Filing for Unemployment Insurance in Maryland

Division of Unemployment Insurance



Maryland Unemployment Insurance Overview

The Maryland Unemployment Insurance (UI) program provides **temporary financial assistance** to individuals who have lost their jobs – through no fault of their own – offering partial income replacement while they seek new employment.

Eligible claimants can receive a **weekly benefit ranging from \$50 to \$430** for **up to 26 weeks**. UI benefits are subject to both federal and state taxes.

Filing for UI in MD | UI Overview

How to Apply for Maryland Unemployment Insurance

Maryland uses the **BEACON online system** to allow **claimants** to apply for UI benefits and quickly receive information and notifications.

You can access the BEACON system at beacon.labor.maryland.gov.

You can also apply for UI benefits (also called filing an initial claim) by calling **667-207-6520**, Monday through Friday, from 8 a.m. to 4 p.m.

Understanding the UI Application Process

UI determines your eligibility for benefits by verifying:

- Your employment history (past 18 months, in-state or out-of-state employers)
- Whether you earned enough wages to qualify for UI benefits
- If you have applied for benefits in another state or jurisdiction
- Your identity and authorization to work in the U.S.
- Your availability for full-time work in your customary occupation
- Whether your past employment was covered under factors dictated by UI laws

Providing accurate and complete information helps ensure timely claim processing and avoids delays.

Information and Documents to Have Ready

Gather the following information and documents:

Personal Information

- Social Security number, date of birth, telephone number, email address, residential and mailing addresses
- Alien Registration Number if you are not a United States citizen
- Dependent Information
 - Name, date of birth, and Social Security number for all dependents under the age of 16

Employment History

- Name, address, and telephone number for all employers you worked for in the last 18 months. Also, please have your employment start and end dates. If applicable, include return-to-work dates.
- Union name and local number if you are a union member
- **DD-214 Member 4** if you were serving in the military
- Form SF-8 or SF-50 if you were a federal civilian employee

Step 1: Apply for Benefits

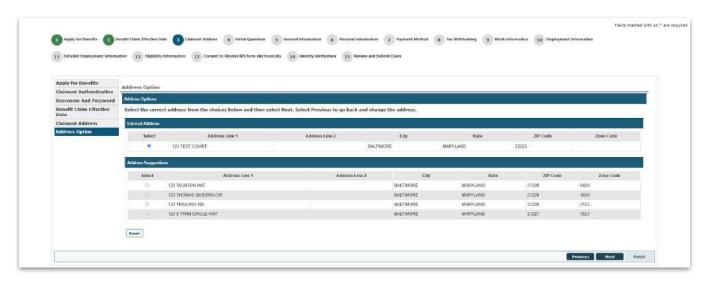
If you have previously filed for UI benefits in BEACON, log in, and select the **Apply for Benefits** option from the main menu.

If you are filing for Maryland UI benefits online for the first time:

- Visit <u>beacon.labor.maryland.gov</u>.
- Select Get Started with BEACON and answer No to the question about prior claims in Maryland.
- Select Begin My BEACON Application.
- Enter personal details and create a username and password. Save your login credentials securely.
 - **Key Tip:** Make sure your name matches your Social Security card.

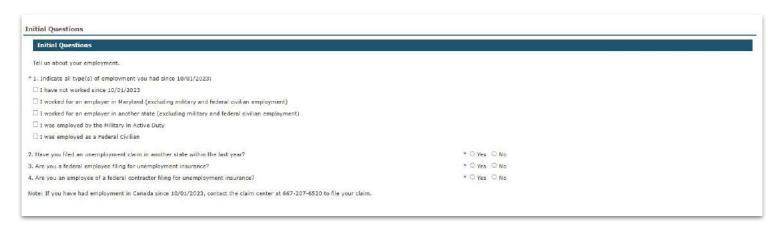
Step 2: Benefit Claim Effective Date and Step 3: Claimant Address

- Your Benefit Claim Effective Date determines when your benefits begin. This date is the Sunday before you file your UI claim.
- Enter your residential and mailing address. BEACON may suggest an address. Please use this address, if it is correct.



Step 4: Initial Questions

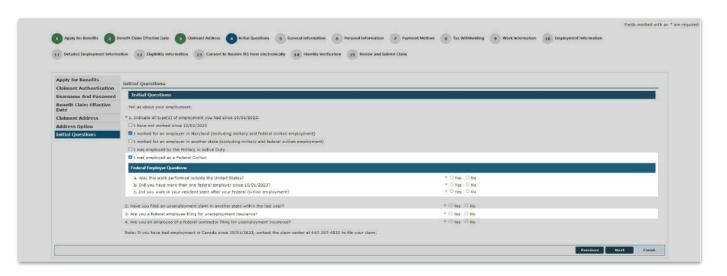
- Provide details about your most recent job.
- Select the options that apply to you. Indicate if you worked outside of Maryland, served in the military, or worked as a federal employee or federal contractor (employee who worked for a private sector employer that contracts with the federal government).
 - When you see the question about out-of-state wages, read it carefully and respond accurately to avoid delays in processing your UI claim.



Step 4: Initial Questions (for Former Federal Civilian Employees)

Answer all questions about your **former federal employment** in this step. Your responses will generate additional screens to **provide more details** about your federal work history.

Complete all sections carefully to ensure accurate processing of your claim.



