



J.B. Pritzker, Governor

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# How to File an Unemployment Insurance Claim and Certify for Benefits

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# Unemployment Insurance Benefits Overview

- Unemployment insurance is a state-administered program designed to provide workers with financial assistance during temporary periods of involuntary unemployment or underemployment.

## Monetary Eligibility Requirements

- One of the requirements for receiving unemployment benefits is Monetary Eligibility.
- Monetarily Eligibility means you must have earned enough wages during the period of review to receive unemployment benefits.
- The amount you are eligible to receive is based on your earnings and is called your Weekly Benefit Amount (WBA).

## Weekly Benefit Amount (WBA)

- The minimum Weekly Benefit Amount (WBA) is \$51, not including a dependent spouse or child
- The maximum Weekly Benefit Amount (WBA) is \$484, not including a dependent spouse or child

## Dependent Allowance

You may receive a Dependent Allowance in addition to your Weekly Benefit Amount (WBA) if you have:

- a. A dependent child under the age of eighteen (18) or;
  - b. A non-working spouse
- You can claim one or the other. You cannot claim both your spouse and your child as a dependent.
  - Reporting more than one dependent child will not increase your Dependent Allowance.

## Dependent Allowance

- The minimum allowance for a dependent spouse is \$15; the maximum allowance is \$93.
- The minimum allowance for a dependent child is \$26; the maximum allowance is \$185.

## Other Payments

Due to COVID-19, an emergency increase in the amount of \$600 per week will be added to your unemployment benefits payment.

The emergency \$ 600 increase will be automatically applied to your benefit payment received after 04/06/2020 and is effective through 07/31/2020.

## Other Eligibility Requirements

Besides being monetarily eligible for benefits, other requirements which must be met to be eligible for benefits are:

1. You must be able and available for work.
2. If required, you must be actively seeking work.
3. If required, you must register for work at [www.Illinoisjoblink.com](http://www.Illinoisjoblink.com).



## **Able, Available and Actively Seeking Work**

Under the emergency rules, we have made adjustments to our actively seeking work requirement as a response to the current situation.

The emergency rules ensure that an individual who is unable to search for a job in their regular field of work because, for example, they have been confined to their home by a government-imposed quarantine, would be considered able and available for work even if they limited their search to work that could only be performed from their home (e.g., transcribing, data entry, virtual assistant services) and there is a labor market for that work.

## Illinois Job Link

The Illinois Job Link (IJL) is an employment service tool used to enhance an individual's ability to obtain employment and is also an eligibility requirement.

- There are exceptions to this requirement, including where local labor market conditions indicate employment service registration would not increase the likelihood of returning to work.
- This exception applies to workers temporarily laid off due to the COVID-19 outbreak. Therefore, the registration requirement is waived with respect to them.

## Information Needed to File Your Claim

It is important to have all of the following information before you begin the filing process. The application will time out after an hour of non use:

- Your social security number
- Your Drivers License or State ID
- Your employment history from the past 18 months to include name of employers, start date, last day of work and number of days worked.

## Information Needed to File Your Claim

If you are claiming a dependent child or a dependent spouse, you will need to provide your dependents:

- Name
- Social Security Number and;
- Date of Birth

## When to File

- File your claim for unemployment insurance benefits **during the first week of unemployment**, which would be the week you were laid off or your hours were reduced.
- Your claim is effective the week you file for benefits.
- However, if you worked during the week in which you are filing and those earnings are equal to or exceed the amount you are eligible to receive in benefits, your claim will be effective the following week.

***(Example: You file your claim on 04/18/2020. Your last day of work was Friday, 04/17/2020, and you earned \$500 for that week. If your weekly benefit amount is \$300, you are not unemployed for that week and your claim will be effective the following week, 04/19/2020.)***

## Where to File

- Apply for benefits online at:

[www.ides.illinois.gov](http://www.ides.illinois.gov)

– Available anytime

There are instances where individuals are unable to register online and are therefore unable to file their claim online.

If you are unable to register and file online, you will need to contact Claimant Services at 800-244-5631 for assistance.

## What Happens Next?

After your claim is filed, IDES will send you a UI Finding, which will include information such as:

- Your Weekly Benefit Amount (WBA), which is the amount you are eligible to receive each week.
- Your Dependent Allowance, if applicable.
- Your first certification date and;
- Other information pertinent to your claim, including your Maximum Benefit Allowance.

# Maximum Benefit Allowance

Maximum Benefit Allowance is the total amount you are eligible to receive during your benefit year.

