UNEMPLOYMENT INSURANCE CLAIMANT HANDBOOK





Information you need to know while claiming benefits

Using This Handbook

This handbook explains what you need to know while claiming Unemployment Insurance (UI) benefits.

To protect your rights, it is important you understand the information in this handbook.

You can find additional information online at www.Employment.Oregon.gov, including the Oregon Revised Statutes and Oregon Administrative Rules.

Use the Online Claim System at www.Employment.Oregon.gov/ocs for these services:

- Claim a week of benefits
- View status of your weekly claim
- Restart your claim
- File a new claim
- Change address

- Status of your claim
- Electronic deposit
- Change/reset pin
- Make a payment

View informational videos at: www.oregon.gov/EMPLOY/Unemployment/Pages/Informational-Videos.aspx

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Section 1: Filing for Unemployment Insurance (UI)Benefits

What is UI? UI benefits replace part of your lost income. It is not public assistance. Employers fund the UI program. UI taxes are not withheld from employee paychecks.

What does it mean to be unemployed?

You're unemployed any week you work fewer than 40 hours and earn less than your weekly benefit amount.

How do I file my claim application?

You can file online using the Online Claims System and select the option "File your new claim."

OR

By phone (click for list of phone numbers). You will need to provide your complete work history for the past 18 months including employer names, addresses, phone numbers, and dates of employment.

How do I qualify?

There are two ways to qualify:

- You've been paid at least \$1,000 in subject wages in your base year, and
- Your total base year wages are at least one and a half times the wages paid in the highest calendar quarter of the base year,

OR

 You've worked at least 500 hours and were paid some subject wages in employment during the base year.

Subject wages are earnings on which your employer(s) paid UI taxes.

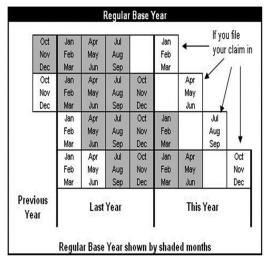
If you don't qualify, you can file again at the beginning of the next quarter. You may qualify for benefits at that time.

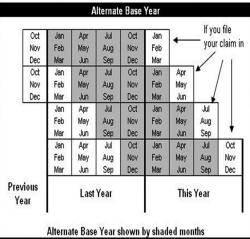
Where should I file my claim? File your claim with the state where you worked. If you worked in more than one state, contact any state in which you recently worked to see if you have claim options.

What is a base year and calendar

quarter? The base year is a one-year period made up of the first four of the last five completed quarters. It's based on the date you file your claim application, not the date you become unemployed. If you don't qualify for a claim using a regular base year we will automatically review your claim to see if you qualify for an alternate base year.

A calendar quarter is a 3-month period ending March 31, June 30, September 30 or December 31.





How do I know my claim was processed?

UI will mail a Wage and Potential Benefit Report at the time we process your claim application. This report includes the wages reported by your base year employer(s) and the weekly benefit amount you may receive if you're eligible.

Carefully review the wages and employers reported on the Wage and Potential Benefit Report. If wages are missing or incorrect, follow the instructions on the form. If your benefit amount is based on any wages that are not yours, you will be responsible for repaying the money paid to you.

Some wages don't automatically show on your Wage and Potential Benefit Report such as:

- · Work in another state
- · Work for the federal government
- · Active duty military service

The Employment Department must request these wages before they can be added to your claim.

Continue filing for weekly benefits.

If the hours and wages on the form are correct, but you still don't qualify, it could be for these reasons:

- You didn't have \$1000 and total earnings of one and one-half times the wages in the highest quarter of your base year,
- You didn't work 500 hours or more during your base year, or
- If you received benefits on an earlier claim, you must have worked and earned six times the weekly benefit amount of your new claim.

Customer Identification Number (CID)

The Wage and Potential Benefit Report includes a Customer Identification Number (CID). The CID is a unique number assigned

only to you. We use it on the documents we send to safeguard your identity.

You need your CID to update personal information online, such as changing your address or applying for electronic deposit. We do NOT give out your CID, even if you call. You can get your CID by bringing photo ID to a WorkSource Center.

