

A guide to unemployment benefits







Statements in this handbook are intended for informational purposes only. If there is a conflict between information in this booklet and the provisions of the Pennsylvania Unemployment Compensation (UC) Law, the Law prevails.

Auxiliary aids and services are available upon request to individuals with disabilities. Equal Opportunity Employer/Program.

TABLE OF CONTENTS

ABOUT THIS HANDBOOK	2 2
OVERVIEW OF UNEMPLOYMENT COMPENSATION (UC)	3
ELIGIBILITY FOR UC BENEFITSQUALIFYING FOR UC BENEFITSOPTIONS FOR RECEIVING PAYMENT	4
AMOUNT OF UC BENEFITS	5
MAINTAINING YOUR UC ELIGIBILITY SEARCHING FOR WORK COMPLETING A WEEKLY CLAIM CERTIFICATION. REPORTING EARNINGS GETTING YOU BACK TO WORK MANDATORY JOB REGISTRATION REEMPLOYMENT SERVICES WHEN YOU FIND A NEW JOB	9 9 11 12 12
UC FRAUD 1 EXAMPLES OF UC FRAUD 1 PENALTIES FOR UC FRAUD 1 WHAT WE DO TO STOP UC FRAUD 1 REPORT SUSPECTED FRAUD 1	4 14 15
APPEAL RIGHTS	15 15
APPENDICES	16 16 21 22 23 24

ABOUT THIS HANDBOOK

PURPOSE OF THE CLAIMANT HANDBOOK

This handbook will answer many of your questions and provide important information about Pennsylvania Unemployment Compensation (UC) <u>benefits</u>. (See the **Glossary** in <u>Appendix B</u> for definitions of all underlined terms.) To speed processing of your UC claim, please carefully read the information in this document. If you do not understand or have questions, please contact the Pennsylvania Department of Labor & Industry's (L&I) Office of Unemployment Compensation for help.

CONTACT INFORMATION

There are many ways to contact us:



Go to our Website

Visit: <u>www.uc.pa.gov</u> for additional information including answers to Frequently Asked Questions (FAQs).



Call Us 888-313-7284 Monday - Friday from 8 AM – 4 PM EST

Videophone Service for ASL Users

717-704-8474 Sign language is the ONLY means of communication provided at this number. Wednesdays 8 AM – noon EST and Fridays noon – 4 PM EST NOTE: You may see **Commonwealth of Pennsylvania**, or COPA, as the caller ID when we call you.

Text Telephone Service (TTY)

888-334-4046 This line is only available to individuals with hearing or speech difficulties calling from a TTY device.



Email Us uchelp@pa.gov



UC Live Chat

Visit: <u>www.uc.pa.gov/Chat</u> and select the chat icon on the right-side of your screen to register for live chat services. Monday - Friday from 8 AM - 4 PM EST

LANGUAGE ASSISTANCE

Free services are available to assist you if you do not speak English. For assistance in a language other than English, please call 888-313-7284.

Hay servicios gratuitos disponibles para ayudarlo si no habla inglés. Para obtener asistencia en un idioma que no sea inglés, llame al 888-313-7284.

Accommodations for Individuals with Disabilities

We will make accommodations to facilitate your participation in all UC programs, activities, and services.

To request an accommodation for a disability, please contact us at 888-313-7284.

OVERVIEW OF UNEMPLOYMENT COMPENSATION (UC)

ABOUT THE UC PROGRAM

UC is a program designed to provide temporary income between jobs to workers who lost their job through no fault of their own – for example, due to a layoff, plant closure, or lack of available work. Benefits are not available to all workers. For example, workers who were terminated from their job for misconduct cannot receive UC benefits. Other common examples of workers who cannot receive benefits are those who are not planning to become reemployed, or those who are either physically unable to work or are not available to work because they have other responsibilities or are away from home.

Funding for the UC Program

Pennsylvania's UC program is funded through taxes paid by employers.

WE ARE HERE TO HELP YOU

L&I is here to assist you through your time of unemployment. To make sure you are paid benefits in a timely manner, please help us by:

- Providing accurate and complete information
- Responding to requests for information right away
- Completing all requirements to maintain UC eligibility, as outlined in this handbook
- Keeping your contact information up to date

Update Your Contact Information

If you move or change your phone number or email address, let us know as soon as possible, even if you are not filing for benefits at that time. Failure to notify our agency of your current contact information may result in delays or being denied UC benefits. The only way to update your address or phone number in the UC system is by calling us at 888-313-7284. If you have a PA CareerLink® account or Reemployment Services and Eligibility Assessments (RESEA), update your contact information at <u>www.pacareerlink.pa.gov</u>. Please be sure to update contact information in both the UC and PA CareerLink® systems.

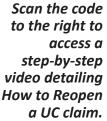
For Fastest Service, Go Online

You can check the status of your claim, review information, and more through our safe and secure website. Visit **www.benefits.uc.pa.gov** 24 hours a day, 7 days a week.

Please visit Appendix A for detailed instructions on how to set up an online account.



Scan the code to the left to access a step-by-step video detailing How to File for UC Online.





ELIGIBILITY FOR UC BENEFITS

QUALIFYING FOR UC BENEFITS

Our agency will review your claim to determine if you qualify for benefits. We will not be able to tell anyone in advance if they will be eligible for a claim. We look at these three criteria after you open your claim:



1. How much did you work in the 18 months before filing a claim?

You must be **financially eligible** and have earned enough wages and have enough weeks of work in your employment history prior to filing a claim. If you did not earn enough wages and work enough weeks, you will not be eligible for benefits.

2. Why are you no longer working for your past employer?



The reason you are no longer employed or working reduced hours helps determine whether you can receive UC benefits. Below are some examples of **separation** reasons that may qualify or disqualify you from receiving benefits.

