



Department of
Job and Family Services

To strengthen Ohio's families with solutions to temporary challenges

Worker's Guide to Unemployment Compensation



Ted Strickland, Governor
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<http://jfs.ohio.gov>

Worker's Guide to Unemployment Compensation

THIS BOOKLET contains general information regarding your responsibilities and rights to receive unemployment benefits. The information is not law – it is provided only to assist you in the unemployment claims process. The purpose of unemployment insurance is to offer basic protection against economic insecurity. The program helps unemployed workers while they look for work. The money for your unemployment benefits comes from employer taxes. Workers do not pay any part of the cost of unemployment benefits. No deductions were made from your wages to help pay for this program.

Notice to claimants

Federal law requires you to furnish your social security account number on the claim application in order for your application to be processed. Authority for this requirement is provided in Title III of the Social Security Act and the Internal Revenue Code of 1954 [26 U.S.C. 85, 6011(a), 6050B, and 6109(a)]. ODJFS will use your social security number: (1) to report your unemployment compensation to the Internal Revenue Service as potentially taxable income; (2) as a record index for processing your claim; (3) for statistical purposes; (4) to verify your eligibility for unemployment compensation and other public assistance benefits; and (5) as otherwise required or permitted under applicable federal or state law, including Chapter 4141 of the Ohio Revised Code.

Interpreter Services

Customers who are not proficient in English may call 1-877-644-6562 or their assigned processing center. (See page 30 for a listing of ODJFS claims processing center locations and contact information.)

Para una copia de este folleto en Español, por favor llame al 1-877-644-6562.

Filing an Application

When to file an application for benefits

You should file your application as soon as you become unemployed. Your claim will begin the Sunday of the calendar week in which it is filed. Waiting more than a full week to file your application will postpone the beginning of your claim, and no benefits will be paid for weeks of unemployment that occur prior to the week of filing.

Applying for benefits

To file a new application for Ohio unemployment benefits, or to restart an existing Ohio claim, you can:

- File online at unemployment.ohio.gov for immediate claim service. Access our Web site 24 hours a day, 7 days a week. Limited service may be available while our system is being updated nightly. Check the Web site for available service. If you do not have access to a computer, visit your local library or One-Stop Center. They have computers available for the public's use.
- File by telephone at 1-877-OHIOJOB (644-6562). Telephone hours are 8:00 a.m. – 5:00 p.m., Monday – Friday (except holidays). Peak call times are Monday and Friday. For faster service call on Tuesday, Wednesday or Thursday, or file online. When you call, please be sure to have paper and a pencil ready. For TTY service dial toll free: 1-888-642-8203.

Information needed when applying

You should be prepared to provide the following information when you file a new application:

- Your social security number and either your driver's license or state ID number
- Your name, address, telephone number and e-mail address
- The name, address, telephone number, and dates of your employment with each employer for whom you worked during the past six weeks
- If you had out-of-state employment within the previous 18 months, the name, address, telephone number and dates of your employment for each employer with whom you worked out of state during the past 18 months

- If you were separated from military service with any branch of the U.S. armed forces within the past 18 months, your discharge papers (form DD-214, member 4)
- If you were employed by the federal government within the past 18 months, the SF-8 and/or SF-50 form given to you by your government employer at the time of your separation
- The reason you became unemployed from each employer
- Dependents' names, social security numbers and dates of birth
- If claiming dependents and you are married, your spouse's name and social security number (even if you are not claiming your spouse)
- If you are not a U.S. citizen or national, your alien registration number and the expiration date of your work authorization
- Your regular occupation and job skills

Your Personal Identification Number (PIN)

The first time you file a new claim, you will be provided a **temporary** PIN number. **Write it down.** You will then be required to create your own PIN, which you will use to access your claim through the automated telephone system or online. **Write it down and keep it in a safe place.** You are responsible for the security of the PIN. Your PIN is an electronic signature and has the same legal authority as your signature on a paper document.

Do not give your PIN to anyone. You are responsible for all claims filed and all information given to this department using your PIN and social security number. It is against the law to allow someone else to use your PIN to file for benefits. If you believe someone knows your PIN, if you forget your PIN, or if you want to change your PIN for any reason, you may request a new one either by calling the automated phone system or by calling your processing center. Your new PIN will be mailed to you. You may also reset your PIN online at the unemployment.ohio.gov Web site.

Resetting Your Personal Identification Number (PIN) Online

If you forget or lose your PIN, you may still access your claim by

entering your user name and correctly answering the PIN hint question or providing the e-mail address already on file with ODJFS.

You will be required to reset your PIN if, after three attempts, you fail to enter the PIN correctly. You can reset your PIN and **immediately** receive the new PIN if you have an e-mail address on file with ODJFS. If you do not have an e-mail address on file with ODJFS, the new PIN will be sent by U.S. mail.

If you would like to receive your new PIN immediately but do not have an e-mail address on file or your e-mail address has changed since you last filed, please call 1-877-644-6562 to provide your current e-mail address.

What to expect

Whether you file your application through the Internet or by telephone, the process will take about 20–25 minutes. If you are filing online and are disconnected, you can use your User name (your social security number) and PIN to log back into the application and resume answering questions.

The information you have entered will be retained for 24 hours from the time you begin a new application. Your application is not considered “filed” until you certify and receive a confirmation number. Keep this deadline in mind if you are disconnected or if you choose to sign off and sign on again at a later time.

Claiming a dependent child

To be allowed as a dependent, your child, stepchild or adopted child must:

- 1) as of the benefit year beginning date, be under 18 years of age or, if 18 or over, be unable to work because of a permanent mental or physical disability; and
- 2) for the 90-day period preceding your benefit year beginning date (or for the duration of the parental relationship if less than 90 days) have paid more than one-half of the cost of his/her support.

