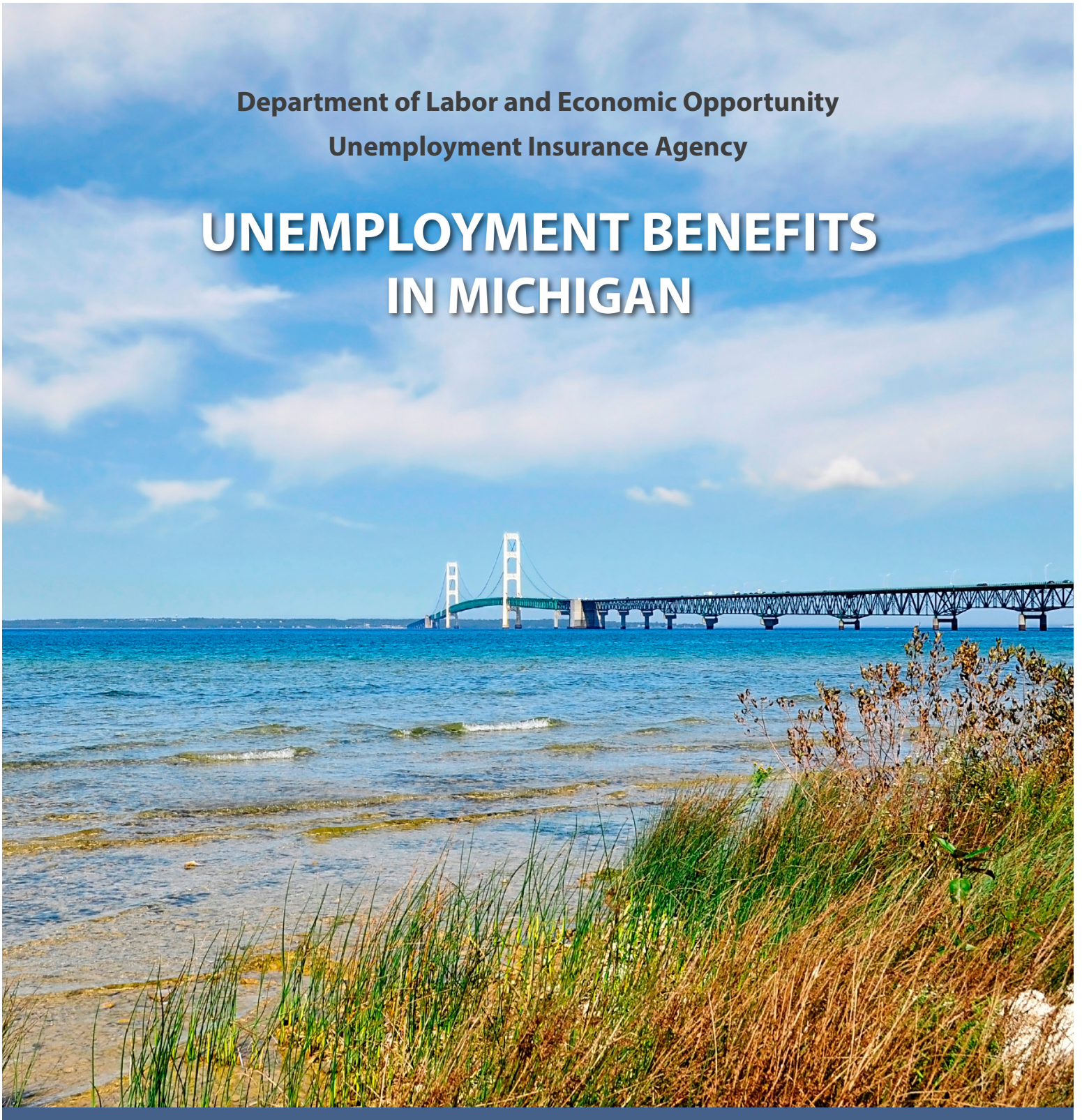


**Department of Labor and Economic Opportunity  
Unemployment Insurance Agency**

# **UNEMPLOYMENT BENEFITS IN MICHIGAN**



## **A Handbook for Unemployed Workers**

For Help Call Toll Free: 1-866-500-0017

For TTY Users: 1-866-366-0004

**April 2020**





# WAYS TO CONTACT US

## [www.michigan.gov/uia](http://www.michigan.gov/uia)

### VISIT OUR WEBSITE

**VISIT THE UNEMPLOYMENT INSURANCE AGENCY (UIA) WEBSITE** at [www.michigan.gov/uia](http://www.michigan.gov/uia) to access or create your unemployment account through the Michigan Web Account Manager (MiWAM). MiWAM will allow you to choose your benefit payment method, look at your benefit payment history, submit your claim question or problem for response by a customer service representative, respond to UIA inquiries, and access other services. If you are a new user or if you already have a MiWAM account, you must create a MILogin account before you can access MiWAM. See page 8 for more information.

### CALL

**UIA CUSTOMER SERVICE LINE, TOLL-FREE at 1-866-500-0017**, Monday - Friday 8:00 a.m - 4:30 p.m. If you need a Spanish-speaking representative, wait until you hear the option in Spanish. For all other languages, the customer service representative will connect you to a translator for assistance. If you are hearing impaired, **TTY** service is available at **1-866-366-0004**.

**MICHIGAN AUTOMATED RESPONSE VOICE INTERACTIVE NETWORK (MARVIN), TOLL-FREE at 1-866-638-3993**, Monday - Saturday, 8:00 a.m. - 7:00 p.m. You can call the UIA automated telephone system every other week to claim (certify for) unemployment benefit payments. Instead of calling MARVIN, you may also certify online anytime day or night, Monday - Saturday using MiWAM at [www.michigan.gov/uia](http://www.michigan.gov/uia).

**REPORT FRAUD, TOLL FREE at 1-866-500-0017:** Call to report suspected unemployment insurance fraud or complete a short fraud report through your MiWAM account. You may also visit [www.michigan.gov/uia](http://www.michigan.gov/uia) and click on "Report Fraud."

**EMPLOYER FILED CLAIMS, TOLL-FREE at 1-866-500-0017**, Monday–Friday, 8:00 a.m. to 5:00 p.m.

**FAX UIA:** Fax your responses to UIA forms or correspondence to the fax number on the form. Protests or any other correspondence, should be faxed to 1-517-636-0427. Appeals should be faxed to 1-616-356-0739. **Include your name, Michigan Identification Number (see page 3), signature, and date on all correspondence.** Keep a copy for yourself. Print and keep confirmation showing your fax was received.

### VISIT IN PERSON

**VISIT A LOCAL UNEMPLOYMENT OFFICE** in your area, Monday - Friday 8:00 a.m. to 5:00 p.m. Find a list of locations on the UIA website.

