

Commonwealth of Kentucky
Education and Workforce Development Cabinet
Department of Workforce Investment

UNEMPLOYMENT INSURANCE



RIGHTS AND RESPONSIBILITIES

kcc.ky.gov

IMPORTANT! This document contains important information about your unemployment compensation rights, responsibilities and/or benefits. It is critical that you understand the information in this document.

IMMEDIATELY: Call 502-564-2900 for translation assistance and better understanding of this document.

Telecommunications Relay Service (TRS) Dial 711

¡IMPORTANTE! Este documento(s) contiene información importante sobre sus derechos, y responsabilidades, obligaciones y/o beneficios de compensación por desempleo. Es muy importante que usted entienda la información contenida en este documento.

INMEDIATAMENTE: Llame al número 502-564-2900 para asistencia de traducción y una mejor comprensión de este documento.

Telecommunications Relay Service (TRS) Dial 711

A proud partner of the
The logo for the American Job Center Network features the words "american", "jobcenter", and "network" stacked vertically. A curved line with a star at its end arches over the word "jobcenter".
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It is very important that you read and understand the information in this booklet while requesting unemployment insurance. Failure to do so may result in an overpayment or interruption of your claim or may affect your future entitlement to benefits.

UNEMPLOYMENT INSURANCE CLAIM FILING OPTIONS

File your claim online: You can file your claim for unemployment insurance (UI) anywhere with Internet access. To file online, go to kcc.ky.gov. You will see the selections listed below. Please note the difference between “**filing**” your initial UI claim and “**requesting**” your claim benefits. You can only “**request**” claim benefits after a valid claim is “**filed**”. This difference is explained below.

My Account

- Benefit Request & Eligibility Review**
To request benefits and complete your eligibility review (Mon - Fri : 7:00 AM until 7:00 PM and Sunday from 10:00 AM until 9:00 PM EST)
- File a Claim**
To file an initial claim or reopen an existing claim (24 X 7)
- Payment Method**
Preferred Payment Method
Unemployment Insurance Benefits are payable either by direct deposit or debit card.
- 1099 Tax Document**
Download your 1099 Tax Document
- Document Upload**
If documentation has been requested for the processing of your unemployment insurance claim, you can upload them here. Document uploads must be in the PDF format.
Notice: If you served in the Armed Forces, worked for the Federal Government or Postal Service you will be required to submit your separation form (SF8/SF50) or DD214 Member 4. You can do so using this link. A PDF is the required format for submitting your form.
- RIGHTS AND RESPONSIBILITIES PAMPHLET**

Filing by Telephone: You can also file your UI claim by calling 502-875-0442, Monday through Friday between 7:30 a.m. and 5:30 p.m. Eastern Time.

Any information you provide throughout the life of your claim is subject to verification by computer matching with the Social Security Administration. Ensure the information you provide is accurate at the time you file.

There is never a charge or fee for filing or requesting benefits at our ky.gov websites. Beware of predatory websites that charge a fee. They are not affiliated with the Office of Unemployment Insurance.

HOW DO I REQUEST MY BENEFITS?

You can request weekly benefits online at www.kewes.ky.gov. When requesting benefits online, be sure to select the option “**Benefit Request & Eligibility Review.**” You can also request benefits by calling **1-877-3MY-KYUI** or **1-877-369-5984**. Both options are available Monday through Friday from 7 a.m. to 7 p.m. and Sunday from 10 a.m. to 9 p.m. Eastern Time.

After filing your initial claim, your employer has an opportunity to protest. Employers pay the entire cost of unemployment insurance benefits. You will be instructed to request your first benefit payment thirteen (13) days from filing your initial claim. You will request payment for the previous two weeks. For all initial claims there is a one-week waiting period (**WAITING WEEK**). If you are otherwise eligible, your first benefit payment will be for one week of benefits;

your waiting week will have been satisfied. Only one waiting week is required in any benefit year.

It is best to understand the process from the start. For a better Unemployment Insurance experience please go to (<https://kcc.ky.gov/career/if-you-are-unemployed/pages/default.aspx>) for more information. If you have questions after reading this guide, contact the UI help line at 502-564-2900. Please note: The UI help line is busiest on Monday and Tuesday. For your convenience, you may want to access our services online at kcc.ky.gov, by email at UAssistance@ky.gov, or by phone later in the week.

PAYMENT METHODS

There are two options for receiving Kentucky Unemployment Insurance benefit payments. Kentucky Unemployment Insurance benefit payments may be received by Direct Deposit or by Kentucky Unemployment Insurance Debit Card. The Kentucky Unemployment Insurance Debit Card is a fast, safe, and convenient way to receive your Unemployment Insurance benefit payments. No credit check or bank account is required. The Kentucky Unemployment Insurance Debit Card may be used everywhere Visa® debit cards are accepted and cash may be accessed at ATMs and from tellers at any bank or credit union that accepts Visa. Kentucky Unemployment Insurance benefit payments may be received by Direct Deposit into a checking or savings account. Eligible claimants may enroll in the program online or by phone when filing a claim. Direct deposit provides a safe and convenient method for receiving Kentucky Unemployment Insurance benefit payments. For more information and to sign up, go to www.kewes.ky.gov.

