



# **UNEMPLOYMENT BENEFITS** *In* *Michigan*

## **A Handbook for Unemployed Workers**

STATE OF MICHIGAN  
DEPARTMENT OF ENERGY, LABOR & ECONOMIC GROWTH  
UNEMPLOYMENT INSURANCE AGENCY

May 1, 2009

For TTY Users: 1-866-366-0004

For Help Call  
Toll Free:  
1-866-500-0017



**THE MANY WAYS  
TO CONTACT  
UIA**

**VISIT OUR WEBSITE** [www.michigan.gov/ui/](http://www.michigan.gov/ui/)

**USE THE CLAIM PORTAL (CLAIM WEB ACCOUNT MANAGER)**

You can sign up for a web account with UIA. This will allow you to choose or change your benefit payment method, use MARVIN Online, or look at your benefit payment history. Other services will be added soon. Go to the website address above and click on "UIA Online Services for Unemployed Workers."

**CALL US**

Call **1-866-500-0017**, Monday – Friday, 8:00 a.m. to 4:30 p.m. Eastern Time (ET), and choose option 3 to speak to a Customer Service Representative. If you need a Spanish speaking representative, wait until you hear this option in Spanish (option 4). For all other languages, press option 3 and the representative will connect to a translator for assistance. If you are hearing impaired, TTY service is available at **1-866-366-0004**.

**FAX US**

FAX your responses to Agency forms or correspondence to the FAX number on the form. Protests/appeals on claims, or any other correspondence, should be faxed to **1-517-636-0427**. Include your name, social security number, signature, and date on all correspondence. Make a copy for yourself. Print and keep confirmation that your FAX was received.

**WRITE US**

Mail your responses to Agency forms or correspondence to the address on the form. Protests/appeals, or any other correspondence, should be mailed to the Unemployment Insurance Agency at the address below. Include your name, social security number, signature, and date on all correspondence. Make a copy for yourself.

**Unemployment Insurance Agency (UIA)  
P.O. Box 169  
Grand Rapids, MI 49501-0169**

**PROBLEM RESOLUTION OFFICES**

Open for walk-in customers from 8:00 a.m. until 3:00 p.m., Monday through Friday

\*Call 1-866-500-0017 and press option 3 to verify that this temporary office is still open.

**METRO DETROIT AREA**

\*Detroit - 3024 W. Grand Blvd, Suite L-500, Cadillac Place  
Livonia - 33523 W. 8 Mile Road, West of Farmington Road, in the Northridge Shopping Center  
\*Pontiac - 51111 Woodward Ave., Suite 100

**TRI-CITIES**

Saginaw - 614 Johnson St., Saginaw, across from Bus Terminal

**WEST MICHIGAN**

Grand Rapids - 3391 Plainfield, N.E., Grand Rapids

**MID-MICHIGAN**

Lansing - 5015 S. Cedar at Jolly, in the Jolly-Cedar Plaza

**NORTHERN MICHIGAN**

Gaylord - 400 W. Main Street, Suite 102, west of South Michigan Avenue

**UPPER PENINSULA**

Marquette - 2833 U.S. 41 West, across from Westwood Mall

**MARVIN TOLL-FREE LINE: 1-866-638-3993**

The UIA automated telephone system you call every other week to claim (certify/report for) unemployment benefit payments. Instead of calling MARVIN, you can use MARVIN Online at [www.michigan.gov/ui/](http://www.michigan.gov/ui/) and click on "UIA Online Services for Unemployed Workers" or "Certify With MARVIN Online."

**FRAUD HOTLINE:** Report suspected unemployment insurance fraud at [www.michigan.gov/ui/](http://www.michigan.gov/ui/) and click on "Report Fraud" or call the toll-free Fraud Hotline at **1-800-822-1122**. The line is available 24 hours a day.

## **YOU HAVE FILED A CLAIM FOR UNEMPLOYMENT BENEFITS...WHAT'S NEXT?**

Your first step is filing your new claim for unemployment benefits. Your next step is understanding your rights and responsibilities. This booklet tells you what you should know, and do, by giving you a general explanation of the more important parts of the law.

### **You have already received a determination (decision) on your new claim**

The Monetary Determination you received after filing your claim tells you if you earned enough wages to receive unemployment benefits. To understand this determination, go to page 2. If you disagree with your Monetary Determination, you have the right to protest. See page 7 for your protest or appeal rights.

Being qualified based on wages does not necessarily mean that you will receive benefits. If you were fired or quit your job, for example, then your claim will be reviewed. Also, to be eligible you must be able and available for, and seeking, full-time work. If you receive a request for information, then you will know your eligibility is being questioned and your benefits may be delayed or denied.

A claim is established for one year (52 weeks) from the week you file it. This one year period is called a benefit year. However, you can only receive up to 26 weeks of benefits in your benefit year (unless extensions are available). You may collect (exhaust) all of your weeks of benefits before the one year period ends. If this happens, you must wait until your benefit year ends to file another new claim.

You may collect some weeks and return to work. If you become unemployed again before your benefit year ends and have weeks of benefits left (a balance), you can reopen your claim (file an additional claim). See page 15 for how to file a claim (new or additional). If you have not collected your balance by the time the benefit year ends, the balance is no longer available to you.

### **You must register for work before your first unemployment payment can be made**

You register for work by putting your résumé into the Michigan Talent Bank at a Michigan Works! Agency (MWA). **You must do this at least 3 days before calling** the Unemployment Insurance Agency's automated telephone system, the MARVIN system, or using MARVIN Online for your first unemployment payment. To find the MWA closest to you, call **1-800-285-9675**. You can put your résumé into the Talent Bank using the Internet by going online to [www.michworks.org](http://www.michworks.org). If you register online, **you still must report in person to a MWA** to verify your registration is active in the system. Form UIA 1222, "Notice To Register For Work" is on page 23 of this booklet. You may take this form with you when you go to the MWA. **Failure to register for work can result in a delay or loss of your benefits.**

If you are on a temporary layoff (less than 120 days from your last day worked) from a full-time job, you do not have to register for work to be eligible for unemployment benefits. When you filed your new or additional (reopened) claim, you were asked a question about returning to work and the date. If you answered this question by indicating that you have a return to work date with the same employer within 120 days from your last day of full-time work, you do not have to register for work.

If you get your job by going to a union hiring hall that assigns you to companies, you do not have to register for work unless the union hall has not reassigned you within 120 days from your last day worked.

### **Call MARVIN toll-free or use MARVIN Online to get paid**

MARVIN is the Unemployment Insurance Agency's automated system that you will call or use online every other week to claim (certify/report for) unemployment benefits and to get paid. You must actively seek full-time work, be available for full-time suitable work, and be able to work each week you claim. See page 8 for information about the eligibility requirements you must meet each week to be paid benefits. Know your MARVIN appointment day and time. If you do not report on your appointment day or on the make-up days during your appointment week, you can lose benefits. See page 11 for detailed information about using MARVIN.

## Protect your rights to benefits

Whenever there is an issue on your claim, even if you have protested or appealed it, **continue to report using MARVIN during your appointment week until you return to full-time work.** This will protect your right to receive benefits if the issue on your claim is settled in your favor. If you win your case, **you will not be paid for any weeks that you did not contact MARVIN and certify/report for benefits.**

If you are disqualified, held ineligible, or held subject to a denial period, continuing to call MARVIN may serve to requalify you for benefits or may be used to pay you benefits if it is later decided that you were entitled to benefits during that period.

## Confidentiality and disclosure of information

The information you provide during your unemployment claim is confidential. This includes all claims documents, forms, and information submitted by you and your involved employer(s). As interested parties under state law, only you and your involved employer(s) are entitled to it without a signed authorization from you or your employer. The exception is that under federal and state laws, certain information must be provided upon request for statistical, research and unemployment insurance program purposes. In addition, all employers must report the names, Social Security Numbers and wages of all their employees. This wage information is required by law to be provided to other governmental agencies to verify eligibility for Department of Human Services General Assistance, Medicaid, Food Stamps and other public assistance programs. Also, the law permits disclosure, under certain circumstances, of information on your claim to specified federal and state agencies such as Friend of the Court, Michigan Department of Treasury and the Internal Revenue Service.

## Keep UIA up-to-date if you change your address/name

Immediately notify UIA of address and name changes. Otherwise, decisions on your claim, payments, and other important benefit documents may not get to you or may contain outdated information. If you change your address or name, you can call 1-866-500-0017 and press option 3 to

Speak to a Customer Service Representative who will assist you. You can also go to the UIA website at [www.michigan.gov/uia](http://www.michigan.gov/uia), click on "Forms," access Form UIA 1925 – "Request for Name and/or Address Change," complete and fax or mail per the form instructions.

## UNDERSTANDING YOUR MONETARY DETERMINATION

Your Monetary Determination explains whether your claim is allowed or denied based on your employment and wages. It also gives you the number of benefit weeks you may be entitled to receive and the weekly benefit amount on your claim. Each item has been numbered on the sample determination, and the descriptions are as follows:

### 1. BENEFIT YEAR BEGINNING AND ENDING DATES

The date your claim begins and the date it ends.

You have 52 weeks (one year) to draw the weeks of benefits you're entitled to (up to 26 weeks). This 52-week period is called your **Benefit Year**. If you stop reporting for benefits for a period during your benefit year and have weeks left, you can reopen your claim (file an additional claim). If your benefit year ends before you are paid for all your weeks, any unused weeks cannot be paid. See page 15 about filing an additional claim or filing a new claim if the benefit year on your current claim has ended.

### 2. HIGH QUARTER WAGES

This is the quarter during the base period (see item #10) when you earned the highest amount. This quarter is used to calculate your weekly benefit amount (also called weekly benefit rate).

