

UNEMPLOYMENT

MARYLAND UNEMPLOYMENT INFORMATION

1. Maryland Unemployment Website

mdunemployment.com

2. Guide for Maryland Unemployment

3. Information for COVID-19

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301-313-8000

9. Information needed to file initial claim

10. The 32 most frequently asked questions with answers to those questions

Unemployment Insurance in Maryland

A Guide to Reemployment



This guide provides important information about the unemployment insurance (UI) program in Maryland. Unemployment insurance is a program that provides temporary income to individuals who are unemployed through no fault of their own and who are able and available to work. Employers contribute the funds for unemployment insurance benefits. No deductions can be taken from a worker's paycheck to pay for unemployment insurance.

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A Guide to Reemployment

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IMPORTANT NOTICE TO CLAIMANTS DURING THE COVID-19 PANDEMIC

OBLIGATIONS UPON FILING AN UNEMPLOYMENT INSURANCE CLAIM

Due to the COVID-19 pandemic state of emergency proclaimed by the Governor of Maryland and the labor conditions across the State of Maryland, the Maryland Department of Labor (LABOR) is relaxing the normal requirements for claimants to be eligible for unemployment insurance benefits.

Below are the relaxed requirements that unemployment insurance claimants must meet to be eligible for benefits during the pandemic state of emergency:

NOTE: By filing your initial unemployment insurance claim, you are automatically registered with the public employment office, Maryland Workforce Exchange (MWE). You can access this site online at <https://mwejobs.maryland.gov>.

1. **File Your Weekly Claim Certification:** It is your responsibility to file your weekly claim certifications online or by phone on a timely basis. Claim certifications can be filed between Sunday at 12:01 a.m. to Friday at 5 p.m. You may file your first claim certification the week after the date in which you filed your initial application for UI Benefits. Claim certifications must be filed each week and the requested information pertains to the prior week. Failure to file timely weekly claim certifications may result in a denial of benefits.

If you work during a week for which you claim benefits, including temporary and part-time, you **MUST REPORT ALL GROSS EARNINGS** (before deductions) **FOR EACH WEEK THAT YOU WORK** even if you have not been paid yet. If you become totally unemployed again, you must reopen your claim in order to reestablish your eligibility for benefits. **IF YOU DO NOT REPORT THIS INCOME, YOU ARE COMMITTING FRAUD.** Penalties could include a yearlong denial of UI benefits, criminal charges, fines and imprisonment, as well as, repayment of any illegally obtained money with interest.

2. **Able To Work & Available For Work:** YOU MUST BE ABLE AND AVAILABLE FOR WORK, EVEN IF YOU ARE EXEMPT FROM WORK SEARCH. If you are not working due to COVID-19, you will be considered able and available for work as long as you take all necessary steps to return to your regular employer and do not refuse an offer of suitable employment.

3. **Actively Seeking Work:** Due to the current COVID-19 state of emergency, you are exempt from the requirement to actively search for work during the first 10-weeks that you receive UI benefits. You may still be selected for a federally-required reemployment workshop with a workforce professional which will take place one-on-one over the phone. The professional will work with you to develop an individualized reemployment plan to be implemented after the state of emergency is lifted. We strongly encourage you to complete any of the reemployment activities which can be done online with MWE at: <https://mwejobs.maryland.gov>. If you are in a union with a hiring hall, you must make regular contact in the manner prescribed by your union.

Temporary Deadline Suspension for Correspondence

Due to the unprecedented high volume of claims resulting from the COVID-19 pandemic, the Division of Unemployment Insurance has temporarily removed ALL deadlines for claimants to provide additional information or deliver supporting documentation. Please note that your claim will NOT be negatively impacted by your inability to meet any deadline date printed on a correspondence that you receive via mail.

IMPORTANT INFORMATION TO CLAIMANTS ABOUT THE CARES ACT PROVISIONS

The Maryland Division of Unemployment Insurance (DUI) received guidance from the United States Department of Labor (US-DOL) to implement temporary benefits under the provisions of the Coronavirus Aid, Relief and Economic Security (CARES) Act. The CARES Act was signed into law on March 27, 2020 in response to the coronavirus (COVID-19) pandemic.

The following three programs under the CARES Act address those in need of unemployment insurance benefits.

Pandemic Unemployment Assistance (PUA)

This program is effective beginning January 27, 2020 until December 31, 2020.

PUA provides up to 39 weeks of benefits to covered individuals who are not eligible for regular benefits or extended benefits, including those who have exhausted all rights to such benefits. Individuals covered under PUA include:

- self-employed;
- independent contractors;
- gig-economy worker;
- individuals who have insufficient work history; or
- who have exhausted regular UI benefits since July 1, 2019.

PUA provides benefits to qualifying individuals who are otherwise able to work and available for work; except that they are unemployed, partially unemployed, unable or unavailable to work due to one of the COVID-19 related reasons identified in Section 2102(a)(3)(A)(ii)(I) of the CARES Act and listed below:

The individual has been diagnosed with COVID-19 or is experiencing symptoms of COVID-19 and is seeking a medical diagnosis.

A member of the individual's household has been diagnosed with COVID-19.

The individual is providing care for a family member or a member of the individual's household who has been diagnosed with COVID-19.

A child or other person in the household for which the individual has primary caregiving responsibility is unable to attend school or another facility that is closed as a direct result of the COVID-19 public health emergency and such school or facility care is required for the individual to work.

The individual is unable to reach the place of employment because of a quarantine imposed as a direct result of the COVID-19 public health emergency.

The individual is unable to reach the place of employment because the individual has been advised by a health care provider to self-quarantine due to concerns related to COVID-19, the job as a direct result of the COVID-19 pandemic.

The individual was scheduled to commence employment and does not have a job or is unable to reach the job as a direct result of the COVID-19 public health emergency.

The individual has become the breadwinner or major support for a household because the head of the household has died as a direct result of COVID-19.

The individual has to quit his or her job as a direct result of COVID-19 or

The individual's place of employment is closed as a direct result of the COVID-19 public health emergency.

Note: The maximum duration of PUA is 39 weeks, i.e., minus any weeks that an individual may have already received from regular UC and EB.

To file a PUA claim, you may need to provide additional supporting documentation about your work and income history, which can include the following:

- Documentation of the income you earned in 2019 (Schedule K-1, Form 1099, or summary of quarterly payments);
- All necessary licenses and permits for your self-employment; and
- Proof of an offer to begin employment that was postponed or withdrawn due to COVID-19

Federal Pandemic Unemployment Compensation (FPUC)

This program is effective March 29, 2020 through July 31, 2020.

It allows those filing for unemployment insurance benefits to receive an additional \$600 plus their normal weekly benefit amount.

FPUC is payable to individuals who are entitled to receive regular Unemployment

Compensation, including:

- Unemployment Compensation for Federal Employees (UCFE),
- Unemployment Compensation for Ex-Servicemembers (UCX)
- Pandemic Emergency Unemployment Compensation (PEUC),
- Pandemic Unemployment Assistance (PUA),
- Extended Benefits (EB),
- Short-Time Compensation (STC),
- Trade Readjustment Allowances (TRA),
- Disaster Unemployment Assistance (DUA),
- Payments under the Self-Employment Assistance (SEA) Program

Pandemic Emergency Unemployment Compensation (PEUC)

This program is effective March 29, 2020 through December 31, 2020.

This program automatically adds up to 13 additional weeks for claimants who exhaust their initial 26 weeks of benefits. Claimants must be able to work, available for work, and actively seeking work.

PEUC covers individuals that have:

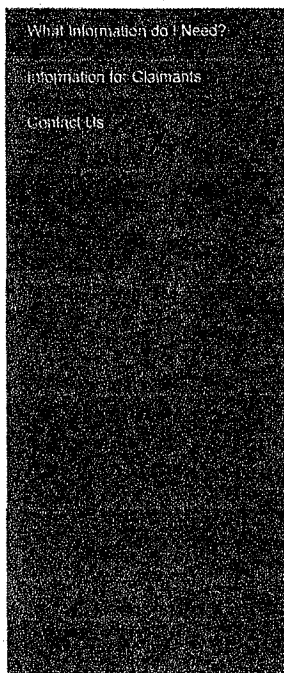
- exhausted all rights to regular UC under state or federal law;
- have no rights to regular UC under any other state or federal law;
- are not receiving compensation under the UC laws of Canada; and
- The individual has been diagnosed with COVID-19 or is experiencing symptoms of COVID-19 and is seeking a medical diagnosis

BEACON One-Stop Application

The BEACON One-Stop Application will allow Marylanders to file claims online for all benefit types including the Pandemic Unemployment Assistance (PUA) program.

NOTE: The PUA program is available for those who are self-employed, independent contractors, gig workers, sole proprietors, or have insufficient work history. These individuals who are not eligible for regular unemployment insurance (UI) and who cannot work due to COVID-19 are now eligible to apply for a maximum of 39 weeks of benefits, effective January 27, 2020 through December 31, 2020.

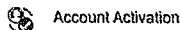
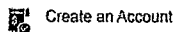
When you login to the BEACON One-Stop application, you will be in your user portal, where you will be able to receive notices and alerts about your account, including notifications regarding any missing documentation.

**Welcome to Unemployment Insurance System**

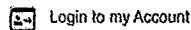
Welcome to the Maryland Division of Unemployment BEACON One-Stop Application. You will be able to file a claim for many different unemployment benefit programs using this one application. You will also use this site to request your benefit payments by filing your weekly claim certification.

Account Activation

If you have previously filed a claim for benefits in Maryland using the NetClaims application or by speaking with a Claim Representative, you will need to activate your account before you can use the functionality of this application.

**I Need To**

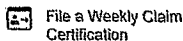
Create an Account



Login to my Account



Begin My BEACON One-Stop Application



File a Weekly Claim Certification



Complete an Unfinished Claim Application

- You will be able to select your preferred method of communication, including e-mail, text message, or postal mail.
- All communications will be available in your portal no matter which preference you select, which will cut down on wait times for you to receive information about your claim.

