

# **Unemployment Insurance in Maryland**

## **A Guide to Reemployment**



**This guide provides important information about the unemployment insurance (UI) program in Maryland. The UI program provides temporary income to individuals who are unemployed through no fault of their own, who are able and available to work, and who are actively seeking work.**

## Table of Contents

Filing an Initial Claim	2-5
Benefit Programs	5
Work Sharing	5
BEACON System	6
Mobile App for Claimants	6-7
Eligibility for UI Benefits	7
Monetary Eligibility for UI Benefits	7-8
Maryland Unemployment Insurance Requirements for Claimants	8-11
Able, Available, & Actively Seeking Work - Special Circumstances	11-12
Maryland Workforce Exchange (MWE) System	12-14
Part-Time Workers	14
Reporting Earnings	14-15
Filing Your Weekly Claim Certification	15-16
Weekly Benefit Amount	16
Dependents' Allowance	16-17
Taxable Income	17
Eligibility Issues	17
Refusal of Work	18
Overpayments	18-19
Preventing and Reporting Fraud	19
Appeals	19-20
Contact Information	20-21
Notice to Claimants About the Release of Information	21
Equal Opportunity is the Law	21-22

### **FILING AN INITIAL CLAIM**

You must **file an initial claim** (also called applying for benefits) to **begin your unemployment insurance (UI) process**. After you file, you will receive a **Statement of Wages and Monetary Determination**, which will inform you whether you are eligible for UI benefits (see the Eligibility for UI Benefits section on page 7). **You may file either:**

- **by calling a claims agent at 667-207-6520**. For agent hours, see [Claimant Contact Information](#) (a claimant is an individual who submits a claim for UI benefits).

If it is difficult for you to communicate using a standard telephone, see [Accommodation Information and Resources](#) for communication resources.

- **online in [BEACON](#)**.
  - If you have not created a BEACON account, file an initial claim on the [BEACON claimant landing page](#). Select the **Get Started with BEACON** link and follow the prompts.
  - If you have created a BEACON account, file by logging in to [BEACON](#), selecting the **Apply for Benefits** option from the left menu, and following the prompts.

For more, see the [BEACON FAQs](#) and [How to Apply for UI Benefits in BEACON](#). If you are unable to submit documents in BEACON, call a claims agent at **667-207-6520**.

You may be prompted to complete an **identity verification process** when you file an initial claim or update information in [BEACON](#). Your UI claim will not be processed until your identity is verified (see the [TrueID Identity Verification Process FAQs](#)).

### **Where to File for UI Benefits**

**Working Outside of Maryland** - File your UI claim where you worked, not where you live. If all of your work in the last 18 months was in a state other than Maryland, file your claim with that state. Add all out-of-state employment when you file a claim.

**Earned Wages in More than One State** - If you worked in more than one state and qualify for UI benefits in either state, you may only file in one state at a time. It is illegal to obtain UI benefits from multiple states at the same time. Include all out-of-state employment when you file a claim.

### **Information Needed for an Initial Claim**

To apply for UI benefits, you will need:

- ☐ Your Social Security number;
- ☐ Your address, telephone number, and e-mail address;

- ☐ The name, address, telephone number, and employment dates for each employer you worked for during the last 18 months (18 months prior to filing your initial claim);
  - ☐ The names, Social Security numbers, and dates of birth for any dependents you claim. Only one parent may claim a dependent at a time, so you also need the other parent's name, Social Security number, and birth date;
  - ☐ Your alien registration number and expiration date, if you are not a U.S. citizen or national;
  - ☐ Your employment start and end dates for any employers you worked for during the last 18 months (18 months prior to filing your initial claim). If applicable, your return-to-work date;
  - ☐ The reason you became separated from each employer;
  - ☐ A SF-8 or SF-50 form, if you worked for the federal government;
  - ☐ Form DD-214, Member 4 Copy, if you were in military service; and,
  - ☐ Your union name and local number, if you are a union member.
- **Reporting Payments When Filing an Initial Claim** - You are required to report payments you received or will receive from your former employer when you file your initial claim. If you are notified of these payments after you filed an initial claim, you must report it as soon as you learn of the payment. The types of payments you must report are listed below. **If you do not report these payments, your UI benefits may be overpaid and you may be determined to have committed UI fraud.** You must repay overpaid UI benefits, with any fines, interest, and penalties. For more, see the Preventing and Reporting Fraud section (page 19) and [Overpayments and Fraud FAQs](#).
  - **Vacation, Holiday, and Special Pay** - You must report vacation pay, holiday pay, bonus pay, or other special payments when you file an initial claim. Your benefits may be reduced or denied for the weeks these payments affect, depending on the circumstances. If you receive these payments after filing an initial claim, report it immediately by calling a claims agent at **(667) 207-6520**.
  - **Severance Pay** - You must report severance pay when you file an initial claim. If you receive severance payments at a later time, you must report them by calling a claims agent at **(667) 207-6520**. Severance payments are deductible from UI benefits based on the number of weeks of your regular wage that they cover. You may be eligible for UI benefits after your severance payments are exhausted.
  - **Retirement/Pension Payments** - You must report lump sum or monthly retirement payments (from any employer you worked for in the last 18 months) on your initial claim. These payments may be deductible from UI benefits, depending on the amount, type of payment, etc. **Retirement payments include: pension, annuity, or retirement/retired pay (from a trust, annuity, profit sharing plan, insurance fund, insurance or annuity contract, or any similar lump sum/periodic payment).**

**NOTE: You are NOT required to report Social Security income.**

- If you receive your first retirement/pension payment after filing your initial claim, and you did not previously report the payment to the Division, you must report the payment on your weekly claim certification. You must also **report changes to your payment amount** by calling a claims agent at **(667) 207-6520**.
- **Back Pay or Damages** - Back pay is considered wages. UI benefits will be denied retroactively for any week to which back pay is attributable. If you are paid UI benefits during a week that you received back pay, you will be charged with an overpayment. Monies paid for damages are not considered wages and should not be deducted from a claimant's benefits. If you receive back pay or damages at a later time, report them by calling a claims agent at **(667) 207-6520**.