REQUIREMENTS WHILE CLAIMING UNEMPLOYMENT INSURANCE BENEFITS

An unemployed worker shall be eligible for benefits with respect to any week of unemployment only if *“He has registered for work with respect to such week in accordance with regulations prescribed by the Secretary”* and *“He is available for suitable work, and making such reasonable effort to obtain work as might be expected of a prudent person under like circumstances.”* KRS 341.350(3)(a) and (5).

To satisfy these requirements, you must be able, available and actively seeking work. To assist your Kentucky Career Center (KCC) Career Coach in identifying the most appropriate services for your re-employment needs, we recommend that you create an account at focuscareer.ky.gov and upload or create your résumé. This online tool will allow access to the full range of services available on the site, including job search and résumé creation. It would also be helpful for you to register in the KCC workforce system, citizenconnect.ky.gov and complete the online assessment.

Customers in this system may be eligible for training funded by federal or state programs designed to assist a job seeker obtain suitable employment. KCC staff work directly with registered customers to identify specific program funded services.

In addition, you must:

- respond in a timely manner when **KCC** contacts you about job openings;
- accept referrals to suitable employment from **KCC**;
- report for job interviews to which referred;
- participate in follow-up contacts with **KCC** as instructed;
- participate in other re-employment services and case management to which you are referred;
- seek employment on your own; and
- accept suitable employment when offered.
- complete at least one (1) job contact per week

****Failure to meet the requirements may result in you being disqualified from receiving benefits.****

While you are requesting UI benefits, it is your responsibility to seek and accept suitable, full-time work. You must not rely solely on the **KCC** or any single job lead to get a job. While requesting UI benefits you may be required to contact the **KCC** to discuss your work search efforts. Keep a detailed record of all job contacts made including date, location, position, method of contact, whom contacted and the result of the job contact. The **KCC** requires this information unless you are a member of a trade union that seeks employment for members or you have a definite return to work date with your most recent employer within twelve (12) weeks of the date you filed your claim. A space is provided at the end of this booklet to keep a record of your work search efforts.

You are allowed a reasonable period of time to find work that is comparable in pay and skill level to your most recent employment. If you are unable to find such work after a reasonable period of time or that type of work is not available in the local labor market, you must adjust your expectations and seek employment that might pay less, is at a lower skill level than previous employment or is located at a distance further than your previous commute.

AM I ELIGIBLE TO RECEIVE BENEFITS?

After you file your claim, you will receive a notice informing you whether your claim is monetarily valid based upon the amount of earnings reported in your **BASE PERIOD**. Your **BASE PERIOD** is the first four of the last five completed **CALENDAR QUARTERS** immediately prior to the quarter in which you file your claim. The **EFFECTIVE DATE** of your claim is the first Sunday of the week in which you completed your initial claim application. Here is a chart to help you understand what the base period will be for a claim.

If The Effective Date Of Your Claim Is Between	The Base Period Is The Preceding
January through March	October to September
April through June	January to December
July through September	April to March
October through December	July to June

*****Quarters change in the first full week of the first month of a quarter.**

For example, if you filed a claim with an **EFFECTIVE DATE** any time from January 1, 2018, through March 31, 2018, your **BASE PERIOD** for that claim begins October 1, 2016, and ends September 30, 2017. The wages you earned during your base period must meet four requirements for you to have a monetarily valid claim:

1. You must have wages of at least \$1,500 in at least one quarter;
2. Your total wages during the base period must be at least 1.5 times the wages in your highest quarter;
- 3 Your total wages outside of the highest quarter must be at least \$1,500; and
- 4 Your wages in the last two quarters must be at least eight times your weekly benefit rate.

If you do not have enough wages in your **BASE PERIOD**, or you do not meet all four of these requirements, you will receive a notice stating that your claim has been **DENIED**. If you believe that all of your wages were not considered, you may request a **MONETARY RECONSIDERATION**. When requesting a **MONETARY RECONSIDERATION** you must provide proof of any wages not previously considered, i.e., check stubs, W-2s, or a statement from your employer.

If your weekly benefit amount is less than the maximum and you believe all of your wages were not considered, you may request a **MONETARY RECONSIDERATION**. You will need to provide proof of your additional wages, check stubs, W-2s, or a statement from your employer. This information may be submitted to UI staff by email at Uassistance@ky.gov for in-State claims and

Uinterstate@ky.gov for interstate claims, by fax to 502-564-5623, or through **DOCUMENT UPLOAD** at www.kewes.ky.gov.