After reviewing your application and supporting documentation, DUI will notify you of your eligibility through the portal and/or your preferred method of communication selected in the application. If eligible, you will need to visit the BEACON one-stop application every week to request the payment of benefits by selecting "File a Weekly Claim Certification."

CONTACT INFORMATION

Service representatives are available Monday through Friday from 7 a.m. to 6 p.m. (ET) and Saturdays from 8 a.m. to 12 p.m. You may also contact Claimant Information Services:

- Inside the State of Maryland at **410-949-0022**
- OUTSIDE THE STATE OF MARYLAND at **1-800-827-4839**
- Maryland Relay at 711
- TTY at **1-800-735-2258**
- Speech to Speech at **1-800-785-5630**

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.)**

FRAUD HOTLINE

Do you know someone who is collecting unemployment insurance benefits while working full or part-time and not reporting wages, is incarcerated, out of town, or unable to work?

Call the FRAUD HOTLINE at 1-(800) 492-6804 between 8 a.m. and 4 p.m., Monday through Friday.

QUICK UI HIGHLIGHTS

- **Filing Initial Claim** - If you are unemployed through no fault of your own, you may be eligible to receive temporary unemployment insurance benefits while attempting to become gainfully employed. You can file an Initial Claim for unemployment insurance (UI) benefits at <https://beacon.labor.md.gov/claimant> or by calling Claimant Information Services 410-949-0022.

- **Information Needed for Filing Initial Claim** - To apply for Unemployment Insurance Benefits, you will need:
 - Your Social Security number;
 - Your address, telephone number, and e-mail address;
 - The name, address, telephone number, and dates of employment for each employer covering the 18 months prior to the date you file your initial claim;
 - The reason you became separated from each employer;
 - If you claim any dependents: their names, Social Security numbers, and dates of birth. Only one parent may claim a dependent in a year, so you will also need the other parent's name, Social Security number, and birth date; and,
 - If you are not a U.S. citizen or national, you will need your alien registration number and expiration date.
 - If you worked for the federal government, you will need a SF-8 or SF-50 form.
 - If you are separated from military service, you will need Form DD-214, member 4 copy.

- **Working Outside Maryland** - A UI claim is filed where you worked, not where you reside. If all of your work in the last 18 months has been in a state other than Maryland, your claim should be filed with that state. The laws of the state where you file govern your claim. If you have worked in Maryland and in another state in the last 18 months, please visit <https://beacon.labor.md.gov/claimant> to file a Combined State Claim.

- **Filing Weekly Claim Certifications** - To receive benefits, you must file a weekly claim certification each week you are requesting benefits. The claim certification includes a few questions to certify your ongoing UI eligibility. Since the questions pertain to an entire week (from Sunday to Saturday), you must wait until that week has ended to file your claim. You may file your claim certification beginning Sunday at 12:01

a.m. through Friday at 5 p.m. immediately following the week for which you are requesting payment. The weekly claim certification is a legal document, please review each question carefully and respond accurately. When you successfully file your claim certification, you will receive a confirmation number. You should keep a written record of this confirmation number.

- **Reporting Earnings** - Any work performed during the week, must be reported on your claim certification. You must enter any wages (gross earnings before deductions) for all work, including full-time, part-time, temporary, self-employment, tips or odd jobs. You must report these earnings during the week earned regardless of when you are actually paid. If you do not report your earnings, you will have to repay the benefits that you receive. You also might be found guilty of fraud which can result in a denial of UI benefits for at least one year and you may be fined \$1000 or imprisoned.
- **COVID-19 Work Search Exemption** - Due to COVID-19, the Maryland Secretary of Labor, granted a work search exemption for all claimants from the normal requirement to actively search for work each week. This exemption was ordered on March 20, 2020 and applies to each claimant for a 10 week period. However, you must still file a claim certification each week you are unemployed in order to receive your UI benefit payments.
- **Reemployment Requirement** - During COVID-19, you may be selected for a Reemployment Service (RESEA) by the Division of Workforce Development & Adult Learning (DWDAL), a Division of Labor partner. The RESEA workshop will be conducted, one on one, over the phone with a reemployment professional.
- **Benefit Payment/VISA Debit Card** - If you are eligible to receive UI benefits, you may request payment via a debit card or paper check. If you wish to receive your benefit payments by having a paper check mailed to your address, please call Claimant Information Services. To provide benefit payments in a secure and quick manner, the State of Maryland issues unemployment insurance benefit payments via the Maryland Unemployment Insurance Benefits Debit Card. The Visa® debit card is issued through Bank of America, and there is no activation fee or purchase fee required. Please visit the Maryland Division of Unemployment Insurance page (bit.ly/uidebitcard) for additional disclosures about the debit card. To report unauthorized use of your debit card, contact Bank of America at **1-855-847-2029**. If you have been previously issued a Bank of America debit card and are unable to locate that card, please contact Bank of America Customer Service Center at 1 (855) 847-2029.

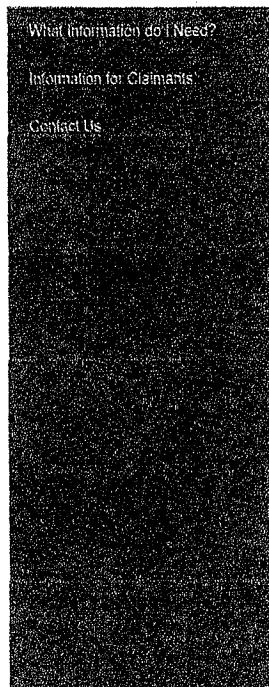
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- **Maryland Workforce Exchange (MWE)** - We strongly encourage you to develop your skills and position yourself to be rehired by completing approved reemployment activities online via the Maryland Workforce Exchange (MWEjobs.maryland.gov). You can create a resume, complete an online self-assessment, conduct labor market research, set up job opportunity alerts, and track your completed reemployment activities.
 - **Reopen Claim** - If you become fully reemployed and then become unemployed again, you will need to reopen your claim by calling Claimant Information Services.
 - **UI Correspondence** - Important notices about your UI benefits are sent through the mail. Please read all correspondence that the Division sends to you. The correspondences may include notice of determinations about your eligibility or required appointments. If you disagree with a determination, provide an explanation to appeal as soon as possible. If you have an appointment, make sure that you are available or follow the instructions to reschedule.
 - **Change of Address** - If you change your address while filing for UI benefits, you must notify the Division immediately. Division correspondences may go to your former address, which may cause a delay or denial of your benefits, if you do not notify us immediately.

To change your address, call Claimant Information Services, Monday through Friday, from 7 a.m. to 6 p.m. Be prepared to verify your identity for the representative. If you move out of Maryland, to another state or U.S. territory (Puerto Rico, Virgin Islands, Samoa, Guam, or the Northern Mariana Islands), and continue to file for UI benefits, you must continue to follow Maryland unemployment insurance laws and regulations. You are not eligible to continue filing for UI benefits if you move to another country.

FILING FOR UI BENEFITS IS A TWO-STEP PROCESS:**Step 1: File a claim to begin the unemployment insurance process at**

<https://beacon.labor.md.gov/claimant>. Select Begin My BEACON One-Stop Application.

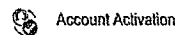
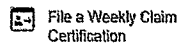
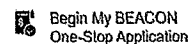
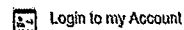
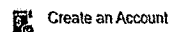
- Claims are effective on the Sunday of the week during which the initial claim is filed. For example, if you filed a claim on Wednesday March 4th, the effective date of the claim will be Sunday, March 1st.

**Welcome to Unemployment Insurance System**

Welcome to the Maryland Division of Unemployment BEACON One-Stop Application. You will be able to file a claim for many different unemployment benefit programs using this one application. You will also use this site to request your benefit payments by filing your weekly claim certification.

Account Activation

If you have previously filed a claim for benefits in Maryland using the NetClaims application or by speaking with a Claim Representative, you will need to activate your account before you can use the functionality of this application.

**I Need To****Step 2: After you file your Maryland claim as explained above, you must file a weekly claim certification for each week of unemployment to request payment of UI benefits.**

If you do not file a weekly claim certification for a designated week, you will not be paid for that week. You may do so online or by phone.

- To file your weekly certification online, visit **<https://beacon.labor.md.gov/claimant>** and select File a Weekly Claim Certification. From there, enter your username and password. Proceed by following the instructions on the screens.
- To file by phone, or if you need special accommodation, call Claimant Information Services at **410-949-0022** (Maryland Relay Dial 711). Both options are available 24 hours a day, seven days a week.

Initial Questions

Claimant Information

Claimant Name:	Williams, Jared	Claimant ID:	318961238	Claim ID:	123123
Effective Date:	12/18/2015	Benefit Year End:	01/07/2017	Last Week Claimed:	03/20/2016

Initial Questions

Week of Sunday, 03/14/2016 through Saturday, 03/17/2016

1. Were you able and available to work in your occupation without restrictions? Yes No
2. Did you attend school or training during the week? Yes No
3. Did you actively look for work during the week? Yes No
4. Did you work either full time or part time during the week? Yes No
- a. How many hours did you work? Yes No
- b. Did you earn any money during the week? Yes No
- c. Enter your gross earnings: Yes No
5. Did you receive any commission earnings during the week? Yes No
- 5(a). Enter your gross earnings: Yes No
6. Did you receive your first payment from a pension that you have not already reported? Do not include Social Security benefits. Yes No

Previous

Next

Finish

HOW TO FILE YOUR WEEKLY CLAIM CERTIFICATION

You will be asked questions each week you file your weekly claim certification:

NOTE: Since the questions pertain to an entire week (from Sunday to Saturday), you must wait until after the week has ended to file your weekly claim certification. After the week has ended, you have from Sunday (12:01 a.m.) to the close of business on Friday (5 p.m.) to file your claim certification. If you attempt to file your claim certification earlier than 12:01 a.m. Sunday of the week it is due, you will receive an error message that it is too early to file that week. You are still allowed to submit past due weekly claims certifications 60 days after the original weekly file date.

