Unemployment Service Center

(405) 525-1500 (Oklahoma City calling area)

(800) 555-1554 (outside Oklahoma City calling area)

(866) 284-6695 (TTY/TDD Calls)

Hours of Operation: Mon-Fri 8:00 a.m. - 4:15 p.m.

Internet Address

(to file a claim or weekly claim)
https://unemployment.state.ok.us

Mailing Address or Fax Number

OESC UI Support
PO Box 52006
Oklahoma City, OK 73152-2005
FAX: (405) 962-7524

To Locate an Oklahoma Works Center Near You

888-980-WORK (9675) Toll Free
800-722-0353 TDD
Or

http://www.ok.gov/oesc_web/Services/Workforce_Services/index.html

Hours of Operation: Mon-Fri 8:00 a.m. - 5:00 p.m.

To Register for Employment Services and Look for Jobs

OKJobMatch.com

To Inquire about Direct Deposit, Debit Card, or Missing Payments

(866) 320-8699 (Inside the United States Only)

(210) 334-6616 (Collect, outside of the United States Only)

Text Telephone System (TTY/TDD)

If you are hearing impaired or need to use a text telephone system to file your initial claim for benefits you may do so using the following telephone numbers:

(800) 722-0353 (To have calls relayed)
(800) 522-8506 (Voice Calls)

Rights and Responsibilities Of the Unemployed Worker

Oklahoma Employment Security Commission

To the Employer:

Rule 240: 10-3-52.

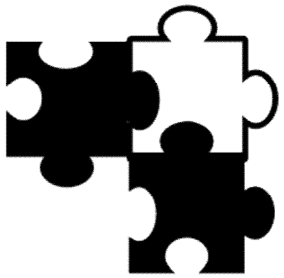
Information to separated worker

(a) Each employing unit shall upon request furnish each worker separated from its employ (permanently or for an indefinite period, or for an expected duration of seven (7) or more days) at the time of such separation, or if delivery is impossible or impracticable, then by mail:

(1) a copy of the Commission's booklet entitled "Rights and Responsibilities of the Unemployed Workers" (OES-341); and

(2) sufficient identification of the employer's name, address and account number under which the worker's wages were, or will be reported to the Commission.

(b) Mailing shall be to the last known address of the employee as recorded in the employer's personnel records.