### **Claimant Selections During the Initial Claim Process**

- **UI Correspondence** - You will select your **preferred communication method** (email, text message, or mail), when you file an initial claim. The Division will send important notices about your UI benefits through your preferred communication method and in BEACON (to access, select Correspondence from the portal's left menu). Please log in to BEACON regularly and read all correspondence you receive from the Division. After filing an initial claim, you can change your communication method in BEACON (navigate to the Quick Actions section of your BEACON portal homepage and select Change Communication Preference).
- **Benefit Payment Methods** - When you file an initial claim, you will choose to receive benefit payments by either direct deposit or check. You can also change your payment method in BEACON (by navigating to the Quick Actions section of your BEACON portal homepage, selecting "Change Payment Method," and following the prompts. To receive payment by direct deposit, you must enter your bank account checking number and routing number in BEACON. **For the safety of your personal information, Division staff are unable to update or enter your bank account information.** If additional verification is required, this will happen through a micro deposit process in which two deposits of less than \$1 will be made into your account. You will be asked to verify the amount of the deposits. One withdrawal, equivalent to the amount of the micro deposits, will also be made from your account. If you select check as your payment method, you need to verify your mailing address in BEACON. For detailed instructions, see [Benefit Payment Options - Direct Deposit or Check FAQs](#). Although you can select your payment method in the MD Unemployment for Claimants mobile app, you cannot verify the micro deposits in the mobile app.

**NOTE: If your address changes while you are applying for or receiving UI benefits, call a claims agent as soon as possible (at 667-207-6520) to ensure your UI correspondence goes to the correct address. You can change your address in BEACON,**

the MD Unemployment for Claimants mobile app, or by calling a claims agent (667-207-6520). To update your address in BEACON, log in and navigate to the Quick Actions section of your BEACON portal. Then, select “Change Address/Phone/email.” and update your mailing address.

- If you move from Maryland to another state or U.S. territory (Puerto Rico, the Virgin Islands, Samoa, Guam, or the Northern Mariana Islands) and continue to file for UI benefits, you must follow Maryland UI laws and regulations.

### **BENEFIT PROGRAMS**

Each state administers its own UI program. In Maryland, this is referred to as the regular UI program. Under the Maryland regular UI program, you may be eligible for up to 26 weeks of UI benefits per benefit year.

**NOTE:** If you receive partial UI benefits (for example, due to working part-time while receiving UI benefits) your UI benefits may last more than 26 weeks. However, you will not receive more than the equivalent of 26 weeks of your weekly benefit amount (for details, see the Weekly Benefit Amount section on page 16).

Your benefit year will begin on your claim’s effective date (the Sunday before you filed an initial claim). Example: If you file a claim on Wednesday, March 4, the claim effective date is Sunday, March 1. In some circumstances, a claimant may receive UI benefits under a specialized UI program, including, but not limited to:

- Unemployment Compensation for Federal Employees (UCFE) (see the [UCFE flyer](#));
- Unemployment Compensation for Ex-Servicemembers (UCX) (see the [UCX flyer](#));
- Disaster Unemployment Assistance (DUA) (see the [DUA Guide](#)).
- Short-Time Compensation (STC), called Work Sharing in Maryland (see below); and,
- Trade Readjustment Allowances (TRA). For more, see [TAA](#).


Specialized UI programs may have eligibility requirements which differ from the Maryland regular UI program. For questions, call a claims agent (at **667-207-6520**).





### **WORK SHARING**

The Work Sharing UI program (also called Short-Time Compensation) allows an employer to reduce employee hours, as opposed to laying off staff, and employees can collect partial UI benefits. Participating employees can keep their current jobs, continue to earn wages and, in most cases, maintain their health and retirement benefits. If you receive benefits under the Work Sharing program you will be considered available for work, but you are required to be available for your normal workweek. For more, see [Work Sharing](#) or the [Work Sharing Employee FAQs](#).



## BEACON SYSTEM



What Information do I Need?

Information for Claimants

BEACON 2.0 Claimant User

### Maryland's BEACON Unemployment Insurance Application Webpage

Welcome to the Maryland Division of Unemployment Insurance BEACON System. Using BEACON, you will be able to file a claim for unemployment insurance (UI) benefits. You can also use BEACON to request your benefit payments each week by filing a Weekly Certification.

**BEACON** is the Division's online unemployment insurance system, which allows claimants to perform UI tasks and receive information about their UI claims, 24/7. You **must** create a BEACON account to use the system. In BEACON, you can:

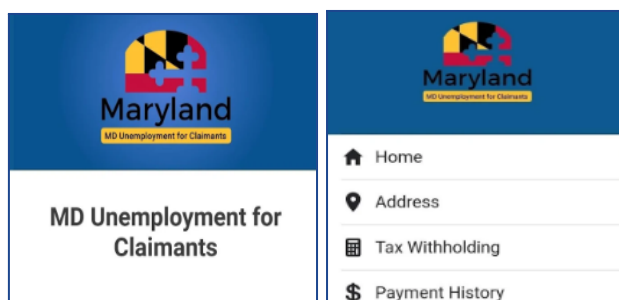
- |   |   |
|---|---|
| <ol style="list-style-type: none"> <li>1. File initial claims;</li> <li>2. File weekly claim certifications;</li> <li>3. Receive updates about your claim status;</li> <li>4. View correspondence;</li> <li>5. Review benefit payment history;</li> <li>6. Review benefit payment history;</li> </ol> | <ol style="list-style-type: none"> <li>7. Respond to fact-finding requests;</li> <li>8. Update account details (name, address, e-mail, communication method, tax withholding);</li> <li>9. Submit supporting documents;</li> <li>10. File appeals;</li> <li>11. Track and pay overpayments; etc.</li> </ol> |
|---|---|

- The Division uses your preferred communication method (e-mail, text message, or mail) to send you correspondence. To update your method in BEACON, go to the Quick Actions section of your portal homepage, select Change Communication Preference, and follow the prompts. For more, see the [BEACON Claimant FAQs](#).