NOTE: Under the Maryland unemployment insurance law, it is a criminal offense to knowingly fail to disclose material facts or make false statements or representation to receive or increase benefit payments. (§ 8-1301). If you are found guilty of fraud, you will be required to repay all unlawfully received benefits, plus penalties and interest. You will also be disqualified from receiving benefits while you owe repayment (for a minimum of 1 year) and may be fined \$1000 or imprisoned. (§ 8-1305).

The weekly claim certification includes the questions that you must answer truthfully

to certify your ongoing eligibility. It is a legal document. Certifying is the process of answering basic questions every two weeks that tells us you're still unemployed and otherwise eligible to continue receiving biweekly payments.

These questions include whether you:

1. Were you able and available to work in your occupation without restrictions?

During the COVID-19 state of emergency and stay-at-home order declared by the Governor of Maryland, you will be considered able and available for work as long as you take all necessary steps to return to your regular employer and do not refuse an offer of suitable employment.

2. Did you attend school or training during the week?

3. Did you actively look for work during the week?

Due to the current COVID-19 state of emergency, you are exempt from the requirement to actively search for work for the first 10-weeks that you receive UI benefits.

4. Did you work either full time or part time during the week?

If you perform work during the week you file your claim certification, you will need to report earnings on your claim certification for that week. Even though you may not have received payment from your employer, you still must report all gross earnings (before deductions) the week after you perform the work. If you do not report earnings for the week you worked on the weekly claim certification, you will have to repay any UI benefits that you receive.

a. How many hours did you work?

b. Did you earn any money during the week?

c. Enter your gross earnings?

5. Did you receive any commission earnings during the week?

a. Enter your gross earnings?

6. Did you receive your first payment from a pension that you have not already reported? Do not include Social Security benefits.

You will be asked to review your answers before accepting them. Once you have accepted the answers, you cannot go back to make any corrections. When you have successfully filed your weekly claim certification, you will receive a processing number that you should retain. If you do not receive a confirmation number, the claim certification has not been fully submitted. Immediately contact Claimant Information Services if this occurs at **410-949-0022**.

- **NOTE:** If you are eligible to receive benefits, you will receive benefit payment on a weekly basis. Even if you are not receiving payments, you will continue to

receive the "Notice of Available Weekly Claim Certifications" listing the next week that is available for you to file. Be sure to read the message printed on this notice to find out why you did not receive a payment. If you do not receive a payment or notice covering the next claim certification period within one week of the date you filed your last claim certification, you must immediately contact Claimant Information Services.

ABLE, AVAILABLE, AND ACTIVELY SEEKING WORK

At the time you file your claim for unemployment insurance benefits, you must be available for work without restrictions, and you must remain able, available, and actively seeking work throughout your claim. You must be able and available for work even if you are exempt from work search.

NOTE: As previously stated, during COVID-19 you are considered able and available for work.

SCHOOL OR TRAINING

If you are attending school or training, you must report it at the time you file your initial claim, if the schooling/training begins while you are already in claim status, you must report it when you file your weekly claim certification (request for payment). Failure to disclose this information and to properly answer the questions, may result in a finding of fraud.

- Normal (customary) hours for an occupation refers to the occupation in general, not the hours you worked on your last job. For example: On your last job as a nurse you may have worked a 4 pm-midnight shift which allowed you to attend school during the day. However, normal (customary) hours for the occupation of nurse may include all shifts during each day of the week.
- A fact finding interview may be scheduled to discuss whether the days/hours of your schooling/training are truly a restriction on your availability for work. During the fact-finding interview, the possibility of a work search exemption (training waiver) will be explored.

ADDITIONAL TRAINING BENEFITS (ATB)

If you are currently in a training program or are 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 determined by the effective date of your initial claim for UI benefits.

In order to be considered for ATB eligibility, you must meet certain requirements as follows:

Be Unemployed
Exhaust all available state and federal unemployment insurance benefits.
File your initial UI claim after you lost your job due to a permanent reduction or operation, or you were separated from a job in a declining industry.
Enroll in a training program approved by the Maryland Department of Labor (LABOR).
Register in a training program authorized under the Workforce Innovation Opportunity Act (WIOA) by a workforce professional that you worked with at your local American Job Center, or must be in full-time training otherwise approved by this Agency.
Participate in a training program prior to the end of the benefit year you established when you separated from your job.
Join a training program that will lead to a job occupation that is in demand.

STANDARD AND ALTERNATE BASE PERIODS

The base period is a 12-month period that Unemployment Insurance will review and use to determine if you are monetarily eligible for UI benefits.

- Each claimant will receive a written notice of his/her monetary eligibility. The notice will provide your **standard base period** or **alternate base period** to determine your maximum weekly benefit payment amount. Whether your claim was determined monetarily eligible or monetarily ineligible, you will receive a "Determination of Monetary Eligibility" notification.
- Regardless of which base period you will be using, you will be sent a "Determination of Monetary Eligibility." This form will list all of your base period employer(s) and the wages that were reported by these employer(s) that were paid to you during this period. Unemployment Insurance uses these wages to determine your weekly benefit amount.

The **Standard Base Period** is the first four of the last five completed calendar quarters prior to the date you file your claim for UI. If you worked full-time during all four quarters, your weekly benefit amount (WBA) will be approximately one-half of your gross weekly wage up to the maximum weekly benefit amount of \$430. To qualify for

benefits using the standard base period you must have earnings in at least two of the four quarters of the base period.

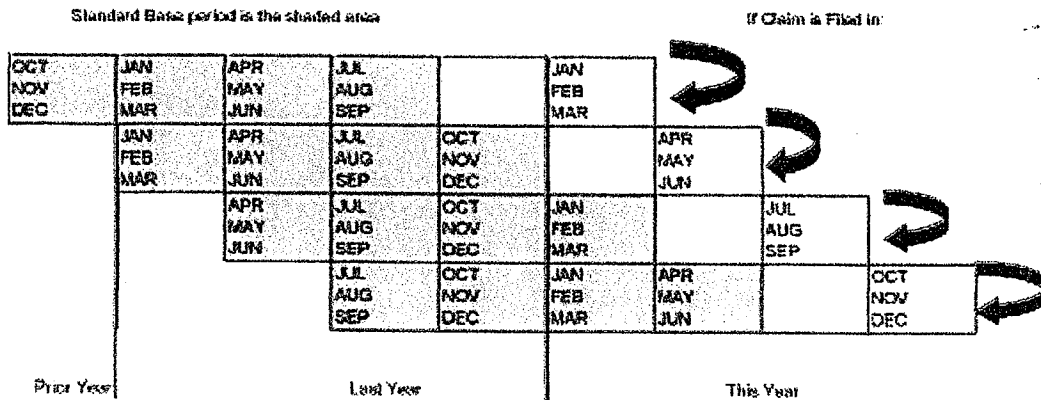
- Review your "Determination of Monetary Eligibility" notification carefully.
- If any employer is missing, or any of the wage amounts are incorrect, you must contact Claimant Information Services **410-949-0022** and file a wage protest. You also may need to provide proof (e.g. W-2's, pay stubs, employer letter, etc.) of missing or incorrect wages.

Example of standard base period:

If you file your claim in March, your base period will be the 12-month period from October 1st through September 30th before you filed your claim.

The diagrams below shows the standard base period for a new claim filed in any month of the year:

Month of New Claim	Your Standard Base Period (the 12-Month Period Ending the Previous:
January, February or March	September 30th
April, May or June	December 31st
July, August or September	March 31st
October, November or December	June 30th



NOTE: If you worked outside of Maryland or for the Federal government or served in the Armed Services during your standard base period, you must report this information when you file your claim. Under certain circumstances, these wages can be combined with your Maryland wages to give you an accurate weekly benefit amount. If you have no Maryland wages during the base period, you may be required to file a Federal claim or an interstate claim. Please visit <https://beacon.labor.md.gov/claimant> or call Claimant Information Services at **410-949-0022**.

An **“Alternate Base Period”** is the four most recently completed calendar quarters prior to the date you first applied for unemployment insurance.

- If you are not eligible for any amount of money (monetarily ineligible) under a “standard base period,” you may be automatically eligible for benefits using an “alternate base period.”
- Review your “Determination of Monetary Eligibility” notification carefully.
- If any employer is missing, or any of the wage amounts are incorrect, you must contact Claimant Information Services **410-949-0022** and file a wage protest. You also may need to provide proof (e.g. W-2’s, pay stubs, employer letter, etc.) of missing or incorrect wages.

Example of the alternate base period:

If you file your claim in March, your base period will be the immediate 12-month period (the calendar year before you filed your claim) from January 1st through December 31st.

The diagrams below shows the alternate base period for a new claim filed in any month of the year:

Month of New Claim	Your Alternate Base Period: The 12-Month Period Ending the Previous
January, February or March	December 31st
April, May or June	March 31st
July, August or September	June 30th
October, November or December	September 30th

designated on the notice.

- It is important that you make all efforts to be available for this telephone interview, as your statement will be used to determine your eligibility for benefits.
- If you cannot be available, it is your responsibility to write the following on the back of the notice: the reason you are not available for the interview; and any information concerning the "Issue To Be Resolved" listed on the front of the appointment notice.
- You must mail the notice to the address listed on the front of the notification. Please mail it back to the agency immediately prior
- to the interview date.
- If you are not available and have not provided information concerning the "Issue To Be Resolved," a determination will be made on your claim based on available information, which may result in a delay or denial of your benefits.

TAXABLE INCOME

Any unemployment insurance benefits that you receive must be reported as part of your gross income for both state and federal tax purposes.

- You may elect to have taxes deducted from your benefit payments.
- You may choose to have federal tax (14%), Maryland state tax (7%), both or neither deducted from your payment.
- If you elect to have taxes deducted from your UI benefits and are later determined "overpaid", the full amount of benefits (including taxes deducted) must be repaid.

