

Unemployment Insurance

Benefit Rights and Responsibilities

General Eligibility

Unemployment Insurance (UI) is funded by a tax on employers. You do not pay for this benefit. UI is for individuals who earn wages from an employer who is required by law to pay the UI tax. It does not include self-employment. To be eligible for UI, you must have earned enough wages in the base period, as explained in your Unemployment Insurance Benefit Amount decision, and you must be unemployed through no fault of your own, OR your work hours were reduced through no fault of your own.

Your Responsibilities

Accurate Claim Information: You are responsible for providing correct information and answers to questions on both your application for UI benefits and your weekly payment requests. The state may verify the accuracy of all information provided at any time. Failure to provide accurate information or omission of information to obtain benefits during your initial application, including employment information, and during your weekly requests for payments, can result in an overpayment of benefits and penalties under state law.

UI Online: You can access individualized claim information and self-service tools through the Department's secure online unemployment insurance portal. **Do not share your username or password with anyone.** Visit <https://dlt.ri.gov/individuals/unemployment-insurance> to create your account today.

Weekly Payments: You are required to request a payment using the automated payment system through UI Online or by phone at (401) 415-6772. If you continue to be unemployed, you must do this once EVERY WEEK. If you are eligible for prior weeks and are sent payment forms to complete by mail, they must be returned by the deadline indicated on the forms.

Important: If you are denied or ineligible and request a reconsideration or appeal, you must continue to request weekly payments; otherwise, you will not be paid if a decision is later determined in your favor.

Personal Identification Number (PIN): If you request your weekly payments by phone, you must establish a PIN. You will be prompted to create a PIN when you certify by phone during the first week you are eligible to request a payment; you will not be able to create a PIN before that. You are responsible for the security of your PIN and for any payments authorized utilizing this number. **Do not share your PIN with anyone.**

Work Search Requirement: You are required to conduct an active, independent search for work each week that benefits are requested. To meet this work search requirement, you must perform a total of **three (3) weekly work search activities**,

- At least one (1) submitted **job application** to an employer that has a suitable vacancy, and
- At least two (2) other qualified work search activities as outlined in the Work Search Requirements.

It is your responsibility to read and understand your Work Search Requirement, which is available on the **Department's website**. It is also your responsibility to maintain a weekly log of your work search activities. Be sure to save copies of your applications, electronic communication, and confirmation emails for at least one year to prove your work search activities in the event your claim is audited or you are asked to prove you have met this requirement.

The Department may exempt you from the work search requirements for various reasons. For example, if you have a definite return to work date within 12 weeks from your last day of work, are enrolled in approved training, or are a member in good standing of a union with a hiring hall. The full list of exemptions is contained on the Department's website. If you need help conducting a work search, reemployment services are available at the Department's Career Centers.

Reemployment Services and Eligibility Assessment (RESEA): The Department operates a mandatory RESEA program for UI claimants who reside in RI or UI claimants who reside in MA or CT but commute to RI for work. If selected, you must follow the instructions on your notice to ensure timely participation. This notice is sent by mail, email, and provided as a reminder during your weekly request for benefits. Failure to participate will cause a delay or loss of your benefits.

Reemployment Registration: The state registers all applicants with reemployment services. However, if you do not live in RI and/or do not commute to RI for work, you must register for work with your state's reemployment office within 10 days of filing your claim. If you move while collecting, you must notify the Department and register in your new state within 10 days of moving or before requesting your next weekly benefit.

Able & Available: You must be able to go to work each day and be available for work each day. In other words, if you are sick or unable to work, you must notify the Department. You are also required to be available for full-time work. If offered a job today, you must be able to start immediately. If you are not a U.S. citizen, you shall have a valid work authorization.

Report Earnings & Income: When requesting UI benefits, report all your earnings. You must report your gross income, before taxes are deducted, even if you have not yet been paid by your employer. To calculate your gross income, multiply the number of hours worked by your hourly wage. When requesting payments, earnings, and income must be reported for the week in question, which always begins on a Sunday and ends on a Saturday. Earnings should be reported for the week when the services were performed. Tips, bonuses, commission, or vacation payments must be reported to the week when you received them.

