

Dear Claimant:

Enclosed in this mailing is your Unemployment Insurance (UI) Finding letter. IDES understands that applying for unemployment insurance can be a complex process. The Department is here to help. This explanatory sheet is designed to help you better understand the attached UI Finding letter.

### UI Finding Letter Explained

This enclosed UI Finding letter will answer the most important questions about your UI claim, such as:

#### 1. **Am I eligible to receive benefits?**

Towards the bottom of the UI Finding, look under the *UI Monetary Determination* header and find your *Weekly Benefit Amount*.

- If this number is “0”, you are currently monetarily ineligible to receive regular UI benefits. Information on next steps is available on the back of this letter.
- If this number is between “\$1.00” and “\$505.00”, then you are monetarily eligible to receive UI benefits.

#### 2. **How much can I receive in benefits?**

The number under that same *Weekly Benefit Amount (WBA)* will list how much you can receive each week. The minimum WBA is \$51, and the maximum is \$505. If you have dependents, the *Dependent Allowance* will be added to your *Weekly Benefit Amount* to get the full *Benefit Amount Per Week*, which is listed on the right.

#### 3. **How do I get my benefits?**

To receive benefits, you must “certify” by answering some basic questions every other week. This helps IDES verify your continued eligibility for benefits. Near the top of the UI Finding, find the line listing your first certification date. On that date, you should certify through IDES’s website or Tele-Serve system (the website is recommended). Prepare to report whether you worked, and the amount of gross wages earned for each of the past two weeks.

In addition, you are assigned a bi-weekly certification day, which can also be found near the top of the UI Finding. Every other week

### Key Terms

**Additional Claim:** A claim filed at the beginning of a second or subsequent break in employment within a benefit year.

**Base Period:** The first four of the last five completed calendar quarters immediately preceding the benefit year. It is used to determine if you earned enough income to qualify for benefits. If you do not qualify under the standard base period, the most recent four completed quarters may be used as an alternate base period.

**Benefits:** Payments made to you every other week if you are eligible.

**Benefit Year:** Your benefit year typically begins on the Sunday of the week in which you first file your claim. The benefit year is the full year (52 weeks) that begins on that date.

**Claimant:** An individual who applies for/receives unemployment insurance benefits.

**Certification:** The process of answering basic questions online or by telephone to communicate your employment status. Certification establishes your continued eligibility and is how your benefits are paid.

#### **Didn’t apply for unemployment insurance?**

If you did not recently apply for UI benefits, yet still received the attached UI Finding letter, you may be the victim of identity theft. Please visit [ides.illinois.gov/fraud](http://ides.illinois.gov/fraud) for more information.

following your first certification date, on either Monday, Tuesday, or Wednesday, you must certify again for benefits. If you are unable to certify on your assigned certification day, you may certify on Thursday or Friday of that same week. **Please Note:** You will receive benefits 2-3 days after successfully certifying each time.

### Other Key Points

#### **Payment Methods**

Your benefits will arrive either through a debit card or direct deposit. You will receive a debit card by default if you did not select direct deposit upon filing. Please see your UI Finding letter for instructions on switching payment methods.

#### **If Your Weekly Benefit Amount (WBA) is “\$0”**

If your WBA is “\$0”, then our records indicate that you were not paid enough wages during your base period to qualify for regular unemployment benefits.

#### **Appeal Rights**

If you disagree with your UI Finding, you may file an appeal within 30 days of the mailing date on your UI Finding letter. Please refer to the end of the UI Finding letter for information on appealing. **Please Note:** If you filed an appeal, you should continue to certify for your weeks of unemployment, even though you may not receive benefits until the appeal is decided.

#### **If You Return to Work**

When you certify, you must report if you worked or earned wages for each of the last two weeks. If you return to work and earn more than your WBA, you will not receive benefits for that week. If you need to re-apply for benefits again within the same benefit year, you must file an Additional Claim.

### Other Assistance

Visit [ides.illinois.gov/moreassistance](https://ides.illinois.gov/moreassistance) for a list of other services such as health insurance, childcare, and food assistance.

### Translations

**Spanish:** [ides.illinois.gov/UIFinding-Spanish](https://ides.illinois.gov/UIFinding-Spanish)

**Polish:** [ides.illinois.gov/UIFinding-Polish](https://ides.illinois.gov/UIFinding-Polish)

**Chinese:** [ides.illinois.gov/UIFinding-Chinese](https://ides.illinois.gov/UIFinding-Chinese)

**Arabic:** [ides.illinois.gov/UIFinding-Arabic](https://ides.illinois.gov/UIFinding-Arabic)

**Hindi:** [ides.illinois.gov/UIFinding-Hindi](https://ides.illinois.gov/UIFinding-Hindi)

**Tagalog:** [ides.illinois.gov/UIFinding-Tagalog](https://ides.illinois.gov/UIFinding-Tagalog)

### Key Terms Cont'd

**Dependent Allowance:** A benefit added to the weekly benefit amount if you have either (1) a dependent child under the age of eighteen, (2) a non-working spouse who is ineligible for UI benefits of their own or (3) an adult child who is disabled. You can claim a dependent child or spouse, but not both. More than one child will not increase your benefits.

#### **Maximum Benefit**

**Allowance:** The total amount you are eligible to receive during the benefit year. It is your WBA multiplied by 26 weeks.

#### **Monetary Determination:**

The decision that lists the amount of benefits you are eligible to receive. Also called the UI Finding.

#### **Monetary Eligibility:**

Your eligibility for UI, based on if you earned enough wages during the base period.

#### **Non-Monetary Eligibility:**

Reasons other than wages that impact your eligibility for UI, such as not being able and available to work, voluntary leaving, etc. IDES will reach out to you if a question about your non-monetary eligibility arises.

#### **Weekly Benefit Amount**

**(WBA):** The amount of money you are eligible to receive per week, not including the dependent allowance, if you are otherwise eligible for benefits.