

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.

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 beacon.labor.maryland.gov.
- 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.

Fields marked with an "*" are required

1 Apply for Benefits 2 Benefit Claim Effective Date 3 Claimant Address 4 Initial Questions 5 General Information 6 Personal Information 7 Payment Method 8 Tax Withholding 9 Work Information 10 Employment Information 11 Detailed Employment Information 12 Eligibility Information 13 Consent to Receive IRS Form electronically 14 Identity Verification 15 Review and Submit Claim

Apply for Benefits
Claimant Authentication
Username And Password
Benefit Claim Effective Date
Claimant Address
Address Option

Address Option

Select the correct address from the choices below and then select Next. Select Previous to go back and change the address.

Entered Address

Select	Address Line 1	Address Line 2	City	State	ZIP Code	Zone Code
<input checked="" type="radio"/>	125 TEST COURT		BALTIMORE	MARYLAND	21222	

Address Suggestion

Select	Address Line 1	Address Line 2	City	State	ZIP Code	Zone Code
<input type="radio"/>	121 TRUNTON AVE		BALTIMORE	MARYLAND	21238	5429
<input type="radio"/>	123 THOMAS QUIGGER CIR		BALTIMORE	MARYLAND	21229	3038
<input type="radio"/>	123 TRAILWAY RD		BALTIMORE	MARYLAND	21220	2123
<input type="radio"/>	123 S TWIN GIRCLE WAY		BALTIMORE	MARYLAND	21227	2523

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.

Initial Questions

Tell us about your employment.

* 1. Indicate all type(s) of employment you had since 10/01/2023:

- I have not worked since 10/01/2023
- I worked for an employer in Maryland (excluding military and federal civilian employment)
- I worked for an employer in another state (excluding military and federal civilian employment)
- I was employed by the Military in Active Duty
- I was employed as a Federal Civilian

2. Have you filed an unemployment claim in another state within the last year? * Yes No

3. Are you a federal employee filing for unemployment insurance? * Yes No

4. Are you an employee of a federal contractor filing for unemployment insurance? * Yes No

Note: If you have had employment in Canada since 10/01/2023, contact the claim center at 667-207-6520 to file your 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.

The screenshot shows a web-based application interface for a former federal civilian employee. At the top, a progress bar contains 15 numbered steps: 1. Apply for Benefits, 2. Benefit Claim Effective Date, 3. Claimant Address, 4. Initial Questions (highlighted), 5. General Information, 6. Personal Information, 7. Payment Method, 8. Tax Withholding, 9. Work Information, 10. Employment Information, 11. Detailed Employment Information, 12. Eligibility Information, 13. Consent to Receive IRS form electronically, 14. Identity Verification, and 15. Review and Submit Claim. A note on the right states 'Fields marked with an * are required'.

The main content area is titled 'Initial Questions' and contains the following text and questions:

Tell us about your employment.

* 1. Indicate all type(s) of employment you had since 10/01/2023:

- I have not worked since 10/01/2023
- I worked for an employer in Maryland (excluding military and federal civilian employment)
- I worked for an employer in another state (excluding military and federal civilian employment)
- I was employed by the Military in Active Duty
- I was employed as a Federal Civilian

Federal Employee Questions

- a. Was this work performed outside the United States? Yes No
- b. Did you have more than one federal employer since 10/01/2023? Yes No
- c. Did you work in your resident state after your federal civilian employment? Yes No

2. Have you filed an unemployment claim in another state within the last year? Yes No

3. Are you a federal employee filing for unemployment insurance? Yes No

4. Are you an employee of a federal contractor filing for unemployment insurance? Yes No

Note: If you have had employment in Canada since 10/01/2023, contact the claim center at 667-207-6520 to file your claim.

At the bottom right, there are three buttons: 'Previous', 'Next', and 'Finish'.

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.

7. If you have qualified dependent children, you may be eligible to collect additional benefits.

Do you wish to apply for [dependent allowances](#)?

* Yes No

If Yes, select NEXT to enter dependent information.

If No, select NEXT to continue your registration.

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**.

Payment Method Notice

The Maryland Department of Labor, Division of Unemployment Insurance, pays unemployment insurance benefits through Direct Deposit or paper check. To receive benefit payments, you must select either Direct Deposit or Check. If you select Direct Deposit, you must provide your bank account information. If you select Check, you must verify your mailing address. You **MUST** make a choice; there is no default payment option.

If you have a checking or savings account, you can have your benefits electronically deposited into your account. If you would like to open an affordable, safe, and certified bank or credit union account online, follow this link: <https://joinbankon.org/accounts/>

Payment Options

* Pay my benefits by Direct Deposit

Pay my benefits by check mailed via United States Postal Service

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

Tax Withholding

Unemployment benefits are taxable income under both Federal and State law. I authorize the State Unemployment Insurance Agency to do the following regarding income tax withholding:

* Both Federal income tax at the rate of 10% and Maryland State income tax at the rate of 7%

Federal income tax at the rate of 10%

Maryland State income tax at the rate of 7%

I choose not to have any income tax withheld at this time

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).