Personal Identification Number (PIN)

At the time you file a claim application, you create a four-digit PIN you will use for our automated systems.

DON'T LET ANYONE USE THE AUTOMATED SYSTEMS FOR YOU. DON'T GIVE YOUR PIN TO ANYONE.

You will be held responsible for any false information reported with the use of your PIN.

No one at the Employment Department has access to your PIN. You can change or reset your PIN through the Online Claims System or by calling the UI Center.

How is my weekly benefit amount

calculated? Your weekly benefit amount is 1.25% of your total base year gross earnings. Under Oregon law, it will not be less than the minimum or more than the maximum amounts you can receive.

How long do benefits last? Your benefit year is a 52 week period that begins the first week you file. You may receive total benefits up to 26 times your weekly benefit amount. You can't file a new Oregon claim until your benefit year is up, even if you've received all of your benefits.

When is my claim effective? New claims are effective the week you submit your claim application. Once you've completed your application, start filing for weekly benefits the following Sunday.

What if I was physically or mentally unable to work during my base year? Call the UI Center. It may be possible to extend your base year to include additional quarters.

What if I move? If you move, change your address on your claim. Mail is NOT forwarded by the postal service. Continue claiming your weeks in Oregon and following the same rules, even if you move out of state. You will need to register for job placement services in that state.

Keep your address up to date so you don't miss important notices

How do I change my mailing address? Use the Online Claims System and select the option "Change your address" or by phone.

Section 2: Filing Weekly Benefits

Filing a claim application and filing for a week of benefits are two separate things. If you have filed a claim application, you still need to submit a weekly claim in order to request benefits or credit for your waiting week.

What is a Waiting Week? The waiting week is the first week you file a weekly claim and meet all requirements. Before you can start receiving benefits, Oregon law requires that you serve one waiting week per claim. You won't be paid any money for the waiting week, but serving and claiming it is required.

You will NOT qualify for waiting week credit if:

- You didn't meet all eligibility requirements,
- You worked full time,
- You earned more than your weekly benefit amount, or
- You didn't claim the week timely.

After filing your claim application, you must file a **weekly** claim to receive benefits. To request waiting week credit, wait until the Sunday after you submit your claim application. Use the Oregon Employment Department's website or phone system to file your weekly claim for benefits between midnight on Sunday and 11:59 PM on Saturday. Continue to file for weekly benefits every week that you're unemployed to request payment.

How do I file for weekly benefits? To claim each week:

- Use our Online Claims System and select the option "Claim a week of benefits"
- · Claim by phone with the Weekly Claim Line

Filing your weekly claim online is easy!

When do I file a weekly claim for benefits? You must file a claim for benefits after the week is over as benefits are not automatically paid. The Employment Department uses a calendar week of Sunday 12:00 AM through Saturday 11:59 PM.

This is the week you want	When to go Online to Claim or call the Weekly Claim Line						
to claim —	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Place your call →	Sunday**	Monday**	Tuesday	Wednesday	Thursday	Friday	Saturday*
within the next 7 days	* You need to complete your weekly claim by the following Saturday. ** Claim Sunday or Monday for the fastest payment.						

The telephone Weekly Claim Line is available 24 hours a day, seven days a week. The Online Claims System is available seven days a week (see maintenance schedule). If you're unable to use the Online Claim System due to routine maintenance you can still file your weekly claim by phone.

For each week you want to file for weekly benefits, you must certify that you meet the eligibility requirements. You do this by answering questions about your eligibility for that entire week.

Until you claim at least one week of benefits, NO payments or decisions will be made on your claim, and you won't satisfy your waiting week.

Weekly claim for benefits certification questions

Did you fail to accept an offer of work last week?

If any of these situations occurred, answer yes:

- You turned down any paying job during the week you're claiming.
 - It doesn't matter if the offer was for full-time, part-time, permanent or temporary work.
 - -- The work could have been for a former, current, or new employer.
- You turned down a job referral for work by the Employment Department, or
- You accepted an Employment Department job referral but did not contact the employer.

2) Did you quit a job last week?

If any of these situations occurred, answer yes:

- You stopped working for one employer to start working for another
- You told your employer that you didn't want to work there anymore, or
- · You stopped showing up for work.

