

Key Steps for Filing for Unemployment Insurance Benefits

The Maryland Division of Unemployment Insurance (Division) created this document to help simplify the unemployment insurance (UI) process for claimants (**a claimant refers to an individual who files an initial claim for UI benefits**).

1. Prepare to File an Initial Claim

Filing an initial claim (also called applying for UI benefits) is the first step in your UI process. You must file your claim before you can receive UI benefit payments.

Personal Information and Employment History

When you file, you will be asked to provide specific information, including your employment history for the last 18 months, Social Security number, residential and mailing address, etc.

Before you file an initial claim, please gather any information you may need. To learn more, see [Information and Documents Needed for Claims Filing](#).

Payment Information

You are also required to report any payments (severance, vacation, holiday, bonus, or pension, back pay, special payments, etc.) you received or know you will receive when you file an initial claim.

NOTE: If you receive these payments after filing an initial claim (except for the first payment from a pension you did not previously report), report it to a claims agent as soon as possible by calling **(667) 207-6520**. When you receive your first payment from a pension after filing an initial claim, and you have not already reported this payment, you must report it on your weekly claim certification.

You are **NOT required** to report **Social Security** income on your initial claim or weekly claim certification.

To learn more, see the **Claims Filing - Initial Claims** section of the [Claimant FAQs webpage](#) and [Unemployment Insurance in Maryland; A Guide to Reemployment](#).

2. File an Initial Claim

You can file an initial claim either:

- **online** in the [BEACON](#) UI system, 24/7; or,
- by **calling** a claims agent at **667-207-6520** (Monday to Friday, 8:00 a.m. to 4:00 p.m.).

For more information, see the **Claims Filing - Initial Claims** section of the [Claimant FAQs webpage](#).

Filing in BEACON

BEACON is an online UI system that stakeholders, including claimants, can use to complete several UI tasks and access important information about their UI claims, 24/7.

- **If you have not created a BEACON account**, you can file an initial claim by navigating to the [BEACON](#) claimant login page, selecting the **Get Started with BEACON** link, and following the prompts.
- **If you have created a BEACON account**, you can file an initial claim by logging in to [BEACON](#), selecting the **Apply for Benefits** tab from the left menu, and following the prompts.

To learn more about BEACON, see the:

- [BEACON Claimant FAQs](#)
- [BEACON Claimant Tutorial Videos](#)
- [BEACON Claimant Portal User Guide](#)

Important: If you knowingly make false statements, misrepresent, or fail to give important facts to obtain or increase UI benefits, you may be determined to have committed UI fraud. This applies to any information you provide to the Division, including filing an initial claim, weekly claim certification, etc.

- Penalties for UI fraud include repaying all fraudulently-acquired benefits, with a 15% penalty and a 1.5% monthly interest penalty, and a disqualification from UI benefits for one calendar year. You may also be subject to imprisonment, a fine of up to \$1,000, or both.
- **If you make a mistake when filing your initial claim, call a claims agent at 667-207-6520 as soon as you discover the mistake.**

3. Review Your Statement of Wages and Monetary Determination

After you file, the Division will send you a **Statement of Wages and Monetary Determination**. This determination will include:

- whether you are eligible for UI benefits;
- your weekly benefit amount (a fixed weekly benefit payment a claimant who is eligible for UI benefits will receive); and,
- your employers and wages you earned during the base period.
 - To learn more about the base period (standard or alternate), see the **Claims Filing - Initial Claims** section of the [Claimant FAQs webpage](#).

This notice will be sent through your preferred communication method (email, text message, mail) and will be available in your [BEACON portal](#).

- You will select your preferred communication method when you file an initial claim. For information about changing your communication method, see the **Quick Actions** section of the [BEACON Claimant User Guide](#).

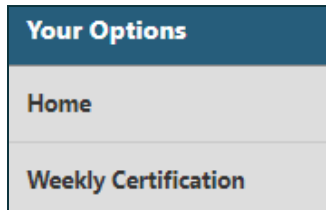
If you think a **correction** should be made to your **Statement of Wages and Monetary Determination**, call a claims agent as soon as possible at **667-207-6520** (Monday to Friday, 8:00 a.m. to 4:00 p.m.).

4. File Your Weekly Claim Certification

After you file an initial claim, **you must file a weekly claim certification to request benefit payments for each week of unemployment.** If you do not file a weekly claim certification for a particular week, you will not receive benefit payments for that week.