Apply for Benefits

Claimant Authentication

Username And Password

Benefit Claim Effective Date

Claimant Address

Address Option

Initial Questions

General Information

Personal Information

Payment Method

Tax Withholding

Work Information

Work Information

1. Are you a union member in good standing who is currently seeking work exclusively through a union hiring hall or business agent? Yes No

Occupation Information

Enter your Customary Occupation:

Select the job title that most closely matches your occupation. If not listed, search again using a different word to describe your job.

Search Results

First Prev 1 2 Next Last Results 1 - 10 of 17

Select	Job Title	Job Description
<input type="radio"/>	Computer User Support Specialists	Provide technical assistance to computer users. Answer questions or resolve computer problems for clients in person, via telephone, or electronically. May provide assistance concerning the use of computer hardware and software, including printing, installation, word processing, electronic mail, and operating systems.
<input type="radio"/>	Software Developers	Research, design, and develop computer and network software or specialized utility programs. Analyze user needs and develop software solutions, applying principles and techniques of computer science, engineering, and mathematical analysis. Update software or enhance existing software capabilities. May work with computer hardware engineers to integrate hardware and software systems, and develop specifications and performance requirements. May maintain databases within an application area, working individually or coordinating database development as part of a team.
<input type="radio"/>	Computer Programmers	Create, modify, and test the code and scripts that allow computer applications to run. Work from specifications drawn up by software and web developers or other individuals. May develop and write computer programs to store, locate, and retrieve specific documents, data, and information.
<input type="radio"/>	Computer Occupations, All Other	All computer occupations not listed separately.

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.

Employment Information

A complete list of employment from 10/01/2023 to today is needed to determine your eligibility and benefit amount.

Select an employer and select 'Update' to complete the information for that employer. You must update all employers before you can move to the next page.

Select	Employer Name	Employer Doing Business As (DBA) Name	State	First Day of Work	Last Day of Work	Employment Updated
<input checked="" type="radio"/>	DOGS R US COMPLETE PET GROOMING INC		Maryland			No
<input type="radio"/>	Federal Employment	Federal Employment	MARYLAND			No

If you have had any employment since 10/01/2023 that is not shown in the list, you must add it now. Remember to include your most recent employer.

Have you worked for any other employer since 10/01/2023 ?

Yes

No

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

The screenshot shows a web application interface for 'Provide Additional Employers'. On the left is a vertical navigation menu with the following items: 'Apply for Benefits', 'Claimant Authentication', 'Username And Password', 'Benefit Claim Effective Date', 'Claimant Address', 'Address Option', 'Initial Questions', 'General Information', 'Personal Information', 'Payment Method', 'Tax Withholding', 'Work Information', 'Employment Information', 'Provide Additional Employers' (highlighted in blue), and 'Detailed Federal Civilian Information'. The main content area is titled 'Provide Additional Employers' and contains the following fields:

- Employment Type: * Federal Civilian Employment (dropdown)
- a. Select your federal agency: * DEPARTMENT OF AGRICULTURE - 445 (dropdown)
- b. Select your division department: * DEPARTMENT OF AGRICULTURE - EMPLOYERS EDGE / EQ (dropdown)
- c. Agency Address: EMPLOYERS EDGE / EQUIFAX P.O. BOX 351567
WESTMINSTER CO-COLORADO 80035
UNITED STATES

At the bottom right of the form are three buttons: 'Previous', 'Next', and 'Finish'.

- 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](https://www.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](https://www.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.

The screenshot shows a web interface for 'Apply for Benefits'. On the left is a vertical navigation menu with the following items: Claimant Authentication, Username And Password, Benefit Claim Effective Date, Claimant Address, Address Option, Initial Questions, General Information, Personal Information, Payment Method, Tax Withholding, Work Information, Employment Information, Provide Additional Employers, Detailed Employment Information, Eligibility Information, Consent to Receive IRS form electronically, and Identity Verification (which is highlighted in blue). The main content area is titled 'Identity Verification' and contains the following text: 'Please answer the following three questions to the best of your knowledge. We will use your answers to verify your identity. The results of the verification process will take into account the number of attempts you make to answer the questions correctly. If we cannot verify your identity through this process, you will have the opportunity to speak to a live agent and provide additional information to verify your identity.' Below this text are three numbered questions:

- 1) What color is your 2002 Mercedes-Benz C Class?
 - * Black
 - Cream
 - Maroon
 - Yellow
 - I have never been associated with this vehicle
- 2) Which team nickname is associated with a college you attended?
 - * Cougars
 - Crusaders
 - Eagles
 - Skyhawks
 - None of the above
- 3) In which of the following states does 'Rachel Claimant' currently live or own property?
 - * Nebraska
 - Nevada
 - Oklahoma
 - Oregon
 - None of the above or I am not familiar with this person

At the bottom right of the form are three buttons: 'Previous', 'Next', and 'Finish'.

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 **claim certifications** 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 [MDunemployment.com](https://www.mdunemployment.com) for guides, FAQs, and resources.
- Access BEACON at beacon.labor.maryland.gov.
- 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 habla español:
301-313-8000 ○ **1-667-207-6520**.





Thank You

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