3) Were you fired or suspended from a job last week?

If either of these situations occurred, answer yes:

- You were fired or suspended if your employer let you go for ANY reason other than a lack of work (layoff).
- There was continuing work available, but the employer wasn't willing to let you continue working.

A lack of work (layoff) is when the employer does not have enough work available to keep you working.

4) Were you away from your permanent residence for more than three days last week?

If you were away from your permanent residence for more than three days during a week claimed answer 'yes' to this question. A week consists of all days of the week; Sunday through Saturday.

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5) Were you both physically and mentally able to perform the work that you sought last week?

If you were not able to do the kind of work you were seeking, answer no.

6) Each day last week, were you willing to work and capable of accepting and reporting for full-time, part-time and temporary work?

If any of these situations occurred, answer no:

- You restricted the days and hours you were willing to work.
- You didn't have transportation to get to work.
- · You didn't have childcare.
- You were incarcerated.
- You were attending school not previously reported to the department.
- You were pursuing self-employment not previously reported to the department.
- You missed ANY work.

7) Did you actively look for work last week?

If any of these situations occurred, answer no:

- You didn't make at least two direct employer contacts during the week.
- You didn't complete at least 3 work seeking activities during the week.

OR

- You didn't comply with a written work search advisory provided by the department.
- You're a member of a union that only allows you to seek union work, and you're
 - -- Not in good standing with the union,

O

-- Not available for dispatch

8) Did you work last week or receive any vacation or holiday pay?

If any of these situations occurred, answer yes:

- You performed services for any employer and expect to receive payment, credit, or room and board in return.
- You were self-employed and earned any money.
- · You will receive holiday or vacation pay.
- You will receive sick pay from your employer.

If you received bonus pay, contact the UI Center

If you received retirement pay, other than social security, not yet reported, contact the UI Center.

If you made a mistake answering any claim questions, contact the UI Center.

Contact the claims center if you make a mistake

Section 3: Maintaining Eligibility

What are the weekly UI eligibility requirements? For each week that you claim, you must be:

- · Physically and mentally able to work,
- · Available for work, and
- · Actively seeking work.

To be available you must:

- Accept full-time, part-time and temporary work,
- Be willing and able to work all of the days and hours normal for the type of work you're seeking,
- Accept the normal rate of pay for that type of work, and
- Be willing and able to commute a reasonable distance for the type of work sought.

You're required to report when you aren't available for work when any condition exists that prevents you from working, accepting work or seeking work. This may include travel, illness, injury, incarceration, school attendance, self-employment, and the loss of childcare or transportation.

Claim Audits

Claims are randomly selected for audits each week. Auditors verify everything that affects your eligibility including work search, base year wages, reason for job separation, school attendance, incarceration, and earnings during any weeks claimed.

What if I leave the area for more than three days? You can still claim a week of benefits if you leave the area where you live, but your claim will be stopped while we gather information about your travel. Leaving town for a day or two will not usually stop your benefits unless you miss any work.

What if I'm going to school? Training or school attendance may interfere with your availability for work. You must report any school attendance or training to the UI Center. This includes any unpaid training required by an employer. Failure to report training or school attendance could result in an overpayment and penalties. (See Fraud)

If you're in school and are interested in the Training Unemployment Insurance program, please see Training Unemployment insurance (TUI).

What if I want to start my own business?

Your involvement in self-employment may interfere with your availability for work. You must report any self-employment activities to the UI Center, even if you don't have earnings from your self-employment. Failure to report your self-employment activities could result in an overpayment and penalties. (See Fraud)

If you're interested in starting your own business, please see Self Employment Assistance (SEA).

What if I'm incarcerated or jailed? If you claim benefits during any week you were incarcerated or jailed you must report on your weekly claim that you were not available for work. Your claim will be stopped while we gather information. Failure to report your incarceration or jail time could result in an overpayment and penalties. We receive a weekly report from Oregon jails and match it to claim records. (See Fraud)

What are my work search requirements and how do I seek work? A key piece of your re-employment includes contacting employers who hire people with your experience, training and skills. Unless otherwise advised in writing by an Employment Department representative, you must continue seeking work each week that you claim benefits, even if you're working part-time.

