



# Frequently Asked Questions (FAQs) About Unemployment Insurance (UI)

Answers to common questions about Hawaii's UI program.

## How unemployment insurance works

Unemployment benefits provide temporary financial help if you:

- Are unemployed through no fault of your own **AND**
- Meet the legal requirements under Hawaii law

We pay unemployment benefits based on requirements of the Hawaii Employment Security Law and past employment and not based on need.

## Who pays for unemployment insurance

Employers pay for unemployment benefits through taxes on a percentage of their payroll. If you worked for more than one employer, they all share the costs of your benefits. Employers also pay a federal tax that helps manage the program and extend benefits when unemployment is high.

As a worker, **you do not pay taxes into the unemployment insurance program.**

## How to apply for unemployment insurance

Your claim starts on the Sunday of the week you file it. If you wait to file after losing your job, you will not get benefits for the weeks before you filed.

To apply online, visit the Hawaii UI claims website: <https://huiclaims.hawaii.gov>. This online service is available:

- Monday to Friday, 6:30 a.m. to 11:00 p.m.
- Weekends and holidays, 9:00 a.m. to 11:00 p.m.

All times are Hawaii Standard Time (HST).

For details, watch our instructional video:

<https://labor.hawaii.gov/ui/instructional-video-for-filing-unemployment-insurance-online>

If you need more help, contact us.



UI Call Center: (808) 762-5752 or (833) 901-2272



Contact Form: <https://labor.hawaii.gov/ui/contact-form>

## Liabile interstate benefits

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If you move to another state, the District of Columbia, Puerto Rico, Canada, or the Virgin Islands, you may still receive benefits from Hawaii if you meet Hawaii's eligibility requirements. Similar laws and responsibilities apply to in-state and out-of-state claimants.

## Information you will need to apply for benefits

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Make sure you have all the following information and that it is correct. You cannot make changes after you submit your application.

- Social Security number
- Bank account number and routing number. Use your bank routing number and account information on your personal check. If you want to use a savings account, ask your bank for this information.
- Your employment information for the past 18 months, including:
  - Employer's name, address, and phone number
  - Dates of employment
  - Reason for separation
- Alien registration number or I-94 or unexpired passport number (if you are not a U.S. citizen)

## Qualifying for unemployment benefits

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To qualify for unemployment benefits, you must have been paid a certain amount during the standard period, which is the first four (4) of the last five (5) completed calendar quarters:

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

## Alternative qualifications

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If you do not qualify using the standard base period, we use the alternate base period, which is the last four (4) completed quarters.

If you worked in other states besides Hawaii (including the District of Columbia, Puerto Rico, or the Virgin Islands) during your base period, you may be able to use those wages to qualify or increase your weekly benefit amount.

## Eligibility requirements

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In addition to the wage requirements above, you must meet the eligibility requirements below:

- You are unemployed for reasons that were not your fault, or
- You are working less than your normal hours and earning less than your weekly benefit amount.
- You are physically able to work and available for work and do not have any major restrictions, such as:
  - No transportation
  - No childcare
  - Attending school
  - Other personal situations

If you cannot work due to an injury or illness after you apply, you may still be eligible for benefits if you:

- Have a doctor's note
- Have an active claim and are registered to work
- Do not refuse any suitable work because of your injury or illness

## Rules and requirements for certain workers and situations

### Federal civilian employees

If you worked for the federal government in the past 18 months, you must provide one of the following after applying for benefits:

- Standard Form 8
- Standard Form 50
- Pay stubs



**IMPORTANT:** Do not delay your filing if you do not have your Standard Form 8 or Standard Form 50 or paystubs. You can provide this documentation later.

### Military members

As a former military member, you must provide form **DD-214 Member 4 Copy** after applying for benefits. You should still apply even if you do not have your DD-214. You can provide it later.

To request a copy of your DD-214, visit the National Archives Military Service Records website:

<https://www.archives.gov/veterans/military-service-records>.

Benefits will be paid by the state you are in at the time you apply, not your last duty station. If you move to another state after you apply for benefits, please refer to the "Liable interstate benefits" section for more information.

### *Reservists*

You must have at least 180 continuous days of active duty to be eligible for benefits. Be sure to provide your DD-214 after applying. You must also report the hours you work and wages you earn for weekend drills.

