



## General Overview of Regular Unemployment Insurance Program

Each state administers its own unemployment insurance (UI) program, which provides temporary financial support to eligible individuals. In Maryland, this is referred to as the **regular UI program**.

### 1. How do I apply?

Apply for UI benefits (called filing an initial claim) in the U.S. state or district **where you worked, not where you live**. You may file:

- in the online **BEACON UI system ([beacon.labor.maryland.gov/](http://beacon.labor.maryland.gov/))**;
- by phone at **667-207-6520** (Monday to Friday, 8:00 a.m. to 4:00 p.m.).

### 2. How do I know if I am eligible?

After you file an initial claim, you will receive a benefit determination (in BEACON and through your preferred communication method, which you select when you file an initial claim).

Your determination will include whether you are eligible for UI benefits, your weekly benefit amount, etc. If you disagree with the determination, you may file an appeal. For details, see the [UI Appeals](#) page (at [MDunemployment.com](#)).

### Eligibility Requirements

To be determined eligible for regular UI, you must:

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| • Be unemployed through no fault of their own;   |
| • Be able to work and available for work without restrictions;   |
| • Actively search for work; and,   |
| • Have earned sufficient wages in a one-year period (standard or alternate base period). <ul style="list-style-type: none"><li>○ For the standard base period, we go back 18 months and look at the wages you earned in the first year of the 18-month period.</li><li>○ If you are not eligible for UI under the standard base period, the alternate base period may be used. For the alternate base period, we look at your wages in a one-year period (the four most recently-completed calendar quarters).</li></ul> |

**NOTE:** If you are receiving pay that is deductible from UI benefits (vacation, holiday, or special pay, severance, retirement/pension pay, or back pay/damages), your benefits may be delayed or denied.

See the [\*\*Claims Filing - Initial Claims\*\*](#) FAQs (at [MDUnemployment.com](http://MDUnemployment.com)) for more.

### **3. How much will I receive?**

Your weekly benefit amount (WBA) is based on your earnings in the base period and ranges from **\$50 to \$430** in Maryland. If eligible, you may receive up to 26 weeks of regular UI benefits.

In some circumstances (e.g., working part-time while collecting UI benefits) you may receive partial payments. Certain payments (such as wages, severance, etc.) are deductible from your UI benefits.

**NOTE:** UI benefits are taxable. You will choose to have federal tax, state tax, both, or no taxes withheld from your UI benefits (when you file an initial claim). You can also update your withholding status in BEACON.

### **4. What are Maryland's regular UI requirements?**

After you apply, you must **meet weekly eligibility requirements** to receive UI benefit payments, which include:

- **be able and available for work** (without undue restrictions) and **meet work search requirements** (see question #6);
  - **file weekly claim certifications** on time (see question #5);
  - **accept suitable work**, when offered;
  - **be available** and contact the Maryland Division of Unemployment Insurance and/or the Maryland Division of Workforce Development and Adult Learning (DWDAL) when instructed;
    - You may be selected for a **Reemployment Services and Eligibility Assessment (RESEA)** workshop.
  - **report payments on your weekly claim certification** (any wages, self-employment income, tips, commission, first payment from a pension you did not previously report, etc.). Do not report Social Security income.
- NOTE:** If you receive certain payments (severance, vacation, holiday, bonus, back pay or damages, or other special payments) after filing an initial claim, report it by calling a claims agent at (667) 207-6520.

## **5. How do I file a weekly claim certification?**

A weekly claim certification is your request to be paid UI benefits for a particular week of unemployment. You may file via:

- **BEACON;**
  - Select Weekly Certification from the left menu, and follow the prompts. You must file between **12:01 a.m. Sunday and 11:59 p.m. Saturday**, (after the week for which you are requesting payment).
- **Interactive Voice Response (IVR) phone system (call 410-949-0022);**
- **MD Unemployment for Claimants mobile app (download from [iOS App Store](#) or [Google Play Store](#)).**

## **6. What are the work search requirements?**

To fulfill the work search requirements, you must:

- **register in the Maryland Workforce Exchange (MWE) system ([mwejobs.maryland.gov](#));**
- upload or create a résumé in MWE, make the résumé viewable to employers, and maintain an up-to-date résumé;
  - After you register, check your MWE inbox frequently for weekly tasks you are required to complete. Failure to complete these tasks may result in a delay or denial of your UI benefits.
- complete at least three valid reemployment activities each week, which must include at least one job contact (see [Valid Reemployment Activities for Claimants](#) page at [MDunemployment.com](#)); and,
- keep a detailed weekly record of all completed job contacts and reemployment activities. You are strongly urged to use the MWE Job Contact and Reemployment Activity Log to keep this record.
  - Detailed work search instructions are available on the [Maryland Work Search Requirements](#) page (at [MDunemployment.com](#)).

See the [Information for New Claimants](#) page (at [MDunemployment.com](#)) to learn more. For questions, call 667-207-6520 (Monday to Friday, 8:00 a.m. to 4:00 p.m.).