



Unemployment Insurance Guide for Former Military Members (UCX)

How unemployment insurance works

Unemployment benefits provide temporary financial help if you:

- Are unemployed through no fault of your own **AND**
- Meet the requirements under the 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 benefits

If you were in the military, the federal government will pay for your unemployment benefits. As a worker, **you do not pay taxes into the Unemployment Insurance program.**

Qualifying for unemployment benefits

As a former service member, you may be eligible for benefits based on your pay grade at the time of discharge if you were discharged or released:

- under honorable conditions (or if you were an officer, you did not resign for the good of the service), and
- after completing your first full term of active service.

Alternative military service requirements

If you did not complete a full term of active service, you may still qualify if you were discharged or released for the following reasons:

- for the convenience of the government under an early release program, or
- because of medical disqualification, pregnancy, parenthood, or any service-related injury or disability, or because of hardship, or
- because of a personality disorder or inaptitude but only if you served continuously for 365 days or more.

Reservist requirements

You must have at least 180 continuous days of active duty to qualify for unemployment benefits. You can also use other types of covered employment to qualify.

How to apply for unemployment insurance

When you are discharged and become unemployed, you can apply for benefits online or in person at a local claims office.

To apply online, go to <https://huiclaims.hawaii.gov/> and choose “Claimant Services Login/Create Account.” 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.

Information you will need to apply for benefits

- Social Security number
- Employer’s name and address
- Dates of employment
- Reason for separation for the past 18 months (including part-time work)
- Bank routing and account numbers for direct deposit
- **Form DD-214**, Report of Transfer or Discharge, Member 4 Copy

If you do not have your **Form DD-214**, request a copy on the Veterans Service Records website: <https://www.archives.gov/veterans/military-service-records>.



IMPORTANT: Do not delay your filing if you do not have your DD-214. You can provide this documentation at a later date.

Choosing which state to apply in

Regardless of where you were stationed in the military, you can file your unemployment claim in any state where you are physically present when you file. Your UCX claim will be processed and paid by the state where you submit your application.

Once your initial claim is filed, you cannot cancel it to file in another state. Claims may only be filed through the unemployment offices in the U.S., Puerto Rico, the Virgin Islands, or Canada.

Moving to another state

If you move to another state after establishing your initial claim, you can continue to receive benefits on your Hawaii claim. To update your address and change your status to an interstate claimant, log in to your online account at <https://huiclaims.hawaii.gov/>.

How long does your claim last

Your unemployment claim lasts for one year. This is called your benefit year. However, you are only eligible for 26 weeks of benefits during your benefit year.

When your claim starts

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

Waiting period week

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

How much money you can get

Weekly benefit amount

Your benefit amount is set by state law and based on your pay grade when you left military service and any wages you earned from other jobs. In Hawaii, we calculate your weekly benefit by dividing your highest earnings in one quarter of your base period by 21.

For claims filed in 2026, the maximum weekly benefit is **\$868**. You can receive up to 26 weeks of benefits during your benefit year.

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 four (4) of the last five (5) completed calendar quarters.

If you cannot qualify using the standard base period, an alternate base period consisting of the last four (4) completed calendar quarters can be used.

Paying taxes on unemployment benefits

Your unemployment tax form (1099-G)

You can choose to have federal and/or state income taxes withheld from your unemployment benefit payments. At the end of the calendar year, **Form 1099-G** is mailed to you for your records. The unemployment benefits you received is reported to the Internal Revenue Service and the State Tax Office.

Request a copy of your 1099-G

To request a copy of your 1099-G, call us at (833) 901-2272.

Who to contact about taxes

If you have questions about taxes, contact the Department of Taxation. Contact information is available at <https://tax.hawaii.gov/contact/>.

Reporting income while you are receiving benefits

If you work during any week you claim benefits, you must report all employment and earnings. If you do not report this information, it is fraud. We may require you to repay benefits, disqualify you from future payments, or pursue criminal charges. We actively identify unreported employment and earnings.

Retirement income

Any retirement income you receive from private or government jobs, including military pensions and disability or non-disability pensions, must be reported to the claims office. Your local claims office will review this income and decide if it will reduce your weekly benefit amount.

Other income

Earnings over \$150 from any employment are also deductible. Report all income from all sources during the week you work, and the local claims office will make the determination.

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 transfer to your weekly or biweekly claim certification, saving you time.

Job training

Your availability for work may be waived if you are in approved training. Visit the State Workforce Development webpage (<https://labor.hawaii.gov/wdd/>) for information on job training programs and services.

Get help

If you need help understanding something or have a problem with your claim, please contact us using the information below.

Unemployment Insurance (UI) Call Center

(808) 762-5752 or (833) 901-2272 (toll-free)

UI Website: [Labor.Hawaii.gov/UI](https://labor.hawaii.gov/UI)

TTD/TTY: Dial 711; ask for (808) 586-8842

Oahu Claims Office

830 Punchbowl St
Room 110
Honolulu, HI
96813-5080

Hilo Claims Office

1990 Kinoole St
Room 101
Hilo, HI
96720-5293

Kona Claims Office

Ashikawa Building
81-990 Halekii St
Room 2087
Kealahou, HI
96750-0167

Maui Claims Office

54 South High St
Room 201
Wailuku, HI
96793-2198

Kauai Claims Office

4370 Kukui Grove St
Suite 3-214
Lihue, HI
96766-2001