



COLORADO

Department of
Labor and Employment

Division of Unemployment Insurance

Your Guide to Unemployment Benefits



[COLORADOUI.GOV](https://colorado.ui.gov)



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About This Handbook



Purpose of the Claimant Handbook

The Colorado Department of Labor and Employment helps people who have lost their jobs by providing **temporary wage replacement** through Unemployment Insurance benefits. Unemployment benefits are **funded by employers** and may be paid to any worker who has lost a job through no fault of their own who meets the eligibility requirements set forth by the law. Unemployment Insurance helps workers pay their bills and contributes to the economic stability of the state.

The initial processing time for a claim usually takes four to six weeks, though complicated claims may take longer. If it is determined that you qualify to receive payment, you are paid every week. The first payment you may receive is postponed by one week's worth of payment, called the waiting week.

You should apply for unemployment insurance benefits right after you have completed your last day of work. Please file your claim as soon as possible to avoid delays in the processing of your claim and any potential payment you may receive.

This handbook provides important information about Colorado Unemployment Insurance (UI) Benefits. If you have questions, please contact us for help.

We Are Here to Help You

The Colorado Department of Labor and Employment is here to assist you through your time of unemployment. To make sure you are paid benefits in a timely manner, please:

- Provide accurate information
- Respond to requests for information quickly and accurately
- Complete all requirements to maintain UI eligibility, as outlined in this handbook
- Keep your contact information up-to-date

Contact Information



Go to Our Website

CDLE.Colorado.gov/unemployment



Call Us

Denver Metro

303-318-9000 | Toll-Free: 1-800-388-5515

Spanish

303-318-9333 | Spanish Toll-Free: 1-866-422-0402

Automated Payment Request Line

303-813-2800 | Toll-Free: 1-888-550-2800

Or visit our Contact us page.

CDLE.Colorado.gov/unemployment/contact-us

Language Assistance

IMPORTANT!

It is critical that you understand your unemployment insurance compensation rights, responsibilities and/or benefits. **If you need assistance in understanding this document and/or you need interpretation services, call 303-318-9000 or 1-800-388-5515 (outside Denver metro area).**

¡IMPORTANTE!

Este documento contiene información importante sobre sus derechos, obligaciones y/o beneficios de compensación por desempleo. Es muy importante que usted entienda la información contenida en este documento. **Si necesita asistencia para traducir y/o entender la información contenida en el documento que recibió, llame al 303-318-9333 o al 1-866-422-0402 (fuera del área metropolitana de Denver).**

It is against the law to discriminate against any individual in the United States on the basis of race, color, religion, gender, national origin, age, disability, political affiliation or belief; and it is against the law to discriminate against any beneficiary of programs financially assisted under Title I of the Workforce Innovation and Opportunity Act of 2014 (WIOA), on the basis of the beneficiary's citizenship/status as a lawfully admitted immigrant authorized to work in the United States, or on the basis of his or her participation in any WIOA Title I financially assisted program or activity.

Sharing Your Information

We check with a number of sources, including government programs and identity-proofing services, to make sure your information is correct. This includes your name, social security number, employer's name and address, and wages. Through this process, we may share your information with other government agencies if the law allows. We also will ask you to verify your identity through a third-party identity verification program. You must complete your identity verification before you can receive benefits.

Overview of Unemployment Insurance (UI)



About the UI Program

Unemployment Insurance (UI) is a program designed to provide temporary income to workers who lose their job through no fault of their own and who meet the eligibility requirements set forth by the law. These benefit payments help job seekers focus on the path to reemployment and lessen the negative impact of unemployment on the economy. Benefits are not available to all workers. For example, workers who were fired from their job for misconduct cannot receive UI benefits.

Funding for the UI Program

The Colorado UI program is funded through premiums paid by employers. No money is deducted from your paycheck to pay for UI benefits.

Applying for Benefits

File an Unemployment Claim

Anyone can file for unemployment, however, there are criteria you have to meet to qualify for benefits. If you received \$2,500 or more in wages on a W-2 from any employer where taxes were withheld during the last 18 months, you may qualify for unemployment benefits.

Before you file a claim, gather your income-related information, such as pay stubs. Be prepared to provide information about work you have performed in the last 18 months, including the legal name and address of the business, dates you worked, and rate of pay. When you are ready to file a claim, go to MyUI+. You will need to create an account and follow the instructions to start a new claim.

File Your Claim in MyUI+

You can file and manage your claim online at CDLE.Colorado.gov/myui-plus. In MyUI+, you can open a claim, check the status of your claim, request weekly payment, request information, and more through our safe and secure portal. You can also access MyUI+ anytime on your mobile device.

Once you register, your account will be valid for any future claims so remember your password and check often to ensure your account information is up to date, even after your claim ends.

If you need help setting up your account in the MyUI+ system, requesting weekly benefits, or help with a program integrity issue on your claim, please call us.