You may file your weekly claim certifications:

- online in **BEACON**; or,
 - To file your weekly claim certification in **BEACON**, log in to your BEACON portal, select "Weekly Certification" from the left menu, and follow the prompts.



- by phone (410-949-0022 or 800-827-4839, available 24/7).

- When you file, **you will answer questions about the last completed benefit week (Sunday to Saturday time period).**
 - For example, to request payment for the benefit week that started on Sunday, May 9, and ended on Saturday, May 15, file your claim between Sunday, May 16, and Saturday, May 22. You may file your claim certification (immediately following the completed benefit week) from Sunday at 12:01 a.m. until Saturday at 11:59 p.m.

Weekly Certification Questions

You must answer several questions on your weekly claim certification, including whether you were able and available for work, searched for work, earned money, and etc.

- **You are required to report all payments you received or know you will receive on your weekly claim certification.** You must report your gross earnings (all earnings before taxes or deductions are taken out) from permanent and temporary work, part time work, self-employment, commission payments, odd jobs, tips, and etc.

NOTE: Wages, including tips, must be reported **for the week that the money is earned**, not the week it was actually paid. However, **commission payments** must be reported in the week that they are paid to you.

- If you received your first payment from a **pension** that you did not already report, you must also report it on your weekly claim certification.

NOTE: If you begin working full-time, you are not unemployed, and you are not entitled to UI benefits. If you are working a full-time temporary job and become unemployed after the job ends, you may reopen your claim, if you have remaining benefits.

- **If you make a mistake when filing your weekly claim certification, call a claims agent at 667-207-6520 as soon as you discover the mistake.**

To learn more, see the **Claims Filing - Weekly Claim Certification** section of the [Claimant FAQs webpage](#).

5. Meet Your UI Requirements

You must meet several requirements **to be eligible for UI benefits each week**, which include:

- being **able, available, and actively seeking work** each week.
 - See section #6 below, **Complete Your Work Search Requirements**, for details about meeting the work search requirement.
- **filing weekly claim certifications** (see #4 above, File Your Weekly Claim Certification, to learn more).
- **reporting all payments** you received or know you will receive on your **weekly claim certification**. You must report your gross earnings (all earnings before taxes or deductions are taken out) from temporary work, part time work, self-employment, commission payments, odd jobs, tips, and etc.
 - If you received your first payment from a pension/annuity that you did not already report, you must also report it on your weekly claim certification.
 - See section #4 above, **File Your Weekly Claim Certification**, to learn more.
- being **available and/or contact the Division and/or the Maryland Division of Workforce Development and Adult Learning (DWDAL)** when instructed to do so.
 - You may be selected to participate in a Reemployment Services and Eligibility Assessment (**RESEA**) workshop or Reemployment Opportunity Workshop (**ROW**). **If selected, you are required to attend and complete the workshop.**
- **accepting offers of suitable work.**

For more information about these requirements, see:

- **Claims Filing - Weekly Claim Certification** section of the [Claimant FAQs webpage](#)
- [Unemployment Insurance in Maryland; A Guide to Reemployment](#)

6. Complete Your Work Search Requirements

To fulfill the work search requirements, you must:

<ul style="list-style-type: none">● register in the Maryland Workforce Exchange (MWE) system;
<ul style="list-style-type: none">● upload or create a résumé in MWE, make the résumé viewable to employers, and maintain an up-to-date résumé in MWE while collecting UI benefits;<ul style="list-style-type: none">○ After you complete your MWE registration, check your MWE inbox frequently for information about weekly tasks or actions that you are required to complete. Failure to complete these activities may result in a delay or denial of your UI benefits.
<ul style="list-style-type: none">● complete at least three valid reemployment activities each week, which must include at least one job contact; and,
<ul style="list-style-type: none">● keep a detailed weekly record of all completed job contacts and valid reemployment activities. Claimants are strongly urged to use the Job Contact and Reemployment Activity Log, located in MWE, to keep this record.

Detailed instructions for completing these requirements are available on the [Maryland Work Search Requirements](#) webpage.

Additional Resources

While **this document includes an overview of essential UI tasks and requirements** claimants must complete, *it may not cover all topics relevant to your circumstances*. If you have questions that are not answered here, please see the resources available on the [Division website](#) or [contact the Division](#) for assistance.