YOU MAY RECEIVE BENEFITS IF YOU:

- Were laid off or your hours were reduced because your employer did not have enough work for you
- Left your last job and can show it was for good cause related to the job (such as unsafe working conditions)
- ✓ You were discharged from your job for reasons that are not considered willful misconduct
- Register for reemployment services with PA CareerLink[®] online at <u>www.pacareerlink.pa.gov</u> within 30 days of filing your claim for UC benefits

YOU MAY <u>NOT</u> RECEIVE BENEFITS IF YOU:

- **X** Left your job for personal reasons unrelated to work
- ${f X}$ Were terminated for misconduct
- X Are not legally authorized to work in the United States
- X Are self-employed

A department representative may contact you and/or your employer to discuss the reason for your separation from work.

If you or your employer disagree on the reason for your unemployment you will be given a chance to explain your side of the story via a phone call. If benefits are denied, you will receive a written determination, which you can appeal.

3. Are you able and available to work?

- Actively looking for work
- Mentally and physically able to work

To qualify for UC benefits you must be:

- Legally authorized to work in the United States
- Available to accept work (for example, you do not have personal responsibilities that would prevent you from working)

OPTIONS FOR RECEIVING PAYMENT

If you are eligible for UC benefits, you may receive your payment:

- Through <u>direct deposit</u> This option puts money directly into your checking account.
 - o If you received UC benefits by direct deposit within 12 months of filing your current claim/application, and your bank account is still active, direct deposit will carry over to your current UC claim.
 - If the bank account you previously used was closed or you need to make changes, you should request to stop direct deposit. If you stop direct deposit, you will be switched to a debit card, unless you provide new bank information.
- On a <u>debit card</u> This option provides you with a debit card from the commonwealth's chosen debit card provider. You can make purchases, get cash, and pay bills everywhere debit is accepted.
 - o If you do not have a direct deposit account on file, you will automatically be issued a debit card. You may switch to direct deposit if that is your preferred payment method.

Debit cards are initially mailed to you so that you are ready when benefits are paid. There will be no money on the debit card until you have been determined eligible for benefits, file your weekly claims, and the benefits are paid to you.

Please visit Direct Deposit of UC Benefits at <u>www.uc.pa.gov/DirectDeposit</u> or Payment Options at <u>www.uc.pa.gov/DebitCard</u> to access online forms, find instructions and learn more. If you have any questions about your payment method, *please call the Pennsylvania Treasury, at 877-869-1956.*

AMOUNT OF UC BENEFITS

After you file a claim for UC benefits, you will receive a **Monetary Determination**, or Notice of Financial Determination (Form UC-44F), in the mail. The Notice of Financial Determination explains:

- The amount of benefits you are eligible to receive, **if you become approved**, and how that amount was calculated
- The number of full weeks you will be eligible for benefits. If you report earnings and collect partial benefits, the number of weeks will be extended -- not to exceed 52 weeks.
- Information about how to file an appeal or request a monetary reconsideration if you disagree with the determination

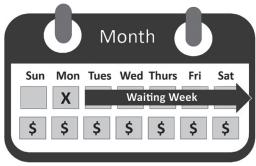
Please review the <u>UC Benefits Financial Charts</u> (www.uc.pa.gov/FinancialCharts) for the maximum amount of benefits you can receive per week in Pennsylvania.

WAITING WEEK

The first week of your claim is considered a <u>waiting week</u>. You must file a payment request, or weekly certification and meet all eligibility requirements during this week, but you will not be paid. Your payments will start the following week, assuming you are still eligible for benefits and fulfill all requirements.

For example, consider a situation where John lost his job on the first Monday of the month and filed an initial claim for UC benefits on the same day. Even though John submits a certification for the first week of benefits, he will not be paid for this waiting week.

The next week, if John fulfills all eligibility requirements, he will be eligible to receive payment. See the <u>Maintaining Your UC</u>



<u>Eligibility</u> section for more details on the continuing eligibility requirements.

DEDUCTIONS

Your benefits may be reduced under the following circumstances:

Benefit Reduction

UC Law requires a benefit reduction when the balance in the Pennsylvania UC Trust fund is low. This money is taken from the weekly benefits of all claimants to repay the trust fund. This amount is a percentage of your total benefits which changes year to year. Your Notice of Financial Determination will show you the percentage.

Earnings

UC Law requires you report all work and earnings, including tips and commissions each week, Sunday through Saturday. You must report all **gross earnings**, even if you have not yet received payment from your employer. If you are working part-time, you may still be eligible for **partial UC benefits**. Be sure to report any earnings from part-time work. See the **Reporting Earnings** section below for more information.

Overpayments

An unemployment benefit that you previously received, but it was later discovered you should not have received, is referred to as an "overpayment." Overpayments remain on your record for a period of several years, depending on the situation. If you did not fully repay the department and you collect unemployment benefits in the future, your weekly payments will be reduced to help repay this debt.

Potential Earnings

Each week, you must report if you were absent from work when work was available. You must indicate the amount of **potential earnings**, the wages you could have earned had you not been absent from work when work was available. For example, if you were scheduled to work but called off or did not show up, you must report those wages to us as earned. It does not matter that you did not earn any money for those hours and will not be paid by your employer.

Child Support

Some or all your unemployment benefits may be reduced if you:

- Owe court-ordered child support
 - Questions about the amount being deducted from your benefits should be directed to the Domestic Relations Section of the Court of Common Pleas that issued the order.
 - Additional information on withholding support from UC benefits is provided in <u>Support Withholding from Unemployment Compensation (UCP-24)</u>, or at <u>www.uc.pa.gov/UCP-24</u>.

Holiday Pay and Vacation Pay

UC Law requires you report all holiday and vacation pay earnings each week. Holiday pay and vacation pay amounts that equal more than your partial benefit credit will be deducted from your benefits for the week in which the holiday or vacation occurs. However, vacation pay is not deducted if you do not have a recall date from your employer.