### 3. REFERENCE CODES

Reference Codes give important information about your claim. Refer to the back of your Monetary Determination for reference code meanings.

### 4. NUMBER OF DEPENDENTS CLAIMED

This is the number of eligible dependents you claimed when you filed your new claim. The maximum number you can claim is five. Dependents cannot be added or removed during the benefit year.



**5. WEEKLY BENEFIT AMOUNT/WEEKLY BENEFIT RATE**

This is the amount you can receive weekly. This is how it is calculated.

Look at your High Quarter Wages in item #2

- Multiply that amount by 4.1% (.041).
- Add \$6.00 per dependent, up to 5.
- Round down to the next lower dollar.

The result is your **Weekly Benefit Amount**. The most per week anyone can receive is \$362.00.

**6. NUMBER OF BENEFIT WEEKS ALLOWED**

The number of weeks you can receive. This is how it is calculated:

- Add up all the base period wages in item #12.
- Multiply the total by 43% (.43).
- Divide that by your Weekly Benefit Amount in item #5.
- Round down to the next lower half-number.
- The answer is the number of weeks of benefits you can draw on that claim, but it can't go below 14 weeks, nor above 26 weeks.

**7. LAST EMPLOYER NAME**

The last employer you worked for before becoming unemployed. This may be the business name the employer uses with our Agency. It may be different from the company name you know. For example, John's Tires may be officially registered as ABC Tire Company. Check your W-2 or pay stub for the business name.

**8. LAST EMPLOYER SEPARATION REASON**

The reason you gave for leaving your last employer. If you were not laid-off for lack of work, a separate decision will be issued to determine if you can receive unemployment benefits. See page 5 for what can stop you from receiving benefits.

**9. LAST EMPLOYER TOTAL WAGES**

The wages you were paid during the most recent period of employment with your last employer. The most recent period is the 18 months before the date you filed your claim.

**10. BASE PERIOD BEGINNING AND ENDING DATES**

A period of 4 calendar quarters of wages. The wages you were paid by all employers during this period are used to calculate your claim.

**Base Period**

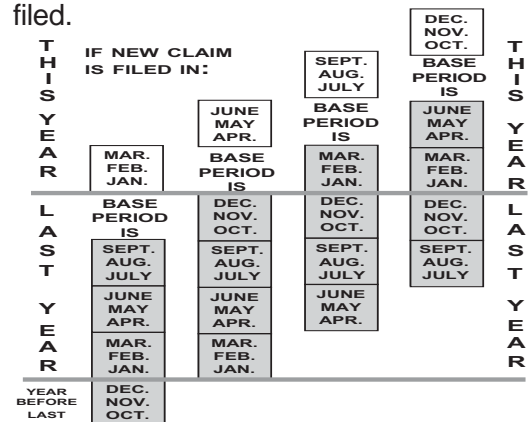
The **Base Period** is a period of **4 calendar quarters**. We look at the wages you were paid in the first 4 of the last 5 completed quarters.

In every year, there are **4 calendar quarters**. They are:

January 1 – March 31	April 1 – June 30
July 1 – September 30	October 1 – December 31

We don't count the wages you were paid in the calendar quarter in which you filed your new claim. In most cases, we also don't count the wages paid in the calendar quarter right before the one when you filed your claim. We look at the 4 calendar quarters before that. So, we look at wages you were paid in the first 4 of the last 5 completed calendar quarters.

Find the month you filed your new claim in the white boxes. Your base period is the gray boxes beneath the month you filed.



To have a claim, you must meet these 3 wage tests:

- You must have wages in at least 2 calendar quarters in the base period.
- In the calendar quarter you had the highest wages, your wages must be at least \$2,871.
- In the entire 4 quarters of the base period, you must have been paid at least 1½ times the amount of wages you were paid in the high quarter.

## Alternate Base Period

If you don't have enough wages to set-up a claim by using the 4 calendar quarters in the base period, then we look at wages you were paid in the 4 most recently completed calendar quarters (that is, we include the quarter that ended immediately before the quarter you filed your new claim).

If you can't meet the 3 wage tests in either the base period or alternate base period, the law permits an **Alternate Earnings Qualifier** that requires you to meet 2 wage tests:

- You have wages in at least 2 calendar quarters in the base period.
- In the calendar quarter in which you had the highest wages, your wages were at least 20 times the **State Average Weekly Wage** (which changes every year).

## 11. BASE PERIOD SEPARATION REASONS

The reason you gave for leaving each employer in the base period. If you were not laid off for lack of work, we may ask you for more information.

## 12. BASE PERIOD WAGES

The wages you were paid with each employer during the base period. **Some employment and wages cannot be used to establish an unemployment claim**, such as wages paid to elected officials, some appointed officials, independent contractors (paid on 1099), sole proprietors, and students earning wages as part of their educational requirements. **If these kind of wages are shown on your Monetary Determination, contact us immediately.**

## 13. MAXIMUM CHARGE

The maximum amount each employer on your claim could be charged when you are paid benefits.

## 14. DATE PROTEST DUE BY

If you disagree with any information on your Monetary Determination, you have 30 calendar days to protest on time. The last date your protest can be received on time has been calculated for you and is on the Monetary Determination. **Make sure your protest is faxed by this date. If mailing, be sure to allow enough time so that your protest is received by this date.** If the Agency does not receive your protest by the due date, you must show good

cause for protesting late before your protest can be considered.

Review your Monetary Determination carefully: Are all the employers you worked for during the base period listed? Are the wages correct? Are the separation reasons correct? Is the number of dependents you claimed when you filed correct? Does your claim begin the correct week?

## WHAT CAN STOP YOU FROM RECEIVING BENEFITS (GETTING PAID)?

The most common reason that unemployed workers may not receive benefits is the reason they left their job. If you quit or were fired from your last employer or other employers on your claim, we will gather information from you and your employers. We will make a decision (determination) based on unemployment law and you will receive the decision by mail.

**If you are disqualified**, you may lose some or all of your benefits. You can be disqualified for:

- Quitting voluntarily without good cause attributable to the employer
- Voluntary retirement
- Being fired for misconduct connected with the work
- Being fired for intoxication while at work
- Disciplinary suspension or layoff for misconduct connected with the work
- Being fired for absence due to conviction and imprisonment
- Being fired or disciplinary suspension for participation in a wildcat strike
- Being fired for assault and battery connected with the work
- Failure to report for a job interview
- Failure to apply for suitable work
- Failure to accept an offer of suitable work
- Failure to notify a temporary help firm within seven days that a work assignment has ended
- Being fired for theft or willful destruction of property in connection with the work
- Being fired for illegal use or possession of drugs on the employer's premises
- Being fired for refusing to submit to a drug test or testing positive for illegal drugs on a drug test
- Involvement in a labor dispute

If you are disqualified, **read the determination carefully** for an explanation of how to requalify for benefits. It will give you the rework amount you must earn before you can collect benefits or the requalification period you must meet before collecting benefits.

All decisions provide protest/appeal information if you disagree with the decision. If protesting or appealing, **it is very important that you continue to report using MARVIN in case you become eligible to receive those weeks.**

**How to Requalify If You Are Disqualified**

If you are required to requalify by a **rework**, you must: Work and earn either 12 or 17 times your weekly benefit amount. The amount you must earn will be in the decision you receive. If you go back to work and leave that employment, the Agency will verify that you earned the rework amount. Please note, if you are not laid-off for lack of work from the job where you earned the rework amount, you can be disqualified for the separation from that job.

If you are required to serve a **requalification period**, you do so by:

- a. Reporting as directed (using MARVIN) and meeting the same requirements that apply to claiming a benefit payment, **or**
- b. Earning at least the minimum below for each of the weeks in your requalification period. The chart below shows the earnings amount required in each week.

Benefit Year Begins	Earnings Required
1/6/2008 through 1/3/2009	\$213.00
1/4/2009 and after	\$220.00

If your disqualification requires a requalification period, you will also lose entitlement to some or all of your benefits. Read the determination carefully for details.

**Labor Dispute Requalification:** A labor dispute is a strike, work stoppage, lock out, etc. The disqualification continues for the duration of the labor dispute or until you work at least 2 weeks and earn wages in each of those 2 weeks in an amount equal to, or greater than, your weekly benefit amount.

**Denial Periods**

**1. School Denial Periods**

If you work for a school, your benefits will be denied if you have reasonable assurance of returning to work after summer breaks, customary vacations, and holiday recesses and if you are not a 52 week employee of the district. Bus drivers working for private employers will also be affected if at least 75% of their wages were earned as a school bus driver. School crossing guards who have reasonable assurance of returning to work are denied benefits between school terms but not during customary vacation or holiday breaks.

**2. Designated Seasonal Employer Denial Period**

Benefits will be denied between seasons if your employer has been approved by the Agency as a seasonal employer, your employer posts this information in the workplace, you have received reasonable assurance of returning to work in the next season, and you are actually called back to work at the beginning of the next season.

**3. Professional Athlete Denial Periods**

Professional athletes who receive reasonable assurance of returning to work in the next season will not receive benefits.

**Retirement Benefits (Pensions or IRAs) May Reduce Your Unemployment Benefit Payment**

If an employer you worked for in the base period of your claim paid you a retirement benefit, either as a one-time payment or over a period of time, your unemployment payment may be reduced.

- If you made no contribution to the cost of the retirement benefit, the entire monthly payout of the retirement benefit would be divided out per week and used to reduce your unemployment benefits, dollar-for-dollar.
- If you contributed, but less than half the cost of the retirement benefit, half the monthly payout of the retirement benefit would be divided out per week and used to reduce your unemployment benefits, dollar-for-dollar.
- If you contributed half or more of the cost of the retirement benefit, none of the retirement benefit is used to reduce your unemployment benefits.
- Social security benefits do not reduce your unemployment benefits.