Your dependents will not be allowed if your spouse has filed for unemployment compensation within the past year and has received an increased weekly benefit amount because he/she claimed these dependents.

Claiming a dependent spouse

To be allowed as a dependent, your spouse, for the 90-day period preceding your benefit year beginning date (or for the duration of the marital relationship if it has existed for less than 90 days), must:

- 1) be legally married to you;
- 2) be living with you;
- 3) have had income of less than 25 percent of your base period average weekly wage; and
- 4) have had more than 50 percent of his or her support provided by you.

Filing Weekly Claims for Benefits

Filing weekly claims

Once you have filed an application for unemployment compensation, you must tell ODJFS which weeks you are unemployed and want benefits. You accomplish this by filing claims for each week for which you want to receive benefits. Answer all questions honestly. Ohio law provides penalties, including fines and/or imprisonment, for fraud. **If you do not file a timely claim for a week of unemployment, you will not receive benefits for that week.**

For your convenience, you may file your weekly claims in two ways:

- Online: You may file online at unemployment.ohio.gov. To access your claim online you will need to enter your user name (social security number) and your PIN.
- Automated Telephone System: You may call **1-877-OHIOJOB (644-6562)** from a touch-tone telephone. To access your claim through the telephone system, you will need your social security number and your PIN.

If you do not have access to either a touch-tone phone or the Internet, please contact your processing center. The name and phone number of that center are on the [New Claim Instruction Sheet](#) that was mailed to you when you filed your initial application.

When to file claims for weeks of unemployment

Claims for unemployment benefits are normally filed on a biweekly (every other week) basis. However, you may file weekly claims for the first three weeks after filing a new claim. Each week starts on Sunday and ends on Saturday. You can file your weekly claim no earlier than the Sunday after the week ends, and no later than 21 days after the week ends. When you file your new claim, you will receive a **New Claim Instruction Sheet**, which contains instructions for filing your weekly claims.

After the first three weeks, you can continue to file claims weekly only if you choose to receive correspondence electronically, rather than through the postal system.

If you do NOT choose to receive correspondence electronically, you will be converted to a biweekly (every other week) claim schedule. Instructions for requesting electronic correspondence are included in this booklet and on your **New Claim Instruction Sheet**.

Establishing Eligibility

You must meet the following basic requirements to have your application for unemployment benefits allowed.

1. You are unemployed at the time you file.
2. You have worked a sufficient number of weeks and earned sufficient wages in “covered” employment during the base period of your claim. The regular base period is the first four of the last five completed calendar quarters before your claim begins (as shown below).

If your claim begins <u>between</u> these dates:	Your base period will be:
January 4, 2009 through April 4, 2009	October 1, 2007 through September 30, 2008
April 5, 2009 through July 4, 2009	January 1, 2008 through December 31, 2008
July 5, 2009 through October 3, 2009	April 1, 2008 through March 31, 2009
October 4, 2009 through January 2, 2010	July 1, 2008 through June 30, 2009

Note: If you worked 20 weeks, but the weeks do not fall within the **regular base period** or your average weekly wage was less than the established minimum within the **regular base period**, you may still be able to establish a right to benefits if the weeks worked fall within the **alternate base period**. The **alternate base period** is the last four completed calendar quarters before your claim begins. The **alternate base period**, illustrated below, may be used only if you do not qualify for benefits using the regular base period.

If your claim begins <u>between</u> these dates:	Your base period will be:
January 4, 2009 through April 4, 2009	January 1, 2008 through December 31, 2008
April 5, 2009 through July 4, 2009	April 1, 2008 through March 31, 2009
July 5, 2009 through October 3, 2009	July 1, 2008 through June 30, 2009
October 4, 2009 through January 2, 2010	October 1, 2008 through September 30, 2009

3. You did not “quit” your recent job without just cause or were not discharged with just cause.
4. If you previously established a claim, you must have had six weeks of “covered” employment and earned three times the average weekly wage in work performed since that first application before you can establish another new claim.

Weeks worked

You must have worked in a minimum of 20 weeks in covered employment during the base period. This may be for any number of covered employers. Each of these weeks is referred to as a “qualifying week.”

Minimum earnings

If you file your application during 2009, you must have an average weekly wage of at least \$210 during the base period before taxes or other deductions. This wage amount changes each year and applies to the year you file your application – not the year worked.

Covered employment

Employment is considered “covered” if your employment was subject to unemployment compensation and your employer was determined liable for worker coverage.

Restarting a Claim for Benefits

Restarting a claim for benefits

If you are determined eligible for unemployment benefits, your benefits are payable during a 52-consecutive-week period (called a benefit year). Within the benefit year, you have a limited amount of money from which to draw your benefits (called total benefits payable). If during the benefit year of your current claim you return to work and are separated, or you have earned gross wages greater than your weekly benefit amount, you must file an application to reopen your claim—even if you continued to submit weekly claims during your employment. The reason for your unemployment will be examined to determine if you are still eligible to receive any remaining benefits.

To restart your claim, **access your account online at unemployment.ohio.gov**, or dial **1-877-OHIOJOB (644-6562)** during the first week you are unemployed or have gross earnings less than your weekly benefit amount. Waiting more than a full week to file an application to restart your claim may prevent benefit payment for weeks of unemployment that occur prior to this date.

Information needed when restarting your claim

You will be required to provide the name, address, and dates of employment with each employer for whom you have worked since you last claimed benefits. You should have your ID documents (state driver's license, state identification card) for reference when you file. **If you restart your claim online, you will also need your PIN.**

Reasons for unemployment

Lack of work

If you are unemployed due to a "lack of work" (for example, you were laid off, your job was abolished, the business closed, or the plant shut down), you will be considered unemployed through no fault of your own. Your employer will be asked to verify the reason for your unemployment.

