



State of New Jersey  
Department of Labor and Workforce Development

*Please Read This Guide And  
Save It For Future Reference*

NEW JERSEY DEPARTMENT OF

**LWD**

LABOR AND WORKFORCE DEVELOPMENT

n j . g o v / l a b o r

**ON THE INTERNET**

Visit [www.nj.gov/labor](http://www.nj.gov/labor) for unemployment and reemployment information.

Visit [www.njuifile.net](http://www.njuifile.net) to file a new unemployment claim, reopen an existing claim, or claim weekly unemployment benefits. Also, access information about your claim, enroll for direct deposit of your benefit payments, get income tax information, review and update your claim, and view or print information about your claim.

\*\*\*\*\*

**REEMPLOYMENT CALL CENTERS**

Telephone a Reemployment Call Center to file a new unemployment claim or reopen an existing claim.

|                        |                |
|------------------------|----------------|
| Union City Call Center | (201) 601-4100 |
| Freehold Call Center   | (732) 761-2020 |
| Cumberland Call Center | (856) 507-2340 |

\*\*\*\*\*

**OUT-OF-STATE CLAIMS**

(888) 795-6672

**SELF-SERVICE SYSTEM**

[www.njuifile.net](http://www.njuifile.net)

\*\*\*\*\*

**ACCOMMODATIONS**

Please let us know if you require any accommodations as a result of having a disability.

\*\*\*\*\*

**FRAUD HOTLINE**

You can help us protect your unemployment and disability funds. If you suspect someone is collecting benefits illegally, please contact us by completing the fraud reporting form online at:

<http://lwd.dol.state.nj.us/labor/ui/content/fraud.html>

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This pamphlet is published for informational purposes only and does not have the force or effect of law or regulation.

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.

If you need this document in braille or large print, call (609) 292-7162. TTY users can contact this department through New Jersey Relay: 7-1-1.

# *Unemployment Insurance:*

## *Your Rights and Responsibilities*

|  |    |
|--|----|
| What Are Unemployment Benefits and<br>Where Does the Money Come From?..... | 1  |
| Step One: Filing the Claim.....  | 1  |
| Identity Proofing.....   | 1  |
| Step Two: Are You Eligible? .....  | 2  |
| Definitions .....  | 3  |
| Covered Employment .....   | 3  |
| Requalifying Requirement.....  | 3  |
| Base Period .....  | 3  |
| Alternative Base Periods .....   | 3  |
| Base Week.....   | 4  |
| Corporate Officers/Owners .....  | 5  |
| Step Three: Monetary Eligibility-Your Benefit Entitlement .....            | 5  |
| Weekly Benefit Rate.....   | 5  |
| Dependency Benefits.....   | 5  |
| Maximum Benefit Amount.....  | 6  |
| Step Four: The Reemployment Services Meeting .....                         | 6  |
| Step Five: Non-Monetary Eligibility .....                                  | 7  |
| Step Six: Registering For Work .....                                       | 8  |
| Mandatory Reemployment Services .....                                      | 8  |
| Review of Initial Eligibility Process .....                                | 8  |
| Requirements to Remain Eligible for Benefits .....                         | 9  |
| Reporting Requirements .....   | 9  |
| Able to Work .....   | 9  |
| Available for Work .....   | 10 |
| Actively Seek Work .....   | 10 |
| Accept Suitable Work.....  | 10 |
| Claim Benefits on the Internet or by Telephone.....                        | 10 |
| Certification for Benefits.....  | 11 |
| Instructions for Claiming Benefits on the Internet.....                    | 12 |
| Instructions for Claiming Benefits by Telephone .....                      | 12 |
| Personal Identification Number (PIN) .....                                 | 13 |

|   |        |
|---|--------|
| Part-Time Work .....  | 14     |
| Return to Work .....  | 15     |
| Appeals .....   | 16     |
| Review of Requirements to Remain Eligible for Benefits .....      | 17     |
| Reopening Your Claim .....  | 18     |
| Filing for Unemployment Insurance After a Period of Disability .. | 18     |
| Separation Pay .....  | 19     |
| Training .....  | 20     |
| Reemployment Services.....  | 22     |
| Jobs4Jersey .....   | 22     |
| Address Change .....  | 22     |
| Unemployment Insurance Prepaid Debit Card .....                   | 23     |
| Direct Deposit of Benefits.....                                   | 23     |
| Taxation and Voluntary Withholding .....                          | 24     |
| Penalties and Safeguards.....                                     | 25     |
| Overpayments and Collections .....                                | 25     |
| Questions and Answers .....                                       | 26     |
| Other Unemployment Programs .....                                 | 27     |
| A Final Note .....  | 30     |
| Form: Dependency Benefits.....                                    | 31, 32 |
| Form: “Request for Change in Withholding Status”.....             | 34     |
| Work Search Record .....  | 36, 37 |
| Claim Record .....  | 38     |
| Index .....   | 41, 42 |
| Telephone Numbers .....   | 43     |
| Obtaining Claim Information.....                                  | 43     |

## FRAUD WARNING

It is a serious offense to claim and/or receive unemployment insurance benefits fraudulently. It can lead to severe fines, denial of future benefits, or penalties, including **CRIMINAL PROSECUTION** and **IMPRISONMENT**.

### Examples of fraudulent actions are:

- Withholding information or giving false information to the Department of Labor and Workforce Development;
- Failure to report the true reason that you were separated from employment;
- Failure to report all earnings, including holiday/vacation pay, tips, commissions, or self-employment. **YOU MUST REPORT ALL MONIES WHICH YOU EARN** (even if you were not paid), whether your earnings are for full-time or part-time employment, when you claim your weekly unemployment insurance benefits. If in doubt, report it;
- Failure to report that you have returned to work. All New Jersey employers are required to report specific information, such as first day of work, for all employees who are newly hired, rehired, or who have returned-to-work after a separation from employment. A cross-match is done at the time of certification on anyone who has returned to work;
- Allowing someone else to certify for benefits for you on your behalf;
- Altering, buying, selling or counterfeiting a Social Security card. This is a **felony** under Federal Law, and punishable by a **fine and/or imprisonment**.

**Unemployment Insurance is a safety net for you and your family. Do not jeopardize your unemployment insurance benefits by committing fraud.**

## EQUAL OPPORTUNITY IS THE LAW

It is against the law for the New Jersey Department of Labor and Workforce Development and all recipients of Workforce Investment Act financial assistance to discriminate against any individual in the United States, on the basis of race, color, religion, sex, national origin, age, disability, political affiliation or belief; and

Against any beneficiary of programs financially assisted under Title I of the Workforce Investment Act of 1998 (WIA), on the basis of the beneficiary's citizenship/status as a lawfully admitted immigrant authorized to work in the United States, or his or her participation in any WIA Title I-financially assisted program or activity.

**The recipient must not discriminate in any of the following areas:**

- Deciding who will be admitted, or have access, to any WIA Title I financially assisted program or activity; or
- Providing opportunities in, or treating any person with regard to, such a program or activity; or
- Making employment decisions in the administration of, or in connection with, such a program or activity.

If you think you have been subjected to discrimination under a WIA 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 recipient's Equal Opportunity Officer (or the person whom the recipient has designated for this purpose); or

The Director, Civil Rights Center (CRC), U.S. Department of Labor, 200 Constitution Avenue NW, Room N-4123, Washington, DC 20210.

If you file your complaint with the recipient, you must wait either until the recipient issues a written Notice of Final Action, or until 90 days have passed (whichever is sooner), before filing with the Civil Rights Center (see address above). *The recipient must offer you alternative dispute resolution in an effort to resolve your complaint.*

**If the recipient 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 the recipient 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 the recipient).**

If the recipient 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 (29 CFR Part 37.30).

**For more information, contact:**

Equal Opportunity Officer

PO Box 110

Trenton, New Jersey 08625-0110

\* Tel. #: 609-292-7022

\* TDD #: 1-800-949-4232

## **WHAT ARE UNEMPLOYMENT BENEFITS AND WHERE DOES THE MONEY COME FROM?**

Unemployment Compensation is an insurance benefit paid to workers who meet all the requirements of the New Jersey Unemployment Compensation Law.

The money to pay these benefits comes from a payroll tax paid by employers and workers.