## Other Eligibility Issues

Being on a leave of absence (employed, but on leave), not having transportation or child care (that is, not available for, and seeking, full-time work) or not being able to work full-time are examples of issues that can prevent you from getting paid benefits.

## YOUR PROTEST AND APPEAL RIGHTS

### When You Receive a Determination (Decision)

If a question arises about your right to receive benefits, you and your employer will be contacted for statements, if required, to get the facts regarding the issues involved. You and your employer will receive a determination that states whether you may receive benefits and explains why or why not.

A record of every unemployment payment you receive is sent to your employer(s) who can protest if they disagree with your reported earnings or believe you are not entitled to be paid.

### If You Disagree with the Determination

If you disagree with a determination, you can protest and ask for a review. You must protest in writing (by mail or by fax). Any protest must be received on time, or the determination will become final and not subject to further review, unless you can establish good cause for late protesting.

**Your protest must be received in writing by the 30<sup>th</sup> day after the date the determination was issued to you.** If the 30<sup>th</sup> day is a Saturday, Sunday, legal holiday or Agency non-work day, the protest must be received by the end of the next day which is not a Saturday, Sunday, legal holiday or Agency non-work day. Your employer has the same right to protest and has the same time limits for protests.

When a protest is received from you or your employer, we take another look at the facts and the law and, if necessary, ask additional questions and then make a redetermination. The redetermination will explain what changes, if any, are being made. Copies of the redetermination go to you and your employer. You may bypass the redetermination and appeal directly to an Administrative Law Judge (ALJ) if you and your employer agree to do so.

### If You Disagree with the Redetermination

If you disagree with the redetermination, you can appeal for a hearing before an ALJ. Your employer has the same right. **This written appeal must be received within 30 days and must be signed.** You have the right to be represented by your own attorney, agent, or advocate (see below to learn how to request an advocate at no charge to you) and to present witnesses at a hearing before an ALJ. If no appeal is filed, the redetermination becomes final and is not subject to further review unless good cause for late filing of an appeal is established.

### If You Disagree with an Administrative Law Judge (ALJ) or Board of Review Decision

If you, your employer, or this Agency disagrees with the ALJ's decision, a request for a rehearing before the ALJ or an appeal to the Board of Review must be received within 30 days. If either party is dissatisfied with the Board of Review's decision, the case may be appealed to a circuit court, the Court of Appeals, and the Michigan Supreme Court. If no further appeal is filed, the latest decision will become final after the 30-day appeal period.

If a determination, redetermination, or decision allows you benefits, you will be paid any benefits due. If it is later determined that you were not entitled to all or part of the benefits you received, you may be required to repay the benefits.

### Advocacy Program and Lawyer Referral

The Advocacy Program provides no-cost assistance to unemployed workers and employers in preparing cases for hearings before an ALJ and, in many cases, will include representation at these hearings. Most kinds of unemployment insurance cases are included in the program. **Call for advocacy assistance after filing your timely appeal.** For more information, call our information hotline at **1-800-638-3994** and press 2 for advocacy assistance.

If you file an appeal to an ALJ or the Board of Review, you are not required to have a lawyer. If you want a lawyer, many county Bar Associations maintain lawyer referral services. If your county does not have such a service, call the State Bar of Michigan for a lawyer referral, toll free at **1-800-968-0738**.

## BEFORE YOU CALL MARVIN

### Who is MARVIN?

MARVIN is a phone system (in English and Spanish) that allows you to claim (certify/report for) and get paid unemployment benefits. MARVIN is also available online.

### Weekly Eligibility Requirements - What You Must Do To Receive Benefits (Get Paid)

After it has been determined you have enough wages to qualify for benefits and were not disqualified or found to be ineligible for other reasons, you must meet eligibility requirements for each week you want to be paid. If you are not being paid because there is a question about your claim or a protest or appeal is pending, you must still meet the eligibility requirements and report using MARVIN. This is to maintain your rights to benefits in case you later become eligible. When you report using MARVIN, you will be asked about your eligibility for the two calendar weeks before your scheduled appointment. A week of unemployment begins Sunday and ends Saturday.

#### Did you meet the following requirements in each of the weeks that you are claiming (certifying/reporting for) unemployment benefits?

- 1. Able to work full-time.** You must be physically and mentally able to work full-time doing the kinds of work that you did in the past or other work that is in line with your experience, training, and education.
- 2. Available for full-time suitable work.** You must be ready and willing to take a full-time job on any shift your type of work is performed (not just the shift you have worked). In deciding whether a job is suitable, we look at your past experience, training, prior earnings, how long you have been out of work, your chances of finding a job in your line of work, the distance of the job from your home, and any risk to your health and safety.

If there is a death in your immediate family, the availability requirement may be waived. The waiver will begin on the date of the death and continue for 4 consecutive days. An "immediate family member," in addition to a spouse, includes your (or your spouse's) child, stepchild, adopted child, grandchild, parent, grandparent, brother, or sister, or the spouses of these individuals. Call

1-866-500-0017 and press option 3 to speak to a Customer Service Representative before calling MARVIN if a death prevents you from being available for work and seeking work.

- 3. Seeking full-time work.** You must try to find a full-time job. You may use several methods: in-person, help wanted ads, sending résumés, the Internet, or registering with a union hall if you are a union member, or any other method.

You may need to seek work in other jobs in which you have training and/or experience. The longer you are out of work, the more willing you need to be to accept different work and/or less pay.

Keep a log of places you contacted for work, including the method and date contacted. For personal contacts, include address, phone number, and person to whom you spoke. For other types of contacts, dates you submitted your on-line application, or dates you faxed/mailed your résumé. The Agency may ask for this information.

- 4. Be unemployed.** This means that: 1) you did not work at all during the week(s) for which you want to be paid or 2) you only **worked part-time** and your **total earnings before deductions** (not just take-home pay) were less than 1½ times your weekly benefit amount (WBA) and the part-time work was the only work that was available to you.

### How to Properly Report Earnings for Each Week

Incorrectly reporting or failing to report earnings is one of the most common errors made when collecting unemployment benefits. If you get paid benefits for a week(s) or partial week(s) that you were not entitled to, **you could be subject to severe penalties** if fraud is found. You must **report your total earnings**, not just your take-home pay, **for the week in which you actually performed the work, NOT the week in which you received the pay.** Be sure to answer "yes" when asked if you worked. Then report your total earnings (gross pay) **before deductions.**

Before you use MARVIN, look at a calendar to determine the dates that you worked. This will help you report the earnings in the correct week. To calculate your weekly earnings: take your hourly rate of pay and multiply it by the number of hours you worked during the week. Then add any other

payments received during that week, such as cash payments, vacation pay, holiday pay, severance pay or other wage continuation pay. Do not include Supplemental Unemployment Benefits (SUB) as earnings. If you have already told the Agency **and** received a decision about the impact of these other payments, it is not necessary to add them to your earnings. Report the total earnings to MARVIN.

SUN	MON	TUES	WED	THURS	FRI	SAT	
1	2	3	4	5	6	7	<b>WEEK 1</b> Worked 17 hours at \$10.00 per hour = \$170.00
Worked 4 hours	Worked 5 hours		Worked 8 hours				
8	9	10	11	12	13	14	<b>WEEK 2</b> Worked 20 hours at \$10.00 per hour = \$200.00
			Worked 8 hours	Worked 4 hours		Worked 8 hours	
15	16	17	18	19	20	21	<b>WEEK 3</b> <b>REPORT TO MARVIN</b>

If you work less than full-time in a week, you may be paid unemployment benefits but your benefit amount will be reduced depending on how much you earned in each week. If you return to work less than full-time and do not earn at least 1 ½ times your weekly benefit amount, you may claim (certify/report for) benefits. Report using MARVIN on your regular appointment day and time or on the make-up days during the same week. When using MARVIN, **report total gross earnings for the week(s) you are claiming, even if you have not yet received your paycheck.**

The following examples show how earnings reduce your benefit payments:

**Example 1: Earnings equal or exceed 1½ times your Weekly Benefit Amount/Rate(WBA).**

- A. WBA = \$362.
- B. Total Earnings of \$600
- C.  $\$362 \times 1.5 = \$543$
- D. B is more than C. You will not receive a benefit payment for this week, so your payment balance will not be reduced.

**Example 2: Earnings are less than 1½ times your WBA, but greater than your WBA, total earnings are subtracted from 1½ times your WBA.**

- A. WBA = \$240
- B. Total Earnings of  $\$320.52 = \$320$
- C.  $\$240 \times 1.5 = \$360$
- D. B is more than A. Subtract earnings from C.  $\$360 - \$320 = \$40$

\$40.00 is the weekly benefit payment amount. If this week is claimed, it will reduce the payment balance as though you had received a full payment for that week.

**Example 3: Earnings are equal to or less than your WBA, half your earnings are subtracted from your WBA.**

- A. WBA = \$362
- B. Total Earnings of  $\$101.78 = \$101$
- C. B is less than A.

$\$362 - (\$101 \div 2) = \$362 - \$50.50 = \$311.50$   
 $\$311.50$  (round down) = \$311  
 \$311 is the weekly benefit payment amount.

**Important:** Because your balance of benefit weeks is reduced by one full week when you get paid a week, regardless of how much you are paid, you may want to calculate your benefit payment for any week you have earnings before you contact MARVIN.