To assist you in filing your tax returns, DUI will send you an IRS form 1099-G showing the total amount of UI benefits paid to you during the previous year by January 31st of the following year.

DEPENDENTS ALLOWANCE

You will be paid a dependent's allowance of \$8 for each child; not to exceed 5 dependent children. The dependent's allowance will also not exceed the maximum weekly benefit amount allowed of \$430.

- Under Maryland UI law, a dependent child is defined as a child, adopted child, or stepchild (not grandchild or foster child) under 16 years of age whom you support.
- A dependent may only be claimed by one parent during any one-year period.
- You may only claim a dependent when you first open your claim.
- You will be required to provide each dependent's social security number and birth date.

- No more than 26 weeks of dependent's allowance can be paid in a benefit year.



WEEKLY BENEFIT AMOUNT

The weekly benefit amount (WBA) is the amount of money you may receive based on the amount that you were paid by all employers during the base period.

- The current weekly benefit amount provided by the Maryland Unemployment Insurance Law ranges from a minimum of \$50.00 to a maximum of \$430.00.
- You may be eligible to receive up to 26 weeks of UI benefits not exceeding your weekly benefit amount.
- Once you have exhausted 26 weeks of your weekly benefit amount, you will not be eligible again until your benefit claim year is over and you have sufficient earnings to file a new Maryland unemployment insurance claim.
- If you have earnings from another state, you may be able to use those earnings to establish a new unemployment insurance claim against that state. Contact Claimant Information Services at **410-949-0022** for more information on out-of-state earnings.
- The only time that benefits exceed 26 weeks of your weekly benefit amount is if a federal extension of benefits is available. You will be notified if any extensions are in effect.

Due to the COVID-19 pandemic a federal extension of benefits has been granted. Under the CARES Act Pandemic Emergency Unemployment Compensation (PEUC) program, claimants

will automatically receive an additional 13 weeks of benefits. This means that claimants may receive a maximum of 39 weeks of unemployment insurance benefits.

REPORTING EARNINGS

Earnings are considered payment, in any form, for any work or service performed, including self-employment, tips, and odd jobs.

- Commissions are earnings but are reported differently. Commission earnings must be reported for the claim week in which you are paid.
- **NOTE:** When reporting earnings, if you earn \$60, report \$60, do not deduct \$50. If you do not report your earnings, you will be overpaid and you may be charged with unemployment insurance fraud.
- If your earnings equal or exceed your weekly benefit amount, no benefits will be paid for that week as you are not considered unemployed. (§ 8-801). You will need to contact Claimant Information Services in order to reopen your claim.
- If you have been working part-time and receiving partial unemployment insurance benefits and subsequently become totally unemployed, you must notify Claimant Information Services that your part-time employment has ended. Failure to do so may result in a finding of UI fraud.

NOTE: If you are working part-time during any week for which you claim unemployment insurance benefits, you may be eligible for partial benefits. (§ 8-803(d)). You must report all of your gross earnings (all earnings before deductions) on your weekly claim certification for the calendar week in which you performed the work, even if you have not yet been paid.

NOTE: If you are working what is considered full-time in your occupation but earning wages that are less than your weekly benefit amount, you are considered to be "not unemployed." Therefore, you are not entitled to either total or partial unemployment insurance benefits.

PAYMENTS

The Maryland UI Law requires that you report any wages you have received, are receiving or will receive from your employer upon filing your initial claim or during your claims series. The following are examples:

- **Vacation, Holiday, and Special Pay** - You must report vacation pay, holiday pay, or special payments when you file your initial claim, or if you receive any of these payments at a later time. You report these payments by calling Claimant Information Services at **410-949-0022**. Your benefits may be reduced or denied, depending on the circumstances. If you fail to report these payments, you may

be overpaid. This overpayment must be repaid before any future benefits will be paid. Some of these payments are not considered wages and will not be used in determining your monetary eligibility. Do not report vacation, holiday pay, or special payments as earnings when filing your weekly claim certification.

- **Severance Pay** - You must report severance pay when you file your initial claim. If you receive severance payments at a later time, you must report them by calling Claimant Information Services at **410-949-0022**. Do not report severance payments as wages when filing your weekly claim certification. All severance payments are deductible from unemployment insurance benefits for the number of weeks based on your last weekly pay rate. Once your severance payments have been exhausted, if you are otherwise eligible, your benefit payments will resume.
- **Pension/Annuity Payments** - You must inform the DUI if you have received a lump sum pension or are receiving monthly pension payments from any employer for whom you have worked during the last 18 months. These payments may be deductible from unemployment insurance benefits. It is required that you report the effective date of any pension payments, even if the actual payments are received at a later date. You must also report any changes in your pension amount. If you do not report your pension and any changes to your pension, you will be overpaid and you may be charged with unemployment insurance fraud. Social Security benefits are not deductible from unemployment insurance benefits and should not be reported.
- **Back Pay or Damages** - Back pay is considered wages. Unemployment insurance benefits will be denied retroactively for any week to which back pay is attributable. In addition, if the claimant has already been paid UI benefits for a week(s) to which back pay is attributable, the claimant will be charged with an overpayment. Monies paid for damages are not considered wages and, therefore, should not be deducted from a claimant's weekly benefit amount.
- **Commission Pay** - Commissions must be reported for the claim week in which you are paid, not the week in which they were earned.

NOTE: Social Security - You are NOT required to report any social security income.

If you fail to report these payments, you will be overpaid. The overpayment must be repaid before any future benefits will be paid. If you do not report your severance payments, you will be overpaid and you may be charged with unemployment insurance fraud.

THE REEMPLOYMENT EXCHANGE (REX) MODULE

The Reemployment Exchange (REX) Module is designed to allow you to enter your reemployment activities directly into the system, eliminating the need for manual record keeping. REX will also provide you with a reemployment strategy to assist you in becoming re-employed. You must record your valid reemployment activities in REX. You may do so by registering in the Maryland Workforce Exchange (MWE) System online at mwejobs.maryland.gov. All reemployment activities submitted into REX will be retained as a permanent record. This information is subject to verification by the Division of Unemployment Insurance.

What You Need to do After Registering in the MWE-REX System:

By filing your initial unemployment insurance claim, you are *automatically registered* with the public employment office, Maryland Workforce Exchange at mwejobs.maryland.gov, during the COVID-19 state of emergency pandemic.

- Under normal circumstances, you must actively search for work each week that you are unemployed and requesting UI benefits.
- However, due to the current COVID-19 state of emergency, the active search for work requirement is waived. Current and new recipients are *not* required to actively search for work during the first 10-weeks that UI benefits are received.
- Normally, you must also complete and log a minimum of (3) valid **reemployment activities per week in the MWE-REX system on the work search verification log.**
- Failure to perform and record at least three (3) valid reemployment activities per week will result in a delay or denial of benefit payments, unless exempt from work search.
- The MWE-REX system will automatically retain a permanent record of your valid reemployment activities that you log into the system.
- There are a total of thirty-seven (37) Maryland approved valid reemployment activities that you can select to complete your active search for work each week.
- Although you are not required to search for work during this time, you may still be selected for a federally-required reemployment workshop with a workforce professional. The professional will work with you one-on-one over the phone to develop an individualized reemployment plan (IRP) of action to be implemented after the state of emergency is lifted.
- During this state of emergency, we strongly encourage you to remain active by completing any of the reemployment activities online using MWE at mwejobs.maryland.gov. Some examples of valid (self-service) reemployment activities you can access online include: self-service resume, skills

self-assessment, completion of training in Allison-REX, labor market research, virtual recruiter for job opportunities, external web-linked job referrals (Career Builder, Indeed, LinkedIn),

- If you are in a union with a hiring hall, you must still make regular contact in the manner prescribed by your union. Under normal circumstances, if you belong to a union which does not usually find work for its members, you must still make an active search for work.
- You must continue to be available and actively seeking employment if you are working part-time while filing for unemployment insurance benefits. This rule does not apply to an individual who is classified as a "Part-Time Worker."
- If you believe that you have an offer of suitable employment but have not started the job yet, you must continue to look for work.
- Maryland employers are required by law to report, within 20 days, employment information (date hired, rate of pay, etc.) for all individuals hired or rehired.
- Contact Claimant Information Service for modified work search methods if you are permanently disabled, as defined in the Americans with Disabilities Act of 1990. You will still be expected to actively seek work within the limitations of your disability.
- To learn more about the work search requirement exemption, visit the [Work Search FAQ's](#).

SPECIAL CIRCUMSTANCES

The CARES Act program: Pandemic Unemployment Assistance (PUA) extends benefits to career paths that are normally not eligible for benefits such as self-employed, independent contractors, gig economy workers, those who have insufficient work history, and those that have exhausted their benefits since July 1, 2019.

- **Part-time workers** - A part-time worker is defined as 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. A part-time worker needs to meet the requirements which are being able and available and actively seeking work, if he or she needs to file for unemployment insurance benefits. The law requires part-time work sought must be for a 20 hours per week job. The work must also be in a labor market in which a reasonable demand exists for part-time work.

NOTE: If you are a part-time worker as defined above but earning wages that are less than your weekly benefit amount, you are considered to be "not unemployed." Therefore, you are not entitled to either total or partial unemployment insurance benefits.

- **Earned wages in more than one state** - If you have worked in more than one

If you know someone who is collecting unemployment insurance benefits and is working full or part-time and not reporting wages, is incarcerated, out of town, or unable to work, **call the FRAUD HOTLINE toll-free at 1-(800) 492-6804 between 8 a.m. and 4 p.m. (ET), Monday through Friday.**

All information received will be thoroughly investigated and the caller may remain anonymous.

APPEALS

If you are disqualified from receiving benefits and you disagree with the determination, you have the right to file an appeal. Your employer has the same right to appeal any employer-related decision that awards benefits to you.

