

WHAT IS UNEMPLOYMENT INSURANCE?

Unemployment insurance (unemployment) gives benefit payments to people who are out of work through no fault of their own. By law, we look at each employer for which the person worked during the past 18 months.

SIGNING UP FOR UNEMPLOYMENT

Sign Up Online or by Telephone. You can sign up (also called *file a claim*) for unemployment online 24 hours a day, 7 days a week at www.colorado.gov/cdle/ui; click on **File for Unemployment**. Or you can call 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.

Giving Us Information. Whichever way you sign up for unemployment, you must give us the following:

- 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.
- Information about your jobs during the last 18 months. The name and address of each employer, how much the employer paid you, and why you do not work there any more.
- The gross amount of any extra money (not wages), such as vacation pay or severance, you received from an employer. Also, the date you received it.
- The name, local number, and address of your union hiring hall, if you get your work through a union hiring hall.
- If you just got out of the military: A copy of your DD Form 214, Member 4.

- If you worked for the federal government: A copy of your Notice to Federal Employee About Unemployment Insurance form or your Notification of Personnel Action form.
- If you are not a U.S. citizen: Your alien permit number.

GETTING PAPERWORK

You will receive quite a bit of mail from us.

Verification of Personal Information form—You **must** complete, sign, and return this form. We cannot pay your benefits without it.

Personal Identification Number form—You use your unemployment PIN to request payment and use some of our other systems. Keep your PIN confidential.

Your Guide to Unemployment and Getting Paid Benefits booklet—Read this carefully. It tells you what unemployment is all about and what you have to do to get paid. You can see it online at www.colorado.gov/cdle/ui; click on **Forms & Publications**, and then click on **Worker Publications**.

Statement of Wages and Possible Benefits form—This form shows you how much you will get every week and the total amount you will get. It also shows a list of your employers and how much they paid you.

A **debit card** (also called a *CAP card*) from Chase Bank (our bank). Everyone who signs up for unemployment gets a debit card. We can send your payment to your debit card or to your bank account.

REQUESTING BENEFIT PAYMENTS

Every two weeks, you must request payment. Requesting payment is your way of letting us know that you still need your unemployment benefits. If you do not request payment, we cannot pay you. Make sure you request payment on time. For more information, see *Your Guide to Unemployment and Getting Paid Benefits*.

CUBLine Online or CUBLine—You request payment on CUBLine Online or CUBLine. Both CUBLine Online and CUBLine are available 24 hours a day, 7 days a week.

What You Should Expect on CUBLine Online or CUBLine. CUBLine Online and CUBLine ask you to enter your social security number and unemployment PIN. Then, the systems ask you questions to make sure you are meeting the requirements of the law for each week. See *Your Guide to Unemployment and Getting Paid Benefits*.

WHERE WE SEND YOUR BENEFITS

We can send your benefits to your debit card (also called the *CAP card*) or to your bank account.

Debit Card—You will receive a debit card in the mail from Chase Bank (our bank). We automatically send your benefits to your debit card, unless you tell us to send them to your bank account. Along with your debit card, Chase will send you information about the card. Make sure you read it. We cannot help you with Chase information.

You will have a separate PIN to use with your debit card.

Direct Deposit—You can tell us to send your benefits to your checking or savings account. You need your unemployment PIN (not the one from Chase) to do that. Go to www.colorado.gov/cdle/ui, click on **Workers**, then on **Online Services**, and then on **Payment Method Selection**.

You can change how we pay you—Receive payment on your debit card or directly to your bank account. You may change this as often as needed.

Remember that we can pay you only if you meet all the requirements of the law.

REGISTER FOR WORK

You must register for work. Workforce centers can help you look for work. We cannot pay you benefits if you do not register. Go to www.connectingcolorado.com to register.

OTHER IMPORTANT INFORMATION

How Long It Takes to Decide if We Can Pay You—It takes us between four and six weeks to see whether we can pay you. We have to look at:

- Why you do not work for your former employer(s).
- The amount, if any, of other payments (such as vacation) you received.
- Whether you meet the other requirements of the law (being able and available, looking for work, etc. See *Your Guide to Unemployment and Getting Paid Benefits*).

You Will Receive Notice(s) of Decision in the Mail—We mail you a letter, called a *Notice of Decision*, for each employer for which you worked. That Notice of Decision tells you whether you will receive benefits based on the wages you earned on that job. You will not get a Notice of Decision if you were laid off.

We also send a Notice of Decision about any other payment you received, unless it has no effect on your claim. We also send Notices of Decision about the other requirements of the law, if we need to.

Other Payments—Your employer(s) may have paid you money that was not wages when you stopped working there. Payments such as severance pay, vacation pay, and retirement pay can affect unemployment. See *Your Guide to Unemployment and Getting Paid Benefits*.

Disagreeing With a Decision We Made—You may disagree with a decision we made. You have to write why you disagree (called *appealing the decision*). The back of the Notice of Decision tells you how to appeal.

Benefits Estimator—You can find out how much you might get on unemployment at www.colorado.gov/cdle/ui; click on **Benefits Estimator**.

You can get more information about unemployment at www.colorado.gov/cdle/ui. Click on **Frequently Asked Questions**, and then on **General Unemployment Benefits FAQs**.

IMPORTANT WEB-SITE ADDRESSES AND TELEPHONE NUMBERS

Sign Up for Unemployment (File a Claim)

www.colorado.gov/cdle/ui; click on **File for Unemployment**

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

Visit www.colorado.gov/cdle/ui, click on **Workers**, select **Online Services**, and then click on **CUBLine Online**.

303-813-2800 (Denver-metro area)

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

Chase Bank (Debit-Card Information)

www.chase.com

www.myaccount.chase.com

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

Registering for Work, Finding a Workforce Center, and Finding Job Listings

www.connectingcolorado.com

Linea Español

303-318-9333 (área metropolitana de Denver)

1-866-422-0402 (fuera del área metropolitana de Denver)



Helpful Facts

About

Unemployment Insurance

Benefits

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Governor



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