

# UIA Claim Filing Kit

Michigan Unemployment Insurance Agency



**LARA**  
LICENSING AND REGULATORY AFFAIRS  
CUSTOMER DRIVEN. BUSINESS MINDED.

**UIA**  
Unemployment Insurance Agency

Fact Sheet #36 - Claiming Unemployment Benefits in Michigan

Fact Sheet #119 - UIA Offers Electronic Options for Receiving Unemployment Benefits

Fact Sheet #120 - Emergency Unemployment Compensation (EUC) in Michigan

Fact Sheet #125 - How Severance Pay Affects Unemployment Benefits

Fact Sheet #127 - Filing for and Receiving Unemployment Insurance Benefits

Fact Sheet #129 - Unemployment Benefits When a Worker Accepts a Buyout

Fact Sheet #145 - What is Suitable Work?

LEFT BLANK INTENTIONALLY



## WAYS TO CONTACT UIA

### VISIT OUR WEBSITE

[www.michigan.gov/uia](http://www.michigan.gov/uia)

### USE THE CLAIMANT PORTAL (CLAIM WEB ACCOUNT MANAGER)

You can sign up for a web account with UIA. This will allow you to choose or change your benefit payment method, use MARVIN Online, look at your benefit payment history, submit your claim question or problem for response by a customer service representative, and access other services. Go to the website address above and click on “UIA Online Services for Unemployed Workers.”

### CALL US

Call **1-866-500-0017**, Monday – Friday, 8:00 a.m. to 4:30 p.m. Eastern Time (ET), and choose option 3 to speak to a customer service representative. If you need a Spanish-speaking representative, wait until you hear this option in Spanish (option 4). For all other languages, press option 3 and the representative will connect you to a translator for assistance. If you are hearing impaired, TTY service is available at **1-866-366-0004**.

### FAX US

FAX your responses to Agency forms or correspondence to the FAX number on the form. Protests or any other correspondence, should be faxed to **1-517-636-0427**. Appeals should be faxed to **1-616-356-0739**. **Please include your name, Social Security number, signature, and date on all correspondence.** Make a copy for yourself. Print and keep confirmation showing your FAX was received.

### WRITE US

Mail your responses to Agency forms or correspondence to the address on the form. Protests, appeals or any other correspondence, should be mailed to the Unemployment Insurance Agency at one of the addresses below. **Please Include your name, Social Security Number, signature, and date on all correspondence.** Make a copy for yourself.

**Protests:** Unemployment Insurance Agency  
PO Box 169  
Grand Rapids, MI 49501-0169

**Appeals only:** Unemployment Insurance Agency  
PO Box 124  
Grand Rapids, MI 49501-0124

### MARVIN TOLL-FREE LINE: 1-866-638-3993

The UIA automated telephone system you call every other week to claim (certify/report for) unemployment benefit payments. Instead of calling MARVIN, you may use MARVIN Online at [www.michigan.gov/uia](http://www.michigan.gov/uia) and click on “UIA Online Services for Unemployed Workers” or “Certify With MARVIN Online.”

### FRAUD HOTLINE:

Report suspected unemployment insurance fraud at [www.michigan.gov/uia](http://www.michigan.gov/uia) and click on “Report Fraud” or call the toll-free Fraud Hotline at **1-855-842-7463 (UI-CRIME)**. The line is available 24 hours a day.



**PROBLEM RESOLUTION OFFICES**  
 Open for walk-in customers.

<b>METRO DETROIT</b>	<p><b>Detroit</b> – 3024 W. Grand Blvd., Cadillac Place, Suite L-385          Detroit, MI 48202          Monday through Friday, 8:00 a.m. until 4:00 p.m.  <b>Mt. Clemens</b> – Macomb County Department of Human Services (DHS),          21885 Dunham Rd., Suite 7, Clinton Township, MI 48036          Monday through Friday, 8:00 a.m. until 4:00 p.m.</p>
<b>TRI-CITIES</b>	<p><b>Saginaw</b> – 614 Johnson St., (across from Bus Terminal)          Saginaw, MI 48607          Monday through Friday, 8:00 a.m. until 4:00 p.m.</p>
<b>WEST MICHIGAN</b>	<p><b>Benton Harbor</b> – 401 8th St., Benton Harbor, MI 49022          Monday through Friday, 8:00 a.m. until 5:00 p.m.  <b>Grand Rapids</b> – 3391 Plainfield, NE., Grand Rapids, MI 49525          Monday through Friday, 8:00 a.m. until 4:00 p.m.  <b>Kalamazoo</b> – 1601 S. Burdick St., Kalamazoo, MI 49007          Monday through Friday, 8:00 a.m. until 5:00 p.m.  <b>Muskegon</b> – Muskegon County DHS, 2700 Baker St.,          Muskegon Heights, MI 49444          Monday through Friday, 8:00 a.m. until 5:00 p.m.</p>
<b>MID-MICHIGAN</b>	<p><b>Lansing</b> – 5015 S. Cedar at Jolly Rd. (in the Jolly-Cedar Plaza)          Lansing, MI 48910          Monday through Friday, 8:00 a.m. until 4:00 p.m.</p>
<b>NORTHERN MICHIGAN</b>	<p><b>Alpena</b> – 315 W. Chisholm, Alpena, MI 49707          Monday, Tuesday, Wednesday and Friday, 8:00 a.m. until 5:00 p.m.          Thursday, 9:00 a.m. until 5:00 p.m.  <b>Gaylord</b> – 400 W. Main St., Suite 102 (west of South Michigan Ave.)          Gaylord, MI 49735          Monday through Friday, 8:00 a.m. until 4:00 p.m.  <b>Traverse City</b> – 1209 S. Garfield Ave., Suite C, Traverse City, MI 49686          Monday through Friday, 8:00 a.m. until 5:00 p.m.</p>
<b>UPPER PENINSULA</b>	<p><b>Houghton</b> – 902 Razorback Dr., Suite 6, Houghton, MI 49931          Monday through Friday, 8:00 until 4:30 p.m.  <b>Marquette</b> – 2833 U.S. 41 West (across from Westwood Mall)          Marquette, MI 49855          Monday through Friday, 8:00 a.m. until 4:00 p.m.  <b>Ontonagon</b> - 429 River St., Ontonagon, MI 49953          Wednesday, 9:00 a.m. until 3:00 p.m.,  <b>Sault Ste. Marie</b> – 1118 E. Easterday Ave., Sault Ste. Marie, MI 49783          Monday through Friday, 8:00 a.m. until 5:00 p.m.</p>

You can also receive assistance from the Office of Employer Ombudsman (OEO) by calling 1-855-4-UIA/OEO (855-484-2636), or in Detroit area at 313-456-2300. You can email OEO at [OEO@michigan.gov](mailto:OEO@michigan.gov)

**UNEMPLOYMENT  
INSURANCE  
AGENCY**

RICK SNYDER, Governor  
State of Michigan  
STEVE ARWOOD, Director  
Department of Licensing and  
Regulatory Affairs  
STEVE ARWOOD, Director  
Unemployment Insurance Agency

# Claiming Unemployment Benefits in Michigan

If you become unemployed, you may qualify for unemployment insurance benefits. These benefits are intended to provide temporary income as you seek new employment. The following is basic information about Michigan's unemployment insurance program, which is administered by the Unemployment Insurance Agency (UIA).

## How to file a claim for unemployment benefits

A claim for unemployment benefits begins the week it is filed. Therefore, you should file your claim for benefits during your first week of unemployment. There are two ways in which to file a claim. You can file a new unemployment claim or reopen an existing claim by:

**1. Internet** -- visit UIA's website -- [www.michigan.gov/uia](http://www.michigan.gov/uia). The website is available from 7:00 a.m. Monday through 7:00 p.m. Saturday (*Eastern Time*). If you need a computer with Internet access, visit your local public library as most have computers with Internet connections available for public use.

**2. Telephone** -- call UIA's telephone filed claims (TFC) number at **1-866-500-0017**.

When to call: Call the toll-free TFC number to file your unemployment claim according to the schedule shown to the right.