Let's say that you calculated your payment and you will receive \$25.00 due to the earnings reduction, instead of \$350.00, your full weekly amount. You may prefer to waive (not get paid) that week because you want to keep it on your payment balance for a future week of unemployment. Or, you may decide to take the \$25.00 because you will be back to work full-time in a few weeks and do not anticipate being laid off again during your benefit year. If you choose not to get paid for a week, you must still report to MARVIN during your scheduled week and answer "no" to the question about claiming both weeks. Then answer "yes" or "no" to the questions about claiming benefits for each week. Tell MARVIN, when asked, which week you are waiving by answering "no" you do not want to claim that week, and "yes" to the week you are claiming. Answer the rest of the questions MARVIN asks you.

**How To Report Earnings If You Worked A Shift That Starts Saturday And Ends Sunday**

If you worked an 8 hour shift which began on Saturday at 10:00 p.m. and ended on Sunday at 6:00 a.m., the full amount of wages earned on that shift must be included in the week containing the Saturday. Report all 8 hours as earned on Saturday.

## How to Report Earnings If You Have A Flexible Week

Flexible Week Benefits may be paid for a “flexible week” – a seven-day period that does not begin on a Sunday. This happens only when you earn as much as, or more than, 1½ times your Weekly Benefit Amount (WBA) in each of two consecutive calendar weeks **but, within those two weeks, there is a period of seven consecutive days or more in which you had no earnings.**

In the following example, your WBA is \$200 and 1½ times your WBA is \$300. You would qualify for a week of benefits during the layoff from Wednesday through Tuesday if otherwise eligible.

### TWO WEEK PERIOD FOR FLEXIBLE WEEK PAYMENT

S	M	T	W	TH	F	S
	Earned \$150	Earned \$150	Laid Off	Laid Off	Laid Off	Laid Off
S	M	T	W	TH	F	S
Laid Off	Laid Off	Laid Off	Earned \$100	Earned \$175	Earned \$75	

MARVIN will not automatically pay a flexible week. If you want to claim a flexible week, call 1-866-500-0017 and press option 3 to speak to a Customer Service Representative.

## What Is Full-Time Employment?

Employees who work enough hours to be considered full-time by the employer (generally, but not always, 40 hours a week) are not unemployed and cannot receive benefits even if they earn less than 1½ times their weekly benefit amount. Please call and speak with a Customer Service Representative if you are not sure if your work hours are considered part-time or full-time. Do this before your MARVIN appointment.

## What If You Didn't Work All of The Hours That Were Available?

Be sure to report wages for any time you did not report to work as scheduled. Earnings lost because you did not report to work as scheduled must be reported as earned wages. For example, if you were instructed to return to work on Thursday (8 hours lost work) but you did not report until Friday (8 hours work), report the wages lost by not working on Thursday as earned wages (along with Friday's earnings) totaling 16 hours. The total 16 hours wages will reduce your benefit payment.

## How Do You Report Other Kinds of Earnings?

If you have received, or will receive, holiday pay, vacation pay, severance pay, salary continuation, other wage continuation, retirement benefits or automatic short week benefits for the week you are claiming, you must report them. You may have told the Agency about these types of payments at the time that you filed your claim for benefits. If you have already received a decision about the impact of the payment, it is not necessary to continue to report it.

## What Else Can Reduce Your Benefit Payments?

- Pension from a base period employer
- Repayment of unemployment overpayments (reduction of 20% for non-fraud and 100% for fraud)
- Federal and State income tax (this is voluntary)
- Court ordered child support payments - up to 65% of your unemployment payment
- Federal Bankruptcy Court Orders

## Taxing Benefits

Unemployment benefits are considered income for federal and state tax purposes. You may choose to have both Michigan and federal income taxes withheld from your weekly unemployment benefits. You may **not** choose to have just one or the other withheld. You can choose to have taxes withheld only **once per benefit year** but you can *always stop* your withholding. To do this, call 1-866-500-0017 and press option 3 to speak to a Customer Service Representative who will assist you. You can also go to the UIA website at [www.michigan.gov/uia](http://www.michigan.gov/uia), click on “Forms,” access Form UIA 1581 – “Income Tax Withholding”, complete and fax or mail according to the form instructions.

Form 1099-G, *Certain Government Payments*, is sent to you and the Internal Revenue Service each year showing the amount of benefits you received during the previous calendar year. The form is mailed to unemployed workers by the end of January. Keep us informed of your current address, so this form is mailed to your correct address.

## GETTING PAID

### Using MARVIN?

MARVIN is a phone system (in English and Spanish) that allows you to claim (certify/report for) and get paid unemployment benefits. Instead of using the telephone, MARVIN is also available online. You may

switch between the two MARVINs from appointment to appointment. MARVIN also allows you to inquire about your benefit payments. If you were laid-off from your last job due to lack of work and there are no eligibility issues, your benefit payments should begin when you start reporting using MARVIN.

**Reporting using MARVIN on your scheduled appointment is a requirement.** Failing to report using MARVIN on your scheduled appointment or the make-up days in that same week will require the Agency to take a statement about why you didn't report timely and may cause you to lose benefits. You *must* contact MARVIN every other week to claim (certify/report for) benefits and get paid. **A missed MARVIN appointment could delay your payment or cause you to lose benefits.** Continue to report to MARVIN even if you are not getting paid because you are waiting to hear about your eligibility or protest, unless you are back to work full-time.

You can only claim the two weeks before the week you report to MARVIN. A week of unemployment begins Sunday and ends Saturday. For example: Looking at the calendar below, if you report to MARVIN on Tuesday, March 27, you may only claim the weeks from Sunday, March 11 through Saturday, March 17 and Sunday, March 18 through Saturday, March 24. MARVIN will ask about these weeks. You may not claim the week ending Saturday, March 10. MARVIN will not ask about this week. If you think you should be paid for weeks other than the two weeks before your MARVIN appointment date, call 1-866-500-0017 and choose option 3 to talk to a Customer Service Representative.

MARCH						
SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>
<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>
25	26	<b>27</b>	28	29	30	31

If you use MARVIN by telephone, your appointment is based on your Social Security Number. Your appointment time is a one-hour window on a Monday, Tuesday, or Wednesday between 8:00 a.m. and 7:00 p.m. (Eastern Time). You can call any time during the one-hour window. You must follow the phone-in schedule every two weeks – **even if your appointment falls on a holiday.** If you miss your one-hour window, call during the same week on Thursday or Friday anytime between 8:00 a.m. to 7:00

p.m. These are the make-up days. It normally takes less than 4 minutes to complete the MARVIN call or to use MARVIN Online.

If you use MARVIN Online, you may certify/report for your benefit payments **anytime during your MARVIN appointment week** Monday through Friday 7:00 a.m. to 7:00 p.m.

Call 1-866-500-0017 and press option 3 to talk to a Customer Service Representative for special instructions if:

- o You are in a training program approved by your Michigan Works! Agency (MWA).
- o You are self-employed and submitting a profit/loss statement.
- o You are not able to use MARVIN because you do not have access to a touch tone phone, the internet, or for any other reason that prevents you from using an automated system.

**Before calling MARVIN for the first time you need to:**

1. Review the weekly eligibility requirements before you make the call. Have your answers ready to enter. See pages 8 and 13 for the weekly eligibility requirements.
2. Find your appointment day and time below.
3. Select your 4 digit Personal Identification Number (PIN) – any 4 digits of your choice.
4. Know the week ending dates for the weeks you are claiming. The two week endings (Saturday dates) before the week that you are calling in.
5. If you performed any work during the week(s) you are claiming, **you must report your gross earnings even if you have not been paid.** See pages 8-10 about how to calculate earnings.

**How to find your MARVIN Appointment Day and Time:**

Your appointment day and time are found by using the last two digits of your Social Security Number. See the chart on page 12. Find the last 2 digits of your Social Security Number under MONDAY, TUESDAY or WEDNESDAY. The one-hour window is listed on the left. This is the designated day and one-hour window to call and claim (certify/report) to be paid benefits if you use MARVIN by telephone.

EASTERN TIME	MONDAY	TUESDAY	WEDNESDAY
8:00 – 9:00	00-01-02-03	34-35-36	67-68-69
9:00 – 10:00	04-05-06	37-38-39	70-71-72
10:00 – 11:00	07-08-09	40-41-42	73-74-75
11:00 – 12:00	10-11-12	43-44-45	76-77-78
12:00 – 1:00	13-14-15	46-47-48	79-80-81
1:00 – 2:00	16-17-18	49-50-51	82-83-84
2:00 – 3:00	19-20-21	52-53-54	85-86-87
3:00 – 4:00	22-23-24	55-56-57	88-89-90
4:00 – 5:00	25-26-27	58-59-60	91-92-93
5:00 – 6:00	28-29-30	61-62-63	94-95-96
6:00 – 7:00	31-32-33	64-65-66	97-98-99

**For Example:**

If your Social Security Number is 555-55-5511, the last two digits are 11. Number 11 is under MONDAY. The one-hour window is under the column labeled “Eastern Time.” The appointment for number 11 is Monday between 11:00 a.m. and 12:00 noon.

<b>Call on Appointment Only:</b> Monday, Tuesday or Wednesday 8:00 a.m. to 7:00 p.m. ET	<b>Make-Up Days for Missed Calls:</b> Thursday or Friday of the same week Anytime from 8:00 a.m. to 7:00 p.m. ET
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If you use MARVIN Online, you may claim (certify/report for) your benefit payments according to the same schedule or anytime Monday through Friday 7:00 a.m. to 7:00 p.m. during your appointment week.

**Choose a Personal Identification Number (PIN)**

To claim weeks for benefit payments, you need a secret Personal Identification Number (PIN). Your PIN is a 4 digit number that serves as your electronic signature to claim and inquire on MARVIN about your unemployment benefit payments. You may choose any 4 digits as your PIN. Be sure to choose numbers that will be easy for you to remember.