**The Laws and Regulations which govern the payment of Unemployment Benefits are complex, and your claim must go through many steps before the benefits can be issued to you.**

### STEP ONE: FILING THE CLAIM

**No benefits can be paid to you for any week before you actually file your unemployment claim. You should always file as soon as possible after you become unemployed.** (If you are filing after a period of disability, see page 18.) When you file your claim, be sure to have available your Social Security number and the complete name and address of each employer that you worked for in the past 18 months.

You may file your unemployment claim on the Internet, if you meet certain requirements, or by calling a Reemployment Call Center. The telephone numbers for the Reemployment Call Centers are listed on the inside front cover and on page 43 of this booklet. In order to file your claim on the Internet, you must meet all of the following requirements: 1) You currently reside in the United States. 2) All of your employment in the past 18 months was in New Jersey and 3) You did not work for the federal government and you were not in the military service in the past 18 months. 4) You did not work for a Maritime Employer in the past 18 months. 5) You are not currently disabled and unable to work. 6) You do not want to file or reopen a claim for Extended Benefits. If you meet all of the above requirements, you may file your unemployment claim on the Internet by visiting [www.njuifile.net](http://www.njuifile.net).

### **IDENTITY PROOFING**

As part of our Identity Proofing process, you may be asked a series of multiple choice questions. These questions have been developed to verify and confirm your identity and to minimize the risk of fraud. You will be asked at least three questions that relate to your background. The questions are derived from public records. If you are not the person whose identity is being used, you will not be able to answer the questions correctly. If you elect not to answer the questions presented as part of the identity proofing process, you will be requested to report in-person to one of our designated NJLWD offices with required

documentation necessary to verify your identity. No unemployment insurance benefit payments will be issued to you until we are confident that your identity has been properly verified.

Your claim is dated the Sunday of the week in which you file. If you file your claim on the Internet be prepared to create a User Name (minimum of 7 characters) and a Password (minimum of 8 characters). If you file your claim by telephone, during peak workload periods it may be necessary for us to process claims according to Social Security numbers. If this occurs, you will hear a message advising you when to call back. Our phone lines are generally less busy later in the day and later in the week. So, you may want to call on Wednesday, Thursday or Friday of the week in which you want your claim to begin.

Your claim is processed using the Wage Record System. Under this system, your New Jersey employer(s) have already submitted data to our central computer, from which your wage information will be obtained. The computer also calculates your monetary determination based on this information. Your monetary determination is mailed to you shortly after you have filed a claim. All of your New Jersey employers during your base period (see page 3 for definition) will be listed on the form (or forms, if you had multiple employers) as well as the wages they reported for you.

You should review the monetary determination carefully. If you disagree with the determination, or if any employer information is missing or incorrect, you should file a written appeal within seven (7) calendar days after delivery or within ten (10) calendar days after the mailing of the determination. To file an appeal, you must mail your appeal to the address shown on the determination. For additional information about filing an appeal, please refer to page 16.

## STEP TWO: MONETARY ELIGIBILITY - ARE YOU ELIGIBLE?

To be eligible to receive unemployment benefits, your claim must be VALID. This means you must meet one of the following requirements:

1. During your BASE PERIOD or during an ALTERNATIVE BASE PERIOD you must have worked at least twenty (20) BASE WEEKS in COVERED EMPLOYMENT,  
OR
2. During your BASE PERIOD or during an ALTERNATIVE BASE PERIOD you must have been paid a certain minimum amount of money in COVERED EMPLOYMENT. The amount is determined at 1,000 times the state hourly minimum wage, rounded up to the next \$100.

## DEFINITIONS:

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**COVERED EMPLOYMENT** means services performed by a worker for an employer subject to the New Jersey Unemployment Compensation Law, and not specified as employment excluded from coverage under the law.

**BASE PERIOD** means the first four calendar quarters of the last five completed calendar quarters before the date of your claim.

The chart on page 4 shows the calendar quarters and the corresponding Base Period for claims. To calculate your Base Period, refer to the chart and find the month and year in which you filed your claim. The month will appear in the left column. Then look to the column on the right which is next to your claim date. This shows you your Base Period.

**ALTERNATIVE BASE PERIODS** can be used to determine eligibility on your claim if it is determined invalid under the regular base period. Alternative Base Period #1 is the four most recently completed calendar quarters before the date of your claim and Alternative Base Period #2 is the three most recently completed calendar quarters before the date of your claim and the weeks in the filing quarter up to the date of the claim.

Your claim is calculated on the first base period that makes the claim valid. **You do not have a choice of which wages or base period will be used to establish your claim.**

## REQUALIFYING REQUIREMENT

If you received benefits on an unemployment insurance claim, you must have worked since the beginning of that claim to qualify for another unemployment insurance claim after the first claim's benefit year ends. **You cannot go from one claim to another successive claim without working in between. Two claims cannot be based on the same separation from work.**

You must earn six (6) times the previous claim's weekly benefit rate and work at least four (4) weeks in covered employment to be eligible for benefits in a successive benefit year.

| If your claim is filed in:                     | Your claim is based on employment from:     |
|--|---|
| January 2013<br>February 2013<br>March 2013    | October 1, 2011<br>to<br>September 30, 2012 |
| April 2013<br>May 2013<br>June 2013            | January 1, 2012<br>to<br>December 31, 2012  |
| July 2013<br>August 2013<br>September 2013     | April 1, 2012<br>to<br>March 31, 2013       |
| October 2013<br>November 2013<br>December 2013 | July 1, 2012<br>to<br>June 30, 2013         |

**BASE WEEK:** A Base Week means a calendar week in your Base Period or Alternative Base Period in which you earned in covered employment an amount not less than twenty (20) times the state hourly minimum wage.

SPECIAL NOTE: CORPORATE OFFICERS/OWNERS

You will not be considered to be unemployed from any corporation of which you are a corporate officer or in which you have more than a 5% equitable or debt interest. As you will not be considered unemployed, your claim for benefits will be determined INVALID. Should the corporation permanently cease operations, you must provide a copy of the Tax Clearance Certificate and proof that an Application for Formal Dissolution has been filed in accordance with the New Jersey Business Corporation Act, N.J.S.A. 14A:1-1 et seq.; or file for bankruptcy under Chapter 7 of the U.S. Bankruptcy Code. Should your corporate officer/owner status be terminated, you could be considered unemployed and you may be eligible for a VALID unemployment claim.

STEP THREE: MONETARY ELIGIBILITY - DETERMINING YOUR BENEFIT ENTITLEMENT

A. WEEKLY AMOUNT: The amount of unemployment benefits you are entitled to receive each week is called your WEEKLY BENEFIT RATE (WBR). The amount will be 60% of the Average Weekly Wage you were paid during your Base Period, up to the maximum amount payable.

If you do not have the maximum WBR, you may qualify to receive DEPENDENCY BENEFITS. You may be entitled to receive an extra 7% of your basic WBR for your first dependent, and an extra 4% of your basic WBR for each of the next two dependents (the maximum number of dependents you can claim is three), for a total of 15% above your basic WBR. But please note:

1. If your spouse/civil union partner is employed during the week you establish your claim, you cannot receive Dependency Benefits.
2. A dependent is defined as an unemployed spouse/civil union partner or an unemployed, unmarried child under the age of 19 (or 22 if the child is still in school).
3. If you and your spouse/civil union partner are both unemployed, only one may claim Dependency Benefits.
4. If you wish to claim dependency benefits you must complete the form on page 32. You must provide the Social Security

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number(s) of your spouse/civil union partner and your claimed dependents. The Division will accept as verification of dependency status your most recent federal or state income tax return. If this is unavailable or insufficient to prove current dependency status, the Division may consider a combination of the following documents: birth, baptismal, marriage certificate or civil union license, certified divorce, dissolution, child support, annulment or adoption order(s) or any other legal documents.

