

WHAT IS UNEMPLOYMENT INSURANCE?

Unemployment insurance (UI) provides short-term benefit payments to workers who are out of work through no fault of their own.

HOW DO I FILE A NEW CLAIM?

File Online or by Telephone. You can file a UI claim online 24 hours a day, 7 days a week at www.coworkforce.com/uiic/ or by calling 303-318-9000 (Denver-metro area) or 1-800-388-5515 (outside Denver-metro area) between 7:30 a.m. and 4:30 p.m., Mountain time, Monday through Friday.

Provide Information. To file a UI claim, you **must** provide:

- Your social security number.
- Your **legal** name and any other name you have used in the past 18 months.
- Your address, including the ZIP Code and county.
- Employment information (name, address, rate of pay, and reason for job separation) for each employer you have worked for in the last 18 months.
- The gross dollar amount of and date you received any severance allowance, wages in lieu of notice, separation bonus, vacation pay, and/or other pay from each employer in the past 18 months, if applicable.
- The name, local number, and address of your union hiring hall, if applicable.
- Military or federal-civilian-employment separation form or forms; for example, DD Form 214, Report of Separation; SF-8, Notice to Federal Employee About Unemployment Insurance; or SF-50, Notification of Personnel Action, if applicable.
- Your alien permit number if you are not a U.S. citizen.

EXPECT PAPERWORK

You will receive many important items in the mail including:

- **Form UIB-1, Claim for Unemployment Insurance Benefits**—You **must** complete, sign, and return this form in order for UI benefits to be paid.
- **Form UIB-571, Personal Identification Number**—This form provides you with a personal identification number

(PIN) to access the Colorado Unemployment Benefits Line (CUBLine) Online and CUBLine. Keep your PIN confidential.

- **Publication B-19, Unemployment Insurance Handbook for Claimants (Claimant Handbook)**—This publication provides information about your rights and responsibilities while filing for UI benefits. You may access the Claimant Handbook online by visiting www.coworkforce.com/UIB and clicking on **Claimant Handbook**.
- **Form UIB-5, Monetary Determination of Unemployment Insurance Benefits**—This form shows your weekly benefit amount and maximum benefit amount, which are calculated from wages paid to you during the base period (the first four of the last five completed calendar quarters). For information on how benefits are calculated, visit www.coworkforce.com and click on **Benefits Estimator**.

HOW DO I REQUEST BENEFIT PAYMENTS?

Visit CUBLine Online or Call CUBLine. You **must** request payment by visiting CUBLine Online or calling CUBLine. Both CUBLine Online and CUBLine are available 24 hours a day, 7 days a week.

Request Payment on Time Every Two Weeks. You **must** request payment every two weeks as scheduled. Continue to visit CUBLine Online or call CUBLine as scheduled even if you are waiting for the results of an appeal or monetary redetermination.

What You Should Expect on CUBLine Online or CUBLine. CUBLine Online and CUBLine ask you to enter your social security number and PIN. You are then asked to respond to a series of questions listed in the Claimant Handbook. At the end of the call, you are asked to verify your responses. If you end the call before verifying your responses, you will not receive payment of UI benefits for which you may be eligible. You may check your claim balance and payment status by calling CUBLine.

HOW DO I GET PAID?

Colorado Automated Payment Card. UI benefits are paid every two weeks. Benefit payments are electronically transferred to your personal Colorado Automated Payment (CAP) Card, a Visa® debit card issued by the Colorado Department of Labor and Employment through its agent, Chase Bank (Chase). Your CAP Card account is automatically created when you file for UI benefits.

Within one week after you file your UI claim, you will receive in the mail a welcome letter, an informational brochure, your CAP Card, an Allpoint™ automated teller machine flyer, and the Chase Bank Colorado Automated Payment Card Disclosures Agreement (fee schedule) from Chase. Carefully read all of the CAP Card information that you receive. You must select a Chase 4-digit PIN once you activate your CAP Card.

The UI Customer Contact Center cannot answer questions about your CAP Card. Visit www.coworkforce.com, and click on **CAP Card Information**.

Your CAP Card is funded **only** if you are **eligible for UI benefits**.