**When you report to MARVIN for the first time**, you must enter the PIN you chose by using MARVIN by telephone or online. MARVIN will walk you through several prompts to confirm your PIN. Once you have confirmed your PIN, MARVIN will say, “Your Personal Identification Number is accepted.” You will use this 4 digit number each time you report to MARVIN by telephone or online to claim benefit payments. If you cannot confirm your PIN by the third try, MARVIN will disconnect or not let you continue. Call 1-866-500-0017 and select option 3 to speak to a Customer Service Representative.

**If you forget your PIN**, or if you believe someone else knows your PIN, contact us and request that your PIN be changed. Agency staff do not know, have access, nor will ever ask you for your PIN. **Your PIN**

**is your secret identification number. Do not tell anyone your PIN number!**

**Reporting to MARVIN for benefit payments**  
MARVIN will ask you a series of questions. **You must answer all questions truthfully.** Giving false information, having someone else claim benefits for you, or answering questions for anyone other than yourself is fraud. Any benefits you receive through fraud may have to be paid back with a penalty of four times the amount, or you may be required to serve a jail sentence, and/or pay a criminal fine, and/or perform community service.

After you have answered all of MARVIN’s questions, **do not hang up or log off until MARVIN tells you “GOOD BYE.”** This means that MARVIN has completed recording your information. If you hang up or log off before MARVIN tells you “GOOD BYE,” your payment will not be issued. If reporting to MARVIN by telephone, there is background noise (a loud radio, television, or talking), static on the line, or if you’re using a cell phone and have a bad connection, you may need to hang up and call back.

**Dial MARVIN’s Toll-Free Number 1-866-638-3993 or go online at [www.michigan.gov/uia/](http://www.michigan.gov/uia/) and click on “ MARVIN Online.” MARVIN begins with the following introduction:**

*Welcome to the State of Michigan,  
Unemployment Insurance Agency*

Then MARVIN allows you to choose to continue in either English or Spanish.

**MARVIN then asks you to choose the activity you wish to perform - see the following 4 MARVIN options:**

- o To claim weeks of unemployment (to get paid)
- o To inquire about your claim
- o For helpful hints about MARVIN
- o To complete the Eligibility Review Process (ERP) – available Thursdays and Fridays only

**If you wish to end the call or online session at any time, just hang up or log off. If you need a question repeated when using MARVIN by telephone, you may press 0 (zero) at any time. You must answer all questions by pressing 1**

for “Yes” or 9 for “No” if using MARVIN by telephone.

## TO CLAIM WEEKS OF UNEMPLOYMENT BENEFIT PAYMENTS (To Get Paid)

**These are the questions MARVIN will ask you. Remember that you are answering these questions separately for each of the 2 weeks you are claiming (certifying/reporting for) benefits.**

### QUESTION #1: ARE YOU BACK TO WORK FULL-TIME?

If you say “yes”, you will be asked to enter your back-to-work date. You must enter eight digits; 2 for the month, 2 for the date, and 4 for the year. **Example:** March 27, 2007 would be entered as 03 27 2007

### QUESTION # 2: ARE YOU CLAIMING BOTH WEEKS ENDING SATURDAY, MM/DD/YYYY AND SATURDAY, MM/DD/YYYY?

If you are not claiming (certifying/reporting for) both weeks, after you press 9 for NO or answer NO, MARVIN will ask which week you are claiming.

### QUESTION #3: WERE YOU ABLE TO WORK FULL-TIME AND AVAILABLE FOR FULL-TIME WORK?

This is asking if you were able and available to perform full-time work if it had been offered during the 2 weeks you are claiming.

### QUESTION #4: WERE YOU SEEKING WORK?

This means seeking suitable full-time work during the 2 weeks you are claiming.

### QUESTION #5: DID YOU QUIT ANY WORK, FAIL TO ACCEPT ANY JOB OFFER, OR GET FIRED FROM A JOB?

Did this occur during the 2 weeks you are claiming?

### QUESTION #6: DID YOU BEGIN SCHOOL OR TRAINING OR BEGIN RECEIVING A PENSION?

The question applies only for school, training, or a pension that **begins** during the week(s) you are claiming. If you have already reported to the Agency that you began school or training or began receiving a pension during a previous week, it is not necessary to

continue indicating that you are in school or receiving a pension.

### QUESTION #7: DID YOU WORK DURING WEEK ENDING SATURDAY, MM/DD/YYYY?

If you worked or had any employment during the week, you must press 1 for “Yes” or answer “Yes.”

### QUESTION #8: DID YOU HAVE EARNINGS, INCLUDING CASH PAYMENTS, VACATION PAY, HOLIDAY PAY, SEVERANCE PAY, OR OTHER WAGE CONTINUATION PAY? DO NOT REPORT SUB-PAYMENTS PAID BY YOUR EMPLOYER.

If you had earnings, MARVIN will ask you to report them. On MARVIN by telephone, you will be instructed to enter the dollar amount and press the star key (\*). For Example: If your earnings, **before deductions** are \$137.56, enter the dollar amount and press the star key (\*): 137\* Then MARVIN will ask you to enter the cents and press the star key (\*): 56\*. If using MARVIN Online, enter earnings as instructed. If your earnings are from vacation pay, please call 1-866-500-0017 and select option 3 to speak to a Customer Service Representative after completing the call to MARVIN.

### QUESTION #9: DID YOU BEGIN RECEIVING A SUBSISTENCE ALLOWANCE FROM THE DEPARTMENT OF VETERANS’ AFFAIRS FOR VOCATIONAL REHABILITATION TRAINING, SURVIVOR’S OR DEPENDENT’S EDUCATIONAL ASSISTANCE, OR SPECIAL ASSISTANCE FOR THE EDUCATIONALLY DISADVANTAGED?

This question will only be asked if you indicated that you were in the military during the 18 months prior to filing your claim.

**After you have answered all of the questions, MARVIN will repeat or show the information that you have entered.**

MARVIN by telephone will then say, “if you certify the information is correct, Press 1.” If any information is incorrect, Press 9. If you press 9, MARVIN will ask all of the questions again. If you press 9 again because the information is still incorrect, MARVIN will hang up. Call 1-866-500-0017 and choose option 3 to speak with a Customer Service Representative.

MARVIN Online will ask you to certify that the information is correct. If you answer “No,” MARVIN will ask all of the questions again. If you answer “No” again because the information is still incorrect, MARVIN will say “thank you, try again later.” Call 1-866-500-0017 and choose option 3 to speak with a Customer Service Representative.

If you are receiving a payment, MARVIN will tell you the dollar amount and the date your payment will be issued or transmitted to your direct deposit account or debit card. You should receive your payment within three (3) business days. **DO NOT HANG UP OR LOG OFF UNTIL MARVIN SAYS “GOOD BYE.”** If you hang up or log off before the words “GOOD BYE,” your information will not be recorded and no payment will be made. You must begin the process over again.

If you do not agree with the amount of your payment, or you were not paid and thought you should have been paid, or you made an error, contact 1-866-500-0017 and choose option 3 to talk to a Customer Service Representative. If possible, call on the same day you contacted MARVIN.

### **TO INQUIRE ABOUT YOUR CLAIM**

MARVIN can give you basic information such as:

- Date your last payment was made
- Amount of your last payment
- Number of weeks already paid
- Balance of payments remaining

To inquire you may call MARVIN at 1-800-638-3993 and press 2 any time Monday through Friday between the hours of 8:00 a.m. and 7:00 p.m. You may also go online to “UIA Online Services for Unemployed Workers” to view your benefit payment history.

### **FOR HELPFUL HINTS**

**The following statement is provided:**

If you cannot certify (report) during your appointment hour because the system was not available, your specific appointment time requirement is automatically waived for the week, but you must still call back (or go online) sometime during normal operating hours in that week. Sometimes the phone lines are busy at the beginning of the appointment hour. You might try calling a few minutes later during the appointment hour or use MARVIN Online.

If you miss your appointment hour, you must wait and call back Thursday or Friday of the same week between 8:00 a.m. and 7:00 p.m, or go to MARVIN Online.

### **FOR THE ELIGIBILITY REVIEW PROGRAM (Available Thursdays and Fridays Only)**

You may be selected for the Eligibility Review Program (ERP), which is intended to help you identify and remove barriers preventing you from finding full-time work. If you are selected, you will receive the *Eligibility Review Questionnaire* (Form UIA 1726-S) in the mail. You can complete the ERP using MARVIN by telephone or MARVIN Online. To complete the ERP, call MARVIN and press option 4 on the first Thursday or Friday, or use MARVIN Online, but within 21 days of the mail date on the form. Benefit payments will continue without delay if the ERP is completed timely and all questions are answered in a manner that does not indicate a possible ineligibility issue.

If selected, you must call MARVIN or use MARVIN Online to complete the ERP **in addition** to using MARVIN on your regular appointment day and time to continue receiving benefit payments. If you do not use MARVIN to complete the ERP, you must call 1-866-500-0017 and choose option 3 to talk to a Customer Service Representative to complete the *Eligibility Review Questionnaire*. You will not be eligible for future benefits until the ERP requirement is satisfied.

### **IMPORTANT POINTS ABOUT MARVIN REPORTING**

○ If you stop certifying/reporting for benefits for even one week because of returning to work or another reason and then wish to claim more weeks, **you cannot just contact MARVIN**. You must file an additional claim (reopen your claim) on the UIA website at [www.michigan.gov/uia](http://www.michigan.gov/uia) or by calling 1-866-500-0017 and pressing option 1. File during the first week for which you are claiming benefits. Refer to Page 15 of this booklet for details on filing claims on time.