You must complete at least **five** work seeking activities for each week that you claim benefits. Work seeking activities include, but are not limited to:

 Attending job placement meetings or workshops (including WorkSource Oregon sponsored activities)

- Networking
- Updating your resume
- Reviewing job placement websites or newspapers without responding to a job posting
- Making direct contact with an employer

At least two of the five work seeking activities you complete each week must be direct contact with employers. This means contacting them in person, by phone, by mail, or electronically to inquire about and/or apply for work.

When you file for weekly benefits your report of work seeking activities must include:

- Date of contact
- Company name, phone number and address, or online job posting ID number
- Person contacted (if applicable)
- Type of work or position applied for
- How contact was made (phone, resume, online application, email, etc.), and
- Results of your contact (hired, not hired, interview, no response, etc.)

When reporting work search activities, include:

- · The date you completed the activity, and
- A description of the activity completed

An Employment Search Record form is available online under Forms at the top of the page.

You're not required to use this form, but you're required to keep records of your weekly work search efforts and report those activities when making weekly claim reports.

Failure to provide this information when filing for weekly benefits may result in a denial of benefits and possible overpayments and penalties. (See Fraud)

Temporary Layoff (TLO)

You are considered temporarily laid off if:

- At the time of layoff you were given a date to return to work by your employer, and
- The work you're returning to is full time or pays at least your weekly benefit amount, and
- Your return to work date is WITHIN FOUR WEEKS from when you were laid off.

If you're temporarily laid off, you're actively seeking work if you stay in touch with your employer. If your return to full-time work is delayed, you must call the UI Center and begin seeking other work immediately.

Union Members

You are actively seeking work if;

- You're a member in good standing with your union, and
- Your union doesn't allow you to seek nonunion work within your trade, and
- You're required by your union to get all of your work for your usual occupation through your union, and
- You're capable of accepting and reporting for work when dispatched by the union

If you're a member of a union and don't meet the above, you must actively seek work by contacting employers (see What are my work search requirements?).

WorkSource Oregon Registration

You may be required to register for work in our iMatchSkills system and visit your local WorkSource Center to complete enrollment activities (the welcome process). After completing your claim application, you will receive a letter advising you how to register. Your

benefits may be denied if not completed. You're exempt from this requirement if you meet the requirements of being temporarily laid off (see TLO) or are a member of a union that does not allow you to seek non-union work within your trade. You can register with WorkSource Center online.

If you don't have Internet access, you can register at your local WorkSource Center. You can't register or enter your iMatchSkills information by phone.

We provide the following services to you free of cost and upon request: language assistance, auxiliary aids or services, alternate formats, such as Braille, large print, audio, oral presentation and electronic formats for individuals with disabilities or individuals with limited English proficiency.

WorkSource Can Help With Your Job Search

Section 4: Working While Claiming and Reporting Earnings

Can I work and receive benefits? If you're working part-time and earn less than your weekly benefit amount, you may be eligible to receive benefits. You must also continue to seek, and be willing to accept temporary, full-time, and part-time work during each week you continue to claim.

If you are working less than full time, you may claim benefits if:

- Your part-time employer doesn't have fulltime work for you,
- Your gross earnings are less than your weekly benefit amount, and
- You're seeking work, available and willing to accept full-time, part-time, permanent AND temporary work.

You must report all work and gross earnings for the week in which you worked, even if you haven't been paid yet

Gross earnings are your earnings before taxes or any other deductions have been taken out. Failure to report all work and earnings correctly, including part-time or temporary work, could result in overpayments and penalties. (See Fraud)

What earnings do I have to report? You MUST report all work and earnings when claiming benefits. You must report any payments you receive in exchange for any services you provide or products you sell. This includes:

- · Gross earnings
- Cash
- Non-cash payments such as room and board
- Tips, bonuses, stand-by pay, sick pay
- Commission pay, and
- Vacation and holiday pay.