We will investigate your claim and make any adjustments required. While you are waiting for a decision, **you must continue to request benefit payments**. If you fail to request payments timely, you might not be paid for those weeks you failed to claim.

COMBINED WAGE CLAIMS

If you worked in another State during the **BASE PERIOD**, you may file a **COMBINED WAGE CLAIM**. To file a **COMBINED WAGE CLAIM** for unemployment insurance benefits in Kentucky, you must have earned wages in Kentucky in at least one quarter of the base period. When filing an initial claim, you will be prompted to identify all States in which you worked during the **BASE PERIOD**. UI staff will make all necessary requests for wage information from the States you have identified. These wages will be combined with your Kentucky wage file. You will receive a notice of your combined wage claim options in Kentucky and the other States where you have worked. You will be required to choose a State in which to pursue your claim. For questions or additional information, call 502-564-3240.

INTERSTATE CLAIMS

If you are receiving benefits from Kentucky but live in a different State:

You are required, within ten (10) days of filing your claim, to register for employment services with the State workforce agency in your State of residence. Proof of registration must be submitted to Kentucky UI staff at Uinterstate@ky.gov or by fax at 502-564-5412 or through DOCUMENT UPLOAD at www.kewes.ky.gov.

If you are a member of a trade union that seeks employment for members or you have a definite return to work date within twelve (12) weeks of the date you filed your claim, you are NOT required to submit proof of registration.

To learn how to register for employment services or to contact a One Stop Center/Career Center, please visit:

www.careeronestop.org

To contact the Interstate Section for any information regarding your claim:

Kentucky Interstate Section 275 E. Main St./2ED Frankfort, KY 40621

Telephone: 502-564-2384

Fax: 502-564-5412

Email: Uinterstate@ky.gov

MILITARY CLAIMS

If you served in the federal armed forces during your **BASE PERIOD**, wages earned during service may be used in determining **MONETARY ELIGIBILITY** and the amount of benefits. UI staff will request wages you earned from your branch of service. In addition to all regular eligibility and qualifying requirements, you must have been discharged or released from military service under honorable conditions after completing your first full term of active service. You may be eligible for benefits if you were separated prior to completion of your first full term of service, but only if the reason for early separation is one approved by the U.S. Department of Defense. Kentucky will process information as provided by the federal government. If you disagree with the information provided by the federal government, all disputes or appeals must be directed to your former branch of service.

FEDERAL CIVILIAN CLAIMS

If you worked for the federal government in a non-military position, this service and all wages earned during your **BASE PERIOD** will be used to establish your **MONETARY ELIGIBILITY**. UI staff will request the wages you earned from your federal employing entity. UI staff must use information reported by the federal payroll office regarding your length of employment, wages, and the reason for your separation.

REASONS YOU MIGHT BE INELIGIBLE OR DISQUALIFIED

You might be an insured worker and still be **INELIGIBLE** or **DISQUALIFIED** for benefits. Some of the common reasons you might be ineligible or disqualified are:

- You are not able to work;
- You have a medical reason to prevent you from accepting work;
- You do not have adequate transportation;
- You do not have someone to care for your children while you work;
- You are living in the country illegally;
- You have unreasonably limited the wages you will accept, the hours or days you will work, the locations where you will work or the jobs you will accept;
- You are not actively seeking full-time work as instructed;
- You did not register for work;
- You refused suitable work;
- You are involved in a strike;
- You are self-employed or the owner of your business (sole proprietor, partner, or corporate officer);
- You are attending school (without prior approval of the KCC);
- You are a school employee between terms;

- You are suspended for misconduct;
- You were terminated for misconduct;
- You quit your job for personal reasons or for reasons that were not considered “good cause” connected with the employment;
- You did not report, telephone, or provide information to the career center staff when instructed;
- You worked or earned wages in excess of the amount allowed to be considered “unemployed,” or
- You failed to participate in required re-employment workshops as directed.

This is only a partial list of reasons you might be held disqualified or ineligible. If the KCC determines that you are ineligible or disqualified from receiving benefits, the KCC will inform you of the reason in writing. If you disagree with the determination, you can appeal within fifteen (15) days by putting your request in writing, addressed to:

**Office of Unemployment Insurance - Appeals Branch 275 E. Main St. / 2EB
Frankfort, KY 40621 or via fax 502-564-7850 UAppeals@ky.gov or through
document upload at www.kewes.ky.gov.**

*****It is important that you continue to request benefits while your claim is under appeal.*****

WEEKLY BENEFIT AMOUNT

Unemployment Insurance follows a traditional calendar week of Sunday to Saturday.