## MOBILE APP FOR CLAIMANTS

The Division created a mobile app, **MD Unemployment for Claimants** (download from the [iOS App Store](#) or [Google Play Store](#)) which you can use to:

1. Check your eligibility status;
2. Update profile information; and,
3. File weekly claim certifications.



**NOTE:** You must have a BEACON account to use the mobile app. To create an account, go to the [BEACON](#) claimant landing page, select “Get Started With BEACON,” and follow the prompts.

### **ELIGIBILITY FOR UI BENEFITS**

After you file an initial claim, the Division will determine whether you meet non-monetary and monetary requirements for UI benefits. The Division will consider several factors to determine your **non-monetary eligibility**, including (but not limited to) whether you are:

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| <ul style="list-style-type: none"><li>● unemployed through no fault of your own;<ul style="list-style-type: none"><li>○ The Division will contact your former employer(s) to verify the reason(s) for your separation. If you voluntarily quit or were discharged from your employment, you may be disqualified from receiving UI benefits.</li></ul></li></ul> |
| <ul style="list-style-type: none"><li>● able to work, available for work, and actively seeking work; and,<ul style="list-style-type: none"><li>○ <b>NOTE:</b> You may not place any undue restriction on your availability for work.</li></ul></li></ul>  |
| <ul style="list-style-type: none"><li>● receiving any deductible pay, such as vacation pay, holiday pay, special pay, severance pay, retirement/pension payments, or back pay/damages.</li></ul>  |

**To be monetarily eligible**, you must have worked and earned sufficient wages during the standard base period or alternate base period. See the section below (Monetary Eligibility for Benefits) for more information.

- When the Division makes a determination about your eligibility, the Division will send you a **Statement of Wages and Monetary Determination** (sent through your preferred communication method and available in BEACON).
  - This notice will state whether you are eligible for benefits, list your base period (standard or alternate), your employers during the base period, the amount of benefits you are eligible to receive each week (referred to as your weekly benefit amount), and more.
  - **Review your Statement of Wages and Monetary Determination carefully.** If an employer is missing or the wage amounts are incorrect, contact a claims agent at **(667) 207-6520** and file a monetary eligibility dispute (also called a wage dispute). You may need to provide proof (W-2, pay stubs, etc.) of incorrect wages.

### **MONETARY ELIGIBILITY FOR UI BENEFITS**

To be monetarily eligible for regular UI benefits, you must have earned sufficient wages in covered employment. You must have earned these wages during at least two quarters in your base period.



- The **base period** (standard or alternate) is a 12-month period that the Division will use to determine if you are monetarily eligible for UI benefits.
- **Covered employment** is generally any work an employee performs for an employer in exchange for wages. Some positions, such as independent contractors, are exempt from covered employment. See [Employers' UI Contributions and Definitions](#) for exemptions

The **standard base period** is the first four of the last five completed calendar quarters (prior to the date you filed an initial claim). See the chart below.

Month Claim is Filed	Your Standard Base Period is a 12-month Period Ending on the Prior:
January, February or March	September 30
April, May or June	December 31
July, August or September	March 31
October, November or December	June 30

The **alternate base period** is the four most recently-completed calendar quarters (prior to the date you filed an initial claim for UI benefits). If you are not monetarily eligible under the standard base period, the Division will determine if you are eligible under the alternate base period. See the chart below.

Month Claim is Filed	Your Alternate Base Period is a 12-month Period Ending the Prior:
January, February or March	December 31
April, May or June	March 31
July, August or September	June 30
October, November or December	September 30

### **MARYLAND UNEMPLOYMENT INSURANCE REQUIREMENTS FOR CLAIMANTS**

After you file an initial claim you must meet certain requirements to be eligible for UI benefits. **Failure to complete the requirements may result in a delay/denial of your benefits.** These requirements include:

1. **Be Able To Work and Available For Work** - You must be able and available for work each week without restrictions (meaning, you may not place any undue restriction on your availability for work or the work you will accept).

2. **Actively Search for Work** - You are required to actively search for work each week. To fulfill the active search for work requirement, **you must:**

- **register in the [Maryland Workforce Exchange \(MWE\)](#)** system. This is a one-time requirement. For detailed information, see the Maryland Workforce Exchange (MWE) System section on page 12.
  - After registering, **check your MWE inbox frequently** throughout the week. The inbox contains information about required weekly activities. Failure to complete these activities may result in a delay/denial of your UI benefits.
- **fulfill the MWE résumé requirements.** In MWE, you must:
  - upload/create a résumé;
  - make the résumé viewable to employers; and,
  - maintain an up-to-date résumé in MWE while collecting UI benefits.
- **complete at least three valid reemployment activities** each week, which must include at **least one job contact**.
  - **Valid reemployment activities refer to actions that may reasonably lead to you becoming reemployed** (a list of [valid reemployment activities](#) is available online). Examples include: work searches made through MWE or job search websites (LinkedIn, Indeed, and etc.); completing a skills self-assessment; attending a recruitment event (e.g., job fairs), and etc.
  - A job contact refers to an action(s) a claimant takes to contact an employer in an attempt to secure employment. Job contacts include:
    - submitting a job application;
    - making an in-person contact with a potential employer;
    - attending a job interview;
    - contacting an employer through another method appropriate for the occupational classification; or,
    - making contact through a method specified by the employer.
- **keep a detailed record** of the job contacts and valid reemployment activities you complete each week. Claimants are strongly urged to use the MWE **Job Contact and Reemployment Activity Log** to keep this record. For details, see the Maryland Workforce Exchange (MWE) System section on page 12.