5. You must provide proof within **six (6) weeks of the date of claim** or you will be ineligible to receive dependency benefits for the duration of the claim. **NO DEPENDENCY BENEFITS WILL BE PAID UNTIL PROOF IS PROVIDED TO THE DIVISION.**

6. No one may receive more than the maximum WBR.

B. **TOTAL AMOUNT:** The total amount of benefits you may be entitled to collect is called your MAXIMUM BENEFIT AMOUNT (MBA). The total amount of benefits you may receive is determined by multiplying the number of base weeks you worked during your base year by your Weekly Benefit Rate, **up to a maximum of 26 times your Weekly Benefit Rate.**

Your unemployment claim is in effect for one year minus two days from the date of your claim. If you return to work before you collect all the benefits in your claim, and then become unemployed again, you should immediately visit [www.njuifile.net](http://www.njuifile.net) or call a Reemployment Call Center to reopen your claim provided that the benefit year has not expired.

**If your benefit year ends before you collect all the benefits in your claim, the remainder cannot be paid to you.** You would then have to file a new claim for benefits.

#### STEP FOUR: THE REEMPLOYMENT SERVICES MEETING

You may be scheduled to attend a group Reemployment Meeting. At that meeting, you will hear a presentation on available services and training opportunities to help you become reemployed. Some of the available services include career and vocational counseling, job-related training in demand occupations, veterans' benefits, and a self-help

center where you can use telephones, FAX machines, photocopiers, and personal computers to conduct your job search. All available services are free; there is no charge.

If you would like to learn about available reemployment services, you are encouraged to visit your local One-Stop Career Center or visit our website at: [www.nj.gov/labor](http://www.nj.gov/labor) then click on **Workforce NJ (WNJPIN)**.

## **STEP FIVE: NON-MONETARY ELIGIBILITY**

Even though you may have enough earnings to qualify for a claim, there are circumstances that may prevent you from receiving unemployment insurance benefits. We will need to determine your non-monetary eligibility. Under the New Jersey Unemployment Insurance Law, there are many areas that must be explored to establish whether unemployment insurance benefits are payable. Some of these areas include: whether you are able to work and looking for work; whether you are receiving severance pay, pension payments, etc. However, the main area that must be explored is the reason that you are out of work. You must be separated from your employment through no fault of your own. We will contact your former employer(s) to verify your reason for separation. If you voluntarily quit your employment or were discharged from your employment, you may be disqualified from receiving unemployment insurance benefits. A claims examiner will review the facts in your case and make a determination of eligibility based on the law. You will receive a Notice of Determination explaining whether your unemployment insurance benefits will be delayed or denied, and, if so, why. If your benefits are delayed or denied you may appeal the determination. Please see the "Appeals" section on page 16 for an explanation of this process.

- \* If you were reinstated/restored to employment with back pay by your employer, you should return all unemployment insurance benefits which you received for the same period which you were subsequently compensated by your employer.

## STEP SIX: REGISTERING FOR WORK

Claimants who file for unemployment benefits may be directed to register for work with a One-Stop Career Center. You will not be directed to register if you are scheduled to return to work within eight (8) weeks or normally obtain work through a union hiring hall. Failure to register for work as directed, or report for interviews at the One-Stop Career Center, may result in the delay or denial of benefits. If you are not directed to register, you still may seek help in finding a job from the One-Stop Career Center. **IF YOU MISS ANY ONE-STOP CAREER CENTER APPOINTMENT, IMMEDIATELY CALL THE REEMPLOYMENT CALL CENTER TO BE RESCHEDULED.**

If you are a claimant who lives in another state, contact the One-Stop Career Center or the State Employment Service Office in the state where you reside.

### **MANDATORY REEMPLOYMENT SERVICES**

Federal legislation requires all states to provide reemployment assistance to those claimants who are permanently laid off and are identified as most likely to benefit from them. If you are selected to participate in this mandatory program of reemployment services, you must report as directed and you must participate in the provided services.

If you fail to report and/or to participate, you may be held ineligible for unemployment benefits.

### **REVIEW**

All the items discussed so far are part of the initial eligibility process. Let's take a second look at those steps:

1. You file your claim via the Internet at **[www.njuifile.net](http://www.njuifile.net)** or by calling a Reemployment Call Center.
2. Your claim is checked to see if it is "VALID."
3. A determination is made concerning your Weekly Benefit Rate (WBR) and your Maximum Benefit Amount (MBA).
4. You attend the Reemployment Services Meeting.
5. A determination is made concerning the reason you are unemployed, to make sure you are eligible for unemployment benefits.
6. You register for work with the One-Stop Career Center, as directed,

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and you participate in a mandatory program of reemployment  
services, if you are selected.

**After you have passed all the steps in the initial eligibility process,  
there are more requirements you must meet to remain eligible.**

## **REQUIREMENTS TO REMAIN ELIGIBLE FOR BENEFITS**

Unemployment benefits are paid for a seven-day period beginning on Sunday and ending on Saturday. You must meet all the following requirements for each of those seven days in order to remain eligible:

1. You must keep all scheduled appointments. Depending on the reason for the appointment, it may be conducted either in person or by telephone.
  - a. If you are scheduled for a Reemployment Services Meeting or a Quality Control Interview, you must report to the One-Stop Career Center on the day and at the time you are scheduled to do so.
  - b. If you are scheduled for a claims examiner or monetary interview, the interview will be conducted by telephone. An agency representative will call you at a scheduled time. While every attempt will be made to call on schedule, delays can occur. You must be available for two hours after the scheduled time.

NOTE: It is important that we have your correct and current telephone number at all times. Please contact us if your telephone number changes.

**Whenever you miss an appointment, it is your responsibility to contact the agency as soon as possible in order to protect your benefit rights. Failure to contact the agency as soon as possible after your missed appointment may result in a delay or denial of your benefits. You may contact the agency by calling a Reemployment Call Center.**

**If you know in advance that you will have to miss an appointment, you may contact the agency and request that your appointment be rescheduled. However, rescheduling an appointment usually raises a question as to whether you are available for work. If it is determined that you are unavailable for work, you may be ineligible for benefits.**

2. You must be able to work: This means that you are physically and mentally capable of working every day of the week for which you are claiming benefits. If you are unable to 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. Please refer to pages 18 and 29 for more information.

3. You must be available for work: This means that you are ready to start a job immediately. It also means that you have transportation to work and do not have to remain at home to care for children or other dependents. You must be available for work every day of the week for which you are claiming benefits.
4. You must actively seek work: This means that for each week of benefits you claim, you must make an active search for work and do all that is reasonable to secure reemployment. The Division of Unemployment Insurance considers a minimum of three (3) different employer contacts for each week a reasonable search for work. Telephone, Internet and In–Person contacts as well as sending resumes are all acceptable work search methods.

All individuals claiming unemployment insurance benefits must maintain a record of their work search contacts as an ongoing condition of eligibility for benefits. You may be requested to furnish your list of contacts with prospective employers. A sample template for recording your work search is provided on pages 36 and 37 of this booklet. This booklet and the Work Search form are also available online. For the purpose of record keeping, please be advised that the unemployment week runs from Sunday through Saturday.

Your compliance with these work search provisions will help ensure your continuing eligibility for unemployment benefits.

5. You must not refuse any offer of suitable work: This means that if a suitable job is offered to you, you must take it. If you refuse, you may be denied benefits for a specified period of time.

Because each person is different and has different circumstances, the definition of an “Active Work Search” and a “Suitable Job” are tailored to each individual, depending on where they live, their skills, experience and past salary. While you are unemployed, you will probably be trying to find a job that is similar to your last job in terms of the distance you traveled, the job duties you performed and the salary you received. You must understand, that as you remain unemployed for an extended period of time, you will be expected to revise your minimum job requirements. For example, you may be required to travel a greater distance, accept a different type of job or accept lower wages or salary.

6. Claim your weekly unemployment benefits on the Internet or by telephone.

## CERTIFICATION FOR BENEFITS

To receive your unemployment insurance benefits you must file a bi-weekly certification (**request for payment**) for each week you wish to claim benefits. You will certify for benefits by **Internet** or by **Telephone**.

You will certify your eligibility by claiming benefits once **every two (2) weeks**.

**You may not claim the weeks before they are completely over.**

Your benefit week begins on Sunday and ends at midnight on Saturday.

You can only claim the two weeks prior to the week you certify for benefits by Internet or by Telephone.

To request payment on your Unemployment Insurance claim, you must certify that you meet the weekly eligibility requirements listed below. You must:

- Be physically able to work.
- Be available to go to work immediately.
- Actively seek and document your search for suitable work.
- Be able to work full-time now if you worked full time hours for the base-period employers on your claim.

