

State of Michigan Talent Investment Agency  
Unemployment Insurance

# Unemployment Benefits in Michigan

## A Handbook for Unemployed Workers



November 2017

For Help Call Toll Free: 1-866-500-0017  
For TTY Users: 1-866-366-0004





## WAYS TO CONTACT UNEMPLOYMENT INSURANCE

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

**USE THE MICHIGAN WEB ACCOUNT MANAGER (MiWAM)** You can sign up for a web account with Unemployment Insurance (UI). This will allow you to perform routine transactions such as filing claims, certifying for benefits, viewing correspondence, and updating your unemployment claim information online. The system is accessible 24 hours a day, seven days a week, Sunday through Saturday. Go to the website address above and click on the MiWAM logo to register as a new user or access your existing account. First time users will need to click on "Sign Up for a Claimant MiWAM Account".

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

**FAX UNEMPLOYMENT INSURANCE** FAX your responses to UI 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.** Keep a copy for yourself. Print and keep confirmation showing your FAX was received.

**WRITE UNEMPLOYMENT INSURANCE** Mail your responses to UI forms or correspondence to the address on the form. Protests or appeals should be mailed to Unemployment Insurance at one of the addresses below. **Please include your name, Social Security Number, signature, and date on all correspondence.** Keep a copy for yourself.

**Protests: Unemployment Insurance**  
P.O. Box 169  
Grand Rapids, MI 49501-0169

**Appeals only: Unemployment Insurance**  
P.O. Box 124  
Grand Rapids, MI 49501-0124

**MARVIN TOLL-FREE LINE: 1-866-638-3993** You can call the UI automated telephone system every other week to claim (certify for) unemployment benefit payments. Instead of calling MARVIN, you may use MiWAM at [www.michigan.gov/uia](http://www.michigan.gov/uia) by clicking on the "MiWAM logo" after you sign in with your Username and Password. Choose the option to report (certify) for your benefit payments.

**FRAUD HOTLINE TOLL-FREE LINE** Report suspected unemployment insurance fraud at [www.michigan.gov/uia](http://www.michigan.gov/uia) and click on "Report Fraud". Call the toll-free Fraud Hotline 24 hours a day at **1-855-842-7463 (UI-CRIME)** or complete a short fraud report through your MiWAM.

**EMPLOYER FILED CLAIMS CALL TOLL-FREE** at **1-866-845-0077**, Monday-Friday 8:00 a.m. to 4:30 p.m., ET or, call Customer Service at 1-866-500-0017, Monday–Friday, 8:00 a.m. to 4:30 p.m., ET.



**State of Michigan**  
**TALENT INVESTMENT AGENCY**  
 Unemployment Insurance



**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 7:00 a.m. until 5:00 p.m. and Tuesday through Friday, 8:00 a.m. until 5:00 p.m.</p> <p><b>Mt. Clemens</b> — Macomb County Department of Health and Human Services (DHHS), 21885 Dunham Rd., Suite 9, 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> — 4901 Towne Center, 1st Floor, Suite 103, Saginaw, MI 48604          Monday 7:00 a.m. until 5:00 p.m. and Tuesday through Friday, 8:00 a.m. until 5:00 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 4:00 p.m.</p> <p><b>Grand Rapids</b> — 3391A Plainfield, NE, Grand Rapids, MI 49525          Monday 7:00 a.m. until 5:00 p.m. and Tuesday through Friday, 8:00 a.m. until 5:00 p.m.</p> <p><b>Kalamazoo</b> — 1601 South Burdick St., Kalamazoo, MI 49001-2711          Monday through Friday, 8:00 a.m. until 4:00 p.m.</p> <p><b>Muskegon</b> — Muskegon County Department of Health and Human Services (DHHS), 2700 Baker St., 2<sup>nd</sup> Floor, Muskegon Heights, MI 49444          Monday through Friday, 8:00 a.m. until 4:00 p.m.</p>
<b>MID-MICHIGAN</b>	<p><b>Lansing</b> — 5015 S. Cedar at Jolly (in the Jolly Cedar Plaza), Lansing, MI 48910          Monday 7:00 a.m. until 5:00 p.m. and Tuesday through Friday, 8:00 a.m. until 5:00 p.m.</p>
<b>NORTHERN MICHIGAN</b>	<p><b>Gaylord</b> — 931 Otsego Ave., Gaylord, MI 49735-1783          Monday through Friday, 8:00 a.m. until 4:00 p.m.</p> <p><b>Traverse City</b> — 1209 South Garfield Ave., Suite C, Traverse City, MI 49686          Monday through Friday, 8:00 a.m. until 4:00 p.m.</p>
<b>UPPER PENINSULA</b>	<p><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.</p> <p><b>Sault Ste. Marie</b> — 1118 East Easterday Ave., Sault Ste. Marie, MI 49783          Monday through Friday, 8:00 a.m. until 4:00 p.m.</p>

The MiWAM Toolkit for Claimants can be found on the UI website at [www.michigan.gov/uia](http://www.michigan.gov/uia). Viewing this website will show detailed instructions on how to set up a new web account or how to get to your current web account. It also contains other helpful information about MiWAM. Just click on the MiWAM logo.

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# RESPONSIBILITIES AND OBLIGATIONS AFTER FILING YOUR CLAIM

Your first step was filing your new claim for unemployment benefits. Your next step is understanding your rights and responsibilities. It is your responsibility to read this booklet carefully because it explains what you should know about your benefit rights.

State law requires that you satisfy certain requirements to maintain your eligibility to receive unemployment benefits:

1. **Every time** you file a new regular claim, or a claim under a different benefit program (such as, Extended Benefits), you must register for work before you can become eligible for unemployment benefits. To register, you **must report in person to a Michigan Works! Agency (MWA) Service Center** **and** create your profile on **Pure Michigan Talent Connect** online at **[www.mitalent.org](http://www.mitalent.org)**. **Failure to register for work can result in a delay or loss of your benefits.**

**Remember:** Even though you may create your profile online at home, you must report **in person** to have the profile validated by MWA staff. Free access to the internet is available at any MWA Service Center. Call 1-800-285-WORK (9675) or visit **[www.mitalent.org](http://www.mitalent.org)** to locate the Service Center nearest you.