### WRITE

**WRITE UIA:** Mail your responses to UIA forms or correspondence to the address on the form. Protests or appeals should be mailed to the Unemployment Insurance Agency at one of the addresses below. **Please include your name, MIN, signature, and date on all correspondence.** Keep a copy for yourself.

**Protests only:**  
Unemployment Insurance Agency  
P.O. Box 169  
Grand Rapids, MI 49501-0169

**Appeals only:**  
Unemployment Insurance Agency  
P.O. Box 124  
Grand Rapids, MI 49501-0124

Michigan Works! Service Centers - Visit [www.mitalent.org](http://www.mitalent.org) or call 1-800-285-WORK (9675) for a location nearest you.

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# ABOUT UNEMPLOYMENT INSURANCE



## What is Unemployment Insurance?

Unemployment Insurance (UI) is a program to provide temporary income to workers who have lost their job through no fault of their own, like layoffs and plant closures.

## Who pays for Unemployment Insurance?

The program is funded through unemployment taxes paid by employers. No money is deducted from your paycheck.

## Help us to help you

The Unemployment Insurance Agency (UIA) is here to help you through your time of unemployment. To make sure you are paid benefits in a timely manner, you need to provide accurate information, respond to requests for information on time, and meet all the requirements for qualifying for benefits. You are required to read and understand the information in this handbook.

## For Fastest Service

If you have questions, you may contact us through your Michigan Web Account Manager (MiWAM) account or by calling, 1-866-500-0017. MiWAM is safe, secure and available 24 hours a day, 7 days a week. For telephone or Local Office hours of operation, visit [www.michigan.gov/uia](http://www.michigan.gov/uia). If you are hearing impaired, TTY service is available at 1-866-366-0004.

## Michigan Identification Number (MIN)

Once your claim is established you will receive a MIN. For security and privacy when contacting UIA, please use your MIN, not your Social Security Number (SSN). Your MIN is

the number linked to your UIA records. You will find this number on most letters we mail or send to your MiWAM account. If you receive a document without a MIN, please refer to your SSN.

## A Note on Fraud

Detecting and prosecuting cases involving unemployment fraud is priority for Michigan's UI program to ensure funds are available to pay legitimate claims. Claims are audited regularly to ensure benefits were properly paid according to state and federal law. If you received improperly paid benefits, you may have to repay up to 1.5 times the amount of benefits received. Your benefits will be stopped, and any remaining benefits will be lost. You may also be subject to criminal prosecution. If prosecuted, you may be required to pay court costs and fines, face jail time, perform community service or any combination of these (*see page 15*).

## Identity Theft

Identity theft occurs in many different types of situations, including unemployment insurance. Identity theft is when someone uses your personal information such as your name, address or social security number to commit fraud such as filing a fake unemployment claim (*see page 16*).

If you think you may be a victim of identity theft, contact UIA right away to report it. You can report identity theft online at [www.michigan.gov/uia](http://www.michigan.gov/uia). Click the "Report Identity Theft" link or you may call the Customer Service line.

# THE BASICS



## WHAT YOU MUST DO TO CLAIM UNEMPLOYMENT BENEFITS



### MUST DO STEPS

- ✓ File a Claim (see [Fact Sheet 160, Claiming Unemployment Benefits in Michigan](#), on the [UIA website](#)).
- ✓ Choose a payment option (see [page 11](#)).
- ✓ Review your Monetary Determination (see [page 5](#)).
- ✓ Register at a Michigan Works! Agency in person (see [page 5, Must Do Steps](#)).
- ✓ Actively look for work (see [page 6](#)).
- ✓ Certify (also known as reporting) for your benefits (see [page 11](#)).



### IMPORTANT

- ✓ Provide updated contact information.
- ✓ Respond to all information requests by the UIA either by mail or if you choose to **Go Green**, respond through your MiWAM account. When you create your MiWAM account, if you do not specify your method of contact, it will default to **Go Green**.

# BENEFIT RIGHTS AND RESPONSIBILITIES



Now that you have taken the first step and filed your claim for unemployment benefits, this handbook will provide you with a general overview of important things you need to know about the UI program. It is very important that you read and understand this handbook.

## Monetary Determination

After you file for benefits, you will receive Form UIA 1575C, *Monetary Determination*. This form includes the following:

1. If your claim has been allowed or denied based on the wages you have earned.
2. How your Weekly Benefit Amount (WBA) was calculated.
3. The number of benefit weeks you are allowed.
4. Base period employer(s) and eligible wages.
5. The separation reason for each employer.
6. Registration and work search requirements.
7. What week to begin certifying.
8. Protest rights.

A Monetary Determination with this same information is also mailed to your current and most recent employers. Your employer has 10 days from the mail date to respond to the notice. If your claim is a new claim, no payment will be released until **after** 10 days of the mail date on your monetary determination. This may be delayed if there are additional eligibility questions on your claim.

## Respond to Agency Requests

If the Agency has questions regarding your claim, you may receive Form UIA 1707, *Request for Information*.

## STEPS TO REEMPLOYMENT

### Work Registration

Your obligation while receiving unemployment benefits is to become re-employed. You can find job leads and career resources at a Michigan Works! Agency (MWA) Service Center in your local area. Work registration is required each time you file a new claim unless you have a waiver.



### MUST DO STEPS

To register for work you must do the following:

**STEP 1: Create your profile on Pure Michigan Talent Connect (PMTC).** Profiles can be entered at [www.mitalent.org](http://www.mitalent.org).

✓ The profile can be entered at a Michigan Works! Agency (MWA) Service Center or from any Internet connection available to you.

✓ But wait, **YOU ARE NOT DONE!**

**STEP 2: Appear in person** at an MWA Service Center within 10 calendar days of the mail date on your Form UIA 1575C, *Monetary Determination*.

✓ Have Form UIA 1222, *Notice to Register for Work*, date stamped by MWA staff. This serves as your receipt that you appeared in person and have a current PMTC profile.

✓ To locate the Michigan Works! Agency nearest you, go online to [www.michiganworks.org](http://www.michiganworks.org) or call 1-800-285-WORK (9675).



# BENEFIT RIGHTS AND RESPONSIBILITIES CONT'D

## Work Search

You are required to actively search for work every week you receive unemployment benefits. This includes making at least two job contacts each week and keeping a record of your searches. **You must inform UIA of your work search and provide proof of your work search if audited.**

## Reporting Your Work Search

- Your work search is due every four weeks.
- Work search contacts can be entered at the time of bi-weekly certification in MiWAM.
- You can submit your work search **online** at [www.michigan.gov](http://www.michigan.gov), **by fax** to 1-517-636-0427, **by mail**, using Form UIA 1583, *Record of Work Search*, or in an alternative format (e.g. excel spread sheet, or hand written on paper), to Unemployment Insurance Agency, P.O. Box 169, Grand Rapids, MI 49501-0169, or drop it off **in person** at any UIA Local Office. Form UIA 1583 is provided in the back of this booklet.
- When submitting your work search, include your name and Social Security Number on each page.