The weekly benefit shall be 1.1923 percent of your total base period wages, except it cannot be less than \$39 nor more than the maximum that is set by law each year, currently \$552 per week. Assume the following wages were reported based on the weekly wage rate of 1.1923 percent:

Fourth Quarter 2016 (October-December) \$5,500
 First Quarter 2017 (January-March) \$4,500
 Second Quarter 2017 (April-June) \$4,000
 Third Quarter 2017 (July-September) \$5,000
Total Base Period Wages \$19,000

To find the **WEEKLY BENEFIT AMOUNT (WBA)**, multiply the total base period wages by 1.1923 percent and round to the nearest dollar: \$19,000 x 1.1923 percent = \$226.53, or \$227.

The **MAXIMUM BENEFIT AMOUNT (MBA)** available on a claim is one-third of the total base period wages, or 26 times the weekly benefit amount, whichever is less. In the example given: $\$19,000 \div 3 = \$6,333$ versus $\$227 \times 26 = \$5,902$

The **MBA** would be \$5,902.

DEDUCTIONS

The amount of your benefit payment may be less than expected. It could be due to the calculations made after you reported your gross (before tax) wages earned during a week of unemployment. In accordance with KRS 341.390, you must report all **GROSS WAGES EARNED** during a week of unemployment. Failure to do so might be **FRAUD**. Eighty percent (80%) of your **GROSS WAGES** that you **EARN** during a week claimed will be deducted from your weekly benefits. For example, if your weekly benefit amount is \$150 and you earn \$40 during a week, you must report earnings of \$40 and \$32 (80 percent of \$40) will be deducted from your **WBA**. You will receive a check for \$118. If you work and earn \$40 during a week of partial unemployment (week 1) but will not be paid these wages until the following week (week 2), you must report earnings of \$40 when you claim benefits for week 1.

The amount of your benefit payment might also be less than your **WBA** due to **REQUIRED OR ELECTED DEDUCTIONS**. UI benefits are taxable income and must be reported on your income tax return. The **OFFICE OF UNEMPLOYMENT INSURANCE** will report the total amount of your benefits to the Internal Revenue Service and will provide you with an annual statement (Form 1099G) no later than January 31 of each year. You may elect to have federal and/or state withholdings deducted from your **WBA**. You make this selection when first completing your **INITIAL CLAIM**. Tax withholding optional and may be changed once during your **BENEFIT YEAR**. If you elect withholding, 10 percent of your benefit will be deducted for federal withholdings and/or 4 percent will be deducted for state withholdings.

All separation pay must be reported to the Office of Unemployment Insurance. If you receive a pension, you must let us know because the pension may be deductible from your weekly benefits. However, we do not deduct Social Security payments or pensions paid under the Railroad Retirement Act.

We also deduct 100 percent of **WAGES IN LIEU OF NOTICE**.

We do not deduct **SEVERANCE PAY**.

If you have received a payment or money from a current or past employer during a claim week but are not sure whether it is deductible, call 502-564-2900 or post your inquiry to UI staff by email at Uassistance@ky.gov for further explanation and guidance.

HOW DO I CLAIM MY WEEKLY BENEFITS?

When you filed your claim, you were provided with the specific date you should request your first benefit payment. Your next requests can be made Sunday through Friday following your next two weeks of unemployment.

Request first payment _____ 13 days after you filed your initial claim.

Unemployment Insurance follows a traditional calendar week of Sunday to Saturday.

Hours for requesting benefits are Sunday 10 a.m. to 9 p.m. and Monday through Friday 7 a.m. to 7 p.m. Eastern Time.

You have two convenient options for requesting your benefits:

- Online at kewes.ky.gov or
- Call 1-877-3MY-KYUI or 1-877-369-5984

THIS IS A TOLL FREE NUMBER

Both options are available **10 a.m. to 9 p.m. ET on Sunday and 7 a.m. to 7 p.m. ET Monday through Friday.**

Please have the following information readily available before claiming your weeks:

- 1. Social Security number;**
- 2. Personal identification number (PIN) (the four-digit number you chose when you filed your claim).**
- 3. Date you returned to full-time work, if you have returned to work, and**
- 4. The number of hours you worked, the hourly rate, and the gross amount earned, as well as any holiday, vacation, or other pay you received or will receive.**

You have the option to have your unemployment payment deposited directly into your checking or savings account. You will need to log into your account and click the Payment Method link. You will need your nine-digit bank routing number and your account number to activate this option.

Answers to all questions must be personally entered by you and must be truthful. You are responsible for the answers provided during a check request on your claim.

Falsification of information is punishable by fines and/or imprisonment under KRS 341.990.

Options available by phone (Sunday through Friday)

Option 1 – Claim Weeks (request benefit payment)

Option 2 – Last Weeks Claimed Inquiry

You must use a touch-tone telephone

If using your cell phone, make sure you have a good connection.

You will be asked a series of questions that you must answer. Answer all questions, and wait for confirmation before hanging up.

If you hang up before the *Voice Response Unit (VRU)* says your claim has been accepted, your claim for benefits **WILL NOT** be processed.

Dial 1-877-3MY-KYUI or 1-877-369-5984.