2. You must provide evidence of any wages you believe should have been included in calculating your benefits, but were not in your *Monetary Determination*. The wages will not be used to establish an unemployment claim until your proof of wages has been received.
3. You may be selected to appear at a specified location for an evaluation of your eligibility for unemployment benefits. If selected you must appear according to the notice you receive in the mail. Failure to appear may result in you being found ineligible for benefits.

4. After collecting half of your benefit weeks, you must apply for and accept, work outside of your past work experience and training if the offered pay is at least 120 percent of your weekly benefit amount, the offered pay is at least the average wage for similar work in the local area, and the offered work pays at least the state minimum hourly wage. Failure to accept suitable work may result in you being ineligible to receive benefits.

For more information, see Fact Sheet #145, *What is Suitable Work?*, located at [www.michigan.gov/uia](http://www.michigan.gov/uia) under Publications.

## Certification

1. To receive benefits, you must report every two weeks that you are unemployed, able, available and seeking work.
2. You must report online using your **Michigan Web Account Manager (MiWAM)** or by phone to **Michigan's Automated Response Voice Interactive Network (MARVIN)** bi-weekly to receive benefits.
3. You must provide truthful responses to all questions and requests for information, or you may be considered to have intentionally misled UI into paying benefits you should not have received, and fraud penalties may be imposed.
4. You must **accurately report any earnings** from every employer when reporting (certifying). The certification questions apply to **any** and **all** employment and earnings you have and not just the employment you were separated from. You must report gross earnings for the week (Sunday through Saturday) **in which they are earned**, even if you have not yet been paid. You must report all earnings, including payments such as:
  - Pension/retirement benefits,
  - Holiday pay,
  - Vacation pay, and
  - Severance pay.

Intentionally failing to report your earnings to get benefits or increase benefits could result in you being overpaid and intentionally failing to report your earnings could result in penalties of up to four times the amount received and/or criminal prosecution.

5. You must immediately correct any changes to your address or telephone number. If we cannot contact you by mail or telephone, you are considered unavailable for work and ineligible to receive benefits until you update your contact information.
6. You must respond to all requests for information that are mailed, sent through MiWAM, or that you receive by telephone from a customer service representative. Your failure or refusal to respond to a request for information within 10 days may result in a loss of benefits. A nonmonetary determination will be issued based on available information. A nonmonetary determination is a written conclusion of an investigation into an issue about your claim or benefit payment sent by UI.

### Your Monetary Determination

Form UIA 1575C, *Monetary Determination*, was sent to you after you filed a new claim. This form explains whether your claim is allowed or denied based on your employment and wages. It also gives you the number of benefit weeks you are entitled to receive and the calculations on how your Weekly Benefit Amount (WBA) was calculated.

To determine if you have enough wages to qualify for benefits, UI looks at what is called your **Standard Base Period**. This is a period of **four calendar quarters**. UI looks at the wages you were paid in the first 4 of the last 5 completed quarters. To establish a claim, you must meet this wage test:

- You must have wages in at least two calendar quarters in the base period.
- You must have high quarter wages in at least one calendar quarter (see chart in next column).

Year	Minimum Wage	High Quarter
2016	\$8.50	\$3,298.00
2017	\$8.90	\$3,453.00
2018	\$9.25	\$3,589.00

- The total wages for all four quarters must equal at least 1.5 times the highest amount of wages paid in any quarter of the base period.

#### Example 1

1. A claim is filed on the first week of the new quarter.
2. There are wages in at least two of the four base period quarters.
3. The 3rd quarter the highest wages reported in the amount of \$3,345.00.
4. Adding the fourth quarter, third quarter, second quarter and first quarter equals \$7,951.00. This sum is higher than the high quarter wage of \$3,345.00 x 1.5 = \$5,017.50.
5. The Standard Base Period can be used. See base period chart example.

If you don't have enough wages to establish a claim by using the first 4 calendar quarters in the base period, then UI looks at wages you were paid in the four most recently completed calendar quarters. That is the **Alternate Base Period**. UI includes the quarter that ended immediately before the quarter you filed your new claim (which is called the lag quarter).

#### Example 2

1. A claim is filed in the first week of the new quarter.
2. There are wages in at least two of the four quarters.



3. There is not enough wages in the first four quarters, so we can use the lag quarter wages.
4. Adding the lag quarter, fourth quarter, third quarter and second quarter equals \$7,095.00. This sum is higher than the high wage of \$3,345.00 times 1.5 = \$5,017.50
5. The Alternate Base Period can be used. See base period chart example.

If you can't meet the first two wage tests in either the base period or alternate base period, the law permits an **Alternate Earnings Qualifier** that requires you to meet two wage criteria:

- You have wages in at least two calendar quarters in the base period.
- Your base period wages were at least 20 times the **State Average Weekly Wage** (this changes every calendar year).

### Example 3

1. A claim is filed in the first week of the new quarter.
2. There are wages in at least two of the four quarters.
3. There is not enough wages in the base period or alternate base period.
4. Adding the wages in the fourth quarter and the third quarter equals \$19,166.00. The sum is higher than the State Average Weekly Wage.
5. The State Average Weekly Wage can be used to establish a claim. See base period chart example.

**Base Period Table Example**

4/2015	1/2016	2/2016	3/2016	4/2016	1/2017
1st Qtr	2nd Qtr.	3rd Qtr.	4th Qtr.	Lag Qtr.	Open Claim
\$0	\$2,150	\$3,345	\$2,456	\$0	Ex. 1
\$0	\$0	\$3,345	\$3,250	\$500	Ex. 2
\$0	\$0	\$10,850	\$8,316	\$0	Ex. 3
Standard Base Period					
		Alternate Base Period			

A claim is established for a period of 52 weeks starting on Sunday of the week you file and ends on Saturday 52 weeks later. This one-year period is called a **benefit year**. The maximum weeks of benefits allowed in Michigan during that benefit year is 20 weeks. If you exhaust all of your weeks of benefits before the one-year period ends, you must wait until after your benefit year ends before you can file a new claim.

Meeting the wage requirements does not necessarily mean that you will receive benefits. If you were fired or quit your job, for example, then your claim will be reviewed to determine whether you qualify. If you receive a request for information, then you will know your eligibility is being questioned and your benefits may be delayed or denied.