The following are **not considered** weekly work contacts:

- Checking back with a temporary agency for more work.
- Using your current part-time employer as a work contact.
- Seeking or working in self-employment.

Work search details must be received by the Unemployment Insurance Agency no later than the end of the fourth week from the "First Week Ending Date" that you listed on the form. To make the process easier, submit your work search with your bi-weekly certification.

## Reporting Your Work Search When You Return to Work

If you certify for the "First Week Ending Date" and return to work, the work search must be submitted within four weeks of the "First Week Ending Date" in order for it to be on time. You do not have to wait four weeks to submit this form, however, you can not mail your work search **before** the first week.

It is important to submit your work search for the weeks you were laid off even after you returned to work.



### IMPORTANT

- ✓ Your work search is subject to audit and verification.
- ✓ Keep a detailed copy for your records in case you are selected for an audit. UIA may verify your work search at any time.
- ✓ **Failing to submit** timely and accurate work search forms may prevent payment of your UI benefits.
- ✓ After collecting 50 percent of your entitled weeks, you must apply for and accept **any work** that is suitable (see *Fact Sheet #145, What is Suitable Work on the UIA website*).
- ✓ It is important to keep your address up-to-date with UIA, so we can contact you if there is a question about your payment.



## Michigan Works! Agency Service Centers

Visit your local Michigan Works! Agency (MWA) Service Center to create or update your resume, sharpen your interview skills and more. Go to [www.michiganworks.org](http://www.michiganworks.org) or call 1-800-285-WORK (9675) for the service center nearest you. You may also be selected to participate in individualized Reemployment Services to help you become employed again. Reemployment services may include:

- Job search assistance
- Individualized assessment
- Job placement services
- Job search workshops
- Counseling
- Job clubs
- Skills or aptitude testing
- Resume writing assistance

If you are selected and fail to participate, your eligibility may be affected.

## ADDITIONAL INFORMATION ABOUT WORK SEARCH

### Temporary Layoff

When you filed your new claim or reopened your claim, you were asked about your return-to-work-date. If you are expected to return to full-time work with your employer within 45 days from your claim file or reopened date, your employer can request that you be waived from the work registration and work search requirements. Review your Monetary Determination to see if you have received a waiver. A waiver will also show you the date you **must** register by if you do not return to work as originally expected.

If you are on a temporary layoff from a full-time job (between 45 and 120 days from your last day worked), you may not have to register for work with MWA to receive unemployment benefits, however, you may be required to seek work (*see page 6, Work Search in this booklet for additional information*). Review your Monetary Determination for instructions and find out if this waiver applies. In these circumstances, you are still required to actively look for work.

### Union Halls

If you get your job assignment through a union hiring hall, you do not have to *register* for work. If you seek work only through a union hall, you must follow union hiring hall procedures for checking in for work. You must submit Form UIA 1583, indicating you are seeking work through a union hiring hall for each week.



# CREATING YOUR ONLINE ACCOUNT



Manage your unemployment account online using the **Michigan Web Account Manager (MiWAM)**. With MiWAM you can:

- Certify for benefits bi-weekly.
- Manage your account 24 hours a day, 7 days a week.
- Change your contact information.
- Respond faster to questions from UIA.
- Submit work search information.
- Submit protests and appeals.

For your convenience you can access both your MiWAM unemployment account and your Pure Michigan Talent Connect jobseeker account with the same User ID and password by creating a **MILogin account**. MILogin, is a single sign on system that will allow you to review your unemployment benefit information and see job listings all on one screen. The Talent Dashboard will show you your benefit status, job opportunities based on your PMTC profile, and even provides a to-do list so you don't miss important deadlines.

**Before you can create your MiWAM account, you must create a MILogin account.** If you have already created a MILogin account through another State of Michigan department, log in through your existing MILogin account and link your MiWAM account. Visit [www.michigan.gov/uia](http://www.michigan.gov/uia). Click on MiWAM – for Workers to begin the sign up process. Once you have completed the MILogin sign up process, you will be taken to the MiWAM screen.

For information on how to use MiWAM, see the MiWAM toolkit which can be found on the UIA website.



## TIP

- ✓ The **MiWAM Toolkit** provides step by step instructions to assist in filing your claim.
- ✓ Use MiWAM on your mobile device to certify, submit job contacts, update your address and view your claim information.

## KEEP YOUR CONTACT INFORMATION UPDATED

Keep your contact information up-to-date so that we can notify you of any issues related to your claim or benefit payments.

### Go Green

If you chose to 'Go Green', you will no longer receive correspondence by regular mail, instead it will be sent to your MiWAM account. If you do not specify your method of contact when you create your MiWAM account, it will default to **Go Green**. You should make it a habit to check your MiWAM account regularly so that you can respond to requested information on time. You can change your Go Green status at any time by logging into your MiWAM account and selecting "Set Go Green Preference".

If you have questions you may contact us through your MiWAM account or by calling the Customer Service line.

# ELIGIBILITY FOR BENEFITS



To be eligible for unemployment benefits you must be:

- Available for Work – you are willing to accept any full-time work that is suitable, any day of the week and on any shift.
- Able to Work – you are physically and mentally able to do full-time work that you have performed in the past or have been trained for.
- Seeking Work – you are actively looking for full-time work (*see Steps to Reemployment on page 5*).

- Your total base period wages must equal 1.5 times your highest quarter wages.

## Wages to Establish a Claim

In every year there are four calendar quarters. They are:

QTR 1	QTR 2	QTR 3	QTR 4
Jan	Apr	Jul	Oct
Feb	May	Aug	Nov
Mar	Jun	Sep	Dec

STANDARD BASE PERIOD (First four quarters)				LAG QTR	FILE QTR
Must have earned at least \$3,744				QTR 4 2018	QTR 1 2019
QTR 4 2017	QTR 1 2018	QTR 2 2018	QTR 3 2018		

If you do not meet the wage requirements using the Standard Base Period, you may be able to use the Alternate Base Period. UIA automatically looks at your wages paid in the four most recently completed calendar quarters.

To determine if you have enough wages to qualify for benefits, UIA first looks at what is called your Standard Base Period. This is a period of four calendar quarters. We look at the wages you were paid in the first four of the last five completed quarters.

- You must have at least one quarter in which you earned a minimum of \$3,744.00.
- You must have wages in at least two calendar quarters in the base period.

ALTERNATE BASE PERIOD (Four most recent quarters)					FILE QTR
Must have earned at least \$3,744					QTR 1 2019
QTR 4 2017	QTR 1 2018	QTR 2 2018	QTR 3 2018	QTR 4 2018	

## ELIGIBILITY FOR BENEFITS CONT'D

If you don't meet the wage requirements in either the Standard Base Period or the Alternate Base Period, you may still be able to qualify for benefits using the Alternate Earnings Qualifier. This means:

- You must have wages in at least two calendar quarters in the base period.
- In the calendar quarter in which you had the highest wages, your wages were at least 20 times the State Average Weekly Wage.