NOTE: *You may cancel your claim **within 12 calendar days** of filing it. You must call and notify us of your wish to cancel. If you do not cancel within 12 calendar days of filing, your claim will remain on file for the duration of the claim year whether or not you keep it active.*



Personal Identification Number

You will receive a **personal identification number (PIN)**, which you must use if you plan to request benefit payments by phone or you want to access your claim on our Virtual Agent. It is your responsibility to keep your PIN in a safe and secure place. Do not share this PIN with anyone. If your PIN is used without your authorization, you may be held responsible.



Verifying Your Identity

Any time you start an unemployment claim, reopen a claim, or need to make certain changes to your claim info, we will ask you to verify your identity. Please make sure you complete all identity verification tasks as soon as possible so that your claim will keep moving. You may also be asked to complete an extra identity verification process, where you will have to upload a picture of your ID and take a selfie; or visit a USPS location to verify in person. **Tips for verifying your identity are available on our website.**

What Happens After You File Your Claim

After you submit your application for unemployment insurance benefits, the Division of Unemployment Insurance conducts a thorough **review of your claim**. Processing your claim will **typically take 4–6 weeks**, but could take longer, depending upon the circumstances of your separation, your qualifying wages, or other factors that could make your claim more complex.

When we review your claim, we examine the information you submitted and **contact all the employers you worked for in the past 18 months**. We do this to learn more about the circumstances related to your job separations.

We also review your claim information to help determine your eligibility. Please review the eligibility section to understand whether or not you may be eligible for benefits, and how to maintain your eligibility if your claim is approved.

Tips to Keep Your Claim Moving Forward

1 Make Good Use of Your MyUI+ Account

You may have used MyUI+ to complete your application for unemployment. You can also use your MyUI+ account to **answer follow-up questions** we may have about your application or job separations, to **request benefits online** and to **check the status of payments**.

2 Verify Your Identity

You will be asked to **verify your identity** when you complete your unemployment application and when you make some changes to your account information. You may be asked to verify your identity more than once. Please note that **your benefit payment will not be released until you have verified your identity**.

3 Request Payment EVERY WEEK

You will need to request payment/certify your unemployment status every week, even if your claim has not yet been approved/denied. If you fail to request payments within the specified timeframe, the system will assume that you are back to work and no longer need benefits. This will close your claim and prevent your ability to request payment.

4 Understand the Waiting Week

Under Colorado law, the first week for which you are eligible for unemployment benefits is a week for which you are not paid. This is called **the waiting week**. **The waiting week does not mean that you must wait a week to apply for unemployment insurance benefits**. You should apply for unemployment insurance benefits right after you have completed your last day of work.

5 Quickly Return Any Follow-Up Documentation We Send You

After applying for unemployment insurance benefits, you will receive several important documents. These documents will either be **delivered to your MyUI+ account** or via the **U.S. mail**. We recommend selecting **electronic delivery**, as it **will expedite any claim-related documents and may result in a faster decision on your claim**. Make sure that you read and respond to any requests for information **as soon as possible** to avoid any delays in processing.

Eligibility for UI Benefits



Qualifying for Unemployment Benefits

Our agency will review your claim to determine if you qualify for benefits. We look at these three criteria:

1 How much did you work before filing a claim?

You must have earned at least \$2,500 in wages during your “base period.” The base period is four of the last five calendar quarters before the start date of your claim. A calendar quarter is equal to 3-month segments of the year, beginning in January. To learn more about the base period, please visit our website.

For example, if you file your claim in October 2024, the last five completed calendar quarters are:



This does not include the current quarter you filed your claim because it has not yet been completed (*October is at the beginning of the fourth quarter*). The base period would be the third quarter in 2023 through the second quarter of 2024.

We will send a form called Notice of Wages and Possible Benefits that shows how much you earned in the base period and how much you may receive in benefits. If you did not earn at least \$2,500 during the standard base period, **you may be eligible to use an alternate base period** if you earned wages during this period (*the most recent four completed calendar quarters*).

Some additional factors we consider while processing your claim include work in other states, federal civilian wages, and military wages.

Work in Other States

If you worked in or have wages in more than one state, you may choose to use these wages on your Colorado unemployment claim. In order to use the out-of-state wages on your claim, you must also have wages in Colorado during the base period. We will contact your previous employer(s) and that state to determine whether or not they are included in your claim based on Colorado's law. If you have not already told us about your employment in another state, call the Customer Service Center at **303-318-9000** (*Denver metro area*) or **1-800-388-5515** (*outside Denver-metro area*) to add an employer to your claim. You may have overlapping claims in more than one state.

Federal Civilian Wages

The federal government does not report your wages to us, so we request your federal wages after you file for unemployment. Those wages are added to your claim after they are verified by the federal agency for which you worked, which means they may not appear on your first Notice of Wages and Possible Benefits. You must sign and return the Claimant's Affidavit of Federal Civilian Service, Wages, and Reason for Separation and the Unemployment Compensation for Federal Employees forms. Also, include the following forms when you provide the information above: SF-8 and SF-50. These forms should have been provided to you when you separated from the Federal Employer. If these forms are not provided to the division, this could delay the processing of your claim. When the federal wages are added, you will receive a new Notice of Wages and Possible Benefits. If you have not already told us about your federal employment, call the Customer Service Center at **303-318-9000** or **1-800-388-5515** (*outside Denver-metro area*) to add this employer to your claim.

