

New Jersey Department of Labor and Workforce Development

IMPORTANT INFORMATION

about your
**Unemployment
Benefits**

NEW JERSEY DEPARTMENT OF



LABOR AND WORKFORCE DEVELOPMENT

nj.gov/labor

For more detailed information, see *Unemployment Insurance:
Your Rights and Responsibilities* online at nj.gov/labor/PR94PDF.

Please review all the information in this handout carefully. It is in your own best interest to understand your rights and responsibilities. You can find more in-depth information about unemployment benefits online at nj.gov/labor/UI-general. If you cannot understand the information in this packet, or do not have access to the Internet, call your nearest Reemployment Call Center to talk to a customer service representative today (see page 5 for phone numbers).

To assist you in your search for employment, the Department of Labor and Workforce Development (LWD) created New Jersey Career Connections. Among other functions, New Jersey Career Connections can help you apply for funding assistance, prepare a personal budget, research and attend skills trainings, sharpen existing skills, build and enhance your resume, and learn interview and job-search skills.

You can access New Jersey Career Connections services online at careerconnections.nj.gov. You can also get in-person career navigation and job-search assistance from career coaches at New Jersey Career Connections locations, including One-Stop Career Centers, libraries, and community colleges, throughout the state. To find a New Jersey Career Connections location near you, go to careerconnections.nj.gov and scroll down to the map of New Jersey.



How to certify for benefits

Certify online (the easiest way)

The easiest and quickest way to certify for your unemployment insurance benefits is online. When you certify for benefits online at njuifile.net, you can certify for benefits every week, any day of the week, starting on Sundays (instead of having to wait for a weekday). Certifying online is easy, takes just a few minutes, and you'll get your benefits faster than if you certify by phone.

You may certify for your benefits online any day of the week during the following hours:

Monday – Friday	7:00 a.m. – 6:00 p.m.
Saturday	8:00 a.m. – 3:00 p.m.
Sunday	8:00 a.m. – 5:00 p.m.

With your online ID, password, and PIN, you can review your UI claim whenever you want.

Certify by phone

If you decide to certify for your benefits by phone (phone numbers on page 5), you will certify every two weeks, weekdays only. You will need your 4-digit PIN to certify for benefits. The hours of operation for phone benefit claims are 8:30 a.m.– 6:00 p.m., Monday to Friday (including holidays). The schedule for certifying for benefits by phone is:

Mondays — for individuals whose Social Security number ends with an odd number (1, 3, 5, 7, 9)

Tuesdays — for individuals whose Social Security number ends with an even number (0, 2, 4, 6, 8)

Wednesday, Thursday or Friday— for those who missed certifying on the assigned day.

If you have certified for benefits over the phone in the past, you may switch to certify online.

Your personal identification number (PIN)

When you filed your initial claim by phone, you chose a four-digit personal identification number (PIN). Write down your PIN and keep it in a safe, secure place, and do not share this information with anyone. You will need your PIN to certify for your benefits. Your PIN is good for 1 year. If you forget your PIN, call your local Reemployment Call Center, and ask the representative to reset your PIN.

Your online ID and password

When you filed your initial claim online, you created an online ID and password. Write down this information, keep it in a safe, secure place, and do not share this information with anyone. You will need your online ID and password when you certify your claim online each week. You will also need this information to get form 1099-G so you can file your taxes. If you forget your password, first try to retrieve it using the security questions. If you still can't access your claim, call your local Reemployment Call Center. The phone numbers are listed on page 5.

Payment options

There are 2 ways to receive UI benefit payments: by debit card or by direct deposit. If you want UI benefit payments deposited directly into your checking or savings account, choose that option when you first file your claim, or complete the direct deposit application online any time at njuifile.net.

If you do not choose direct deposit, you will receive a prepaid Bank of America debit card. Bank of America mails the card to you in a plain, unmarked envelope within 7 days of filing your initial claim. Watch your mail for it. The card is good for 4 years. ***You should keep this card for 4 years***, even after you return to work or your claim expires. If you need to reopen a claim or file a new claim within 4 years, you will use this same card for these claims.