Exceptions: You don't need to report as earnings:

 Lump sum payout of accrued vacation pay if it is paid to you to "clear the books" – you will not be returning to work

- Reimbursements for minor expenses such as meals, lodging, mileage and other traveling expenses
- · Weekend military drill pay, or
- Jury duty pay.

Call the UI Center if you have questions about what to report or how to report cash and non-cash earnings.

How do I report my earnings? You report your hours and earnings when you file your weekly claim. Keep track of your hours and earnings for each week. Report your earnings for the week you perform the work, NOT the week you're paid.

IMPORTANT: Failing to accurately report your earnings while claiming could result in overpayments and penalties. (See Fraud)

If you realize your earnings are different than what you reported, contact the UI Center.

How do earnings affect my weekly benefit payment? You won't receive benefits if your gross earnings for a week exceed your weekly benefit amount or you work 40 hours or more during the week claimed.

You may earn up to 10 times minimum wage or one-third of your weekly benefit amount (whichever is more) before your benefits are affected. Any earnings above that amount will reduce your benefit payment dollar for dollar. You MUST report all earnings each week you claim benefits. (See Fraud)

REPORT ALL EARNINGS: Even if your gross earnings for the week are less than your weekly benefit amount, you must report your gross earnings when you claim the week. (See Fraud)

Willfully misreporting your work and earnings to obtain benefits is Fraud. Review the information below.

What should I do when I get a job? When you return to full-time work or earn at least your weekly benefit amount, simply stop claiming.

If you begin to work or start a new job during a week you're claiming, be sure to report your gross earnings, even if you haven't been paid yet. Often you can calculate your gross earnings by taking your hourly pay rate multiplied by the number of hours worked during the week. Don't forget to also include any other pay such as tips, sick pay, holiday, etc. (see What earnings do I have to report?).

What is unemployment insurance fraud? Fraud is the intentional misreporting or withholding of information in order to get benefits. If you intentionally hide or report wrong information, it is fraud. FRAUD IS A CRIME and can result in penalties up to and including

Some examples that could be fraud:

prosecution.

- Not reporting work you miss or jobs you turn down
- Providing false information or withholding information to get benefits
- Failing to report all of your earnings when filing for weekly benefits
- Not reporting your job separation accurately (see Reporting separations from work)
- Filing for weekly benefits while you were in jail

Intentionally under-reporting or not reporting earnings when you file for weekly benefits is fraud. Only YOU are authorized to file your claim for benefits. Don't allow another person to file for weekly benefits including your spouse, child, parent or friend. You will be

held responsible for any false information that is provided.

The Oregon Employment Department (OED) uses a variety of ways to verify the accuracy of UI payments including but not limited to:

- · Verification of earnings with employers,
- Anonymous tips and public leads, and
- National new hire reporting system information from employers.

If you have questions, call the UI Center at (877) 345-3484.

If you have infomation about UI fraud, please contact us at:

FraudHotline.emp@oregon.gov
Toll Free: (877)668-3204

Reporting separations from work on your UI claim. If you quit your job, or were fired, you may still be eligible for benefits. Being fired or quitting work doesn't automatically make you ineligible for benefits.

Oregon law requires that you're out of work due to no fault of your own in order to be eligible for benefits. Below are descriptions of work separations.

Lack of work – You were laid off from your employer because the employer didn't have any work for you to perform. This could be a business closure, reduction in staff, holiday or a temporary/maintenance shutdown.

Leave of absence – You're on a leave of absence if your employer allowed you time away from work. This can include maternity leave, medical leave, or leave for other personal reasons. If you're on a leave of absence with

your employer, your work separation is NOT a lack of work.

Voluntary leaving work – You've voluntarily left work if the employer had continuing work available for you but you chose to end the employment relationship (quit). If you quit one job for another job, you've voluntarily left work.

Discharge/Terminated – You were discharged if the employer had continuing work available but wouldn't allow you to continue working for them (fired, let go, terminated). You must also report if you've been suspended by your employer.

Reporting the wrong type of separation from work can cause an overpayment, penalties, and be considered fraud.

Section 5: Payments, Deductions, and Tax Withholding

First Payment

For all new claims, the first payment is usually sent by paper check.