Retirement Income

Retirement income, such as pension payments or survivor benefits, may affect your weekly benefit amount (WBA).

When you apply for UC, you must tell us if you receive or applied to receive payment from your retirement plan.

Receiving a pension can affect the amount of UC benefits for which you are eligible. A pension may reduce your benefits if an employer in your <u>base year</u> contributed to or maintained the pension plan, <u>and</u> your work during the base year increased the amount or affected your eligibility for the pension.

If your employer was the only one who contributed to the pension, 100% of the prorated, weekly pension amount is deductible. If you contributed in any amount to the pension, 50% of the prorated, weekly pension amount is deductible. The following payments are NOT deductible, however:

- Social Security and Railroad Retirement pensions.
- A lump-sum pension payment, if you did not have the option of receiving monthly or periodic payments.
- A lump-sum pension payment that is deposited or rolled over into an approved retirement plan, such as an IRA, within 60 days after you received the payment.

Separation Pay

A severance package, pay in lieu of notice (which is payment made to you because the employer furloughed you without required notice by law), or a continuation of pay with full benefits from an employer even after you are no longer working for them may affect UC benefits. Severance pay that exceeds 40% of Pennsylvania's average annual wage is deducted from your benefits.



Be sure to report any separation payments when you apply for UC benefits. You may be contacted by the agency for additional details to help determine if your separation pay is deductible.

Self-Employment

You are not eligible for UC if you are self-employed. However, there is an exception for "sideline" activity. Earnings from self-employment that is determined to meet the sideline business criteria can be automatically deducted from your weekly UC payments. A determination will be issued accordingly. For more information on sideline employment, please visit <u>www.uc.pa.gov/Self-Employment</u>.

Taxes

Your UC benefits are taxable by the federal government. You may choose if you want to have federal income tax withheld from your benefits (at the rate of 10%) or not. If you elect not to have taxes withheld, you will be responsible for the full taxable amount at the end of the year.

You can make the choice to have taxes withheld when you file your application for benefits. To change your withholding selection, log on to the <u>Pennsylvania UC System</u> (<u>www.benefits.uc.pa.gov</u>) and access your dashboard. Taxes withheld can be refunded to you only by the IRS. Questions about taxes on UC payments should be directed to the <u>Internal Revenue Service (IRS)</u> (<u>www.irs.gov</u>) or your tax professional.

By the end of January each year, L&I will provide you with a Statement for Recipients of Pennsylvania Unemployment Compensation (Form UC-1099G). This form shows the amount of benefits you were paid during the previous year and the amount of income tax withheld if you selected that option.

MAINTAINING YOUR UC ELIGIBILITY

Every week that you claim benefits, you need to complete three tasks to remain eligible:

- 1. <u>Search for work (starting with the third calendar week from when you filed your initial claim)</u>
- 2. <u>Complete a weekly claim certification</u>
- 3. <u>Report earnings</u> (any money you earned during the claim week)

Failure to complete **any** of these actions can **disqualify** you from benefits for that week.

SEARCHING FOR WORK

You are required to actively search for work every week you receive UC benefits. If you are able to check one box in each column, you have satisfied your UC work search requirements for the week.

1st Job Application			2nd Job Application	Work Search Activity	
	Applied for a job that fits my skills and qualifications	Applied for a job that fits my skills and qualifications		Participated in a work search activity	
	Participated in a work search activity because I am limiting my job applications.		Participated in a work search activity because I am limiting my job applications.	Applied for a 3rd job	
	Interviewed for a job		Interviewed for a job	Interviewed for a job	
			Worked part-time during the week and earned more than my partial benefit credit (<u>www.uc.pa.gov/PartialBenefits</u>). Note: A second job application and a work search activity are not required.		

All work search activities must be documented. See Appendix C for a sample work search log.

Work Search Exemptions

You are exempt from the weekly work search requirements if you satisfy one of the exemptions below:

- You actively participated in a department approved work search activity or program.
- You receive work through a union hiring hall and are in good standing at the time you are filing for UC benefits.
- You are participating in the Shared-Work program.
- You are in training approved by the department or under the Trade Adjustment Act.
- You are required to participate in the Pennsylvania Reemployment Services and Eligibility Assessment (RESEA) at a PA CareerLink[®].
- You are laid off due to a lack of work and have a written recall date from your employer. **Note:** This exemption expires if the recall date is rescinded or has passed. You are required to keep a copy of the recall notice and notify the UC Service Center of your return-to-work date.

For additional details on weekly work search exemptions, visit www.uc.pa.gov/WorkSearch

COMPLETING A WEEKLY CLAIM CERTIFICATION

To continue receiving benefit payments, you will need to file a weekly claim certification for each week you are totally or partially unemployed. This tells Pennsylvania UC staff that you are still jobless and are seeking payment for that week. Opening an unemployment claim does not result in any payments; weekly claims must be filed for you to receive payment.

The claim certification includes a series of questions that help determine if you are eligible to continue receiving UC benefits. For example, for each week you will be asked if you:

- Were able and available to accept work
- Looked for work
- Refused any jobs or offers of work
- Completed any work, and if so, how much money you earned for that work

Pennsylvania Unemployment Compensation Handbook

• Were absent from work when work was available, and if so, how much you could have earned for days missed.

Under penalty of law, you are required to truthfully answer the questions for each week you claim UC benefits.

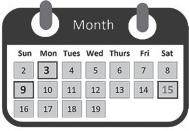
When to File Your Weekly Claim

Filing weekly claims is time sensitive. If you are already approved for benefits, are not yet sure if you will be approved, or you have been denied but you appealed the denial, you must continue filing a weekly claim for each week you are unemployed and seeking payment. If youare eligible for benefits, you will ultimately receive payments only for weekly claims you filed.