Military Wages

Your branch of service does not report your wages to us, which means those wages may not be reported on your first Notice of Wages and Possible Benefits. In order for the division to add wage information to your claim and prevent delays in processing, you must mail or fax a copy of your DD Form 214, Member 4 (*this form does not need to be notarized*). If you do not have a copy of your DD Form 214, you can request one at [Archives.gov/veterans/military-service-records](https://www.archives.gov/veterans/military-service-records).

2 Why are you no longer working for your past employers?

The reason you are no longer employed helps determine whether you can receive UI benefits. In order to qualify for benefits, you must have lost your job through no fault of your own (*for example, a layoff, reduction in hours, or reduction in pay not related to performance*). We will contact your previous employer(s). Here are some examples of separation reasons that may qualify or disqualify you from receiving benefits.

You may receive benefits if you:

- ✓ Were laid off or your hours were reduced because your employer did not have enough work for you
- ✓ Left your last job and can show it was for good cause related to the job (*such as unsafe working conditions*)
- ✓ Are unemployed because you or your child were a victim of domestic violence, stalking, or sexual assault

You may not receive benefits if you:

- ✗ Left your job for personal reasons unrelated to work
- ✗ Were fired for misconduct
- ✗ Are not legally authorized to work in the United States
- ✗ Are self-employed full-time
- ✗ Are currently receiving workers' compensation for an on-the-job injury

3 Are you able and available to work?

In order to qualify for UI benefits you must be:

- Actively looking for work (*unless you are job or union-attached—see more info in the glossary section*)
- Mentally and physically able to work
- Legally authorized to work in the United States
- Available to accept new work (*for example, you do not have personal responsibilities that would prevent you from working*)

Options for Receiving Payment

If you are eligible for UI benefits, you may receive your payment by:



Direct Deposit

This option puts money directly into your valid checking account.



Prepaid Debit Card

This option provides you with a prepaid debit card from U.S. Bank called ReliaCard®. You can make purchases, get cash, and pay bills everywhere Visa® debit is accepted.

To learn more about these payment options, visit [CDLE.Colorado.gov/payment](https://cdle.colorado.gov/payment).

Amount of UI Benefits



After you file a claim for UI benefits, you will receive a Notice of Wages and Possible Benefits in the mail or in your MyUI+ account. The form explains:

- The amount of benefits you are eligible to receive, if approved, and how that amount was calculated
- The number of weeks you will be eligible for benefits
- Information about how to **Appeal** or request a monetary reconsideration if you disagree with the decision

The maximum amount of benefits you can receive per week in the state of Colorado is 55% of your weekly wage over a 12-month time period. To estimate your potential benefits and see the current maximum benefit amount, go to [UIBEstimator.COWorkforce.com](https://uibestimator.coworkforce.com).

Waiting Week

The first week of your claim is considered a waiting week. You must file a payment request and meet all eligibility requirements during this week, but you will not be paid. Your payments will start the following week, assuming you are still eligible for benefits and fulfill all requirements.

Deductions

Your benefits may be reduced under the following circumstances:

Severance Pay

A severance package may affect UI benefits. Be sure to report any severance payments when you file your weekly payment request. We may contact you for additional details to help determine if your severance pay is deductible.



Severance pay **IS NOT**:

- Your last paycheck
- Compensation for hours you worked



Severance pay **IS**:

- Any payment that is designated by your employer as a severance allowance paid to you because you are separated from employment and compensates you for a period of time that you may be unemployed.

Money Owed

Some or all of your unemployment benefits may be reduced if you:

- Owe court-ordered child support
- Have past due federal or state taxes
- Previously received unemployment benefits that you were not entitled to, and did not repay the **overpayment, including from other states**

You will be notified by the Colorado Division of Unemployment Insurance if your UI benefits will be applied to any of these types of debts.

Taxes

Your unemployment benefits are taxable by both the federal and state governments. You can decide to have taxes automatically deducted from your payments, or you can pay the taxes later. You may change from one option to the other only once during your unemployment claim. Questions about taxes on UI payments should be directed to the Internal Revenue Service (IRS) or your tax professional.

By the end of January each year, CDLE will provide you with IRS form 1099-G. This form shows the amount of benefits you were paid during the previous year and the amount of income tax withheld, if you selected that option. You can access your 1099-G in your MyUI+ account under the Correspondences section.

Getting Paid

Payment is made after your claim is processed and it is determined you qualify for benefits and you maintain your eligibility. In order to be paid benefits, you must request payment every week even while you are waiting for your claim to be processed and also during any appeals process. Remember that the first qualifying week on your claim will not be paid as it is the mandatory waiting week.

There are two methods of receiving your unemployment benefit payments: **Direct Deposit or a Prepaid Debit Card**. If you file your claim electronically, you can select one of these two methods when you file. If you filed your claim by phone, your default method is a prepaid debit card. To change your payment method, log into MyUI+ and go to "View and Maintain Account Information" and then "Payment Method Options and Tax Information."