Voluntarily quit or left your job

If you quit your job when the option of remaining employed existed,

you will be considered to have caused your own unemployment. To establish eligibility for benefits when you voluntarily quit, you must show that you had “just cause” for leaving the work. Some examples of reasons for quitting your job that may establish “just cause” are:

- Your employer failed to meet terms of the employment agreement
- Your employer failed to provide proper safety measures required by law
- Your work violated accepted moral or legal standards

The burden is on you to produce information that you had “just cause” for quitting your employment. The legal standard under Ohio law that determines whether a quit is for “just cause” is whether the action taken was one that would be taken by an ordinarily careful person under similar circumstances.

Discharged or fired

If your employer dismissed you from your job, you may not be eligible for benefits. By law, the employer must establish that your discharge was for just cause.

Some examples of the reasons for discharge that may establish “just cause” are:

- You violated established company rules
- You neglected your job responsibilities
- You disregarded the employer’s interest
- You performed your work poorly

If it is not established that your discharge was for just cause, benefits may be allowed.

A DETERMINATION OF UNEMPLOYMENT COMPENSATION will state whether your application for unemployment benefits is allowed or disallowed and will provide you with specific information as to the reason(s) for being allowed or disallowed.

Remember, if you disagree with any determination, you have appeal rights. (See “Appeal Rights” beginning on page 22.)

Requalifying for benefits

If your application for unemployment benefits was disallowed because of the reason for your unemployment, you can requalify by meeting ALL of the following requirements:

- You must obtain new employment in “covered” employment and work at least the number of requalifying weeks and earn the amount of wages indicated in your DETERMINATION OF UNEMPLOYMENT COMPENSATION notice
- You must file a new application for benefits. Any entitlement will be based on, and effective with, the new application
- You must meet all other requirements for establishing eligibility for benefits

Determining weekly benefit amounts

The weekly benefit amount is the amount of benefits you may be entitled to receive for one week of total unemployment. (See page 15 for information about deductible income and earnings.) Your weekly benefit amount is computed at 50 percent of your average weekly wage during your base period. However, in no case may the weekly benefit amount exceed the state’s annually established maximums. The maximum levels are based on the statewide average weekly wage and the number of dependents claimed. The 2009 maximums for each dependency classification are given in the following table:

Number of Allowable Dependents	Dependency Classification	If your Average Weekly Wage was:	Then your Maximum Weekly Benefit is:
0	A	\$744	\$372
1 or 2	B	\$904	\$452
3 or more	C	\$1006	\$503

Determining total benefits payable

After the weekly benefit amount is computed, ODJFS must determine the total amount of benefits you may be entitled to receive during your benefit year. Total benefits payable are determined by multiplying your weekly benefit amount (WBA) by the number of qualifying weeks in your base period, up to 26 weeks. This is the total amount of unemployment benefits you may be eligible to receive during

your benefit year. Each time you are paid unemployment benefits, the gross amount paid to you is deducted from your total benefits payable. If any amount remains, it may be used to pay weeks of unemployment that occur up until your benefit year ends.

Example 1

If you have 20 qualifying weeks in your base period and a weekly benefit amount of \$200.00, you will have total benefits payable in the amount of \$4,000.00. ($20 \times \$200.00 = \$4,000.00$)

Example 2

If you have 52 qualifying weeks in your base period and a weekly benefit amount of \$200.00, you will have total benefits payable in the amount of \$5,200.00. ($26 \times \$200.00 = \$5,200.00$)

Using the first example above, if you remain totally unemployed, your total benefits payable will exhaust once 20 weeks are paid. However, if you receive earnings or other types of deductible income (see page 15), the total benefits payable will be reduced at a lesser rate. Your benefits may continue for more than 20 weeks and until your total benefits payable is exhausted or your benefit year has ended, whichever occurs first.

The chart below demonstrates how the number of qualifying weeks affects your total benefits payable.

Qualifying Weeks	Total Benefits Payable
20	20 x WBA
21	21 x WBA
22	22 x WBA
23	23 x WBA
24	24 x WBA
25	25 x WBA
26 or more	26 x WBA

Note: You must have a minimum of 20 qualifying weeks to be eligible to receive unemployment benefits.

Once your application is allowed and your benefit amounts are established, other factors will be considered before you are paid benefits for weeks of unemployment.

Unemployed due to a labor dispute

If you are unemployed because of a labor dispute other than a lockout, you will be disqualified from unemployment benefits during the dispute. On the other hand, if you became unemployed because of a lockout, the labor dispute will not disqualify you from eligibility for benefits.

Unemployed due to a leave of absence or disciplinary layoff

If you are unemployed because you are on a voluntary leave of absence, you will be disqualified from unemployment benefits during the period of the leave. If you are unemployed due to a suspension or disciplinary layoff imposed by your employer for misconduct in connection with your work, you will be disqualified from benefits.

Able to work

You must be physically and mentally able to perform work in your trade or occupation. If you are ill and unable to work during one or more days of your normal work week, you may not be entitled to benefits for that entire week. If you are not physically and mentally able to work in your trade or occupation, you may receive benefits only if you furnish medical evidence that you can do other types of work for which you are qualified.

Available for work

To be considered available for suitable work, you must be ready and willing to work any shift of any occupation consistent with your prior training and experience. If you unduly restrict hours, wages or conditions of employment, which limit your chances of obtaining work, benefits may not be paid for the week(s) claimed.

Attending school

Attending school may affect your eligibility to receive unemployment compensation benefits. You must notify ODJFS if you are registering for school, are attending school, or stop attending school. You will be asked about your availability for work. If you begin attending school while receiving unemployment benefits, you may still be required to seek suitable employment and be ready and willing to accept work on any shift or occupation consistent with your prior training and experience. Although individuals generally are not eligible for benefits while attending school full-time, the law contains the following provisions that may permit you to collect benefits while in school:

- If you were attending school while working and continue school after becoming unemployed, you may be considered available for work while in school; or

- If you enroll in a training course approved by ODJFS and make satisfactory progress. Note: For further information concerning enrolling in an approved course, please contact your processing center.