If you choose to receive UI benefits by direct deposit or debit card, the money will usually be available in your account within 2 business days after you claim your benefits.

Note: Please keep the Bank of America debit card that you recently were issued, since it can be used for either unemployment or disability benefits.

If you lose your card and need a replacement, call Bank of America at 1-866-213-4074. Operators are available 24 hours a day, 7 days a week.

Searching for employment

You must search for work each week you claim benefits. We conduct random investigations to review your eligibility, payroll records, and work-search contacts. If your case is picked for a spot check, we will contact you to schedule an interview. The information and tools online at careerconnections.nj.gov can help you in your job search. You can also get personal help at New Jersey Career Connection locations, which include One-Stop Career Centers, local libraries, and community colleges, where career coaches will guide you in your search for employment.

What must I do to remain eligible for unemployment benefits?

Unemployment insurance benefits are a temporary safety net while you make an honest search for work. To remain eligible for unemployment benefits:

- 1) **You must keep all scheduled appointments** with the Department of Labor and Workforce Development. Depending on the reason for the appointment, appointments may be held either in person or by phone.
- 2) **You must be able to work:** You must be physically and mentally able to work each week for which you are claiming unemployment insurance benefits. If you cannot work due to sickness or injury not caused by the job, you may be eligible for benefits under New Jersey's Temporary Disability Insurance program.
- 3) **You must be available for work:** You must be ready to start a job immediately, have transportation, and not have to stay home to care for children or other dependents.
- 4) **You must actively seek work:** You must make an effort to secure employment for each week of benefits you claim. Contacting at least 3 employers each week by phone, mail, Internet or in person, is considered a reasonable effort. You must be able to show proof that you are actively searching for work. We recommend keeping a record of your work search:

Date of contact	Employer name, address, phone number	Method of contact	Name of person contacted	Position applied for	Was application taken?	Result of contact

- 5) **You must not refuse an offer of suitable work:** If an employer offers you a suitable job, you must accept it. If you refuse, you may be denied benefits.
- 6) **You must claim your unemployment insurance benefits** every week online or every 2 weeks by phone.

For more information about unemployment insurance benefits, we recommend reading *Unemployment Insurance: Your Rights and Responsibilities*, online at nj.gov/labor/PR94PDF.

Important Contact Information

Unemployment Insurance

The easiest, quickest way to file your unemployment insurance claim is to file online at njuifile.net. File your claim as soon as you become unemployed — but not before.

File online: njuifile.net

File by phone (Reemployment Call Centers/Customer Service):

North New Jersey:
(201) 601-4100

Central New Jersey:
(732) 761-2020

South New Jersey:
(856) 507-2340

Out-of-State Claims:
(888) 795-6672 — You must call from a phone with an out-of-state area code

IMPORTANT: All of these phone numbers go to the same place. Local phone numbers are offered as a courtesy for callers who are charged more for long-distance calls. If you are in a phone queue, you will not move ahead by trying one of the other phone numbers. If you hang up to call a different number, you will forfeit your place and be moved to the end of the queue.

Call Centers are open weekdays (**except state holidays**) between 8:30 a.m. and 4:30 p.m.

Can't find an answer to your question on our website? To get help with your claim, call your nearest Reemployment Call Center (phone numbers listed above).

Mailing address

Unemployment Insurance – Customer Service Office
New Jersey Department of Labor and Workforce Development
PO Box 058
Trenton, NJ 08625-0058

Bank of America (prepaid debit cards): 1-866-213-4074

If you have questions about your debit card, please call Bank of America directly.

Reemployment Services

While losing a job can be difficult, the New Jersey Department of Labor and Workforce Development has created New Jersey Career Connections to help you determine the next steps in your career. New Jersey Career Connections offers an easy-to-follow and effective plan for success—The Path to Employment.