The first time you claim benefits will occur **seventeen (17) days** after your **Date of Claim**. Your Date of Claim begins on the Sunday of the week in which you filed your initial claim. Your first request for payment will occur on a **Wednesday**.

**It is your responsibility to claim your benefits as instructed and to remain current with your requests for benefit payment. It is advisable to keep a record of your certifications as you will not receive notification informing you when to certify for benefits. There is a Claim Record in the back of this booklet for you to document your certifications. The form is also available online at our website.**

You will not be paid if your request for payment is late, unless you show good cause according to regulations concerning unemployment insurance for the late filing. Your request is considered late if you do not certify within twenty one (21) days following the week or weeks for which you are requesting payment.

To claim your benefits by Internet go to: [www.njuifile.net](http://www.njuifile.net)

To claim your benefits by Telephone, call a Reemployment Call Center or one of the certification numbers listed on the inside back cover of this booklet.

## INSTRUCTIONS FOR CLAIMING BENEFITS ON THE INTERNET

An Internet application for claiming weekly unemployment benefits can be located at [www.njuifile.net](http://www.njuifile.net). Your first reporting date to claim benefits will be on a Wednesday. After that, you will be claiming benefits every two weeks. **It is your responsibility to file your continued claims (requests for payment) on a timely basis.**

When you claim your benefits, be prepared to enter the 4-digit PIN that you selected if you filed your claim by telephone. If you filed your claim on the Internet, be prepared to choose a 4-digit PIN the first time you claim your benefits. **Remember your PIN because you must use it each time you claim your benefits. Do not reveal your PIN to anyone!**

The Internet application is available for claiming benefits on **Sunday from 8 AM to 3 PM; Monday through Friday from 7 AM to 6 PM;** and on **Saturday from 8 AM to 3 PM (Eastern Time)**

## INSTRUCTIONS FOR CLAIMING BENEFITS BY TELEPHONE

If you do not claim your benefits on the Internet, you can claim your unemployment benefits by telephone. To claim unemployment benefits by telephone, you must use a push button telephone. Please be advised that a call-waiting signal could interfere with your call and provide incorrect data to our computer. You should turn off the call-waiting feature before you call.

Unemployment benefits are claimed every two weeks. You will be assigned a Wednesday to call for the first time. After that, you will be asked to call on a Monday or Tuesday, every two weeks. **It is your responsibility to file your continued claims (requests for payment) on a timely basis.**

You must claim benefits according to a schedule that is **based on the last digit of your Social Security number.**

- Individuals with Social Security numbers that end in an **ODD** number (1,3,5,7,9) will claim benefits on **MONDAY**
- Individuals with Social Security numbers that end in an **EVEN** number (0,2,4,6,8) will claim benefits on **TUESDAY**

Individuals who fail to claim benefits on their assigned day may certify on the **OPEN CERTIFICATION DAYS** of **Wednesday, Thursday, or Friday**.

**Important:** Please call during the week in which your assigned date occurs or benefits could be delayed or denied.

**The telephone lines are open 8:30 a.m. through 6:00 p.m. (Eastern Time), Monday through Friday, including holidays.**

When you call, you will hear a welcome message and you will be asked if you wish to continue in English (press 1) or Spanish (press 2). You will then be asked to enter your Social Security Number.

After your Social Security Number is entered, you will be asked if you need to report a new mailing address. If your address has changed, your call will be transferred to an agent who will assist you, or you will hear a message with further instructions. If you have already changed your address, using the Internet application, you may answer "NO" to this question.

**Personal Identification Number(PIN):** If you filed your new claim by telephone, you selected a four-digit PIN at that time. You must use the same PIN when you claim your benefits by telephone.

If you did not file your claim by calling a Reemployment Call Center or you filed through the Internet, be prepared to select a four-digit PIN the first time you call to claim benefits. Thereafter, you will use that PIN each time you call.

**Remember your PIN number because you must use it each time you call to claim benefits. Do not reveal your PIN to anyone!**

After you have entered your PIN number, the system will advise you of the dates of the week(s) you are claiming.

You will then be asked a series of certification questions. You answer the questions by pressing "1" for YES and "2" for NO. Press "3" to repeat the question. To ensure accuracy, some questions may be repeated automatically.

After you have answered all the questions, you will be asked to certify that your answers are true. You will hear:

*Listen to the following statement completely before you answer. Please do not answer before you are asked to do so or else your claim will not be processed. Do you certify that all your responses to the questions are true and that you are aware that the law imposes penalties for false statements? Press 1 for "Yes;" Press 2 for "No."*

You will be advised of the amount of your benefits (if you are eligible for payment), or that you have been given credit for the week(s) you are claiming. **Do not hang up until you have been told that your claim has been processed or you have spoken to an agent.** If you are entitled to benefits, they will be issued on the next business day. You are advised to keep a record of the weeks of benefits claimed and the dates they were claimed in the "Claim Record" found on page 38 in the back portion of this booklet.

If you do not receive your benefit payment within five (5) business days of it being issued, you should call the Reemployment Call Center.

## PART-TIME WORK

If you are working part-time you may still be able to collect all or part of your unemployment benefits.

- \* You must report all gross earnings and all hours worked, including holiday/vacation pay, tips, commissions, or earnings from self-employment. Report your gross earnings and hours worked for the week in which they were **earned**, not when they are paid.

NOTE: If you worked on election day for a county election board, you do not have to report these earnings. Earnings from election day work will not reduce your weekly unemployment benefit amount.

- \* You can earn up to 20% of your Weekly Benefit Rate (WBR) and still receive a full unemployment check for that week.

For example if your WBR is \$200, you can earn up to \$40 (20% of \$200 is \$40) and still receive your full WBR of \$200.

- \* **If it is determined that the wages you reported are deductible, they will be subtracted from your Partial Benefit Rate (PBR).** The PBR is 20% higher than your WBR. You cannot be paid more than your WBR.

For example if your WBR is \$200, your PBR is \$240 (20% higher than \$200). If you earn \$50 during a week, you would receive \$190 in unemployment benefits (\$240 - \$50 = \$190).

- \* To be eligible, you must not be employed for more than 80% of the normal hours worked in the occupation (e.g., if a 40 hour week is common in your occupation, you may be able to receive benefits if you work 32 hours or less).

## RETURN TO WORK

If you returned to **full-time** work during the week(s) you are claiming, you must notify the agency when you claim the weeks on the Internet or by telephone. When you notify the agency by either method, you will be instructed to answer questions regarding your return to **full-time** work, such as, the date you returned, the gross wages (before deductions) you earned, and the number of whole hours you worked. If you use the Internet to claim your benefits, you will also need to provide the employer's name, address and telephone number.

## APPEALS

Every determination that affects your eligibility for benefits will be provided to you in writing. If you disagree with the decision, you have the right to file an appeal:

A determination becomes final unless a written appeal is filed within **seven** (7) calendar days after delivery, or within **ten** (10) calendar days after the mailing of the determination. Your appeal must be received or postmarked within one of the appeal periods. If the last day allowed for the appeal occurs on a Saturday, Sunday or legal holiday, the appeal will be accepted on the next business day. The appeal period will be extended only if good cause for late filing is shown. Good cause exists in situations where it can be shown that the delay was due to circumstances beyond the control of the appellant which could not have been reasonably foreseen or prevented.

To file an appeal, you must mail your appeal to the address shown on the determination. In your appeal, give your reasons for disagreeing with the determination, and if late, the reason for the delay. Be certain that your name, Social Security number, Claimant Identification number, address and telephone number are included in your appeal.

A hearing at which all parties, witnesses, representatives and attorneys participate via telephone may be conducted at the initiation of the Appeal Tribunal, or upon request of an interested party with consent of the Appeal Tribunal. All participants of the hearing will be notified to provide sworn testimony and a decision will be made based on evidence presented.

If you are unable to participate in a scheduled hearing, a postponement may be granted for good cause. The postponement must be requested in advance.

**IMPORTANT: While you are waiting for the appeal hearing, you must claim your weekly unemployment benefits. You will receive “credit” for the weeks that you have claimed. If it is determined that you are eligible for benefits, you will be paid these weeks at a later date. In addition, you must report to your One-Stop Career Center whenever you are scheduled. Failure to do so may result in the loss of benefits, even if you win your appeal.**

If you wish, an attorney or a non-attorney may represent you at the hearing. You can also have witnesses.