You need not collect your entire benefit entitlement before returning to work. If you become unemployed again before your benefit year ends and have weeks of benefits left (a balance), you can file an additional claim. If you did not have any work between certifications, you must re-open your claim. If you have not collected your balance by the time the benefit year ends, the balance is no longer available to you.

If you disagree with the information on your *Monetary Determination*, you have the right to protest and ask for a Redetermination. The instructions on how to protest are found on the back of your *Monetary Determination*.

For more information, see Fact Sheet #160, *Claiming Unemployment Benefits in Michigan*, located at [www.michigan.gov/uia](http://www.michigan.gov/uia) under Publications.

## Weekly Benefit Amount

Your Weekly Benefit Amount (WBA) is determined by your quarterly wages. The amount you receive in unemployment benefits is calculated by multiplying the highest amount of wages paid to you in any base period quarter by 4.1 percent. You can receive an additional \$6.00 for each dependent up to five dependents. According to State law, the maximum benefit payment you can receive is \$362.00. See your Form UIA 1575C, *Monetary Determination*, to see the calculations using your information.

## Number of Weeks

Your number of weeks allowed is determined by multiplying your total base period wages by 43 percent, dividing by your WBA and rounding down to the nearest half week. The maximum number of weeks of benefits is 20 and the minimum number of weeks is 14. See your Form UIA 1575C, *Monetary Determination*, to see the calculations using your information.

## Dependents

Dependents are defined as any family member who received more than half the cost of his/her support from the claimant for at least 90 consecutive days immediately preceding the first week of the benefit year or, in the case of a dependent spouse or child, for the duration of the marital or parental relationship if the relationship existed less than 90 days before the beginning of the benefit year.

For more information, see Fact Sheet #158, *What is a Dependent?* located at [www.michigan.gov/uia](http://www.michigan.gov/uia) under Publications.

## You Must Seek Work

You must be actively seeking full-time work, be available for full-time suitable work, and be able to work each week you claim unemployment benefits.

You must be making a systematic and sustained effort to seek work, and submit a monthly, detailed record of that work search online, by mail or fax on **Form UIA 1583, Record of Work Search**. Simply posting your résumé to a job's website or an employer's website does not constitute a valid work search. You must apply for a specific job in the manner prescribed in the job posting. Your work search form must be completed with a minimum of two contacts each week and submitted no later than four weeks from the 'First Week Ending Date'.

All work search monthly reports are subject to random audits. If your work search is randomly selected you may be required to send in your work search documentation immediately.

### Example

On the calendar, the first week ending date is Saturday the 6th. The work search report must be returned no later than the 4th week after the first week ending date to be considered on time. On the calendar, the first week ending date and the 4th week ending date are shaded. Your work search report must be received by Unemployment Insurance (UI) by Saturday the 3rd.

S	M	T	W	T	F	S	
	1	2	3	4	5	6	Certified
7	8	9	10	11	12	13	1st week
14	15	16	17	18	19	20	2nd week
21	22	23	24	25	26	27	3rd week
28	29	30	31	1	2	3	4th week

For more information, see Fact Sheet #162, *Requirement to Conduct and Report a Weekly "Systematic and Sustained" Work Search to be Eligible for Unemployment Benefits*, located at [www.michigan.gov/uia](http://www.michigan.gov/uia) under Publications.

## Temporary Layoff

If you are on a **temporary layoff** (less than 120 days from your last day worked) from a full-time job, you do not have to register for work to be eligible for unemployment benefits. When you filed your new claim or re-opened your claim, you were asked a question about your return to work date. If you answered that you have a return-to-work date with the same employer within 120 days from your last day of full-time work, you do not have to register for work. However, you still have to seek work and submit Form UIA 1583, *Record of Work Search*, through MiWAM, by mail or fax.

If you do not return to work by the date you provided, you will have to register for work. Review your *Monetary Determination* to verify that you have received the registration waiver and to find the date in which you must register if you are not back to work.

## Union Halls

If you get your job assignment through a union hiring hall, you do not have to register for work. If you seek work only through a union hall, you must follow union hiring hall procedures for checking in for work and you must submit Form UIA 1583, *Record of Work Search*, indicating you are seeking work through a union hiring hall for each week.

## Reporting

### Using MiWAM

You can use **MiWAM** to report for your unemployment benefits. For information on how to use MiWAM, see the MiWAM toolkit which can be found on the UI website at [www.michigan.gov/uia](http://www.michigan.gov/uia). Your MiWAM account is accessible seven days a week, 24 hours a day. You may submit your work search through your MiWAM account.

## Calling MARVIN

**MARVIN** is the 24 hour automated system that you can call toll-free at 1-866-638-3993 during your appointment week. In order to claim weeks of unemployment or ask questions about your claim by telephone, you will need to create a **secret** four digit **Personal Identification Number (PIN)**. Your PIN should not be given to anyone.

Your PIN is a four digit number that serves as your electronic signature for claiming and receiving unemployment benefits and for obtaining information regarding your claim by phone. You do not need a PIN to claim weeks of unemployment or to get information about your claim through MiWAM.

You will need to keep track or remember your PIN for future use. If you need to reset your PIN, you can do so in MiWAM.

## MARVIN's Script

The MARVIN script includes questions for the online and telephone certification process. The questions are:

1. Has your address changed since your last certification?
2. Are you claiming the week beginning Sunday, (date) through Saturday, (date)? If you worked full time this week or do not wish to claim this week for any reason, answer NO. If you answer 'NO' for more than two consecutive weeks your claim will become inactive. To claim future benefits, you must file to reopen your claim.
3. Were you available to accept full-time work every day from Sunday, (date) and Saturday (date)?
4. Were you physically and mentally able to perform full-time work for any employer from Sunday, (date) through Saturday (date)?