Do not hang up before you hear the following message, “Thank you for calling the Kentucky Voice Response System. Good-bye.”

If you claim online, the final screen will inform you that your claim is being processed. Make sure you see this message before you log off.

NOTICE

Do not call the phone system multiple times to claim your weeks unless there was a system problems and you were directed to call back later. Calling the system again will not issue a payment. You may encounter fewer delays by requesting benefits online.

If you hang up the phone before the *VOICE RESPONSE UNIT (VRU)* system tells you to, your claim for benefits **WILL NOT** be processed. If you are using a cell phone and lose your signal, it is the same as hanging up. Please follow the system’s instructions very carefully.

Answers to all questions must be personally entered by you and must be truthful. Falsification of information is punishable by fines and/or imprisonment under KRS 341.990.

WILL MY EMPLOYER KNOW WHEN I FILE A CLAIM?

****Yes. Within one day of you filing your claim, KCC will mail notice of the claim to your employer.****

Your employer has the right to protest if it does not agree with the information you present on your application. It is extremely important that you are completely truthful about the reason for your separation when you file your claim. If there is a discrepancy between what you state as the reason for your separation and what your employer states as the reason for the separation, KCC will investigate to determine the facts. You will always receive a notice of the investigator's decision, and you have fifteen (15) days to appeal the decision if you disagree. **The employer may also appeal.** If you were awarded benefits and the decision is reversed on appeal, you will be required to repay any benefits received.

****DO NOT COMMIT FRAUD****

****If you make a false statement in claiming benefits, you can be disqualified for up to fifty-two (52) weeks.****

A separate and more serious disqualification is for making a false statement or failing to tell us an important fact, such as failing to report wages earned while requesting benefits. You could be disqualified for up to fifty-two (52) weeks and face penalties including felony charges, fines, and possible imprisonment. All benefits fraudulently received must be repaid to the Office of Unemployment Insurance. Interest will accrue and there may be a lien filed on your Social Security number. Additional lien filing processing fees may also be assessed.

LOST OR STOLEN DEBIT CARDS

If your card is lost or stolen, Bank of America will reimburse you for any unauthorized card transactions, subject to certain terms and conditions set forth in your Kentucky Unemployment Insurance Debit Card Account Agreement. Customer service is available 24/7 for inquiries about your card online at www.bankofamerica.com/kyuidebitcard or by phone (toll free) 1-833-215-1620; TTY (toll free) 1-866-656-5913; and outside the U.S. (collect) 423-262-1650.

IF I DON'T CLAIM ON TIME, IS THERE ANYTHING I CAN DO?

When you filed your claim, you were given a date to request your first benefit payment. Your first benefit payment may not be requested before that date. If you attempt to request your benefit payment before the date provided, it will delay your claim and may result in a loss of benefits. **Also, failure to claim your benefits in a timely manner will result in a disruption of benefits. If you are late and think you have an extraordinary circumstance, you should call 502-564-2900.**

ELIGIBILITY REVIEWS

If requesting your payments online, you will complete an **ELIGIBILITY REVIEW (ER)** each time you request benefits. If you request benefits by phone, you will be directed to complete an eligibility review online after six (6) weeks. An **ER** is an opportunity for us to review your job contacts and also assist with job seeker services available to you. You must complete your **ER** when directed to continue requesting benefits. You will be required to enter your job search activities as well as answer other questions about your eligibility. If you have questions or encounter problems completing your **ER**, please call 502-564-2900 or by email at Uassistance@ky.gov.

WHAT IF I BECOME UNEMPLOYED AGAIN?

When you become employed after filing a claim, you may only request payment for weeks you were actually unemployed. Do not request payments for weeks of full-time employment worked but not yet paid. If you are then separated from your new employment (layoff, job ended, discharge, voluntary quit, etc.), you must file a new claim to re-qualify for UI benefits. Additional claims can be filed online or by telephone the same as a new claim.

TRADE ADJUSTMENT ASSISTANCE (TAA)

TRADE ADJUSTMENT ASSISTANCE (TAA) provides reemployment, training, or education assistance to workers who have been totally or partially separated from their jobs because of increased foreign imports or exports. If you believe you might be eligible to receive benefits under this program, please call the Rachel Adams at 502-782-3439.

TRADE READJUSTMENT ALLOWANCE (TRA)

TRADE READJUSTMENT ALLOWANCE (TRA) provides income assistance to workers who have been totally or partially separated from their jobs because of increased foreign imports or exports. If you believe you might be eligible to receive benefits under this program, please call Rachel Adams at 502-782-3439.