Once you file your new claim, you will be mailed:

- A determination showing if you qualify based on the wages you have earned, the amount of weekly benefits and the number of weeks you **may receive**.
- If there is an eligibility issue with your claim, you will receive a separate notice.
- A booklet with detailed information about your rights and responsibilities for unemployment benefits, unless you have chosen to view the booklet online. **Please read this material carefully.**

**Qualifying requirements** – The UIA will look at your **standard base period** to determine if your wages qualify you for unemployment benefits. The standard base period includes the first four of the last five completed calendar quarters prior to when you filed your claim. The four calendar quarters in a year are: January – March, April – June, July – September and October – December.

If you cannot qualify based on your standard base period, the UIA will consider your wages in the **“alternate” base period**, which is the four most recently completed calendar quarters.

There are two ways in which your wages may qualify you for unemployment benefits:

- **“Regular” qualifying method:** (a) For benefit years beginning January 4, 2009, and after, you must have wages in at least two quarters in your base period. In one quarter, your wages must be at least **\$2,871**; and (b) total wages for all four quarters must equal at least one and a half times the highest amount of wages paid in any quarter of the base period. ( $\$2,871 \times 1.5 = \$4,306.50$ )

**OR**

- **Alternate Earnings Qualifier (AEQ):** (a) You must have wages in at least two quarters; and (b) total wages for all four quarters must equal at least 20 times the state average weekly wage (SAWW). For 2013, the AEQ amount is **\$17,731.20** [ $20 \times \$886.56$  (SAWW) = \$17,731.20].

**Eligibility requirements** – To be eligible for unemployment benefits, you must be unemployed and able to, available for, and actively seeking suitable full-time work. Unless instructed otherwise by UIA staff, you must also register for work two to three business days before your first call to MARVIN by reporting to your local Michigan Works! Agency service center to create a Pure Michigan Talent Connect profile. Visit [www.michiganworks.org](http://www.michiganworks.org) for locations.

### Schedule for filing by phone

Based on last 2 digits  
of Social Security number

	<b>8:00 AM to 12:30 PM (Agents available)</b>	<b>12:30 PM to 4:30 PM (Agents available)</b>	<b>4:30 PM to 8:00 AM (No agents available)</b>
Mon	00-15	16-33	Open call-in
Tues	34-48	49-66	Open call in
Wed	67-81	82-99	Open call in
Thur Fri	Open call in		Open call in

*Eastern Time*

Fact Sheet

**Receiving your benefits** – You report to the UIA by telephone or through the Internet to certify concerning your eligibility for benefits, using Michigan's Automated Response Voice Interactive Network (MARVIN). You must certify through MARVIN every other week in order to receive your unemployment benefits. Your MARVIN appointment time is based on your Social Security number. To call MARVIN, dial its toll-free telephone number **1-866-638-3993**. To use MARVIN online, visit UIA's website ([www.michigan.gov/uia](http://www.michigan.gov/uia)) and click on the "UIA Online Services for Unemployed Workers" link. You will need to create a free online web account with UIA.

When you apply for benefits, you can choose to receive your benefits through either a debit card or by direct deposit into your bank account.

**Amount of unemployment benefits** – UIA staff calculates how much you receive in unemployment benefits by multiplying the highest amount of wages paid to you in any base period quarter by 4.1%. The UIA adds \$6 for each dependent you claim, up to five dependents. The weekly benefit amount is capped at \$362.

To determine how many weeks of benefits you may receive, UIA multiplies your total base period wages by 43%, and then divides that answer by your weekly benefit amount. The claim, however, cannot be less than 14 weeks or more than 20.

**Receiving unemployment benefits while working** – In some cases, you can accept part-time work while receiving unemployment benefits. However, your work must be less than full-time, and your benefits will be reduced according to *how much you earn in the week for which you are claiming benefits*.

There are three basic principles that affect how much you can earn while receiving unemployment benefits: (1) if your wages are equal to or less than your weekly benefit amount, then your benefits are reduced by 40¢ for every dollar you earn; (2) if your wages exceed your weekly benefit amount but are less than 1.6 times your benefit amount, then your total wages are subtracted from 1.6 times your weekly benefit amount; and (3) the combination of your weekly benefits and wages cannot exceed 1.6 times your weekly benefit amount.

**A point to remember:** The number of benefit weeks remaining on your claim will be reduced by one full week for each week you receive *any* benefit payment.

**For further information** -- For general information about unemployment benefits, visit our website at [www.michigan.gov/uia](http://www.michigan.gov/uia). If you have a question or problem with your telephone or Internet-filed claim, you can inquire about the claim by calling **1-866-500-0017** and selecting Option 3. If you have an online web account with the agency, you can email questions about your unemployment claim to UIA's Virtual Problem Resolution unit. This toll-free number is open weekdays from 8:00 a.m. to 4:30 p.m. There are 15 Problem Resolution Offices throughout the state for in-person assistance with any problem you may have with your claim. Visit UIA website for locations.

*January*

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>
30	31					

**February**

	1	2	3	4	5
<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>
12	13	14	15	16	17
18	19	20	21	22	23
24	25	26	27	28	

**FILING EXAMPLE**

*If you're filing a new claim or reopening an established claim:*

**January 21** – last day of work

**January 23-29** – week claim should be filed

**February 6-12** – to certify for your first two weeks of unemployment (weeks ending 1/29 and 2/5), contact MARVIN either by telephone at 1-866-638-3993

**OR** by going online to UIA's website and choosing the link, "UIA Online Services for Unemployed Workers." Contact MARVIN by phone or online at your appointed day and time on Monday through Wednesday during this week. If you are unable to contact MARVIN at your scheduled time, you can try again any time on Thursday or Friday between 8:00 AM and 7:00 PM.

Generally, UIA will issue your benefits within a day or two of your certification. There could, however, be a delay, if you were separated from your job for any reason other than lack of work.

# Filing for and Receiving Unemployment Insurance Benefits

## UNEMPLOYMENT INSURANCE AGENCY

RICK SNYDER, Governor  
State of Michigan

STEVE ARWOOD, Director  
Department of Licensing and  
Regulatory Affairs

STEVE ARWOOD, Director  
Unemployment Insurance Agency

The Unemployment Insurance Agency (UIA) has made the unemployment benefit process easier and faster. Now, you can file a new or reopened claim, complete reporting requirements and even change benefit payment options, all **online**.

### Filing for and Receiving Benefits: Michigan's 3-Step Process

#### **STEP 1: Filing a Claim**

You can file a new claim for unemployment benefits (or reopen an established claim) by visiting the UIA's website at [www.michigan.gov/uia](http://www.michigan.gov/uia), and click on the "File Unemployment Claims Online" link. This service is available anytime from 7:00 a.m. Monday through 7:00 p.m. Saturday. It may take about 30-45 minutes to file a claim online, depending on the Internet connection speed and your preparation. By reviewing the Internet Filed Claims tutorial on our website (on the homepage, click "Agency Webcasts" under "What's New" or <http://www.michigan.gov/uia/0,1607,7-118-53900-219607--,00.html>) and by having the information immediately available, you will save even more time by filing online.

#### **Information Needed to File A Claim:**

1. Your social security number,
2. Your state issued driver's license or ID card number or your MARVIN PIN (if you have one),
3. The names and addresses of employers you worked for during the past 18 months along with your quarterly gross earnings, and
4. The last date of employment with each employer.
5. UIA recommends you have your most recent employer's UIA account number or Federal ID number handy (especially if you have **not** filed a claim within the last three years or have been employed for less than six months). Depending on your situation, knowing the account number may speed up the processing of your claim (*UIA Administrative Rule 421.204(3)(a) requires the employer's UIA account number be given to employees and the employer's Federal ID number appears on your annual W-2 form*).
6. If you are **not** a U.S. citizen or national, you will need your Alien Registration number and the expiration date of your work authorization.

For a detailed worksheet of what you need to file a claim, visit UIA's website, click on the "FORMS" option from the upper left menu, and select [Form 1538: What You Need To File An Unemployment Claim](#).

Once the claim is successfully entered online, a confirmation page will appear with a confirmation number. You will also be advised of your appointment date for MARVIN (Step 3).