- If you are notified of an employer appeal, you should make every effort to be available.
- Appeal hearings are the last step at which either you or your employer has the absolute 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 overpayment of benefits already received.

- If you are still unemployed and are filing an appeal, you must continue to file your weekly claim certifications (request for payment).
- 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 as instructed by Claimant Information Services.

NOTICE TO CLAIMANTS ABOUT 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. 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, we also share information about your claim, including wage information, with other federal and state agencies to help them determine your eligibility for their programs such as:

- Maryland workforce Exchange (MWE);
- Department of Rehabilitation Services (DORS);
- Food Stamp Program;
- Temporary Cash Assistance;
- Medicaid Programs;
- Housing Program;
- Housing Assistance; and,
- Child Support.

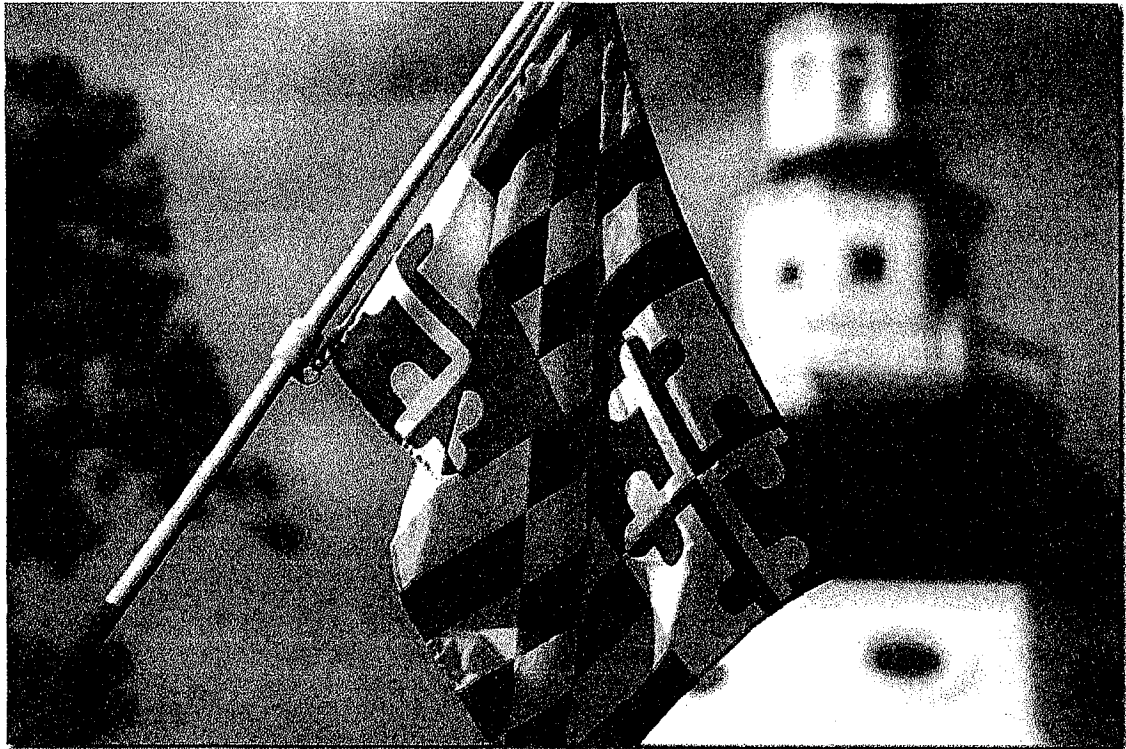
EQUAL OPPORTUNITY

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 from the date of the alleged violation with either: the Maryland Department of Labor's Office of Fair Practices (OFP) located at 1100 North Eutaw Street, Room 613, Baltimore, Maryland 21201 (or the person whom the Maryland Department of Labor has designated for this purpose); or the Director, Civil Rights Center (CRC), U.S. Department of Labor (DOL), 200 Constitution Avenue NW, Room N-4123, Washington, D.C. 20210.

If you file your complaint with the Maryland Department of Labor (LABOR) you must wait either until Labor issues a written Notice of Final Action, or until 90 days have passed (whichever is sooner), before filing with the CRC. If 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 for Labor to issue that Notice before filing a complaint with CRC. 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 Labor).

If the 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 on which you received the Notice of Final Action.

Maryland Department of Labor
Office of Fair Practices (OFP)
1100 North Eutaw Street, Room 613
Baltimore, Maryland 21201
Phone: 410-230-6319
Fax: 410-225-3282
Maryland Relay 7-1-1 E-mail: dlofp-labor@maryland.gov



Please visit our website at mdunemployment.com to access a myriad of Unemployment Insurance information.

Forms and Publications

Video - Spend Time to Save Money

Online Applications

Contact Information

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Claimant Most Frequently Asked Questions - Unemployment Insurance

GENERAL INFORMATION

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2. What information do I need to have before filing a claim?
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4. What if I have worked in more than one state in the last 18 months?
5. What if I am living in another state, but worked in Maryland in the last 18 months?
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8. Can I be paid for my dependents?
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23. If I have been working part-time but am now unemployed and only looking for part-time work, am I eligible for unemployment insurance benefits?
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28. What do I do if I receive a Notice of Benefit Determination denying my unemployment insurance benefits and I want to appeal the denial?



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29. What is unemployment insurance fraud and what penalties can be imposed?
30. What unemployment insurance services or information can I access by telephone? What is the number I should call?
31. When should I contact the Division of Unemployment Insurance (DUI)?
32. How do I get help in finding a job?

DEBIT CARD & BENEFIT PAYMENT INFORMATION

1. What is the Maryland Unemployment Insurance Benefits Debit Card?
2. Are all unemployment insurance benefits paid through the debit card?
3. If I receive a debit card, does that mean that I have met the eligibility criteria to receive Maryland unemployment insurance benefits and have been paid?
4. When won't I receive a debit card?
5. How can I access my unemployment insurance benefit payments using my debit card?
6. Can I access the entire cash amount of my unemployment insurance benefit payment on the same day the funds are available?
7. When will I receive my initial payment?
8. How will I know when funds are added to my card?
9. How do I check my debit card balance or track my spending?
10. Are there fees for using the debit card?
11. How do I transfer the funds on the debit card to my personal bank account?
12. If I stop filing for unemployment insurance benefits and then at a later point re-apply, will I use the same debit card?
13. What should I do if I change my address?
14. What do I do if my debit card has been lost or stolen or there has been unauthorized use of my debit card?
15. When do I contact the Division of Unemployment Insurance?

GENERAL INFORMATION

1. When should I first file? How do I file?

Eligibility for unemployment insurance benefits cannot be determined until you actually file an initial claim. If you are unemployed or working part-time, file your claim as soon as possible, as your eligibility begins the week in which you file your claim. Your claim becomes effective the Sunday of the week during which you apply for benefits.

You can file via the Internet at mdunemployment.com or by telephone using one of the telephone numbers listed on the Unemployment Insurance Home Page under "Claim Center Telephone Numbers."

2. What information do I need to have before filing a claim?

You will need to have:

- your name, Social Security number, address and telephone number;
- if you are claiming dependents, you will need their names, birth dates and Social Security numbers; and



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- the name, complete payroll address, telephone number and reason for separation for each employer you worked for in the 18 months prior to filing your claim.
- if you are not a citizen, proof of your alien status
- if you were in the military within the last 18 months, your DD214, Member 4.
- if you worked for the Federal Government, your Form-50 or SF-8 if available

3. What if I worked in a state other than Maryland?

An unemployment insurance claim is filed against the state where you worked, not where you live. If all of your work in the last 18 months has been in a state other than Maryland, your claim should be filed against that state. The laws of the state you are filing against govern your claim. In most cases, you will be instructed to contact the state where you worked directly; States' Unemployment Insurance Contact Information or you may call a Maryland Claim Center, Claim Center Telephone Numbers.

These claims cannot be filed using the Maryland Unemployment Insurance Internet Website.

Any benefits you receive will be paid by the state against which you file and all correspondence will be with that state. You must meet all the requirements of that state's laws in order to be eligible.

Since the laws of each state are different, it is possible that your base period, benefit year and payment amount will be different from that of a Maryland worker. The laws of the state against which you file govern your claim.

Claims for unemployment insurance benefits may be filed against any of the United States, the District of Columbia (D.C.), Canada, Puerto Rico or the Virgin Islands.

Note: Different states may also have different penalty periods, rules for dependents' allowances, etc.

4. What if I have worked in more than one state in the last 18 months?

You may have an option to file against any one of the states in which you worked and have monetary eligibility. You may choose to combine the wages of the states in which you worked to establish a combined wage claim, which may result in a higher weekly benefit amount.

To determine in which states you may have an option to file, contact the states in which you worked to explore all options. Your combined wage claim may be filed in any state in which you have employment and wages in the base period of the state and you qualify based on combining your wages. **These claims cannot be filed using the Maryland Unemployment Insurance Internet Website.** For more information, you may call a Maryland Claim Center, "Claim Center Telephone Numbers" or contact the states in which you worked. Other states' telephone numbers are listed at "State's Unemployment Insurance Contact Information."

5. What if am living in another state, but worked in Maryland?

If your base period earnings are in Maryland, but you do not live in Maryland, you would file your claim against Maryland. Your claim would be governed by the Maryland Unemployment Insurance Law. You can file your claim via the Internet at mdunemployment.com or by telephone using one of the telephone numbers listed on the Unemployment Insurance Home Page under "Claim Center Telephone Numbers."



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If you move after establishing a Maryland claim, call the Claimant Information Service to have your address changed.

6. How much money can I receive and how is my weekly benefit amount (WBA) determined?

The weekly benefit amount (WBA) is the amount of money you may receive and is based on the amount that you were paid by all employers for whom you worked during the base period. The higher your earnings, the higher your weekly benefit amount up to the maximum allowed by law. The current weekly benefit amount provided by the Maryland Unemployment Insurance Law ranges from a minimum of \$50.00 to a maximum of \$430.00.