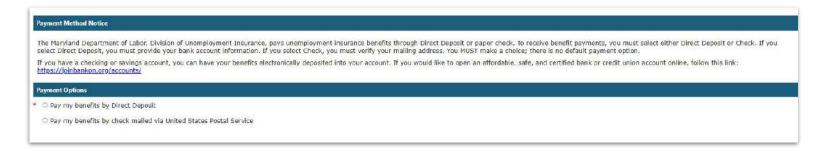
Step 5: General Information and Step 6: Personal Information

- **General Information:** Enter your contact information and choose a communication preference (the way Maryland will provide information to you). Email/text alerts are the fastest and most efficient methods.
- **Personal Information:** Provide background details (race, ethnicity, veteran/disability status, education, citizenship, dependents).
- If you have dependent children under 16, declare them now. You can add their Social Security Numbers within 30 days, but their names and birthdates can only be added when you initially file.



Step 7: Payment Method and Step 8: Tax Withholding

- Payment Method: Choose direct deposit or paper check (mail delivery).
 - You can not enroll in direct deposit payments by phone. You must enroll online.



• Tax Withholding: Choose if you want Federal and/or Maryland taxes withheld



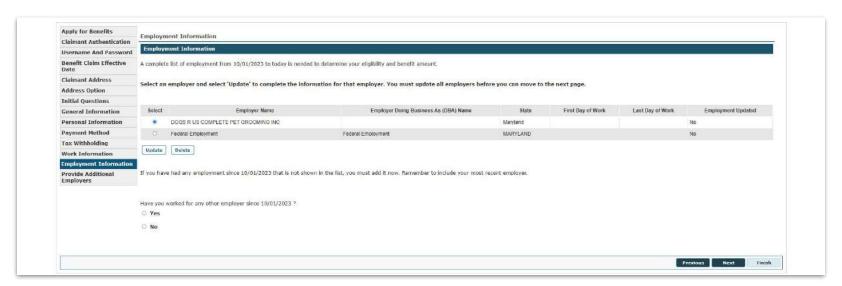
Step 9: Work Information

- **Union:** If you are a **union member** seeking work through a union hiring hall or business agent, provide your union name and local number.
- **Customary occupation:** You need to identify and provide your **customary occupation** (the type of job you have the most experience in).



Step 10: Employment Information

- Employment Information: BEACON will automatically populate most of the in-state employment info it has on record for you in the past 18 months.
 - If an employer is missing, enter that employer's information manually. Use your
 W-2s to find accurate employer identifying information.



Step 11: Detailed Employment Information

For each employer, provide:

- Your most recent physical work address
 - Note: Do not enter the employer's payroll mailing address or head office location if you did not physically work there.
- Employer contact information
- Your first and last days of employment
- Full-time or part-time status
- Hourly pay rate
- Reason for separation
- Return-to-work date (if applicable)

Note for Steps 10 & 11 for Former Federal Civilian Employees



- Enter details about the federal agency you worked for, which will auto-populate its address.
- Provide your "duty station" as your most recent work address. This is listed in Box 39 of your SF-50. Use OPM.gov to look up duty station codes if needed.

Step 12: Eligibility Information

- Report any **additional payments** (vacation pay, holiday pay, special pay, severance pay, retirement/pension payments, or back pay/damages).
- Confirm your ability and availability for work.
 - To be eligible, you must be physically and mentally capable of performing your customary occupation and ready to accept work immediately. You must be available to work all required hours, days, and shifts that are typical for your job.
 - For example, you may not be considered able and available due to:
 - Lack of childcare or transportation
 - Attending school full-time
 - A medical condition that prevents you from working
 - For more information about UI eligibility, visit MDunemployment.com.

Step 13: Consent to Receive IRS form electronically

- Choose to receive IRS Form 1099-G electronically or by mail.
- **IRS Form 1099-G** reports the total amount of UI benefits you received in a tax year. These benefits are considered taxable income and must be reported on your federal tax return.

Step 14: Identity Verification

- Answer security questions to confirm your identity
- Note: If you fail to answer these questions correctly, you may need to submit additional documentation or speak directly with agency staff, which may cause delays in claim processing.



Step 15: Review and Submit Claim and Step 16: Claim Submitted

- Double-check all information before submitting your claim to avoid errors or delays.
- Read and acknowledge the Benefit Rights Information.
 - Read this carefully. It includes key details on why you could be disqualified or ineligible for UI benefits.
- Save your **Claimant ID** and click **Finish**.

What Comes Next?

- **File <u>claim certifications</u> every week** to keep your claim open and active, even while waiting for a determination.
- **Check BEACON and your messages** for updates or required actions and respond promptly to agency requests, especially for eligibility or wage verification.
- Stay able and available for work and meet Maryland's work search requirements.
- Accept offers of suitable work when available.
- You may be selected for a mandatory RESEA or ROW workshop to assist with reemployment.
- Staff will verify employment details, separation reason, wages, and any payments. Employers have **8 calendar days** to respond from the date they receive our request.
- If you disagree with the determination, you may file an appeal.

Avoid Common Mistakes

- Wait until you are separated from your employer before applying for UI benefits.
- Check for spelling and data entry errors.
- If you worked out-of-state or for the federal government, ensure you included all relevant details.
- If you have a **return-to-work date**, make sure to enter it.
- Complete any **required identity verification steps** promptly to avoid delays.

Stay Informed & Get Help

- Visit <u>MDunemployment.com</u> for guides, FAQs, and resources.
- Access BEACON at <u>beacon.labor.maryland.gov</u>.
- Call 667-207-6520 to speak with claims staff, available Monday to Friday, 8 a.m. to 4 p.m.
 Hours may be modified during holidays.
 - Solicitud de beneficios del desempleo para la población de hable español:
 301-313-8000 o 1-667-207-6520.





Thank You

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