#### **STEP 2: Register for Work**

After the claim is filed, applicants must register for work by visiting a *Michigan Works!* Agency service center to complete an application and create a Pure Michigan Talent Connect account and profile, unless UIA has waived this requirement. To locate the nearest *Michigan Works!* Agency office, please visit [www.michiganworks.org](http://www.michiganworks.org).

#### **STEP 3: Report to MARVIN or MARVIN Online to Receive Benefits**

In order to receive your benefits, you must report biweekly using MARVIN or MARVIN Online on your appointment date given to you when you filed your claim. MARVIN is the Agency's automated benefit payment system. You will use MARVIN to certify that you are eligible for payment by answering eligibility questions, such as if you are able, available, and looking for work and whether or not you have earnings during the two-week period for which you are reporting. To use MARVIN Online, go to [www.michigan.gov/uia](http://www.michigan.gov/uia), and click on "Certify with MARVIN." If you miss your appointment day, you can also certify with MARVIN Thursday or Friday. MARVIN is available from 7:00 a.m. – 7:00 p.m., Monday – Friday. You will need to establish an account through the claim portal before you certify for the first time.

Fact Sheet

## **The Claim Portal**

Another UIA online service, the claim portal, allows unemployed workers to:

- Email questions or issues with your unemployment claim to the Virtual Problem Resolution Team and receive a response within 24 to 48 hours;
- View your benefit payment history;
- Certify with MARVIN Online;
- Choose or change benefit payment options online;
- Select or modify income tax withholdings;
- Reset your MARVIN PIN;
- Respond to UIA questions regarding your separation or eligibility for benefits;
- View your 1099 statement(s) for the last two calendar years;
- Check your claim balance; and
- Change your name/address.

To establish an account, go to [www.michigan.gov/uia](http://www.michigan.gov/uia) and click on “UIA Online Services for Unemployed Workers.”

## **Benefit Duration**

State unemployment benefits are usually limited to a maximum of up to 20 weeks. In 2013, there is currently one active federal unemployment extension program in Michigan: Emergency Unemployment Compensation (EUC). The EUC program provides federally-funded extended unemployment benefits in all states and is based on the state’s unemployment rate. The EUC program will expire with the week ending December 28, 2013.

## **Benefit Amount**

Your quarterly wages largely determines the amount of your unemployment benefits. State law provides that a worker can receive no more than \$362 per week.

## **Severance Pay: How it Affects Unemployment Benefits**

As a result of recent legislation, severance is considered as income when calculating a worker’s eligibility for unemployment benefits.

Any reduction in unemployment benefits generally depends on the severance pay amount and the manner in which it was paid. If your employer makes a lump sum severance payment and allocates the payment(s) to specific week(s), then your weekly unemployment benefits will be reduced in each week for which the severance payment is allocated. If, however, your employer makes a lump sum severance payment but does not allocate the severance payment to a specific week or weeks, then the severance payment will reduce your unemployment benefits only in the week in which the lump sum severance payment is made.

## **The site is secure**

The UIA has taken appropriate measures and precautions to ensure that its data servers are secured and that information submitted from those applying for unemployment benefits remains confidential.

## **Questions about the Three-Step Process?**

If you have a problem or question about your new or reopened claim or your benefit payment, call the UIA at **1-866-500-0017** (TTY customers use 1-866-366-0004). This toll-free line is available weekdays from 8 a.m. to 4:30 p.m. except during State of Michigan holidays.

LARA is an equal opportunity employer/program. Auxiliary aids, services and other reasonable accommodations are available upon request to individuals with disabilities.



Michigan Department of Licensing and Regulatory Affairs  
Unemployment Insurance Agency  
Authority: UIA Director; Quantity: 1,000  
Cost: \$14 (1.4¢/copy). Paid for with federal funds.

**UNEMPLOYMENT  
INSURANCE AGENCY**

**RICK SNYDER**, Governor  
State of Michigan

**STEVEN H. HILFINGER**, Director  
Department of Licensing and  
Regulatory Affairs

**STEVE ARWOOD**, Deputy Director  
Department of Licensing and  
Regulatory Affairs

**STEVE ARWOOD**, Director  
Unemployment Insurance Agency

## UIA offers electronic options for receiving unemployment benefits

In June 2008, the Unemployment Insurance Agency (UIA) expanded its benefit payment options for those receiving or filing for unemployment benefits. Unemployed workers can now select how they want to receive their benefits through:

- Michigan UI Debit Card
- Direct Deposit into their savings or checking account

### Advantages of direct deposit and debit card

These two benefit payment options are faster, more secure and a convenient alternative to paper checks. They also eliminate the worry about mail delays as the benefits are electronically deposited into the individual's bank account or added to their debit card within two or three days following their certification for benefits through the MARVIN system.

Individuals are not locked into one payment method for the duration of their claims. They can change their benefit payment method by calling UIA's toll-free claims line at **1-866-500-0017**, and selecting **Option #2**. Workers can also go online to the UIA website ([www.michigan.gov/uia](http://www.michigan.gov/uia)) and establish a web account, where they can choose or change their payment option, among other online services.

### When they choose their option

When a worker applies for unemployment benefit, whether by telephone (1-866-500-0017) or through the Internet ([www.michigan.gov/uia](http://www.michigan.gov/uia)), they will be asked to select their benefit payment option.

The debit card will be issued or the direct deposit option will be established once UIA issues a monetary determination. Funds will be added to the worker's Michigan UI Debit Card or deposited into the individual's bank or credit union account within two or three days after they have made their biweekly eligibility certification through UIA's MARVIN system, if they have been determined to be eligible.

### Direct Deposit

In order to use the direct deposit option, individuals must have an existing account with a U.S. financial institution. Through direct deposit, the individual can have his or her unemployment benefits deposited into either a checking or savings account.

When selecting direct deposit as their payment option, individuals will need their bank's or credit union's nine-digit routing number and their account number. The sample check points out where these numbers are located on a person's personal check.

Once the Direct Deposit option is set up, a worker's unemployment benefits will be

Joe Smith  
1234 Anystreet Court  
Anycity, AA 12345 1234

Pay to the order of \_\_\_\_\_ Dollars

Bank Anywhere  
⑆ 123456789 ⑆ 123456789123 ⑆ 1234

Routing Number      Account Number      Check Number

Fact Sheet

electronically deposited into his/her checking or savings account.

## Debit Card

UIA is partnering with JPMorgan Chase to provide debit card services. The debit card can be used to:



- Purchase goods and services using either a signature-based or personal identification number (PIN) based transaction with retailers that accept the Visa debit card.
- Withdraw funds through tellers at Visa participating banks and credit unions (called a “cash advance” transaction). The card may also be used to receive cash back from ATMs and at many point-of-sale transactions.
- Access their funds through some 13,100 Automatic Teller Machines (ATMs) in Michigan that bear the Chase, Plus, Allpoint, Interlink or Visa logos. To locate a Chase ATM, visit <http://chase.com/atm>; to find an AllPoint ATM visit <http://www.allpointnetwork.com/>.
- UIA Debit card withdrawals from ATMs are limited to \$800 per day in an effort to protect cardholders against fraudulent transactions.

There may be fees and surcharges associated with the use of the debit card. Those selecting the cards will be advised of those charges when they receive their card.

Cardholders cannot make deposits or add funds to their Michigan UI Debit Card. In addition, no line of credit is attached to the UI debit card.

The Michigan UI Debit Card will be automatically issued to individuals who do not select a benefit payment option. The card does not expire for three years. Claimants should keep the card for use with possible future claims. When a card expires, Chase will send a new card, if necessary.

## Customer support

Those who choose to use the Michigan UI Debit Card for their unemployment benefit payments should contact JPMorgan Chase with any questions or issues they may have with their card. Chase will provide customer support to individuals online ([www.myaccount.chase.com](http://www.myaccount.chase.com)) and through its toll-free phone system (**1-866-523-2122**) for such things as:

- Account balances
- Recent transactions
- Lost, stolen, or damaged cards
- PIN change

Those who decide to use **direct deposit** should contact their financial institution with their questions.

Unemployed workers with questions about their unemployment benefits can contact the Unemployment Insurance Agency by dialing its toll-free number **1-866-500-0017**.