Payment options

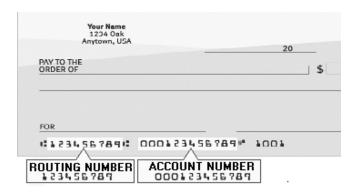
The Employment Department pays benefits electronically either by a U.S. Bank Relia-Card® Visa debit card or direct deposit. If you don't apply for direct deposit, you will be sent a ReliaCard®.

Direct deposit

With direct deposit, we electronically transfer your weekly benefit payment into your checking or savings account at your bank, credit union, or savings and loan.

To apply for direct deposit you will need your routing and account numbers. Here is an

example of where you can find these numbers on a check:



To apply:

- Use the Online Claim System and select "electronic deposit," from the main menu select Enter your information, or
- Print the Authorization for Electronic Deposit Form and send it to us.

You can locate the Authorization for Direct Deposit form online at Forms.

Important: The Employment Department has no control over your electronic payment after the payment is issued.

When you sign up for direct deposit it takes up to 2 weeks to verify your account information. During the verification period, you will receive payment by paper check. Submitting additional requests for direct deposit, before the verification process is complete, will cause the system to begin a new verification process and delay your direct deposit set-up.



ReliaCard® Visa

With the U.S. Bank ReliaCard® Visa, we de-

posit your payments onto a prepaid debit card. This card can be used anywhere Visa cards are accepted.

Please watch for the card in the mail. It will arrive in a white envelope with an Indianapolis, Indiana return address. Don't throw it away, even if you sign up for direct deposit. If your direct deposit were to fail for any reason, we automatically switch back to payment by ReliaCard®.

When you receive your card, call the toll-free number on the card to activate it. You can access your ReliaCard® account information online at ReliaCard® or by calling their customer service center at **1-855-279-1270**.

Important Fee Information: There may be fees associated with the use of your Relia-Card®. Read your Cardholder Agreement thoroughly, along with any additional notifications you receive about your ReliaCard®. You can access the ReliaCard® Cardholder Agreement and fee listings at Agreement.

To switch from ReliaCard® to direct deposit, follow instructions above. To switch from direct deposit to ReliaCard®, call the UI Center.

If I don't get a payment, what should I do? If you've claimed a week but haven't received your payment, check the status using the Online Claim System and select the option "View status of weekly report."

You can also call the Weekly Claim Line. Follow the instructions for checking the status of your weekly claim. If the system confirms payment, please allow seven business days from the day you claimed before calling the UI Center to report a missing payment.

How do I check my balance?

You can view the balance of your claim using the Online Claim System and select the option "Status of your claim." You can also call the Weekly Claim Line and select Option #2 to check the status/balance.

Deductions:

Child support deduction

If we have a court order from the Oregon Department of Justice requiring a deduction, a percentage is deducted from your benefits each week. The deductions continue until the court notifies us to stop.

If you have questions regarding child support deductions, contact the Oregon Child Support Program at Support or by phone:

From the Salem area: (503) 373-7300 Toll-free in Oregon: (800) 850-0228 From outside Oregon: (503) 378-5567 TTY: (800) 735-2900

Retirement deduction

We may deduct retirement income from your weekly benefit amount.

If you're receiving or may receive any type of retirement pay (except Social Security), you must report this information to the UI Center. Failure to report retirement pay including changes in your retirement amount could result in an overpayment and penalties. (See Fraud)

If you receive retroactive retirement pay for weeks you claimed benefits, you're responsible to report this to the UI Center and repay any overpayments.

Can I have taxes withheld from my benefits? Yes. You may choose to have 10% of your weekly benefit amount withheld for federal income taxes and/or 6% withheld for state income taxes (16% total). Any taxes withheld are immediately transmitted to the Internal Revenue Service and the Oregon Department of Revenue. Changing your tax status requires a completed Authorization for Tax Withholding

(1040WH) form. You can download the form at Forms or call to have one sent to you.

Tax Form 1099-G

By the end of January, we will send you a Form 1099-G (Statement for Recipients of Unemployment Compensation) to the last address on your claim. This is the form you need for filing your taxes that shows the benefits we paid and taxes withheld during the previous year. After the end of January, you can view and print your 1099-G through the Online Claims System and select the option "Status of your claim."