Direct Deposit

You can avoid debit card fees by having your benefit payments deposited directly to your checking or savings account. If you had a Colorado unemployment claim at any time in the past and used the direct deposit option, be sure to update your payment selection. The bank account information you provided on your previous claim may no longer be valid, and you will need to make updates to your bank account information or switch to the prepaid debit card.

A NOTE ABOUT BANK ACCOUNT VERIFICATION

If you select direct deposit and add a bank account, we will then validate your bank account information. The best practice is to use a standard checking or savings account at a traditional bank with physical locations. If your bank account does not pass the validation step, please try another account or select the debit card option to receive your payments.

Prepaid Debit Card

You may have to pay fees when using your U.S. Bank ReliaCard® which are deducted from your benefit payments. You can find all the details you will need to know about the fees and services at USBankReliacard.com.

Maintaining Your UI Eligibility



To get paid you must maintain your eligibility. In order to remain eligible and continue to receive benefit payments, you must:

- Request payment every week starting Sundays from the effective date of your claim.
- Respond truthfully when requesting payment of benefits.
- Actively seek work and keep track of your work-search activities.
- Be physically and mentally able to work.
- Be willing to accept suitable work.
- Be available to begin work immediately if a job is offered.
- Report all hours you worked and gross wages you earned each time you request payment.
- Register with your local workforce center or at [ConnectingColorado.com](https://www.connectingcolorado.com) within one week of filing your claim.
- Report to a workforce center if you receive a notice to participate in the RESEA program.

You must comply with each of the tasks listed above in order to avoid possible overpayments or a fraud investigation.

Searching for Work

You are required to actively search for work **every week** you receive UI benefits by completing work-search activities. We recommend that you complete at least five work-search activities per week. If you are union or job-attached, you may not need to search for work.

Examples of work-search activities include:

- Applying or interviewing for a job for which you are qualified.
- Taking an exam as part of an application process for a job for which you are qualified.
- Participating in reemployment services at a state workforce center or other location where similar services are provided, including resumé building.



A detailed list of work-search activities can be found on our website.

We regularly audit unemployment insurance claims. If you are audited, you will need to provide proof of your work search efforts. Failure to complete work-search activities each week and document those activities with information that can be confirmed may cause the denial of benefits and may result in an overpayment.

Requesting Weekly Payment & Reporting Earnings

- You must request payment every week
- Request your payments every week online through MyUI+ or by telephone 303-813-2800 or 1-888-550-2800 (*outside Denver-Metro area*)
- Payments will be made by direct deposit to your bank account, or to your UI debit card.

- Request payment only for any weeks you are unemployed, or worked fewer than 32 hours.
- If you are working while claiming UI benefits, you must report how much money you made. The amount you must report is your **gross earnings**, not your **net earnings**.



DON'T FORGET! The first week you are eligible for benefits is the unpaid "Waiting Week."

What Earnings to Report

When you have an open unemployment claim but are still getting some hours of work, you may be awarded part of your weekly benefits, but you must have earned less than your weekly benefit amount and worked fewer than 32 hours that week. The law states that you can earn up to **50%** of your weekly benefit amount and still be paid your **full benefit** payment. After that, we must reduce your benefit payment by one dollar for each dollar you earn. We require that you report the time and gross earnings the week they were earned (*not the week they are paid*).

Any money received in exchange for work or services **MUST** be reported as earnings on your claim, even if it's just one hour worked or one dollar earned. **Tips must be reported as wages.** Be sure you are reporting for the week you worked, not when you get paid.

Payments you must report as earnings or wages include: This includes all work, including Full-Time, Temporary Work, Self-Employment, Military Employment, Federal Employment, Commission, Paid Training, 1099, Contract Jobs, Cash Jobs, Paid Time Off when work was available.

If you make a mistake when reporting your earnings, you may correct this information in MyUI+ or by calling the Benefits Payment Center at 303-318-9035. Failing to accurately report wages, earnings, or other types of payment may be considered fraud and could result in penalties or denial of benefits.

How and When to Report Earnings

When requesting payment of benefits, you must report your hours worked and gross earnings (*i.e., earnings before tax withholdings, child support, etc.*) for each week that you request payment, so it is important that you keep a record of all of your hours and earnings.

- You can report your hours in MyUI+ online or by calling our automated system at 303-813-2800 (*toll-free: 1-888-550-2800*) .
- Report hours and earnings for each week.
Weeks are always Sunday through Saturday.
- Report hours and earnings for the week that the hours were worked, **not** when you were paid.
- Report the total amount that you earned, not your hourly wage.
- Report hours and earnings before any withholdings or deductions.
- Report all your earnings from any type of work you did, including tips, commission, paid orientation/training, self-employment, temporary work, seasonal work, day labor, and any other part-time work.

NOTE: *If you do not correctly report your hours and earnings, it could result in an overpayment, which you must pay back, in addition to penalties.*

Self Employment

Self-employment is considered work. You will need to report your hours worked and profits or gross earnings for the hours worked each week when you request payment (*not when you get paid*), so be sure to keep track of all of your hours and earnings. You must also maintain your eligibility by meeting all the requirements in order to be paid benefits.