○ If you do not report to MARVIN during your appointment week, **you are considered late**. If you do not have good cause for reporting late, you will not be paid for those weeks. If you miss your scheduled appointment and the make-up days, you must call a Customer Service Representative at 1-866-500-0017 and press option 3. The representative will take a statement about why you missed your MARVIN appointment and the Agency will issue a determination stating which weeks cannot be paid and when your payments can begin again.

## Changing Your Benefit Payment Option

You may change your benefit payment option at any time, but, be sure to make the change at least 3 work days before you call MARVIN for your next payment. Otherwise, your payment may be made according to the option currently on file for you and not changed until your next MARVIN call. If you wish to change your payment option, you can:

- Visit our website at [www.michigan.gov/uia](http://www.michigan.gov/uia) and click on “UIA Online Services for Unemployed Workers.” Our website is available from 7:00 a.m. Monday through 7:00 p.m. ET Saturday. See the note below about direct deposit.
- Call 1-866-500-0017 and select option 2. This system is available Monday through Friday from 8:00 a.m. to 4:30 p.m. ET. If you are changing your option to direct deposit, have your checking or savings routing and account numbers available. These can be found on the lower left side of your check or deposit slip, with your routing number first and your account number next to it.

Paper checks by mail are not offered as a regular payment option, but available only upon special request from the unemployed worker and for an acceptable reason approved by the Agency.

## IF THERE IS AN ERROR ON YOUR PAYMENT

If you made a mistake giving information to MARVIN, and have already been issued or have received your payment, call 1-866-500-0017 and press option 3 to speak to a Customer Service Representative.

## FILING CLAIMS

### Filing a New Claim, an Additional Claim, or Reopening a Claim

If you have never filed a claim or your claim has expired (benefit year has ended), you must file a new unemployment claim. If your claim has not expired and you stop claiming benefits for even one week because you returned to work or for other reasons, you must reopen your claim (file an additional claim).

### Filing Claims on Time

To be on time your new or additional claim must be filed the first week you are unemployed and want to be paid benefits. If you file later, you may not be paid for weeks before you filed.

## How to File Your Claim – Internet or Telephone

For the filing of new claims and additional claims (reopened claims):

### Internet Filed Claims – [www.michigan.gov/uia](http://www.michigan.gov/uia)

The Internet claim filing system is available from 7:00 a.m. Monday through 7:00 p.m. Saturday ET. When you file online you can file anytime during the week. Filing a claim online should take approximately 30 minutes, depending on the number of questions you need to answer and your internet connection speed.

### Telephone Filed Claims – Call toll-free 1-866-500-0017 and press option 1

If you use our telephone filing system you must file according to a schedule. The automated telephone claim filing system is available from 8:00 a.m. to 4:30 p.m. (ET) Monday through Wednesday. Thursday and Friday are make-up days if you miss your scheduled day and time. If you need assistance due to a language barrier, interpreters are available if you call the same number and press option 3.

You can call 1-866-500-0017 and press option 1 to file according to the following schedule. The last 2 digits of your Social Security number (SSN) determines your filing day and time:

Last 2 digits of SSN	Day and Time
00 – 15	Monday 8:00 a.m. - 12:30 p.m.
16 – 33	Monday 12:30 p.m. - 4:30 p.m.
34 – 48	Tuesday 8:00 a.m. - 12:30 p.m.
49 – 66	Tuesday 12:30 p.m. - 4:30 p.m.
67 – 81	Wednesday 8:00 a.m. - 12:30 p.m.
82 – 99	Wednesday 12:30 p.m. - 4:30 p.m.
Make-up	Thursday 8:00 a.m. - 4:30 p.m.
Make-up	Friday 8:00 a.m. - 4:30 p.m.

Most claims can be filed on the telephone without speaking to a staff person. If there is additional information that you cannot give using the automated telephone system, you will be asked to hold and the call will be transferred to a Customer Service Representative.

### Selecting a Benefit Payment Option

At the end of filing your new claim, you will be asked to select a payment option. You must choose one of these options for receiving your unemployment benefit payments. You may have your payments:

- Electronically transmitted to a debit card, which will be sent to you (in a plain white envelope) when you choose this option; or

- Directly deposited into your checking or savings account.

Paper checks by mail are not offered as a regular payment option, but available only upon special request from the unemployed worker and for an acceptable reason approved by the agency.

If you do not choose a payment option when filing, a debit card will be sent to you so that you can be paid your unemployment benefits. See page 15 if you wish to later change your benefit payment option.

### **After Filing, When to Call MARVIN to Claim (Report/Certify for) Payments:**

When you file your new claim by Internet or telephone, your first MARVIN appointment date and time will be given to you. See page 11 for more information.

### **Future Claims**

Once your claim (benefit year) has expired, to have another claim, you must have worked and earned at least 5 times your last weekly unemployment benefit amount and met the requirements on pages 4 and 5 (Item #10). Any wages used to qualify for your last claim cannot be used again to qualify for your new claim.

### **Preserving Benefit Entitlement**

If you become totally disabled, you may be able to preserve or “freeze” unused benefit entitlement for use when you are again able to work, but are unemployed. To do so, submit a written request to the agency within 90 days after your disability begins, if you are able to submit it. If your medical condition prevents you from submitting this request on time, you may submit your written request within 90 days after your period of inability to file has ended.

You can also preserve your benefit entitlement if you submit your request within 90 days after being advised by us of your right to file for preservation of benefit entitlement. However, in any event, your request must be made within 3 years after the disability began. Be prepared to furnish us with a statement from your physician. Your physician will be required to complete Form UIA 1915, *Physician’s Statement*.

## **OVERPAYMENTS AND PENALTIES**

### **Paying Back Overpayments**

The Agency is responsible for collecting overpayments of unemployment benefits. If you are overpaid unemployment benefits, you will receive a decision from the agency.

If you have been overpaid benefits and are currently employed, contact the UIA Benefit Overpayment Collection Unit at 1-800-638-6372 to arrange repayment terms. If you become unemployed and establish a claim for unemployment benefits, 20% (or 100% if fraud was involved) of your weekly unemployment benefit payment will be taken for repayment. Failure to repay benefits improperly received can also result in this agency taking your Michigan income tax refund or referring your case to the Department of the Attorney General for judgment or wage garnishment. It is to your advantage to repay the amount owed and have the unemployment benefits available to you when you need them.

### **Waiver of Repayment**

Collection of benefit overpayments may be waived (forgiven) if the payment was made without fault on your part and if requiring you to repay the benefits would be contrary to equity and good conscience. If it is found that you committed fraud on the claim, the overpayment cannot be waived. Repayments may be waived if:

- There was an administrative clerical error by the agency in paying the benefits.
- The employer failed to provide wage and separation information timely and your good faith statement proves to be in error.
- You can establish that you are indigent (financial hardship/unable to repay the benefits).

### **Penalties for False Statements**

If you INTENTIONALLY hide and/or give incorrect (false) information to qualify for, receive, or increase your unemployment benefits, you will face severe penalties. If you are found to have intentionally given dishonest information:

- You will have to repay money received **and** will have to pay a penalty 2 times (if less than \$500 of improper payments) or 4 times (\$500 or more of improper payments) the amount of benefits fraudulently received.

- You will lose remaining benefits.
- You may have to pay court costs (if prosecuted) and fines, face jail time or perform community service, or all of these.

## HOW UIA PREVENTS AND DETECTS OVERPAYMENTS AND FRAUD

### Crossmatch Programs

The agency conducts identity theft, overpayment, and fraud prevention and detection programs called Crossmatch Programs. These automated programs look for unemployed workers using fraudulent social security numbers and driver license numbers. These programs also detect workers collecting unemployment benefits and working at the same time, working in other states and collecting Michigan unemployment benefits, or attempting to file for unemployment benefits while incarcerated. You may be contacted by the agency if your claim is selected in a Crossmatch Program.

### Benefit Accuracy Measurement Program

This program is used to determine the integrity, quality and accuracy of unemployment insurance claims and payments in Michigan. Your claim may be randomly selected to be audited as part of this program. If your claim is reviewed, you will be contacted for an in-depth interview. You will be informed of the documents needed for the interview. These will include your Social Security card, your marriage license (if married), birth certificates for yourself and for any dependents, work history and work search contacts. In most cases, the review will confirm that your claim was processed correctly. However, if you were overpaid or underpaid, adjustments will be made.

### Fraud Hotline

The agency's fraud hotline allows individuals to report suspected unemployment insurance fraud. Report suspected fraud 24 hours a day by calling toll free 1-800-822-1122 or go online and click on "Report Fraud."

## OTHER PROGRAMS

### Profiling/Reemployment Services Program

The Profiling system identifies unemployed workers most likely to exhaust regular unemployment benefits before finding another job. These unemployed workers participate in additional reemployment

services to help them become employed again. The program is a joint project involving the Unemployment Insurance Agency and local Michigan Works! Agency Service Centers.

Reemployment services may include:

- Job search assistance
- Individualized assessment
- Job placement services
- Job search workshops
- Counseling
- Job clubs
- Skills or aptitude testing
- Resume writing assistance

If selected, you **must** participate, or you might not be eligible for unemployment benefits during the week(s) you fail to participate. For more information, call a Customer Service Representative at 1-866-500-0017 and press option 3 to request the pamphlet, *Profiling and Reemployment Services* (UIA 2161).