*LARA is an equal opportunity employer/program. Auxiliary aids, services, and other reasonable accommodations are available upon request to individuals with disabilities.*

Michigan Department of Licensing and Regulatory Affairs  
Unemployment Insurance Agency  
Authority: UIA Director; Quantity: 1,000  
Cost: \$14 (1.4¢/copy). Paid for with federal funds.

**UNEMPLOYMENT  
INSURANCE AGENCY**

**RICK SNYDER**, Governor  
State of Michigan

**STEVEN H. HILFINGER**, Director  
Department of Licensing and Regulatory  
Affairs

**STEVE ARWOOD**, Deputy Director  
Department of Licensing and Regulatory  
Affairs

**STEVE ARWOOD**, Director  
Unemployment Insurance Agency

## How Severance Pay Affects Unemployment Benefits

### Defining Severance Pay

Severance pay is a payment made by the employer when the employee is separated from the job. Previously severance pay was not used to determine a worker's eligibility for unemployment benefits. With the passing of new legislation, severance pay will now be considered as income when calculating a worker's eligibility for benefits.

### How Severance Pay Can Affect a Worker's Unemployment Benefit

The severance payment, like any other kind of "remuneration," will reduce unemployment benefits otherwise payable in the weeks to which the severance payment is allocated or distributed. If the payment is not allocated to a specific week or weeks by contract or by the employer, then the reduction in unemployment benefits will occur only in the week in which the severance payment is actually made.

Depending on the amount of severance pay, a worker's unemployment benefits can be affected in the following ways:

- If the severance payment attributed to a week equals or exceeds 1.6 times the worker's weekly benefit amount, then the unemployed worker is **not** entitled to any unemployment benefits for the week.
- If the worker's severance payment is greater than his/her weekly benefit amount but less than 1.6 times the weekly benefit amount, then the full amount of the severance payment is subtracted from 1.6 times the worker's weekly benefit amount. (The balance of weeks remaining on the unemployed worker's claim will be reduced by one week, if the worker claims benefits for that week.)
- If the severance payment is equal to, or less than, the worker's weekly benefit amount, then the claimant's weekly benefit amount will be reduced by 40 cents for each dollar of the total severance payment amount. (The balance of weeks remaining on the unemployed worker's claim will be reduced by one week if the unemployed worker claims that week.)

### How Lump Sum and Salary Continuation Payments Affect Unemployment Benefits

In some cases, the employer may make a lump sum severance payment when the worker is separated from a job. If the employer allocates the severance payment to a week or weeks other than the week in which the payment is made, then the worker's weekly unemployment benefits will be reduced in each claimed week to which the severance payment is allocated.

If the employer makes a lump sum severance payment but does not allocate that severance payment to a week or weeks, then the severance payment will reduce the unemployment benefits only in the week in which the lump sum severance payment is made.

If the employer makes weekly or monthly severance payments (sometimes referred to as salary- or wage-continuation payments), then the severance payment will be used to reduce unemployment benefits in the week in which the severance is paid, unless the employer allocates the severance payments to other weeks.

### Examples

**#1** – The unemployed worker becomes unemployed after working full-time during week ending September 7. The employer pays the unemployed worker a \$5,000 severance payment in that week and does not allocate the severance payment to any period. The unemployed worker files a new claim the following week. The worker's benefits are not reduced, as the severance payment was paid prior to the start of the claim and was not allocated to any period for which the unemployed worker was claiming benefits.

**#2** – Same facts as in Example 1, except the employer allocate the lump sum severance payment to the six weeks following the job separation. Unless the employer specifies how much will be allocated per week, UIA will equally allocate the payment over the six weeks, reducing the unemployment benefit for each of those six weeks. Based on new legislation, the severance payment may be considered wages to qualify for a later claim.

**#3** – If the employer makes wage continuation payments weekly for the one-year period following the job separation, benefits would be reduced accordingly in each week. Based on new legislation the severance payment may be considered wages to qualify for a later claim.

*LARA is an equal opportunity employer/program. Auxiliary aids, services and other reasonable accommodations are available upon request to individuals with disabilities*



Michigan Department of Licensing and Regulatory Affairs  
Unemployment Insurance Agency  
Authority: UIA Director  
Quantity: 1,000 Cost: \$14 (1.4¢/copy).  
Paid for with federal funds.

# Unemployment Benefits When a Worker Accepts a Buyout

## UNEMPLOYMENT INSURANCE AGENCY

**RICK SNYDER**, Governor  
State of Michigan

**STEVE ARWOOD**, Director  
Department of Licensing and Regulatory  
Affairs

**STEVE ARWOOD**, Director  
Unemployment Insurance Agency

### What is a buyout?

In its simplest terms, a buy-out is an agreement between an employer and employee where the employer provides an employee an incentive (usually in the form of money) to permanently end the employer and employee relationship.

The incentive offered in the buyout may involve the payment of the worker's accrued sick pay, accrued vacation pay, and accrued company retirement benefits or the worker's company-sponsored 401(k) plan account. The buyout may also include the payment of several weeks or months of **severance pay** (see UIA Fact Sheet No. 125), based on a contract that provides for such a payment. In return for these payments, the worker agrees to give up any right they might otherwise have to re-employment with that employer, and to sever their employment relationship.

### What are some reasons a worker might accept a buyout?

A worker who accepts a buyout might do so for several reasons. They might consider that the buyout provides them the opportunity to retire earlier than they anticipated and with a better retirement package than if they were to wait until their normal retirement age and years of service.

Still another reason a worker might accept a buyout is that they believed, or were actually told by the employer that, based on their seniority, it is unlikely that they would be able to continue working after the buyout period, or that it is certain they would not have the seniority to continue working, and would have none of the benefits the buyout would have provided them.

### When can a worker who accepts a buyout potentially receive unemployment benefits?

Under Michigan law, a worker who leaves work voluntarily and without good cause attributable to the employer must be disqualified from receiving unemployment benefits.

If the worker could have continued to work for the employer at a suitable job, but instead chose to accept unemployment, then the worker would likely be disqualified from receiving unemployment benefits.

On the other hand, a worker who desired to continue working, but who chose to leave work based on information from the employer that there were no clear options for continued suitable employment, would likely not be disqualified from receiving unemployment benefits after accepting a buyout.



Michigan Department of Licensing and Regulatory Affairs  
Unemployment Insurance Agency  
Authority: UIA Director; Quantity: 1,000  
Cost: \$14 (1.4¢/copy). Paid for with federal funds.

*LARA is an equal opportunity employer/program. Auxiliary aids, services and other reasonable accommodations are available upon request to individuals with disabilities.*

Fact Sheet

LEFT BLANK INTENTIONALLY

# What is Suitable Work?

## UNEMPLOYMENT INSURANCE AGENCY

**RICK SNYDER**, Governor  
State of Michigan

**STEVEN H. HILFINGER**, Director  
Department of Licensing and  
Regulatory Affairs

**STEVE ARWOOD**, Deputy Director  
Department of Licensing and  
Regulatory Affairs

**STEVE ARWOOD**, Director  
Unemployment Insurance Agency

Michigan's unemployment insurance law requires individuals collecting unemployment benefits to seek full-time suitable work and accept an offer of suitable work. In deciding whether full-time or part-time work is "suitable," the law considers the following criteria:

- Prior earnings
- Length of unemployment
- Prior training and work experience
- Distance of the offered work to the worker's place of residence
- The degree of risk involved to the worker's safety and health

During the first half of a worker's weeks of unemployment benefit payments, the worker is required to accept any suitable work offer if the pay is at least 70% of his or her last gross pay in addition to the above criteria.

After collecting half (50%) of the worker's entitled weeks, an unemployed worker must apply for, and accept work that is outside of his or her past training and experience if the pay is at least:

1. 120% of his or her weekly benefit amount (WBA);
2. the average wage for the particular work in the locality where the work is offered; and
3. the state minimum hourly wage (currently \$7.40 an hour).

The law says that if a worker refuses an offer of suitable work, without good cause, the worker may be disqualified from receiving unemployment benefits.

A job is unsuitable if it is vacant due to a labor dispute, if it pays less than the usual wage for that job in the area, or if a worker would be required to join, resign from, or refrain from joining, a union.