Your weekly claim must be filed during the week (Sunday through Saturday) immediately following the week you were unemployed. Weekly claims must be completed by 11:59 PM on Saturday of each week you are claiming benefits. If you remain totally or partially unemployed, you will continue to file weekly claims every week until you exhaust your benefits.

For example, if you lost your job on Monday, the 3rd of the month, you could file an initial claim for UC benefits on the same day or on any other day that week.

Then you could submit a weekly claim for your first week of benefits starting on Sunday the 9th. **Remember this first week is an unpaid waiting week.**



Failure to submit the weekly claim before 11:59 PM,

Saturday the 15th may result in delayed benefit payment or a denial of benefits for that week.

If You Forget to File

If you fail to file your weekly claim at the proper time, your UC claim will become "inactive." The next time you go to file a weekly claim, you will be prompted to reopen your claim. You can reopen your claim online at <u>www.benefits.uc.pa.gov</u>, but the weeks you failed to file for will not be available. Your reopened claim will be effective Sunday during the week you complete the reopen. The following Sunday you can resume filing weekly claims.

You must call us at 888-313-7284 if you want the department to consider your eligibility for weeks you missed. The missed weeks will be filed through our staff and a determination regarding those weeks may be necessary. You may be denied for late filing if the reason does not fall within the allowable provisions of UC law and regulations.

How to File Your Weekly Claim



Online

For fastest service, visit: www.benefits.uc.pa.gov.



By Phone

You may file by phone by using the PA Teleclaims (PAT) system: 888-255-4728 Call Sunday through Saturday 24 hours a day.

Please be advised that **filing online is the fastest and easiest way to file**. Using PAT may cause your payments to be delayed.

You will need the following when calling PAT to file a biweekly claim for benefits:

 Access to a touch-tone telephone, a push-button telephone, or a cell phone with a tone-pulse switch;

- Your Social Security number;
- A pen and paper to note important information; and
- Your personal identification number (PIN), which you must obtain by calling the UC Service Center at 888-313-7284.



By Mail

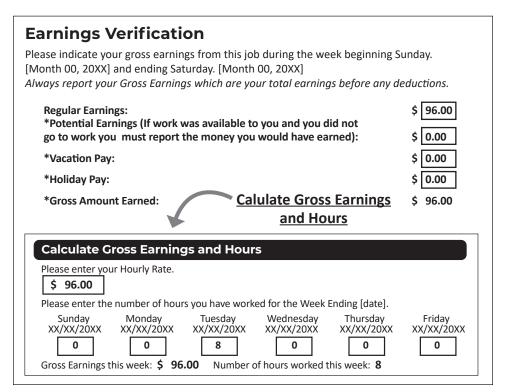
This is permitted only in specific circumstances. This method is rarely used since postal mail and manual processing naturally delay payments when compared to using PAT or the Internet. Please contact 888-313-7284, Monday - Friday from 8 AM – 4 PM EST.

TTY users only, contact 888-334-4046, for information on filing claims by mail. This phone line is only available to individuals with hearing or speech difficulties calling from a TTY device.

REPORTING EARNINGS

If you are working while claiming UC benefits, you must report how much money you made. You must report your **gross earnings**, **not** your **net earnings**. Earnings include vacation pay, holiday pay, and **potential earnings**. For additional details on how to properly report earnings, please visit **www.uc.pa.gov/PartialBenefits**.

Please enter the number of hours you worked for the week using the Gross Earnings Calculator shown below, which can be accessed when you file your weekly certification online. If you were paid for vacation or holiday pay, include those wages in their respective sections. Do NOT use the Gross Earnings Calculator to calculate potential, vacation, or holiday earnings.





When to Report Earnings

Earnings, including tips and commissions, must be reported each week when certifying for UC benefits. You must report what you earned for the previous Sunday through Saturday period, even if you have not yet been paid. <u>This must</u> always be based on your earnings from Sunday through Saturday; do not use your employer's pay period if it is not the same as Sunday through Saturday.



What Earnings to Report

Any money earned for work done must be reported. Common income sources include full- or part-time employment, temporary or odd jobs, and tips.



How to Calculate Gross Earnings

Number of Hours Worked during Week x Rate of Pay = Gross Earnings

For instance, if you worked 30 hours in a week (Sunday through Saturday) at \$20 per hour, you would report \$600 in gross earnings for the week.

GETTING YOU BACK TO WORK

The <u>PA CareerLink® offices</u> (<u>www.pacareerlink.pa.gov</u>) offer a variety of no-cost programs and services – including job leads and career resources – to help you get back to work faster.

MANDATORY JOB REGISTRATION

To receive UC benefits, you must register within **30 days** of filing your claim for UC benefits.

- If your labor market is outside of Pennsylvania, you must register with the state employment service that serves your local labor market.
- If your local labor market is within Pennsylvania (either you live in Pennsylvania, or you commute to Pennsylvania for work) you must register for employment search services through PA CareerLink[®].

For your registration to be complete, you are required to obtain a Keystone ID and upload/create a resume in the PA CareerLink[®] system. For additional details on job registration, visit **www.uc.pa.gov/WorkRegistration**.

Job Registration Exemptions

You are exempt from the job registration requirements if you satisfy one of the exemptions below:

- You are participating in the Shared-Work program.
- You are in training approved by the department or under the Trade Adjustment Act.
- You are required to participate in the Pennsylvania Reemployment Services and Eligibility Assessment (RESEA) at a PA CareerLink[®]. The RESEA exemption is only valid for the week in which you attend.
- You are laid off due to a lack of work and have a written recall date from your employer. **Note:** This exemption expires if the recall date is rescinded or has passed. You are required to keep a copy of the recall notice and notify the UC Service Center of your return-to-work date.

How to Register for Reemployment Services

You may register for reemployment services by visiting your local PA CareerLink Office® in person or online.

Follow the steps below to complete a new registration for employment-search services.