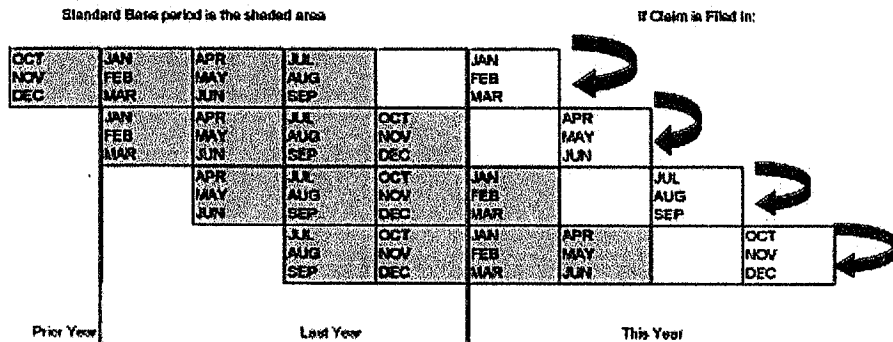
Standard Base Period

The standard base period is the first four of the last five calendar quarters completed before you file your new claim for benefits. If you worked full-time during all four quarters, your weekly benefit amount (WBA) will be approximately one-half of your gross weekly wage up to the maximum weekly benefit amount in effect at the time. You must have earnings in at least two of the four quarters of the base period. View the Maryland Schedule of Benefits as a web page or a PDF document.

Example of standard base period:

If you file your claim in March, your base period will be the 12-month period from October 1st through September 30th before you filed your claim. The table below shows the base period for a new claim filed in any month of the year:

Month of New Claim	Your Standard Base Period the 12-Month Period Ending the Previous:
January, February or March	September 30
April, May or June	December 31
July, August or September	March 31
October, November or December	June 30



If you have worked outside of Maryland or for the Federal government or served in the Armed Services during your base period, you must report this information when you file your claim. Under certain circumstances, these wages can be combined with your Maryland wages to give you a higher weekly benefit amount. If you have no Maryland wages during the base period, you may be required

to file a Federal claim or an interstate claim. Division of Unemployment Insurance staff will help you with this process.

Alternate Base Period

Under the law, if you are not monetarily eligible for any unemployment insurance benefits using the standard base period, outlined above, then an Alternate Base Period will automatically be considered for potential monetary eligibility. The alternate base period uses the most recently completed four quarters of wages.

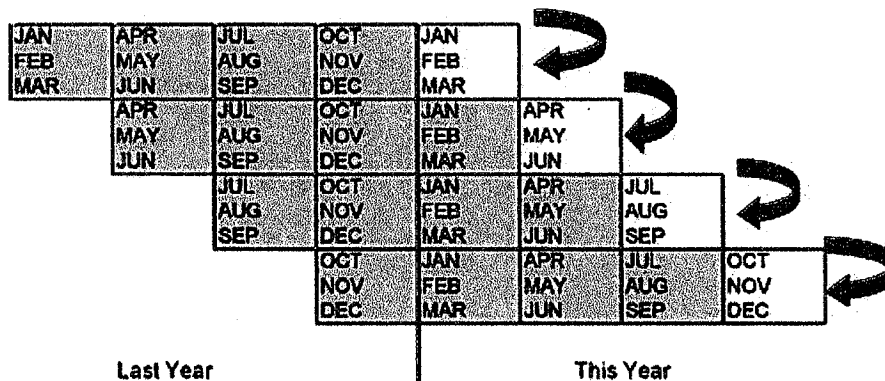
Example of the alternate base period:

If you file your claim in March, your base period will be the 12-month period from January 1st through December 31st before you filed your claim. The table below shows the alternate base period for a new claim filed in any month of the year:

Month of New Claim	Your Alternate Base Period the 12-Month Period Ending the Previous:
January, February or March	December 31
April, May or June	March 31
July, August or September	June 30
October, November or December	September 30

Base Period is in the shaded area

If Claim is Filed in:



7. How do I know if I am monetarily eligible?

You will receive a form called a "Determination of Monetary Eligibility." It will show your base period wages and your weekly benefit amount if you are monetarily eligible.

Form DLLR/DUI 212, "Determination of Monetary Eligibility," is mailed to you within 3 days after you file your initial claim. This form is for your records and it contains a listing of your base period earnings. It lists all the employers for whom you worked who are covered by the Maryland Unemployment Insurance Law and all wages these employers reported under your name and Social Security number during the base period.



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Check this form carefully. Does it:

- List any employers for whom you did not work?
- List all employers for whom you did work during your base period?
- List all the wages you earned during the base period?

If you think a correction should be made, you must contact the Claimant Information Service within 15 days and ask for a correction. You may be asked to provide copies of your Social Security card, check stubs, W-2 forms and any other proof of wages that you have.

Remember, you must contact DUI within 15 days for your protest to be accepted. Have your "Determination of Monetary Eligibility" with you when you call. In addition, you must continue to file timely weekly claim certifications (request for payment) while you await the result of the protest.

If you are not eligible for any unemployment insurance based on the standard base period explained above, the form will contain instructions on how to apply for the alternate base period, also explained above. You will need to contact DUI within 15 days as explained in the preceding paragraph and continue to file timely weekly claim certifications (request for payment).

In addition to being monetarily eligible, you must be unemployed through no fault of your own, able to work, available for work, looking for full-time work (unless defined by Unemployment Insurance as a part-time worker), and willing to accept a job for which you are qualified in order to collect benefits.

8. Can I be paid for my dependents?

For Unemployment Insurance purposes, a dependent is defined as a son, daughter, stepson, stepdaughter, or legally adopted child (not grandchild or foster child) under 16 years of age for which you provide support. You may be eligible for dependents' allowance of \$8 per dependent for up to 5 dependent children. Dependents' allowance will only be paid for 26 weeks during any one-year period. Only one parent may claim a dependent during any one-year period. The maximum weekly benefit amount, including any dependents' allowance is currently \$430 per week.

9. Are unemployment insurance payments taxable?

Yes. Any unemployment insurance benefits that you receive must be reported as part of your gross income for both state and federal tax purposes. To assist you in filing your tax returns, we will send you an IRS Form 1099-G showing the total amount of unemployment insurance benefits paid to you during the previous year. You may elect to have taxes deducted from unemployment insurance payments. You can choose to have either Federal taxes, Maryland state taxes, both or neither deducted from your payment. You must sign and return the W-4 form to us before any taxes can be withheld from your unemployment insurance benefits.

10. What are my responsibilities as a claimant?

Whether you are just now filing for or are currently receiving unemployment insurance benefits, you must:

- be able to work, available for work and you must make an active search for full-time work (unless defined by Unemployment Insurance as a part-time worker);
- report all wages earned each week;
- report all monies received by you (separation pay, severance pay, pension payments, etc.);
- be available and/or contact the Division of Unemployment Insurance when directed to do so;

- report to the Maryland Division of Workforce Development and Adult Learning when required to do so;
- accept suitable work as defined by law;
- file timely weekly claim certifications (request for payment). For more details see the question, "How often and when must I file weekly claim certifications (request for payment)?"
- Effective December 3, 2017, to be eligible for benefits, you must make a minimum of three (3) valid job contacts per week. Job applications or resumes must be submitted where accepted by hiring employers. Valid job contacts are as follows: a) in person contact with an individual with knowledge of the job; b) telephone contact with an individual with knowledge of the job; c) electronic transmission (e.g internet, email, fax); or d) other methods appropriate to the occupational classification or as specified by the employer.
- Whether you are filing on the internet or by phone you must enter your job contacts on the MWE-REX WORK SEARCH VERIFICATION LOG. You must also enter any wages for all work, including fulltime, part time, temporary, self-employment, tips or odd jobs. You must report these earnings during the week earned regardless of when you are actually paid. However, commission payments must be reported during the week paid. All earnings must be entered on the MWE-REX WORK SEARCH VERIFICATION LOG. The log can be found on the Reemployment Exchange (REX). Information submitted into REX will be retained as your permanent record job contacts and can be printed if you need a copy of your contacts. Failure to perform and record at least three (3) contacts per week will result in the denial of benefit payments.

11. Must I enroll with the Maryland Division of Workforce Development and Adult Learning?

The Maryland Division of Workforce Development and Adult Learning (DWDAL) provides a full range of employment services through the American Job Centers and via the internet. Free comprehensive job search assistance is an important part of your unemployment insurance benefits package. Under the Maryland Unemployment Insurance law, you must enroll with DWDAL within 5 days of filing your initial claim. You must enroll either 1) in person by visiting your nearest one-stop career center; or 2) via the internet at Maryland Workforce Exchange. The list of American Job Centers is located on the back cover of the benefits pamphlet, "What You Should Know About Unemployment Insurance in Maryland," and on the internet at Maryland Workforce Exchange.

- All claimants must completely register with Maryland's Division of Workforce Development and Adult Learning within five (5) days of filing their initial claim.
- Claimants must verify the Maryland Workforce Exchange (MWE) demographic and education sections, enter past employment information and create a system resume through MWE's Resume Builder; or upload an existing resume onto the MWE database.

12. Can my failure to report to the Division of Workforce Development and Adult Learning affect my unemployment benefits?

Failure to report as instructed by the Division of Workforce Development and Adult Learning could result in a delay or denial of your unemployment insurance benefits.

On occasion, you may receive notification to report for some form of service provided by the Division of Workforce Development and Adult Learning such as Reemployment Services and Eligibility Assessment (RESEA), registration, job referral or an Reemployment Opportunity Workshop (ROW).



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The notice will tell you when and where to report. You must report in-person on the date and at the time shown on the notice. Whenever you report you should be prepared to accept an offer of suitable work and be ready to work immediately. Do not bring children, guests or pets to the office with you. Dress appropriately for a job interview. Bring the notice with you.