### **How Does the UIA Determine Average Wage Information?**

State law requires the UIA to use an online database published by the state. The UIA uses a database published by the Department of Technology, Management, and Budget (DTMB) to determine average hourly and average annual wage information for a specified occupation or job title within a geographic area. This searchable Internet database is available to the public at: <http://milmi.org/cgi/dataanalysis/AreaSelection.asp?tableName=Oeswage>

### **The following are some examples of refusal of suitable work situations:**

#### **Example 1: Suitable Work During the First Half of Benefits**

An unemployed electrical engineer files for benefits after being laid off from a manufacturing company. She receives a determination entitling her to 20 weeks of benefits at a weekly benefit amount of \$362. The unemployed worker has a degree in engineering and is diligently seeking suitable, full-time work while collecting benefits. After collecting 8 weeks of unemployment benefits, she is offered a full-time job as an engineer near her place of residence with a work commute of 10 miles. The pay offered is at a gross wage of \$42,000 per year. Her gross wage at her last employer was \$60,000 per year.

#### **Is this Considered Suitable Work?**

The work offer is consistent with her past training and work experience and is near her home. The pay offer is at least 70% of her last gross wage ( $\$60,000 \times .70 = \$42,000$ ). Unless one of the other criteria prevents this job from being suitable, such as a risk to her health or safety, the work offered is suitable.

## **Example 2: Suitable Work After Collecting Half of Benefits**

An unemployed medical assistant files for unemployment benefits in March of 2012 after being laid off from a local hospital. He receives a determination entitling him to 20 weeks of benefits at a weekly benefit amount of \$324. He has previous training in the medical field and is certified as a medical assistant with prior work experience as a waiter. After collecting 14 weeks of unemployment benefits, he is offered a part-time job working 25 hours per week as a word processor at an insurance company near his home in Detroit. The offered wage is \$16 per hour.

### **Is this Considered Suitable Work?**

Since he collected half of his benefits, he must accept any work offer, regardless of his prior work experience and training as a medical assistant, if the work pays a gross amount of at least 120% of his weekly benefit amount, is the average wage in the locality of the type of work offered, **and** is at least the state minimum hourly wage (currently \$7.40 an hour). In this example, the hourly pay offer exceeds the state minimum hourly wage and the gross pay is greater than 120% of his weekly benefit amount. See below for calculations.

- **Gross Wages Per Week Offered** = 25 hours of work x \$16 per hour = \$400 per week
- **Weekly Benefit Amount (WBA)** = \$324
- **120% of WBA** = \$324 x 1.20 = \$388.80 rounded down to \$388.
- \$400 gross earnings offered per week is greater than \$388, which is 120% of his WBA

However, to be suitable work, the pay offer must also be the average wage for the type of work in the location where the work is offered. In this example, the unemployed individual was offered work as a word processor in Detroit. Using the DTMB online database explained earlier, the most recent average hourly wage for a word processor in the Detroit Metropolitan Statistical Area is \$17.60. Since the pay offer is less than the average hourly wage in the locality, the work offer would be unsuitable and he may continue to collect benefits if it is determined that he is not disqualified.

**Protesting or Appealing a Disqualification Decision:** If you have received a determination disqualifying you from benefits due to your refusal of suitable work, you may protest or appeal the (re)determination within 30 days of the mail date on the (re)determination. During an appeal hearing, the employer must prove that a specific offer of work was made to you and that it was suitable. On the other hand, you will have to prove that the offer was not received, or you may have to show why the work was unsuitable, or you may have to explain that you had good cause for refusing the work.



Michigan Department of Licensing and Regulatory Affairs  
Unemployment Insurance Agency  
Authority: UIA Director; Quantity: 1,000  
Cost: \$14 (1.4¢/copy). Paid for with federal funds.

**UNEMPLOYMENT  
INSURANCE  
AGENCY**

RICK SNYDER, Governor  
State of Michigan

STEVE ARWOOD, Acting Director  
Department of Licensing and  
Regulatory Affairs

STEVE ARWOOD, Director  
Unemployment Insurance Agency

## Emergency Unemployment Compensation (EUC) in Michigan

The EUC program provides federally-funded extended unemployment benefits for individuals who exhaust their regular state unemployment benefits. The United States Department of Labor continually monitors Michigan's unemployment rate to determine if adjustments should be made to the maximum number of benefit weeks available to claimants based on the state's Total Unemployment Rate (TUR). Michigan's three month average total unemployment rate (TUR) must remain at 9 percent or above to be eligible to provide all four tiers of the EUC program. For Tier 3, the TUR must remain at 7 percent or above; for Tier 2 the TUR must remain at 6 percent or above. Tier 1 does not have a TUR threshold.

In accordance with federal law, because Michigan's TUR fell below 9 percent, Michigan is no longer eligible for EUC Tier 4 benefits after week ending April 20, 2013. Additionally, in accordance with the Budget Control Act of 2011 (Public Law 112-25), also known as "sequestration" budget cuts, all payments of EUC for weeks that begin on or after March 31, 2013 must be reduced by 10.7 percent of the Weekly Benefit Amount (WBA).

### EUC Eligibility Requirements

EUC payments can be obtained by individuals who are unemployed through no fault of their own and meet regular state unemployment eligibility requirements.

There are four tiers of federally-funded EUC benefits payable in Michigan:

- **Tier 1** - Provides up to 10 weeks of EUC benefits to those who exhaust their regular state unemployment benefits and file an EUC claim on or after Sept. 9, 2012. The amount equals 54% of a person's regular state unemployment benefits, up to 10 weeks.
- **Tier 2** - Provides up to 10 weeks of EUC after a person exhausts EUC Tier I and equals 54% of a person's regular state unemployment benefits, up to 10 weeks.
- **Tier 3** - Provides up to 7 weeks of EUC after a person exhausts EUC Tier II and equals 35% of a person's regular state unemployment benefits, up to 7 weeks.
- **Tier 4** - Provides up to 7 weeks of EUC after a person exhausts EUC Tier III after week ending October 6, 2012, but on or before April 20, 2013. Tier 4 equals 39% of regular UI benefits, up to 7 weeks.

To be eligible for EUC, individuals must be unemployed or underemployed and be able, available, and actively seeking suitable full-time work. New entrants into EUC Tier 1 are required to participate in Reemployment and Eligibility Assessment (REA) activities administered at their local Michigan Works! Agency (MWA) office. EUC claimants are required to provide written documentation of their work search efforts on a monthly basis to the UIA prior to certifying through MARVIN. You will be required to report the details and results of your work search to the UIA using Form UIA 1583, *Monthly Record of Work Search*.

### Applying for EUC benefits

Unemployment benefits are typically issued for two-week periods after individuals certify through UIA's telephone or online MARVIN systems that they were unemployed and met eligibility requirements for the two weeks.

When the remaining balance on an individual's regular state unemployment claim is two weeks or less, the UIA will mail a letter to the individual explaining how to apply for the first EUC extension (Tier 1) by telephone or online. There is no application process for the EUC Tiers 2 through 4 as UIA automatically issues a determination to individuals as they exhaust their previous EUC Tier. Claimants should continue to certify by contacting MARVIN either by telephone or online.

The EUC program **expires week ending Dec. 28, 2013**. This means that EUC claims for Tier 1 cannot be established after Dec. 21, 2013, and claims for Tiers 2 and 3 cannot be established after week ending Dec. 28, 2013. EUC Tier 4 cannot be established after April 20, 2013. **No EUC payments will be made for any week after Dec. 28, 2013, regardless of the number of remaining weeks of payment on an EUC claim.**

The EUC program is federally funded; therefore, employers will not be charged for benefits, and they will not receive a monetary determination.

### Receiving your benefits

Individuals must report to UIA's telephone or online MARVIN system once every two weeks to claim their benefit payments, or they may continue to report by mail if instructed to do so by UIA. Telephone MARVIN appointment times are based on an individual's social security number, according to the chart below. Telephone MARVIN toll-free at **1-866-638-3993**. You can also reach MARVIN online at [www.michigan.gov/uia](http://www.michigan.gov/uia) and then click on the link, "UIA Online Services for Unemployed Workers." If you use MARVIN online, you may certify for benefits any day during your reporting week, Monday through Friday, from 8:00 a.m. to 7:00 p.m., ET, and on most Saturdays from 7:00 a.m. to 3:00 p.m., ET.