### *Permanent change of station (PCS) orders*

If your spouse is in the military and gets a PCS order, you may be eligible for benefits if you quit your job. However, you still need to meet the other eligibility requirements.

### Workers involved in labor disputes

During a labor dispute, you are not eligible for benefits if work has stopped at your workplace. We get information from your employer and union representatives to decide if there is a work stoppage.

If there is no work stoppage and you meet all other requirements, you may qualify for benefits. If you filed a claim, you would get a "Notice of Decision on Unemployment Insurance Claim" in the mail.

While receiving benefits, you must report:

- Strike pay
- Sick pay
- Vacation pay
- Pension income
- Disabilities or illnesses
- Education
- Self-employment

If we need more information, we will contact you.

## Retirees

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If you do not plan to go back to working as much as you did before retirement, you will not qualify for benefits. If you chose to retire, you must report that you quit your job.

## Searching for work in another state

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If you travel to another state to look for work, you may file courtesy claims online for 2 consecutive weeks. The online system will ask you to share your location. Please respond promptly—if you do not, your benefits may be delayed or denied.

If you are moving to a new address, be sure to update your information and reactivate your claim. If you travel outside the United States, you may not be eligible for benefits until you return to the States.

## Temporary disability insurance (TDI)

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If you have used all your TDI benefits but are still under a doctor's care, you must be able and available to work to be eligible for unemployment benefits.

## Reactivating your claim

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If you have worked since filing a claim but lost that job, or if you are working less than full-time hours, you must reactivate your claim. Watch our instructional video on reactivating claims:

<https://labor.hawaii.gov/ui/instructional-video-for-filing-an-additional-claim-and-reactivation/>.

## Partial unemployment

If you are still attached to your regular employer, not working or working less than your full-time hours due to lack of work, you may qualify for some benefits.

To get partial unemployment benefits, follow these rules:

- Your employer must submit form [UC-348 Verification of Partial Unemployment Status](#) within 5 working days.
- Each week you claim benefits, your employer must submit a "[Weekly Report of Low Earnings](#)" online to verify your earnings and eligibility for each week claimed.
- Do not refuse any offers of suitable work during any week you claim.

## Filing claims for benefits

You must file a claim for each week you want to receive benefits. Submit your weekly claims online at Hawaii UI claims website: <https://huiclaims.hawaii.gov/>. The online system is available:

- Monday to Friday, 6:30 a.m. to 11:00 p.m. (HST)
- Weekends and holidays, 9:00 a.m. to 11:00 p.m. (HST)

To avoid delays or denial of payment, file your claims on time:

- Weekly claims must be filed within 7 days after the end of the week (Saturday).
- Biweekly claims must be filed within 7 days after the end of the second week (Saturday).
- If you file claims after the due date, payment will be delayed or denied.

## If you do not see your claims on our website

If you filed a claim outside of business hours, it may not show up on our website right away. You should still get an email confirming that you filed a claim.

## How long your claim lasts

Your unemployment claim is active for one year. This is called your benefit year. During this time, you can receive benefits for up to 26 weeks.

## When your claim starts

Your claim starts on the Sunday of the week you file it. If you wait to file after losing your job, you will not get benefits for the weeks before you filed.

## Waiting period week

Everyone must serve a waiting week, which is usually the first week of your benefit year. You must file a weekly claim request and meet all eligibility requirements for the waiting week, but you will not be paid.

## Filing biweekly with only one week of benefits left

If you are a biweekly filer, you should still file biweekly even if you only have one week of benefits left.

## How much money you can get

We calculate your weekly benefit amount by dividing your highest earnings in a quarter during your base period by 21. The minimum weekly benefit amount is \$5 a week. The maximum weekly benefit amount changes each year.

View this year's maximum weekly benefit amount at <https://labor.hawaii.gov/ui/news/tax-rate-schedule-and-weekly-benefit-amount/>.

## Estimate your weekly benefits

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Use our online benefit estimator ([https://huiclaims2.hawaii.gov/UI\\_ClaimWEB/pages/calculator/calculator.jsf](https://huiclaims2.hawaii.gov/UI_ClaimWEB/pages/calculator/calculator.jsf)) to find out how much money you might get from unemployment benefits. This is only an estimate based on information you provide. Your actual amount may be different.

