

**UNEMPLOYMENT
INSURANCE
AGENCY**

RICK SNYDER, Governor
State of Michigan
STEVE ARWOOD, Director
Department of Licensing and
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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. 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 for locations.

Schedule for filing by phone

Based on last 2 digits
of Social Security number

| | 8:00 AM to 12:30 PM (Agents available) | 12:30 PM to 4:30 PM (Agents available) | 4:30 PM to 8:00 AM (No agents available) |
|-------------|---|---|---|
| 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) 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. 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

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| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 | | | | | |

February

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| 6 | 7 | 8 | 9 | 10 | 11 |
| 13 | 14 | 15 | 16 | 17 | 18 |
| 20 | 21 | 22 | 23 | 24 | 25 |
| 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.