### Weekly Benefit Amount

Your Weekly Benefit Amount (WBA) is determined by your quarterly wages. The amount you receive in unemployment benefits is calculated by multiplying the highest amount of wages paid to you in any base period quarter by 4.1 percent. The maximum benefit payment you can receive is \$362. See your Monetary Determination for calculations using your information.

### Number Of Qualifying Weeks

Your number of weeks allowed is determined by multiplying your total base period wages by 43 percent, dividing by your WBA and rounding down to the nearest half week. The maximum number of benefits is 20 and the minimum number of weeks is 14. See your Monetary Determination, for calculations using your information.

### Your Separation Reason May Affect Your Eligibility for Benefits

To qualify for benefits, you must have lost your job through no fault of your own.

You have the right to leave a job for any reason at any time, but the reason for the separation will determine if and when you will receive benefits. If you are fired from your job, it is important to specify the reason. You

will be sent fact finding questions and it is important to include as much detailed information as possible. Once we receive all information from you and your employer, you will be sent Form UIA 1302, *Notice of Determination*, showing whether or not you are eligible.

### Other Items that May Affect Your Benefit Amount

**Dependents** – This includes any family member who received more than half of his/her support from you for at least 90 days before layoff. You can receive an additional \$6.00 for each dependent, up to five dependents. Examples include: your spouse, children, step-children, disabled children, etc. (see [Fact Sheet #158, What is a Dependent?](#) on the UIA website).

**Taxes** - Your UI benefits are taxable by the federal and State of Michigan government. You may choose to have both taxes withheld from your weekly payment. You may not choose to have one or the other withheld.

The federal income tax deduction is 10% of the taxable portion and the State of Michigan income tax deduction is 4.25%. The taxable portion is after pension, earnings, fraud penalties, overpayment recoupment, child support and other exemptions are deducted from your weekly benefit payment.

By the end of January of each year, you will be mailed Form 1099-G, *Certain Government Payments*, which reports benefits paid to you the previous calendar year. You will need this form to report your income for both the federal and state income tax purposes.

**Friend of the Court** - Court ordered child support payments can reduce unemployment insurance benefits by up to 65%.

**Earnings** - Work earned income.

**Benefit Overpayment** - Occurs when you receive unemployment benefits that you were not entitled to receive.

**Restitution** - Repayment of unemployment benefits that were paid but you were not entitled to receive.



# RECEIVING PAYMENTS



## Payment Options

You will receive your unemployment insurance benefit payments electronically. You must select a payment method when filing your new claim. These options are:

- Direct Deposit into your checking or savings account. You will need your account number and routing number for this option, or
- Debit Card issued by *Bank of America*.



You may change your selection through your MiWAM account or by calling the Customer Service line. The payment method will default to debit card if no option is chosen (see [Fact Sheet #119, Electronic Payment Options on the UIA website](#)).

## Bi-Weekly Certifications

You must request weekly benefits each week that you are unemployed. This is referred to as certifying for benefits.

You must certify your eligibility every two weeks to receive payments. Your certification week begins on Sunday and ends on Saturday of each week. The preferred method of certifying is online through your MiWAM account, although certifying by phone is also available (see [Bi-Weekly Certification](#)

**Questions on page 19).** Certifications must be completed by 11:59 p.m. the Saturday of your scheduled reporting week. You can certify:

- **Online:** Visit [www.michigan.gov/uia](http://www.michigan.gov/uia) and log into your MiWAM account.
- **By phone** (also known as MARVIN): Call 1-866-638-3993 Monday through Saturday, 8:00 a.m. until 7:00 p.m.

## Personal Identification Number

If you choose to certify by phone, you will need to set up a secret four-digit Personal Identification Number (PIN). Your PIN serves as your electronic signature for claiming unemployment benefits. You do not need a PIN to claim weeks of unemployment or to get information about your claim if you used MiWAM.

When selecting your PIN, be sure to choose numbers that will be easy for you to remember. Your PIN cannot include more than 2 identical digits in a row, and your PIN cannot be sequential numbers, such as '1234' or '9876'. If you forget your PIN, need to reset your PIN, or if you believe someone else knows your PIN, you may reset it by verifying your identity. Visit our website at [www.michigan.gov/uia](http://www.michigan.gov/uia) for more information.



### IMPORTANT

- ✓ Your PIN is YOUR SECRET identification number and you are responsible for any certification using your PIN. DO NOT GIVE OUT YOUR PIN TO ANYONE!

## RECEIVING PAYMENTS CONT'D

### How Often Do I Certify for My Benefits?

Look at the **Bi-Weekly Certifications** section of your Monetary Determination or in your MiWAM account under **Account Alerts** on the claim to find your first reporting week. Certify every other week (bi-weekly) to continue to claim benefits after your initial reporting week.

If you do not certify during your reporting week, **you are late**. You must inform UIA of the reason you are late reporting for those weeks by responding to questions about your eligibility. A Determination will be issued letting you know which weeks, if any, can be paid. If you do not have good cause for reporting late, you will not be paid for the weeks for which you are reporting through the Saturday before your next reporting week.

For Example: You are scheduled to report by October 17 for the weeks ending October 3 and October 10. You do not report until October 26 without good cause.

You will not be paid for the weeks ending October 3, October 10, and October 17 if you do not have good cause for the late certification.

Your payment will not be released until 10 days from the mail date on the Monetary Determination. This period serves as a protest period for the employer(s) on the claim. If you are eligible and qualified for benefits and you have filed your bi-weekly certifications, your first payment will be automatically issued.

**For Example:** A claim is filed on Tuesday, July 2 and has an effective date of Sunday, June 30. A Monetary Determination is mailed on Friday, July 5. Your first bi-weekly certification should be completed between Monday, July 15 and Saturday, July 20. Even if you file the certification on Monday, payment cannot be issued until after Monday, July 15 (10 days from the Monetary Determination mail date).

JULY						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

### When to Reopen Your Claim

Each time you return to work after filing your original claim and are separated from that employer, if within the same benefit year, you must file an additional claim.

There are certain circumstances under which your claim will close. This includes:

- If you did not certify for benefits within your two scheduled reporting weeks,
- If you waived three weeks of benefits in a row, or
- If you stopped certifying for benefits because you returned to work or another reason.

If any of these apply and you later need to resume filing for unemployment benefits, **you cannot just contact MiWAM or MARVIN** for benefit payments.

You must reopen your claim using MiWAM or by calling 1-866-500-0017. File during the first week for which you are claiming benefits.