Sapulpa - 1700 S. Main, Sapulpa, OK 73533 (918) 227-2859

Seminole - 229 N. 2nd, Seminole, OK 74868 (405) 382-4670

Shawnee - 2 John C Bruton Blvd., Shawnee, OK 74804 (405) 275-7800

Stillwater - 3006 E. 6th St. (Hwy 51), Stillwater, OK 74074 (405) 624-1450

Tahlequah - 1755 S. Muskogee Ave., Tahlequah, OK 74464 (918) 456-8846

Tulsa - 201 W 5th St., Ste 200, Tulsa, OK 74103 (918)796-1200

Woodward - 1117 11th St., Woodward, OK 73801 (580) 256-3308

Oklahoma Works Center Locations

Ada - 1500 Hoppe Blvd., Suite 2, Ada, OK 74820 (580) 332-1533

Altus - 1115 N. Spurgeon, Altus, OK 73521 (580) 482-3262

Ardmore - 2421 Autumn Run, Suite B, Ardmore, OK 73401 (580) 223-3291

Bartlesville - 210 NE Washington Blvd., Bartlesville, OK 74006 (918) 332-4800

Chickasha - 301 South 2nd St., Chickasha, OK 73018 (405) 224-3310

Clinton - 1120 Frisco Ave., Clinton, OK 73601 (580) 323-1341

Duncan - 1927 W. Elk Ave., Duncan, OK 73533 (580) 255-8950

Durant - 4310 Highway 70 West, Durant, OK 73533 (580) 924-1828

Enid - 900 W. Cherokee, Enid, OK 73701 (580) 234-6043

Guymon - 225 E. Highway 54, Guymon, OK 73942 (580) 338-8521

Idabel - 2102 SW Washington, Suite B&C, Idabel, OK 74745 (580) 286-6667

Lawton - 1711 SW 11th St., Lawton, OK 73501 (580) 357-3500

McAlester - 1414 E. Wade Watts Ave., McAlester, OK 74501 (918) 423-6830

Miami - 121 N. Main, Miami, OK 74354 (918) 542-5561

Muskogee - 717 South 32nd St., Muskogee, OK 74401 (918) 682-3364

Norman - 1141 E. Main, Norman, OK 73071 (405) 701-2000

OKC Brookwood - 9210 S. Western, Suite A-9, OKC, OK 73139 (405) 234-5000

OKC Eastside - 7401 NE 23rd St., Oklahoma City, OK 73141 (405) 713-1898

Okmulgee - 1801 E. 4th, Okmulgee, OK 74447 (918) 756-5791

Ponca City - 1201 W. Grand Ave., Ponca City, OK 74601 (580) 765-3372

Poteau - 106 Rogers Ave., Poteau, OK 74953 (918) 647-3124

Pryor - 219 NE 1st St., Pryor, OK 74361 (918) 825-2582

Information for Workers who are Unemployed

You are considered unemployed when:

- You are separated from your regular employer
- You are <u>not</u> self-employed, working on a commission basis or
- You are working <u>less than</u> full-time (full-time is considered 32 or more hours a week)

What is Unemployment Insurance?

Unemployment Insurance is a temporary income intended to help workers who are unemployed while searching for work. It is an insurance paid for by your employer(s). Deductions ARE NOT made from your wages to pay Unemployment Insurance. Social Security amounts deducted from your wages DO NOT help pay for the Unemployment Insurance Program.

Do you Share my Information with Other Entities?

Your social security number is required to file an unemployment claim. The Oklahoma Employment Security Commission has an agreement with various state and federal agencies to share data. Please be advised that when you file your claim for unemployment benefits, we may request information from other agencies as well as share common data we have on file.

How do I File a Claim?

Your claim must be filed by you. No one else can file your claim for you.

You may submit your application over the Internet. The OESC homepage website address is https://ok.gov/oesc. You will be able to find information relating to claims filing and labor markets on this website. The direct link to the unemployment application is https://unemployment.state.ok.us/. You may also submit your application by telephone. Please call (800) 555-1554, if you live anywhere outside the Oklahoma City calling area. If you live within the Oklahoma City calling area, call (405) 525-1500. Claims may be filed by telephone only between the hours of 8:00 a.m. and 5:00 p.m., Monday through Friday (except for state holidays). Please note that Mondays are high volume call days.

You will need to be able to provide your social security number, driver's license number, and other identifying information.

Have the name, address, and dates of employment for the last employer for whom you worked.

If you are a veteran who separated from the armed forces in the past 18 months, have your DD-214 Member 4 available. If you were a federal civilian employee in the same period of time, have your SF-8 or SF-50 available. If you had out-of-state employment in the past 18 months, have the name(s) and address(es) of these employer(s) available.

Filing an initial claim is the first step you take when you file for unemployment benefits. You will answer questions about yourself and your last job. It is important that you provide correct information about your job separation.

Failure to report correct information about your job separation may result in an overpayment and interest. If you are unemployed for any reason other than lack of work you will be asked to provide detailed information concerning your separation. Detailed information will also be requested from your employer to determine your eligibility for unemployment benefits.

How Do I File My Weekly Claim?

Weekly claim certifications can be filed by:

- Internet—Oklahoma Network Initial Claims (ONIC)
- Telephone—Interactive Voice Response (IVR)

The IVR system also allows you to inquire on:

- Your claim
- The Unemployment Insurance program
- Benefits reported to the Internal Revenue Service
- Overpayment balances and payments
- Speak with a Workforce Specialist

Detailed instructions will be provided when you file your claim.

The internet address to file a claim or a weekly claim is:

https://unemployment.state.ok.us

The IVR telephone number inside the Oklahoma City area is:

(405) 525-1500

If you live outside the Oklahoma City calling area, or out of state, please use:

(800) 555-1554

Why Do I Need to Register for Work?