- Go to <u>PA CareerLink® (www.pacareerlink.pa.gov/jponline/Persona/PersonaPage/</u> <u>ReenteringWorkforce</u>) and click "Register Now."
- Under user type, select "Unemployment Compensation (UC) Claimant" and complete the registration.
- NOTE: It is very important that both your name and mailing address are the same in both the UC and PA CareerLink[®] systems.
- Once you have completed the registration process, you will receive a "Registration Confirmation" page. The confirmation page is for your records and should not be sent to the UC Service Center or PA CareerLink® office.

REEMPLOYMENT SERVICES

The Reemployment Services and Eligibility Assessment (RESEA) Program is designed to identify claimants that may need the most help finding a new job. If you are selected for RESEA **you must participate unless you are excused for good reason**. Benefits can be denied for weeks if you fail to participate.

In addition to mandatory RESEA services, anyone can visit a PA CareerLink[®] office for free assistance with resume writing, interviewing skills, labor market information, online job skills training for Pennsylvania residents, and more.

Additional Services to Assist You

- RESEA Program If selected to participate in RESEA you MUST attend unless you have good reason not to participate. RESEA services are designed to help those most in need find reemployment. Benefits can be denied for weeks if you fail to participate.
- Training Programs You may be eligible for training or education programs to help you upgrade your skills or complete a degree program. To learn more about whether you might qualify, visit: <u>www.dhs.pa.gov/Services/Assistance/Pages/ET.aspx</u>.

WHEN YOU FIND A NEW JOB

Full-time Work

You do not need to notify our office when you start a full-time job with either your former employer or a new employer. Simply stop submitting the weekly claim certification to request UC benefit payments when you start your new job (even if you will not receive your first paycheck anytime soon).

Part-time Work

If you find part-time work, you may still be eligible for partial UC benefit payments. Be sure to report any earnings from part-time work. See the **<u>Reporting Earnings</u>** section for more information.

Reopening an Existing Claim

If you opened an unemployment compensation (UC) claim within the past year, stopped filing for those benefits because you found a new job, but now need to file for benefits again, you will simply reopen your existing claim.

It doesn't matter if you're filing with the same employer or a new one, if you're filing for UC benefits within the 12 months that you opened your initial claim, you will reopen it to file for benefits. <u>View this step-by-step video detailing How to Reopen a UC Claim [https://youtu.be/PfYDcJ39iWM]</u>.

Reopening an Existing Claim VISUAL GUIDE

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					WORKED LAST DAY	
EFFECTIVE DATE	<< FI	LE REOPEN AP	PLICATION ANY	Y DAY THIS WE	EK >>	
	<< FILE F	IRST WEEKLY (CERTIFICATION	ANY DAY THIS	WEEK >>	

UC FRAUD

Fraud is a serious crime. Detecting and preventing unemployment compensation fraud is a priority for our agency. Claims are audited regularly to ensure benefits were paid according to state and federal law.

EXAMPLES OF UC FRAUD

Some examples of fraud include:

- Failing to report money earned while collecting benefits.
- Being dishonest about why you are no longer working for a previous employer.
- Saying you are able and available when you are ill, traveling, or otherwise unable or unavailable to work.
- Reporting that you looked for work when you did not make valid work search efforts.
- Allowing another person to collect benefits for you.
- Stealing someone's identity to file for unemployment benefits in their name.

To Avoid Committing Fraud

The most important thing is to be honest. If you intentionally make false statements or hide information to gain or maintain UC benefits, you are committing fraud. If you are confused about what you are supposed to do or report, call 888-313-7284 for clarification. We are here to help!

PENALTIES FOR UC FRAUD

Penalties for fraud can include:

- Repayment of all UC benefits that you were not eligible to receive.
- A 15% penalty on top of the benefits you should not have received.
- Disqualification from receiving future benefits for up to the number of weeks that fraud was committed.
- Repayment of UC benefits that you fraudulently received from federal tax refunds.
- Being convicted of a crime in state and/or federal court.

WHAT WE DO TO STOP UC FRAUD

These are just some of the ways we identify people who are committing fraud:

- Comparing earnings reported by workers and their employers
- Auditing claims
- Checking state and national databases of recently hired individuals to make sure people are not collecting UC benefits after they start working again
- Verifying job search contacts

REPORT SUSPECTED FRAUD

You can report fraud:

- Online at <u>www.uc.pa.gov/Fraud</u>
- Through our toll-free Fraud Hotline at 1-800-692-7469

Tips about possible fraud are pursued by our team of investigators.

APPEAL RIGHTS

If you or your former employer disagree with a decision regarding your UC claim, you each have the right to appeal. Appeals must be submitted within **21 days** from the date the determination letter was mailed.

HOW TO SUBMIT AN APPEAL

A Petition for Appeal provides an opportunity for you to describe the reasons you disagree with the decision. You may appeal:



Online

Visit www.benefits.uc.pa.gov and sign into your UC account



By Mail

Mail Processing Unit – Claimant Appeals 651 Boas St, 5th Fl Harrisburg PA 17121



By Fax

Fax your appeal to 855-728-2329

THE APPEAL PROCESS

After your appeal is received, the UC Service Center will process it to a referee office, and you will receive an Acknowledgement of UC Appeal indicating the referee office assigned to handle the appeal. You will also be sent a Notice of Hearing in the mail or through some other customary method of contacting you. It will inform you of the date and time of your **appeal hearing**. It is **recommended that you participate in your hearing to protect your benefit rights.** An impartial hearing officer is responsible for the appeal hearing.

The hearing officer will issue a written decision that is mailed (or emailed if that is the customary method of contacting you) after the hearing to you and any other interested parties, such as your former employer. If you disagree with a hearing officer's decision, you may appeal that decision.

For more information about where and how to file appeals, visit UC Benefit Appeals (www.uc.pa.gov/ Appeals).