Actively seeking work

You will be informed of the minimum work-search efforts you must make each week (Sunday through Saturday) to remain eligible for benefits. Most people are required to make a good faith effort and to actively seek suitable work on their own.

- If you are required to actively seek suitable work on your own, Ohio law requires you to keep a written record of your efforts to find work during each week. You may record your contacts on the pages at the back of this booklet. Be prepared to submit a copy of your work search contacts upon request. Failure to provide proof of your work-search efforts may result in benefits being disallowed.
- You must seek suitable work either in the locality where you worked or in a locality where your type of work is normally performed. If working part-time, you must still seek suitable employment to meet eligibility requirements.
- You may be required to register with SCOTI (Sharing Career Opportunities and Training Information), ODJFS's job matching system, for job placement assistance. For a list of locations where you can register in person, go this Web site: jfs.ohio.gov/workforce/jobseekers/onestopmap.stm. You may speak with a customer service representative at your claims processing center if you have questions concerning your job registration status.
- You may be required to remain active with your labor organization if your union has a hiring hall and this is the normal method you follow to obtain work. To remain active, you must be a member in good standing and eligible for placement or referral. Ohio law requires you to keep a written record of contacts with your union to obtain work. Record your union contacts on the pages at the back of this booklet.
- If your work search is waived because it is expected that you will return to work within 45 days, you may be required to make yourself available to your former employer for work and to keep him/her informed as to how to contact you for work.
- If you are on a temporary layoff from a former employer, you must keep your contact information current with the former employer AND seek work with other employers. Contact with your former

employer does NOT constitute a work search contact; you must still seek employment with another employer who hires in your trade or occupation.

- If you live out of state and do not normally commute to work in Ohio, you may be required to register for work with your state's job matching system.

Time limitations for filing weekly claims

You must file for benefits for a week of unemployment no later than three weeks (21 days) following the ending date of the week being claimed. Claims for benefits filed beyond this time limit will be disallowed unless you can establish that the late filing was for reasons beyond your control.

Registration requirements

You are required to remain registered for unemployment benefits with ODJFS. You register when you file a new or additional claim or file a weekly claim for benefits. Filing for benefits within the time limitations described above maintains your registration for benefits. Benefits may be disallowed for any week in which you do not meet the registration requirements.

Accepting offered work

You must notify your processing center if you are offered work in any week you claim benefits. If you do not accept work, you will be interviewed to determine if the work was "suitable" and whether you had "good cause" to refuse.

To decide if the work was "suitable," your occupation, prior training and experience, and the length of your unemployment are all considered. ODJFS also considers factors such as the amount of risk to your health, safety and morals; your physical fitness for the work; the distance from your home to the work; and your prospects for obtaining local work. Your prior wages are not normally considered when determining if work is suitable.

If you refuse suitable work, your benefits may be suspended, unless your reason for refusing is one permitted by Ohio law. For example, your benefits may continue if you cannot accept the work because you are not qualified.

Ohio Re-Employment Services Program

The Re-Employment Services Program identifies claimants who are likely to exhaust their unemployment benefits. Such individuals are randomly selected to be provided with special re-employment services.

If you are selected, you will receive information about the availability and benefit of re-employment services and job openings. Your attendance at an initial orientation session, as well as participation in any subsequent re-employment services in which you have agreed to participate, will be required as conditions of your eligibility for unemployment benefits. Failure to attend the orientation session may result in delay or denial of unemployment compensation benefits.

Earnings and income

You must report earnings for services performed and any income paid or payable to you while you are claiming unemployment benefits.

Earnings

If you work part-time or perform odd jobs during weeks for which you file for unemployment benefits, you may still be paid unemployment benefits if your gross earnings are less than your weekly benefit amount. You must report gross earnings for the week (Sunday through Saturday) in which they are earned, even if you have not yet been paid.

If your earnings are less than your weekly benefit amount, Ohio law allows you an exemption of 20 percent of your weekly benefit amount before a deduction is made. An example of how this is computed appears below.

Example: If the weekly benefit amount is **\$400**, and weekly earnings are **\$200**.

To calculate the earnings deduction:

Total earnings in a week	\$200
Minus earnings exemption **(20% of \$400)	-80
Equals earnings deduction	\$120

To calculate amount of benefits paid:

Weekly benefit amount	\$400
Minus earnings deducted	-120
Equals benefit amount paid	\$280

Note: Holiday pay is deducted after the 20 percent earnings exemption is applied.

Note: If earnings/holiday pay are equal to or greater than your weekly benefit amount, no benefits will be paid. Report all earnings, even if they would not affect your weekly benefit amount.

You must restart your claim for a week of unemployment that follows a week of excessive earnings (equals or exceeds your weekly benefit amount). You must either call 1-877-644-6562 no later than Friday of the week you will be claiming, or file by Saturday on the Internet.

ODJFS uses various technological tools to detect false statements, including unreported earnings. These sources are:

- New hire reports from employers
- Matches with employer's covered wages
- Public tips by telephone, mail, fax or e-mail
- Cross-matches with other government records (e.g. Worker's Compensation or Child Support)

Deliberately giving false information in order to receive benefits is a crime. It's not worth the risk! Avoid the possibility of criminal prosecution and stiff penalties by reporting your earnings and all other information honestly and accurately.

How to report fraud

If you know someone who is claiming benefits for which they are not entitled, report them immediately by contacting our fraud hotline at 1-800-686-1555. E-mail: UCBenProtest@jfs.ohio.gov.

Other income

You must report all income, including payments other than wages. If the money is determined to be deductible from your benefits, the entire amount of money will be deducted. Types of income that may be deductible include:

- Severance pay
- Vacation pay
- Pensions
- Workers' Compensation
- Company Buy-Out Payments

If the deductible income is less than your weekly benefit amount, your weekly payment will be reduced by the amount of income for the week.

