

UNEMPLOYMENT INSURANCE

1. What is Unemployment Insurance (Unemployment Compensation)?

Unemployment Insurance provides temporary financial assistance to qualified workers who become unemployed through no fault of their own. Benefits are not based on need. The unemployment compensation program was established by Congress in 1935 as part of the Social Security Act. The administration of this program lies with each state. Benefit eligibility requirements such as weekly benefit amounts are determined by state law and vary from state to state.

2. Who pays for Unemployment Insurance?

Employers pay a contribution tax based on a percentage of their payroll into the Unemployment Trust Fund. Workers DO NOT pay taxes into the unemployment program and NO deductions are taken from your paycheck. If you had more than one employer, your employers will share in the costs. Employers also pay a federal tax which pays for the administrative costs of the program as well as for extension of benefits during periods of high unemployment.

3. How do I apply for unemployment insurance benefits?

When you become unemployed or have a reduction in your work schedule, you can file online or in-person at a local claims office. Be prepared to provide your social security number, all employment information such as employer's name and address, dates of employment, reason for separation for the past 18 months (including part-time work), and your bank information for direct deposit (routing and account numbers).

To apply online, go to uiclaims.hawaii.gov. You must print your confirmation page at the end and follow all instructions on that page.

4. Do I qualify for Unemployment Insurance?

Your claim will be based on wages paid to you in your base period. To establish a Hawaii claim:

- 1) You must have been paid wages in at least two quarters of your base period; and
- 2) You must have been paid wages of at least 26 times your weekly benefit amount.

Your claim is good for a one year period called the benefit year.

5. How much do I qualify for?

WEEKLY BENEFIT AMOUNT: The amount is determined by state law and based on the gross wages paid to you in your base period. In Hawaii, your weekly benefit amount is equal to 1/21 of the highest quarter wages in your base period with a maximum limit of \$544 for claims filed in 2014. The total amount of benefits payable during the benefit year is 26 times your weekly benefit amount.

BASE PERIOD: Every state uses a base period to determine what quarters will be used to establish your claim. In Hawaii, the standard base period is the first 4 of the last 5 completed calendar quarters. If you do not qualify using the standard base period, an alternate base period (the last 4 completed calendar quarters) may be used.

Use the online Benefit Estimator at uiclaims.hawaii.gov to calculator your weekly benefit amount.

PENSION DEDUCTIONS: Retirement income from both private and government employment, including military retirement pensions, and disability or non-disability pensions, must be reported to the claims office. These sources of income may be deductible from your weekly benefit amount and a determination will be made by your local claims office.

OTHER INCOME: Earnings over \$150 from a part-time job are also deductible. Report all income from all sources and the local claims office will make the determination.

UNEMPLOYMENT INSURANCE BENEFITS ARE TAXABLE INCOME. You can elect to have federal or state income taxes deducted from your unemployment checks. At the end of the calendar year, Form 1099G is mailed to you for your records and the amount you received is reported to the Internal Revenue Service and the State Tax Office.

IF THE REASON FOR YOUR UNEMPLOYMENT WAS OTHER THAN LAID OFF DUE TO LACK OF WORK, a decision will be made on your separation to determine if benefits are allowed or denied. Decisions are also made on your refusals of work, your availability for work, and other issues which affect your eligibility for benefits.

OTHER INFORMATION:

- You will have to register for work within 7 calendar days in your state of residence after filing your unemployment claim. Hawaii residents must post their resume online at www.hirenethawaii.com, the internet based job matching system used by the state Workforce Development Division. Out-of-state residents must check with their state agency on how and where to register for work.
- If you are a member of an approved referring union in Hawaii, you must submit verification that you are in good standing and seeking work through your union. If you are not in good standing, you must register for work and follow the instructions above.
- Each claimant must also serve a waiting period week, which is the first payable week claimed.
- You must be able to work and available for work each week. You must be actively seeking work and are required to make at least three job contacts per week. You must also keep a record of your job contacts on form UC-253 "Record of Contacts Made for Work" and turn in the form when requested by staff for verification purposes. ***Job training services are available and your availability for work may be waived if you are in approved training. Check with the state Workforce Development Division for more information.***
- **You must report all of your employment and earnings if you work during the week benefits are claimed. Failure to report is fraud and you can be subject to repayment, disqualification and/or criminal prosecution. Unreported employment will be detected.**

For more information, forms, and addresses for local claims offices, visit our website at:

<http://labor.hawaii.gov/ui>. Call or email your local unemployment claims office if you have any questions.

Do not rely on advice from friends or relatives or you may run into problems on your claim.

Honolulu Claims Office	586-8970 or 586-8971	dlir.ui.honolulu@hawaii.gov
Waipahu Claims Office.....	675-0030	dlir.ui.waipahu@hawaii.gov
Hilo Claims Office	974-4086	dlir.ui.hilo@hawaii.gov
Kona Claims Office.....	322-4822	dlir.ui.kona@hawaii.gov
Maui Claims Office	984-8400	dlir.ui.maui@hawaii.gov
Molokai Claims Office.....	553-1750	dlir.ui.maui@hawaii.gov
Kauai Claims Office	274-3043	dlir.ui.kauai@hawaii.gov
Liable Interstate Unit.....	(808) 586-8960	dlir.ui.honolulu@hawaii.gov