REMAINING ELIGIBLE DURING YOUR APPEAL

To maintain your UC eligibility, continue to search for work, complete weekly claim certifications, and report any money you earned during the claim weeks while your appeal is pending. If the appeal is decided in your favor, you will only be paid for the weeks for which you met the eligibility requirements.

APPENDICES

APPENDIX A – LOGGING INTO UNEMPLOYMENT COMPENSATION (UC) BENEFIT SYSTEM

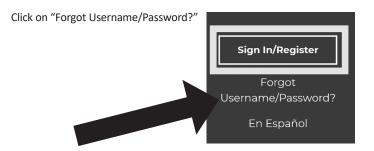
The username and password process are similar to the login process we recognize from most password-protected applications, such as online banking apps.

Before you log into your UC account, use this table to identify your situation:

ACTIVE USER	INACTIVE USER	NEW USER
If you are an active user, you will see no changes. Use your login credentials like normal. If you forget your username or password, please	If you've previously logged in and get the warning message below telling you to try again, you will need to reset your password. If you login successfully, no	You are considered a new user if you have recently applied for UC via phone, but have never logged in. During the application process a username and password were created on your behalf.
use the "Forgot Username/ Password?" link to retrieve your credentials.	further action is necessary.	If you recall this information, simply login.
	Warning! WARNING! Your account will be locked after a number of unsuccessful logins. • Please try again.	If you forget your login information, or it was not provided to you, please use the instructions in this guide to retrieve your username and/or reset your password.

PASSWORD RESET

The screens below illustrate the steps you should take if you forget your password or are inactive due to not logging in within the past month or longer.



OR from the login screen, click "Retrieve User Name or Password":



Select the option that applies to your situation.

• Option 1 - Forgot Password

If you have forgotten your password, please click "retrieve password." You will be prompted for information about your account. When matched, you will establish a new password and then have access to your account.

Option 2 - Forgot User Name

If you have forgotten your User Name, please click "retrieve User Name." You will be prompted for information about your account. When matched, you will establish a new password and then have access to your account.

• **Option 3 - Forgot User Name and Password** If you have forgotten your User Name and password, please click "retrieve both." You will be prompted for information about your account. When matched, you will establish a new password and then have access to your account.

Select an option to retrieve your User Name and/or Password

Option 1 - Forgot Password

If you have forgotten your password, please click <u>retrieve password</u>. You will be prompted for information about your account, and when matched, you will establish a new password then have access to your account.

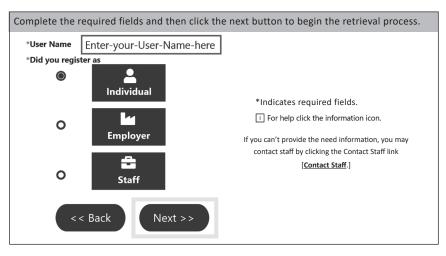
Option 2 - Forgot User Name

If you have forgotten your user name, please click retrieve <u>User Name</u>. You will be prompted for information about your account and when matched, you will establish a new password then have access to your account.

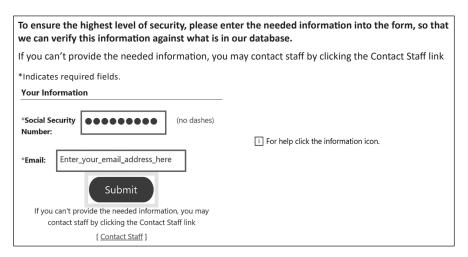
Option 3 - Forgot User Name and Password

If you have forgotten your user name and password, please click <u>retrieve both</u>. You will be prompted for information about your account, and when matched, you will establish a new password then have access to your account.

If you selected, "Option 1 – Forgot Password," enter your username on the following screen. Choose "Individual" and click "Next."



Enter your Social Security number (SSN) and email address associated with your UC claim. The email address **must match** what we have on record.



If the correct information is entered, you will receive this message.

To ensure the highest level of security, please enter the needed information into the form, so that we can verify this information against what is in our database. If you can't provide the needed information, you may contact staff by clicking the Contact Staff link

Your Password Reset Email has been sent

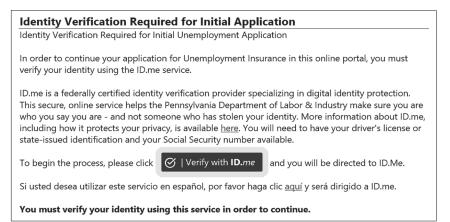
Return to the Home page

[Contact Staff]

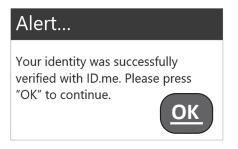
The email will look like the example below. Click the reset link.

Immediat	e Alert for Password Reset				
LU	Pennsylvania's Unemployment Compensation (UC) Benefits System <ra-liucbenefits@pa.gov> ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓</ra-liucbenefits@pa.gov>				
	To 🗹 Last Name, First Name				
i If there ar	e problems with how this message is displayed, click here to view it in a web browser.				
You have requested a Password Reset from the Pennsylvania's Unemployment Compensation (UC) Benefits System Workforce System. Please click the link below to reset your password.					
Click here to reset your password on Pennsylvania's Unemployment					
Compensation (UC) Benefits System					
This link is only active for 24 hours. Please issue another reset request if 24 hours					
have passed					
You are receiving this email, because you are a registered member of Pennsylvania's Unemployment Compensation (UC) Benefits System, and you were selected as a recipient for an email from another member, staff, or an automated process. If you would like to unsubscribe to all emails from Pennsylvania's Unemployment Compensation (UC) Benefits System, <u>Click Here</u> .					

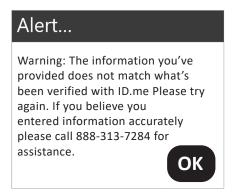
You will be required to verify your identity using ID.me. Click the green "Verify with ID.me" button within the email.