5. Did you look for work during the week Sunday, (date) through Saturday (date)?
6. Did you quit any job between Sunday, (date) and Saturday (date)?
7. Did you refuse any job(s) or offer(s) of work between Sunday, (date) and Saturday (date)?
8. Were you fired from any job between Sunday, (date) through Saturday (date)?
9. Did you BEGIN attending school or training classes between Sunday, (date) and Saturday (date)?
10. Did you begin receiving a pension between Sunday, (date) and Saturday (date)?
11. Did you receive vacation pay between Sunday, (date) and Saturday (date)?
12. Did you receive, or will you receive holiday pay for a holiday that occurred from Sunday, (date) and Saturday (date)?
13. Did you receive severance pay between Sunday, (date) and Saturday (date)?
14. Did you receive bonus pay between Sunday, (date) and Saturday, (date)?
15. Did you do any type of work for pay between Sunday, (date) and Saturday (date)?
16. Did you have any earnings, even if you have not been paid, between Sunday, (date) and Saturday (date)?
17. Did you return to work full-time on or after Sunday, (date) and on or after Saturday (date)?

## How to Report Your Earnings

When using MiWAM or MARVIN, **report total gross earnings for work you performed in the week you are claiming, even if you have not yet received your paycheck for that week.**

You must report all of your earnings including payments received such as:

- Pension/retirement benefits,
- Holiday pay,
- Vacation pay, and
- Severance pay.

Failure to correctly report your earnings could result in penalties up to four times the amount of the improper payment received and/or criminal prosecution. Below are examples of how your earnings are figured when they are reported.

### Example 1

Earnings that equal or exceed 1.5 times your Weekly Benefit Amount/Rate (WBA).

- A. WBA = \$321.00.
- B. Total Earnings of \$600.00.
- C.  $\$321.00 \times 1.5 = \$481.50$ .  
\$481.50 rounded down = \$481.00.
- D. B is more than C.

You will not receive a benefit payment for this week because your earnings are more than 1.5 times your WBA for the week. However, your balance of benefit weeks will not be reduced.

### Example 2

Earnings that are less than 1.5 times your WBA, but greater than your WBA. Total earnings are subtracted from 1.5 times your WBA.

- A. WBA = \$240.00.
- B. Total Earnings of \$320.52 = \$320.00.
- C.  $\$240.00 \times 1.5 = \$360.00$ .

D. B is more than A.  
 Subtract earnings from C.  
 $\$360.00 - \$320.00 = \$40.00.$

\$40.00 is the weekly benefit payment.

### Example 3

Earnings are equal to, or less than, your WBA. Your WBA is reduced by 50 cents for each \$1.00 earned and reported.

- A. WBA = \$362.00.
- B. Total Earnings of \$101.78 = \$101.00.
- C. B is less than A.

$\$101.00 \times .50 = \$50.00.$   
 $\$362.00 - \$50.00 = \$312.00.$   
 \$312.00 is the weekly benefit payment.

### Example

Your WBA is \$200.00 and 1.5 times your WBA is \$320.00. You would qualify for a week of benefits during the layoff from Wednesday through Tuesday, if otherwise eligible.

### TWO WEEK PERIOD FOR FLEXIBLE WEEK PAYMENT

S	M	T	W	T	F	S
	Earn \$200	Earn \$150	Laid Off	Laid Off	Laid Off	Laid Off
S	M	T	W	T	F	S
	Laid Off	Laid Off	Laid Off	Earn \$100	Earn \$175	Earn \$75

For more information, see Fact Sheet #125, *How Severance Pay Affects Unemployment Benefits*, located at [www.michigan.gov/uia](http://www.michigan.gov/uia) under Publications.

### How to Report Earnings If You Have A Flexible Week

Flexible week benefits are benefits paid for a seven-day period that does not begin on a Sunday. This happens only when you earn as much as, or more than, 1.5 times your WBA in each of two consecutive calendar weeks, but within those two weeks, there is a period of seven consecutive days or more in which you had no earnings.

MARVIN cannot be used to claim a flexible week. If you want to claim a flexible week, call 1-866-500-0017 and press the option to speak to a Customer Service Representative or contact a Virtual Problem Resolution Agent through your MiWAM account.

### What Can Stop You From Getting Paid?

The most common reason unemployed workers may not receive benefits has to do with the reason they left their jobs. If you quit or were fired from your last employer, or in some cases other employers on your claim, UI will gather information from you and your employers. UI will make a determination based on unemployment law and you will receive the determination by mail.

**If you are disqualified**, you may lose some or all of your benefits. You can be disqualified for:

- Quitting voluntarily without good cause attributable to the employer;
- Voluntarily retiring;
- Being fired for misconduct connected with the work;
- Being fired for intoxication while at work;
- Being placed on disciplinary suspension or layoff for misconduct connected with the work;

- Being fired for absence due to conviction and imprisonment;
- Being fired or on disciplinary suspension for participation in a wildcat strike;
- Being fired for assault and battery connected with the work;
- Being fired for theft;
- Willful destruction of property in connection with the work;
- Being fired for illegal use or possession of drugs on the employer's premises;
- Being fired for refusing to submit to a drug test;
- Being fired for testing positive for illegal drugs on a drug test;
- Involvement in a labor dispute;
- Failing to report for a job interview;
- Failing to apply for suitable work;
- Failing to report to work for three consecutive work days without notifying the employer (three days, no call/no show);
- Failing to accept an offer of suitable work;
- Failing to notify a temporary help firm within seven days that a work assignment has ended;
- Negligently losing a requirement of the job that you were informed of at your time of hire.
- Failing to report earnings while working;
- Having someone else reporting to MiWAM or MARVIN or
- 
- Misreporting the reason for separation from your job.

You may be prevented from receiving future benefits if information received from employers or other sources let us know you are working full-time and collecting unemployment insurance benefits, and/ or that you are working and having earnings that you intentionally failed to report to UI. This is considered fraud.

### **Keep UI Up-to-Date if You Change Your Address, Telephone Number, and Name**

Immediately notify UI of address, telephone number, and name changes. Otherwise, Determinations on your claim, payments, and other important benefit documents may not get to you or may contain outdated information. **More importantly, failure to update and maintain current contact information with all base period employers on your claim and with UI will result in UI considering you unavailable for work while collecting UI benefits.**

An attempt to contact you by telephone to update your contact information will be made. Failure to return the call without good cause may result in you being considered unavailable for work and being ineligible for future benefits. Failure without good cause to respond to the request for information by mail within 10 days because mail was undeliverable due to an incorrect address, will result in you being considered unavailable for work and being ineligible for benefits.