13. What income must I report and when should it be reported? What effect will this income have on my benefits?

Any income must be reported. The Division of Unemployment Insurance (DUI) staff will make a determination based on the Maryland Unemployment Insurance Law regarding whether the monies will have an effect on your weekly benefit amount.

When you file your initial claim or reopen your existing claim, you must report full or part-time wages earned during that week from regular employment, self-employment, odd jobs, etc. regardless of whether you were paid during that week.

You must also report pensions, annuities, holiday pay, vacation pay, severance pay, bonuses and special payments that you have received or will receive. Commission payments must be reported during the week in which you receive the commission.

When you file your weekly claim certification, you must report all gross wages (all wages earned before taxes and other deductions) earned during the week in which the work was performed regardless of whether you were paid during that week. This includes wages earned for permanent and temporary work, part-time and full-time work, self-employment and odd jobs. Commission payments are handled differently. Commission payments must be reported during the claim week in which you receive the commission payments. The first \$50 in earnings will not be deducted from unemployment insurance benefits. However, you must report all earnings, even if under \$50. Any earnings over \$50 per week will be deducted from your benefit payment on a dollar for dollar basis. Earnings are considered payment, in any form, for any work or service performed, including self-employment, tips and odd jobs.

In addition, DUI must be notified if you receive a back pay award or, if once you begin receiving benefits, your monthly pension amount changes.

When you return to work, you must report the wages earned during the week you first work, regardless of whether you have been paid.

If you do not report these payments as instructed, you are committing unemployment insurance fraud. If you are found guilty of fraud, all fraudulently acquired benefits must be repaid with interest, and you will not be permitted to receive any future unemployment insurance benefits for a one year period from the date the fraud issue is determined. In addition to these administrative penalties, you can be fined up to \$1,000 or imprisoned for up to 90 days, or both.

- Any week you have earned wages including full-time, part-time, temporary, self-employment, tips or odd jobs. You must report these monies when earned.
- However, commission payments must be reported during the week you are actually paid and all earnings must be reported on the **WEEKLY WORK VERIFICATION LOG**.



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14. Can I be exempt from the regular work search requirements?

You may be eligible for a type of work search exemption if you are:

- On a temporary layoff and your employer has provided you with a definite return to work date of 10 weeks or less;
- A member of a union and are only permitted to get your work through the union hiring hall;
- In a training program approved by the agency;
- Serving on a jury;
- Participating in the Work Sharing program.

15. How often and when must I file weekly claim certifications (request for payment)?

If you file an unemployment insurance claim against the State of Maryland, you must file weekly claim certifications for each week of unemployment for which you are requesting UI benefits. You may file your weekly claim certifications (request for payment) by Internet (Webcert) or telephone (Telecert). Each weekly claim certification covers a one-week period.

It is your responsibility to keep track of the weeks for which you are requesting payment and to file those weekly claim certifications by telephone or internet timely. Failure to file your weekly claim certifications timely causes a delay in benefits and may result in denial of benefits. If your weekly claim certifications are filed properly and have been accepted over the telephone or internet, you will receive a processing number. **If you do not get a processing number, the weekly claim certification has not been accepted.** If this occurs, you must contact the Claimant Information Service immediately in order to ensure continued payment of benefits. **Don't wait.** To be considered timely, your weekly claim certification must be filed by 5:00 p.m. ET on the Friday following the week for which you are requesting benefits.


Example:

In order to file a timely weekly claim certification for the week ending March 12, 2016, you must file by telephone or internet between 12:01 a.m. on March 13, 2016, (Sunday) and 5:00 p.m. EST on March 18, 2016 (Friday). Benefits for weeks that are not filed on time may be denied according to unemployment insurance law and regulations. Any claims for weeks between the first untimely week and the date you contact DUI to reopen your claim will also be denied.

It is very important that your responses to the questions on the weekly claim certification are complete, correct and honest. Your responses to these questions become a part of your Unemployment Insurance record and will be retained. Remember it is a criminal offense to make any false statements or fail to disclose any wages or other material facts in order to obtain or increase benefits.

For each week that you file a claim certification, you must record a minimum of three (3) valid weekly work search contacts in the MWE-REX WORK SEARCH VERIFICATION LOG. This log is electronic and will retain the work search contacts for the life of the claimant's unemployment claim. Claimants may also use the manual log. These logs can be found on the mdunemployment.com website.

16. How will I receive my unemployment insurance benefits?

In order to provide benefit payments in a secure and quick manner, the State of Maryland issues unemployment insurance benefit payments with the Maryland Unemployment Insurance (UI) Benefits  **Chat with us** Click here to chat with our Virtual Assistant

Debit Card. If you wish to receive your benefit payments by having a paper check mailed to your address instead, please call:

- 410-949-0022 (outside of Maryland or within the Baltimore-metro calling area);
- Otherwise, call 1-800-827-4839 to request this option.

This Visa® debit card is issued through Bank of America. There is no activation fee or purchase fee to use the Bank of America Visa® debit card. View additional disclosures about the debit card.

17. How long can I continue to collect benefits?

If you remain totally unemployed and otherwise remain eligible, you may receive 26 times your weekly benefit amount. This is the maximum amount of unemployment insurance benefits payable under the law. Since Maryland has a weekly claim certification processing system, each payment will represent one week of benefits. NOTE: The only time that benefits can exceed an amount in excess of 26 weeks times your weekly benefit amount is if a federal extension program is available. You will be notified if an extension program is in effect.

You may file claims for more than 26 weeks if you earn some wages and partial benefits are paid. However, if you file for more than 26 weeks of benefits, no more than 26 weeks of dependents' allowance can be paid in a benefit year. If you have received all the benefits to which you are entitled (normally 26 weeks), then you may receive no more until the benefit year is over, even if you work again and become unemployed. NOTE: The only time that benefits can exceed an amount in excess of 26 weeks times your weekly benefit amount is if a federal extension program is available. You will be notified if an extension program is in effect.

18. What is a benefit year and how long does it last?

When you file a claim for benefits, you establish a "benefit year." Your benefit year is the one-year (52 weeks) period beginning with the Sunday of the first week in which you file your new claim. For example, if you filed your new claim on Friday, March 11, 2016, your benefit year would start with the preceding Sunday, March 6, 2016; this would be your "effective date." Your benefit year would last until March 5, 2017. During a benefit year you may receive up to 26 times your weekly benefit amount. Under normal circumstances, you may not start another benefit year until the first one is completed. However, if you have also worked in another state during your base period and have received all your Maryland benefits in your benefit year, you may file against the other state in which you worked and you may be eligible for benefits from that state. Call the Claimant Information Service for further information on establishing a new benefit year.

19. Are there any unemployment insurance extension programs in effect?

No. At this time you are eligible to receive a maximum of twenty-six times your weekly benefit amount (26 weeks of full benefits). You may file claims for more than 26 weeks if you earn some wages and partial benefits are paid. During times of high unemployment, there may be additional weeks available. If this happens, all eligible claimants will be contacted about any additional benefits that are available.

20. What happens if I quit my job?

21. What happens if I am fired from my job?  **Chat with us** [Click here to chat with our Virtual Assistant](#)

22. What if I am working full time but earning less than my weekly benefit amount (WBA)?

If you are working full-time but earning wages that are less than your weekly benefit amount, you are not unemployed as defined by the Maryland Unemployment Insurance law. As a result, you are not entitled to either total or partial unemployment insurance benefits. Therefore, it is your responsibility to notify DUI staff that you are a full-time worker. Failure to disclose this fact may be viewed as an attempt to fraudulently collect unemployment insurance benefits.

23. If I have been working part-time but am now unemployed and only looking for part-time work, am I eligible for unemployment insurance benefits?

A part-time worker who has become unemployed and is only looking for part-time work may be eligible if he/she meets the definition and requirements outlined in the Maryland Unemployment Insurance Law. The definition and requirements are provided below.

A part-time worker is defined as 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 a majority of the weeks of work in the base period (time period used to determine monetary eligibility for benefits).

A part-time worker is considered to be able and available for work if he/she:

- Met the definition of part-time worker outlined above;
- Is actively seeking part-time work;
- Is available for part-time work for at least the number of hours worked at the part-time;
- worker's most recent employment, but no less than 20 hours per week; and
- Is in a labor market in which a reasonable demand exists for part-time work.

A part-time worker is not considered to be unemployed, and, therefore, not entitled to benefits, if the part-time worker is working all hours for which he/she is available regardless of the amount of money earned.

24. Can I file for unemployment insurance benefits if I do not meet the definition of a part-time worker, as defined in the question above, but am working part-time?

If you do not meet the definition of a "part-time worker" as explained above, but are working all of the hours your employer has available and your gross pay is less than your weekly benefit amount plus any dependents' allowance, you may be eligible for partial benefits. However, you must still be able, available and actively seeking full-time work. You cannot restrict your work search to part-time work and be eligible for benefits. Also, you must report your gross wages each week.

If you stop working a part-time job, you must immediately notify the Division of Unemployment Insurance (DUI). Failure to do so could result in a finding of unemployment insurance fraud.

25. When, why and how will the Division of Unemployment Insurance contact me?

You may receive a notice from DUI asking you to be available at your telephone number to talk to a staff member for some specific reason. The notice will tell you the reason for the call and when to be available. You must be available at the telephone number that you provided on the date and at the time shown on the notice. Failure to be available could result in a delay or denial of benefits.



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You may also occasionally receive a notice asking you to report in-person or by telephone for an appeal hearing. Have your notice with you. Failure to be available for this hearing could result in a delay or denial of benefits.

26. What should I do if I cannot report or be available as instructed?

It is important to read any notice carefully and follow the instructions that are provided concerning what to do if you cannot be available or report in-person as specified in the notice. In most cases, you should send the notice back to the address specified on the notice explaining why you cannot report. Also, if the notice was concerning an unemployment insurance fact finding interview to resolve a particular issue, (for example, a voluntary quit) provide as much information as possible concerning that issue.

