

# **Oregon Unemployment Insurance 101 - PowerPoint Summary**

## **3/31/2020**

Note: These are PowerPoint slide notes from a training conducted by a private entity for IRCO staff and other WorkSource stakeholder staff, an individual who previously worked for Oregon Employment Department with close knowledge of the UI system as a claims adjudicator and other roles. These have not been vetted or approved by Oregon Employment Department.

### **BASICS OF OREGON UI & MYTHBUSTING**

- There is no shame in claiming UI.
- Once filed, you have up to 26 weeks of benefits to claim over a 1-year period. PLUS, a 13-week extension.
- Currently, the maximum weekly benefit amount is \$648 and the minimum is \$151. PLUS, an additional \$600 weekly from federal stimulus until July 31.
- Employers pay UI tax, not workers.
- Employers do not have any control of the UI system.
- Oregon has one of the most secure UI funds in the country. And federally backed. Plenty \$ for everyone!
- You do not need to be a citizen to get UI. Have your alien registration documents ready. (ORS 657.184)
- You can file your UI claim in any state you've worked in where the wages are used to build your claim. Each state's UI laws and weekly benefit amounts are different.
- You can receive UI while being part-time employed, self-employed/independent contractor, or you're a student.

### **MONETARY ELIGIBILITY - HOW MUCH DO I GET?**

- The maximum Weekly Benefit Amount (WBA) is \$648. The minimum WBA is \$151. PLUS, \$600 until July 31!
- Wages paid are reported by your employer to Oregon UI, and the reported wages are used to build UI claims.

- Wages paid from the first 4 of the last 5 completed calendar quarters are used to determine claim \$.
- Take that \$ and multiply it by: 0.0125 to determine WBA.
- Example: \$28,800 x 0.0125 = \$360 WBA.

### **HOW LONG UNTIL I GET MONEY?**

- The first week you claim and meet the eligibility requirements is a “waiting week,” and there are no benefits paid for it. Only 1 waiting week per claim.
- If you are laid off, and there are no eligibility issues, then the 2<sup>nd</sup> week you claim will pay out.
- If you are fired or quit your job or there is an eligibility issue, then claim review could take several weeks. BUT, if you’re allowed benefits, all back-weeks claimed will be paid.

### **FILING A CLAIM - CAREFUL ANSWERING Q’S**

- Claims can be filed online or by phone. Filing your initial claim online allows you time to see the questions and consider your answers.
- There are many “yes/no” questions that can cause your claim to be stopped for several weeks.
- When answering be honest, but think reasonably.

### **FILING A CLAIM – QUESTIONS THEY ASK**

- SSN & create 4-digit PIN-only for claimant
- Option to backdate a week – earnings?
- Name, DOB, citizenship, address, and phone #
- Race & language
- Job/occupation type & willing to accept?
- Eligibility Q’s
  - Willing to work full-time and part-time?
  - Willing to work normal hours for type of work?

- Last pay rate?
- Willing to accept same pay in the future?
- Reason cannot start full-time work now?
- Turned down an offer of work since last job?
- Attending school? Apprenticeship? (only union trades)
- Additional Q's
  - Self-employed?
  - Currently employed?
  - Unable to work due to illness or injury last 12 months-greater part of any calendar quarter?
  - Physical or mental barrier to employment?
- Employer information
  - Employer info will be pre-filled if wages reported
  - Fill in employment dates (*LDW*) & earnings estimate
  - Separated from employer? Return to work date?
  - Specific reason for separation?
  - Separation statement form – Keep answers simple
  - Tax withholding on claim? – Claimant's choice
    - 10% federal
    - 6% state
    -

### **PROGRAM REQUIREMENTS FOR ELIGIBILITY - WEEKLY CLAIMING**

- Your initial claim is effective the week it is filed.
- UI claiming is a weekly process. The earliest you can claim is Sunday for the week prior. WDTM?
- It's good to have a routine so you don't miss a week. (Weeks claimed late are 99.9% denied!)

## **7 WEEKLY CLAIM QUESTIONS – YES OR NO**

- Q's 1, 2 & 3: Refused a job? Fired from a job? Quit a job?
  - Answer is usually 'NO'
- Q4: Out of labor market?
  - Temp rule: 'NO' if staying away from home b/c of COVID-19
- Q5: Able to work?
  - Temp rule: 'YES' if sick with COVID-19 or flu-like symptoms
- Q6: Available for work?
  - Temp rule: 'YES' if quarantined by order, even if work available
  - Temp rule: 'YES' if staying at home with children
- Q7: Actively seeking work?
  - Temp rule: 'YES' if willing to seek or return to work after emergency over – check mark the 'Temporary Layoff box'
- Earnings? (Includes: wages, vacation, & sick pay)
  - Report \$ from hours worked in the week, & not when paid

## **EMPLOYMENT SEPARATIONS – TEMP RULES**

- Lay off/Lack of work
  - No work available – Still employed or not
  - Still working
  - Working, but less hours than before - \$ to report
- Discharge/Fired - employer ended employment
  - Temp rule: If you're fired b/c of a COVID-19 related situation, then you will NOT be denied benefits.
- Voluntary leaving/Quit - worker ended employment

- Temp rule: If you quit b/c of a COVID-19 related situation, then you will NOT be denied benefits.