You can change your address, telephone number or name by any of the following methods:

- You may also change your information online through your MiWAM account.
- Go to the UI website at **www.michigan.gov/uia**, click on "Forms," access Form UIA 1925 – "Request for Name and/or

In addition to the above disqualifications, you may also be prevented from receiving future benefits if it is found you engaged in fraudulent acts to collect benefits. These acts include, for example:

- Intentionally overstating your wages to establish a claim and/or to increase your weekly benefit amount;

*Address Change,*” complete and fax or mail it according to the form instructions.

- For a name change request, you must submit a copy of legal proof (such as, marriage license, divorce judgment) of the name change.

If you are disqualified, **read your Nonmonetary Determination carefully** for an explanation of how to requalify for benefits. It will give you the amount you must earn before you can collect benefits or the requalification period you must meet before collecting benefits.

All determinations provide protest rights and all redeterminations provide appeal rights if you disagree with the decision. If protesting or appealing, **it is very important that you continue to report using MiWAM or MARVIN to get paid in case you later become eligible to receive those weeks of benefits.**

## **OTHER IMPORTANT POINTS ABOUT REPORTING**

- If you stop reporting for benefits for even one week because you returned to work or another reason, **you cannot just contact MiWAM or MARVIN** for benefit payments. You must file an additional claim (re-open your claim) using MiWAM, or by calling 1-866-500-0017. File during the first week for which you are claiming benefits.
- If you do not report to MiWAM or MARVIN during your appointment week, **you are late.** If you do not have good cause for reporting late, you will not be paid for the weeks for which you are certifying.
- If you miss reporting during your appointment week, you must call a Customer Service Representative at 1-866-500-0017. The representative will take a statement about why you

missed your MiWAM/MARVIN reporting time and a Determination will be issued stating which weeks, if any, can be paid.

- If you made a mistake giving information in your MiWAM account or to MARVIN and have already been issued your payment, call 1-866-500-0017 immediately.

## **Changing Your Benefit Payment Option**

You may change your benefit payment option (direct deposit or debit card) at any time, but be sure to make the change at least three business days before you contact MiWAM or MARVIN for your next payment. Otherwise, your payment may be made according to the option currently on file for you and will not be changed until you contact MiWAM or MARVIN again. If you wish to change your payment option, you can:

- Visit our website at **www.michigan.gov/uia** and click on the MiWAM logo. Click on "Online Services for Claimants" or access your MiWAM account. Follow the directions found in the MiWAM Toolkit to change your payment method.
- Call 1-866-500-0017 to change your payment options. This system is available Monday through Friday from 8:00 a.m. to 4:30 p.m. ET. If you are changing your option to direct deposit, have your checking or savings bank routing and account numbers available. These can be found on the lower left side of your check with your financial institution's routing number first and your account number next to it.

For more information, see Fact Sheet #119, *Electronic Payment Options for Receiving Unemployment Benefits*, located at [www.michigan.gov/uia](http://www.michigan.gov/uia) under Publications.

## Confidentiality and Disclosure of Information

The information you provide UI, including your SSN, is confidential and is only disclosed in accordance with law. This includes all claim documents, forms, and information submitted by you or the involved employer(s). This means your spouse, child or other chosen individual will be unable to discuss your claim with any UI staff member without a signed authorization from you or your employer. The exception is that under federal and state laws, certain information must be provided upon request for statistical, research and unemployment insurance program purposes.

All employers must report the names, Social Security numbers, and wages of all their employees. This wage information is required by law to be provided to other governmental agencies to verify eligibility. These are:

- Department of Health and Human Services General Assistance,
- Medicaid,
- Bridge cards,
- Other public assistance programs.
- Friend of the Court,
- Michigan Department of Treasury,
- The Internal Revenue Service,
- Law enforcement agencies in connection with a criminal investigation and
- Colleges and universities for research purposes

## Integrity and Fraud

Unemployment Insurance (UI) is a system that benefits both you and your employer(s) and is totally employer funded. UI fraud occurs when someone intentionally makes a false statement or conceals information in order to receive UI benefits, or prevents someone from receiving benefits to which he or she might be entitled.

Detecting fraud is important to UI integrity because it helps prevent future fraudulent payments. The law provides severe penalties for anyone who intentionally gives incorrect information to obtain or

increase benefits. Always give the full facts when providing information.

Various methods to detect fraud are used. If your benefits are stopped and you receive a nonmonetary (re)determination informing you that fraud was discovered, the law provides for severe penalties which include repaying the money fraudulently received plus paying a penalty of up to four times the amount of benefits improperly received.

Repayments for fraud cases must be established within three years after the discovery of fraud on your claim. Therefore, even after you are no longer receiving unemployment benefits, it is recommended that you keep your address and contact information updated with UI during that time. That way, if a fraud issue does arise during that time, you can respond to UI's inquiries and possibly avoid a garnishment of your wages or intercept of your tax refund(s).

Overpayments are recovered in the following manner:

- Wage garnishment or voluntary wage assignment
- The interception of your Federal and State of Michigan income tax refunds,
- Interception of lottery winnings in excess of \$1,000, and
- Referral of your claim for criminal prosecution as a felony,
- Recoupment from future benefit payments

### Examples of Fraudulent Acts

1. You find a part-time job, begin working while still collecting benefits, and intentionally fail to report your earnings.
2. You stated you were available for work when you were not, and improperly collected benefits.
3. You are underemployed and properly collecting benefits, but understating your wages to obtain increased benefits.



4. You are employed full-time and do not report that to UI.

## Crossmatch Programs

Any information you provide when applying or certifying for benefits will be verified through computer matching programs. UI conducts identity theft, improper payment, fraud prevention and detection programs called Crossmatch. These automated programs look for:

- Unemployed workers using fraudulent Social Security numbers and/or driver license numbers,
- workers collecting unemployment benefits and working at the same time,
- working in other states and collecting Michigan unemployment benefits, or
- attempting to file for unemployment benefits while incarcerated.

You may be contacted by UI if your claim is selected in a Crossmatch report. Failure to respond may result in you being considered ineligible for benefits.

