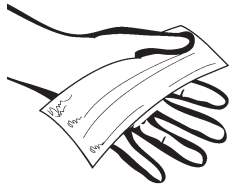


WHEN YOU WILL BE PAID

Your first payment will be made in six weeks or less. After your first payment, you will be paid every other week. It takes two to three days from the time you request payment to get the payment.



REMEMBER: You must request payment on CUBLine Online or on CUBLine, or you cannot be paid.

The very first payment on your claim will be less than you probably expected. The law requires us not to pay your first week (called the *waiting week*).

If you are not going to be paid because of why you no longer work for an employer or because you received a payment from an employer, you will receive a letter called a Notice of Decision that explains why you are not going to be paid and when you can expect to be paid.

HOW YOU WILL BE PAID

Everyone who signs up for unemployment benefits receives a debit card, called a CAP card, from Chase Bank. We send your payments to Chase to put on your debit card. You can have your payment sent to your checking or savings account instead of to your debit card. To do that, you need the PIN we sent you. Go to www.coworkforce.com; click on "Unemployment Online Services," and then on "Payment method selection."

You might be charged fees when you use your CAP card, and Chase uses your benefits to pay these fees. The best way to not use your benefits for these fees is to have your benefits sent to your checking or savings account. If you do not have a checking or savings account, find Chase Banks and automated teller machines by going to www.chase.com.

HOW IT IS DECIDED

Whether You Can Be Paid

You gave a statement about why you no longer work for each employer listed on your Statement of Wages and Potential Benefits and for your last employer. We read that statement and a statement from each employer. If

we need more information, we call you. Then, we decide whether you can be paid benefits. All decisions are made in keeping with the law.

You and each employer will receive a Notice of Decision about whether you will be paid benefits based on wages from that employer. Both you and the employer have the right to appeal (say why you disagree). The back of the Notice of Decision tells you how to do this.

You will **not** receive a Notice of Decision if you were laid off (no work available).

If you received vacation pay or some other payment from your employer, you may have to wait to be paid benefits. You will receive a Notice of Decision if this is true.

REASONS

You Might Not Be Paid

You might not be paid if:

- You quit a job without a good reason under the law.
- You were fired from a job for a good reason under the law.
- You refuse a job while collecting benefits.
- You are on strike.
- You are not able to work, or you are not available for work.
- You do not request payment on time.

A JOB IS BETTER.

Receiving unemployment benefits is temporary help to keep you afloat while you are out of work, but a job is the only way to financial security.



Unemployment Insurance Operations
Bill Ritter, Jr. Governor Donald J. Mares Executive Director

(B-647 10/2009)

GETTING PAID UNEMPLOYMENT BENEFITS



Unemployment insurance (UI) is a program to pay benefits and help workers keep their spending power while they are out of work. The employers you worked for paid into the fund from which benefits are paid. The purpose of the UI Program is to help lessen the negative impact that unemployment has on the economy.



THE MOST BASIC REQUIREMENTS

for Being Able to Be Paid Benefits

You must have earned at least \$2,500 during the time period beginning about 15 months ago and ending about 3 months ago (called the *base period*). If you did not earn enough during that time period, you must have earned at least \$2,500 during the time period beginning about 12 months ago (called the *alternative base period*). The wages must be from employers who paid premiums to the UI Program (called *covered employment*). You will receive a Statement of Wages and Potential Benefits that shows how much you earned and how much you may receive in benefits. That form also explains the alternative base period.

It must not be your fault or your choice that you are not working.

GETTING MAIL

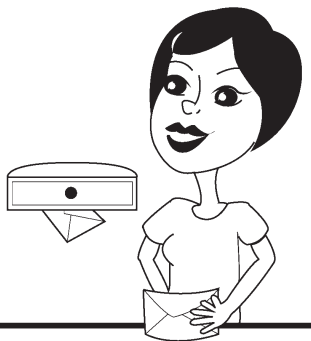
You are going to receive quite a bit of mail in the next few days. Be sure to read each form carefully and follow any instructions. You will receive:

- **Verification of Personal Information.**

Correct any mistakes on this form, sign it, and return it. We must have your signature, telling us that you are a U.S. citizen or are legally present in the U.S. Without this signature, we cannot pay your benefits.

- **Request for Job-Separation Information From Claimant.** *Complete this form and return it.* Tell us why you no longer work for the employer whose name is printed on the form. (If you already told us why you no longer work there, you may not receive this form.)

- **Statement of Wages and Potential Benefits.** This form lists your employers, your wages from each of them, and how much money you may receive in benefits. The back of the form tells you how to send



corrections. Note that your benefits last no more than six months even though your claim is for one year.

- **PIN** (personal identification number) to request payment and to use on the Internet.
- **A debit card and information from Chase Bank.** The card is called a CAP card, and every person who signs up for benefits gets one. This card comes in a plain white envelope directly from Chase, not from the UI Program.
- **Notice of Income-Tax Withholding.**
- **Unemployment Insurance Handbook for Claimants.** (*Claimant* is what we call people who have signed up for benefits). Please take time to read this.

WHAT YOU MUST DO

in the First Week

You must:

- Register for work at www.connectingcolorado.com.
- Return the signed Verification of Personal Information and any Request for Job-Separation Information From Claimant that you receive.
- Read your handbook.
- Know and do the items under "What You Must Do Throughout the Time You Are Collecting Benefits," listed later in this brochure.

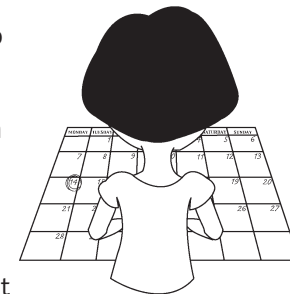


WHAT YOU MUST DO

Right After the End of Two Weeks (Requesting Payment)

You must request payment for the first time. Request payment on the Sunday after the second week of your claim. Go to our Web site to answer the questions on CUBLine Online (www.coworkforce.com; click on "Unemployment Online Services" and then on "CUBLine

Online") or call CUBLine at 303-813-2800 (Denver-metro area) or 1-888-550-2800 (outside the Denver-metro area). You have 14 days from the Sunday after the second week to request payment; otherwise, your request is late, and you may not be paid for those weeks. Request payment every two weeks after that even if your claim has not yet been processed or if you are appealing a decision.



WHAT YOU MUST DO

Throughout the Time You Are Collecting Benefits

You must:

- Tell the truth.
- Be physically and mentally able to work. People who are too sick to work cannot collect benefits.
- Be available to begin work with an employer as soon as a job is offered. Nothing can stand in your way.
- Look for work. Keep a list of all the dates and places you looked.
- Continue to request payment on CUBLine Online or CUBLine every two weeks.
- Report ANY hours you worked and money you earned during each week you request to be paid. Report this information on CUBLine when you request payment. You must report what you earned even if you have not yet been paid. If you worked fewer than 32 hours and earned less than the amount of benefits you are paid each week, you may receive a partial payment for that week.
- Respond to all requests for information.