**NOTE:** If you have an offer of suitable employment but have not started the job yet, you must continue to look for work until you begin working. Maryland employers are required to report employment information within 20 days (date hired, rate of pay, etc.) for all individuals hired or rehired.

3. **File Weekly Claim Certifications** - To request UI benefit payments, you must file a claim certification each week. On the weekly claim certification, you will answer questions about whether you are eligible for UI benefits during a specific week (for UI purposes, a benefit week is Sunday to Saturday). **You must wait until the week ends to file a claim certification.**
- You may file your claim certification from Sunday at 12:01 a.m. until Saturday at 11:59 p.m. (immediately after the week for which you are requesting payment). For example, for a week that began Sunday, October 1, and ended Saturday, October 7, file a weekly claim certification between Sunday, October 8, and Saturday, October 14. If you file after Saturday at 11:59 p.m., your claim certification is late and your benefit payments may be delayed/denied. After you file, you will receive a confirmation number, which you should keep.
  - You can file weekly claim certifications in [BEACON](#), the **MD Unemployment for Claimants mobile app** ([iOS App Store](#) or [Google Play Store](#)), or by calling the **Interactive Voice Response (IVR) system at 410-949-0022** (calling from the Baltimore area or out-of-state) or **800-827-4839** (calling from Maryland, but outside of the Baltimore area). For more, see the Filing Your Weekly Claim Certification section on page 15.
4. **Report payments** - You are required to report your gross earnings (from wages, self-employment income, commission payments, etc.) on your weekly claim certification. You must also report the first payment from a retirement payment/pension you did not previously report on your claim certification. Wages (including from permanent and temporary work, part-time work, tips, odd jobs, etc.) must be reported in the week the money is earned, not the week it was paid. However, commission payments are reported in the week that they are paid to you. For more, see the Reporting Earnings section on page 14.
- NOTE:** If you receive certain payments (severance, vacation, holiday, bonus, back pay or damages, or other special payments) after filing an initial claim, you must report it by calling a claims agent at **(667) 207-6520**.
5. **If selected, complete a reemployment workshop** - The Maryland Division of Workforce Development & Adult Learning (DWDAL) may select you to participate in a **required** Reemployment Services and Eligibility Assessment (RESEA) workshop. You may receive a notice via mail, your Maryland Workforce Exchange inbox, phone call/voicemail, or text message. If you have a scheduling conflict, you must notify the American Job Center staff at least 24 hours before the workshop. The workshops are designed to provide assistance to help claimants become reemployed as quickly as possible.

6. **Accept suitable work, when offered** - You are required to accept an offer of suitable work. If you refuse an offer of work, the Division will determine if the job was suitable and if you refused with good cause. Your previous work experience, distance from your home, length of unemployment, safety, risk to your health, prospects for obtaining work in your customary occupation, are some, but not all, of the factors the Division considers in determining whether the work is suitable.

### **ABLE, AVAILABLE, & ACTIVELY SEEKING WORK - SPECIAL CIRCUMSTANCES**

Special circumstances regarding being able and available for work and actively seeking work are listed below.

- ☐ **Union** - If you are in a union with a hiring hall, you must make regular contact in the manner prescribed by your union.
- ☐ **Jury Duty** - If you are called to jury duty, for each day you serve as a juror you are not required to be able and available to work or to actively search for work. If you are selected for a trial that lasts multiple days and there is a day on which you are not required to physically report to the courthouse, you must actively search for work and be able and available for work on that day.
- ☐ **School or Training** - If you began attending school or training prior to filing for UI benefits, report it when you file an initial claim. If the schooling/training begins while you are receiving UI benefits, you must report it when you file your weekly claim certification. Failure to disclose this information and to properly answer the questions may result in an overpayment or a finding of UI fraud. Normal hours for an occupation refers to the occupation in general, not the hours you worked on your last job. For example, at your last job as a nurse you may have worked a 4 p.m. - midnight shift, which allowed you to attend school during the day. However, normal (customary) hours for the occupation of a nurse may include all shifts during each day of the week. You may receive a fact-finding questionnaire in BEACON or an interview may be scheduled to discuss whether your schooling/training is truly a restriction on your availability for work. During the fact-finding process, the possibility of a work search exemption (approved training waiver) may be explored.
- ☐ **Approved Training** - If you are enrolled in a training program approved by the Division, you may be considered able and available for work, provided that you do not fail to attend or complete the training.
- ☐ **Additional Training Benefits** - If you are in a training program or considering entering vocational training, you may be eligible for up to 26 weeks of additional training benefits (ATB), paid at your regular weekly benefit amount. These benefits may be paid over a two-year period. To be considered for ATB, you must:
  - A. Be unemployed through no fault of your own;

- B. Exhaust all available state and federal UI benefits;
- C. File your initial UI claim after you lost your job due to a permanent reduction of operations or after you were separated from a job in a declining industry;
- D. Enroll in a training program approved by the Maryland Department of Labor;
- E. Register for a training program authorized under the Workforce Innovation Opportunity Act (WIOA). A professional at your local [American Job Center](#) must register you or you must be in full-time training approved by the Division;
- F. Participate in a training program prior to the end of the benefit year (your benefit year was established when you filed an initial claim for benefits. To learn more, see the Eligibility for UI Benefits section on page 7).
- G. Join a training program that will lead to an in-demand occupation.