## Benefit Accuracy Measurement Program

UI conducts audits to evaluate performance and compliance. This program is used to determine the integrity, quality, and accuracy of unemployment insurance decisions and payments in Michigan. Your claim may be randomly selected to be audited as part of this program. If your claim is reviewed, you will be contacted for an in-depth interview. We will ask for work history and work search contacts for a specific week. In most cases, the review will confirm that your claim was processed correctly. However, if you were improperly paid adjustments will be made and penalties may be assessed.

## Fraud Hotline

The Unemployment Insurance Fraud Hotline allows individuals to report suspected unemployment insurance fraud. Report suspected fraud 24 hours

a day by calling toll-free **1-855-UI-CRIME** (842-7463), or go online to the UI's home page and click on "Report Fraud".

For more information, see Fact Sheet #166, *Protecting Unemployment Benefits from Identity Theft*, located at [www.michigan.gov/uia](http://www.michigan.gov/uia) under Publications.

## Protect Your Rights to Benefits

Remember if you disagree with the (re) determination(s) you receive from Unemployment Insurance, you have the right to protest or appeal. Each (re)determination you receive has specific directions on how to file a protest or appeal. If you are not sure what to do, you can call the inquiry line and talk with a Customer Service Representative. Protests and appeals are time sensitive actions that need to be taken care of within 30 calendar days from the mail date on the front of your form. Do not delay in responding to the questionnaires sent about your claim, your protest or appeal.

If there is an issue with your claim, even if you have protested a Determination or appealed a Redetermination for a hearing, **continue to report using MiWAM or MARVIN during your appointment week until you return to full-time work (as the employer defines full-time)**. This will protect your right to receive benefits if the issue on your claim is settled in your favor. If you win your case, **you will not be paid for any weeks that you did not report on MiWAM or to MARVIN.**

## Advocacy

The Advocacy Program is designed to offer assistance at no cost to unemployed workers who seek assistance at initial hearings with the Michigan Administrative Hearings System (MAHS). The same services are also available for employers.

If you are interested in Advocacy assistance, contact the Advocacy Program **after** you have received a *Notice of Hearing*. Assistance may be provided no later than two business days prior to the scheduled hearing date. Failure to secure an Advocate timely is not sufficient reason to reschedule a hearing.

For more information on the Unemployed Worker Advocacy Assistance, contact 1-800-638-3994.

## Reemployment Services

Reemployment Services are programs that identify claimants most likely to exhaust regular unemployment benefits before finding another job. These claimants participate in additional reemployment services to help them become employed again.

### Reemployment services may include:

- Job search assistance
- Individualized assessment
- Job placement services
- Job search workshops
- Counseling
- Job clubs
- Skills or aptitude testing
- Resume writing assistance

If selected, you **must** participate, or you might not be eligible for unemployment benefits during the week(s) you fail to participate. For more information, call 1-866-500-0017.

## Preserving Benefit Entitlement

If you become totally disabled, you may be able to preserve or “freeze” unused benefit entitlement for use when you are again able to work, but are unemployed. To do so, submit a written request within 90 days after your disability begins, if you are able to submit it. If your medical condition prevents you from submitting this request on time, you must submit your written request within 90 days after your period of inability to file has ended.

You can also preserve your benefit entitlement if you submit your request within 90 days after being advised by us of your right to file for preservation of benefit entitlement. However, in any event your

request must be made within three years after the disability began. Your physician will be required to complete Form UIA 1915, *Physician’s Statement*.

## EMPLOYER FILED CLAIMS (EFC)

New and additional claims are filed for you by your employer, if your employer participates in the Employer Filed Claim (EFC) program **and** your most recent reason for separation is a layoff due to lack of work. If you are unemployed for any reason than lack of work, you must file your own claim during your first week of unemployment. If your employer does not participate in the EFC program, you must file your own claim.

The beginning of your benefit year depends on when EFC staff or your employer filed your application. In most cases, the benefit year begins with the Sunday of the week in which EFC receives your new claim and lasts for 52 weeks.

Many workers go back to work before they receive all of their allowable benefits. If you are laid off again before your benefit year ends, EFC staff or your employer can file an additional claim for benefits. If your benefit year ends before you can receive all your benefits, the unpaid benefits cannot be carried over to another benefit year. If you draw out all of your benefits before your benefit year ends, you cannot file another claim until your benefit year ends.

However, if you become unemployed after your benefit year is over, EFC staff or your employer may file a new application for benefits. At that time, it will again be determined whether you have sufficient wages to establish a new benefit year, and whether you may receive benefits.

### **If you have questions or you want a more thorough explanation of the eligibility requirements:**

- You may sign up for a web account with UI by visiting [www.michigan.gov/uia](http://www.michigan.gov/uia). Click on the MiWAM logo and click on "Online Services for Claimants".

- If you have questions or concerns about EFC claims only, call the toll-free number at 1-866-845-0077, TTY customers call 1-866-366-0004, Monday through Friday, 8:00 a.m. to 4:30 p.m., ET.
- If you are notified by mail or through your MiWAM account that you must register for work you must place your profile in the Pure Michigan Talent Connect (**www.mitalent.org**) system at least three business days before your first contact on MiWAM or with MARVIN. **You must report in person** to a Michigan Works! Agency Service Center to verify this action even if you place your profile online. Call 1-800-285-9675 for the location of the nearest MWA Service Center.
- If you use your MiWAM account or contact MARVIN on your scheduled week and are not given a benefit amount, contact the EFC Unit at 1-866-845-0077 (TTY customers use 1-866-366-0004).

Contact the EFC Unit, or visit the UI website, **www.michigan.gov/uia**, for information on the following:

- Waivers of registration for work and seeking work requirements;
- Filing your claim when away from home.

In the future, if you become unemployed from an employer that does not use Employer Filed Claims, call our Inquiry Line at 1-866-500-0017 (TTY customers call 1-866-366-0004); or visit our website at [www.michigan.gov/uia](http://www.michigan.gov/uia) for information on how to file a claim on MiWAM or by telephone.

## Work Share

Work Share is a program available to employers who reduce employee hours and wages as an alternative to layoffs. This program allows the payment of UI benefits to employees whose hours and wages are reduced. Current employees would be spared the hardship of full unemployment.