ASSURANCE OF EQUAL OPPORTUNITY (EO)

The *KCC* is an equal opportunity employer. As a recipient of federally funded assistance programs, this recipient will comply with all equal opportunity and nondiscrimination laws and all amendments under the Civil Rights Act of 1964, Title VI; the Rehabilitation Act of 1973, Section 504; the Age Discrimination Act of 1975; and the Americans with Disabilities Act of 1990. No individual in the United States may, on the grounds of race, color, religion, sex, national origin, age, disability, political affiliation or belief, and (for beneficiaries only) citizenship or participation in any Workforce Investment Act (WIOA) Title I financially-assisted program or activity, be excluded from participation in, denied the benefits of, subjected to discrimination under, or denied employment in the administration of or in conjunction with any WIOA Title I-funded program or activity.

WHAT TO DO IF YOU BELIEVE YOU HAVE EXPERIENCED DISCRIMINATION

If you think you have been discriminated against under Title VI of the Civil Rights Act of 1964, Title VI, the Rehabilitation Act of 1973, Section 504, the Age Discrimination Act of 1975, or the Americans with Disabilities Act of 1990, you have the right to file a complaint with the OET equal opportunity officer, or your local KCC can assist you.

If you think you have been subject to discrimination under a WIOA Title I financially assisted program or activity, you may also file a complaint with the Civil Rights Center (CRC), US Department of Labor, Room N-4123, 200 Constitution Ave., N.W., Washington, DC 20210. You may file a complaint within 180 days from the date of the alleged violation.

If you file your complaint with the recipient, you must wait either until the recipient issues a written Notice of Final Action, or until 90 days have passed (whichever is sooner), before filing with the Civil Rights Center.

If the recipient does not give you a written Notice of Final Action within 90 days of the day that you filed your complaint, you do not have to wait for the recipient to issue that notice before filing a complaint with CRC. However, you must file your CRC complaint within 30 days of the 90-day deadline (in other words, within 120

days after the day that you filed your complaint with the recipient).

If the recipient that gives you a written Notice of Final Action on your complaint, but you are dissatisfied with the decision or resolution, you may file a complaint with CRC. You must file your complaint with CRC within 30 days of the date that you received the Notice of Final Action.

Records regarding complaints and actions shall be maintained for a period of not less than three years from the date of resolution of the complaint.

The Civil Rights Center encourages informal resolution of complaints whenever possible. Attempts at informal resolution must be considered as concurrent with, and an addendum to, filing a formal complaint with CRC.

Discrimination on the basis of pregnancy of unemployment insurance claimants is prohibited by the Federal Unemployment Tax Act and the same prohibition applies to staff and applicants for employment services under the 1978 Pregnancy Disability Amendment to Title VII of the Civil Rights Act of 1964.

The Immigration and Reform and Control Act of 1986 prohibits employment services staff from discrimination in the verification of employment status on the basis of national origin and citizenship.

Complaints alleging discrimination in the verification process on the basis of national origin or citizenship shall be filed with the Office of Special Counsel (OSC) for Immigration-Related Unfair Employment Practices, U.S. Department of Justice, P.O. Box 64490, Washington, DC 20035-5490.

The Immigration Reform and Control Act requires that unemployment insurance offices verify that claimants are United States citizens or in a satisfactory immigration status before paying them benefits.

Unemployment insurance staff cannot discriminate in the verification process on the basis of race, color, national origin, age or disability. Complaints alleging discrimination in the unemployment insurance verification process shall be filed with CRC.

IMPORTANT THINGS TO KNOW

- A. You must complete your Welcome Orientation and Assessment within five (5) business days of filing your claim unless you are an out-of-state claimant or you are a member of a trade union that seeks employment for members or you have a definite return to work date with your most recent employer within twelve (12) weeks of the date you filed your claim.
- B. We must have your Social Security number whenever you call or write to the office about your claim.
- C. If you move, be sure to change your address online by accessing your claim and following the prompts to change your address.
- D. Claim each week as instructed. **If your claim is under investigation or appeal, you must continue to your benefit payments.**
- E. If you believe any decision to deny UI benefits to you is incorrect, you may appeal the decision. This must be done in writing:

APPEAL RIGHTS

Any party who disagrees with a determination may file an appeal by:

- A. Submitting a written statement clearly indicating your intention to appeal;
- B. Include your name, Social Security Number and your contact information.
- C. The written appeal must be received or postmarked by the due date noted on the determination;
- D. Private postage meters shall not be used to determine postmark date.

If the date of the appeal deadline falls on a day that the office or post office is closed, the next day the office or the post office is open shall be considered the due date. KRS 341.420(2), 787 KAR 1:110 Section 1(1) and 787 KAR 1:230.

UI Appeals Branch - 275 E. Main St., 2EB, Frankfort, KY 40621,
FAX 502-564-7850 Email: UIappeals@ky.gov

ATTENTION CLAIMANT: CONTINUE TO REQUEST BENEFIT PAYMENTS WHILE YOUR CLAIM IS UNDER APPEAL. IF THE DECISION IS IN YOUR FAVOR, BENEFITS MAY BE PAID ONLY FOR THE WEEKS PROPERLY CLAIMED.