When you filed your claim, you were asked to provide information regarding other insurance claims that had been filed, including Unemployment Insurance (UI) in another state, Temporary Disability (TDI), Temporary Caregiver (TCI) claims, and/or Workers' Compensation. You were also asked to provide information regarding severance, dismissal, vacation, sick, pension, and/or retirement pay applied for or received.

If you apply for or begin to receive any of the programs or benefits listed above, you must report them to the payment system. Failure to properly report this information, including your part-time earnings, is considered Unemployment Insurance fraud.

Overpayments & Fraud: Intentional failure to provide accurate information or knowingly providing false or fraudulent information is considered unemployment fraud. This can result in felony prosecution, imprisonment, a criminal record, and potential financial penalties. The Department uses several methods to detect fraud and abuse, including requesting or receiving information from employers.

If an overpayment is made and you are determined to be at fault, the Department may recoup overpayments by deducting the amount from your future UI benefits, including benefits from another state or through other means, including but not limited to actions related to your federal or state income tax refund or lottery winnings.

Pension: Notify the Department if you are receiving a pension or retirement pay from an employer you have worked for in the past 18 months. Pensions that you have contributed to will be deducted from your UI benefits at 50%. Pensions that only your employer contributed to will be deducted from your UI benefits at 100%. The Department does not deduct Social Security retirement payments.

Severance & Dismissal Pay: Employees who have been separated from their jobs must notify the Department of any severance or dismissal pay they are or will be receiving. These payments may be deducted from your claim entitlement for a maximum of 26 weeks. You will receive an official, appealable decision outlining any deductions related to this type of pay.

Contact Information: The Department requires your current contact information. Please notify the department of any changes to your home address, email, or telephone number in UI Online or by calling the Call Center at **(401) 415-6772**.

Report When Called: The Department may schedule you for a telephone or in-person appointment regarding matters related to your claim. You must report when called. Failure to participate in any appointment may result in a denial of benefits.

Income Tax: Unemployment is taxable income. If you do not withhold state or federal taxes from your benefits, you will be responsible for paying them when you file your tax return. Everyone who collects UI will receive a 1099 detailing the total payments received and any taxes paid on that income. You may request changes to your claim's tax deductions anytime.

Your Rights

Weekly Benefit Amount: UI claims use the wages you earned from employment during the base period in effect at the time your claim was filed. Information on how this amount is calculated can be found on your Unemployment Insurance Benefit Amount decision.

Dependency Allowance: You may be eligible for additional benefits if you have children who depend on you to provide for them. They do not have to live with you or be claimed on your income tax return, but they must be natural, step, legally adopted, or court-appointed. Generally, only children under the age of 18 qualify as dependents. However, if your child is 18 or older but medically incapable of earning wages to support themselves, they may also qualify. If you did not request or include your dependents when initially filing, you may contact UI at (401) 415-6772 for reconsideration.

Partial Payment: If your employer does not have full-time hours available, you may be eligible to receive a partial benefit payment. In addition to working less than full-time, you must have also earned less than 150% of your weekly benefit amount. For example, if your weekly benefit amount is \$100, you can earn up to \$149 working part-time. You can also earn up to 50% of your weekly benefit rate before any earnings are subtracted from your benefits. This means that with a weekly benefit rate of \$100, you can earn \$50, and those earnings will not reduce your benefit payment.

Wages from Another State: If you worked in more than one state, you may have options on where you can file your UI claim. You can combine your Rhode Island wages with wages earned in other states. Contact each state where you have earned wages to determine where you prefer to file. Call the Call Center for more information on your filing options.

Training: You may be eligible for training provided through the Department's Career Centers or Real Jobs RI. You may also request a tuition waiver to apply for tuition assistance for a course or credit at a RI state-operated college or university. The Department has no control over training eligibility, admission, or tuition assistance granted.

Denial of Benefits & Appeals: If you are denied benefits, you will receive a written decision. You have the right to appeal any decision made by the department within fifteen (15) calendar days of the date the decision is mailed. Remember to continue to request weekly payments. If the appeal is in your favor, the Department will only pay you for the weeks you requested.

School & Educational Employees: If you are denied the use of your school wages between two (2) academic terms or years, or during a vacation period, you may still be eligible if you have other non-school/non-educational wages in the base period.