

# 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 be unemployed through no fault of your own OR your work hours MUST have been reduced (see "Partial Payment" on reverse).

### Your Responsibilities

**Weekly Payments:** You are required to request a payment using the automated payment system online at [uionline.dlt.ri.gov](http://uionline.dlt.ri.gov) or by phone at (401) 415-6772 once EVERY WEEK, Sunday through Saturday. The first week of benefits on a new claim is a waiting period and is unpaid.

**UI Online:** To request your weekly payments online, you will need to make an account on DLT's secure online unemployment system, UI Online. Visit [uionline.dlt.ri.gov](http://uionline.dlt.ri.gov) and create an account. Once your account is created, log in using your username and password each week and click "Certify for Payment" to complete your weekly payment request. Do not share your username and password with anyone.

**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. It must not be released to anyone for any purpose.

**Work Search & Registration Requirements:** It is your responsibility to read and understand your work search requirements which are included in this mailing. As outlined in the requirements, you must apply for 3 full-time jobs per week and keep a written record including:

1. Name and address of each company
2. Date you applied for each position
3. How you applied for each position: in person, by mail, online, etc.
4. Each specific position title and shift you applied for

Save all work search records, confirmation emails, or documentation for one year to prove your work search! The Department may exempt you from the work search requirements 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 Department operates mandatory reemployment programs to assist individuals in finding reemployment. If selected, you will need to report as instructed. Failure to report could cause a delay or loss of your benefits. If you are a RI resident or live out-of-state but commute to RI for work, you must participate in the RI reemployment programs. If you do not live in RI and are not looking for work in RI, you must register for work with your state's reemployment office within 10 days of filing your claim.

**Able & Available:** You are required to be able to go to work each day. If you are sick, or unable to work, you must notify the Department. You also are required to be available for full-time work. If you were offered a job today, you must be available to start immediately. If there is any time that you cannot accept work, it is your responsibility to inform the Department. If you are not a U.S. citizen, you shall have a valid work authorization.

**Reporting Earnings:** When requesting UI benefits, report all your gross earnings, even if you have not yet been paid by your employer. When using the payment system, report your earnings for services performed last week, Sunday through Saturday. To calculate your earnings, multiply the number of hours worked by your hourly wage. Additionally, report all tips, bonus, commission or vacation payments when received. Gross means earnings before deductions (taxes, 401k, etc.).

When you file your claim, you are asked to report payments related to severance, dismissal, sick, pension, retirement, Temporary Disability Insurance (TDI), Temporary Caregiver Insurance (TCI), or Workers' Compensation. However, if you begin to receive these payments during your claim, you must report them to the payment system.

Failure to properly report your 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 a felony prosecution, imprisonment, criminal record, and potential financial penalties. The Department uses a number of 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:** Notify the Department if you are scheduled to or have begun receiving severance or dismissal pay. The number of weeks this payment represents will be deducted from your claim beginning with your last day of work for a maximum of 26 weeks. The Department requests this information from your employer. Providing your official severance award letter to the Department will avoid any unnecessary delays.

**Contact Information:** The Department requires your current contact information. Please notify the department of any changes to your home address, email or telephone number.

**Report When Called:** The Department may call you for an appointment to be scheduled by phone or in person for 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 to pay 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

**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 you worked less than full-time hours, you can earn up to 150% of your weekly benefit rate and still receive a partial benefit. For example, that means 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.

**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 (RI) wages with wages earned in other states. Contact each state where you have earned wages to determine where you prefer to file. Contact RI at (401) 415-6772 for more information on your RI filing options.

**Training:** You may be eligible for training provided through a network career center 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 mail date on the decision.

**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. Visit the Teacher/Education page on the Department's website at [www.dlt.ri.gov](http://www.dlt.ri.gov) for additional information.