If you file an Unemployment Insurance claim and live in Oklahoma, you are required to register for work at your nearest Oklahoma Works Center. Failure to register will result in a denial of benefits.

If you file an Unemployment Insurance claim and live in Oklahoma, you are required to register for work online at https://okjobmatch.com. Failure to register will result in a denial of benefits. If you file an Unemployment Insurance claim and do not live in Oklahoma, you will be required to register for employment with the state in which you reside and provide proof of registration. Failure to register or provide proof of registration will result in a denial of benefits.

WHAT IS TRA/TAA?

Federal Trade Adjustment Assistance (TAA) pays benefits to workers who lose their jobs or their working hours are reduced as a result of increased imports. If you worked for an employer that has been impacted by TAA, you will receive notification of potential eligibility of the program.

Under the Trade Act of 1974, workers whose employment is adversely affected by increased imports may apply for TAA. TAA benefits include:

- Full-time training
- Subsistence while in training
- Job search allowance
- Job relocation allowance

Trade Readjustment Allowance (TRA) is essentially an extension of your weekly unemployment benefits. You must be enrolled in TAA approved training program or have received written certification waiving training requirements to be eligible for TRA. You must exhaust all rights to any state unemployment in order to be eligible for TRA. Once you have exhausted your basic TRA benefits you may request additional TRA weeks if you are still in TAA approved training. Once you have filed a TRA claim, if you are selected for a random audit of your claim, you will be required to submit weekly attendance and progress reports or work search forms for the particular week of your audit. If your claim is selected for audit, you will need to go to the unemployment website www.unemployment.ok.gov and select the link Benchmark Training Form which you will then need to take to the school to complete for the particular week in question.

You must inform the Oklahoma Employment Security Commission of all official school breaks. If you are on an official school break of 30 or less school days you may still be paid for TRA. You will need to continue to call in each week.

You may be contacted by mail, telephone, or email if additional information is needed. It is important that you provide correct contact information since it will be used in making a decision concerning your eligibility. ***Failure to respond could result in a denial of benefits.***

Any situation which may keep you from receiving benefits is called an "ISSUE." You may be asked to provide information concerning your ability to work or conditions which could keep you from seeking or accepting work. If you have applied for or are receiving workers compensation benefits, you may be asked to provide a statement about your ability to work. You must also report income from other sources such as retirement, pensions, disability funds, self-employment, education or training allowances. Income from ANY source must be reported to the Unemployment Service Center. All statements must be made in detail before any determination is made on your claim. Remember, any statement you made can be investigated by the Oklahoma Employment Security Commission.

You must actively seek work each week you are claiming benefits. This includes individuals working part-time. You will receive specific work search instructions and will be required to keep a record of these contacts.

You must register for work unless you are a member of a trade or labor union or if you have a definite return to work date. Registration is completed online through OK Job Match at https://okjobmatch.com. Failure to register for work within seven (7) days of filing your claim will result in a denial of benefits. You may also be selected to participate in the Reemployment Service and eligibility Assessment program. Selection criteria have been set up using federal guidelines. Failure to participate as instructed will result in a loss of benefits.

When will my Claim be Effective?

In accordance with Rule 240:10-3-23 the effective date of an initial claim, additional initial claim, or a reopened claim shall be the first day of the calendar week in which the individual first files the initial claim, additional initial claim, or reopened claim.

How will I know how much I will receive in benefits?

A *Monetary Determination of Eligibility for Benefits* will be mailed to you when you file your initial claim for unemployment benefits. This determination will show:

- The employers you worked for during the base period who paid into the Unemployment Insurance Fund
- Your benefit year which begins Sunday of the week you file your initial claim and ends one year later
- Your weekly benefit amount
- Your maximum benefit amount

If you believe that wages on your determination are incorrect or missing, inform your claims representative immediately. You will be required to present check stubs, W-2 forms or other documents to show your correct wages. You must continue to file weekly claims while your wages are being investigated.

