

Division of Unemployment Insurance Frequently Asked Questions (FAQs)

Q. How do I know if I'm eligible?

A. There are certain wage requirements based on the amount of money that you were paid while you were employed. The amount of money you were paid during your base period (the first four of last five completed calendar quarters) determines your "weekly benefit amount (WBA)". In addition, you must be unemployed through no fault of your own, able to work, available for work, looking for work and willing to accept a job for which you are qualified.

Q. How much can I receive in benefits?

A. You can access the GUIDE TO UNEMPLOYMENT INSURANCE online. <https://ui.delawareworks.com>

This guide includes a "WEEKLY BENEFIT AMOUNT CHART" that indicates the range of minimum to maximum benefits for which you may be eligible. The amount is known as the "weekly benefit amount (WBA)". The current range provided by the Delaware Unemployment Insurance Law is \$20 to \$400.

Q. How is my Weekly Benefit Amount (WBA) determined?

A. The weekly benefit amount (WBA) is based on the amount of wages that you were paid during the base period. The base period is the first four of the last five calendar quarters completed as of the Sunday before you file your first *[initial]* claim for benefits. Your weekly benefit amount will be 1/46th of your two highest calendar quarters in the base period. If you worked full-time during the four quarters, your WBA will be a little more than half your gross weekly wage up to the maximum weekly benefit amount in effect at the time.

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

Q. How do I know if I am monetarily eligible and how much money I will actually get?

A. You will receive a form called a "Determination of Monetary Eligibility." The Monetary Determination is mailed to you within 3 days after you file your initial claim; this is for your records. It lists all the employers who reported wages under your name and social security number during the base period and who are covered by Delaware Unemployment Insurance Law. It also shows your "Weekly Benefit Amount", the maximum amount of benefits you could be eligible to receive and the duration you could be eligible to receive them.

Check this form carefully. See if it:

1. Lists any employers for whom you did not work;
2. Lists only those employers for whom you worked during your base period; and,
3. Lists all of your wages during the base period.

If you think a correction should be made, Contact the unemployment office and discuss with a claims representative, within 10 days and request an updated form. We'll need your Social Security card, check stubs, W-2 forms and any other proof of wages that you have.

Remember, you must contact the unemployment office and discuss with a claims representative within 10 days for your protest to be accepted. Submit the determination of monetary eligibility and any documentation timely. You must continue to file weekly claims while your protest is processed.

In addition to being monetarily eligible, you must be unemployed through no fault of your own, able to work, available for work, looking for full-time work, and willing to accept a job for which you are qualified in order to collect benefits.

Q. How long can I continue to collect benefits?

A. If you remain totally unemployed and otherwise remain eligible, you can normally receive 26 times your weekly benefit amount. Once you qualify for benefits, you establish what we call a "benefit year." Your benefit year is the one-year period beginning with the Sunday of the first week in which you file your new claim. For example, if you filed your new claim on Thursday, January 5, 2017, your benefit year would start with the preceding Sunday, January 1, 2017; this would be your "effective claim date." Your benefit year would last until January 7, 2018. Under normal circumstances, you may not start another benefit year until the first one is completed. However, if you have also worked in another state during your benefit year and have received all your Delaware benefits in your benefit year, you may file against the other state in which you worked and you may be eligible for additional benefits from that state. (Your local unemployment insurance office can give you details.)

The maximum amount of unemployment insurance benefits payable in Delaware under normal circumstances in any benefit year may not exceed 26 times your weekly benefit amount. Since Delaware has a weekly claim processing system, you will receive a check for every weekly claim you make. You may file claims for more than 26 weeks if you work part-time and partial benefits are paid. If you have received all the benefits to which you are entitled (normally 26 weeks), then you may receive no more until the benefit year is over, even if you work again and become unemployed. However, during periods of high unemployment, a special program is placed in effect, which provides additional weeks of benefits.

At the end of your benefit year, you may be eligible to establish a new benefit year. If you have been employed during the current benefit year and earned at least 10 times the weekly benefit amount for which you would be eligible during the new benefit year. An employee at your local unemployment insurance office can provide you with further information on establishing a new benefit year.

Q. What are my responsibilities as a claimant?

A. If you are receiving unemployment insurance benefits, you must be able to work and available for work. In addition, you must make an active search for work, maintain a log of your work searches, register for work with the Division of Employment and Training when required to do so, accept suitable work as defined by law, file a weekly claim for benefits properly and on time (see the question, How often do I file claims and when must I file claims?, for more information). You must return all forms that you are requested to complete. You must report all gross wages when they are earned, including self-employment and odd jobs, pensions, annuities, holiday pay, vacation pay, severance pay, and bonuses and special payments. If you move it is your responsibility to update your address with the Division.