## If You Made A Mistake Giving Information

If you made a mistake giving information online or over the phone and have already been issued your payment, immediately send a message through your MiWAM account or call the Customer Service line. By contacting us immediately you can prevent a finding of fraud, though you may have to pay back any benefits you received but to which you were not entitled.

## How to Report Earnings and Other Payments

You may work part-time and collect a partial unemployment benefit payment. The unemployment week begins on Sunday and ends on Saturday even though your employer may have a different pay schedule. Be sure to report the total **gross** earnings for work you performed in the week you are claiming. The total gross earnings are earnings before any deductions. The total gross earnings must be reported even if you have not received your paycheck for that week.

You must report all of your earnings including payments of:

- Pension/retirement
- Holiday pay
- Vacation pay
- Severance pay

Failure to correctly report your earnings could result in repayment of up to 1.5 times the amount of benefits received. Benefits will be stopped, and any remaining benefits will be lost. You may also be subject to criminal prosecution. If prosecuted, you may be required to pay court costs and fines, face jail time, perform community service or any combination of these.

You are only entitled to benefits for the week(s) you were unemployed. Reporting for additional weeks of benefits could result in repayment of benefits in addition to penalties and interest.

## Flexible Weeks: How to Report Earnings

Flexible week benefits are benefits paid for a seven-day period of unemployment that does not begin on a Sunday. This happens only when you earn as much as, or more than 1.5 times your Weekly Benefit Amount in each of two consecutive calendar weeks, but within those

two weeks, there is a period of seven consecutive days or more in which you had not performed any work and had no earnings.

Neither MiWAM nor MARVIN can be used to claim a flexible week. If you want to claim a flexible week, send a message through your MiWAM account or contact Customer Service.

## What Can Stop You from Getting Paid?

The most common reason someone may not receive unemployment benefits has to do with the reason they were separated from their job. If you separate from your last employer, or other employers on your claim, we will gather information from you and your employers. We will make a determination after evaluating the information and applying the state law. You will receive the determination by mail or delivered to your MiWAM account.

If you are disqualified, you may lose some or all of your benefits. Some examples of disqualification are:

- Quitting voluntarily without good cause due to the fault of the employer.
- Being fired for misconduct connected with the work (example: violation of the company's attendance policy or intentional poor job performance).
- Being fired for intoxication while at work.
- Being fired for absence due to conviction and imprisonment.
- Being fired for assault and battery connected with work.
- Being fired for theft.
- Willful destruction of property in connection with work.
- Being fired for testing positive for illegal drugs on a drug test.
- Involvement in a labor dispute.
- Failing to report to work for three consecutive days without notifying the employer (three days, no call/no show).
- Failing to accept an offer of suitable work.
- Failing to notify a temporary help firm within seven days that a work assignment has ended.

# OVERPAYMENTS



## **An overpayment occurs when you receive unemployment benefits that you are not entitled to.**

This could occur if you made a mistake when certifying for benefits, if you were not able or available to work, or you knowingly gave false or misleading information when filing a claim.

If you are overpaid unemployment benefits, you will receive a letter notifying you of the overpayment and how to start the repayment process. If you have been overpaid benefits and are currently employed, contact the UI Benefit Overpayment Collection Unit at 1-866-500-0017 to arrange repayment terms.

If you are still receiving unemployment benefits while you have an overpayment, 50 percent (or 100 percent if fraud was involved) of your weekly unemployment benefits will be taken for repayment (this is called recoupment).

Interest on overpayments is one percent per month. Interest accrues daily and will continue to accrue until the total amount due is paid.



## **IMPORTANT**

Failure to repay benefits improperly received can also result in:

- ✓ Garnishment of your wages.
- ✓ Your Federal and State of Michigan income tax refunds can be taken to pay the debt.
- ✓ Lottery winnings you claim in excess of \$1,000 may be intercepted.
- ✓ Your claim being referred for criminal prosecution as a felony.
- ✓ You may not be able to receive future benefit payments.



# FRAUD



**Detecting and prosecuting cases involving unemployment fraud is a priority for Michigan's UI program.** Claims are audited regularly to ensure benefits were properly paid according to state and federal law. It is against state law to intentionally make false statements or conceal material information to gain or avoid the payment of benefits. You may have to repay up to 1.5 times the amount of benefits received. Benefits will be stopped, and any remaining benefits will be lost. You may also be subject to criminal prosecution. If prosecuted, you may be required to pay court costs and fines, face jail time, perform community service or any combination of these.

Some examples of intentional misrepresentation (fraud) include:

- You find a part-time job and begin working while still collecting benefits but do not report your gross earnings.
- You are employed full time and do not report it to UIA.
- You provided false information about your work search efforts.
- You were ill or injured or on vacation and did not report that you were unable or unavailable to work.
- You did not report other types of pay to UIA such as vacation, holiday or severance pay.

- You had someone else complete your bi-weekly certifications.
- You had someone else file your claim.

UIA can review a payment up to three years after it has been determined that the payment was the result of fraud. It is important to keep your address up-to-date with UIA, so we can contact you to resolve the issue if there is a question about your payment.



## IMPORTANT

- ✓ Report suspected fraud online at [www.michigan.gov/uia](http://www.michigan.gov/uia) and click on *Report Fraud Now*; by telephone at 1-866-500-0017, or log into your MiWAM account and click on *Report Fraud*.

# IDENTITY THEFT



Identity theft occurs in many different types of situations, including unemployment insurance. Identity theft is when someone uses your personal information such as your name, address or social security number to commit fraud such as filing a fake unemployment claim.

Some signs of identity theft are:

- You attempt to file an unemployment claim, but one already exists for you.
- You receive an IRS statement of benefits collected from Unemployment Insurance.
- You were notified by your employer that a claim for benefits was filed while you were still employed.
- You receive a monetary determination from UIA and the name on the form is not yours.

If you think you may be a victim of identity theft, contact us right away to report it. You can report identity theft online at [www.michigan.gov/uia](http://www.michigan.gov/uia). Click the "Report Identity Theft" link or call the Customer Service line.



## IMPORTANT

Ways to protect yourself from becoming a victim of identity theft:

- ✓ Guard your social security number. Give out the number only when absolutely necessary.
- ✓ Shred receipts, credit offers, account statements and expired cards to prevent "dumpster divers" from getting your personal information.
- ✓ Review your credit report at least once a year to make sure it doesn't include accounts that you have not opened.
- ✓ When contacting UIA, use your MIN number, not your Social Security Number. Your MIN is linked to your UI records.

# PROTEST AND APPEAL RIGHTS



If you are found to be disqualified or ineligible, and you disagree with the decision, you have the right to protest a determination or appeal a redetermination.

## Protest

A Determination is the first level of UIA decision making. If the Determination is not in your favor, you have the right to protest. A protest must be received within 30 days from the mail date on the Determination. When protesting late, you should include an explanation of why the protest is late. The address and fax number for your protest will be included on the Determination.