The amount that you can receive is based on wages paid during your base period. Your base period is the 12-month period consisting of the first four of the last five completed calendar quarters before the beginning date of your claim.

For base period purposes, quarters change after the first Sunday in the quarter (1st quarter—January, February and March; 2nd quarter—April, May and June, 3rd Quarter—July, August, September; 4th quarter—October, November and December).

Example: If you filed your initial claim *AFTER* the first Sunday in July 2018, and *BEFORE* the first Sunday in October 2018, your base period would be from April 2017 through March 2018.

Are Unemployment Benefits Taxable?

Unemployment Insurance benefits are subject to federal and state income taxes. You must report 100% of the unemployment benefits you receive when you file your income taxes. You do have the option to choose to have federal or state income tax withheld from your unemployment benefits.

By January 31 of each year, the Commission will send you a form 1099-G with the amount of benefits you received the prior year. We will also send the Internal Revenue Service and the Oklahoma Tax Commission the amount of benefits you received the prior year.

If you have a change of address, you will need to notify the Commission by December 31 to ensure proper delivery of your 1099-G. Otherwise, your 1099-G will be mailed to your address on record and will be returned undeliverable.

Approved Training

When you lose your job, you may be recommended for possible training or education. Your work skills and experience will be evaluated to match current job openings in your field. If training or schooling is recommended and it meets requirements outlined in Oklahoma law, it could be considered approved training. You should contact your local Oklahoma Works Center for information regarding Approved Training.

If your training has been approved, you will not be required to search for work while claiming benefits. However, you will be required to maintain satisfactory progress and attendance in school. You may be selected for audit and if so, will have to provide signed forms from your school showing your progress and attendance.

The Commission may recover any overpayment by deducting if from any benefits you may be eligible to receive on a current or future unemployment claim. If you are required to repay the total overpayment amount you may do so in a lump sum or under an installment payment plan; however, such plans must be approved by the Commission. No further benefits may be paid on a regular Unemployment Insurance claim until any outstanding overpayment has been recovered. Failure to repay benefits may result in recovery by garnishment of your state or federal income tax refund, garnishment of wages from future employment, bank account lien, or property lien.

If you are found to be overpaid due to your error, interest will be assessed at the rate of 1% per month on the unpaid amount until the entire amount is repaid.

WHAT ARE THE PENALTIES FOR FRAUD?

You commit fraud if you make false statements, provide false information or withhold information to obtain benefits. Examples of fraud include failure to properly report a job separation or earnings.

If you allow another person to file your claim(s) for benefits, you will be held responsible for any false representation.

Penalties for fraud include some or all of the following:

- Denial of unemployment benefits for the week the overpayment is established and the next 51 weeks for the first offense and 103 weeks for all subsequent offenses
- Repayment of the amount of benefits received as a direct result of fraud plus interest
- Criminal prosecution under federal and state law
- 25% fraud penalty
- Jail sentence

The Oklahoma Employment Security Commission has a full-time fraud detection unit to identify and recommend criminal prosecution of those who commit fraud.

WHAT ARE TAXABLE WAGES?

The employer is required to pay unemployment taxes on a certain amount of your earnings. These are called taxable wages. The taxable wages amount may change as defined by the *Oklahoma Employment Security Act*.

For example:

2018	$17,600
2017	$17,700
2016	$17,500

Taxable wages does not mean the amount of money you earned subject to state and federal income tax. It is the amount of money on which your employer was required to pay unemployment taxes. Wages above the required amount or non-taxable wages, are not used to determine your weekly benefit amount. In some cases, these wages may be used to satisfy the total Base Period Wage requirement.

In order to receive regular benefits you must have earned a minimum amount of $1,500.00 during your base period and have one and one-half times your high quarter wages in the remaining quarters. However, if you have base period wages equal to or more than the highest taxable wage that applies to the calendar year in which you filed your claim, you shall be eligible.

How do I Determine my Weekly and Maximum Benefit Amount?