Commission Earnings

Commissions are considered earnings. You will need to report your hours worked and estimate your commissions earned for each week you request payment, so be sure to keep track of all your hours and earned commissions. Instead of waiting until you are paid, we require that you **report the estimated commissions as they are earned (when you request payment)**.

How to Calculate Gross Earnings

You will need to report your hours worked and gross earnings (*pay before any withholdings, e.g., taxes or child support*) information for each week when you request payment, so be sure to keep track of all your hours and earnings.

$$\begin{array}{r} \text{Number of Hours Worked During Week} \\ \times \text{Rate of Pay} \\ \hline \text{Gross Earnings} \end{array}$$

For instance, if you worked 30 hours in a week at \$20 per hour, you would report \$600 in gross earnings for the week.

Processing Your Claim

Processing your claim usually takes **four to six weeks** to complete. After you file your claim, we request separation information from your previous employer(s), evaluate your previous wages, and review any additional income. When processing is complete, you will begin to receive your requested payment(s) if you qualify. You may also receive a Notice of Decision explaining why you will or will not receive a payment. You may appeal any decision you disagree with through an appeal process. More information on Appeals is available on **page 33** and on our website.

While Your Claim is Processing

During the processing time frame, you may be sent notices regarding your claim. Communications will be based on your identified preference of either email or mail. The Division highly recommends email as it is recognized as the most timely delivery of documents. Check your email and/or mail, and respond to any requests for information by the due date.

You must **request payment every week** and meet all eligibility requirements even while you wait for your claim to be processed. Your first request for payment will be on the Sunday immediately following the first week of your claim.

Reopening Your Claim

If you stopped requesting payment and need to reopen your claim, please do so in MyUI+. To avoid delays on your claim, you should reopen your claim as soon as you stop working or when you begin meeting all the eligibility requirements. If you have tried to reopen your claim online but need additional assistance, you may contact the Customer Service Center at 303-318-9000 or 1-800-388-5515 (*outside Denver-Metro area*) during the hours of operation for claim-filing services.

Overpayments

An overpayment occurs when unemployment benefits are paid, and it is later determined that benefits should not have been paid (*not eligible or entitled*). **You are required to repay these benefits** no matter what caused the overpayment.

Some of the common causes of overpayments include:

- A hearing officer's decision reverses a previous award of benefits.
- You incorrectly report information when requesting payment and the information is corrected later.
- Your base period wages were incorrectly reported by your employer, and the wages are corrected later.
- Your claim is incorrectly processed, and it is corrected later.

If you cannot repay the entire amount immediately, contact us to ask if you can set up a repayment plan at 303-318-9035 (*Denver-metro area*) or 1-877-464-4622 (*outside Denver-metro area*).

Getting You Back to Work



Mandatory Job Search Registration

To receive UI benefits, you must either register in-person at your local workforce center or online at Connecting Colorado (ConnectingColorado.com) within one week of filing your claim for UI benefits. Report to a workforce center if you received a notice to do so. If you are attached to a job or union hiring hall or meet other specific criteria, we will notify you of your exemption to register.

Upon registering, review your contact information, skill sets, occupational goals, and other information to help the workforce center match you to job openings. Once you are prepared to apply for jobs, let us help you update your resume and improve your interview skills.

Reemployment Services

In addition to job search assistance, Connecting Colorado can assist you with resume writing, interviewing skills, labor market information, and more. Visit our website to find your local workforce center.



Your local workforce center offers a variety of no-cost programs and services—including job leads and career resources—to help you get back to work faster.

Reemployment Services and Eligibility Assessment (RESEA) Program

The Reemployment Services and Eligibility Assessment (RESEA) is a program developed to assist selected individuals who receive unemployment insurance (UI) benefits. Not all claimants will be selected to participate in the program, but for those selected participation is required to continue to receive unemployment insurance benefits. Participants in RESEA will be able to meet with trained career professionals in local Workforce Centers to provide individualized assistance with reemployment goals.

Additional Services to Assist You

Training Programs - You may be eligible for training or education programs to help you upgrade your skills or complete a degree program. To learn more about whether you might qualify, visit CDLE.Colorado.gov/jobs-training.

Veterans' Assistance - We have employment assistance programs specifically designed for veterans. If you are a veteran, get started at CDLE.Colorado.gov/jobs-training/veterans.

Research - As a next step, evaluate your current industry and career path by checking labor market information at COLMIGateway.com. Your local workforce center representatives can help you access career and salary trends in your area.

When You Find a New Job

After you start a new full-time job, you do not need to notify our office that you found work. Simply stop submitting the weekly claim certification to request UI benefit payments when you start your new job (*even if you will not be paid for a week or more*). Should you start the new job in the middle of the week, be sure to report your earnings on your weekly claim.

Do not request payment while you are working full-time, even if you have not been paid yet. Request payment **only** for any weeks you are unemployed or worked fewer than 32 hours. If you do work part of a week, report all hours and earnings before taxes (*including any tips*) in the week they were earned, not in the week they were paid.

UI Fraud and Identity Theft



Fraud is a serious crime. Detecting and preventing unemployment insurance fraud is a priority for our agency. Claims are audited regularly to ensure benefits are paid according to state and federal law.

Examples of UI Fraud

There are different types of fraud, and can be committed by you or someone else, like a hacker.

