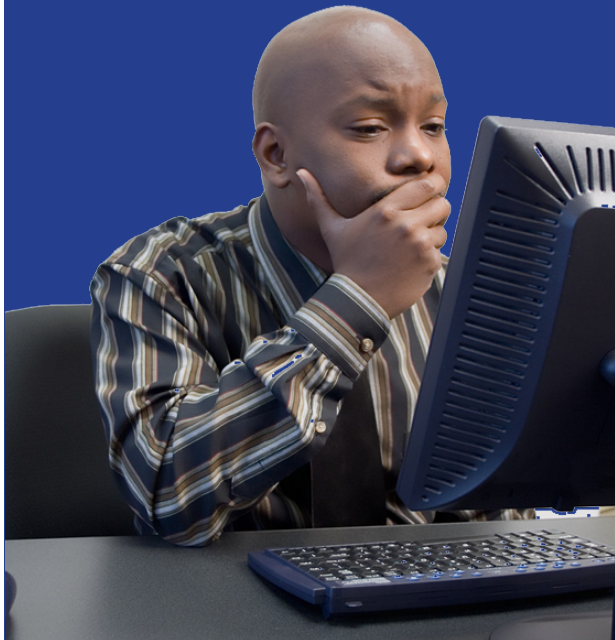


The information in this brochure is provided in an attempt to give general guidance concerning the unemployment insurance (UI) benefit rights of individuals separated from their employment.



Virginia Employment Commission
703 East Main Street
P.O. Box 1358
Richmond, Virginia 23218-1358
www.VaEmploy.Com

Customer Contact Center: 1-866-832-2363
VRD/TDD: 1-800-828-1120

The Virginia Employment Commission is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities. 1/09

VIRGINIA EMPLOYMENT COMMISSION

Unemployment Benefits

Frequently Asked Questions



The following are frequently asked questions concerning your eligibility and entitlement for Unemployment Insurance Benefits:

Q: How do I file my Unemployment Insurance (UI) claim?

A: A claim may be filed online at www.VaEmploy.Com, by telephone at 1-866-832-2363, or by completing a paper application at the Virginia Employment Commission (VEC) office nearest you. Due to the current high call volume coming into the VEC Customer Contact Centers, filing **online** may save you considerable time and effort.

Q: How are UI benefit amounts calculated?

A: An individual's unemployment benefit amount and duration are based on the amount of wages earned during the first four of the last five calendar quarters prior to filing a claim. For example, the UI weekly amount for claims filed in October through December 2008 is based on wages earned from all employers for the period of July 1, 2007, through June 30, 2008. This twelve-month period is known as the "base period."

Q: How much do I need to have earned to qualify?

A: To qualify for benefits, an individual must have earned at least a total of \$2,700 in two quarters in the base period.

Q: How much will I receive in UI benefits and for how long?

A: Currently the maximum weekly benefit amount is \$378 and the minimum is \$54. Individuals must have earned at least \$18,900.01 in two quarters during the base period to qualify for the maximum weekly benefit amount. Benefit duration varies from 12 to 26 weeks, also depending on wages earned in the base period.

Q: What information is required to file?

A: Social Security number, address and phone number; your most recent employer's name, address and phone number; and the reason you are no longer employed. **If you file a claim in person, take proof of your Social Security number.**

Q: What happens after I file my claims application?

A: After your application is filed, you will receive instructions in the mail including a Personal Identification Number (PIN). **You must file your weekly claim each week.** Please read all instructions sent to you. You can file your weekly claim for benefits over the internet at www.VaEmploy.Com, or you may call the automated Voice Response System at 1-800-897-5630.

Q: Is there a waiting period before I can collect UI benefits?

A: There is a one-week unpaid waiting period which cannot begin until a claim is filed. The waiting period is the first week of your claim during which you meet all of the eligibility requirements. The non-payment of this week does not reduce your maximum benefit amount. UI claims are effective beginning the Sunday of the week in which they are filed.

Q: Generally, what do I have to do to meet weekly eligibility requirements?

- A: Each week you claim benefits, you must:
- Be ready, willing, and able to work each week.
 - Provide documentation of your search for work each week benefits are claimed.
 - Report all wages earned during any weeks benefits are claimed.

Q: What if I receive severance pay, vacation pay, sickness and accident benefits, or holiday pay?

A: Severance, vacation, holiday pay, and sickness and accident benefits that you received may be deducted from your weekly benefit amount in the same manner as actual earnings in any week in which it is payable. You will be notified if these benefits or pay affect your claim.

Q: Can I draw UI benefits if I receive a pension from a former employer?

A: If you are receiving a retirement pension from an employer for whom you worked during the base period, the weekly amount of the pension will be deducted dollar for dollar from your weekly UI benefit amount. You will be ineligible for UI benefits if the pension equals or exceeds the UI benefit amount.

Q: Are my benefits taxable?

A: Benefits are subject to federal income tax. At your request, we will withhold federal tax from your unemployment benefits. You will be mailed a statement, Form 1099-G, of benefits paid to you during the year. **It is your responsibility to keep us informed of any changes in your address.** You must also include unemployment benefits received on your annual tax return and pay the tax due. Benefits you received that are determined to be overpaid and are repaid may be deductible. Contact the Internal Revenue Service or your tax advisor.

Q: Can VEC help me find another job?

A: To be eligible for UI benefits, you must also register with the VEC for employment assistance online at www.VaEmploy.Com within five (5) days of filing your UI initial claim. The VEC can provide job seekers exposure to a variety of job opportunities, including local and statewide jobs in the private sector, as well as state and federal government positions. A substantial cross-section of employers use the VEC to assist them in hiring new staff, and some companies elect to have the VEC do all of their recruiting.