Some types of income may not be deducted, such as:

- Social Security

- Supplemental unemployment benefits (S.U.B.)
- U.S. National Guard/armed forces reserve pay for scheduled drills
- Interest and dividends
- Rental income

Note: Review your unemployment check stub for a breakdown of all the above deductions. If you think this income is being deducted incorrectly, ask ODJFS for a written determination so that you may file an appeal. Refer to the “Appeal Rights” section on page 22.

Verifying information that may disallow a payment

Whenever ODJFS receives information that raises a question concerning your continued eligibility, you will be notified in writing. The NOTICE OF ELIGIBILITY ISSUE will provide the following information:

- The specific issue(s) which may result in the denial of your benefits
- The beginning date of the issue
- What action caused the eligibility issue to be raised

You will have five business days from the date on the notice in which to respond with any additional information relating to the issue(s) identified on the form. (The standard “business” day is Monday through Friday, ending at 5:00 p.m.) You may submit witness statements, doctor’s statements, or other documents to support your testimony. All information received by the end of the five-day period will be used to determine your eligibility to receive benefits. You also have the right to request a fact-finding interview within the five-day period. Instructions will be provided on the notice.

If you are paid benefits for any weeks that are later disallowed, you will receive a DETERMINATION OF UNEMPLOYMENT COMPENSATION BENEFITS notice that identifies how much you were overpaid.

Payment and Correspondence Options

Waiting week

Ohio law requires that you serve a one-week waiting period after filing each new application for benefits. The waiting week is the first week you claim that meets all of the eligibility requirements; however, no benefits are paid for this week. Therefore, your first payment will not include this first week. Even if you are unemployed for only one week, you must complete the weekly claim for it to fulfill your waiting week requirement for that benefit year. Do not delay in filing for your waiting week.

Receiving the first payment

It may take up to four weeks from the date you file your initial claim to receive the first payment. The earliest your payment may be issued is during the third week. Once payment starts, your payments are normally made every two weeks. If you have chosen to receive correspondence electronically, payments are made weekly.

Payment options

You may request that your benefits be paid by either direct deposit or debit card at any time by accessing your claim online at **unemployment.ohio.gov** or by calling your processing center. To make this choice online, go to the **Main Menu** and choose **“Update Personal Information.”**

Direct deposit

When you file your initial claim, you can choose to have your benefits paid by direct deposit to your checking or savings account. You can receive benefits via direct deposit whether you file on a weekly or bi-weekly basis. You can also request that benefits be paid by direct deposit at any time by accessing your claim online or by calling your processing center.

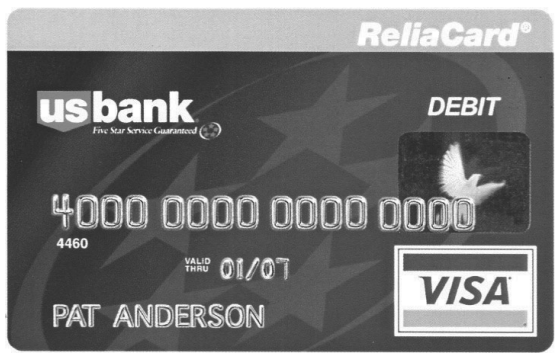
If making this choice online, go to the **Main Menu** and choose **“Update Personal Information.”** You must provide your bank’s name, complete address, your account number, and the bank’s routing number. See the example to find your account number and the bank’s routing number.

MARK STONE MELISSA STONE 914 UPPER CREST LANE ANYWHERE U.S. 12345		0301 9-58781234
Date _____		
Pay to the order of _____		\$ <input type="text"/>
_____ Dollars		
YOUR FINANCIAL INSTITUTION ANYWHERE U.S.		
For _____		
Bank Routing Number	Account Number	Check Number

When calling your processing center to choose direct deposit, you must provide the same bank and account number information that is required for online election. Provide the banking information as it appears on your checks. Information that appears on your deposit slip may be different and may delay receipt of benefit payments.

Debit card

Unless you choose to have your benefits directly deposited into your bank account, benefits will be issued through a U.S. Bank ReliaCard Visa. You already qualify for this prepaid Visa card—no credit check or bank account is required. When you are issued unemployment compensation benefit payments, the payments are automatically deposited to the card.



You can use the money on the card to make purchases and get cash. You can use the ReliaCard Visa for purchases everywhere Visa debit cards are accepted. You can also get the cash you need at any financial institution (bank) displaying the Visa logo or from any U.S. Bank or Visa/PLUS® ATM.

Correspondence Options

Correspondence will automatically be provided to you via the postal system unless you choose to receive correspondence electronically. If you wish to file and receive benefits weekly, you **must** choose to receive all notices electronically.

You can request to receive all notices electronically at any time by accessing your claim online or by calling your processing center. If making this election online, go to the **Main Menu** and choose **“Update Personal Information.”**

If you choose to receive your correspondence electronically, an e-mail will notify you when new correspondence is posted to your online account. The e-mail will direct you to log on to your account to view your correspondence. Whether you select U.S. mail or e-mail, you may still access and respond to all correspondence sent to you online.

Withholdings

Federal income tax withholdings

When you file for benefits, you are asked if you would like taxes withheld from your unemployment compensation check at the rate of 10 percent **for federal income taxes only**. ODJFS will send you a 1099 form by January 31 of the year after you were paid benefits.

To learn more about estimated taxes and how to pay them, contact the Internal Revenue Service.

Child support payment withholdings

The law requires that child support payments be deducted from unemployment compensation benefits when certain conditions are met. These conditions include that ODJFS has received a withholding order from a child support enforcement agency (CSEA) charged with administering Part D of Title IV of the Social Security Act.