Direct Deposit. The UI Program automatically deposits benefits to your CAP Card unless you request direct deposit from the **Payment Selection** Web page. After receiving your 4-digit PIN from the UI Program, visit www.coworkforce.com, and click on **Payment Selection** to select direct deposit as your payment method. Enter your social security number and UI issued 4-digit PIN to log on and then select direct deposit as your preferred payment method. You must enter the bank name, bank routing number, and checking or savings account number before confirming your choice of direct deposit.

NOTE: Some credit union (CU) or savings and loan (S&L) routing numbers are not compatible with direct deposit. You may need to contact your CU or S&L to request their American Banking Association number as an alternative. You may also locate or confirm a compatible bank routing number by visiting the **Federal Reserve E-Payment Routing Directory** at www.feddirectory.frb.org/search_ach.cfm. Enter the requested search information under the heading **Search for FedACH® Participant RDFIs**.

For more information, visit www.coworkforce.com, click on **Frequently Asked Questions**, and then click on **Direct Deposit Frequently Asked Questions**.

Deposit of UI Benefits to Selected Payment Method. From the **Payment Selection** Web page, you may change between direct deposit and the CAP Card as your preferred payment method at any time. Provided you are eligible for payment, the UI Program deposits your entire UI benefit payment to the payment method of choice on file as of 5:30 p.m. on the day you contact CUBLine Online or CUBLine to request payment.

HOW DO I REGISTER FOR WORK?

Follow the Work-Registration Instructions. You **must** register with a workforce center or local employment office in order to receive their assistance with your job search. Failure to register, if required, prevents the payment of UI benefits until the registration is completed. To register for work online, visit www.connectingcolorado.com.

WHAT DO I NEED TO KNOW ABOUT CLAIM PROCESSING?

How Long Processing Takes. Processing of a claim takes four to six weeks. When processing is complete, you receive notices of decision regarding your claim. If you are eligible to receive benefits, payment is made.

Job Separations. You have the right to leave a job for any reason, but the reason for separation determines whether you are eligible to receive UI benefits based on that job. The job-separation reasons from all base-period employers and from your most recent employer affect your eligibility for UI benefits. UI Operations gathers information from you and from each employer in order to determine who was at fault for the job separations. You will receive a notice of decision for each job separation. If you were laid off due to a lack of work, you may not receive a notice of decision.

Other Payments. Payments such as severance allowance, vacation pay, and retirement pay can affect your UI benefit payments. More information on the effect of these and other payments can be found in the Claimant Handbook. Visit www.coworkforce.com/UIB, and click on **Claimant Handbook**.

OTHER IMPORTANT INFORMATION

Filing an Appeal. If you disagree with a notice of decision, you have the right to appeal that decision. UI Appeals must receive your appeal within 20 days after the mailing date of the decision.

For more information about filing an appeal, visit www.coworkforce.com, click on **How do I Appeal**, and then click on **Appeals Section** to view Publication AS-52, *The Appeals Process*.

Benefits Estimator. Before filing a new UI claim, you may calculate your estimated benefit amount by visiting www.coworkforce.com and clicking on **Benefits Estimator**.

UI Benefits. Visit www.coworkforce.com, click on **Frequently Asked Questions**, and then click on **General Benefits Frequently Asked Questions** for more information.

www.coworkforce.com



IMPORTANT WEB-SITE ADDRESSES AND TELEPHONE NUMBERS

General Information

www.coworkforce.com/UIB

File a Claim

www.coworkforce.com/uiic

303-318-9000 (Denver-metro area)
1-800-388-5515 (outside Denver-metro area)

Frequently Asked Questions

www.coworkforce.com; click on **Frequently Asked Questions**

Customer Contact Center

303-318-9000 (Denver-metro area)
1-800-388-5515 (outside Denver-metro area)

Telephone Numbers for Hearing-Impaired Persons

303-318-9016 (Denver-metro area)
1-800-894-7730 (outside Denver-metro area)

CUBLine Online and CUBLine

www.coworkforce.com; click on **CUBLine Online**

303-813-2800 (Denver-metro area)
1-888-550-2800 (outside Denver-metro area)

CHASE BANK (CAP CARD INFORMATION)

www.chase.com
www.myaccount.chase.com

1-866-316-3925 (toll-free)

WORKFORCE CENTER REGISTRATION

www.connectingcolorado.com

www.coworkforce.com



Helpful Facts About Unemployment Insurance Benefits

Bill Ritter, Jr.
Governor



Donald J. Mares
Executive Director

B-544 (R 01/2009)

www.coworkforce.com