Sign in and verify.



If the ID.me information does not match the information in the UC system, you will receive the following alert message.



If the information matches you will be permitted to change your password. Enter and confirm your new password and click "Submit." Once successfully updated you will receive an onscreen confirmation message.

Reset Password From Email Link					
*Indicates required fields	i For help click the information icon.				
	verified. We recommend you reset your password to complete the retrieval process. elow and then click <i>Save</i> .				
Username:					
*Enter New Password:					
	3 characters, and must include at least one uppercase letter, one lowercase letter, special character. Allowable characters are # @ \$ ^ . * _ +)				
*Confirm New Password:					
	Submit				
	Your Password has been reset.				

Click here to return to the Home page

If an incorrect email or SSN is entered, you will be redirected to the <u>Contact Us page</u>. This means the information you entered is not what we have on file and you will be required to call the UC Service Center to update your account information.

USERNAME RETRIEVAL

The screens below illustrate the steps you would take if you forgot your user name using "Option 2 – Forgot User Name."

Select an option to retrieve your User Name and/or Password

Option 1 - Forgot Password

If you have forgotten your password, please click <u>retrieve password</u>. You will be prompted for information about your account, and when matched, you will establish a new password then have access to your account.

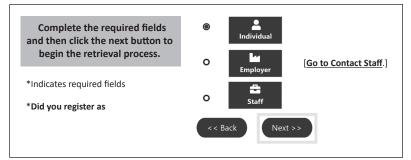
Option 2 - Forgot User Name

If you have forgotten your user name, please click retrieve User Name. You will be prompted for information about your account and when matched, you will establish a new password then have access to your account.

Option 3 - Forgot User Name and Password

If you have forgotten your user name and password, please click <u>retrieve both</u>. You will be prompted for information about your account, and when matched, you will establish a new password then have access to your account.

Select "Individual" and click "Next."



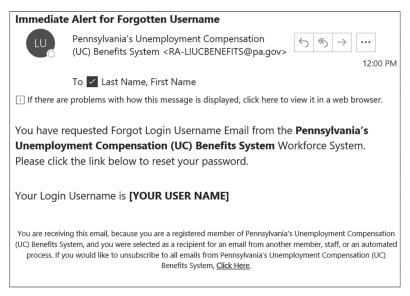
Enter your SSN and email and click "Submit."

*Indicates required fields				
Your Information				
*Social Security Numbers:				
*Email:				
	Submit			

If you can't provide the needed information, you may contact staff by clicking the <u>Contact Us page</u>. This means the information you entered is not what we have on file and you will be required to call the UC Service Center to update your account information.

Pennsylvania Unemployment Compensation Handbook

If the correct information is entered, an email will be sent to you. Your username will be provided in this email.



If an incorrect email or SSN is entered, you will be redirected to the <u>Contact Us page</u>. This means the information you entered is not what we have on file and you will be required to call the UC Service Center to update your account information.

FORGOT USERNAME AND PASSWORD

You may also choose "Option 3 – Forgot User Name and Password" to reset your password and retrieve your username simultaneously. This process will follow the same steps shown in Options 1 and 2.

Select an option to retrieve your User Name and/or Password

Option 1 - Forgot Password

If you have forgotten your password, please click <u>retrieve password</u>. You will be prompted for information about your account, and when matched, you will establish a new password then have access to your account.

Option 2 - Forgot User Name

If you have forgotten your user name, please click <u>retrieve User Name</u>. You will be prompted for information about your account and when matched, you will establish a new password then have access to your account.

Option 3 - Forgot User Name and Password

If you have forgotten your user name and password, please click retrieve both. You will be prompted for information about your account, and when matched, you will establish a new password then have access to your account.

APPENDIX B – GLOSSARY

This section defines commonly used terms and acronyms.

<u>Appeal</u> – A process for requesting a formal review of a prior UC decision.

Appeal Hearing – A meeting to consider an Unemployment Compensation benefit appeal. Each party (you and the employer, in most cases) can tell an impartial hearing officer what they believe the relevant facts are related to the issue on appeal. You may have witnesses testify. You may ask questions of the other party. All testimony is given under oath.

Base Period – The window of time used to determine UC benefit eligibility. At the time an initial claim for benefits is filed, wages from the first four of the last five completed calendar quarters are reviewed to determine UC benefit eligibility. Your Weekly Benefit Amount (WBA) is also based on how much money you were paid for working during this time.

Benefit Week – A seven-day period during which you have an active claim. The benefit week begins on Sunday at midnight and ends at 11:59 p.m. the following Saturday.

<u>Benefit Year</u> – Also referred to as a Claim Year, this is the 52 weeks from the Claim Effective Date to the Claim End Date.

<u>Benefits</u> – The money given to eligible individuals.

Claim - An application for UC benefits.

<u>Claim Effective Date</u> – The Sunday of the week in which your initial claim for benefits is filed.

<u>Claim End Date</u> – Also referred to as a Benefit Year End (BYE), this is the last Saturday of a Benefit Year. This falls 52 weeks after the Claim Effective Date.

Fraud – Knowingly claiming or accepting UC benefits illegally. Fraud may be considered a crime.

<u>Financial Eligibility</u> – Having enough wages and weeks of work in your employment history to qualify for UC benefits.

<u>Full-time Work</u> – Working the normal full-time hours for your usual work week.

<u>Gross Earnings</u> – The amount of money you get for work before taxes and deductions are taken out.

<u>Net Earnings</u> – Your take-home pay, after taxes and deductions are taken out.

Maximum Benefit Amount (MBA) – The maximum amount of benefits you may receive during a benefit year. This amount is based on the wages earned in the Base Period of a claim multiplied by the number of benefit weeks you are eligible for within the Claim Year. This amount is listed in your Monetary Determination notice.