### Trade Act (TAA/TRA)

You may be paid unemployment benefits under the federal Trade Act if you have lost your job or have been laid off as a result of trade with other countries. A petition must be filed with the division of Trade Adjustment Assistance (TAA) of the United States Department of Labor to establish group eligibility to apply. Petitions may be filed by a group of three or more workers, their union, the company, Michigan Works! Agency staff or the Department of Energy, Labor and Economic Growth, Bureau of Workforce Transformation, or an authorized representative.

Under the Trade Act of 1974, as amended, you may apply for Trade Adjustment Assistance (TAA) if increased imports have adversely affected your job. The assistance may include Trade Readjustment Allowances (TRA) which provide a weekly income once you exhaust your regular unemployment benefits if you are still unemployed. In addition, if you are totally or partially separated from your job, a Michigan Works! Agency Service Center can help you in preparing for, and finding, a new job. You may be eligible for training, allowances to search for work in other areas, and a relocation allowance to move to a new job.

Contact the TRA/Special Programs Unit at 1-866-241-0152 and ask for the pamphlet *Adjustment Assistance for Workers Under the Trade Act of 1974* (Form UIA 1628), or visit the Forms area of the UIA website at <http://www.michigan.gov/uia> to view the pamphlet.

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State of Michigan  
Department of Labor & Economic Growth  
**UNEMPLOYMENT INSURANCE AGENCY**  
www.michigan.gov/uia



**Social Security Number:**    -   -

**Name:**

## NOTICE TO REGISTER FOR WORK

If you do not have a definite return to work date from your last employer that is within 120 days from your last day worked, you must register for work to be eligible for unemployment benefits. To register, your résumé must be placed in Michigan's Talent Bank (MTB) on the Internet no later than three business days **before** your first call to Michigan's Automated Response Voice Interactive Network (MARVIN). You may enter your résumé directly on the Internet at [www.michworks.org](http://www.michworks.org). Paper applications are also available at Michigan Works! Agency (MWA) service centers.

**YOU MUST REPORT IN PERSON WITH THIS FORM TO AN MWA SERVICE CENTER TO VERIFY THAT YOU REGISTERED FOR WORK BY PLACING YOUR RÉSUMÉ ON THE MTB WEBSITE ON THE INTERNET.** Call 1-800-285-WORK to be connected with the MWA nearest you. The MWA must stamp this form with résumé data entry date and return it to you. The MWA will notify the Unemployment Insurance Agency that you have registered for work. Keep this form for the duration of your benefit year (1 year) as proof that you have registered for work. Your benefit payment may be affected later, if your registration cannot be proven.

If you have any questions about this form, call our Inquiry Line at 1-866-500-0017 (TTY customers use 1-866-366-0004).

**MICHIGAN WORKS! INSIGNIA W/DATA ENTRY DATE**



For Mailing Purposes  
Use EN 72

UIA 1706  
(Rev. 11-08)

Authorized by  
MCL 421.1, et seq.

State of Michigan  
Department of Labor & Economic Growth  
UNEMPLOYMENT INSURANCE AGENCY  
www.michigan.gov/uia



### PROTEST OR APPEAL OF A (RE)DETERMINATION



See Reverse Side for Instructions.

**PLEASE USE BLACK INK. DO NOT USE PENCIL.**

**STEP 1: Check the appropriate box to identify who you are. I am:**  worker  employer

Print Your Name: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

\_\_\_\_\_

Print Your Company Name: \_\_\_\_\_

Account Number (if known): \_\_\_\_\_

**STEP 2: Identify what you are protesting or appealing.**

- I am protesting/appealing a **determination** mailed \_\_\_\_\_ .
- I am protesting/appealing a **redetermination** mailed \_\_\_\_\_ .

**STEP 3: I am protesting a determination or appealing a redetermination because:**

Write your statement here. If you need more space, attach paper.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**STEP 4 IF APPLICABLE: I did not protest or appeal within 30 days of when the (re)determination was mailed because:**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**STEP 5: I certify that the information written on this form is true and correct to the best of my knowledge and belief.**

\_\_\_\_\_  
(Your Signature)

\_\_\_\_\_  
(Date)



**STEP 6: Mail or fax this protest or appeal to:** Unemployment Insurance Agency  
P.O. Box 169  
Grand Rapids, MI 49501-0169  
Fax# 1-517-636-0427

To be timely, the protest or appeal must be received by the Unemployment Insurance Agency (UIA) within 30 calendar days of the date the (re)determination being protested or appealed was mailed. If the 30th day is either a Saturday, Sunday, legal holiday, or Agency non-work day, the protest or appeal must be received by the next day which is neither a Saturday, Sunday, legal holiday, nor Agency non-work day.

**INSTRUCTIONS FOR COMPLETION**  
**Please Use Black Ink. Do Not Use Pencil.**

**STEP 1: Identify who you are and who the involved employer and unemployed worker are.**

If you are the unemployed worker, mark the box next to "I am the worker."

If you are the employer, mark the box next to "I am the employer."

Enter the unemployed worker's name and Social Security number in the space provided.

Enter the employer's name and account number (if known) in the space provided.

**STEP 2: Identify what you are protesting or appealing.**

The bottom of the notice you are protesting indicates whether it is a determination or a redetermination. If you are protesting a determination, check the first box in Step 2 and enter the date the determination was mailed. The date is near the bottom of the determination notice.

If you are appealing a redetermination, check the second box in Step 2 and enter the date the redetermination was mailed (found near the bottom of the redetermination notice).

If you are not sure whether you are protesting a determination or appealing a redetermination, you may attach a copy of the notice you are protesting/appealing.

**STEP 3: I am protesting or appealing because:**

Explain why you are protesting or appealing and provide the facts that you believe should be considered in the redetermination, reconsideration, or appeal.

You may attach copies of any documents, employer notices, correspondence, or other types of information which may clarify the issue you are protesting. These documents will not be returned so you should send duplicates or copies.

**STEP 4: I did not protest or appeal within 30 days of the date the (re)determination was issued because:**

If your protest is not being submitted in time to be received by the UIA within 30 days of the mail date of the (re)determination, explain in Step 4 why you were late in submitting your protest. Make sure that in Step 2 you identify that you are either protesting a determination or appealing a redetermination. An Administrative Law Judge cannot accept an appeal that is not timely.

If you have any questions about this form, call our Inquiry Line at 1-866-500-0017 (TTY customers use 1-866-366-0004).

DLEG is an equal opportunity employer/program. Auxillary aids, services and other reasonable accommodations are available upon request to individuals with disabilities.



# UNEMPLOYED WORKER'S STATEMENT OF WAGES



Complete this form to provide wage information not available for use by the Unemployment Insurance Agency (UIA) but required to determine if you qualify for unemployment benefits. Complete a separate form for each employer, as directed. Instructions for completion are on the reverse side. Complete **either** Item 9 or Item 10, whichever applies to your situation. Please print or type clearly.

1. UNEMPLOYED WORKER LAST NAME, FIRST, MIDDLE INITIAL			2. SOCIAL SECURITY NUMBER <div style="border: 1px dashed black; width: 100%; height: 20px; display: flex; justify-content: space-between;"><span> </span><span> </span><span> </span><span> </span><span> </span><span> </span><span> </span><span> </span><span> </span><span> </span><span> </span><span> </span><span> </span><span> </span><span> </span><span> </span><span> </span><span> </span><span> </span><span> </span><span> </span></div>					
3. ADDITIONAL NAME or SSN WORKED UNDER			4. FEDERAL EMPLOYER ID NUMBER (from W-2 Form, if available)					
UIA Employer Account Number	Multi	Check Digit						
5. EMPLOYER (Name of Company)			6. EMPLOYER TELEPHONE NUMBER (   )					
7. EMPLOYER ADDRESS			8. FIRST DATE WORKED		LAST DATE WORKED			
			MONTH	DAY	YEAR	MONTH	DAY	YEAR

9.  I never worked for or was not PAID by this employer during the quarters listed below and request the reported wages not be used. BYB: \_\_\_\_\_

10.	Quarter ____ Year ____	Quarter ____ Year ____	Quarter ____ Year ____	Quarter ____ Year ____	Quarter ____ Year ____					
	PAY DATE (Month/Day)	GROSS WAGES PAID	PAY DATE (Month/Day)	GROSS WAGES PAID	PAY DATE (Month/Day)	GROSS WAGES PAID	PAY DATE (Month/Day)	GROSS WAGES PAID	PAY DATE (Month/Day)	GROSS WAGES PAID
	<b>TOTAL</b> Quarterly Wages	\$	<b>TOTAL</b> Quarterly Wages	\$	<b>TOTAL</b> Quarterly Wages	\$	<b>TOTAL</b> Quarterly Wages	\$	<b>TOTAL</b> Quarterly Wages	\$

11. **CERTIFICATION STATEMENT:** I certify that the above information is true and correct to the best of my knowledge and belief.  
I understand that the law provides penalties of fine, and/or imprisonment, and/or community service for false statements to secure benefits.

12. Your Signature	Date:
--------------------	-------



27

For Mailing Purposes \_ Use EN 72

Four L-shaped corner marks forming a square, likely for a stamp or seal.

### Instructions

- Clearly print or type your name and Social Security number. Enter any additional name or Social Security number under which you may have worked.
- Enter the Federal Employer Identification Number (FEIN) from your W-2 Form, if available.
- Clearly print or type employer name, address, telephone number, and dates of employment.
- Mark the box in Item 9 if you never worked for or were not PAID by the employer listed within the identified quarter(s) and request the wages not be used on your claim. There are penalties for withholding employment information.
- If you did work for the employer, report missing **gross** wages (before taxes) PAID to you in each calendar quarter identified in Item 10 on the front side. For example, you may have worked during the last week of March (1st quarter) but were not paid until April (2nd quarter). Report these wages in the 2nd quarter (the quarter containing the date you were PAID).

