

# What You Need to Know About Unemployment Insurance in Missouri



## DIVISION OF EMPLOYMENT SECURITY

[www.moclaim.mo.gov](http://www.moclaim.mo.gov)

### ATTENTION! Keep this brochure on hand while claiming unemployment benefits.

After filing your initial claim for unemployment benefits, start following these steps immediately:

1. **File** your weekly certification (claim) every week as early as Sunday.

- Log on to [www.moclaim.mo.gov](http://www.moclaim.mo.gov) or call your Regional Claims Center (RCC) and use the automated phone system. Update your current address if it has changed.
- Have your Social Security Number (SSN), your Personal Identification Number (PIN), and your total earnings before deductions for the week, including any vacation, holiday, or Worker Adjustment and Retraining Notification (W.A.R.N.) pay available. The Division of Employment Security (DES) cannot file or process your claim for unemployment benefits if you do not provide your SSN. **Do not share your PIN with anyone. A claims representative will never ask you for your PIN.**
- If filing online, when finished, you will receive confirmation. Keep this for your records.
- In order to continue receiving benefits, you must repeat these steps every week of unemployment.
- **If you regain full-time work, stop filing.**

2. **Report** in person to a Missouri Career Center or four-week reporting office once every four weeks (if required). Expect to stay at least 45 minutes to receive re-employment services, and bring a driver's license or government issued identification showing your photo and date of birth.

- Visit [www.missouricareersource.com](http://www.missouricareersource.com) and click "Locate a Missouri Career Center" to find a location, or see the back of the "Work Search Record." Have your PIN with you when you report. **Missouri Career Centers do not have specific claim information.**
- Career Center staff will help you register for their online career search resources.
- Get help with resumé writing and participate in mock interviews to help you get back to work faster.

3. **Search** actively for work (if required).

- Make enough contacts on a weekly basis with potential employers to meet the required number you were given when you registered (this number varies according to your area).
- Record all of your job contacts on the "Work Search Record" (enclosed). The DES may request it.

**Important Note:** Failure to complete any of these requirements may result in denial of benefits.

### Contact Information

#### Regional Claims Centers

Jefferson City..... 573-751-9040  
Kansas City ..... 816-889-3101  
Springfield..... 417-895-6851  
St. Louis ..... 314-340-4950  
Outside Local Calling Area 800-320-2519  
Fax Number ..... 573-751-9730  
P.O. Box 3915, Jefferson City, MO 65102

Automated Information available  
24 hours a day.  
RCC representatives are available  
from 8 a.m. to 5 p.m. Central Time,  
Monday through Friday.  
[www.moclaim.mo.gov](http://www.moclaim.mo.gov)  
Available 12:31 a.m. Sunday through  
11:30 p.m. Saturday.

#### Relay Missouri

If calling by home phone or cell  
phone, dial "711." All other  
callers should dial 800-735-2966.  
TTD/TTY Users Only - to file for  
weekly benefits (Interactive Voice  
Response Unit) 800-316-0896  
Jefferson City Local 573-751-4139



charge you a service fee for any transaction. You also can take the card to a teller at any Central Bank branch location or MasterCard® member bank or credit union for a cash advance. The advance carries a \$1.25 fee. To find out if your bank is a MasterCard® member, contact it directly.

## When to Expect Benefits

If the DES determines that you are eligible, you can expect payment within 18-22 days of your initial claim. Benefits will not always be paid on the same day each week, and the DES will not mail you a notice when they are paid.

If you lost your job for any reason other than due to a lack of work, the DES will conduct an investigation, which could delay benefits from 4-6 weeks. Continue filing weekly certifications (claims) until the matter is resolved.

## Tracking Your Claim & Benefits

**Claims** - Visit [www.mocclaim.mo.gov](http://www.mocclaim.mo.gov) and click “View Claim Status.” Or call your RCC, choose “Claimant Information,” and follow the prompts. Payments made to a Missouri Access MasterCard® debit card are normally available on the card after 5:30 p.m. on the date payment is made, if made Monday-Friday. Payments made to the debit card on Saturday are usually available after 5:30 p.m. on Monday. If payments are made directly to your checking or savings account, you must check with your financial institution to see when benefits are available.

**Benefits** - To check your debit card balance and view your entire transaction history, visit [www.mo-access.com](http://www.mo-access.com), or call 888-775-3445. You are only allowed three free calls per week and will be charged 50 cents per call after that. The Internet is always free.

Payment information is normally available two business days after you file your weekly certification (claim) for benefits.

## The Appeal Process

You may be disqualified if you have been discharged for misconduct connected with work, quit for reasons not attributable to the work or your employer, or refused a suitable work offer. You also may be ineligible for insufficient wages or not being able and available for work. You have a right to appeal any decision denying you benefits if you do not agree with the findings.

- You will receive a “Notice of Deputy’s Deter-

mination” in the mail.

- You have 30 days to file an appeal. The determination will list the date by which you need to file your appeal. **All appeals must be filed by mail or fax.** You cannot file an appeal by phone. You must continue to file weekly certifications (claims) during the appeal process, or you will not be paid for unclaimed weeks if the decision is in your favor.
- Your employer also has the right to appeal if it disagrees with a determination. You will receive notice if this happens. **It is important that you participate in all hearings concerning your claim in order to give your testimony.**
- Most appeals hearings are over the phone, but you have the right to an in-person hearing if you choose.