#### Telephone MARVIN Appointment Schedule

Time	Monday	Tuesday	Wednesday
8:00 – 9:00	00-01-02-03	34-35-36	67-68-69
9:00 – 10:00	04-05-06	37-38-39	70-71-72
10:00 – 11:00	07-08-09	40-41-42	73-74-75
11:00 – 12:00	10-11-12	43-44-45	76-77-78
12:00 – 1:00	13-14-15	46-47-48	79-80-81
1:00 – 2:00	16-17-18	49-50-51	82-83-84
2:00 – 3:00	19-20-21	52-53-54	85-86-87
3:00 – 4:00	22-23-24	55-56-57	88-89-90
4:00 – 5:00	25-26-27	58-59-60	91-92-93
5:00 – 6:00	28-29-30	61-62-63	94-95-96
6:00 – 7:00	31-32-33	64-65-66	97-98-99

When calling MARVIN by telephone, your appointment day and time is found by using the last two digits of your Social Security number. For example, if your social security number is: 555-55-5511, the last two digits are 11.

- Look at the schedule above and locate the number 11. Number 11 falls on Monday between the numbers 10 and 12.
- Under the column labeled "TIME," the appointment hour for number "11" is between 11:00 a.m. – noon. This is the appointment hour in which you must contact MARVIN to claim your benefit payment.
- If you miss your appointment time and day, you can contact MARVIN on Thursday and Friday between 8:00 a.m. and 7:00 p.m., ET, and on most Saturdays between 7:00 a.m. and 3:00 p.m. ET.

### For further information

For general information about the EUC program, please visit our website ([www.michigan.gov/uia](http://www.michigan.gov/uia)). For questions or problems with your EUC claim, please call **1-866-500-0017** and select Option 3. This toll-free number is available weekdays from 8:00 a.m. to 4:30 p.m., ET. If you have an online web account with the Agency, you can submit an inquiry about your unemployment claim to UIA's Virtual Problem Resolution Center. The UIA also has Problem Resolution Offices (PRO) for in-person assistance. Below is a list of PRO locations.

<b>Alpena</b>	315 W. Chisholm St.	<b>Benton Harbor</b>	401 8 <sup>th</sup> St.
<b>Detroit</b>	3024 W. Grand Blvd.	<b>Gaylord</b>	400 W. Main St., Suite 7
<b>Grand Rapids</b>	3301 –A Plainfield NE.	<b>Houghton</b>	902 Razorback Dr.
<b>Kalamazoo</b>	1601 S. Burdick St.	<b>Lansing</b>	5015 S. Cedar St.
<b>Marquette</b>	2833 U.S. 41 West	<b>Mt. Clemens</b>	21885 Dunham Rd., Suite 7
<b>Muskegon</b>	2700 Baker St.	<b>Saginaw</b>	614 Johnson St.
<b>Sault Ste. Marie</b>	1118 E. Easterday Ave.	<b>Traverse City</b>	1209 S. Garfield Ave., Suite C
<b>Ontonagon</b>	429 River St.		



Michigan Department of Licensing and Regulatory Affairs  
Unemployment Insurance Agency  
Authority: UIA Director; Quantity: 1,000  
Cost: \$14 (1.4¢/copy). Paid for with federal funds.

Michigan.gov Home

UIA Home

Sitemap

Contact UIA

FAQ

Online Services

Search



Workers

Employers

Forms

Webcast

Publications

Inside UIA

Report Fraud

### UNEMPLOYMENT Services Center

UIA Contact Information



**FRAUD ALERT!**  
For Those With UI Debit Cards



**Due a federal income tax refund? Then you have only three years to file and claim it.**

print friendly email this page



### UIA On Line Services

#### 1099-G Statements Available Online

January 24, 2013 - With tax season approaching, the state of Michigan has begun making available year-end tax statements to anyone who has received unemployment benefits in 2012.

#### Letter for Employers About 3% Non-reporting Penalty [PDF](#)

We have recently become aware of an issue that some employers are experiencing regarding the addition of a 3% penalty that is incorrectly reflected on some 2012 and 2013 unemployment insurance tax rates. We have received many phone calls regarding this issue in the last several weeks and want to take this moment to let you know how we are handling this situation.

#### Notice of Work Search Requirement

Dear Customer:

For all claimants who begin a claim for benefits after January 6, 2013, the Unemployment Insurance Agency (UIA) requires a systematic and sustained work search for each week they claim unemployment benefits. As a claimant, you must report your record of work search at least once a month using one of the following methods:

- Submit information on the UIA's Claim Portal, under UIA Online Services for Unemployed Workers,
- Submit Form UIA 1583, Monthly Record of Work Search, via mail or fax, or
- Appear at a Michigan Works Agency location to file a work search form.

#### Update Regarding Federal Unemployment Extensions

### EUC Extension

Federal Emergency Unemployment Compensation (EUC) has been extended until January 1, 2014. For more information, please click [here](#) to visit the Emergency Unemployment Compensation Update area.

#### File an EUC Extension

File an Emergency Unemployment Compensation (EUC) claim.

#### Recent Changes to the State's Regular Unemployment Benefit Program [PDF](#)

Those who are newly unemployed may have questions regarding the state's regular unemployment benefits. Click here to review some general questions and answers regarding Michigan's unemployment insurance program.

#### UIA Clarifies Recent Changes Made to Monthly Unemployment Benefit Notices

Click here to read a list of commonly asked questions regarding changes made to Michigan's Unemployment Insurance Agency's (UIA) monthly unemployment benefit notices. These questions provide general information about benefit overpayments, interest accruals and payment options. Questions regarding specific unemployment claims and available payment options should be directed to UIA at 1-800-638-6372.

#### UIA OFFERS TIPS FOR CONTACTING THE AGENCY

[Agency also answers some commonly asked questions](#)

#### File an Unemployment Claim Online

File an unemployment claim using our convenient Internet Filed Claims service. The online application is available from 7:00 a.m. Monday to 7:00 p.m. Saturday.



#### File Unemployment Claim By Telephone

You can file for unemployment benefits by telephone from anywhere in Michigan or North America. The state's unemployment insurance program has established a special toll-free telephone number for you to use in filing a new claim or reopening an established claim.

#### UIA Online Services for Unemployed Workers

UIA is offering new services to unemployed workers. You can sign up for a web account with UIA. The web account allows you to choose, or change, your payment method selection, use [MARVIN Online](#), and view your benefit payment history. Soon, other services will be added.



#### Certify with MARVIN Online

Unemployment workers can now complete their biweekly certification through MARVIN (Michigan's Automated Response Voice Interactive Network), instead of calling the toll-free MARVIN telephone number. Workers claiming unemployment benefits are required to certify with MARVIN every other week in order to receive their biweekly unemployment benefit payment.



#### UIA Online Services for Employers

Employers can perform a variety of UIA functions and access UIA account information on-line. Click on the UIA Online Services for Employers link for access to the services. The online services are available 24 hours, seven days per week.



#### State Information Data Exchange System (SIDES) E-Response

Employers can submit a response to requests for separation information through SIDES E-Response.

### MI Business One Stop

Departments/Agencies

Online Services

Surveys

RSS Feeds

### UIA Quick Links

- File Electronic UIA 1028, Employer's Quarterly Wage/Tax Report
- Who is MARVIN?
- Work Opportunity Tax Credit Program
- Overpayments FAQ
- UIA Web Site and Forms Accessibility
- Michigan Helping Hand
- Agency Webcasts
- Subscribe to the Michigan Employer Advisor Newsletter
- Michigan Targets SUTA Dumping
- B2G Glossary
- Look for a Job
- Employer Filed Claims Benefits

### UIA SCORECARD

**PDF**

Are you in danger of losing your home?

Helping Michigan's Hardest-Hit Homeowners  
A step forward when you're a step behind

StepForwardMichigan.org  
866.946.7432

## What's New

- [Michigan Web Account Manager \(MiWAM\) is live](#)



Michigan Web Account Manager (MiWAM) replaces Employer Web Account Manager (EWAM). A lot of information about this new system is available here for your convenience.

