

# UNEMPLOYMENT INSURANCE BENEFITS: WHAT YOU NEED TO KNOW



This booklet has been prepared to help you understand the eligibility requirements that must be met to receive Unemployment Insurance benefits.

[www.edd.ca.gov](http://www.edd.ca.gov)



# Unemployment Insurance Benefits: What You Need to Know

You have received this booklet because you filed a claim for Unemployment Insurance (UI) benefits with the Employment Development Department (EDD). This program, funded solely by employers, provides financial assistance to workers who have lost their job through no fault of their own and who meet the program's legal requirements each week they certify for benefits. This booklet will help you understand the claim process, when benefits are payable, and your responsibilities when certifying for benefits.

It is important that you understand the UI program's eligibility requirements to avoid having your benefits delayed or denied. If there is a question about your eligibility to receive UI benefits, an eligibility determination interview must be conducted before benefits can be legally paid to you. An eligibility determination interview is conducted over the phone by an EDD representative. You will be notified by mail in advance of a scheduled eligibility interview. If you are not eligible for benefits, you will receive a written legal decision from the EDD with the reason(s) you are being denied benefits. If you disagree with the decision, you have the right to appeal the decision before a third-party, independent Administrative Law Judge.

## BASIC ELIGIBILITY REQUIREMENTS

Your UI claim begins on the Sunday of the week that you submitted your claim. A claim is valid for one year. To meet the monetary requirements, you must have worked and earned a minimum amount of wages within the past 18 months. In addition, to receive benefits you **must** meet all of the following eligibility requirements set by state law. If there is a question as to whether you meet the legal requirements, you will be scheduled for an eligibility determination interview. To be determined eligible for benefits you must:

- **Be unemployed through no fault of your own.** If you were terminated or fired from your last job, voluntarily quit your last job, or you left your job due to a trade dispute or strike, you will be scheduled for an eligibility determination interview.
- **Be able and available for work.** You must be physically able to work and available to work full time. If you are not able or available to work full time, you will be scheduled for an eligibility determination interview.
- **Be willing to accept suitable work.** You must be willing to accept a job offer in your customary occupation. If you refuse a job offer, you will be scheduled for an eligibility determination interview.
- **Be actively seeking work.** You must search for work each week. If you have not searched for work during a week, you will be scheduled for an eligibility determination interview.

## RECEIVING BENEFIT PAYMENTS

You must certify each week that you want to receive benefits. If all eligibility requirements are met, a benefit payment will be issued after that first certification is received—usually about three weeks after first applying for benefits. If you do not receive a payment within three weeks of first applying for benefits, you may receive a notice of a potential eligibility issue.

You can certify using any one of three different certification methods:

- **Online.** This is the fastest, easiest way to certify for benefits, 24 hours a day, 7 days a week. Certify using EDD Web-Cert<sup>SM</sup> at [www.edd.ca.gov/Unemployment/EDD\\_Web-Cert.htm](http://www.edd.ca.gov/Unemployment/EDD_Web-Cert.htm).
- **Phone.** Certify using EDD Tele-Cert<sup>SM</sup> at 1-866-333-4606. To ensure quick and easy access to the EDD Tele-Cert<sup>SM</sup>, it is best to call after 5 p.m.
- **Mail.** Certify using the paper *Continued Claim Certification*, DE 4581, that is mailed to you.

If you are participating in the Partial or Work Sharing programs, your employer will provide you with the appropriate certification form.

All claims must serve a one-week unpaid waiting period. The waiting period can only be served if you meet all eligibility requirements for that week. Payments are issued after a correctly completed certification is submitted to the EDD. Most claimants certify for UI benefits every two weeks. Your first certification will include the one-week unpaid waiting period.

Enclosed with this booklet is the ***Step-by-Step Guide: How to Certify for Ongoing Unemployment Benefits, DE 1275C***, that will explain each question that is asked during the certification process. Refer to the guide when completing your certification. You must complete the certification each week to continue receiving benefits. Answer all questions truthfully and correctly. Failure to do so may result in penalties, including being denied benefits. If certifying using a paper form, carefully review the form to ensure all questions are answered and the form is signed. If all eligibility requirements are met, a benefit payment will be issued to your EDD Debit Card<sup>SM</sup>. Bank of America will mail you a welcome packet with more information about your EDD Debit Card<sup>SM</sup>.

## **CANCELING OR STOPPING YOUR CLAIM**

You may only cancel your UI claim if no benefits have been paid, a notice of disqualification has not been mailed to you, and/or an overpayment has not been established on the claim. If your claim is canceled it cannot be reopened, but you can file a new UI claim with a later date. After you have collected UI benefits, if you go back to work and/or are no longer in need of UI benefits, simply stop submitting your weekly certification.