If you lose the appeal, you have the right to appeal again, to the Board of Review. Instructions will be contained in the Appeal Tribunal’s decision

Your former employer has the right to appeal determinations on your claim that pertain to the reason why you are not working and the amount of your benefits. Please realize that if your employer appeals and wins, you may be required to repay all or part of your benefits.

## REVIEW

To remain eligible for benefits you must:

1. Report to the local One-Stop Career Center as scheduled and be available for scheduled appointments.
2. Be able to work.
3. Be available for work.
4. Actively seek work. Report to the Reemployment Services Meeting, as scheduled, and prove that you looked for work.
5. Not refuse any offer of suitable work.
6. Claim your weekly unemployment benefits on the Internet or by telephone.

## REOPENING YOUR CLAIM

Your unemployment claim remains in effect for one year minus two days from the date of your claim. You must visit [www.njuifile.net](http://www.njuifile.net) or telephone a Reemployment Call Center to reopen your existing claim whenever any of the following circumstances occur:

- \* You return to work full-time and then become unemployed again.
- \* You were held ineligible or disqualified from collecting benefits for a period of time and that time period is over.
- \* You were held ineligible from collecting benefits for an indefinite period of time and the circumstances that caused you to be ineligible have changed.
- \* You missed an in-person or telephone appointment.
- \* **NOTE: You must reopen your claim in a timely fashion in order to establish your eligibility for benefits. You will not be considered eligible until your claim is reopened. Failure to reopen your claim or delaying the reopening could affect your eligibility for benefits**

## FILING FOR UNEMPLOYMENT INSURANCE AFTER A PERIOD OF DISABILITY

If you are laid off or terminated from your job while collecting Temporary Disability benefits or Workers' Compensation, you should file for unemployment benefits upon recovery. You may be eligible for unemployment benefits using wages earned in an alternate base year set by the disability date. To use the alternate base year, you must meet all of the following conditions:

- \* You must have recovered from a workers' compensation disability which began less than two years prior to the unemployment claim date, OR, have recovered from a period of disability covered under the Temporary Disability Program.
- \* You contact your employer and work is no longer available when you recover.
- \* You file a claim for unemployment benefits within four (4) weeks of recovery.

The alternate base year cannot be used if work was available and you failed to return to work. If you have sufficient wages in the regular base year to file a claim, you will have the option to choose the base year to be used to calculate your monetary entitlement. Wages in both base years cannot be combined to establish a valid unemployment claim. Wages already used on an earlier claim cannot be used again.

## SEPARATION PAY

There are several types of payments that may be issued to you by your former employer at the time of your permanent separation from employment. The receipt of such payment may affect your monetary entitlement and/or eligibility for benefits.

**Severance Pay** If your former employer gives you a lump sum or periodic payment at the time of separation, which is based on past services, such payment is considered to be severance pay. Severance pay does not lengthen the period of employment and is not a bar to the payment of unemployment insurance benefits. However, severance pay may not be used to establish or increase monetary entitlement for any future unemployment claim.

**Continuation Pay** If by contractual or other agreement, your employer continues to pay your wages and foregoes the services normally performed by you through your date of termination, this is considered to be "Continuation Pay." These payments may be either paid in the customary pay period cycles, or in a lump sum. You are considered to be "employed" during this and you are not entitled to unemployment benefits. Your claim for benefits is considered invalid because you are not considered "unemployed." A new claim may be filed after the effective date of separation from the employment.

**Payment in Lieu of Notice** If an employer is obligated by legal requirement, contract or custom to provide advance notice of separation, but in place of such notice, issues you a payment, the payment is considered to be "Payment in Lieu of Notice." The period covered by the payment is considered to be an extension of employment and you are not entitled to unemployment benefits. Your claim for benefits is invalid because you are not considered "unemployed." A new claim may be filed after the effective date of separation from employment.

**WARN Pay** Under provisions of the Worker Adjustment and Retraining Act (WARN), employers must, with certain exceptions, give advance notice of a plant closing or mass layoff. An employer who does not provide the advance notice is obligated to issue payment in place of such notice. This payment is considered to be payment in lieu of notice. The period covered by the payment is considered to be an extension of employment and is a bar to the payment of unemployment insurance benefits. Your claim for benefits is invalid because you are not considered “unemployed.” A new claim may be filed after the effective date of separation from employment.

## TRAINING

If you are attending a training program that is **approved by the Department of Labor and Workforce Development**, you may be able to collect your unemployment benefits without having to meet some of the eligibility requirements. *Should you self-enroll in a training program that will make you more employable by increasing your job skills, you must immediately contact the Reemployment Call Center to schedule an interview to determine if the training is approved.* If the program is approved, you will not have to look for work or accept work while you are attending this program.

There are many different types of training opportunities available to individuals. You can attend training in a classroom, at a technical school, at a college, or you can be trained on the job by an employer. Also, state agency staff is available to assist you to enroll under a state or federal training program.

New Jersey’s Workforce Development Partnership (WDP) Program assists workers in preparing for careers in “labor demand” occupations (occupations for which there are, or likely to be, more job openings than there are adequately trained workers). The WDP Program offers qualified workers career counseling, review and approval of occupational and remedial education, referral for tuition waivers at public colleges and tuition grants to help pay for the approved training in marketable skills. Occupational training may include technical and college training programs. All New Jersey county

and four-year colleges are approved to provide training under the WDP Program. Many proprietary schools in New Jersey are also approved, but they are too numerous to list. If you are interested in enrolling in a proprietary school, check with the One-Stop Career Center staff who can identify if it is an approved school.

In addition, the WDP Program provides additional unemployment benefits during training (ABT) to help qualified individuals complete approved training programs that last past their regular unemployment benefit period. Applicants **must** meet with a counselor for approval of the training and a review of ABT eligibility **before enrolling in training**.

Claimants who live in another state and who are collecting benefits must contact the One-Stop Career Center counselor in the state in which they reside. Claimants may obtain the application by calling (888) 795-6672 and selecting the option to speak to an agent.

Note: To be potentially eligible for ABT benefits, you must notify this agency of your interest in training within 30 days of your Reemployment Orientation (if scheduled), within 60 days from the date you were permanently separated, or within 30 days of the approval of an employability development plan (EDP). If after you and your counselor agree on an EDP you choose not to pursue the training, the time limit will not be extended. The time limit does not affect your potential eligibility for counseling, approval of training, training grants or for any other employment service. If you may be interested in training to enhance your marketable skills or to learn a new skill, you should sign up for training orientation through the One-Stop Career Center AS SOON AS POSSIBLE to take advantage of all of the reemployment services available to you.

There are also other programs designed to train workers who are eligible to collect unemployment benefits. Ask about training. It may be the best way to get that new job. **IF YOU ARE UNSURE IF YOU NEED TRAINING TO BECOME REEMPLOYED, PLEASE MEET WITH OUR TRAINED COUNSELORS WHO CAN GUIDE YOU IN YOUR PLAN TO BECOME REEMPLOYED.**

## REEMPLOYMENT SERVICES

In addition to registering you for work, the One-Stop Career Center has several ways to help you find a job. All services provided are free of charge:

- \* They can refer you to job openings in your area or in other parts of the state or country, if you are willing to relocate.
- \* They can refer you to various training programs.
- \* If openings in your field are limited, they can offer testing and counseling to determine other jobs you might like to do and are able to do.
- \* If you believe you have special circumstances, physical or otherwise, which prevent you from getting a job, they can refer you to agencies for help with those problems.
- \* If you are a claimant who lives in another state, contact the One-Stop Career Center or the State Employment Service Office in the state where you reside.

### Jobs4Jersey

The Jobs4Jersey website at [www.jobs4jersey.com](http://www.jobs4jersey.com) will aid you in seeking employment. This site will help guide you to some of New Jersey's best online tools for finding work and connecting to our many programs established to assist workers and job seekers. Visit the website to get help with your search for employment.