### MARYLAND WORKFORCE EXCHANGE (MWE) SYSTEM



**You are required to register in MWE (one-time requirement).** In MWE, you must also:

- ☐ upload/create a résumé;
- ☐ make the résumé viewable to employers; and,
- ☐ maintain an up-to-date résumé in MWE while you are collecting UI benefits.

You may register on the [MWE website](#) or at your [local American Job Center](#). For detailed instructions, see [Maryland Work Search Requirements](#). **To register:**

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| <p>a. Go to the <a href="#">MWE sign in</a> web page. Select “<b>Individual Registration</b>” and follow the prompts. <b>Your MWE username and password are different from your BEACON username and password.</b></p> |
| <p>b. Answer all mandatory questions, which are indicated with a red asterisk (*). You must answer questions about your demographic information, skills, work history, education, and more.</p>                       |

**NOTE:** If a partial account was created for you in MWE based on your initial UI claim, you will see a red message that reads; “We have identified an existing account in the system that matches your Social Security number. If you believe you made a data entry error please re-enter your correct Social Security number. Otherwise, please click [here](#) to retrieve your existing credentials and sign-in.”

Select the “here” link to get your login credentials and complete your registration.

c. After answering the required questions, you will be taken to your MWE dashboard.

d. Next, upload or create your résumé in MWE. Go to your dashboard, scroll down to Job Seeker Services, and select “**Résumé Builder**.” Résumé Builder will allow you to upload or create your résumé in MWE. To get started, select “**Create New Résumé**.” On the next screen, under Availability, select “**Allow Employers to View My Résumé Online**.” Enter a title for your résumé. Under Résumé Creation Method, choose “**Comprehensive**” to create a new résumé. Follow the prompts and enter all requested information. If you have an existing, up-to-date résumé, select “**Upload**” and follow the prompts. You must maintain an up-to-date résumé in MWE while you are collecting UI benefits and make it viewable to employers.

**NOTE: Check your MWE inbox frequently for information about required tasks. Failure to complete these activities may result in a delay/denial of your benefits.**

- You must keep a detailed record of the job contact(s) and valid reemployment activities you complete each week. You are strongly urged to use the MWE Job Contact and Reemployment Activity Log to track your contact(s) and activities (see the [video tutorial](#)). The log will maintain a permanent record (which you can download) of your contacts and reemployment activities. You must register in MWE to use the log.
- All job contact(s) and reemployment activities that you complete in MWE will automatically display in the log. If you completed activities outside of MWE that you wish to submit in the log, enter them manually and upload documentation that proves you completed the activity.
- If you do not use the log, it is your responsibility to keep a detailed record of your weekly job contact(s) and activities.
  - For job contacts, your record should include the: employer; employer’s address of record; means of contact (email, another website, fax, etc.); if applicable, the name and title of the person you contacted; email address/phone number for the person you contacted; job title for the position you are interested in; occupation; and your level of interest in the position.



- For reemployment activities, your record should include the: activity description; date the activity was completed; and, if applicable, the name and title of a contact for the activity. Please save documentation to substantiate the activity.

Failure to complete the work search requirements may result in a delay/denial of your benefit payments. For more, see [Maryland Work Search Requirements](#).

### **PART-TIME WORKERS**

A part-time worker is an individual whose availability for work is restricted to part-time work AND who worked at least 20 hours per week in part-time work for the majority of weeks in the base period. See page 7 (Monetary Eligibility for UI Benefits) to learn more about the base period. If you are a part-time worker, you are required to seek a job that offers the same number of work hours as your previous position. However, if you worked less than 20 hours per week at your last job, you are required to search for positions that offer at least 20 hours per week of work. The work must be in a labor market in which a reasonable demand for part-time work exists.

### **REPORTING EARNINGS**

You must report your gross earnings (the amount you earn before deductions, such as taxes or health insurance premiums, are taken out) on your weekly claim certification. For example, if you earn \$60 before taxes or deductions, report \$60. Earnings are payments, in any form, for any work or service performed, including part-time work, self-employment, tips, paid training, odd jobs, and etc. Failure to report your gross earnings may result in an overpayment or a finding of fraud. For more, see the [Overpayments and Fraud FAQs](#). You may earn up to \$50 per week before deductions are made from your UI benefit payments. After \$50, earnings are deducted from your UI benefits dollar for dollar. However, you must report *all* earnings, even if you earned less than \$50. Earnings must be reported in the week that the money is earned, not the week it was paid (with the exception of commission payments). For more, see the Commissions category below.

- **Working Part-Time:** If you are working part-time during any week in which you claim UI benefits, you may be eligible for partial benefits. You must report all of your earnings on your weekly claim certification for the week in which you performed the work, even if you have not yet been paid.
- **Work All Available Hours:** If you work while collecting UI benefits, you must work all available hours (all hours that the employer offers to you). Failure to work all hours that are offered may result in a delay/denial of your UI benefits.
- **Earnings Above Weekly Benefit Amount:** If your earnings equal or exceed your weekly benefit amount, you are not considered to be unemployed, and your claim

will be closed. You will not receive benefit payments for that week. However, if your earnings the next week are below your WBA, you can reopen your claim.

