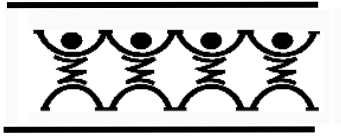


Ka 'Upena Kokua



UNEMPLOYMENT INSURANCE

Questions and Answers

This information is intended to give you a summary of the important items to consider if/when you leave State government employment.

Q1: What is Unemployment Insurance (Unemployment Compensation)?

Unemployment Insurance provides temporary financial assistance to qualified workers who become unemployed through no fault of their own. The unemployment compensation program was established by Congress in 1935 as part of the Social Security Act. The administration of this program lies with each state. Benefit eligibility requirements such as weekly benefit amounts are determined by the states and vary from state to state.

Q2: Who pays for Unemployment Insurance?

Employers pay a contribution tax based on a percentage of their payroll into the Unemployment Trust Fund. Workers DO NOT pay taxes into the unemployment program and NO deductions are taken from your paycheck. If you had more than one employer, your employers will share in the costs. Employers also pay a federal tax which pays for the administrative costs of the program as well as for extension of benefits during periods of high unemployment.

Q3: How do I file for unemployment benefits?

Once you become unemployed and wish to file a claim for unemployment benefits, visit ui.claims.hawaii.gov. You will first be required to create a user account. You may also report in person to the nearest unemployment office (listed below) for technical assistance. For additional information about unemployment insurance, visit our website at: <http://labor.hawaii.gov/ui>.

Do not delay filing for unemployment insurance, as your claim will start only from the week in which you file your claim.

When you file your claim, be prepared with your social security number and all employment history for the last 18 months (name of employer, dates of employment, and reason for separation), including any part-time work.

If you have any questions, we recommend that you first go to <http://labor.hawaii.gov> where you will find additional information describing the unemployment insurance program. You can also contact your nearest local office for assistance:

Honolulu Claims Office/.....586-8970 or 586-8971 Kaneohe Claims Unit	dlir.ui.honolulu@hawaii.gov
Waipahu Claims Office.....675-0030	dlir.ui.waipahu@hawaii.gov
Hilo Claims Office.....974-4086	dlir.ui.hilo@hawaii.gov
Kona Claims Office.....322-4822	dlir.ui.kona@hawaii.gov
Maui Claims Office.....984-8400	dlir.ui.maui@hawaii.gov
Molokai Claims Office.....553-1750	dlir.ui.maui@hawaii.gov
Kauai Claims Office.....274-3043	dlir.ui.kauai@hawaii.gov

Q4: *Do I qualify for Unemployment Insurance?*

Your claim will be based on wages paid to you in your base period. In Hawaii, the base period is the first 4 of the last 5 completed calendar quarters at the time you file your claim for unemployment benefits. To establish a Hawaii claim:

- 1) You must have been paid wages in at least two quarters of your base period.
- 2) You must have been paid wages of at least 26 times your weekly benefit amount in your base period.
- 3) An ‘alternate base period,’ using the last 4 completed calendar quarters preceding the effective date of the date of your benefit year, can be used if you cannot qualify using the standard base period.

Q5: *How much do I qualify for?*

WEEKLY BENEFIT AMOUNT: The amount is determined by state law and based on the gross wages paid to you in your base period. In Hawaii, your weekly benefit amount is equal to 1/21 of the highest quarter wages in your base period with a maximum limit of \$551 for claims filed in 2015. The total amount of benefits payable during the benefit year is 26 times your weekly benefit amount.

PENSION DEDUCTIONS: Retirement income from a pension plan that was financed 100% by a based period employer is deductible from your weekly benefit amount. Retirement income is NOT deductible if you contributed any amount to the pension plan. There are no deductions to your unemployment benefits because of social security or railroad retirement benefits. If you file an unemployment claim and you are receiving retirement income that must be deducted from your weekly benefit amount, your local claims office will send you a determination notice explaining the amount deductible.

OTHER INCOME: Earnings over \$150 from a part-time job are also deductible from your weekly unemployment check. Report all income, including tips from all sources and the local claims office will make the determination.

UNEMPLOYMENT INSURANCE BENEFITS ARE TAXABLE INCOME: You may elect to have state and/or federal taxes withheld from your unemployment checks. The amount you received is reported to the Internal Revenue Service and the State Tax Office at the end of the calendar year and Form 1099G is mailed to you for your records.

Q6: *Does waiving my displacement (bumping) rights on Form 390-R, "Workforce Reduction Placement Questionnaire," affect my unemployment benefits?*

Waiving your displacement (bumping) rights on Form 390-R does not affect your eligibility for unemployment benefits.

Q7: If I'm offered a job and I refuse it because I don't want to bump the person in it, am I still eligible to collect unemployment benefits? Or, if I'm offered a job to fill a vacant position and I refuse it, am I eligible to collect unemployment benefits?

You need to report this information to your local claims office immediately. Should you or the employer report any refusals of work to the UI Division, investigations will be conducted on a case-by-case basis and individual eligibility determinations will be rendered in accordance with the specific facts of each situation.

OTHER INFORMATION

If the reason for your unemployment was other than laid off due to lack of work, a decision will be made on your separation to determine if benefits are allowed or denied. Decisions are also made on refusals of work and other issues which affect your eligibility for benefits.

Other information will be provided to you at the time you file your initial claim for benefits. You will have to register for work with the local state Workforce Development Office within 7 calendar days after filing your unemployment claim. Each claimant must also serve a waiting period week. No benefits are payable for the waiting period week.

You must be able to work and available to work. You must be actively seeking work and make a minimum of three job contacts each week and keep a record of your contacts and results. You must also be registered for work with the Workforce Development Division (WDD) and have a resume posted online in WDD's internet based job matching system called HireNet Hawaii (www.hirenethawaii.com).

Job training services are available and your availability for work may be waived if you are in approved training. Check with your local claims office or the WDD Office for more information.

If you have any questions or do not understand the procedures, contact your local unemployment claims office. Do not rely on advice from friends or relatives or you may run into problems with your claim.

NOTE: This is a brief summary. It is not a legal document or contract, and is subject to change.