Your Weekly Benefit Amount

The amount you may receive weekly is 1/23rd of the highest quarter of taxable wages in your base period or the maximum weekly benefit amount allowed by Oklahoma law. It will not be less than $16.00.

For instance, in your base period, your highest calendar quarter of taxable wages was $5,000.00. Using this rule, 1/23rd of $5,000.00 is $217.00, that will be your weekly benefit amount. This amount **cannot** exceed the maximum amount set by law for the calendar year.

Your Maximum Benefit Amount

Law establishes the maximum amount you may draw during your benefit year. This amount depends on the conditional factor of the Unemployment Insurance Trust Fund. When no conditional factors exist, you may draw:

26 times your weekly benefit amount

or

25% of the average annual wage

or

50% of your taxable wages, whichever is the lesser amount.

The Oklahoma Employment Security Commission discovers improper payments in a number of ways. Every three months all covered employers are required to send us reports listing their employees' names and the amount of wages earned. We match these reports against unemployment claims filed for the same period. Crossmatches are done on the federal and state level. If we find that you were paid benefits for any week that you were employed and did not report wages or reported wages incorrectly, we must investigate. If your claim appears on this "crossmatch," you will be asked to provide information so we can determine what action needs to be taken. Employers, both public and private, doing business in the State of Oklahoma report the hiring or employment of any person who resides or works in the State of Oklahoma to the Oklahoma Employment Security Commission.

Failure to report correct information to the Oklahoma Employment Security Commission is considered FRAUD. A fraud overpayment carries a one-year disqualification from receiving unemployment benefits, it also has a 25% (25% of the total amount of overpayment) and a 1% interest charge on the balance of the overpayment each month. A second fraud overpayment carries a two-year disqualification from receiving unemployment benefits, and it also carries a 25% penalty (25% of the total amount of the overpayment) and a 1% interest charge on the balance of the overpayment each month.

In addition, all claims are subject to random audits. If your claim is picked for such an audit, a Quality Control Auditor will meet with you to go over your claim. The auditor will contact former employers to verify payroll records and reasons you became unemployed. The Auditor will request your work search contacts during the time you claimed benefits. Employers you have contacted for a job will be asked to verify that you applied for work.

Work search audits can be performed at any time. If your work search documentation is audited and found to be incomplete or inaccurate, it will affect your claim.

These and other methods are used to make certain that only eligible claimants receive benefits and that each claimant is paid the proper amount.

What Should I do If I'm Out of Town?

If you are prevented from seeking or accepting work at any time or when you travel, you must report that you are not available for work. If the main reason for your travel is to seek or accept work, you may report that you were available for work. These work search contacts should be documented in your Work Search Form OES-622, which can be found at https://ok.gov/oesc.

What Do I Do If I Go Back To Work Full-Time?

When you return to work full-time, you should contact your Unemployment Service Center for instructions. They will be able to tell you if you are able to claim for the week you started working. Please discontinue filing if you are working full-time. Ensure that you keep your Work Search Form for at least two years in case of an audit.

What happens when my unemployment payments end?

As you near the exhaustion point of your claim, you will receive notification of pending exhaustion when you file your weekly claim. If you are filing continued claims by telephone or by internet, you will be reminded the last three weeks you file for benefits that you are close to exhausting benefits.

Once you exhaust your Oklahoma unemployment claim, you are not eligible for another Oklahoma unemployment claim for the remainder of the year. After your benefit year ends, you may file a new claim. In order to be monetarily eligible for a new claim, you must be reemployed and earned sufficient wages after filing your original claim.

What Happens If I'm Overpaid?

If you receive benefits to which you are not entitled, you will be liable for repayment of these benefits even if someone else made the mistake that caused the incorrect payment. When an overpayment is established, you will receive a written notice explaining why you were overpaid benefits. If you disagree with the reason you were overpaid, you have the right to appeal.

Can I Use Wages Earned in Another State, the Military, or the Federal Government to Qualify?

When you file your initial claim, you will be required to report all employers you worked for, including employers in any other state, during the past 18 months and employment from the military and federal government. It is important that you provide complete addresses and dates of employment.