- **Reopen Claim** - If you are eligible to reopen your claim, you will see a Reopen Claim action item in [BEACON](#). You may reopen your claim in [BEACON](#) or by contacting a **claims agent (667-207-6520)**. To do so in BEACON, select the Reopen Claim action item (which will display when your claim is inactive, but there are benefits available) and follow the prompts. **You cannot reopen your claim in the MD Unemployment for Claimants mobile app.**
- **Working Full-Time:** If you begin working full-time, whether the job is temporary or permanent, **you are not unemployed**. Therefore, you are **NOT entitled to UI benefits**. If you are working full-time, but earning wages that are less than your weekly benefit amount, you are also not entitled to full or partial UI benefits. If you are working a full-time temporary job and become unemployed after the temporary job ends, you may reopen your claim, if you have remaining benefits.
- **Commissions:** Commissions are earnings, but they are reported differently. You must report commission earnings *during the benefit week in which you are paid*.

### **FILING YOUR WEEKLY CLAIM CERTIFICATION**

After you file an initial claim, **you must file a weekly claim certification for each week that you are unemployed to request benefit payments**. Otherwise, you will not receive benefit payments for that week. **You can file via:**

- [BEACON](#) - Log in to [BEACON](#) and select the link to access your action items (under Alerts & Messages on the left menu). You will receive an action item when a weekly claim certification is available to file. Select the action item and follow the prompts.
- **Interactive Voice Response (IVR) Phone System** - Call the automated IVR phone system at **410-949-0022** (calling from the Baltimore area or out-of-state) or at **800-827-4839** (calling from Maryland, but outside of the Baltimore area).
- **Mobile App** - Log in to the **MD Unemployment for Claimants app** (download from [iOS App Store](#) or [Google Play Store](#)) using your BEACON username and password. You must create an account in [BEACON](#) before you can use the app.

**The claim certification is a legal document** which includes questions to certify your ongoing eligibility for UI benefits. The questions pertain to an entire week (in Maryland, the benefit week is from Sunday to Saturday). When you file a weekly claim certification, **you are requesting payment for the last completed benefit week**. You may file your claim certification (immediately following the week for which you are requesting payment) **from Sunday at 12:01 a.m. to Saturday at 11:59 p.m.** If you do not file weekly claim certifications on time, your UI benefits may be delayed or denied.

- For example, the week ending Saturday, September 4, represents a benefit week beginning Sunday, August 29, and ending Saturday, September 4. To request benefit payments for the week ending September 4, file your claim certification between Sunday, September 5, and Saturday, September 11.

**NOTE:** Review your answers, as you cannot make corrections after you submit a weekly claim certification. If you do not receive a confirmation number, or if you make a mistake on your weekly claim certification, immediately contact a claims agent at **(667) 207-6520**. For more, see the [Claims Filing - Weekly Claims Certifications FAQs](#).

### **WEEKLY BENEFIT AMOUNT**

The weekly benefit amount (WBA) is a fixed weekly benefit payment claimants who are eligible for UI benefits will receive from the Division. The WBA is based on the wages the claimant earned during the base period. The current weekly benefit amount in Maryland ranges from **\$50 (minimum)** to **\$430 (maximum)**.

- You may be eligible to receive **up to 26 weeks of benefits under the regular Maryland UI program**. **NOTE:** If you receive partial UI benefits (for example, due to working part-time while receiving UI benefits) your UI benefits may last more than 26 weeks. However, you will not receive more than the equivalent of 26 weeks of your weekly benefit amount.
- If you exhaust 26 weeks of regular UI benefits, you will not be eligible to receive benefits again until your benefit year is over and you have sufficient earnings to file a new Maryland UI claim.
- If you worked in a state other than Maryland, you may be able to establish a new UI claim against that state. Call a claims agent at **(667) 207-6520** for more information about out-of-state earnings.
- If a federal extension of UI benefits is available, your benefits may exceed 26 weeks. You will be notified if any extensions are in effect.

### **DEPENDENTS' ALLOWANCE**

If you have dependent children, you may be paid a dependents' allowance of **\$8 per child (not to exceed five dependent children)**. If you receive a dependents' allowance, your weekly benefit amount will still **not exceed the maximum weekly benefit amount** of \$430. You may only claim a dependent when you file an initial claim.

- Under Maryland UI law, a dependent child is defined as a child, adopted child, or stepchild (not grandchild or foster child) under age 16 whom you support.
- A dependent may only be claimed by one parent during any one-year period.

- You must provide each dependent's Social Security number and birth date. No more than 26 weeks of dependents' allowance can be paid in a benefit year.

### **TAXABLE INCOME**

In Maryland, your **UI benefits are subject to federal and state taxes and must be reported when you file your income tax return.** You may choose to have federal tax (10%), Maryland state tax (7%), both, or no taxes withheld from your UI benefits. You will select your tax withholding preference when you file an initial claim. Also, you can change your preference in [BEACON](#) (navigate to the Quick Actions section of your BEACON portal homepage, select Change Tax Withholding, and follow the prompts). For assistance, call a claims agent (667-207-6520).

- If you have taxes deducted from your UI benefits and are later determined to be overpaid, you must repay all overpaid UI benefits (including taxes withheld).
- If you receive UI benefits, the Division will send you **IRS form 1099-G, which includes the UI benefits paid to you during the previous year.** You will need this form to file your income taxes. Your 1099-G will be sent via mail (to the address on file in [BEACON](#)) and will be available in BEACON. You can choose to receive the 1099-G electronically only (by providing consent in BEACON or the MD Unemployment for Claimants app). The Division will send this form by January 31. For more, see [1099-G Tax Information](#).

