workers' Compensation

Is workers' compensation the same as unemployment compensation? No. Workers' Compensation is payment made based on the Workers' Compensation Act and are paid due to a temporary disability.

If I receive Workers' Compensation will this affect my unemployment benefits? Yes. 100% of your workers' compensation will be deducted from your Weekly Benefit Amount (WBA).



Important Numbers and Websites

File your claim, certify for benefits, check your payment status at: <u>www.ides.Illinois.gov</u>

Tele-Serve: 1-312-338-4337

Claimant Services: 1-800-244-5631

Fax Number (for sending ALL documents): 1-217-557-4913