## **REOPENING YOUR CLAIM**

If you stopped receiving benefits, for reasons such as returning to work, and now you want to reopen your claim, you will need to contact the EDD by using the online eApply4UI application, by phone, by mail, or by fax.

**Tip:** The fastest way to reopen a claim—24 hours a day, 7 days a week—is by using eApply4UI on [www.edd.ca.gov](http://www.edd.ca.gov).

## **PREVENTING BENEFIT FRAUD**

Any claimant who provides false information or withholds information to receive benefits will be assessed a false statement disqualification penalty that denies them benefits from 2 to 23 weeks. In addition, if the claimant is assessed an overpayment, a 30 percent monetary penalty will be added to the amount overpaid.

The EDD may also pursue criminal charges against any claimant who commits fraud to illegally obtain benefits. These charges could result in additional penalties, interest, and a possible jail sentence. The EDD uses a fraud detection system to identify claimants who work and fail to report earnings.

If you suspect potential UI fraud is being committed, you can report it by calling the **EDD's Fraud Hotline** at 1-800-229-6297 or report online by using the Contact EDD link at the top of the EDD's home page.

## **OBTAINING EMPLOYMENT AND TRAINING SERVICES**

Comprehensive employment and training services are available in partnership with state and local agencies and organizations through America's Job Centers of California<sup>SM</sup> (AJCC), formerly known as One-Stop Career Centers. Visit [www.americasjobcenter.ca.gov](http://www.americasjobcenter.ca.gov) or call 1-877-US2-JOBS (5627) to find a location near you.

## **MORE INFORMATION**

For more detailed information about your rights and responsibilities with UI benefits and information about special programs or job services, visit [www.edd.ca.gov](http://www.edd.ca.gov) and read the UI handbook *A Guide to Benefits and Employment Services*, DE 1275A. You may also order the handbook online by visiting [www.edd.ca.gov/Forms](http://www.edd.ca.gov/Forms) and entering the publication number DE 1275A in the form locator and following the instructions or by calling one of the phone numbers on the back of this booklet.

## NOTICES YOU WILL RECEIVE DURING YOUR CLAIM

Within 10 days of filing your claim, you will receive the following notices in the mail from the EDD. You may receive notices other than those listed below if you have been scheduled for an eligibility interview, issued a decision concerning your benefits, or the EDD needs additional information to verify your identity.

### ***Notice of Unemployment Insurance Award, DE 429Z***

This notice includes information about your claim. Your “Weekly Benefit Amount” is the amount of money you will receive each week before deductions/reductions if you meet all eligibility requirements. Weekly benefit amounts range from a minimum of \$40 to a maximum of \$450. The “Maximum Benefit Amount” is 26 times the weekly benefit amount or one-half the “Total Wages” listed in Item 5 of the notice, whichever is less. These amounts are based on the wages you earned in your base period. The chart at the bottom of the notice includes all the wages you earned in the base period that was used to establish your claim. If you believe the earnings shown are incorrect, contact the EDD IMMEDIATELY to request a correction.

### ***Notice of Unemployment Insurance Claim Filed, DE 1101/CLMT***

This notice includes the information you stated when filing your claim. Review all the information carefully. If any information is incorrect, you have 10 days from the mailing date of the notice to contact the EDD to request a correction.

### ***Continued Claim Certification, DE 4581***

This form is used to certify for benefits. You may also certify online or by telephone. You cannot be paid UI benefits unless you submit a certification so the EDD can determine your eligibility. Claimants participating in the Partial or Work Sharing programs do not receive this form and should contact their employer for certification requirements.

**Tip:** The fastest, easiest way to certify for benefits is to use EDD Web-Cert<sup>SM</sup> on the EDD website.

### ***Notice of Requirement to Register for Work, DE 8405***

CalJOBS<sup>SM</sup> is an Internet-based virtual job center that gives you access to thousands of job listings and tools to help you manage your career. All UI claimants are required to register with CalJOBS<sup>SM</sup> as a condition of receiving benefits. Visit [www.CalJOBS.ca.gov](http://www.CalJOBS.ca.gov) to register today to meet this program requirement.

Visit [www.edd.ca.gov](http://www.edd.ca.gov) to obtain more information about other UI notices.



STATE OF CALIFORNIA

LABOR AND WORKFORCE  
DEVELOPMENT AGENCY

EMPLOYMENT DEVELOPMENT  
DEPARTMENT

### **EDD Telephone Numbers**

English	1-800-300-5616
Spanish	1-800-326-8937
Cantonese	1-800-547-3506
Mandarin	1-866-303-0706
Vietnamese	1-800-547-2058
TTY	1-800-815-9387

### **Automated Self-Service**

English and Spanish  
1-866-333-4606

The EDD is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities. Requests for services, aids, and/or alternate formats need to be made by calling the information numbers listed above.