## Overpayments & Fraud

If you receive benefits to which you were not entitled, you must repay them, even if the mistake was not your fault. The DES will notify you if you are overpaid. You may pay the amount due in a lump sum or set up a payment plan. If you do not repay the amount, the DES may garnish your wages or intercept your income tax return or lottery winnings. If you deliberately misrepresent facts to claim benefits, this is considered fraud, and you may face cancelled benefits, fines, or prison.

Beginning April 17, 2011, you shall be ineligible for waiting week credit or benefits for any week if you have an outstanding penalty that was assessed based upon an overpayment of benefits.

## Other Important Information

**Unemployment benefits are paid 100 percent by Missouri employer contributions (taxes) and are not deducted from workers’ wages.**

**Waiting Week** - The waiting week is the first week of your claim for which you are eligible for benefits, but not paid. **You must file a weekly certification (claim) for this week.** You may receive compensation for the waiting week as the last payment on your regular claim.

**Part-Time Work** - You may accept part-time employment and still receive some reduced benefits. You must report all of your earnings before deductions in your weekly certification (claim) and continue to search for full-time work. For information on how your benefits will be reduced, visit [www.mocclaim.mo.gov](http://www.mocclaim.mo.gov) or call your RCC.

**Renewing Your Claim** - Your claim for unemployment benefits will become inactive if you do not file a weekly certification (claim) within 28 calendar days (four weeks) from the end (Saturday) of the last week you claimed. Your claim must be renewed or reopened if it becomes inactive. This must be done during the week you again became unemployed and before weekly certifications (claims) can be filed. Whether filing by the Internet or telephone, your renewed claim will be started the Sunday of the week you file the renewal.

**Trying Out a New Job** - If you take a new job and quit within 28 days because it is considered "unsuitable work" under Missouri Employment Security Law, you may still be eligible for benefits.

**Trade Adjustment Assistance** - If you lost your job due to foreign trade, you may be eligible for assistance under the Trade Act from the U.S. Department of Labor. This includes training, training allowances, job search and relocation assistance, and other support services. Visit [www.doleta.gov/tradeact](http://www.doleta.gov/tradeact) or contact your RCC for information.

**Changing Your Address** - You can change your address while filing your weekly certifications (claims) on-line. You also can change your address by calling your RCC and selecting the address change option from the menu. The DES must have your correct mailing address on file. Updating your address with the Post Office or any other agency will not update DES records.

**Unemployment Benefits are Taxable** - Unemployment benefits are subject to federal and state income taxes. The Internal Revenue Service (IRS) can furnish information on reporting and computing the tax. The 1099-G Form for the prior calendar year can be printed after February 1 by going to [www.mocclaim.mo.gov](http://www.mocclaim.mo.gov), 1099-G Tax Form Information.

## Denied or Exhausted Benefits: Services Still Available

If you've been denied unemployment benefits or exhausted all benefits, continue to look for work and take advantage of the valuable career assistance available to you at no cost! You can receive a free skills assessment, career readiness certificate, personal job search consultation, and many other helpful services at your local Missouri Career Center. View a list of free public programs designed to provide support to those in need such as child care assistance, utility assistance, free medical clinics, carpooling, and much more by visiting [www.labor.mo.gov/freepublicprograms](http://www.labor.mo.gov/freepublicprograms).

## What to Do if You Believe You have Experienced Discrimination

It is against the law for the Missouri Department of Labor, which includes DES, to discriminate against any individual on the basis of race, color, religion, sex, national origin, age, disability, political affiliation, or belief. If you think you have been subjected to discrimination, you may file a complaint within 180 days from the alleged date of the violation with either:

Cornell Dillard, Chief Human Relations Officer  
Missouri Department of Labor  
P.O. Box 59, Jefferson City, MO 65104-0059  
Phone: 573-751-1339 Fax: 573-751-4945  
E-mail: [Cornell.Dillard@labor.mo.gov](mailto:Cornell.Dillard@labor.mo.gov)  
Or: The Director, Civil Rights Center  
U.S. Department of Labor  
200 Constitution Avenue NW, Room N-4123  
Washington, D.C. 20210

**IMPORTANT:** If you have received a determination regarding eligibility for unemployment benefits and you disagree with the determination, you must follow the instructions for filing the appeal as provided in that determination within 30 days of the determination date in order to protect your appeal rights. **The appeal with regard to the payment of unemployment benefits is a separate process from any discrimination complaint you may file.** Visit [www.labor.mo.gov](http://www.labor.mo.gov) for more information.

### Privacy Act of 1974

The Privacy Act of 1974, as amended, and the Deficit Reduction Act require notification because you are being asked to furnish your SSN.

Your SSN is used under the authority of Chapter 288 of the Missouri Revised Statutes and 8 CSR 10-4.010 of Missouri law, and the Internal Revenue Code of 1986 [26 USC

§§85, 6011(a), 6050B, and 6109(a)]. Your SSN will be used to report your unemployment benefits to the IRS as income that is potentially taxable. It will be used as a record for processing your claim, for statistical purposes, and to compare records with other state and federal agencies. The DES cannot file or process your claim for unemployment benefits if you do not provide your SSN.

Information submitted to the DES by you or your current or former employer may be requested and utilized for other governmental purposes, including but not limited to, verification of eligibility under other government programs.

Your SSN will be verified with the Social Security Administration.