

English

Important! This document contains **important information** about your rights, responsibilities and/or benefits. It is critical that you understand the information in this document, and we will provide the information in your preferred language at no cost to you. **Call (401) 415-6772** for assistance in the translation and understanding of the information in this document.

Spanish / Español

¡Importante! Este documento contiene **información importante** sobre sus derechos, responsabilidades y/o beneficios. Es importante que usted entienda la información en este documento. Nosotros le podemos ofrecer la información en el idioma de su preferencia sin costo alguno para usted. **Llame al (401) 415-6772** para pedir asistencia en traducir y entender la información en este documento.

Chinese - Traditional / 繁體中文

重要須知! 本文件包含**重要資訊**, 事關您的權利、責任, 和 / 或福利。請您務必理解本文件所含資訊, 而我們也將使用您偏好的語言, 無償為您提供資訊。請致電 **(401) 415-6772** 洽詢翻譯及理解本文件資訊方面的協助。

Vietnamese / Việt

Lưu ý quan trọng! Tài liệu này chứa **thông tin quan trọng** về quyền hạn, trách nhiệm và/ hoặc quyền lợi của quý vị. Việc hiểu rõ thông tin trong tài liệu này là rất quan trọng, và chúng tôi sẽ cung cấp miễn phí cho quý vị thông tin này bằng ngôn ngữ mà quý vị ưa dùng. **Hãy gọi (401) 415-6772** để được hỗ trợ về việc thông dịch và hiểu thông tin trong tài liệu này.

Tagalog / Tagalog

Mahalaga! Naglalaman ang dokumentong ito ng **mahalagang impormasyon** tungkol sa iyong mga karapatan, responsibilidad at/o benepisyo. Napakahalaga na nauunawaan mo ang impormasyong nakapaloob sa dokumentong ito, at ibibigay namin nang libre ang impormasyon sa pinili mong wika. **Tumawag sa (401) 415-6772** upang humingi ng tulong sa pagsasaling-wika at pag-unawa sa impormasyong nasa dokumentong ito.

Arabic / العربية

مهميحتوي هذا المستند على معلومات مهمة حول حقوقك ومسؤولياتك وأوقائك. من الأهمية بمكان فهم المعلومات الواردة في هذا المستند، وسنوفر المعلومات بلغتك المفضلة دون تحملك أي تكلفة. اتصل على الرقم للحصول على مساعدة في ترجمة المعلومات الواردة في هذا (401) 415-6772 المستند وفهمها.

French / Français

Important ! Ce document contient **des informations importantes** sur vos droits, vos responsabilités et/ou vos allocations. Il est essentiel que vous compreniez les informations contenues dans ce document, et nous vous fournirons gratuitement ces informations dans la langue de votre choix. **Appelez le (401) 415-6772** pour obtenir de l'aide pour traduire et comprendre les informations contenues dans ce document.

Haitian Creole / Kreyòl Ayisyen

Enpòtan! Dokiman sa a gen **enfòmasyon enpòtan** ladan konsènan dwa, responsablite ak/oswa avantaj ou yo. Li ap vrèman enpòtan pou ou konprann enfòmasyon yo ki nan dokiman sa a, epi n ap ba ou enfòmasyon sa yo nan lang ou prefere a gratis. **Rele (401) 415-6772** pou jwenn asistans pou tradui ak pou konprann enfòmasyon ki nan dokiman sa a.

Portuguese / Português

Importante! Este documento contém **informações importantes** sobre os seus direitos, responsabilidades e/ou benefícios. É essencial que compreenda as informações constantes neste documento, as quais disponibilizaremos, gratuitamente, na língua à sua escolha. **Contacte o número (401) 415-6772** para solicitar ajuda para traduzir e compreender as informações contidas neste documento.

Russian / русский

Важно! В настоящем документе содержится **важная информация** о ваших правах, обязанностях и/или преимуществах. Крайне важно, чтобы вы поняли информацию, содержащуюся в данном документе, а мы бесплатно предоставим вам эту информацию на выбранном вами языке. **Позвоните по телефону (401) 415-6772** для получения помощи в переводе и понимании информации, содержащейся в данном документе.

Korean / 한국어

중요! 본 문서는 귀하의 권리, 책임 및/또는 이익에 관한 **중요한 정보**를 포함하고 있습니다. 귀하가 본 문서에 있는 정보를 이해하는 것은 대단히 중요하며, 귀하가 원하는 언어로 정보를 제공받으실 수 있습니다. **(401) 415-6772** 로 전화하여 본 문서에 있는 정보의 번역 및 이해를 위해 도움받으시길 바랍니다.

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 or by phone at (401) 415-6772 once EVERY WEEK, Sunday through Saturday. If you miss a week, the payment system will not work, and you will need to call UI at (401) 415-6772. The first week of benefits on a new claim is a waiting period and is unpaid.

Personal Identification Number (PIN): You shall use the payment system to establish a PIN. 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 unemployment 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: 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, an 18% interest charge PLUS a 15% penalty. The Department uses several ways to check if someone who gets unemployment benefits is working. Additionally, any employer that you worked for in the past 18 months is notified when you file for benefits. Your employer(s) tell us why you are no longer working. Any UI payments you receive that you were not entitled to are considered overpayments.

The Department may recoup overpayments by deducting the amount from your future UI benefits, including benefits from another state. The Department may also intercept your lottery winnings, garnish your future wages, place a lien on your property, or take your federal or state income tax refund.

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 and your gross wages (before taxes) are less than your weekly benefit rate (excluding dependency allowances), you may be entitled to partial benefits. You are not eligible if you are working full-time.

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 for additional information.