## Appeal

A Redetermination is issued after a protest is received by UIA. If the Redetermination is not in your favor, you have the right to appeal. The address and fax number for your appeal will be included on the Redetermination. When appealing late, you should include an explanation of why the request for appeal is late.

Appeals are handled by the Michigan Office of Administrative Hearings and Rules (MOAHR). You will receive a Notice of Hearing by **mail**. MOAHR is not a part of UIA, so all documentation needs to be submitted to the office listed on your Notice of Hearing. After receiving the notice, you will be scheduled for a hearing with an administrative law judge (ALJ). Other interested parties, representatives from UIA and your employer will also receive a notice. Hearings may occur by phone or in person. See your Notice of Hearing for more details.

## Advocacy Information

After you appeal your redetermination to the MOAHR, an advocate may be able to assist you at the hearing. This service is free to unemployed workers and employers. However, if the administrative law judge finds that you

have committed fraud you must pay the cost of the advocacy services. If you would like the assistance of an advocate, once you have received your *Notice of Hearing*, call the Advocacy Program at 1-800-638-3994. Some restrictions in service may apply.

## Unemployment Insurance Appeals Commission

Once an ALJ has issued a decision, you will receive it by mail. If the decision is not in your favor, you have the right to appeal to the Unemployment Insurance Appeals Commission (UIAC). This appeal is required to be filed in writing and can be received by mail or fax. See your decision issued by the ALJ for the correct address and fax number for your appeal. An appeal of the ALJ's decision must be received by UIAC within 30 days from the mail date of the decision.

## Circuit Court

You can appeal a decision from the UIAC to circuit court. However, filing at circuit court does require filing fees. Any costs or fees associated with appealing to the circuit court are then paid by the person requesting the appeal. To be on time, any appeal to a circuit court must be received within 30 days from the mail date on the UIAC decision.



## IMPORTANT

✓ While your protest or appeal is ongoing, continue to certify on time using MiWAM or MARVIN during your reporting week(s) until you return to full-time work. This will protect your right to receive benefits if the issue on your claim is settled in your favor. If you win your case, you will only be paid for the weeks you certified on time.

# HELPFUL INFORMATION

## Crossmatch Programs

Any information you provide when applying or certifying for benefits will be verified through computer matching programs. We conduct crossmatches to prevent and detect identity theft, improper payments, and fraud. These programs look for a variety of factors, including:

- Unemployed workers using fraudulent Social Security numbers and/or driver license numbers,
- Workers collecting unemployment benefits and working at the same time without reporting these earnings,
- Working in another state and collecting Michigan unemployment benefits without reporting these earnings, or
- Attempting to file for unemployment benefits while in jail.

You may be contacted if your claim is selected during the crossmatch process. Failure to respond may result in you being considered ineligible for benefits, so it is important that you keep your contact information up to date.

## Benefit Accuracy Measurement Program (BAM)

The Benefit Accuracy Measurement program (BAM) is used to determine the integrity, quality and accuracy of UIA decisions and payments in Michigan. Your claim may be randomly selected to be audited as part of this program. If your claim is reviewed, you will be contacted for an in-depth interview. We will ask for work history and work search contacts for a specific week. In most cases, the review will confirm that your claim was processed correctly. However, if you were improperly paid, adjustments will be made and penalties may be assessed if the overpayment was the result of fraud.

## Preserving Benefit Entitlement

If you become totally disabled while receiving unemployment benefits, you may be able to preserve or “freeze” unused

benefits until you are able to work again and become unemployed. To preserve your benefit entitlement, submit a written request within 90 days after your disability begins. If your medical condition prevents you from submitting the request on time, you may submit your written request within 90 days after you become able to file. A person can request a preservation of benefit entitlement if they have been unable to work for up to 3 years.

## Trade Act (TAA/TRA)

Trade Adjustment Assistance (TAA) is available to workers who lose their jobs or whose hours of work and wages are reduced as a result of trade with other countries. TAA includes a variety of benefits and services to help unemployed workers find a new job. Workers may be eligible for training, reemployment services and money to move to a new location for a job. Assistance may also include Trade Readjustment Allowances (TRA) which provide a weekly income if your benefits have run out and you are still unemployed.

Contact the TRA Unit at 1-866-500-0017 for more information or visit the UIA Website at [www.michigan.gov/uia](http://www.michigan.gov/uia) to view or download Publication UIA 1628Y – *Apply for Trade Adjustment Assistance (TAA)*.

## Employer Filed Claims (EFC)

With Employer Filed Claims, employers submit claims for laid-off workers electronically. Even though your employer has filed a claim for you, you must still certify every two weeks through MiWAM or by phone with MARVIN. If you are unemployed for any reason other than lack of work, you must file your own claim during your first week of unemployment. You must also file your own claim if your employer does not participate in EFC.

For questions or concerns about EFC claims – call 1-866-500-0017; TTY call 1-866-366-0004.

# FREQUENTLY USED TERMS

<b>ALJ</b>	Administrative Law Judge	<b>MIN</b>	Michigan Identification Number
<b>BAM</b>	Benefit Accuracy Measurement Program	<b>MWA</b>	Michigan Works! Agency Service Center
<b>EFC</b>	Employer Filed Claim	<b>PIN</b>	Personal Identification Number
<b>MARVIN</b>	Michigan’s Automated Response Voice Interactive Network	<b>TRA</b>	Trade Readjustment Allowance
<b>MIWAM</b>	Michigan Web Account Manager	<b>WBA</b>	Weekly Benefit Amount
		<b>UI</b>	Unemployment Insurance



## FREQUENTLY USED TERMS CONT'D

**Alternate Base Period** – The newest 4 quarters in an 18 month time period from your last date of work.

**Standard Base Period** – The oldest 4 quarters in an 18 month time period before your last date of work.

**Benefit Year Beginning Date (BYB)** – The first date of a new claim, which is, normally the first Sunday of the week in which an application for benefits is filed.

**Benefit Year Ending Date (BYE)** – The last date of the claim in the benefit year which falls at the end of 52 weeks after the BYB date which is normally a Saturday.

**Benefits** – The payments that you may be eligible to receive for each week.

**Benefit Week** – A seven day period that the client is requesting payment

**Calendar Quarter** – A quarter is a 3-month period in a calendar year. Example: January, February, March are considered the 1st quarter of a year.

**Certifying** – In order to receive benefits you must contact UIA and complete a series of questions. This is done either by using your MiWAM account or calling MARVIN every 2 weeks.

**Determination** – A decision made by UIA involving issues that may affect whether you receive benefits or not. For example: you were fired or quit or your ability or availability to work is in question.

**Gross Earnings** – The total amount of wages/earnings that you have made with an employer prior to any deductions.

**Monetary Determination** – An explanation of whether your claim is allowed or denied based on earnings received from the employer(s).