UI benefits under the work share program are only available to employees whose employer has been approved for the Work Share program. Your employer will notify any employees participating in the Work Share program.

To be eligible for Work Share, you must:

- Be regularly employed by an employer whose Work Share plan application has been approved by UI.
- Be a part of the employer's permanent regular workforce and not a leased, intermittent, temporary, or seasonal employee.
- Have qualifying wages in the base period quarters used to establish a regular Michigan unemployment insurance claim.
- Have completed a normal work week (with no hour or wage reductions) prior to participating in Work Share.
- The reduction in each participating employee's hours and wages must be at least 15 percent and no more than 45 percent.

For more information, see Fact Sheet #156, *Work Share Program*, located at [www.michigan.gov/uia](http://www.michigan.gov/uia) under Publications.

## **Trade Act (TAA/TRA)**

You may be paid unemployment benefits under the Federal Trade Act if you have lost your job or have been laid off as a result of trade with other countries. A petition must be filed with the Division of Trade Adjustment Assistance (TAA) of the United States Department of Labor to establish group eligibility to apply. Petitions may be filed by a group of three or more workers, their union, the company, Michigan Works! Agency Service Center staff, the Talent Investment Agency (TIA), Workforce Development, or an authorized representative.

Assistance may include Trade Readjustment Allowances (TRA) which provide a weekly income once you exhaust your regular unemployment benefits if you are still unemployed. In addition, if you are totally or partially separated from your job, a Michigan Works! Agency Service Center can help you in preparing for, and finding a new job. You may be eligible for training, allowances to search for work in other areas, and a relocation allowance to move to a new job.

Contact the TRA Unit at 1-866-241-0152 and ask for the booklet Adjustment Assistance for Workers Under the Free Trade Act of 1974 (Form UIA 1628-Y) or visit the Publication tab of the UI website at [www.michigan.gov/uia](http://www.michigan.gov/uia) to view the booklet.

Unemployment Insurance is an equal opportunity employer and complies with all state and federal nondiscrimination laws in the administration of its programs. Auxiliary aids and services are available upon request to individuals with disabilities. Unemployment Insurance is a division of the Michigan Talent Investment Agency.



RICK SNYDER  
GOVERNOR

STATE OF MICHIGAN  
**TALENT INVESTMENT AGENCY**

WANDA STOKES  
TIA DIRECTOR

Unemployment Insurance  
Michelle Beebe, Senior Deputy Director  
3024 W. Grand Blvd., Detroit, MI 48202  
www.michigan.gov/uia

## NOTICE TO REGISTER FOR WORK

Anytime you file a new regular claim, or a claim under a different program (such as Extended Benefits) you must register before you can be eligible for unemployment benefits. For your registration to be complete, you must **report in person** with this form to any Michigan Works! Service Center **no later than three business days** before your first certification through your **Michigan Web Account Manager (MiWAM)** or with **Michigan's Automated Response Voice Interactive Network (MARVIN)**. Take this form to any Michigan Works! Agency (MWA) Service Center to verify that you have placed your profile on the Michigan Talent Bank for Employment Services. Computer services are available at any MWA Service Center.

Name: \_\_\_\_\_

SSN: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

<b>MICHIGAN WORKS! INSIGNIA WITH ENTRY DATE</b>
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Call 1-800-285-WORK (9675) to be connected with the Michigan Works! Agency nearest you.

The MWA must stamp this form and return it to you once they have verified your profile. The MWA Service Center will notify Unemployment Insurance that you have registered for work. Keep this form for the duration of your benefits program as proof the you have registered for work. Your benefit program may be affected later if your registration cannot be proven.

If you were not given an approved waiver from Unemployment Insurance at the time of filing, you must register for work to be eligible for unemployment benefits.

**Your Monetary Determination will notify you if the requirement to register for work has been waived. If the requirement has not been waived, you must register for work to be eligible for unemployment benefits.**

### Explanation of Work Search Requirement

Section 28(6) of the Michigan Employment Security (MES) Act requires that you look for work each week you are claiming unemployment benefits. You must contact a minimum of two employers within each week, and report the details and actions taken for each work search. Complete and submit your record of work search so that it is received by Unemployment Insurance no later than four weeks from the "First Week Ending Date" on the form. You can also submit your Form UIA 1583, *Record of Work Search*, through your MiWAM account, by fax, mail, or in person to an Unemployment Insurance Problem Resolution Office. Computer and fax services are available at any Service Center location. Your work search is subject to audit and verification. To prove benefit eligibility, you must maintain records of your work search (for example, copies of mailed documents, emails and other online confirmations).

(See other side for more information)

Additional copies of Form UIA 1583, *Record of Work Search*, can be obtained online at [www.michigan.gov/uia](http://www.michigan.gov/uia) under the *Forms* link or at any Michigan Works! Agency Service Center location. An example of a complete and valid record is shown below.

Date of Contact	Name of Employer	Employer Address/ Telephone Number <small>(If contacted by phone, must provide phone number.)</small>	Name and Title of Person Contacted	Method of Contact <small>(Phone, in person, online, email, fax)</small>	Type of Work	Action Taken <small>(Application/Résumé submitted, interview, not accepting applications, etc.)</small>
First Week Ending Date: <u>11/12/16</u> Requirement: Two job contacts must have occurred from Sunday through Saturday of each calendar week						
11/7/16	ABC Company	123 Elm St. Lansing, MI	None listed	Online	Typesetter	Application submitted
11/9/16	XYZ Construction	517-555-6789	John Smith - Owner	Phone	Office manager	Interview scheduled



State of Michigan  
TALENT INVESTMENT AGENCY  
**UNEMPLOYMENT INSURANCE**  
**Michelle Beebe, Senior Deputy Director**  
3024 W. Grand Blvd., Detroit, MI 48202  
www.michigan.gov/uia

## Instructions for Completing the Record of Work Search

You can report your work search efforts online through the Michigan Web Account Manager (MiWAM) by visiting [www.michigan.gov/uia](http://www.michigan.gov/uia) or by completing and submitting this form in the manner identified below. Your documented effort to seek work may be subject to a random audit. Creating a profile on a jobs website or viewing an employer's website does not constitute a valid work search. You must apply for a specific job in the manner prescribed in the job posting. **If you do not complete and submit this form each month, a determination will be made on your eligibility for those week(s) you were paid but did not submit this work search.** This may have an effect on your eligibility for future payments and/or you may be required to pay back the benefits you received for the week(s) in question, plus any applicable interest and penalties.