- The Maximum Benefit Allowance is your Weekly Benefit Amount (WBA) times 26 weeks.
- The Maximum Benefit Allowance does not include your Dependent Allowance.
- The Maximum Benefit Allowance does not include the Emergency Increase.

***Example: Your weekly benefit amount is \$350. Your Maximum Benefit Allowance is \$350 (WBA) X 26 (Weeks) =\$9100.***



## Certification

- Certification involves answering a list of questions which are asked to determine if you are eligible to receive unemployment benefits for the weeks in question.
- You will be assigned a certification day; either Monday, Tuesday or Wednesday and will be asked questions pertaining to the two weeks immediately preceding.

***Example: If your call date is Monday, 04/06/2020, you will be asked questions pertaining to the week of 03/22/2020 through 04/04/2020.***

- If you miss your regular certification day you can certify on Thursday or Friday of that week. You may also you certify on your regular day in the following week (or Thursday or Friday of that week).

## Certification

- There are two ways to certify for benefits:
- The best way to certify is online at <http://www.ides.illinois.gov/>
  - Available from 5 AM to 7:30 PM
  - Select *Unemployment Insurance* under the *Individuals* tab, then choose:

### ***Certify for Weeks of Benefits***

- You can call the agency's touch-tone voice response system called Tele-Serve at **1-312-338-4337**
  - Available from 5 AM to 7:30 PM

## Payment Options

- After filing a new claim, you will automatically be sent a debit card. Please activate your debit card immediately.
- You have the option to set up Direct Deposit to your checking or savings account online at [www.ides.illinois.gov](http://www.ides.illinois.gov). If your direct deposit is not set up at the time you certify, your benefits will be paid to your debit card. Once your Direct Deposit is set up, benefits will automatically go to your Direct Deposit account.

## Benefit Payment

- Once you have certified for benefits, it will be determined if you are eligible to receive benefits based on the answers you provided.
- If you are eligible to receive benefits, generally you will receive a payment within 2 to 3 business days.
- Payments will be sent to your debit card; or if you set up direct deposit, payments will be deposited into your bank account.
- Normally, individuals are not paid for the first week of benefits following an initial claim. This week of nonpayment is referred to as a waiting week. However, due to COVID-19, at this time, the waiting week has been waived. Therefore, you are eligible to receive payment for the first week of your claim, along with the second week.

# Benefit Payment

- Unemployment insurance benefits are subject to State and Federal income taxes.
- You can elect to have deductions taken out at the time you file your claim or after.
- Deductions are 10% federal income taxes and 4.95% state income taxes.
- You can not elect deductions on a payment you have already been paid.

## FAQ

### **Can I work and receive benefits?**

Yes. If you work and your earnings are less than your Weekly Benefit Amount (WBA), you may be eligible for all or partial benefits. For example, earning less than half of your WBA will not affect the amount you receive. However, if you earn more than half of your WBA, anything over half of your WBA will be deducted from your benefits.

## Part-time Unemployment

***Example: Your WBA is \$350. You earned \$275 working. Since half of your WBA is  $\$350/2 = \$175$ , your benefits will be reduced as follows:  $\$275$  (earnings) -  $\$175 = \$100$ , which means \$100 will be deducted from your WBA.***

***Therefore, for the week that you worked and earned wages in the amount of \$275, you will receive  $\$350$  (WBA) -  $100 = \$250$  plus your Dependent Allowance, if applicable.***

Note: Dependent allowance is payable only if benefits are payable.



# Disqualifying Income

## I receive a pension. Will this affect my unemployment benefits?

If the pension was paid by an employer in the base period or the employer is the chargeable employer on your claim, those pension payments are considered disqualifying income.

- 50% of the amount you receive may be deducted from your Weekly Benefit Amount (WBA) if you paid into the pension or;
- 100% will be deducted if your employer paid the full amount.
- If you received a lump sum amount and did not have the option to receive monthly payments, a deduction will be made **only** for the week in which you received the payment.
- If it has been more than 18 months since you worked for the employer, the pension you are paid is not disqualifying income and, therefore, will not be deducted from your benefits.



## **Workers' Compensation**

Is workers' compensation the same as unemployment compensation? No. Workers' Compensation is payment made based on the Workers' Compensation Act and are paid due to a temporary disability.

If I receive Workers' Compensation will this affect my unemployment benefits? Yes. 100% of your workers' compensation will be deducted from your Weekly Benefit Amount (WBA).

## Important Numbers and Websites

File your claim, certify for benefits, check your payment status  
at: [www.ides.illinois.gov](http://www.ides.illinois.gov)

Tele-Serve: 1-312-338-4337

Claimant Services: 1-800-244-5631

Fax Number (for sending ALL documents): 1-217-557-4913