If you've moved, be sure to update your address as your 1099-G won't be forwarded. You can update your address using the Online Claims System and select the option "Change your address" or by calling the UI Center.

Section 6 Denial of Benefits

What could stop or deny my benefits?

Some situations require the Employment Department to examine claims, determine eligibility or issue administrative decisions. They include, but are not limited to:

- Quitting a job
- · Being fired or suspended from a job
- Being unable to work
- Being away from your permanent residence
- Attending school or training
- · Being self employed
- Being in jail
- · Missing any work
- Turning down an offer of work
- · Failing to actively seek work
- Receiving retirement pay (except social security)

- Failing to participate in a Reemployment and Eligibility Assessment interview
- Turning down a referral for work from WorkSource Oregon
- Failing to complete enrollment activities through your local WorkSource Oregon center
- Being unemployed as a result of a labor dispute, or
- Filing for weekly benefits during the summer, winter, or spring break periods or between terms when you're an instructional or non-instructional educational employee

These issues will cause a stop on your claim until we make a decision to pay or deny benefits. Continue to claim weekly benefits during the investigation of any issue on your claim. This ensures you're able to receive payment on those weeks if the investigation results in a decision to pay benefits.

An adjudicator will complete an investigation. If the adjudicator needs additional information, they will contact you. Be sure to respond to requests with complete information. Failure to respond will result in a decision being made on information available and may result in a denial of benefits. Withholding information or reporting false information to the Employment Department has serious consequences. (See Fraud)

What if my benefits are denied? If you're denied benefits, you will receive a written administrative decision giving the details of the denial; this includes the dates of denial, the reason for denial, and any penalties related to a disqualification. Read your decision carefully and contact the department with any questions you have about the content of the decision (see section 8, Appeals).

If we deny your benefits due to a work separation issue, because you failed to apply for a job referral or refused a job we will:

- Reduce your maximum benefit amount by up to eight times your weekly benefit amount, and
- Deny your benefits until you work and receive payment of at least four times your weekly benefit amount in subject employment (work the employer paid UI taxes on). The work must be done after the week you were fired, suspended, quit or failed to accept or apply for work.

If your benefits are denied for reasons such as school attendance, missed work, incarceration, hospitalization, etc., the denial lasts until the condition(s) that caused the denial no longer exist.

If benefits were previously paid for any week covered by a denying decision, you're overpaid. You will receive instructions on how to pay the money back. It is your responsibility to repay any overpaid amount which may include associated penalties, fees and/or interest.

Section 7: Overpayments

If you were paid benefits you weren't eligible to receive, an overpayment is created. If you're overpaid, you will receive a notice with repayment information and appeal rights. Your notice will contain an administrative decision, which lists the reason for the overpayment.

Overpayments can be caused by:

- Incorrectly reporting earnings when filing weekly benefits
- Incorrectly reporting retirement pay
- · Decisions reversed on appeal
- Payment made before we learn about an issue with your claim

- Your weekly benefit is reduced due to a correction in base year wages
- Withholding information to receive benefits you were not eligible (See Fraud)

If you were overpaid, you must pay back the full amount. Don't delay repayment. Collection methods may include:

- Wage garnishment
- Property liens
- Interception of state and federal income tax refunds

Don't stop filing for weekly benefits just because you have an overpayment. We can use your weekly benefit payments to pay back the money you owe.

Section 8: Appeals and Hearings

Appealing An Administrative Decision

Any time we reduce or deny your benefits, we send you an administrative decision. If you don't agree with the administrative decision, you can appeal it by requesting a hearing. Your employer may also appeal an administrative decision.

Most decisions sent from the Employment Department include instructions for filing an appeal and the appeal deadline to timely request a hearing. Failure to file a timely appeal may prevent you from having the original Administrative Decision changed.

You may request a hearing through the UI Center by mail, fax, secure email or phone. We will provide you with language interpretation and disability accommodations upon request, at no cost to you.