## If you use up your benefits

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After you use all your benefits and your benefit year ends, you may be eligible to file a new claim. To qualify, you must have worked in a new job and earned wages at least five times the weekly benefit amount of your new claim.

If you have not worked since filing a claim, you will not qualify for more benefits. Instead, you can get free job training and employment help at your local American Job Center. For more information, visit Hawaii Reemployment Services at <https://www.hawaiiunemploymentinfo.com/resources/#Reemployment>.

## How earning money affects your weekly benefits

You can earn up to \$150 a week and still get your full weekly benefit amount. If you earn more than your weekly benefit amount, you will not receive benefits for that week.

## If we pay you less than you expect

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Your weekly benefits would change if you earned more than \$150 during the week claimed, but less than your weekly benefit amount.

## Disqualified claims

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If you earn more than your weekly benefit amount, your claim for that week will say “disqualified.” This means you will not get benefits for that week claimed.

## Retirement income

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If you are getting retirement income from a pension plan that an employer in your base year funded entirely, we may reduce your benefits. We will not reduce your benefits based on:

- A pension plan you contributed to
- Social Security benefits
- Railroad retirement benefits

If we need to reduce your weekly benefit amount based on retirement income, your local claims office will send you a letter explaining how your benefits will change.

## Registering for work

Hawaii residents are automatically registered for work with HireNet Hawaii, the online platform for the State Workforce Development Division (WDD) that offers a variety of employment services to job seekers. Visit the [Workforce Development Division webpage](#) to learn more about WDD services and programs.

If you live and are looking for work in another state, you must register for work and maintain an active registration with the Employment Service or American Job Center office in your local area.

## Union members

If you are a member of a labor union with a job placement service, your union must submit [Verification of Registration for Work \(Form UC-226\)](#) within seven (7) days of your application for unemployment benefits. This verifies that you are in good standing and actively looking for work through your union. If your union cannot refer you for work, contact us.



UI Call Center: (808) 762-5752 or (833) 901-2272



Contact Form: <https://labor.hawaii.gov/ui/contact-form>

## Searching for work

Each week, you must actively search for work and complete at least three work search activities. Examples of work search activities include:

- Applying for a job that fits your skills, availabilities, and qualifications
- Interviewing for a job
- Participating in reemployment services at your state workforce center

You can keep an up-to-date record of your work search activities in your online claimant portal. This record will automatically be included in your weekly or biweekly claim certification, saving you time.

## If you return to full-time work

After you start a new full-time job, notify our office that you found work. Stop submitting weekly or biweekly claim certification to request UI benefit payments once you start your new job, even if you will not be paid for a week or more. If you start the new job in the middle of the week, report your earnings on your weekly or biweekly claim.

## Losing your benefits

We will disqualify you from getting benefits for any of the following reasons:

- You voluntarily quit your job without good cause.
- You were terminated or let go for misconduct related to your work.
- You refused a job offer or referral to suitable work without good cause.
- You are unemployed because work has stopped at your workplace due to a labor dispute.
- You committed fraud to receive unemployment insurance benefits.

## Denial of benefits

If we deny you benefits, you can either:

- Ask us to reconsider our decision.
- Submit an appeal.

Even if you choose one of these options, you should keep filing claims for benefits. If you win your appeal, we will update your claim.

## How to ask for reconsideration or appeal

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You can ask for reconsideration or submit an appeal **online** at [Hawaii UI Claims website](https://huiclaims.hawaii.gov/) (<https://huiclaims.hawaii.gov/>). You may also submit a **written appeal, by mail or in person**, to your local unemployment office or to the **Employment Security Appeals Referees' Office (ESARO)**. If your request for reconsideration is denied, it will be sent to ESARO for review as an appeal.

## Time limit for requests or appeals

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The decision notice shows how much time you have to ask for reconsideration or file an appeal. Most decisions allow **10 days**, and you may receive up to **30 days** if you have a **good reason** for filing late. Some decisions, such as those related to taxes, allow **15 or 20 days without extra time**. Always check the **time limit** on the decision notice.

## How ESARO handles appeals

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ESARO is a separate organization that will schedule a hearing and notify you and other interested parties, such as your former employer.

If you disagree with ESARO's decision to deny benefits, you can file a judicial appeal with the Hawaii Circuit Court.