If you are required to pay child support to a child support enforcement agency, and ODJFS has not received an order to withhold these payments, you may choose to have child support withheld from your benefit payments. You may make this choice at any time after filing your initial application by calling your processing office. Any choice will be canceled if ODJFS receives a withholding order.

Overpayment of Benefits

Receiving benefits to which you are not entitled

If you receive benefits to which you are not entitled, you will receive a determination that states:

- Why the payment was incorrect or disallowed
- What weeks were paid incorrectly
- The amount of the incorrect payment
- Any penalties if fraud was involved

Warning: If your application for benefit rights or a weekly claim is canceled due to fraud, you will be ineligible for two otherwise valid weekly claims for benefits that are claimed within six years after the date the misrepresentation is discovered. These ineligible weeks are identified in decisions as “penalty weeks.”

If you believe that you were not overpaid, or that the amount of the overpayment is incorrect, you must file an appeal within 21 days of the date the overpayment determination was issued.

Repayment should be made by check or money order (do not send cash) payable to the Ohio Department of Job and Family Services, mailed to:

- ODJFS
P. O. Box 182059
Columbus, Ohio 43218

To ensure proper credit to your account, be sure to include your social security number on the check or money order.

Overpayments not repaid in full within 66 days of the determination date may be referred to the Ohio Attorney General’s office for collection.

You must repay incorrectly paid benefits. Any overpayment not repaid will result in the withholding of weekly benefit payments to which you are otherwise entitled until the overpaid amount has been recovered (repaid).

Appeal Rights

If you disagree with any decision about your claim, you should file an appeal **and continue to file claims for any weeks you are unemployed**. Claims must meet the timely filing and registration requirements. If an appeal is decided in your favor, you may receive payments only for weeks that are properly claimed and are otherwise payable.

How to file an appeal

There are several appeal levels. How to file an appeal at each level is explained below:

- **Appeal from an Initial Determination**

If you disagree with an initial decision, you may file a written appeal with ODJFS within 21 calendar days of the date the determination was issued. Include your social security number, the date and determination identification number with which you disagree, and the reason(s) for your disagreement.

You may file your appeal online at **unemployment.Ohio.gov** between 6:00 a.m. and 6:00 p.m. daily, by mail or fax with the ODJFS processing center identified on your determination, or with any ODJFS claims processing center.

You will receive a written confirmation of the receipt of your appeal. All other interested parties, such as your employer(s), will receive a notice indicating your reason for filing the appeal. These parties are provided the opportunity to submit additional information. ODJFS has 21 calendar days from the date your appeal is received to either issue a redetermination decision or refer the appeal to the Unemployment Compensation Review Commission (UCRC).

- **Appeal from a Redetermination**

If you disagree with the redetermination, you may file a written appeal to the UCRC within 21 calendar days of the date the redetermination was issued. Include your social security number, the date of the determination with which you disagree, the reason(s) for your disagreement, and, if you are employed during the day and desire a telephone hearing during nonworking hours, the hours you are available for a hearing.

You may file your appeal:

Online at **unemployment.Ohio.gov** between 6:00 a.m. and 6:00 p.m.

By mail or fax to:

The ODJFS Director
Bureau of UC Benefits
P.O. Box 182863
Columbus, OH 43218-2863
Fax: (614) 466-8392

Once the UCRC accepts an appeal, you will receive a notice that your appeal has been transferred by the director to the UCRC. Your case will be scheduled for either an in-person or telephone hearing before a hearing officer. Most hearings are conducted by telephone. If a telephone hearing is scheduled, and you prefer an in-person hearing, you must notify the UCRC within 10 days of the notice that an appeal has been transferred. You must then agree to travel to a hearing site closest to the location of the other party(s). The hearing officer will issue a decision based on the information contained in your file and the testimony presented at the hearing.

- **Request for Review by the Ohio Unemployment Compensation Review Commission (UCRC)**

If you disagree with the UCRC hearing officer's decision, you may request a review by the commission members within 21 calendar days of the mailing date of the hearing officer's decision. Your appeal should state that you are requesting a review of the hearing officer's decision and why you disagree with the hearing officer's decision. If you are employed during the day and desire a telephone hearing during nonworking hours, list the hours you are available for a hearing.

You may file your appeal by MAIL or FAX to:

- U.C. Review Commission
PO Box 182299
Columbus, OH 43218-2299
Fax: (614) 387-3694

The commission may allow or deny your request for review. If denied, you will receive a decision to that effect. If your request for review is allowed, the commission may issue a decision based on the record of the earlier hearing or hold a further hearing. To change a telephone hearing, you must notify the UCRC within 10 calendar days of the

notice allowing the request for review. For an in-person hearing, you must agree to travel to a site closest to the other party(s).

- **Appeal to Common Pleas Court**

If you disagree with the commission-level decision, you may file a notice of appeal with the common pleas court of the Ohio county where you reside or were last employed. Appeals must be filed within 30 calendar days of the mailing date of the commission-level decision. If your appeal is filed after 30 days, the court of common pleas will determine the timeliness of your appeal in accordance with Ohio Revised Code, Section 4141.282 (I). In your notice of appeal, you must include all interested parties listed on the commission-level decision(s), including the director of ODJFS. Be sure to identify the decision being appealed.

When the UCRC receives the notice of appeal, it will file a certified transcript of all the records from which the appeal is being filed with the clerk of courts. The UCRC will also mail a copy of the transcript to you or your legal representative.

The court will hear the appeal based on the certified UCRC transcript. Contact the clerk of the appropriate court for other rules and deadlines. A listing of the courts appears on page 27.

- **Further Court Appeals**

If you disagree with the decision of the common pleas court, you may appeal your case further, as in civil cases.

Time limits for filing appeals

All appeals have filing time limits that must be met. Each decision states the time limit for filing an appeal. If you disagree with a decision, you should file the appeal immediately upon learning of the decision.