Any correspondence should always include your name, address and Social Security number. If you have any questions, call the Claimant Information Service. Failure to be available by telephone or report in-person as instructed may delay payment and may result in denial of your benefits.

27. What does it mean to be disqualified or penalized? What can cause a disqualification?

If you are disqualified, a penalty has been imposed on your claim for benefits because some requirement of the Unemployment Insurance Law has not been met. You cannot receive benefits until the penalty is satisfied. Below is a link to a list of issues that commonly need to be resolved before benefits are payable. If there is an issue on your claim, you will be notified by mail of the time and date of the fact finding appointment. The notice will also contain the telephone number that you provided when you filed your claim and you will be contacted at that telephone number. The issue(s) to be resolved will be printed on the notice. View more information about the types of issues and the disqualification associated with each particular issue.

28. What do I do if I receive a Notice of Benefit Determination denying my unemployment insurance benefits and I wish to appeal the denial?

The Notice of Benefit Determination that you will receive will explain why you were denied unemployment insurance benefits, and which section of the Maryland Unemployment insurance Law applies to the denial. The determination will also state how long you will be disqualified from receiving benefits.

The Notice of Benefit Determination will explain your appeal rights and the last day that an appeal may be filed.

The last date to file an appeal is printed on nonmonetary determinations. You may appeal within 15 calendar days and request a hearing on the facts. The appeal must be filed in writing and it must be filed within 15 calendar days from the date the determination was mailed. Appeal requests postmarked or faxed after that date may not be granted. Your signature must be included on the request for appeal. Appeal requests filed by e-mail are not acceptable. In order for the appeal request to be honored by the Appeals Division, the original signature of the person requesting the appeal must be provided. Appeal requests postmarked or faxed after that date may not be granted. All appeals must be in writing and submitted by mail to the Appeals Division, 1100 N. Eutaw Street, Rm. 505, Baltimore, MD 21201 or by fax at 410-225-9781.



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You must continue to file timely weekly claim certifications. You will not be eligible to receive benefits for any week(s) that was not filed timely, even if you win the appeal.

If a Notice of Benefit Determination involves one of your employers, that employer also has the right to appeal the decision. If either you or your employer files an appeal and you are still unemployed, you must continue to file your timely weekly claim certifications. If you do not, you will not receive benefits, even if the appeal decision is in your favor.

29. What is unemployment insurance fraud and what penalties can be imposed?

Unemployment insurance fraud is committed if you:

- file for benefits while working and do not report your earnings or
- make false statements or fail to give required information in order to obtain or increase benefits.

If you are found guilty of fraud you will:

- be considered overpaid for all benefits acquired fraudulently, and
- not be permitted to file for benefits for a one year period beginning the date fraud is determined, and
- be required to repay the fraudulently acquired benefits before any future benefits will be paid to you.

In addition to the above, penalties for fraud can include prosecution, which could result in a fine up to \$1,000 or imprisonment for up to 90 days, or both, plus penalties and interest on the fraudulently collected benefits.

To report Unemployment Insurance fraud, call 1-800-492-6804.

30. What unemployment insurance services or information can I access by telephone? What is the number I should call?

The Division of Unemployment Insurance (DUI) has an automated telephone information system that is available 24 hours a day, seven days a week. This is the Claimant Information Service referred to in many of these questions.

- The telephone number for people living in the Baltimore area or in a state other than Maryland is
410-949-0022
- The toll free telephone number for people living in Maryland but outside the Baltimore calling area, is
1-800-827-4839
- The Maryland Relay number for the hearing impaired is 711.

To access one of the following information options, press or speak the number that corresponds to the requested option.

- 1 To file a Telecert or obtain payment information
- 2 How to file an initial or reopen claim, extended benefits, and hours of operation
- 3 Information on overpayments, tax forms and the Tax Refund Intercept Program (TRIP), penalties

or appeals

4 Address Change

5 To speak to an operator

If you are a rotary caller, you must clearly speak the numbers "one", "two", "three", "four" or "five" to select the information option you want, and the system will interpret your selection. Simple instructions are provided to rotary callers to explain how to use speech recognition.

The automated voice response service is available 24 hours a day, seven days a week. Service representatives are available to help people with special problems or questions Monday through Friday from 7:00 a.m. until 6:00 p.m. ET on any weekday excluding State holidays.

31. When should I contact the Division of Unemployment Insurance (DUI)?

You should call DUI when:

- You first become unemployed and wish to file your initial claim for unemployment insurance benefits;
- You are filing for benefits, work and earn wages equal to or more than your weekly benefit amount during any week, and are now totally or partially unemployed and wish to resume filing for UI benefits; or
- You are requested, either by telephone or by receipt of a written notice, to do so by any DUI staff.

32. How do I get help in finding a job?

You may contact the Maryland Division of Workforce Development and Adult Learning (DWDAL). You may also visit the Maryland Workforce Exchange (MWE) via the internet. All claimants must register with DWDAL within five (5) days of filing their initial claim certification for Unemployment Insurance benefits. Another option you may consider is visiting your local American Job Center for in person assistance with finding a job. Locate your nearest American Job Center online.

DEBIT CARD & BENEFIT PAYMENT INFORMATION

1. What is the Maryland Unemployment Insurance Benefits Debit Card?

The Maryland Unemployment Insurance Benefits Debit Card is a Visa® debit card issued through Bank of America. The card is not a credit card. It carries no credit line and you are not subjected to a credit check or approval process to receive the card. Purchases and withdrawals are limited to the balance on your card. This card is valid for a three year period.

2. Are all unemployment insurance benefits paid through the debit card?

You do not have to receive your payments on this benefits card. You have the option to choose to receive your UI payments through a paper check to be mailed to your address. If you wish to receive your benefit payments by having a paper check mailed to your address instead, please call:

- 410-949-0022 (outside of Maryland or within the Baltimore-metro calling area);
- Otherwise, call 1-800-827-4839 to request this option.

3. If I receive a debit card, does that mean that I have met the eligibility criteria to receive Maryland unemployment insurance benefits and have been paid?



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Yes. If your UI payments are **approved you will receive a debit card**. First, you will receive a notice entitled "Notice of First Benefit Payment Approval and Mailing of Your Bank of America Debit Card." You should then receive your debit card within 10 days. It will arrive in a white envelope with the State of Maryland logo and a gray, Tennessee return address in the upper left-hand corner. It will be mailed to the address you provided to this agency. It will not be forwarded. **You must activate your card as soon as you receive it.**

Receipt of the card means that your initial payments are available, but it does not mean that you will automatically be eligible to continue to receive UI benefits. However, if you continue to file timely weekly certifications and continue to meet all of the eligibility requirements of the Maryland UI Law, all future benefits will be paid through the Bank of America debit card. To obtain information on UI eligibility requirements, to file a Webcert weekly claim certification, or to obtain a claim center telephone number, refer to other sections of this website.

4. When won't I receive a debit card?

If you choose to receive your UI benefits payments through paper checks, then you will not receive a debit card. Additionally, if your UI benefit payments are not approved, you will not receive a debit card. Reasons that could prevent you from being approved for benefits include: you are not monetarily eligible; you have been denied UI benefits for a nonmonetary reason (for example, you quit or were discharged from your job, you are not able to work, etc.); or you have not filed a timely weekly claim certification. For a more detailed explanation of these and other reasons, refer to other sections of this website.

5. How can I access my unemployment insurance benefit payments using my debit card?

To access your funds with your card, free of charge, you can:

- Access cash through bank tellers at any bank that accepts Visa.
- Transfer your unemployment insurance payments to your personal bank account (similar to direct deposit). You must have an email address for direct transfer.
- Withdraw cash from a Bank of America ATM fee free.
- Get cash back at select retail point-of-sale locations.
- Make purchases through signature or pin-based transactions.
- Make 6 fee free withdrawals per month using an ATM outside of the Bank of America ATM network. The owner of the ATM may charge a fee.

6. Can I access the entire cash amount of my unemployment insurance benefit payment on the same day the funds are available?

Yes. The funds are available for withdrawal on the day of payment. There is no set amount that can be withdrawn from an ATM from a non-Bank of America ATM. Each ATM sets its own limit on the amount that can be withdrawn at one time or during one day. However, if you withdraw your money from a teller at a bank that displays the Visa logo, you can withdraw the entire balance on your card.

7. When will I receive my initial payment?

All benefit payments made prior to receipt of your debit card will be immediately available when you receive your debit card. In order to receive subsequent payments, you must file your weekly claim certifications (request for payment) **Chat with us** These future payments will be available on your debit card by 5:00 p.m. EST on the next working day (Monday through Friday, excluding holidays) following the Click here to chat with our Virtual Assistant

12. If I stop filing for unemployment insurance benefits and then at a later point re-apply, will I use the same debit card?

Yes. You will need to hold onto your debit card in the event that you might receive future payments from the State of Maryland. The debit card is valid for a three-year period.

13. What should I do if I change my address?

You must notify the Division of Unemployment Insurance (DUI) at 410-949-0022 or 1-800-827-4839 (outside of the Baltimore area but within Maryland) of your address change. If you elected to receive paper checks, they will be sent through the mail. Therefore, it is vital that DUI always has your current address. Additionally, you may be sent notices from DUI and your failure to respond to the information/instructions in these notices could result in a delay or denial of your benefits.

14. What do I do if my debit card has been lost or stolen or there has been unauthorized use of my debit card?

Immediately contact Bank of America by calling 1-855-847-2029.

15. When do I contact the Division of Unemployment Insurance?

Contact the Division of Unemployment Insurance for concerns related to your eligibility for unemployment insurance benefits, e.g., to question the amount of benefits you are paid or to obtain an explanation regarding a denial of benefits, etc.

If you move, you must change your address, telephone number and email address with the Division of Unemployment Insurance at 410-949-0022 or 1-800-827-4839 (outside of the Baltimore area but within Maryland).

You may view the entire pamphlet entitled "Your Maryland Unemployment Benefits Debit Card" which was issued by the Bank of America.

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