There are 4 calendar quarters per year.  
The quarters are numbered and are the same from year to year.  
Each quarter contains three calendar months as follows:

<b>1st Quarter</b>	January 1	through	March 31
<b>2nd Quarter</b>	April 1	through	June 30
<b>3rd Quarter</b>	July 1	through	September 30
<b>4th Quarter</b>	October 1	through	December 31

- If you know your *gross* wages for each quarter, complete only the Total Quarterly Wages box for each quarter identified in Item 10, or you may use the spaces provided to list each pay date and amount to help you figure the Total Quarterly Wages.
- If you did not work for or were not PAID by the employer listed during the identified quarters and request that the reported wages not be used, check box # 9.
- If you have pay stubs, enter the pay dates (date of check) and *gross* wages paid on that date in the correct quarter.
- Calendars are available upon request that show the 4 quarters. Call our Inquiry Line (number below) to request a calendar. A calendar (Form UIA1259) is also available on our website: [www.michigan.gov/uia](http://www.michigan.gov/uia).
- If you need help, call our Inquiry Line at 1-866-500-0017 (TTY customers use 1-866-366-0004).
- Carefully read the Certification Statement on reverse side before you sign and date this form.

**NOTE: If your claim is established based on the information you provide on this form, it may be subject to a redetermination when corrected wage information is obtained from your employer.**

**Return this form to:** Unemployment Insurance Agency  
P.O. Box 169  
Grand Rapids, MI 48501-0169  
Fax: 1-517-636-0427

**DLEG is an equal opportunity employer/program.**



## CALENDAR

2008							Wk. No.	
S	M	T	W	Th	F	S		
JAN	30	<b>31</b>	<u>1</u>	2	3	4	5	1
	6	7	8	9	10	11	12	2
	13	14	15	16	17	18	19	3
	20	<b>21</b>	22	23	24	25	26	4
	27	28	29	30	31	1	2	5
FEB	3	4	5	6	7	8	9	6
	10	11	12	13	14	15	16	7
	17	<b>18</b>	19	20	21	22	23	8
	24	25	26	27	28	29	1	9
MAR	2	3	4	5	6	7	8	10
	9	10	11	12	13	14	15	11
	16	17	18	19	20	21	22	12
	23	24	25	26	27	28	29	13
	30	31	1	2	3	4	5	14
APR	6	7	8	9	10	11	12	15
	13	14	15	16	17	18	19	16
	20	21	22	23	24	25	26	17
	27	28	29	30	1	2	3	18
MAY	4	5	6	7	8	9	10	19
	11	12	13	14	15	16	17	20
	18	19	20	21	22	23	24	21
	25	<b>26</b>	27	28	29	30	31	22
JUN	1	2	3	4	5	6	7	23
	8	9	10	11	12	13	14	24
	15	16	17	18	19	20	21	25
	22	23	24	25	26	27	28	26
	29	30	1	2	3	<b>4</b>	5	27
JUL	6	7	8	9	10	11	12	28
	13	14	15	16	17	18	19	29
	20	21	22	23	24	25	26	30
	27	28	29	30	31	1	2	31
AUG	3	4	5	6	7	8	9	32
	10	11	12	13	14	15	16	33
	17	18	19	20	21	22	23	34
	24	25	26	27	28	29	30	35
	31	<b>1</b>	2	3	4	5	6	36
SEPT	7	8	9	10	11	12	13	37
	14	15	16	17	18	19	20	38
	21	22	23	24	25	26	27	39
	28	29	30	1	2	3	4	40
OCT	5	6	7	8	9	10	11	41
	12	13	14	15	16	17	18	42
	19	20	21	22	23	24	25	43
	26	27	28	29	30	31	1	44
NOV	2	3	<b>4</b>	5	6	7	8	45
	9	10	<b>11</b>	12	13	14	15	46
	16	17	18	19	20	21	22	47
	23	24	25	26	<b>27</b>	<b>28</b>	29	48
	30	1	2	3	4	5	6	49
DEC	7	8	9	10	11	12	13	50
	14	15	16	17	18	19	20	51
	21	22	23	<b>24</b>	<b>25</b>	26	27	52

2009							Wk. No.	
S	M	T	W	Th	F	S		
JAN	28	29	30	<b>31</b>	<u>1</u>	2	3	1
	4	5	6	7	8	9	10	2
	11	12	13	14	15	16	17	3
	18	<b>19</b>	20	21	22	23	24	4
	25	26	27	28	29	30	31	5
FEB	1	2	3	4	5	6	7	6
	8	9	10	11	12	13	14	7
	15	<b>16</b>	17	18	19	20	21	8
	22	23	24	25	26	27	28	9
MAR	1	2	3	4	5	6	7	10
	8	9	10	11	12	13	14	11
	15	16	17	18	19	20	21	12
	22	23	24	25	26	27	28	13
	29	30	31	1	2	3	4	14
APR	5	6	7	8	9	10	11	15
	12	13	14	15	16	17	18	16
	19	20	21	22	23	24	25	17
	26	27	28	29	30	1	2	18
MAY	3	4	5	6	7	8	9	19
	10	11	12	13	14	15	16	20
	17	18	19	20	21	22	23	21
	24	<b>25</b>	26	27	28	29	30	22
	31	<u>1</u>	2	3	4	5	6	23
JUN	7	8	9	10	11	12	13	24
	14	15	16	17	18	19	20	25
	21	22	23	24	25	26	27	26
	28	29	30	1	2	<b>3</b>	4	27
JUL	5	6	7	8	9	10	11	28
	12	13	14	15	16	17	18	29
	19	20	21	22	23	24	25	30
	26	27	28	29	30	31	1	31
AUG	2	3	4	5	6	7	8	32
	9	10	11	12	13	14	15	33
	16	17	18	19	20	21	22	34
	23	24	25	26	27	28	29	35
	30	31	1	2	3	4	5	36
SEPT	6	<b>7</b>	8	9	10	11	12	37
	13	14	15	16	17	18	19	38
	20	21	22	23	24	25	26	39
	27	28	29	30	1	2	3	40
OCT	4	5	6	7	8	9	10	41
	11	12	13	14	15	16	17	42
	18	19	20	21	22	23	24	43
	25	26	27	28	29	30	31	44
NOV	1	2	3	4	5	6	7	45
	8	9	10	<b>11</b>	12	13	14	46
	15	16	17	18	19	20	21	47
	22	23	24	25	<b>26</b>	<b>27</b>	28	48
	29	30	1	2	3	4	5	49
DEC	6	7	8	9	10	11	12	50
	13	14	15	16	17	18	19	51
	20	21	22	23	<b>24</b>	<b>25</b>	26	52

2010							Wk. No.	
S	M	T	W	Th	F	S		
JAN	27	28	29	30	<b>31</b>	<u>1</u>	2	1
	3	4	5	6	7	8	9	2
	10	11	12	13	14	15	16	3
	17	<b>18</b>	19	20	21	22	23	4
	24	25	26	27	28	29	30	5
FEB	31	1	2	3	4	5	6	6
	7	8	9	10	11	12	13	7
	14	<b>15</b>	16	17	18	19	20	8
	21	22	23	24	25	26	27	9
MAR	28	1	2	3	4	5	6	10
	7	8	9	10	11	12	13	11
	14	15	16	17	18	19	20	12
	21	22	23	24	25	26	27	13
	28	29	30	31	1	2	3	14
APR	4	5	6	7	8	9	10	15
	11	12	13	14	15	16	17	16
	18	19	20	21	22	23	24	17
	25	26	27	28	29	30	1	18
MAY	2	3	4	5	6	7	8	19
	9	10	11	12	13	14	15	20
	16	17	18	19	20	21	22	21
	23	24	25	26	27	28	29	22
	30	<b>31</b>	1	2	3	4	5	23
JUN	6	7	8	9	10	11	12	24
	13	14	15	16	17	18	19	25
	20	21	22	23	24	25	26	26
	27	28	29	30	1	2	3	27
JUL	4	<b>5</b>	6	7	8	9	10	28
	11	12	13	14	15	16	17	29
	18	19	20	21	22	23	24	30
	25	26	27	28	29	30	31	31
AUG	1	2	3	4	5	6	7	32
	8	9	10	11	12	13	14	33
	15	16	17	18	19	20	21	34
	22	23	24	25	26	27	28	35
	29	30	31	1	2	3	4	36
SEPT	5	<b>6</b>	7	8	9	10	11	37
	12	13	14	15	16	17	18	38
	19	20	21	22	23	24	25	39
	26	27	28	29	30	1	2	40
OCT	3	4	5	6	7	8	9	41
	10	11	12	13	14	15	16	42
	17	18	19	20	21	22	23	43
	24	25	26	27	28	29	30	44
NOV	31	1	<b>2</b>	3	4	5	6	45
	7	8	9	10	<b>11</b>	12	13	46
	14	15	16	17	18	19	20	47
	21	22	23	24	<b>25</b>	<b>26</b>	27	48
	28	29	30	1	2	3	4	49
DEC	5	6	7	8	9	10	11	50
	12	13	14	15	16	17	18	51
	19	20	21	22	<b>23</b>	<b>24</b>	25	52

DELEG is an equal opportunity employer/program.

\*The bolded & underlined dates are State of Michigan holidays.

State of Michigan  
Department of Energy, Labor & Economic Growth  
Unemployment Insurance Agency  
Cadillac Place  
3024 W. Grand Blvd.  
Detroit, MI 48202

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Jennifer M. Granholm,  
Governor



Stanley 'Skip' Pruss, Director

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Department of Energy, Labor & Economic Growth  
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Cadillac Place  
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