- Failing to report money earned while collecting benefits.
- Being dishonest about why you are no longer working for a previous employer.
- Saying you are able and available when you are ill, traveling, or otherwise unable or unavailable to work.
- Reporting that you looked for work when you did not make valid work-search efforts.
- Someone steals your identity and files a claim on your behalf.

Ways To Avoid Committing Fraud

- Always **tell the truth**. If you intentionally make false statements or hide information to gain or maintain UI benefits, you are committing fraud.
- Report **all** hours worked and earnings if you work while requesting payment of unemployment benefits.

- Contact employers for new work and keep accurate records of your efforts.
- Tell us about any job you are offered but decide to turn down.
- Tell us right away when you stop working or separate from a job.
- When you request benefit payments, tell us any time you are unable and/or unavailable to work (*for example, if you are ill or injured, out of the area, on vacation, incarcerated, etc.*).
- **Do not** make false statements or be dishonest in order to receive or increase benefits.
- **Do not** use another person's identity (*e.g. name, social security number, address*) to work or to file for unemployment benefits.
- **Do not** help someone to fraudulently file a UI claim or request payments.

If you are confused about what you are supposed to do or report, call or email us for clarification at **303-318-9000** (*Denver-metro area*) or **1-800-388-5515** (*outside Denver-metro area*), or at [ColoradoUI.gov](https://coloradoui.gov).

How to Avoid Identity Theft

Alongside the rise in unemployment insurance claims associated with COVID-19, states saw a corresponding rise in unemployment fraud, identity theft, phishing attacks, hijacked claims, and other scams targeting unemployment claimants. Below, you'll find tips on how to protect yourself, as well as options to report suspected fraud, identity theft, or a compromised MyUI+ account.

Here are some steps you can take to protect yourself against attempts to compromise your MyUI+ account and unemployment claim:

- ▲ Be careful about requests by phone, text, or email to share personally identifiable information such as your Social Security number, bank account numbers, PIN numbers, or account passwords. Scammers try to obtain personal information in order to file fraudulent claims or hijack your existing claim.

- ▲ Avoid clicking links in emails and text messages. CDLE will never send you a text message with a link to log into your MyUI+ account.
- ▲ If you click the link and/or communicate with the hacker, they can hijack your account, change your payment method, and steal your money.
- ▲ If you have filed an unemployment claim, verify that your address, phone number, email, and payment method are correct and have not been altered before completing each weekly certification.
- ▲ Do not share your MyUI+ password. It is always a good idea to monitor your MyUI+ account to ensure your contact and bank information is correct.

How to Report Suspected Fraud/Identity Theft

You can report fraud/identity theft on our website at CDLE.Colorado.gov/fraud-prevention.

Additionally, there are several recommended steps to follow:

- If you use the debit card for unemployment payments, follow the instructions at USBankReliacard.com or contact U.S. Bank immediately at 1-855-282-6161. Tell them that a fraudulent unemployment claim was filed using your information, and ask them to deactivate the card.
- Contact the three consumer credit bureaus and put a fraud alert on your name and Social Security number (SSN). It may be an automated system, so you may not talk to a live person and you will have to enter your SSN and date of birth.

Credit Bureau Contact Info



Equifax: 1-800-525-6285
Experian: 1-888-397-3742
TransUnion: 1-800-680-7289

Penalties for UI Fraud

Penalties for fraud can include:

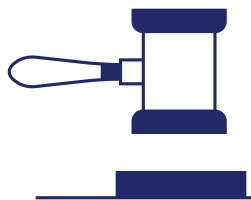
- Repayment of all UI benefits that you were not eligible to receive.
- A 65% monetary penalty fee and interest on top of the benefits you should not have received.
- Disqualification from receiving future benefits.
- Being convicted of a crime in state and/or federal court.

What We Do to Stop UI Fraud

These are just some of the ways we identify people who are committing fraud:

- Enhanced security measures, including identity verification for all new claims, reopened claims and some claim information changes.
- Comparing earnings reported by workers and their employers.
- Auditing claims.
- Checking state and national databases of recently hired individuals to make sure people are not collecting UI benefits after they start working again.
- Verifying job search contacts.
- Reviewing union attached status.

Appeal Rights



If you or your employer disagree with a decision (*Notice of Determination*) regarding your UI claim, you each have the right to appeal. Appeals must be submitted **within 20 days** from the date the determination letter was mailed. If the 20th calendar day is a Saturday, Sunday, or legal holiday, the due date of the appeal becomes the next business day.

How to Submit an Appeal

You can submit your appeal through your MyUI+ account by going to "View and Maintain Account Information," and then "Issues and Determinations," and find the issue you want to appeal. We recommend submitting your appeal through MyUI+, as the appeal will be received and processed faster when you appeal directly in your MyUI+ account.

All you need to provide initially is a detailed description of the reasons you disagree with the decision. You can provide additional documents or records (*evidence*) prior to your hearing.



You must continue to request payment every week and continue to meet all eligibility requirements even while you wait for your appeal to be processed.