### **ELIGIBILITY ISSUES**

You may receive a telephone call, fact-finding questionnaire, or Claimant Telephone Appointment notice if there is an issue regarding your eligibility for UI benefits. The Division sends a Claimant Telephone Appointment notice to a claimant when a potential fraud issue is identified or when it is necessary to discuss and adjudicate any unresolved issues affecting a claim.

- If you receive this notice, you must be available on the date and time designated on the notice. Your statement will be used to determine your eligibility for UI benefits. If the notice lists an incorrect telephone number for you, call a claims agent as quickly as possible at (667) 207-6520.
- The Division might attempt to discuss and adjudicate any unresolved issues affecting a claim via an unscheduled telephone interview. If a claimant does not answer, the Division will leave a message via voicemail or with a responsible adult, if possible, to schedule a follow-up telephone call.
- If you are not available and have not provided information concerning the issue, a determination will be made on your claim based on available information, which may result in a delay or denial of your benefits.

### REFUSAL OF WORK

If you refused an offer of suitable work without good cause, you may be disqualified from receiving UI benefits. If you refuse work, the Division will send a fact-finding questionnaire or set up an interview to determine if the job was suitable and, if so, whether or not you refused with good cause. Claimants have the right to refuse work that poses a risk to their health or safety. To determine if work is suitable or whether a claimant had good cause for refusal, the Division considers:

1. Previous work experience;	5. Distance from your home;
2. Prevailing salary for the job in your geographical area;	6. Risk to your health;
3. Physical and mental fitness;	7. Length of unemployment; and,
4. Safety;	8. Prospects for obtaining other work in your customary occupation.

After the fact-finding process, the Division will make a determination about whether or not you refused an offer of suitable work and, if so, whether you had good cause. This determination will be provided to you through [BEACON](#) and your preferred communication method. If you disagree with the determination, you have the right to file an appeal. Under the maximum penalty for refusing suitable work, your benefits will be denied until you become reemployed and earn at least 10 times your weekly benefit amount in covered employment. If there are mitigating circumstances involved in a refusal of suitable work, you could receive a lesser penalty which consists of a denial of benefits for at least five, but no more than 10 weeks. Additionally, you may be required to repay some or all of the benefits you received.

### OVERPAYMENTS

**An overpayment occurs when a claimant receives a benefit payment to which the claimant is not entitled.** An overpayment can occur for several reasons, including: an issue with the claimant's separation from employment; changes in a claimant's availability for work; audit results; unreported/underreported wages; and appeal decisions reversing eligibility, among other reasons.

- If you are determined to be overpaid, the Division will send you an **overpayment determination** (via your preferred communication method and available in BEACON). The determination will include the overpayment amount, reason for the overpayment, and more.
- **You are required to repay all overpaid benefits and any additional fines, penalties, and interest**, unless the overpayment is overturned on appeal or waived. If you do not repay your overpayment on time, legal action may be taken to collect the amount owed. You do not need to repay the overpayment while a timely appeal or waiver request is pending.

- If you disagree with the determination, you may file an appeal. Appeal information will be included on your determination.
- Claimants who apply and who meet certain eligibility requirements may have their overpayments waived. For details, see [Overpayment Waiver](#).

### **PREVENTING AND REPORTING FRAUD**

If you **knowingly make false statements, misrepresent, or fail to give important facts to obtain or increase UI benefits, you may be determined to have committed UI fraud**. If it is determined that you committed UI fraud, you will be:

- disqualified from receiving UI benefits for up to one year; and,
- required to repay any UI benefits that were fraudulently acquired, with a 15% penalty payment and a 1.5% monthly interest payment. You may also be subject to imprisonment, a fine of up to \$1,000, or both.

**If you make a mistake** on your initial claim or weekly claim certification, call a claims agent immediately at **(667) 207-6520**. If you believe someone is committing UI fraud (filed using false information, not reporting wages, unable to work, etc.), report it by:

- submitting a [Request for Investigation of Unemployment Insurance Fraud](#) form; or,
- calling the FRAUD HOTLINE at **1-800-492-6804** (8:00 a.m. and 4:00 p.m., Monday to Friday). Callers may remain anonymous.

### **APPEALS**

If you receive a determination disqualifying you from receiving benefits and you disagree with the determination, you have the right to file an appeal. Your employer also has the right to appeal a determination that grants UI benefits to you. Information about filing an appeal will be included in the determination.

- After you file, an appeal hearing may be scheduled. Appeal hearings are the last step at which either you or your employer has the right to present evidence.
- Appeal decisions are made based on the evidence presented at the hearing. Failure to be available may result in a disqualification and a determination that the benefits you already received were overpaid.
- If you are still unemployed and are filing an appeal, you must continue to file your weekly claim certifications to request benefit payments while waiting to receive a determination from the Division. If you do not continue to file your weekly claim certifications, you will not receive benefits, even if you win the appeal. You must also continue to be able, available, and actively seeking work.



**Please include the following information in your appeal:**

1. Your name as it appears on the benefit determination;
2. The last four digits of your Social Security number;
3. The date of the determination which is being appealed; and,
4. A brief statement about why you disagree with the determination.

Appeals must be filed no later than the due date listed on your correspondence. If the appeal is filed late, the Appeals Division will determine, during the hearing, if you had good cause to file late. You can file an appeal in [BEACON](#), by fax at (410) 225-9781, by e-mail at [UILowerAppeals.Labor@maryland.gov](mailto:UILowerAppeals.Labor@maryland.gov), or by mail. Mail your request to:

**Maryland Department of Labor  
Lower Appeals Division  
2800 W. Patapsco Avenue  
Baltimore, MD 21230**

To **file an appeal in BEACON**, log in to BEACON and select the Correspondence option from the left menu. Then, select the Search button. If there is a determination which is appealable, there will be a File Appeal hyperlink in the same row as the determination. Select the File Appeal hyperlink and follow the prompts to file an appeal. At the end of that process, you will be issued an appeal number.