## If you miss an appeal hearing

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Contact ESARO at (808) 586-8930.

## Judicial appeals

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Please contact the Judiciary about judicial appeals.

## Denial versus disqualification

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These words mean the same thing.

## Direct deposit

We pay benefits through direct deposit. You will provide your direct deposit information when you file a claim online. To file a claim, visit Hawaii UI claims website (<https://huiclaims.hawaii.gov/>) and complete the online application.

For more information on direct deposit, see: <https://labor.hawaii.gov/ui/direct-deposit-of-unemployment-insurance-payments/>.

You only need to submit your direct deposit information once unless it changes.

## Routing and account numbers

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To make sure your bank account and routing numbers are correct, we recommend using a personal check. If you want your benefits deposited into a savings account, contact your bank to get the correct routing and account numbers.



## Updating direct deposit information

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To update your direct deposit information, visit your local claims office and bring:

- A government-issued ID (such as a driver's license, state ID, or passport)
- A bank document with a routing number, account number, and bank name (such as a voided check, bank statement, or bank authorization form)

You cannot see or change your direct deposit information online.

If you are in another state, call us at (808) 762-5752 or (833) 901-2272 to update your information.

## If you get a payment you did not expect

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We regularly review and resolve issues with claims. If an issue is resolved, you may receive an unexpected payment. To find out why we sent a payment, call us at (833) 901-2272 or (808) 762-5752. You can submit a contact form at <https://labor.hawaii.gov/ui/contact-form>.

## Overpayments

### How to repay overpaid benefits

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To make a payment or set up a payment plan, email us at [dlir.ui.sa@hawaii.gov](mailto:dlir.ui.sa@hawaii.gov).

## Paying taxes on unemployment benefits

Unemployment benefits are taxable. You can choose to have 10% withheld for federal taxes and 5% for Hawaii state taxes from your unemployment benefits.

To set up tax withholding, log in to Hawaii UI claims website (<https://huiclaims.hawaii.gov/>) and choose "Tax Withholdings" under "My Account."

## Your unemployment tax form (1099-G)

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We mail Form 1099-G every January. It shows the benefits you received and any federal or state income taxes withheld for the prior year. Make sure your address is correct in your online account.

**Note:** If you repaid benefits, keep your receipt for your tax returns or records. We do not change your 1099-G based on the benefits you repaid. If you have questions, contact your local claims office.

## Request a copy of your 1099-G

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You can get your 1099-G information from your UI account. To access it, log in at Hawaii UI claims website: <https://huiclaims.hawaii.gov/>.

# Who to contact about taxes

If you have questions about taxes, contact the Department of Taxation. You can find their contact information at <https://tax.hawaii.gov/contact/>.

## Visiting our offices

Our offices are open for visits Monday through Friday, 7:45 a.m. to 4:30 p.m., except on state holidays.

# How to schedule an appointment

You can schedule an appointment online at <https://labor.hawaii.gov/ui/appointments/>.

# How to cancel an appointment

You can only cancel up to 48 hours before your appointment. Open the email you received after scheduling your appointment and choose the cancel option.

## Updating your information

To update your account information, such as your address or phone number, log in to your account on the claimant portal Hawaii UI claims website: <https://huicclaims.hawaii.gov/>.

## Get help in your language

If you need free help to understand this document in your language, please contact us using the information below.

<b>Unemployment Insurance (UI) Call Center</b> (808) 762-5752 or (833) 901-2272 (toll-free)		<b>UI Website:</b> <a href="https://labor.hawaii.gov/UI">Labor.Hawaii.gov/UI</a> <b>TTD/TTY:</b> Dial 711; ask for (808) 586-8842		
<b>Oahu Claims Office</b> 830 Punchbowl St Room 110 Honolulu, HI 96813-5080	<b>Hilo Claims Office</b> 1990 Kinoole St Room 101 Hilo, HI 96720-5293	<b>Kona Claims Office</b> Ashikawa Building 81-990 Halekii St Room 2087 Kealahou, HI 96750-0167	<b>Maui Claims Office</b> 54 South High St Room 201 Wailuku, HI 96793-2198	<b>Kauai Claims Office</b> 4370 Kukui Grove St Suite 3-214 Lihue, HI 96766-2001