- [New Legislative Update](#)

On December 19, 2011, Governor Rick Snyder signed legislation strengthening the Michigan's unemployment insurance program. Additionally, on December 28, 2011, State Treasurer Andy Dillon and Department of Licensing and Regulatory Affairs Director Steven Hilfinger announced the repayment of Michigan's \$3.2 billion Unemployment Trust Fund balance to the U.S. Treasury. The repayment to the federal government was made possible through this week's sale of variable rate demand bonds by the Michigan Finance Authority.

- [Detect Fraud, Prevent Fraud](#)

Protecting the integrity of the unemployment insurance program is of the utmost importance to the Unemployment Insurance Agency (UIA). You can also help in the campaign to stop fraud.

- [Form UIA 1005, Registration for Client Level Reporting](#)

Form UIA 1005, Registration for Client Level Reporting -- This form is for use by Professional Employer Organizations (PEOs) to register their clients in compliance with Section 13m of the MES Act (Public Act 383 of 2010). A form UIA 518, with Schedule A and Schedule B, should be completed for each client for whom a UIA employer account number is needed.

- [Reference Guide: Services for Unemployed Workers](#) **PDF**

This handy guide provides a list of important public, private and non-profit services contacts that may be helpful to Michigan's unemployed workers.

- [Help for Unemployed Homeowners](#)

Worried about foreclosure or struggling to keep up with mortgage payments? Help is available.

- [Michigan Unemployment Tax Credit](#)

Contributing employers with positive experience account balances can now apply for the Michigan tax credit. Details inside.

- [Agency Webcasts](#)



We have created many helpful video guides for our unemployed worker and employer customers, including a section on the Employer Web Account Manager. Some videos provide an overview of an agency program or service; others go into detail to help address your questions and concerns.

- [Online Claim Filing Kit](#) **PDF**

If you have lost your job and need to file for unemployment benefits, this Online Claim Filing Kit will help you with the filing process.

- [2012 Employer Seminars](#)

The Unemployment Insurance Agency is offering free seminars to acquaint employers with the unemployment insurance system in Michigan and recent changes with the UIA.

- [Electronic Payments](#)

Unemployed workers in Michigan can stop looking for their unemployment checks to be in the mail. We now offer unemployed workers a choice between two new electronic options for receiving their unemployment benefits: either direct deposit into workers' bank or credit union account or by debit card. These new methods for delivering unemployment benefits are faster, more secure and more cost efficient than mailed paper checks. The debit card and direct deposit options are now offered to newly unemployed workers as they apply for unemployment benefits.

- [How to Inquire About Your Claim](#)

If you have filed for unemployment benefits by Internet or telephone and have a question or problem with your claim, call our telephone filed claims number to inquire. The inquiry option is now available weekdays between 8:00 a.m. and 6 p.m. (temporary extended hours), Eastern Time.

- [Problem Resolution Offices - Need Help?](#)

The UIA's permanent and temporary Problem Resolution Offices (PROs) resolve customer problems and provide access to automated resources. PROs provide telephones and computers for customers who may not have access to a computer or telephone to file their claim. They also provide in-person help for problems with claims. PROs are open 8 a.m. to 4 p.m. Eastern time weekdays, except state holidays.

[Michigan.gov Home](#) | [LARA Home](#) | [UIA Home](#) | [State Websites](#)  
[Accessibility Policy](#) | [Link Policy](#) | [Security Policy](#) | [Privacy Policy](#) | [Michigan News](#) | [Michigan.gov Survey](#)

Step 1, register for an account by clicking on "Register as a new user".

<b>New user?</b> Register to use this web site. You'll need to answer a few questions to establish your identity. Register as a new user >>	or	<b>Already have an account?</b> Please provide your username and password. Username: <input type="text"/> <a href="#">Forgot your username?</a> Password: <input type="password"/> <a href="#">Forgot, lost or never received your password?</a>
<b>Log In</b>		

This is the information you will see once you log into your account.

- User Information**
- [View Account Information](#)
  - [Change Account Information](#)
  - [Change Username](#)
  - [Change Password](#)
  - [Log Out](#)
  - [More Information](#)

**Services**

- |   |  |
|---|--|
| <b>Benefit Payment</b> <ul style="list-style-type: none"><li><a href="#">More Information</a></li><li><a href="#">Bi-Weekly Record of Work Search</a></li><li><a href="#">MARVIN Online</a></li><li><a href="#">Select/Modify Benefit Payment Method</a></li><li><a href="#">View Benefit Payment History</a></li></ul> | <b>Customer Service</b> <ul style="list-style-type: none"><li> <a href="#">Submit Your Inquiries</a></li><li><a href="#">View Your Inquiries and Responses</a></li></ul> |
| <b>Claim Issues</b> <ul style="list-style-type: none"><li><a href="#">Claimant Response to 1713 Separation Information Request</a></li></ul>  | <b>Other Services</b> <ul style="list-style-type: none"><li><a href="#">View Form 1099-G</a></li></ul>   |

**More Information: Benefit Payment Method**

New claim filers will have a choice to receive their unemployment insurance benefits by electronic payment. You may select a payment method option if you already filed a new claim and wish to have your unemployment insurance benefits deposited on a debit card or into your United States financial institution's checking or savings account.

- These options will include Debit Card or Direct Deposit into your United States financial institution's checking or savings account.
- It will take 2-3 days to process your payment method selection.
- A Debit Card must be used at United States financial institutions or fees may be incurred for withdrawals.
- For Direct Deposits you will need the following information-routing transit number, account number, and type of account.
- You may contact the help line at 866-500-0017 if you have any questions.

Welcome to the UIA Claim Portal

Important System Notice: Michigan's Unemployment Insurance Agency's computer system upgrade runs from 7:00 p.m. on Thursday, August 9, through 7:00 a.m. on Monday, August 13. During this time, the online claim filing and MARVIN, both the telephone and online system, will be unavailable. We apologize for any inconvenience this outage may cause.

User Information (you are signed in as a000000012)

- View Account Information
- Change Account Information
- Change Username
- Change Password
- Log Out
- More Information

Services

Benefit Payment

- More Information
- Bi-Weekly Record of Work Search
- MARVIN Online
- Select/Modify Benefit Payment Method
- View Benefit Payment History

Other Services

- MARVIN PIN Reset
- Name and/or Address Change
- Select/Modify Income Tax Withholding
- View Form 1099-G

Claim Issues

- Claimant Response to 1713 Separation Information Request

Restitution

- More Information
- Make a Restitution ePayment

Customer Service

- Submit Your Inquiries
- View Your Inquiries and Responses

UIA Update: The maximum benefit entitlement is 20 weeks, effective for all benefit years established on or after 1/15/2012.

# Go Online with the UIA!

*It's Fast! It's Easy!*

*It's Available Anytime from Monday through Saturday!*

With a Claim Web Account You Can:

- Access MARVIN Online
- Reset your MARVIN PIN (Personal Identification Number)
- Choose or change your payment method (debit card or direct deposit)
- Check your claim balance
- View your benefit payment history
- Change your name/address
- Select/modify your income tax withholding
- Access a copy of your 1099-G form to submit for income tax purposes
- Submit an inquiry about your claim (for online response within 48 hours)
- Respond to Agency fact-finding inquiries (avoid delays)

And much more . . .