**CONTACT INFORMATION**

You can reach a Division claims agent by calling **(667) 207-6520** (for hours, see [Claimant Contact Information](#)). You can also contact the Division via:

- Interactive Voice Response (IVR) automated phone system at **(410) 949-0022 or 1-800-827-4839** to file a weekly claim certification, reset your PIN or check your payment status. IVR is available 24/7.
- SOLICITUD DE BENEFICIOS DEL DESEMPLEO PARA LA POBLACIÓN DE HABLE HISPANA **301-313-8000**. Para Relevos en Maryland presione **1-800-877-1264** (U.S.).

If it is difficult for you to communicate on a standard telephone, see [Accommodation Information and Resources](#) for assistance. Resources include, but are not limited to:

- [Maryland Relay](#) at **711**. Maryland Relay offers free services to individuals who have difficulty communicating on a standard telephone (including those who are deaf, DeafBlind, hard of hearing, have difficulty speaking, limited mobility, cognitive difficulty, etc.).
- [Text Telephone \(TTY\)](#) at **1-800-735-2258** (for people who are deaf, hard of hearing, or have difficulty speaking).

- [Speech to Speech](#) at **1-800-785-5630** (for people with mild to moderate speaking difficulties who can hear clearly on a telephone).

### **NOTICE TO CLAIMANTS ABOUT THE RELEASE OF INFORMATION**

Personal information submitted by a claimant is subject to public inspection only to the extent allowed by the Maryland Public Information Act (Maryland Annotated Code, State Government Article, Sections 10-611 to 10-628). The Maryland Annotated Code is available at local public libraries. Information submitted to the United States Department of Labor may be disclosed to state, federal, or local government agencies as provided by law. You have the right to inspect, amend, and correct your personal records as provided by the Maryland Public Information Act. Personal information you provide may be used for secondary purposes. In addition to reporting your income from unemployment to the Internal Revenue Service (IRS) and the Maryland Office of the Comptroller, the Division shares information about your claim with federal and state agencies to help them determine your eligibility for other programs such as:

- |   |  |
|---|--|
| <input type="checkbox"/> Maryland Workforce Exchange;         | <input type="checkbox"/> Housing Programs;     |
| <input type="checkbox"/> Division of Rehabilitation Services; | <input type="checkbox"/> Housing Assistance;   |
| <input type="checkbox"/> Food Stamp Program;                  | <input type="checkbox"/> Health Coverage; and, |
| <input type="checkbox"/> Temporary Cash Assistance;           | <input type="checkbox"/> Child Support         |
| <input type="checkbox"/> Medicaid Programs;                   |  |

### **EQUAL OPPORTUNITY IS THE LAW**

It is **against the law** for the Maryland Department of Labor (MD Labor), as a recipient of federal financial assistance, to **discriminate on the following bases**:

- against any individual in the United States, on the basis of race, color, religion, sex (including pregnancy, childbirth, and related medical conditions, sex stereotyping, transgender status, and gender identity), national origin (including limited English proficiency), age, disability, political affiliation or belief; or,
- against any beneficiary of, applicant to, or participant in, programs financially assisted under Title I of the Workforce Innovation and Opportunity Act (WIOA), on the basis of the individual's citizenship status or participation in any WIOA Title I-financially assisted program or activity.

**MD Labor must not discriminate in any of the following areas:** deciding who will be admitted, or have access, to any WIOA Title I-financially assisted program or activity; providing opportunities in, or treating any person with regard to, such a program or activity; or making employment decisions in the administration of, or in connection with, such a program or activity. MD Labor, as a recipient of federal financial assistance, must take reasonable steps to ensure that communications with individuals with disabilities are as effective as communications with others. This means that, upon

request and at no cost to the individual, recipients are required to provide appropriate auxiliary aids and services to qualified individuals with disabilities. If you think that you have been subjected to discrimination under a WIOA Title I-financially assisted program or activity, you may file a complaint within 180 days of the alleged violation with either:

- **MD Labor's Office of Fair Practices** located at 100 S. Charles Street, Tower I, Suite 5400, Baltimore, Maryland 21201 (or the person whom MD Labor has designated for this purpose); or,
- **Director, Civil Rights Center (CRC)**, U.S. Department of Labor, 200 Constitution Avenue NW, Room N-4123, Washington, DC 20210 or electronically as directed on the CRC website at [www.dol.gov/crc](http://www.dol.gov/crc).

If you file your complaint with MD Labor, you must wait either until MD Labor issues a written Notice of Final Action, or until 90 days have passed (whichever is sooner), before filing with the CRC (see address above). If MD Labor does not give you a written Notice of Final Action within 90 days of the day on which you filed your complaint, you do not have to wait; you may file a complaint with the CRC before receiving that Notice. However, you must file your CRC complaint within 30 days of the 90-day deadline (in other words, within 120 days after the day on which you filed your complaint with MD Labor). If MD Labor does give you a written Notice of Final Action on your complaint, but you are dissatisfied with the decision or resolution, you may file a complaint with CRC. You must file your CRC complaint within 30 days of the date you received the Notice of Final Action.

**Maryland Department of Labor  
Office of Fair Practices**  
100 S. Charles Street, Tower I  
Suite 5400  
Baltimore, Maryland 21201

**Telephone:** (410) 230-6319  
Maryland Relay 7-1-1  
**Fax:** (410) 225-3282  
**Email:** [dlofp-labor@maryland.gov](mailto:dlofp-labor@maryland.gov)



To learn more about UI in Maryland, please visit the [Division website](#).