**Suitable Work** – A job that you are physically able to perform and have experience or education in. It is within a reasonable distance for commuting from home and pays the prevailing wage.

**Waived Week** – A week of benefits that you do not wish to be paid.

## BI-WEEKLY CERTIFICATION QUESTIONS

MARVIN includes questions for the online and telephone certification process. The questions are:

1. Has your address changed since your last certification?
  - If you are completing the certification through MiWAM, you will have the option to update your address at the time you are reporting.
  - If you are completing the certification on the phone, you will need to call customer service at 1-866-500-0017 to change your address or complete Form UIA 1925- *Request for Name and/or Address Change*.
2. Are you claiming the week beginning Sunday, (date) through Saturday, (date)?
  - If you worked full time this week or do not wish to claim this week for any reason, answer NO.
  - This response will be recorded as a waived week of benefits.
  - If you answer 'No' for more than two consecutive weeks your claim will become inactive. To claim future benefits, you must file to reopen your claim.
3. Were you available to accept full-time work every day between Sunday, (date) and Saturday, (date)?
  - Answer "Yes" if you were ready and willing to accept full-time work on EVERY day between the Sunday date and Saturday date on this certification.
4. Were you physically and mentally able to perform full-time work for any employer from Sunday, (date) through Saturday (date)?
  - Answer "Yes" if you were physically and mentally able to perform job duties on EVERY day between the Sunday date and Saturday date on this certification.
5. Did you look for work during the week Sunday, (date) through Saturday, (date)?
  - To be eligible for unemployment benefits, you must actively look for work during each week you claim benefits and you must report at least two job search contacts that you made during each week you claim benefits unless you have been given a waiver from seeking work.
  - You may look for work using any method you wish. Examples include but are not limited to internet, newspaper, in person, fax, etc. However you are required to make contact with these companies. Examples of contact include applications, resumes, interviews, etc. Simply looking online or in a newspaper is not considered a job contact.
  - When completing your certifications through your MiWAM account, you can enter your job searches at the time you are completing the online certification questions.

## BI-WEEKLY CERTIFICATION QUESTIONS CONT'D

6. Did you quit any job between Sunday, (date) through Saturday, (date)?
  - Choose “Yes” only if you quit any job during this certification week.
7. Did you refuse any job(s) or offer(s) of work between Sunday, (date) through Saturday, (date)?
8. Were you fired from any job between Sunday, (date) through Saturday, (date)?
  - Choose “Yes” only if you were fired from any job during this certification week.
9. Did you BEGIN attending school or training classes between Sunday, (date) through Saturday, (date)?
10. Did you BEGIN receiving a pension between Sunday, (date) through Saturday, (date)?
11. Did you receive vacation pay between Sunday, (date) through Saturday, (date)?
12. Did you receive, or will you receive holiday pay for a holiday that occurred between Sunday, (date) through Saturday, (date)?
13. Did you receive severance pay between Sunday, (date) through Saturday, (date)?
  - Answer “Yes” if you received separation pay, severance pay, wage continuation, payment in lieu of notice, or termination pay between the Sunday date and Saturday date on this certification.
14. Did you receive bonus pay between Sunday, (date) through Saturday, (date)?
  - Answer “Yes” if you received bonus pay between the Sunday date and Saturday date on this certification.
15. Did you do any type of work between Sunday, (date) through Saturday, (date)?
  - Answer “Yes” if you worked on any date between the Sunday date and Saturday date of this certification.
16. Did you have any earnings, even if you have not been paid, between Sunday, (date) through Saturday, (date)?
  - If you worked on any day during this week you MUST answer “Yes” to this question. This question is not asking if you have received pay for those hours worked yet.
  - You must report your gross earnings each week.
17. Did you return to full time work on or after Sunday, (date) and on or before Saturday, (date)?

For accuracy, please review your MiWAM responses. If you called MARVIN, your answers will be repeated. You will be required to certify that all the information you provided is true and correct by agreeing to the following:

I understand that the answers I give may affect my benefit payments. I certify that I am the individual listed on this claim. Answering questions or certifying for benefits for anyone other than yourself is considered fraud and is punishable by law. I understand that making false statements, concealing information or misrepresenting facts is considered fraud. I understand that if I give false information to receive benefits I will have to repay benefits, my claim may be stopped, I may be required to pay additional fees, and could serve time in prison. I understand the penalties for committing fraud and certify that the answers I have given for the week mm-dd-yyyy through mm-dd-yyyy are true and correct.

## CONFIDENTIALITY AND DISCLOSURE INFORMATION

The information you provide UIA, including your Social Security number, is confidential and is only disclosed in accordance with the law. This includes information provided on all claim documents, forms, and information submitted by you or the involved employer(s). If allowed by law, your information may be requested and used for other governmental purposes, including, but not limited to, verification of eligibility under other government programs. Your information could also be provided upon request for statistical, research and unemployment insurance purposes.

All employers must report the names, Social Security numbers and wages of all their employees. This wage information is required by law and may be provided to other governmental agencies to verify eligibility.

Some reasons that your information may be requested are:

- Department of Health and Human Services General Assistance
- Medicaid,
- Bridge cards,
- Other public assistance programs,
- Friend of the Court
- Michigan Department of Treasury,
- The Internal Revenue Service,
- Law enforcement agencies in connection with a criminal investigation, and
- Colleges and universities for research purposes.

Your information is confidential by law so this means your spouse, child or other chosen individual will not be able to discuss your claim with any UIA staff member without a signed authorization from you.



GRETCHEN WHITMER  
GOVERNOR

STATE OF MICHIGAN  
DEPARTMENT OF LABOR AND ECONOMIC OPPORTUNITY  
UNEMPLOYMENT INSURANCE AGENCY

JEFF DONOFRIO  
DIRECTOR

## Record of Work Search

You can submit details of your work search when reporting for your bi-weekly certifications in your MiWAM account or by submitting this form or in alternative format such as a spreadsheet or hand written on paper, as long as it includes the information required. Below are the instructions to complete the reverse side.

You must look for work by making at least two job contacts per week. Keep a record of the following information:

- **Week Ending Date** - This date is for the week you are claiming. The date starts on Sunday and ends on Saturday. **Write the Saturday date for each week.**
- **Date of Contact** - The date of your work search must fall within the week ending date (Sunday through Saturday) for each week.
- **Name of Employer** - Write the name, if known, of the employer, employment service or agency that was contacted. If the contact was made online and the employer was not specified, enter the name of the search engine or job posting number.
- **Employer Address/Telephone Number/ Website address** - Enter the physical address or location of the position applied for. If the contact was made by telephone, enter the phone number used. If the contact was made online and the address/location is unknown, enter the website address.
- **Method of Contact** - Enter how contact was made (e.g., in person, phone, mail, fax, email, online)

### Inform UIA of your Work Search:

- Your work search is due every four weeks.
- Work search contacts can be entered at the time of bi-weekly certification in MiWAM, by using Form UIA 1583, *Record of Work Search*, or an alternative format such as a spreadsheet or hand written on paper, as long as it includes the information required.
- You can submit your work search by fax to 1-517-636-0427, by mail to Unemployment Insurance Agency, Multi Service Center, 9023 Joseph Campau, Hamtramck, MI 48212 or drop it off in person at any UIA Local Office.
- When submitting your work search, include your name and Social Security Number on each page.