### ADDRESS CHANGE

You can change your address and telephone number online by going to [www.njuifile.net](http://www.njuifile.net). You can also report an address change while claiming weekly unemployment benefits by telephone. If you are claiming benefits by telephone, you will be asked if you wish to report a change of address. If your address has changed, your call will be transferred to an agent to process your change of address or you will hear a message with further instructions. If you already changed your address, using the Internet, answer "NO" to the address change question. If your new address is outside of the area serviced by your assigned office, you may be scheduled for an interview to determine if you were available for work during your move.

If you are not claiming benefits, but you move within two (2) years from the date of your claim, you must still notify the agency of your address change. This is important to ensure that you receive any adjustment payments, tax statements, determinations or informational notices that may be mailed to you.

## UNEMPLOYMENT INSURANCE (UI) BENEFIT PREPAID DEBIT CARD

All individuals filing claims for unemployment insurance (UI) benefits are placed on the New Jersey Unemployment Insurance Benefit Prepaid Debit Card Program. The Division of Unemployment Insurance provides a Visa® debit card through Bank of America. You will receive the New Jersey UI debit card directly from Bank of America within seven (7) days of filing your claim. Receipt and activation of the card does not mean you will be eligible to receive unemployment insurance benefits. If you qualify for and receive unemployment insurance benefits, you will have the safety and convenience of a debit card. Funds deposited into your debit card account will be available within two (2) full business days from the day you claim benefits. More detailed instructions will be included when you receive the card from Bank of America. This method of payment is mandatory unless you choose to receive your benefits by Direct Deposit.

## DIRECT DEPOSIT OF UNEMPLOYMENT INSURANCE BENEFITS

If you are eligible for an unemployment insurance claim, you may choose to have your benefits deposited directly into your designated financial institution checking or savings account. The funds will be available in your account within two (2) full business days from the day you claim benefits via the Internet or by telephone. **Payments are not transmitted on State, Federal, or Banking holidays, or on weekends. Always verify the deposit with your financial institution before trying to access the funds or writing checks against your account.** To enroll for direct deposit, go to our website at [www.njuifile.net](http://www.njuifile.net) and complete the Direct Deposit application by clicking the **Direct Deposit** block.

Note: If you filed your unemployment insurance claim by using the Internet application and you requested direct deposit of your benefits, your direct deposit information was obtained when your claim was filed and it is not necessary to enroll again.

## TAXATION AND VOLUNTARY WITHHOLDING

Although the State of New Jersey does not tax unemployment benefits, they are subject to federal income taxes and to the federal rules that apply to the reporting of income and payments of taxes. Following the end of each calendar year, the New Jersey Department of Labor and Workforce Development provides you with a statement of the total amount of benefits you received during the year. This information is also given to the Internal Revenue Service (IRS).

You may view and print a copy of your yearly income tax statement(s) by using our Self-Service system. Go to [www.njuifile.net](http://www.njuifile.net) and click on the **1099 Inquiry** block.

In accordance with the provisions of the Internal Revenue Code, you must pay most of your tax liability through tax withholding and/or the quarterly filing of estimated tax payments. The IRS may impose penalties if you do not pay enough tax using one or both of these methods each calendar quarter.

### **Making Estimated Tax Payments**

You must make estimated tax payments if you expect to owe taxes and expect your withholding and credits to be less than what you owe.

For estimated tax purposes, the IRS divides the year into four payment periods. Each period has a specific payment date. If you do not pay enough tax by the due date of each of the payment periods, the IRS may impose a penalty.

You may obtain additional information about estimated tax payments and how to make them by contacting the Internal Revenue Service.

### **Voluntary Tax Withholding**

At the time you file your unemployment claim, you will be asked if you voluntarily choose to have 10% of your weekly unemployment benefits withheld and forwarded to the IRS to help offset your tax liabilities.

If you decide to have tax withheld from your benefits but later change your mind, you can stop your withholding for future benefits by writing to the agency. Taxes already withheld cannot be returned to you except by the federal government as part of your federal income tax refund. You may select or change your withholding status at any time by writing to the agency (see the "Request for Change in Withholding Status" form on page 34).

## PENALTIES AND SAFEGUARDS

The money to pay unemployment benefits is collected from workers and employers, and is put into a public fund. Because it is public money, it is our job – and yours – to see that the money is paid only to people who are legally entitled to receive it. To make sure of that there are certain safeguards built into the system:

- \* All employers in New Jersey are required by law to report all newly hired employees and the earnings they pay their workers. We use a computer to match those records against the records of people collecting unemployment benefits. If you are working and do not report your earnings while claiming benefits, **you will be caught and prosecuted to the fullest extent of the law.**

Remember: COMPUTERS CATCH CHEATERS.

- \* The Division of Unemployment Insurance operates an ongoing program called Benefits Accuracy Measurement. Under this program unemployment claims are selected at random and reviewed in detail. Every aspect of the claim is examined. The wages reported by the employer(s), the reason the claimant is not working, all the job interviews reported by the claimant – everything – is examined very carefully. If any of the information proves false, the offending party will be subject to all of the penalties under the law.
- \* Penalties are provided for giving false information and for withholding information. These penalties include the loss of benefits, fines, refunds, prosecution and imprisonment.

## OVERPAYMENTS AND COLLECTIONS

If you receive any unemployment benefits to which you are not entitled, you will receive a determination stating why you were not entitled to the benefits you received and the amount of money you were overpaid. You have the right to appeal any such determination. Your appeal rights will be included in the determination.

There are various methods used to recover the overpaid unemployment benefits. Foremost, is the recoupment of future benefits to which you may be entitled. In addition, deductions to pay the debt may be made from any money due you from State income tax refunds, State rebate programs and Federal income tax refunds. A Certificate of Debt may be filed against you and your future wages may be garnished.

If you can not afford to repay the amount of money you owe in full, you can avoid the above mentioned collections activities, EXCEPT the recoupment of future benefits, by arranging for a monthly installment repayment agreement.

You can make online electronic payments to an existing debt at, [https://www1.state.nj.us/TYTR\\_LBR\\_Claims/jsp/Login/jsp](https://www1.state.nj.us/TYTR_LBR_Claims/jsp/Login/jsp). You will need your Claimant ID number, your Social Security Number and a bank account or a valid credit card (Visa, Mastercard, Discover or American Express). If you do not know your Claimant ID number, you can contact the Bureau of Benefit Payment Control from Monday through Friday, 8:30 am to 4:15 pm at (609) 292-0030 or (609) 292-3653 to obtain the number.

## QUESTIONS AND ANSWERS

1. What is a “lag period”? “Lag period” refers to the period of time between the end of the base year of your initial claim and the actual date of the claim. Any earnings which you were paid during the lag period are not used to calculate your potential benefits under the currently filed claim. Depending on your date of claim and whether your eligibility is determined using the regular base period or one of the alternative base periods, the lag period can consist of no weeks or as many as 26 weeks.
2. Will receiving a pension affect my claim? Not all pensions affect unemployment claims, but some do. If you are receiving a pension from an employer you worked for during your Base Period, your unemployment benefits may be reduced by either 50% or 100% of your weekly pension amount, as follows:
  - \* If your Base Period employer contributed the entire amount towards your pension, and you contributed nothing, your unemployment benefits may be reduced by 100% of your weekly pension amount.

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- \* If both you and your employer contributed towards the pension, your unemployment benefits may be reduced by 50% of your weekly pension amount.
- \* If you contributed the entire amount toward the pension, and your employer contributed nothing, no reduction will be made to your unemployment benefits.
- \* If you received a lump sum pension amount prior to age 59 ½ and you were involuntarily separated from work, you may have the pension amount to be reduced from unemployment insurance benefits applied in the one week in which it was received.

Note: Social Security retirement benefits do not reduce unemployment benefits.

**Please note that in some cases, receiving a pension may result in your unemployment benefits being reduced to \$0. In that event, no unemployment benefits can be issued to you.**

3. What if I plan to be out of New Jersey for a long time, or move permanently? In that case, you can still file a claim against New Jersey. You may file via the Internet at [www.njuifile.net](http://www.njuifile.net) or you may telephone the New Jersey office that services Out-of-State claims at (888) 795-6672. Select the option to file a claim.