If we have to request wage information from another state, the military or federal government to combine with Oklahoma wages, your claim **may be delayed** until we receive this information.

If you are new to Oklahoma and all of your base period wages are in another state you may file an interstate claim against that state.

What is a Week?

For the purpose of Unemployment Insurance, weeks begin at 12:01 a.m. Sunday and end the following Saturday at 12:00 a.m. You must file for each week after the week has ended. If you attempt to file before the week has ended, payment will not be made.

Is There a Waiting Period?

Yes. If you are eligible for benefits, the first week you file will usually serve as your waiting period week. No benefits can be paid until this waiting period week has been served.

If you are disqualified or ineligible for one or more weeks from the beginning of your initial claim, no valid waiting period week can be served until this disqualification period ends or has been lifted. The first week following the disqualification that you are eligible will be your waiting period. Only one waiting period week is required during each benefit year.

How Long Will my Claim Last?

Your claim is good for one year. When your benefit year ends you may file a new claim. Keep in mind you may exhaust benefits before that one year period ends. In order to establish eligibility on your new claim, you must have been reemployed and earned ten times your weekly benefit amount.

When do I File my Weekly Claim?

Weeks of filing begin on Sunday at 12:01 a.m. and end on Saturday at 12:00 a.m. After you have filed your application for benefits, you must claim each week after that week has ended, not before. Claims are late and will not be paid if filed 14 or more calendar days after the week has ended.

When Will I Get my Payment?

All initial unemployment insurance payments are made to a debit card. The debit card will be mail to you at the time your waiting period is served. Once you receive the debit card, you may request direct deposit into a checking or savings account. Debit cards are valid for three years. Do not throw the card away. Direct deposit will be deactivated on all bank accounts that have had no deposits for 180 days. If direct deposit is deactivated and you have to file again within three years any benefits issued will be issued to the original debit card. You will then need to request direct deposit again. If you change banks, you will need to contact our vendor, Conduent, to provide new direct deposit information. This can be done by either calling the automated system at 1-888-929-2460 or by going online to https://goprogram.com. For questions about debit cards or direct deposit, contact Conduent toll free at (866) 320-8699.

What Other Income Will Reduce My Benefits?

Pensions may reduce your weekly benefit amount and in some cases make you totally ineligible to receive benefits. Pensions are deductible at 100%, they are not subject to the $100.00 rule used for earnings.

Example of pensions:

- Military retirement (including disability)
- Private employer pension
- Federal civilian pension
- State, country, or city pension

Vacation pay is deductible only if you have a definite date to return to work.

Holiday pay is deductible during the week in which the holiday occurs.

Severance or termination pay reduces your weekly benefit amount in the same way as wages. If this payment is required by law or written contract, it may affect your benefits. If payment is received in a lump sum and was paid to you before you file your claim for benefits, it may not be considered an issue on your claim. Your claim will be affected any week you file for benefits and receive lump sum severance or termination pay. If more than one payment is made, your benefits will be reduced or denied for the weeks in which payment was received.

Is Child Support Deductible?

The Oklahoma Employment Security Commission cooperates with the Child Support Enforcement Division of the Department of Human Services. The Oklahoma Employment Security Commission deducts amounts owed by claimants for child support obligations. These deductions are forwarded to the Child Support Enforcement agency. Child support deductions or the amount of the deductions **are not appealable** to the Oklahoma Employment Security Commission. Any questions about these deductions should be directed to the local child support agency.

Can I Work Part-time and Receive Benefits?

You may receive reduced benefits for a week if you work less than full-time (32 hours). Remember, a "week" begins at 12:01 a.m. Sunday and ends at 12:00 a.m. Saturday. You must continue to look for and be able to work full-time hours based upon your job history. You must report **ALL** earnings **even those less than $100.00**. Failure to report **ALL** earnings will result in an overpayment and may result in a fraud disqualification. You must report your gross wages (wages before deductions) and not just "take home pay."

Earnings must be reported the week you earn them, not necessarily when you actually receive them.