The Path to Employment consists of three stages: Plan, Prepare, and Succeed. Each stage provides activities and information to help you in your search for employment. Among other functions, New Jersey Career Connections helps you explore the job market, apply for funding assistance, prepare a personal budget, research and attend skills trainings, sharpen existing skills, build and enhance your resume, and learn interview and job-search skills.

New Jersey Career Connections is accessible online and in person. The New Jersey Career Connections website, careerconnections.nj.gov, allows you to work independently, using online tools and resources as you so choose. The website includes interactive tools, including OnRamp (our online job board and job-match tool) and a career navigation module. Other resources on the website include a directory of training programs, information on hundreds of careers, and advice and guidance on a wide variety of topics, including networking, searching for employment, and preparing for interviews. For hands-on, in-person assistance, you can visit New Jersey Career Connections locations throughout the state, including One-Stop Career Centers, local libraries, and community colleges. Career coaches at these locations are trained in the use of online resources and can provide additional tools and advice to help you succeed in your search for employment.

As the primary sites for New Jersey Career Connections services, One-Stop Career Centers offer you the most services and provide you the most direction. Most One-Stop Career Centers offer

- skills assessments
- free computer tutorials to refresh your math, English, and basic computer skills
- financial advice, including information on financial aid, tuition waivers, and training grants
- information on apprenticeship and on-the-job training programs
- access to Jersey Job Clubs, which provide networking opportunities, access to employment-search workshops, and one-on-one employment-search assistance.

Be sure to contact your local One-Stop Career Center to determine the specific services offered at your location.

For a list of One-Stop Career Centers and other New Jersey Career Connections locations, go to careerconnections.nj.gov—click on *Plan*, then *Get the Support You Need*, then *New Jersey Career Connections Sites*.

Appeal Tribunal

You will receive, by mail, any written decision (called a determination) that affects your eligibility for unemployment insurance benefits. If your claim for benefits is denied or your UI benefits are reduced and you disagree with that determination, you have the right to appeal.

Your letter of appeal should include:

- your name
- your Social Security number or claimant ID number
- your mailing address
- your phone number
- your e-mail address
- your reasons for disagreeing with the determination
- and, if you are filing the appeal late, the reason for the delay.

You must file your appeal within 10 calendar days of the date the determination was mailed to you or 7 calendar days after delivery. The appeal period will be extended only if you show good cause for filing late.

You may file an appeal

online at nj.gov/labor/OnlineAppeal

by mail Appeal Tribunal
New Jersey Department of Labor and Workforce Development
P.O. Box 907
Trenton, NJ 08625-0907

or by fax (609) 292-2438

Get more information at <http://lwd.dol.state.nj.us/labor/ui/appeals/appealsProd.html>

Online Help

Answers to frequently asked questions about unemployment insurance benefits	nj.gov/labor/UnemploymentQs
Calculate your weekly benefits	nj.gov/labor/UIbenefit-calculator
Claim weekly unemployment insurance benefits	njuifile.net
Your appeal rights	http://lwd.dol.state.nj.us/labor/ui/appeals/appealsProd.html
Search for a job (OnRamp)	careerconnections.nj.gov (click on "OnRamp for Jobseekers" on homepage)
Job fairs in your area	careerconnections.nj.gov
Pay back overpaid benefits	nj.gov/labor/UI-overpaid
Report unemployment insurance fraud	nj.gov/labor/ReportFraud
Unemployment Insurance: Your Rights and Responsibilities	nj.gov/labor/PR94PDF

Report Unemployment Fraud!

It is a crime to fraudulently collect unemployment insurance benefits. Do not jeopardize your benefits by committing fraud.

People who commit fraud may have to pay severe fines and penalties, can be denied unemployment benefits in the future, and may face criminal prosecution and imprisonment.

If you suspect someone is illegally collecting unemployment benefits or committing fraud, you can report it at nj.gov/labor/ReportFraud.

You do not have to give your name.

New Jersey Department of Labor and Workforce Development is an equal opportunity employer with equal opportunity programs. Auxiliary aids and services are available upon request to individuals with disabilities. TTY users can contact this department through New Jersey Relay: 7-1-1.