<u>Misconduct</u> – Careless or deliberate behavior that results in being fired or suspended from your job. Examples include dishonesty related to employment, unexcused absences, or violation of a company policy.

Monetary Determination – A form mailed to you after you file an initial claim for UC benefits. It explains if you are eligible for UC benefits, how much your payment will be each week, the Maximum Benefit Amount (MBA), and other details for that Claim Year. This form lists all employers you worked for during the Base Period and the wages each employer reported each quarter. Be sure to check it for accuracy and notify UCSC of any errors at 1-888-313-7284.

<u>Overpayment</u> – UC benefits you received, but were not entitled to receive, under state law.

<u>Partial UC Benefits</u> – The amount of UC benefits you may receive while working reduced hours (less than your typical full time work hours). <u>Potential Earnings</u> – The amount of wages you could have earned had you not been absent from work when work was available.

<u>Separation</u> – When you or your employer end the working relationship. This can be due to a quit, discharge, leave of absence, suspension, or layoff.

<u>UC</u> – Unemployment Compensation, which is the benefit program for workers who become unemployed through no fault of their own.

<u>Union Attached</u> – An active union member who gets work through a union hiring hall. If

you are on the out-of-work list, as verified by your union, you may be eligible for UC benefits by remaining available for work through your union.

<u>Waiting Week</u> – The first week of the Benefit Year that you are unemployed and found eligible for benefits. You will not be paid UC benefits for this week.

<u>Weekly Benefit Amount (WBA)</u> – The maximum amount of money you may be eligible to receive for one week. This amount is listed in your Monetary Determination notice.

APPENDIX C - SAMPLE WORK SEARCH LOG

Use a log such as the one shown below, which you can find at www.uc.pa.gov/Documents/UC_Forms/uc-304.pdf, to keep track of the work search activities you complete each week. Be sure to document the details of each action (what, when, where, and with whom). If possible, save a screenshot, email confirmation, or other evidence of your work search action.

DEPARTMENT OF LABOR & INDUSTRY OFFICE OF UNEMPLOYMENT COMPENSATION BENEFITS			WORK SEARCH RECORD		
WORK SEARCH RECORD FOR WEEK BEGINNING SUNDAY			Handbook (Form UCP-1) or go to www.uc.pa.gov for complete instructions or to print additional		
Copies	JOB APPLICATIONS/INTERVIEWS	ne than your Partial benefit credit, in	WORK SEARCH ACTIVIT	·v	
#1		of Interview	Date of Activity		
#1	Employer				
	Employer Contact Name				
	Employer Phone/Email				
	How did you apply for the job		Contact Name		
	Results				
#2		of Interview	Date of Activity		
			Type of Activity		
	Employer Contact Name		Location of Activity		
	Employer Phone/Email How did you apply for the job		Contact Name		
	Results		Contact Phone/Email		
#3		of Interview			
	Employer		Date of Activity		
	Employer Contact Name		- Type of Activity Location of Activity		
	Employer Phone/Email				
	How did you apply for the job		Contact Name		
	Results		Contact Phone/Email		
EXEN	APTION	Name of Employer, Union Hiring Hal	l or Training Program	Contact Name and Phone Number	
Writte	en Date of Recall (attach copy)				
Union	Hiring Hall				
Reemp	ployment Services & Eligibility Assessment (RESEA) participants				
Shared	d Work program participants				
Trade	Reduction Act participants				
	y that all information I have provided in this document is co rn falsification to authorities.	prrect and complete. I acknowledge t	hat false statements in this d	ocument are punishable pursuant to 18 Pa.C.S. §4904, relating to Social Security Number XXX-XX- (last 4 digits)	
First Na	ame M.	I. Last Name			
Signatu	ignature Date				
A person who knowingly makes a false statement or knowingly withholds information to obtain UC benefits commits a criminal offense under Section 801 of the UC Law, 43 P.S. §871, and may be subject to a fine, imprisonment, restitution and loss of future benefits.					
UC-304 REV (P+22 (Page 1) SAVE AS					



Tip for documenting work search activities: Store your documentation in a single location, such as one folder in your house or on your computer.

APPENDIX D - LEGAL DISCLOSURES

Equal Opportunity Information

It is against the law for this agency to discriminate against any individual on the basis of race, color, religion, sex, national origin, age, disability, or political affiliation or belief, or against any beneficiary of, applicant to, or participant in programs financially assisted under Title I of the Workforce Innovation and Opportunity Act (WIOA), on the basis of the individual's citizenship status or participation in any WIOA Title I-financially assisted program or activity.

What to Do if You Believe You Have Experienced Discrimination

If you think that you have been subjected to discrimination under a WIOA Title I—financially assisted program or activity, you may file a complaint within 180 days from the date of the alleged violation.



To File a Complaint Online

Visit: www.dol.gov/oasam/programs/crc/complaint.htm



To File a Complaint by Mail

Send information about your complaint to:

The Director - Civil Rights Center U.S. Department of Labor 200 Constitution Avenue, NW, Room N-4123 Washington, DC 20210

To File a Complaint by Mail or for Equal Opportunity Information

Send information about your complaint to:

Department of Labor & Industry Office of Equal Opportunity 651 Boas Street, Room 1402 Harrisburg PA 17121 **717-787-1182 or 800-622-5422**

Your Privacy Matters to Us

We follow all state and federal laws that protect your private information. To help connect you with programs designed to get you back to work, we share some of your information with our partners, such as the PA CareerLink[®], and they are not allowed to share it with anyone else. We give them your:

- Contact information
- Employment and job search history
- Demographics (such as age or gender)

Your previous employers and other state or local government agencies may release to our agency any information, including your Social Security number, required for the proper administration of your claim. We also use your Social Security number to report the amount of UC benefits you receive to the Internal Revenue Service (IRS) as taxable income.



AFSCME

Auxiliary aids and services are available upon request to individuals with disabilities. Equal Opportunity Employer/Program