Documentation, address changes, appeals can be filed via <https://ocs.delawareworks.com>

Q. How often do I file claims and when must I file claims?

A. In order to receive your benefits timely you must call "TeleBenefits" or file by internet using "WebBenefits", each week. Be sure to keep your records for unemployment insurance eligibility requirements on a weekly basis since "TeleBenefits" and "WebBenefits" will require you to answer specific questions about each compensable week that you claim. A "compensable week" for unemployment benefits runs from Sunday through Saturday. It is your responsibility to call "TeleBenefits" or use "WebBenefits" each week. Failure to call "TeleBenefits" or use "WebBenefits" timely will cause a delay in paying benefits and may result in denial of benefits.

Q. What type of notices will I receive?

A. There are many types of notices that will be sent to you while you are filing for unemployment insurance. **Read all notices you receive carefully.** If you have any questions, call the UI office immediately. Occasionally, you will receive a notice asking that you be available by telephone at a specific date and time if we need additional information from you. If you have filed any type of appeal, you will get a notice telling you the time, date and place of your appeal hearing. You may be notified periodically for an Eligibility Review Interview. You will be given an "Eligibility Review Questionnaire" when you file your claim. Also, you may periodically be sent an "Eligibility Review Questionnaire" to complete and return to us. The questionnaire helps us offer you assistance in searching for work, and enables us to make sure you are still available for full-time work and that you are actively seeking work. It tells us whether you are also meeting the other eligibility requirements of the law. Therefore, it is important that you carefully and thoughtfully complete the form and that you return the paperwork timely, when scheduled for an "Eligibility Review Interview." Failure to do so may result in your benefits being denied or delayed.

Q. What happens if I am disqualified?

A. If you are disqualified you will not receive any further benefits unless you file an appeal and the disqualification is reversed. It is also possible that you will be denied benefits for weeks you have already received and will be required to repay these benefits to the Department.

Q. What can I do if I am denied benefits?

A. You may appeal within 10 calendar days and request a hearing on the facts. The appeal must be filed in writing <https://ocs.delawareworks.com> and it must be filed within 10 calendar days.

You **must** continue to file claims weekly.

Q. What if I live or have worked in another State?

A. This is called an "Interstate" claim. Your claim is governed by the laws of the State against whom you file. You must meet all the requirements of that state's laws in order to be eligible. Also, you must be registered for work when required to do so and must be actively looking for work. Since the laws of each State are different, it is possible that your base period, benefit year and check amount will be different from that of a Delaware worker. **Note:** Different States may also have different penalties, rules for dependents' allowances and sick claims. Also, other deductions may be required.

Q. What do I do if I don't receive my benefits?

A. If you are eligible to receive benefits, your first couple of payments will be mailed to you within three weeks after filing your claim. The remaining payments will be paid to you by either the Debit Card or Direct Deposit, whichever option you chose at the time you filed. Payments should arrive every week after that if you continue to file through “TeleBenefits” or “WebBenefits”. If you do not receive your benefits weekly please contact the unemployment office so they can investigate any issues that may have arisen. Remember, if you make false statements or fail to give required information in connection with your claim, you may be subject to prosecution for fraud, which could result in disqualification for one year and an overpayment on benefits received after the date of the false statement or both, plus interest on the fraudulently collected benefits.

Q. Can I get information about unemployment insurance over the telephone?

A. The Office of Unemployment Insurance has an automated telephone information system that is available 24 hours a day, seven days a week. This is the UI hotline. The telephone number is:

- New Castle County: (302) 761-6576
- Kent & Sussex Counties: (800) 794-3032

[DOL DUI Wilmington claims@delaware.gov](mailto:DOL_DUI_Wilmington_claims@delaware.gov) email Questions concerning your claim be sure to include your full name and claim number if available.

Q. Can I have my unemployment check deposited directly into my checking/savings account?

A. The Delaware Division of Unemployment Insurance offers two options that new and existing claimants can receive their unemployment benefits. You can receive your benefits by Direct Deposit or on a Debit Card. With Direct Deposit your weekly unemployment insurance benefit payment is electronically deposited into your checking or savings account as long as your financial institution participates in the Direct Deposit program. You can apply for a Debit Card with KeyBank and have your weekly benefits deposited into that account.

It is your responsibility to verify that your financial institution will accept Direct Deposit to your account. Some banks and credit unions will not accept Direct Deposit or they require that a special account number be used for Direct Deposit. Many brokerage accounts will not accept electronic transactions of any type.

You are also responsible to complete the application to receive the Debit Card with KeyBank.

The Division of Unemployment Insurance does NOT have access to sign you up for either option.

Apply online at **ui.delawareworks.com**

Q. Can I file for unemployment benefits online via the internet?

A. The only way to file an unemployment claim is on the internet. Apply online at **ui.delawareworks.com**