When you send a written request through the U.S. Postal Service, specifically state that you're requesting a hearing and include:

- Your Social Security Number or your Customer Identification Number (CID),
- · The administrative decision number, and
- The mailing date of the administrative decision you're appealing.

Please notify both the Office of Administrative Hearings (OAH) and the UI Center if your address or phone number changes after you request a hearing. More information about hearings and the appeals process can be found at OAH.

During the appeal process, continue to file for weekly benefits. If you don't claim each week timely while your appeal is pending, you will not be paid for those weeks if the appeal is decided in your favor (see section 2, Filing Weekly Benefits).

Section 9: Stopping and Restarting a Claim

When you return to full-time work, or earn your weekly benefit amount or more, you can stop filing weekly claims. If you worked during any week you claim benefits, you must report your gross earnings, even if you haven't been paid (see section 4, Working While Claiming and Reporting Earnings).

The Employment Department automatically stops your claim if you:

- Earn your weekly benefit amount or more,
- · Work full-time,
- Skip filing weekly benefits, or

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Report no earnings after a week that you reported earnings.

If your claim is stopped for one of the reasons above, you must restart your claim. You may stop and restart your claim as many times as needed during your benefit year.

If your claim was stopped because you worked, you can restart your claim using the Online Claims System and select the option "Restart your claim."

If you haven't worked since last filing your weekly benefits, you can use the online claim system to restart your claim.

Restart your claim **during** the week you want to begin claiming. If you've worked since you last filed for weekly benefits, have your employer information ready when you call. This includes the dates you worked; the names, phone numbers and addresses of your employer(s); and your gross earnings from those employers.

Once you've restarted your claim, you still need to file for weekly benefits (see section 2, Filing for Weekly Benefits).

Section 10: Job Seeker Services, Resources, and Contact Information

How can the Employment Department help me find a job?

WorkSource Oregon

WorkSource Oregon is a network of local and state service providers that assist job seekers with a variety of employment and training services. Help is available at no charge to you at WorkSource Oregon centers statewide. Some of the services and resources available are:

- Assistance for military veterans
- Resume and cover letter resources
- Interview and job search information
- Books, self-help guides and videos
- Local training providers, including on the job training
- · Skill and career assessment
- Services for people with disabilities
- Help for workers unemployed as a result of foreign trade
- Migrant and seasonal farmworker services
- Career Information System (CIS) (www. oregoncis.uoregon.edu)
 - -- Take assessments to find out what occupation is the best fit for you
 - -- Learn about careers, schools and financial aid
- Incentive Programs (State of Oregon: Businesses - Work Opportunity Tax Credit
 -- Work Opportunity Tax Credit
- Oregon Labor Market Information (www. QualityInfo.org)
 - -- Find career, wage, occupational and industry information
 - Access job listings and labor trends
 - -- Workforce and Economic Research publications
 - -- Search businesses and industries in five western states

iMatchSkills

- -- This online job-matching tool uses your skills and work history to find potential work. The more details you supply, the better iMatchSkills can assist you.
- Find iMatchSkills at: www.iMatchSkills.org

Find WorkSource Oregon Center contact information at: www.WorkSourceOregon.org or in your phonebook's blue pages.

Weekly Claim Line Numbers

Bend, Madras, Prineville, Redmond	541-388-4066			
Dallas, Salem local area	503-375-7900			
Newberg, Portland, Woodburn	503-224-0405			
All other locations (800) 982-8920				

TTY Relay Service - 711 www.SprintRelayOnline.com

Online Claim System www.Employment.Oregon.gov/ocs

UI Center

PO Box 14135 Salem, OR 97309-5068 Fax: (866) 345-1878

Metro / NW Oregon Portland (503) 292-2057 Salem (503) 947-1500

Eastern / Central Oregon Bend (541) 388-6207

Toll free for all other locations: (877) 345-3484

The Oregon Employment Department is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities. Language assistance is available to persons with limited English proficiency at no cost.

El Departamento de Empleo de Oregon es un programa que respeta la igualdad de oportunidades. Disponemos de servicios o ayudas auxiliares, formatos alternos y asistencia de idiomas para personas con discapacidades o conocimiento limitado del inglés, a pedido y sin costo.