Appeals not involving the courts must be filed within 21 calendar days of the date the determination or decision was mailed. Your appeal will be considered timely if it is received or postmarked within the 21-day appeal period. If the 21st day falls on a Saturday, Sunday or legal holiday, the appeal period will be extended to the next working day.

If there is a question regarding timely receipt of your appeal, the following items have been accepted as evidence that your appeal

was received by the agency: 1) a certified mail receipt, 2) a document confirming that your fax was received, 3) if you filed online, the printed confirmation screen with the date.

The appeal deadline may be extended if certified medical evidence is presented which establishes that your physical condition or mental capacity prevented you from complying with the appeal period. In these situations, the appeal will be considered timely if filed within 21 calendar days of the end of the physical or mental condition.

Appeals to the common pleas court must be filed within 30 calendar days of the date the final commission-level decision was mailed.

Right to representation

ODJFS cannot recommend a representative. An authorized agent of your choice, such as an attorney, may represent you at any level of agency appeal. If you wish to be represented, it is important that you arrange representation as soon as possible. Your local bar association can refer you to a private attorney. ODJFS is not responsible for any expenses resulting from the representation. If you cannot afford a private attorney, your local legal aid society or legal services program may be able to provide help at no cost. If you cannot find their phone number, you can call 1-800-589-5888, ext. 100 for a possible referral.

Ohio's One-Stop System

Ohio has a local One-Stop center in each of the state's 88 counties. To find an office near you, go to jfs.ohio.gov/workforce/jobseekers/onestopmap.stm.

The following services are available free of charge to any customer who visits a One-Stop:

- A resource room: Every One-Stop site features a resource room that has job listings, computers with Internet access, telephones, copiers, and fax machines for customer use.
- Staff-assisted job-matching services.
- Eligibility for other funded services through the Workforce Investment Act: The One-Stops provide applications to request additional services, such as training or intensive services. These are approved on a case-by-case basis, using eligibility guidelines, and are based on funding availability.

- Outreach, intake and orientation: The One-Stops use local area plans for outreach activities, hold orientation sessions contingent upon need, use their common intake forms, provide intake services for those eligible for partner services, and provide program information.
- Initial assessment of skill levels: The One-Stops use local area standard assessments as needed and refer customers to the appropriate partner.

Intensive services are provided based on the initial assessment of skill levels and determined need. These services include:

- Comprehensive and specialized assessments. The One-Stops use various assessments pertinent to the partner programs, to be made available on a weekly basis. The One-Stops also conduct re-employment workshops.
- Group and individual career counseling. Eligible customers can receive professional assistance and guidance regarding careers, job readiness and successful job retention.

Training services are provided to individuals who have completed core and intensive services and require further training based upon assessment. Eligibility for these services is contingent upon available funding and is prioritized according to area workforce needs.

ODJFS has other support systems administered through Ohio's One-Stop Centers. Additionally, many One-Stop Centers have services available from other sources. To check on what services may be available, please contact or visit your local One-Stop Center.

COMMON PLEAS COURTS IN OHIO

County	City	County	City
Adams	West Union	Licking	Newark
Allen	Lima	Logan	Bellefontaine
Ashland	Ashland	Lorain	Elyria
Ashtabula	Jefferson	Lucas	Toledo
Athens	Athens	Madison	London
Auglaize	Wapakoneta	Mahoning	Youngstown
Belmont	St. Clairsville	Marion	Marion
Brown	Georgetown	Medina	Medina
Butler	Hamilton	Meigs	Pomeroy
Carroll	Carrollton	Mercer	Celina
Champaign	Urbana	Miami	Troy
Clark	Springfield	Monroe	Woodsfield
Clermont	Batavia	Montgomery	Dayton
Clinton	Wilmington	Morgan	McConnelsville
Columbiana	Lisbon	Morrow	Mount Gilead
Coshocton	Coshocton	Muskingum	Zanesville
Crawford	Bucyrus	Noble	Caldwell
Cuyahoga	Cleveland	Ottawa	Port Clinton
Darke	Greenville	Paulding	Paulding
Defiance	Defiance	Perry	New Lexington
Delaware	Delaware	Pickaway	Circleville
Erie	Sandusky	Pike	Waverly
Fairfield	Lancaster	Portage	Ravenna
Fayette	Washington Court House	Preble	Eaton
Franklin	Columbus	Putnam	Ottawa
Fulton	Wauseon	Richland	Mansfield
Gallia	Gallipolis	Ross	Chillicothe
Geauga	Chardon	Sandusky	Fremont
Greene	Xenia	Scioto	Portsmouth
Guernsey	Cambridge	Seneca	Tiffin
Hamilton	Cincinnati	Shelby	Sidney
Hancock	Findlay	Stark	Canton
Hardin	Kenton	Summit	Akron
Harrison	Cadiz	Trumbull	Warren
Henry	Napoleon	Tuscarawas	New Philadelphia
Highland	Hillsboro	Union	Marysville
Hocking	Logan	Van Wert	Van Wert
Holmes	Millersburg	Vinton	McArthur
Huron	Norwalk	Warren	Lebanon
Jackson	Jackson	Washington	Marietta
Jefferson	Steubenville	Wayne	Wooster
Knox	Mount Vernon	Williams	Bryan
Lake	Painesville	Wood	Bowling Green
Lawrence	Ironton	Wyandot	Upper Sandusky

Unemployment Compensation Programs

Unemployment Compensation for Federal Civilian Employees (UCFE)

– If your base period employment was in civilian employment with the federal government, you may be eligible.

Unemployment Compensation for Ex-Military Personnel (UCX)

– If you were serving active military duty during the base period and meet additional federal eligibility requirements, you may receive this. Your ODJFS local office can help you obtain the required form DD-214 member 4 copy.

Disaster Unemployment Assistance (DUA)

– If you do not qualify for Ohio unemployment benefits and your unemployment is caused by a federally declared major disaster, you may be eligible for benefits under this program.

