



Unemployment Insurance (UI) Frequently Asked Questions:

Commonwealth of Massachusetts Executive Office of Labor and Workforce Development

What is unemployment insurance?

Unemployment insurance is temporary income for eligible workers who become unemployed through no fault of their own and who are looking for new jobs. The money for unemployment insurance benefits comes from revenue paid by employers. No deductions are ever made from a worker's paycheck for it.

How do I know if I am eligible?

Most workers are covered under law by the unemployment insurance program. However, workers in the following categories are not eligible to collect benefits:

- employees of churches and certain religious organizations;
- worker trainees in a program administered by a non-profit or public institution;
- real estate brokers or insurance agents who work on a commission basis only;
- consultants working independently;
- elected officials and those in policy-making and advisory positions;
- and members of a legislative body, or the judiciary.

Generally, benefits are available for eligible workers who have become unemployed through no fault of their own, and who are able to work and are actively looking for a job. You must also have earned at least \$3,500 during a specified period of time set by law.

How do I know if I am entitled to receive Unemployment Insurance benefits?

You will receive a Benefits Determination Form generated when wage information received from your former employers is processed. The amount of your total benefit credit, weekly benefit rate, weekly dependency allowance amount and the number of weeks you are eligible to collect benefits are listed on the form. The reverse side of the form describes how the amounts were calculated. Review the wage amounts listed to be sure they are complete and accurate.

How do I apply?

There are two ways to file a claim for unemployment insurance benefits—either by calling the Unemployment Insurance TeleClaim Center or by reporting in person to a Walk-In claims center, located in communities throughout the state.

To file by phone: Call the TeleClaim Center at **1-877-626-6800** if you are calling from the following area codes: 351, 413, 508, 774, and 978. Call the TeleClaim Center at **617-626-6800** if you are calling from any other area code. Filing hours are Monday to Friday, 8:30 a.m. to 6:30 p.m.

You may file your claim during your first week of total or partial unemployment—to delay may cost you benefits. For more information Visit the **Commonwealth of Massachusetts Executive Office of Labor and Workforce Development** at:

[http://www.mass.gov/?pageID=elwdterminal&L=3&L0=Home&L1=Claimants&L2=Unemployment+Insurance+\(UI\)&sid=Elwd&b=terminalcontent&f=dua_understanding_ui_qa&csid=Elwd](http://www.mass.gov/?pageID=elwdterminal&L=3&L0=Home&L1=Claimants&L2=Unemployment+Insurance+(UI)&sid=Elwd&b=terminalcontent&f=dua_understanding_ui_qa&csid=Elwd)