If you are unable to file your appeal through MyUI+, you can complete the form on the back of the Notice of Determination and mail or fax it to us. If you need more room to provide specific details, attach additional pages to the form or upload documents on our website. If you fax your appeal, the date on the fax will be used to determine if your appeal was received on time.



Appeal Online:

You can submit your appeal online through **MyUI+**.

CDLE.Colorado.gov/myui-plus



Mail Your Appeal:

Unemployment Appeals Section

PO BOX 8988

Denver, CO 80201-8988



Fax Your Appeal: 303-318-9014

Make sure to include the front and back of the determination.

The Appeal Process

After your appeal is received, you will be sent a Notice of Hearing in the mail and will also be in your MyUI+ account in the Correspondences section. It will inform you of the date and time of your appeal hearing. You will be required to check in for your hearing no later than 2:00 p.m. the day before your scheduled hearing. If you do not check in for the hearing, it will be dismissed. Instructions for this are included on the Notice of Hearing. You must participate in your hearing to protect your benefit rights. An impartial hearing officer is responsible for the appeal hearing. The hearing officer will issue a written decision that is available in your MyUI+ account in the Correspondences section and is mailed after the hearing to you and any other interested parties, such as your employer.

If you disagree with a hearing officer's decision, you may appeal that decision to the Industrial Claim Appeals Office. For more information about appeals, visit CDLE.Colorado.gov/unemployment/appeals/the-hearing.

More information about the hearing process, including what to do before the hearing and how to check in for your hearing, is available on our website at CDLE.Colorado.gov/unemployment/appeals.

Remaining Eligible During Your Appeal

To maintain your UI eligibility, continue to search for work, complete the weekly claim certification, and report any money you earned during the claim week while your appeal is pending. If the appeal is decided in your favor, you will only be paid for the weeks for which you met these requirements.

Late Appeals

Any written appeal received after the 20-calendar-day deadline is considered late. If you file your appeal late, send in a detailed reason for your late appeal before your scheduled hearing. The Appeals Unit will send you a hearing notice with a date and time for a hearing. At the beginning of the hearing, the other party may object to the late appeal. During the hearing, you must explain in detail the reasons you filed the appeal late (*this is called “showing good cause”*). If the hearing officer determines that you do not have good cause for the late appeal, the hearing will be dismissed, and the deputy’s original decision will become final. In the event that your appeal is received more than 180 days late, a hearing will not be scheduled, the appeal will be dismissed, and the deputy’s decision will become final.

Quick Reference Guide

ColoradoUI.gov has information to assist you with your unemployment-benefit needs.

Unemployment Insurance Customer Service Center

303-318-9000 (*Denver-metro area*)

1-800-388-5515 (*outside Denver-metro area*)

Fax: 303-318-9014

Monday through Friday from 8:00 a.m. to 4:00 p.m.

Automated Payment Request

Online: ColoradoUI.gov/myui

303-813-2800 (*Denver-metro area*)

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

Manage your Claim

Check your claim status and benefits eligibility, change your address, review and edit your profile, and view your balances.

[CDLE.Colorado.gov/myui-plus](https://cdle.colorado.gov/myui-plus)

Unemployment Insurance Appeals

303-318-9299 (*Denver-metro area*)

1-800-405-2338 (*outside Denver-metro area*)

Monday through Friday from 8:00 a.m. to 4:00 p.m.

Colorado Workforce Centers

You are required to register for work-search and job-seekers services.

- To register go to ConnectingColorado.com or visit your local workforce center.
 - For locations go to coloradoui.gov/workforce
-

U.S. Bank Cardmember Services

855-279-1678 | USBankReliacard.com

Workers' Compensation

Ensures the delivery of disability and medical benefits to injured workers.

303-318-8700 or 1-888-390-7936 (*toll-free*)

Colorado.gov/pacific/cdle/dwc

Equal Opportunity

U.S. Equal Employment Opportunity Commission (EEOC) enforces federal anti-discrimination laws. 1-800-669-4000 (*toll-free*)

Colorado Division of Civil Rights enforces Colorado anti-discrimination laws. 303-894-2997

If you believe that the Division of Unemployment Insurance discriminated against you on a claim, contact the **Equal Employment Opportunity Commission** at 1-800-669-4000.

Division of Labor Standards & Statistics

Administers laws and regulations governing wages, minimum wage, youth employment, certain union issues and grievances, and employment-related immigration laws.
303-318-8441

Through the Office of Labor Market Information (LMI), DLSS collects and analyzes information about labor market trends throughout Colorado.
[COLMIGateway.com](https://colmi.gateway.com)

United Way

Employment services, affordable housing connections, financial/savings education, other education. Dial **211** or go to 211Colorado.org to connect with assistance programs.

Colorado Department of Human Services

Child care assistance, cash assistance, youth leaving the penalty system, families needing help with care of elderly.
Colorado.gov/cdhs

Salvation Army

Rent assistance, homeless shelter, and holiday assistance.
SalvationArmy.org

Socials



Website

Colorado.gov/cdle



LinkedIn

Linkedin.com/company/cdle



Facebook

Facebook.com/ColoradoLabor



Instagram

@ColoradoLabor



X / Twitter

@ColoradoLabor

Appendix



Appendix A - Legal Disclosures

Equal Opportunity Information

It is against the law for this agency to discriminate against any individual on the basis of race, color, religion, sex, national origin, age, disability, or political affiliation or belief, or against any beneficiary of, applicant to, or participant in programs financially assisted under Title I of the Workforce Innovation and Opportunity Act (WIOA), on the basis of the individual's citizenship status or participation in any WIOA Title I—financially assisted program or activity.