You will be paid the difference between your weekly benefit amount plus $100.00 and your gross wages. The benefits that are payable to you are rounded to the next lower dollar amount.

Example:

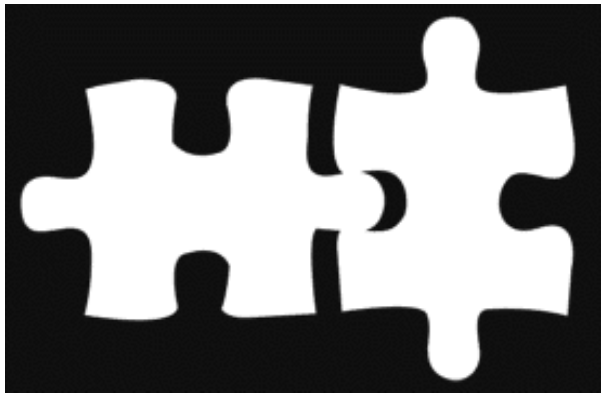
Weekly benefit amount	=	$200.00
Allowable earnings	=	$100.00
Subtract gross wages	=	$149.87
Remaining total	=	$150.13
The amount of your check (after rounding down)	=	$150.00

Earnings of less than $100.00, although reportable, will not affect the amount of benefits paid.

If you have no issues on your claim and are notified that you are eligible, payments are normally made within 48 hours following the receipt or acceptance of your continued claim. Your Electronic Funds Transfer (EFT) payment will not always arrive on the same day each week. EFT payments may be delayed for various reasons, such as holidays, computer problems, or failure to report to your local office as scheduled.

If you plan to change your address, report the change to an Unemployment Service Center. Contact the Unemployment Service Center by phone to change your address. **NOTE: Government mail will not be forwarded by the Post Office and you will miss important information regarding your claim and scheduled appointments. Failure to report for a scheduled appointment will result in a denial of benefits.**

If your financial institution information has changed, please notify Conduent so the changes can be made.



What can Keep me From Receiving Benefits?

You may have enough covered wages during your base period and still be denied benefits for other reasons. The following is a partial list of reasons for which you may be disqualified or ineligible:

- Discharged or fired from your job for misconduct
- Voluntarily quit your last job without good cause connected to the work
- Not able and available to work
- Not a U.S. Citizen and not authorized to work in the U.S.
- Limited the wages, hours, days or areas of a job you will accept
- Did not report for or satisfactorily participate in reemployment services or other required services
- Self-employed
- Involved in a strike
- Not looking for work
- Refused suitable work

What are my appeal rights?

If you are disqualified or ineligible, you will receive a "Notice of Determination." This determination will tell you why benefits are being denied, how long your benefits are being denied, and how you can remove that disqualification. Example: You must return to work and earn at least ten times your weekly benefit amount. If you do not understand any determination or notice you receive, ask your claims representative to explain.

Your appeal rights and time limits are explained on each determination. You must file your appeal within the time limit or you may lose your right to appeal. You may file the appeal by mail, fax, email or telephone.

You will receive a notice telling you when your appeal hearing will be held. It is important that you participate in the hearing since the decision on your claim will be based primarily on information given at the hearing. **Failure to take part in the hearing may result in a decision against you.**

At the hearing, which will be conducted by telephone, you will be given an opportunity to present your case. Facts in support of your claim should be presented at this time. If witnesses are needed to help present your case, you must arrange for them to participate. Information about subpoena of records or individuals will be listed in the appeal packet you receive.

If you have appealed, you must protect your right to benefits while waiting for the appeal decision **by continuing to file your weekly claims each week you are unemployed.** Even though an appeal decision may find you eligible for benefits, you will **not be paid** for any week for which you have not filed a claim.

In some cases, when you are found eligible for benefits, your employer may disagree and file an appeal. An employer's appeal does not cause your benefits to stop. However, if the employer wins the appeal these benefits will be overpaid. **Since you must repay any overpaid benefits, it is important that you participate in the hearing to present your side of the case.**