GLOSSARY OF TERMS

UI – Unemployment Insurance.

APPEAL RIGHTS – A legal right to request a higher authority to review a determination or decision; the request must be in writing and must be made timely.

BASE PERIOD – The first four of the most recently completed five calendar quarters not including the quarter a claim is filed; wages earned during the four quarters of the base period are used to calculate maximum and weekly benefit amounts.

BENEFIT YEAR – The 52 week period for which a claim is valid.

BYE – Benefit Year End, the date an unemployment claim expires.

CALENDAR QUARTER – Three consecutive months in a calendar year. The quarters are January to March; April to June; July to September; and October to December.

CWC – Combined wage claim, a type of unemployment claim that combines wages earned in the base period in Kentucky with wages earned in the same period in other states.

DENIED or DISQUALIFIED – The claimant is not entitled to UI benefits and will not be paid unless the denial or disqualification is reversed. See APPEAL RIGHTS.

DOCUMENT UPLOAD – An electronic means to return information to the UI Office. It is available when you login to your online account. Documents must be uploaded in PDF format.

EFFECTIVE DATE – The Sunday of the week in which the initial claim application is completed.

ELECTED DEDUCTION – Federal and Kentucky state income taxes may be withheld from an individual’s weekly benefit amount if requested by the claimant. Withholdings can be changed once per Benefit Year.

ER- Eligibility Review – a review of work search efforts and of the claimant availability to look for and accept suitable work, completed online each time benefits are requested. If using the phone system ER must be completed online every 6 weeks.

FRAUD – Knowingly making a false statement or failing to provide complete and truthful information to the Office of Unemployment Insurance for the purpose of obtaining benefits to which one is not entitled. Obtaining UI benefits by fraud can result in civil and criminal penalties.

GROSS WAGES – The total amount of wages earned before taxes and deductions; compare to net wages. Forty (40) hours of work at \$10.00 per hour is \$400 gross wages; net wages are the “take home pay” or the amount of the paycheck.

INELIGIBLE – The claimant is not entitled to UI benefits and will not be paid unless the period of ineligibility has been terminated or reversed and the claimant is ruled eligible to receive benefits. See APPEAL RIGHTS.

INITIAL CLAIM – A new unemployment insurance claim.

INTERSTATE CLAIM – An unemployment claim paid by Kentucky to someone who resides in another state.

IVR – Interactive Voice Response, a telephone system that responds to voice commands instead of inputs from the keypad.

KCC – Kentucky Career Center.

MAXIMUM BENEFIT AMOUNT (MBA) – The total amount of benefits available on a claim through the benefit year end.

MONETARY ELIGIBILITY – an individual's base period wages meet minimum requirements to establish a claim.

MOST RECENT EMPLOYER – The employer for whom an individual most recently worked.

NEXT MOST RECENT EMPLOYER – The employer for whom an individual worked before working for the most recent employer.

UI – The Office of Unemployment Insurance is part of the Department of Workforce Investment.

RECONSIDERATION – An investigation into base period wages and a determination on whether any additional wages discovered are to be used to establish the right to or the amount of a claim.

REQUIRED DEDUCTION – Eighty percent (80%) of the amount of wages earned by a worker during week of unemployment. Deductions from pensions, retirement pay, annuity or other similar periodic payment will depend on specific criteria. This amount is deducted from an individual's weekly benefit amount.

SEVERANCE – Money an employer pays an employee at the end of employment based on years of service or a specific employer-defined formula.

TAA – Trade Adjustment Assistance, a federal program that helps trade-impacted workers obtain their next career and the skills necessary to gain suitable employment.

TRA – Trade Readjustment Allowance, a federal program that provides income support payments to individuals who have exhausted Unemployment Insurance benefits and whose jobs were affected by international trade; see TAA.

UI – The Office of Unemployment Insurance is part of the Department of Workforce Investment.

VRU – Voice Response Unit, another name for Interactive Voice Response (IVR).

WAGES IN LIEU – Money an employer pays an employee at the end of employment when the employee loses his or her job without notice. It is intended to tide the worker over briefly until new employment is found.

WAITING WEEK – The first compensable week of an unemployment insurance claim; the first week of the claim during which the individual would otherwise be eligible and qualified to receive benefits. By statute, Unemployment Insurance benefits are not paid for the waiting week.

WBA – Weekly benefit amount, the maximum amount of benefits an individual will receive for a week of total unemployment during a benefit year.