## **OTHER UNEMPLOYMENT PROGRAMS**

In addition to the regular unemployment program there are other benefit programs for which you might qualify. These include:

- \* UNEMPLOYMENT COMPENSATION FOR FEDERAL EMPLOYEES (UCFE) – For former civilian employees of the federal government.
- \* UNEMPLOYMENT COMPENSATION FOR EX-SERVICE MEMBERS (UCX) – For certain former members of the armed forces.
- \* COMBINED WAGE CLAIM (CWC) – For individuals who worked in more than one state during the Base Period.

- \* TRADE ADJUSTMENT ASSISTANCE (TAA) – For people who are unemployed as the result of import competition. Benefits under this program include free training, testing, counseling, job search and relocation payments. In addition, weekly Trade Readjustment Allowances (TRA) and a tax credit which you can use to pay a portion of your health insurance premiums if you have enrolled in training (or received a training waiver) within certain time limits. The Health Coverage Tax Credit program is administered by the federal government. For further information, the toll-free number to call is 1-866-628-4282.
  
- \* ALTERNATIVE TRADE ADJUSTMENT ASSISTANCE (ATAA) is available to eligible workers who are at least fifty (50) years of age who obtain new full-time employment within 26 weeks of their qualifying separation at wages less than those earned in their adversely-affected employment. Workers may receive up to half of the difference between their old wage and their new wage. This subsidy may be paid up to a maximum of \$10,000 during a two-year eligibility period. This program is designed to provide assistance to workers for whom the retraining offered, under the regular TAA program, may not be appropriate. If you believe your unemployment was caused by foreign made products being imported into the United States, fill out and mail form NJES-930. This form is available at your One-Stop Career Center or on the web at [http://lwd.state.nj.us/labor/forms\\_pdfs/ui/njes\\_930\\_tra.pdf](http://lwd.state.nj.us/labor/forms_pdfs/ui/njes_930_tra.pdf). Once the form is received, you will be contacted for assistance in filing an application with the U.S. Department of Labor in Washington, D.C. A review will then be made to determine whether imported products, competing with the ones produced by your employer, were an important factor leading to your unemployment. If that is found to be the case, you, and other employees of the firm, will be eligible to apply for the TAA benefits.
  
- \* ENTREPRENEURIAL TRAINING PROGRAM FOR THE UNEMPLOYED (ETPU) assists qualified unemployed individuals who are seriously interested in starting a business in New Jersey and becoming self-employed. ETPU benefits include weekly ETPU compensation in place of UI benefits, a waiver of the UI work search requirement while engaged in self-employment

activities, counseling and technical assistance on developing a business plan and financial assistance for entrepreneurial training courses.

Contact the Employment and Training Unit at the local One-Stop Career Center and speak to a counselor if you are interested in the ETPU program.

- \* DISASTER UNEMPLOYMENT ASSISTANCE (DUA) – For people who are temporarily unable to work as the result of a declared major disaster.
- \* EXTENDED BENEFITS – For individuals who have exhausted their regular unemployment claim in times of high unemployment.
- \* DISABILITY INSURANCE PROGRAMS – For people who are unable to work because of sickness or injury not caused by the job. The State Plan program provides coverage for those who become disabled while employed or within two weeks of their last date of work. As an alternative to coverage under State Plan, an employer may provide comparable coverage under an approved Private Plan. These programs are administered under the Temporary Disability Insurance Law.

For unemployed workers, disability benefits may be provided under the “Disability During Unemployment” program. This program is administered under the provisions of the Unemployment Compensation Law. Individuals who claim benefits under this program must meet all of the eligibility requirements of the Unemployment Compensation Law, except for their ability to work.

A “Claim for Disability Benefits” (Form DS-1) is used to apply for benefits under both the State Plan or the Disability During Unemployment program. The form may be obtained by writing or telephoning your employer, union, or the Division of Temporary Disability Insurance, PO Box 387, Trenton, New Jersey 08625-0387 (telephone: 609-292-7060). The form is also available on the Internet at <http://lwd.state.nj.us/labor/tdi/tdiindex.html>. You must file your claim within 30 days of the start of your disability. Failure to do so may result in the loss of some or all of your benefits.

## A FINAL NOTE

With the many steps that are involved in processing an unemployment insurance claim, we ask that you have patience and keep the following things in mind:

- \* We will make every effort to deliver the benefits to which you are legally entitled as quickly and efficiently as possible.
- \* It is our policy to treat all individuals with courtesy and respect. Violations of this policy are not tolerated and should be reported immediately. In return, we ask that you demonstrate the same courtesy and respect to our employees.
- \* Employees are prohibited from giving preferential treatment to any individual. Any violation of this policy should be reported.
- \* The laws and regulations which govern the unemployment benefit program are subject to change. If you have any questions, contact your Reemployment Call Center. If you write to an office, or to the Administrative Offices in Trenton, be sure to include your Social Security number, Claimant Identification number, current address, and telephone number.

## DEPENDENCY BENEFITS

- If your weekly benefit rate is less than the maximum amount payable, you may qualify to receive dependency benefits. You may be entitled to receive an extra 7% of your weekly benefit rate for your first dependent, and an extra 4% for each of the next two dependents. The most you can receive is an extra 15% for three dependents. No one may receive more than the maximum weekly benefit rate. The following rules apply:
- If your spouse or civil union partner is employed during the week you establish your claim, you cannot receive dependency benefits.
- A dependent is defined as an unemployed spouse, civil union partner or an unemployed, unmarried child (including stepchild or legally adopted child) under the age of 19 (or 22 if the child is attending school full-time).
- If you and your spouse or civil union partner are both unemployed, only one may claim dependency benefits.
- **You must provide proof of dependency.** The Division will accept, as verification of dependency status, a copy of your most recent federal or state income tax return. If this is unavailable or insufficient to prove current dependency status, the Division may consider a combination of the following documents: birth, baptismal or marriage certificate(s), civil union license(s); certified divorce, dissolution, child support, annulment or adoption order(s) or any other legal documentation. **Please send photocopies. Do not send originals.**
- **You must provide proof within six (6) weeks of the date of claim** or you will be ineligible to receive dependency benefits for the duration of the claim. No dependency benefits will be paid until this form and the required proof of dependency is provided to the Division.

CUT ALONG THE DOTTED LINE

BC-181

**APPLICATION FOR DEPENDENCY BENEFITS**

If you wish to claim dependency benefits, complete items 1 to 6 below. Mail your completed application and the required proof of dependency to: **New Jersey Unemployment Insurance**  
**PO Box 908**  
**Trenton New Jersey 08625-0908**

1. Name: \_\_\_\_\_ 2. Claimant ID No./Social Security No.: \_\_\_\_\_  
 3. Are you legally married or in a legal civil union?  Yes  No If yes, is your spouse/civil union partner employed?  Yes  No  
 4. Please complete all of the following information:

| DEPENDENT'S NAME IF MARRIED OR IN A LEGALLY SANCTIONED CIVIL UNION, LIST SPOUSE/CIVIL UNION PARTNER FIRST | AGE | SOCIAL SECURITY NUMBER | RELATION TO YOU | MARRIED/IN CIVIL UNION |    | EMPLOYED |    | ELIGIBLE |    | VERIFICATION PROVIDED | BY |
|---|-----|------------------------|-----------------|------------------------|----|----------|----|----------|----|-----------------------|----|
|   |     |                        |                 | YES                    | NO | YES      | NO | YES      | NO |                       |    |
|   |     |                        |                 |                        |    |          |    |          |    |                       |    |
|   |     |                        |                 |                        |    |          |    |          |    |                       |    |
|   |     |                        |                 |                        |    |          |    |          |    |                       |    |

5. If any of above-listed dependent children over age 18 attend a public or other nonprofit educational institution on a full-time basis, please specify which individual(s) and provide the name(s) of the school(s). \_\_\_\_\_

6. I certify that my statements are true and I realize that the law provides penalties for false statements.

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_



--- CUT ALONG THE DOTTED LINE ---

### REQUEST FOR CHANGE IN WITHHOLDING STATUS

\_\_\_\_\_  
*Name (Please Print)*

\_\_\_\_\_  
*Claimant ID No. / Social Security Number*

\_\_\_\_\_  
*Telephone Number*

Home Address: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

- I request that my tax withholding status be changed so that 10% of my weekly benefits be withheld and forwarded to the Internal Revenue Service to help offset my future tax liability. I understand that I can stop the withholding by writing to the Division of Unemployment Insurance. I also understand that any monies withheld cannot be returned except by the federal government as part of a federal income tax refund.
- I request that tax withholding from my future unemployment benefits be stopped.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**MAIL THIS FORM TO:**  
**NEW JERSEY UNEMPLOYMENT INSURANCE**  
**PO BOX 908**  
**TRENTON, NJ 08625-0908**