In accordance with the Michigan Employment Security (MES) Act, Section 28(6)(b), this form must be received by Unemployment Insurance no later than the end of the fourth week from the "First Week Ending Date" that you listed on the reverse side of this form. If you certify for the "First Week Ending Date" and return to work, the Work Search must be submitted within four weeks of the first week ending date in order for it to be on time. You do not have to wait to complete the four weekly searches to submit this form.

**For example:** On the calendar below, the first week ending date is Saturday the 6th. The work search report must be submitted and received by Unemployment Insurance no later than the 4th week after the first week ending date to be considered on time. In the calendar the first certification week ending date and last week are shaded. Your work search report must be received by the Saturday the 3rd.

S	M	T	W	T	F	S	
	1	2	3	4	5	6	1st Week
7	8	9	10	11	12	13	2nd Week
14	15	16	17	18	19	20	3rd Week
21	22	23	24	25	26	27	4th Week
28	29	30	31	1	2	3	UI Must Receive Form

### SUBMITTING YOUR WORK SEARCH

You must submit your completed work search online by logging into your MiWAM account at [www.michigan.gov/uia](http://www.michigan.gov/uia), or by mailing or faxing your completed work search to:

**Multi-Service Center**  
**9023 Joseph Campau**  
**Hamtramck, MI 48212**  
**Fax Number: 1-517-636-0427**

You may also submit the record of work search in person at an Unemployment Insurance Problem Resolution Office. **Computer and fax service are available at any Michigan Works! Agency Service Center.**

The following information must be completed for two employers per week on the Record of Work Search form in order to continue to receive benefit payments.

- **Week Ending Date** – these dates are for the weeks you are claiming. The dates start on Sunday and end on Saturday. Write the Saturday date for each week.
- **Date of Contact** – the dates of your work search must fall within the week ending date (Sunday through Saturday) for each week.
- **Name of Employer** – write the name, if known, of the employer, employment service or agency that was contacted. If the contact was made online and the employer was not specified, enter the name of the search engine of job posting number.
- **Employer Address/Telephone Number** – enter the physical address or location of the position applied for. If the contact was made by telephone, enter the telephone number used.
- **Name and Title of Person Contacted** – enter the name and title, if known, of the person contacted, or the area contacted (e.g., human resources department, website address), or indicate "not known."
- **Method of Contact** – enter how contact was made, (e.g., in person, phone, mail, fax, email, online)
- **Type of Work** – enter the type of work applied for (e.g., factory worker, retail sales, wait staff, truck driver, etc.)
- **Action Taken** – enter actions taken during work search, (e.g., submitted résumé and/or application, not accepting applications, not hiring, scheduled for interview, etc.)

If you have any questions about this form or work search requirements, contact customer service at 1-866-500-0017 (TTY customers use 1-866-366-0004) between 8:00 AM and 4:30 PM Eastern Time, Monday through Friday.

## Record of Work Search

Section 28(6) of the Michigan Employment Security (MES) Act requires that you look for work for each week you are claiming unemployment benefits. You must contact a minimum of two employers within each week, and report the details and actions taken for each work search. Complete and submit your record of work search so that it is received by Unemployment Insurance no later than four weeks from the "First Week Ending Date" on the form. You can submit your record of work search through your MiWAM account, by fax, by mail, or in person to an Unemployment Insurance Problem Resolution Office. Computer and fax services are available at any Michigan Works! Agency (MWA) location. Your search is subject to audit and verification. To prove benefit eligibility, you must maintain records of your work search (for example, copies of mailed documents, emails, and other online confirmation). Keep a copy for your records. **Detailed instructions on back side.**

**Date Mailed/Faxed:** \_\_\_\_\_

**Enter your Social Security Number**

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**Name:** \_\_\_\_\_

(Please print clearly and use black ink)

Date of Contact	Name of Employer	Employer Address/ Telephone Number (Must provide phone number)	Name and Title of Person Contacted	Method of Contact	Type of Work	Action Taken (Application/Resumé submitted, interview, etc.)
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**First Week Ending Date:** \_\_\_\_\_ Requirement: Two job contacts must have occurred from Sunday through Saturday of each calendar week.


**Second Week Ending Date:** \_\_\_\_\_ Requirement: Two job contacts must have occurred from Sunday through Saturday of each calendar week.


**Third Week Ending Date:** \_\_\_\_\_ Requirement: Two job contacts must have occurred from Sunday through Saturday of each calendar week.


**Fourth Week Ending Date:** \_\_\_\_\_ Requirement: Two job contacts must have occurred from Sunday through Saturday of each calendar week.


**Your Certification:** By signing this form, I am reporting my work searches for the week(s) shown above. The information reported on this form is true and correct to the best of my knowledge and belief. Under section 54 of the Michigan Employment Security (MES) Act, MCL 421.54, intentional misrepresentation of facts are subject to civil and criminal penalties, including an administrative penalty of up to four times the amount of the overpayment received as a result of the intentional misrepresentation and/or criminal prosecution in the form of a misdemeanor or a felony.

Signature: \_\_\_\_\_ Telephone Number \_\_\_\_\_ Date: \_\_\_\_\_



TIA is an equal opportunity Employer/Program.



## NOTES

## NOTES



State of Michigan  
Talent Investment Agency  
Unemployment Insurance  
9023 Joseph Campau  
Hamtramck, MI 48212

## FIRST CLASS MAIL

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**READ THIS IMPORTANT INFORMATION**  
**KEEP THIS BOOKLET FOR ONE YEAR**



Rick Snyder  
Governor



Wanda M. Stokes, Director  
Talent Investment Agency

State of Michigan  
Talent Investment Agency  
Unemployment Insurance  
9023 Joseph Campau  
Hamtramck, MI 48212

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

The UI is ADA and EEO compliant.

Authority: MCL 421.1, et seq.

Quantity: 10,000/quarter – Cost: \$14,400 – Cost per copy: \$1.44

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TIA is an equal opportunity employer/program.