What to Do if You Experience Discrimination

If you think that you have been subjected to discrimination under a WIOA Title I—financially assisted program or activity, you may file a complaint within 180 days from the date of the alleged violation.



To File a Complaint Online

[DOL.gov/agencies/oasam/civil-rights-center/how-to-file-complaint](https://www.dol.gov/agencies/oasam/civil-rights-center/how-to-file-complaint)



To File a Complaint by Mail

Send information about your complaint to:

*The Director - Civil Rights Center
U.S. Department of Labor
200 Constitution Avenue, NW, Room N-4123
Washington, DC 20210*

Accommodations for Individuals with Disabilities

We will make accommodations to allow your participation in all UI programs, activities, and services. To request an accommodation for a disability, please email the Americans with Disabilities Act Coordinator at cdle_hr_employee_relations@state.co.us.

Your Privacy Matters to Us

We follow all state and federal laws that protect your private information. To help connect you with programs designed to get you back to work, we share some of your information with our partners, and they are not allowed to share it with anyone else.

We give them your:

- Contact information
- Employment and job search history
- Demographics (*such as age or gender*)

Your previous employers and other state or local government agencies may release to our agency any information, including your Social Security number, required for the proper administration of your claim.

We also use your Social Security number to report the amount of UI benefits you receive to the Internal Revenue Service (IRS) as taxable income.

Appendix B - Glossary

This section defines commonly used terms and acronyms.

Appeal – A process for requesting a formal review of a prior UI decision.

Appeal Hearing – A meeting to consider an Unemployment Insurance benefit appeal. Each party (*you and the employer, in most cases*) can tell an impartial hearing officer what they believe the relevant facts are related to the issue on appeal. You may have witnesses testify. You may ask questions of the other party. All testimony is given under oath.

Base Period – The window of time used to determine UI benefit eligibility. At the time an initial claim for benefits is filed, wages from the first four of the last five completed calendar quarters are reviewed to determine UI benefit eligibility. Your Weekly Benefit Amount (WBA) is also based on how much you earned during this time.

Benefit Week – A seven-day period during which you have an active claim. The benefit week begins on Sunday and ends at midnight the following Saturday.

Benefit Year – Also referred to as a Claim Year, this is the 52 weeks from the Claim Effective Date to the Claim End Date.

Benefits – The money given to eligible individuals.

Claim – An application for UI benefits.

Claim Effective Date – The Sunday of the week in which your initial claim for benefits is filed. Claim End Date—also referred to as a Benefit Year End (BYE), this is the last Saturday of a Benefit Year. This falls 52 weeks after the Claim Effective Date.

Fraud – Knowingly claiming or accepting UI benefits illegally. Fraud is a crime.

Full-Time Work – Working 32 or more hours per week.

Gross Earnings – The amount of money you earn for work before taxes and deductions are taken out.

Job-Attached/Union-Attached – Job attached means that you are expected to return to your most recent employer after a separation of **not more than 16 weeks** from the date of separation. If you are job-attached, your requirements to seek work and to register with your local workforce center may be waived, but you must be available to return to work during this time frame. Union attached is the same except the union must find work for you within 16 weeks from the effective date of your initial or reopened claim for unemployment insurance benefits.

Net Earnings – Your take-home pay, after taxes and deductions are taken out.

Maximum Benefit Amount (MBA) – The maximum amount of benefits you may receive during a benefit year. This amount is based on the wages earned in the Base Period of a claim multiplied by the number of benefit weeks you are eligible for within the Claim Year. This amount is listed in your Monetary Determination notice.

Misconduct – Careless or deliberate behavior that results in being fired or suspended from your job. Examples include dishonesty related to employment, unexcused absences, or violation of a company policy.

Monetary Determination – A form mailed to you after you file an initial claim for UI benefits. It explains if you are eligible for UI benefits, how much your payment will be each week, the Maximum Benefit Amount (MBA), and other details for that Claim Year. This form lists all employers you worked for during the Base Period and the wages each employer reported each quarter. If any information on this form is not accurate, please review the “Wage and Employer Correction Sheet” correspondence in your MyUI+ account. You may need to send us proof that the wages are incorrect.

Overpayment – UI benefits you received, but were not entitled to, under state law.

Partial UI Benefits – The amount of UI benefits you may receive while working reduced hours (*less than your typical work hours, must be less than 32 hours per week*).

Separation – When you or your employer end the working relationship. This can be due to a quit, discharge, leave of absence, suspension, or layoff.

UI – Unemployment Insurance, which is the benefit program for workers who become unemployed through no fault of their own.

Weekly Benefit Amount (WBA) – The maximum amount of money you may be eligible to receive for one week. This amount is listed in your Monetary Determination notice.



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