

# Quick Unemployment Insurance (UI) Resource for Claimants

## 1. File an Initial Claim

File an initial claim to begin the unemployment insurance (UI) process and determine your eligibility for benefits.

- See the **List of Information and Documents Needed for Claims Filing** ([labor.maryland.gov/employment/uicclaimdocs.pdf](http://labor.maryland.gov/employment/uicclaimdocs.pdf))
- You can file an initial claim:

- Online in **BEACON**  
([beacon.labor.maryland.gov/beacon/claimant-page.html](http://beacon.labor.maryland.gov/beacon/claimant-page.html))

- By calling a **live agent**  
Phone: **(667) 207-6520**

- For more information about filing an initial claim, see:
  - **Claims Filing - Initial Claims FAQs**  
([labor.maryland.gov/employment/claimfaq.shtml](http://labor.maryland.gov/employment/claimfaq.shtml))
  - **BEACON Account Registration tutorial video**  
([labor.maryland.gov/employment/uibeaconvideo.shtml](http://labor.maryland.gov/employment/uibeaconvideo.shtml))

## 2. Claimant Responsibilities

After filing an initial claim, you **must file a weekly claim certification** for each week that you are unemployed to request benefit payments.

- You can file a weekly claim certification:

- Online in **BEACON**

- Using the **MD Unemployment for Claimants mobile app**

Download MD Unemployment for Claimants for free from the **iOS App Store** ([apple.com/app-store/](http://apple.com/app-store/)) or the **Google Play Store** ([play.google.com/store/apps](http://play.google.com/store/apps))

- By calling the IVR at **410-949-0022** (if calling from the Baltimore area or out-of-state) or **800-827-4839** (if calling from Maryland, but outside of the Baltimore area)

- For more information about filing weekly claim certifications, see:
  - **Claims Filing - Weekly Claims Certifications FAQs**  
([labor.maryland.gov/employment/claimfaq.shtml](http://labor.maryland.gov/employment/claimfaq.shtml))

### 3. Requirements for Claimants

To continue being eligible for UI benefits, claimants must:

- Be able and available for work without restrictions
- Actively search for work each week
- Complete a one-time registration with the **Maryland Workforce Exchange (MWE)** ([mwejobs.maryland.gov/](http://mwejobs.maryland.gov/))
- Complete at **least three valid reemployment activities each week, which must include at least one job contact**. You must maintain a detailed record of your contact(s) and activities. Using the Job Contact and Reemployment Activity Log in MWE is the easiest way to keep your record.

For more information about claimant requirements, see:

- **Maryland Work Search Requirements** - ([labor.maryland.gov/employment/uirex.shtml](http://labor.maryland.gov/employment/uirex.shtml))
- **Maryland's Valid Reemployment Activities** - ([labor.maryland.gov/employment/uiaswreq.shtml](http://labor.maryland.gov/employment/uiaswreq.shtml))
- **Eligibility Requirements FAQs** - ([labor.maryland.gov/employment/claimfaq.shtml](http://labor.maryland.gov/employment/claimfaq.shtml))

### 4. UI Benefits are Taxable

Any UI benefits that you receive must be reported as part of your gross income for both state and federal tax purposes. You may choose to have federal tax (10%), Maryland state tax (7%), both, or no taxes withheld from your UI benefits.

### 5. What You Should Know about UI Fraud

If you knowingly make false statements, misrepresent, or fail to give important facts in order to obtain or increase UI benefits, you may be determined to have committed UI fraud. You will be required to repay any benefits, with penalties and interest, and you may be subject to fines or imprisonment.

Using another individual's personal identifiable information in an attempt to receive UI benefits is both UI fraud and identity theft. Those charged may be subject to fines, penalties, and criminal charges.

- If you make an honest mistake on your initial claim or claim certification call **(667) 207-6520**
- To report unemployment insurance fraud, complete and submit the **Request for Investigation of Unemployment Insurance Fraud** form - ([labor.maryland.gov/forms/uifraudtipform.pdf](http://labor.maryland.gov/forms/uifraudtipform.pdf))

### 6. Important Claimant Resources

- **Unemployment Insurance in Maryland: A Guide to Reemployment**
  - [labor.maryland.gov/employment/clmtguide/uiclmtmpamphlet.pdf](http://labor.maryland.gov/employment/clmtguide/uiclmtmpamphlet.pdf)
- **Claimant Most Frequently Asked Questions**
  - [labor.maryland.gov/employment/claimfaq.shtml](http://labor.maryland.gov/employment/claimfaq.shtml)
- **BEACON Claimant Tutorial Videos**
  - [labor.maryland.gov/employment/uibeaconvideo.shtml](http://labor.maryland.gov/employment/uibeaconvideo.shtml)
- **Helpful Resources for Claimants**
  - [labor.maryland.gov/employment/uibenefits.shtml](http://labor.maryland.gov/employment/uibenefits.shtml)
- **BEACON Claimant User Guide**
  - [labor.maryland.gov/employment/uibeaconclaimantguide.pdf](http://labor.maryland.gov/employment/uibeaconclaimantguide.pdf)
- **Claimant Contact Information**
  - [labor.maryland.gov/employment/officenum.shtml](http://labor.maryland.gov/employment/officenum.shtml)