Seasonal Claim

– If you worked for one seasonal employer during the base period and worked only during that employer’s seasonal period, you will not be eligible for benefits unless you are unemployed during that seasonal period.

Educational Claim

– Special conditions apply if you had employment with an educational institution during your base period. If you are separated from an educational institution and have “reasonable assurance” of employment in the next school term, you may be disqualified from benefits during the between-term period.

Interstate Claim

– If your base period employment was in Ohio, but you reside in and are seeking work in a state other than Ohio, your unemployment claim will be an Ohio interstate claim.

Combined Wage Claim (CWC)

– If you have worked in more than one state during your base period, you may qualify for unemployment benefits by combining wages from those states. To establish a combined wage claim, you must apply for benefits with one of the states where your base period wages were reported.

Job Placement Assistance

– ODJFS provides many services to help you obtain suitable employment, including placement, special services for veterans, labor market information, inter-area recruitment and community cooperation. For more information, call 1-877-644-6562.

Benefit Accuracy Measurement –Your claim is subject to audit. The U.S. Department of Labor requires that randomly selected unemployment compensation claims be audited for accuracy. You will be required to cooperate if your claim is selected.

The Trade Act Programs - Trade Adjustment Assistance (TAA) and Alternative Trade Adjustment Assistance (ATAA) assist individuals who have become unemployed as a result of increased imports from, or shifts in production to, foreign countries. A petition for TAA or ATAA may be filed by a group of three or more workers, by a company official, by One-Stop operators or partners (including state employment security agencies and dislocated worker units), or by a union or other duly authorized representative of such workers. The workers on whose behalf a petition is filed must be, or have been, employed at the firm or subdivision identified in the petition. For more information go to www.doleta.gov/tradeact/.

Other Programs

Health Coverage Tax Credit (HCTC) - This is a federal tax credit that pays 65 percent of the health plan premium for eligible people enrolled in qualified health plans. This is not a government insurance program. Displaced workers receiving Trade Readjustment Allowance (TRA) and individuals who would be eligible to receive TRA, but have not yet exhausted their unemployment benefits, are eligible for HCTC. Individuals must be covered under a qualified health plan. For more information, contact the Internal Revenue Service.

IRS Customer Contact Center
(toll free) 1-866-628-HCTC
TDD/TTY 1-866-626-4282
Web site: www.irs.gov (IRS keyword: HCTC)

Other Benefits: You may be eligible for other kinds of benefits for yourself and your family, such as food stamps, health insurance and child care. For more information, visit the ODJFS Web site at jfs.ohio.gov/ or contact your county department of job and family services (CDJFS). A listing of county agency addresses and phone numbers is available online at jfs.ohio.gov/county/cntydir.stm.

Below is a listing of ODJFS claims processing center locations and contact information. **It is important to note that “regular” Ohio claims are assigned to the processing centers based on the last four digits of the claimant’s social security number. Other “special” claim types, as listed at the bottom of the chart, are assigned to the Special Claims Unit.**

Social Security # Range (based on last 4-digits)	ODJFS Unemployment Processing Office	Mailing Address	Phone Number	Fax Number
0000-0472	Painesville	P O. Box 350 Painesville, OH 44077-0350	1-866-546-0012	1-440-358-5120
0473-1669	Richmond Heights	P O. Box 43039 Richmond Heights, OH 44143-0047	1-866-576-0006	1-216-732-2914
1670-2467	Canton	P O. Box 8768 Canton, OH 44711-8768	1-866-768-0022	1-330-438-7688
2468-3265	Mansfield	P O. Box 758 Mansfield, OH 44901-0758	1-866-849-0029	1-419-528-4023
3266-3809	Tiffin	P O. Box 370 Tiffin, OH 44883-0370	1-866-472-0003	1-419-443-7105
3810-4390	Bowling Green	P O. Box 889 Bowling Green, OH 43402-0889	1-800-589-2799	1-419-373-7322
4391-4862	Sherwood	P O. Box 4506 Sherwood, OH 43556-4506	1-888-582-0145	1-419-783-3467
4863-5370	Zanesville	P O. Box 1150 Zanesville, OH 43702-1150	1-866-217-0008	1-740-450-0075
5371-5625	Chillicothe	P O. Box 454 Chillicothe, OH 45601-0454	1-866-244-0399	1-740-774-8517
5626-6025	Jackson	P O. Box 686 Jackson, OH 45640-0686	1-866-731-0014	1-740-286-0506
6026-6497	Reno	P O. Box 490 Reno, OH 45773-0490	1-866-867-0044	1-740-374-8625
6498-6824	Ironton	P O. Box 747 Ironton, OH 45638-0747	1-888-582-0170	1-740-532-6616
6825-8129	Youngstown	P O. Box 1198 Youngstown, OH 44501-1198	1-866-221-0558	1-330-884-7288
8130-9072	Fort Loramie	P O. Box 167 Fort Loramie, OH 45845-0167	1-866-541-0187	1-937-295-6378
9073-9761	Lima	P O. Box 1808 Lima, OH 45802-1808	1-866-272-0118	1-419-996-3929
9762-9999	Bridgeport	P O. Box 430 Bridgeport, OH 43912-0430	1-866-249-0028	1-740-635-2080
Combined Wage Claims, Disaster Unemployment Assistance Claims, Ex-Military Claims, Federal Civilian Employee Claims, and professional Athletes	Special Claims	P O. Box 1618 Columbus, OH 43216-1618	1-866-458-0007	1-614-752-4809

**OHIO DEPARTMENT OF JOB AND FAMILY SERVICES
OFFICE OF UNEMPLOYMENT COMPENSATION
PO BOX 1618
COLUMBUS, OH 43216-1618**

JFS-55213 (Rev. 2/2009)

Official Business