## WORK SEARCH RECORD

List all the employers and labor unions you contact each week while claiming unemployment benefits. You must contact different employers each week. When you run out of space on this sheet, you should continue your list on separate sheets of paper.

| Date of Contact | Employers Name, Address & Phone Number | Method of Contact | Name of Person Contacted | Position Applied for | Was Application Taken? | Result of Contact |
|-----------------|--|-------------------|--------------------------|----------------------|------------------------|-------------------|
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**NOTES**

**NOTES**

|  |            |
|--|------------|
| Address change .....                                     | 22         |
| Alternative Base Periods .....                           | 3          |
| Appeals .....  | 16         |
| Base Period .....  | 3          |
| Base Week .....  | 4          |
| Certification for Benefits .....                         | 11         |
| Claiming Benefits .....                                  | 12         |
| Contributions .....                                      | 1          |
| Corporate Officers .....                                 | 5          |
| Covered Employment .....                                 | 3          |
| Debit Cards .....  | 23         |
| Definitions .....  | 3          |
| Dependency Benefits .....                                | 5          |
| Direct Deposit of Benefits .....                         | 23         |
| Eligibility .....  | 5, 7       |
| Filing the Claim .....                                   | 1          |
| Filing After Disability .....                            | 18         |
| Identity Proofing .....                                  | 1          |
| Instructions for Claiming Benefits on the Internet ..... | 12         |
| Instructions for Claiming Benefits by Telephone .....    | 12         |
| Jobs4Jersey .....  | 22         |
| Mandatory Reemployment Services .....                    | 8          |
| Maximum Benefit Amount (MBA) .....                       | 6          |
| Obtaining Claim Information .....                        | 43         |
| Other Unemployment Programs .....                        | 27-29      |
| Out-of-State Claims .....                                | 21, 22, 27 |
| Overpayments and Collections .....                       | 25         |
| Part-Time Work .....                                     | 14         |
| Penalties and Safeguards .....                           | 25         |
| Pensions .....   | 26         |
| Reemployment Services Meeting .....                      | 6          |

|  |          |
|--|----------|
| Reemployment Services.....               | 6, 8, 22 |
| Registration for Work .....              | 8        |
| Reopening Your Claim .....               | 18       |
| Reporting Requirements .....             | 9        |
| Requalifying Requirement .....           | 3        |
| Requirements to Become Eligible .....    | 1-9      |
| Requirements to Remain Eligible .....    | 9-20     |
| Return to Work.....                      | 15       |
| Separation Pay .....                     | 19       |
| Taxation and Voluntary Withholding ..... | 24       |
| Telephone Numbers .....                  | 43       |
| Training .....                           | 20       |
| Weekly Benefit Rate (WBR).....           | 5        |
| Workforce Development .....              | 20       |

You may file a new unemployment claim or reopen an existing claim on the Internet at [www.njuifile.net](http://www.njuifile.net) or you may telephone a Reemployment Call Center:

\***Union City Call Center** (201)601-4100 \***Freehold Call Center** (732)761-2020  
\***Cumberland Call Center** (856)507-2340 \***Out-of-State Claims** (888)795-6672

Teletypewriter (TTY) users may file an unemployment claim, reopen an existing claim, or inquire about their claim by calling:

New Jersey Relay 7-1-1

### **CLAIMING WEEKLY UNEMPLOYMENT BENEFITS**

You may claim your weekly unemployment insurance benefits on the Internet on **Sunday** (*including holidays*) from **8:00 a.m. to 3:00 p.m.** (Eastern Time), **Monday to Friday** (*including holidays*), **7:00 a.m. to 6:00 p.m.** (Eastern Time), and **Saturday** (*including holidays*), **8:00 a.m. to 3:00 p.m.** (Eastern Time) at [www.njuifile.net](http://www.njuifile.net) or you may claim your benefits by telephone, **Monday to Friday**, (*including holidays*) **8:30 a.m. to 6:00 p.m.** (Eastern Time). The telephone numbers for claiming weekly unemployment benefits are listed on the inside back cover of this booklet or you may telephone a Reemployment Call Center.

Occasionally, a technical problem may occur at the number you are calling. If that happens, you may call any of the other listed numbers. If you still encounter a problem, it indicates that technical difficulties may be occurring and that you should call later in the day. Technical problems are rare and are corrected as soon as possible.

### **OBTAINING CLAIM INFORMATION**

#### **Self-Service Internet System**

The Division of Unemployment Insurance's modern and innovative web-based Self-Service System provides easy access to our program's features and services. The system allows you to easily access, review and update your Unemployment Insurance claim. At this site, you can file or reopen a claim, claim your weekly benefits, access information about your claim, enroll for direct deposit of your benefit payments, and get income tax information. You can view and print information about your claim such as: your weekly benefit rate, last benefit payment, remaining claim balance, year-to-date tax information and a listing of scheduled appointments. Visit our Self Service system at [www.njuifile.net](http://www.njuifile.net) to discover just how easy it is to manage your unemployment claim.

You may also telephone your Reemployment Call Center or a claim information number listed on the inside back cover of this booklet.

| <b>Location</b>     | <b>To Claim Weekly Benefits</b> | <b>For Claim Information</b> | <b>Reemployment Call Center</b> |
|---------------------|---------------------------------|------------------------------|---------------------------------|
| Camden              | (856) 614-3801                  | (856) 614-3833               | Cumberland                      |
| Dover               | (973) 328-6490                  | (973) 361-9055               | Freehold                        |
| East Orange         | (973) 680-3518                  | (973) 748-4800               | Union City                      |
| Elizabeth           | (908) 820-3969                  | (908) 820-3150               | Freehold                        |
| Hackensack          | (201) 996-8021                  | (201) 996-8940               | Union City                      |
| Hammonton           | (609) 561-1485                  | (609) 561-7800               | Cumberland                      |
| Jersey City         | (201) 217-4602                  | (201) 795-8707               | Union City                      |
| Morristown          | (973) 328-6490                  | (973) 361-9055               | Freehold                        |
| Neptune             | (732) 775-5131                  | (732) 775-7970               | Freehold                        |
| New Brunswick       | (732) 937-4525                  | (732) 937-6260               | Freehold                        |
| Newark              | (973) 648-7601                  | (973) 648-2429               | Union City                      |
| Newton              | (973) 383-4432                  | (973) 383-7653               | Freehold                        |
| Out of State Claims | (888) 795-6672                  | (888) 795-6672               | Freehold                        |
| Passaic             | (973) 458-6724                  | (973) 916-2630               | Union City                      |
| Paterson            | (973) 977-4307                  | (973) 977-4300               | Union City                      |
| Perth Amboy         | (732) 937-4525                  | (732) 937-6260               | Freehold                        |
| Phillipsburg        | (908) 859-5467                  | (908) 859-3320               | Freehold                        |
| Plainfield          | (908) 412-7779                  | (908) 412-7951               | Freehold                        |
| Pleasantville       | (609) 441-7581                  | (609) 441-3300               | Cumberland                      |
| Salem               | (856) 935-6289                  | (856) 935-3711               | Cumberland                      |
| Somerville          | (908) 704-3366                  | (908) 704-3006               | Freehold                        |
| Thorofare           | (856) 853-4177                  | (856) 384-3754               | Cumberland                      |
| Toms River          | (732) 286-6460                  | (732) 286-5639               | Cumberland                      |
| Trenton             | (609) 292-6800                  | (609) 292-0695               | Freehold                        |
| Vineland            | (856) 696-6591                  | (856) 696-6565               | Cumberland                      |
| Westampton          | (609) 518-3923                  | (609) 518-3938               | Cumberland                      |
| Wildwood            | (609) 729-0873                  | (609) 729-0663               | Cumberland                      |

**[www.nj.gov/labor](http://www.nj.gov/labor)**

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