### Important

- Keep a copy for your records.
- Your work search is subject to audit and verification.
- **Failing to submit** timely and accurate work search forms may prevent payment of your UIA benefits.

If your address changes it is important to update it with the Unemployment Insurance Agency.

If you have questions, you may contact us through your MiWAM account or by calling, 1-866-500-0017. For telephone or Local Office hours of operation, visit [www.michigan.gov/uia](http://www.michigan.gov/uia). TTY service is available at 1-866-366-0004.



# RECORD OF WORK SEARCH

Date Mailed/Faxed: \_\_\_\_\_

Enter your Social Security Number

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Name: \_\_\_\_\_

You must contact a minimum of two employers within each week and report the details for each work search. You can submit your record of work search through your MiWAM account, by fax, by mail or in person to an Unemployment Insurance Local Office. Computer and fax services are available at any Michigan Works! Agency (MWA) Service Centers. **Your search is subject to audit and verification.** Keep a copy for your records. See instructions on front side.

Date of Contact	Name of Employer	Employer Address/ Telephone Number/ Website Address	Method of Contact
<i>Example:</i> First Week Ending Date: <u>7/7/2018</u> (Enter a Saturday date)			
07/02/18	ABC Company	517-555-6789	<input type="checkbox"/> In Person <input checked="" type="checkbox"/> Telephone <input type="checkbox"/> Internet <input type="checkbox"/> Mail <input type="checkbox"/> Fax <input type="checkbox"/> Other
07/05/18	XYZ Construction Company	www.xyzconstruct.com	<input type="checkbox"/> In Person <input type="checkbox"/> Telephone <input checked="" type="checkbox"/> Internet <input type="checkbox"/> Mail <input type="checkbox"/> Fax <input type="checkbox"/> Other
First Week Ending Date: _____ (Enter a Saturday date)			
Second Week Ending Date: _____ (Enter a Saturday date)			
_____			
_____			
_____			

**Certification:** I certify that the information I have reported is true and correct. I understand that if I intentionally make a false statement, misrepresent facts or conceal material information to reduce or prevent benefits, I may be required to repay benefits, be charged damages and could be subject to criminal prosecution.

Signature \_\_\_\_\_

Date \_\_\_\_\_

Telephone Number \_\_\_\_\_







GRETCHEN WHITMER  
GOVERNOR

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- **Name of Employer** - Write the name, if known, of the employer, employment service or agency that was contacted. If the contact was made online and the employer was not specified, enter the name of the search engine or job posting number.
- **Employer Address/Telephone Number/ Website address** - Enter the physical address or location of the position applied for. If the contact was made by telephone, enter the phone number used. If the contact was made online and the address/location is unknown, enter the website address.
- **Method of Contact** - Enter how contact was made (e.g., in person, phone, mail, fax, email, online)

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- Your work search is due every four weeks.
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- Your work search is subject to audit and verification.
- **Failing to submit** timely and accurate work search forms may prevent payment of your UIA benefits.

If your address changes it is important to update it with the Unemployment Insurance Agency.

If you have questions, you may contact us through your MiWAM account or by calling, 1-866-500-0017. For telephone or Local Office hours of operation, visit [www.michigan.gov/uia](http://www.michigan.gov/uia). TTY service is available at 1-866-366-0004.



# RECORD OF WORK SEARCH

Authorized by  
MCL 421.1 et seq.

Date Mailed/Faxed: \_\_\_\_\_

Enter your Social Security Number

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Name: \_\_\_\_\_

You must contact a minimum of two employers within each week and report the details for each work search. You can submit your record of work search through your MiWAM account, by fax, by mail or in person to an Unemployment Insurance Local Office. Computer and fax services are available at any Michigan Works! Agency (MWA) Service Centers. **Your search is subject to audit and verification.** Keep a copy for your records. See instructions on front side.

Date of Contact	Name of Employer	Employer Address/ Telephone Number/ Website Address	Method of Contact
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07/02/18	ABC Company	517-555-6789	<input type="checkbox"/> In Person <input checked="" type="checkbox"/> Telephone <input type="checkbox"/> Internet <input type="checkbox"/> Mail <input type="checkbox"/> Fax <input type="checkbox"/> Other
07/05/18	XYZ Construction Company	www.xyzconstruct.com	<input type="checkbox"/> In Person <input type="checkbox"/> Telephone <input checked="" type="checkbox"/> Internet <input type="checkbox"/> Mail <input type="checkbox"/> Fax <input type="checkbox"/> Other
First Week Ending Date: _____ (Enter a Saturday date)			
Second Week Ending Date: _____ (Enter a Saturday date)			
<input type="checkbox"/> In Person <input type="checkbox"/> Telephone <input type="checkbox"/> Internet <input type="checkbox"/> Mail <input type="checkbox"/> Fax <input type="checkbox"/> Other			
<input type="checkbox"/> In Person <input type="checkbox"/> Telephone <input type="checkbox"/> Internet <input type="checkbox"/> Mail <input type="checkbox"/> Fax <input type="checkbox"/> Other			
<input type="checkbox"/> In Person <input type="checkbox"/> Telephone <input type="checkbox"/> Internet <input type="checkbox"/> Mail <input type="checkbox"/> Fax <input type="checkbox"/> Other			
<input type="checkbox"/> In Person <input type="checkbox"/> Telephone <input type="checkbox"/> Internet <input type="checkbox"/> Mail <input type="checkbox"/> Fax <input type="checkbox"/> Other			

**Certification:** I certify that the information I have reported is true and correct. I understand that if I intentionally make a false statement, misrepresent facts or conceal material information to reduce or prevent benefits, I may be required to repay benefits, be charged damages and could be subject to criminal prosecution.

Signature \_\_\_\_\_

Date \_\_\_\_\_

Telephone Number \_\_\_\_\_



UIA is an equal opportunity employer/program.



State of Michigan  
Unemployment Insurance Agency  
9023 Joseph Campau  
Hamtramck, MI 48212

# FIRST CLASS MAIL

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**READ THIS IMPORTANT INFORMATION**  
**KEEP THIS BOOKLET FOR ONE YEAR**



Gretchen Whitmer, Governor  
State of Michigan

**[www.michigan.gov/uia](http://www.michigan.gov/uia)**

UIA is an equal opportunity employer/program. Auxiliary aids, services and other reasonable accommodations are available upon request to individuals with disabilities.