← Turn over for details about MARVIN Online →

**It's FREE . . . Sign up Today!**

**[www.michigan.gov/uia](http://www.michigan.gov/uia)**

## UNEMPLOYMENT INSURANCE AGENCY

# **M@RVIN ONLINE**

[www.michigan.gov/uia](http://www.michigan.gov/uia)

*Go online with MARVIN from your home, local library or  
UIA Problem Resolution Office! No lines! No waiting!*

### Establishing Your Claim Web Account

- Go to [www.michigan.gov/uia](http://www.michigan.gov/uia) and select "UIA Online Services for Unemployed Workers"
- Follow the screen instructions
- You will be given a 10-day temporary password
- Watch your mail for the replacement password

### Using MARVIN Online to Claim Benefits

- An alternative to calling MARVIN (Michigan's Automated Response Voice Interactive Network)
- Fast, easy access
- Asks the same questions as MARVIN by phone
- Requires the same MARVIN PIN (Personal Identification Number)
- Available in English and Spanish

### Communicating with the Agency

- Submit an inquiry and receive a speedy response through the UIA Virtual Problem Resolution (ViPR) center, including status of an issue
- View a variety of UIA Webcasts via the UI Tube and Agency Fact Sheets

***For more information:***

***Call UIA Customer Service at 1-866-500-0017***

# **It's FREE . . . Sign up Today!**

## **[www.michigan.gov/uia](http://www.michigan.gov/uia)**



**CALENDAR**

2011							Wk. No.	
	S	M	T	W	Th	F	S	
JAN	2	<b>3</b>	4	5	6	7	8	1
	9	10	11	12	13	14	15	2
	16	<b>17</b>	18	19	20	21	22	3
	23	24	25	26	27	28	29	4
FEB	30	31	1	2	3	4	5	5
	6	7	8	9	10	11	12	6
	13	14	15	16	17	18	19	7
	20	<b>21</b>	22	23	24	25	26	8
MAR	27	28	1	2	3	4	5	9
	6	7	8	9	10	11	12	10
	13	14	15	16	17	18	19	11
	20	21	22	23	24	25	26	12
APR	27	28	29	30	31	1	2	13
	3	4	5	6	7	8	9	14
	10	11	12	13	14	15	16	15
	17	18	19	20	21	22	23	16
MAY	24	25	26	27	28	29	30	17
	1	2	3	4	5	6	7	18
	8	9	10	11	12	13	14	19
	15	16	17	18	19	20	21	20
JUN	22	23	24	25	26	27	28	21
	29	<b>30</b>	31	1	2	3	4	22
	5	6	7	8	9	10	11	23
	12	13	14	15	16	17	18	24
JUL	19	20	21	22	23	24	25	25
	26	27	28	29	30	1	2	26
	3	<b>4</b>	5	6	7	8	9	27
	10	11	12	13	14	15	16	28
AUG	17	18	19	20	21	22	23	29
	24	25	26	27	28	29	30	30
	31	1	2	3	4	5	6	31
	7	8	9	10	11	12	13	32
SEPT	14	15	16	17	18	19	20	33
	21	22	23	24	25	26	27	34
	28	29	30	31	1	2	3	35
	4	<b>5</b>	6	7	8	9	10	36
OCT	11	12	13	14	15	16	17	37
	18	19	20	21	22	23	24	38
	25	26	27	28	29	30	1	39
	2	3	4	5	6	7	8	40
NOV	9	10	11	12	13	14	15	41
	16	17	18	19	20	21	22	42
	23	24	25	26	27	28	29	43
	30	31	1	2	3	4	5	44
DEC	6	7	8	9	10	<b>11</b>	12	45
	13	14	15	16	17	18	19	46
	20	21	22	23	<b>24</b>	<b>25</b>	26	47
	27	28	29	30	1	2	3	48
NOV	4	5	6	7	8	9	10	49
	11	12	13	14	15	16	17	50
	18	19	20	21	22	<b>23</b>	24	51
	25	<b>26</b>	27	28	29	<b>30</b>	31	52

2012							Wk. No.	
	S	M	T	W	Th	F	S	
JAN	1	<b>2</b>	3	4	5	6	7	1
	8	9	10	11	12	13	14	2
	15	<b>16</b>	17	18	19	20	21	3
	22	23	24	25	26	27	28	4
FEB	29	30	31	1	2	3	4	5
	5	6	7	8	9	10	11	6
	12	13	14	15	16	17	18	7
	19	<b>20</b>	21	22	23	24	25	8
MAR	26	27	28	29	1	2	3	9
	4	5	6	7	8	9	10	10
	11	12	13	14	15	16	17	11
	18	19	20	21	22	23	24	12
APR	25	26	27	28	29	30	31	13
	1	2	3	4	5	6	7	14
	8	9	10	11	12	13	14	15
	15	16	17	18	19	20	21	16
MAY	22	23	24	25	26	27	28	17
	29	30	1	2	3	4	5	18
	6	7	8	9	10	11	12	19
	13	14	15	16	17	18	19	20
JUN	20	21	22	23	24	25	26	21
	27	<b>28</b>	29	30	31	1	2	22
	3	4	5	6	7	8	9	23
	10	11	12	13	14	15	16	24
JUL	17	18	19	20	21	22	23	25
	24	25	26	27	28	29	30	26
	1	2	3	<b>4</b>	5	6	7	27
	8	9	10	11	12	13	14	28
AUG	15	16	17	18	19	20	21	29
	22	23	24	25	26	27	28	30
	29	30	31	1	2	3	4	31
	5	6	7	8	9	10	11	32
SEPT	12	13	14	15	16	17	18	33
	19	20	21	22	23	24	25	34
	26	27	28	29	30	31	1	35
	2	<b>3</b>	4	5	6	7	8	36
OCT	9	10	11	12	13	14	15	37
	16	17	18	19	20	21	22	38
	23	24	25	26	27	28	29	39
	30	1	2	3	4	5	6	40
NOV	7	8	9	10	11	12	13	41
	14	15	16	17	18	19	20	42
	21	22	23	24	25	26	27	43
	28	29	30	31	1	2	3	44
DEC	4	5	<b>6</b>	7	8	9	10	45
	11	<b>12</b>	13	14	15	16	17	46
	18	19	20	21	<b>22</b>	<b>23</b>	24	47
	25	26	27	28	29	30	1	48
NOV	2	3	4	5	6	7	8	49
	9	10	11	12	13	14	15	50
	16	17	18	19	20	21	22	51
	23	<b>24</b>	<b>25</b>	26	27	28	29	52

2013							Wk. No.	
	S	M	T	W	Th	F	S	
JAN	30	<b>31</b>	<b>1</b>	2	3	4	5	1
	6	7	8	9	10	11	12	2
	13	14	15	16	17	18	19	3
	20	<b>21</b>	22	23	24	25	26	4
FEB	27	28	29	30	31	1	2	5
	3	4	5	6	7	8	9	6
	10	11	12	13	14	15	16	7
	17	<b>18</b>	19	20	21	22	23	8
MAR	24	25	26	27	28	1	2	9
	3	4	5	6	7	8	9	10
	10	11	12	13	14	15	16	11
	17	18	19	20	21	22	23	12
APR	24	25	26	27	28	29	30	13
	31	1	2	3	4	5	6	14
	7	8	9	10	11	12	13	15
	14	15	16	17	18	19	20	16
MAY	21	22	23	24	25	26	27	17
	28	29	30	1	2	3	4	18
	5	6	7	8	9	10	11	19
	12	13	14	15	16	17	18	20
JUN	19	20	21	22	23	24	25	21
	26	<b>27</b>	28	29	30	31	1	22
	2	3	4	5	6	7	8	23
	9	10	11	12	13	14	15	24
JUL	16	17	18	19	20	21	22	25
	23	24	25	26	27	28	29	26
	30	1	2	3	<b>4</b>	5	6	27
	7	8	9	10	11	12	13	28
AUG	14	15	16	17	18	19	20	29
	21	22	23	24	25	26	27	30
	28	29	30	31	1	2	3	31
	4	5	6	7	8	9	10	32
SEPT	11	12	13	14	15	16	17	33
	18	19	20	21	22	23	24	34
	25	26	27	28	29	30	31	35
	1	<b>2</b>	3	4	5	6	7	36
OCT	8	9	10	11	12	13	14	37
	15	16	17	18	19	20	21	38
	22	23	24	25	26	27	28	39
	29	30	1	2	3	4	5	40
NOV	6	7	8	9	10	11	12	41
	13	14	15	16	17	18	19	42
	20	21	22	23	24	25	26	43
	27	28	29	30	31	1	2	44
DEC	3	4	5	6	7	8	9	45
	10	<b>11</b>	12	13	14	15	16	46
	17	18	19	20	21	22	23	47
	24	25	26	27	<b>28</b>	<b>29</b>	30	48
NOV	1	2	3	4	5	6	7	49
	8	9	10	11	12	13	14	50
	15	16	17	18	19	20	21	51
	22	23	<b>24</b>	<b>25</b>	26	27	28	52

LARA is an equal opportunity employer/program.

\*The bolded & underlined dates are State of Michigan holidays.