IMPORTANT DATES

1. Initial claim date: _____
2. Welcome Orientation Assessment deadline: _____
3. Request your first payment: _____
4. Reemployment Class (if eligible): _____
5. Date of your appeal hearing (if applicable): _____

CONTACT NUMBERS FOR UNEMPLOYMENT INSURANCE ISSUES

Federal or Military Claims

Phone: 502-564-3240 Email: UIbenefits@ky.gov

Claims that Combine Wages Earned in Kentucky and Out of State

Phone: 502-564-3240 Email: UIbenefits@ky.gov

Kentucky Claims for a Person Who Lives in Another State

Phone: 502-564-2384 Email: UIinterstate@ky.gov

Claims Filed on Behalf of an Employee by an Employer

Phone: 502-564-2369 Email: UIclaims@ky.gov

Overpayment of Benefits, Liens Filed Due to Over-Payment, or Benefit Claim audits

Phone: 502-564-2387 Email: UIoverpayments@ky.gov

Claim Dispute Resolution

Phone: 502-564-0020 Email: UIclaiminvestigation@ky.gov

Report Possible Benefit Fraud

Phone: 502-564-2387 Email: UIfraud@ky.gov

Appeals from a Determination

Phone: 502-564-3925 Email: UIappeals@ky.gov

Appeals from a Referee Decision

Phone: 502-564-4849 Email: UIcommission@ky.gov

Claim Assistance Line

Phone: 502-564-2900 Email: UIassistance@ky.gov

Benefit Accuracy Measures Audit Questions

Phone: 502-564-2369 Email: UIBAM@ky.gov

Child Support Deductions from UI Payments

Phone: 502-564-2387 Email: UIchildsupport@ky.gov

Bankruptcy Questions

Phone: 502-564-2387 Email: UIbankruptcy@ky.gov

UI Directors Office

Phone: 502-564-2900 Email: UIDirector@ky.gov

Job Search

Date	Employer Name or Street Address	Contact Method	Contact Person	Phone, Website or Email	Position Applied for	Result

Job Search

Date	Employer Name or Street Address	Contact Method	Contact Person	Phone, Website or Email	Position Applied for	Result

Job Search

Date	Employer Name or Street Address	Contact Method	Contact Person	Phone, Website or Email	Position Applied for	Result

kcc.ky.gov
Keep this booklet for two years from the date you file your claim

PAM-UI-400/ES-513 REVISED AUGUST 2018
 AN EQUAL OPPORTUNITY EMPLOYER M/F/D

SYSTEM AVAILABILITY

Hours: The Internet Claims System is available Monday through Friday, 7:00 a.m. - 7:00 p.m. and Sunday, 10:00 a.m. - 9:00 p.m. Eastern Time.

Maintenance: The Internet Claims System will be down for maintenance periodically. When maintenance is planned, notice will be given.

SERVICES AVAILABLE

- File your unemployment claim
- Request your bi-weekly continued unemployment claim (benefit payment)
- Complete your eligibility review
- Reset your PIN
- Change your payment method
- Change your mailing address
- Change your email address

If this site is unavailable at any time, it does not eliminate your responsibility to file your unemployment insurance claim, request your benefit payment or complete any other required action.

If you are unable to complete your initial unemployment claim using the Internet, please call our Call Center at 502-875-0442. If you are unable to complete your bi-weekly continued unemployment claim (benefit payment) using the Internet, call our Voice Response Unit at 877-369-5984 or 877-3MY-KYUI (toll free). If you have questions or need assistance, please contact the UI Assistance line at 502-564-2900.

IMPORTANT REMINDERS FOR FILING

- Please read these instructions BEFORE attempting to file your claim or request your benefit payment.
- You are required to disclose your Social Security Number in order to file for unemployment benefits and other employment services. Your Social Security Number will be shared with other agencies, as authorized by law.
- **Warning!** If you leave the Internet Claims System idle for 30 minutes your session will be terminated and you will be required to log back into the Internet Claims System to continue.
- If you do not answer all of the required questions and submit your claim, your claim will not be processed.
- If you do not complete your application by midnight Saturday Eastern time, all of your information will be erased.
- Please use the available Help Screens if you do not understand or need clarification.
- **You are responsible for the accuracy of all of your answers.** *KRS 341.990 (5) Any person who knowingly makes a false statement or representation of a material fact or knowingly fails to disclose a material fact to the Secretary to obtain or increase any benefit under this chapter or under an employment security law of any other state, or of the federal government, either for himself or for any other person, business entity, or organization shall be guilty of a Class A misdemeanor unless the value of the benefits procured or attempted to be procured is one hundred dollars (\$100) or more, in which case he will be guilty of a Class D felony.*

Browser Support

Our system is compatible with the following browsers:

Operating System	Internet Explorer 8.0	Internet Explorer 9.0	Mozilla Firefox version 19 or higher	Google Chrome version 26 or higher
Windows XP (SP3)	Yes	No	Yes	Yes
Windows 7	Yes	Yes	Yes	Yes

Using a Public Computer? If you are using a computer in a public place, logoff or close the browser when you are finished entering information. This is for your protection and will prevent someone else from viewing your claim information.

kcc.ky.gov

**Keep this booklet for two years from the
date you file your claim**