



Applicant Reference Guide

For Individuals Filing For Unemployment Insurance Benefits

Administered by the S.C. Department of Employment and Workforce (DEW)

**Keep this guide handy for your reference when you log on to
[MyBenefits](#) or call TelClaim (1.866.831.1724)**

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Important Information

◆ **READ THIS GUIDE CAREFULLY AND REFER TO IT AS NEEDED.**

◆ If you change your address or move to another town or state, update your address in the MyBenefits portal at mybenefits.dew.sc.gov. Your Unemployment Insurance benefit payments may be delayed if we do **NOT** have your correct address.

◆ You must report any wages earned, or employment performed, when you are filing a claim for benefits.

◆ **IF YOU RETURN TO WORK** and report earnings in excess of your weekly benefit amount, you must stop filing your weekly claims each week. If you separate from this employment, you must file a new application for benefits.

◆ If you are working less than full-time and earning less than your weekly benefit amount, you can file a claim for partial benefits.

◆ When filing your claim for Unemployment Insurance benefits, you must be registered for work through SC Works Online Services at jobs.scworks.org. Once there is an active application established in that office, you must stay in contact once every 90 days.

◆ You are expected to seek full-time work (or part-time, if approved by the Department) in your last occupation and in any other suitable work for which you have training or experience.

Statements in this book are intended for informational purposes only and do not have the effect of law, regulation, or ruling.

Privacy Act Statement

The Privacy Act of 1974 requires that you be furnished this statement because you are being asked to furnish your Social Security number on the claim forms given to you. Your Social Security number is solicited under the authority of the Internal Revenue Code of 1954 (26U.S.C.85, 6011(a), 6050(b), and 6109(a)). Disclosure of your Social Security number for this purpose is MANDATORY and must be entered on the forms you submit to claim Unemployment Insurance.

Your Social Security number will be used to report your Unemployment Insurance to the Internal Revenue Service as income that is potentially taxable; it will be used as a record index for processing your claim, for statistical purposes, and to verify your eligibility for Unemployment Insurance and other public assistance benefits. Should you decline to disclose your Social Security number, your claim for unemployment insurance will not be processed.

Equal Opportunity is the Law

There is a prohibition from discriminating on the ground(s) of race, color, religion, sex, national origin, age, disability, political affiliation or belief, and for beneficiaries only, citizenship/status or participation in programs funded under the Workforce Investment Act (WIA), in admission or access to, opportunity or treatment in, or employment in the administration of or in connection with, any DEW program or activity. Complaints may be filed within 180 days from the date of the alleged violation with EO Officer, South Carolina Department of Employment and Workforce, P.O. Box 908, Columbia, S.C. 29202, Telephone (803) 737-2381, TTY Relay Service- dial 711, or you may file a complaint directly with the Director, Civil Rights Center (CRC), U.S. Department of Labor, 200 Constitution Avenue NW, Room N-4123, Washington, D.C. 20210.

If you elect to file your complaint with DEW, you must wait until the Department issues a decision or until 90 days have passed, whichever is sooner, before filing with CRC. If the Department has not provided you with a written decision within 90 days of filing the complaint, you need not wait for a decision to be issued but may file a complaint with CRC within 30 days of the expiration of the 90 day period. If you are dissatisfied with the Department's resolution of your complaint, you may file a complaint with CRC. Such a complaint must be filed within 30 days of the date you received notice of the Department's proposed resolution.

Income and Eligibility Verification Notice

In accordance with Public Law 98-369 Amended Title XI of the Social Security Act, an income and eligibility verification system has been established to exchange information among state agencies administering UI, TANF, Food Stamps, SSI, Medicaid, Child Support Programs, or Housing Authorities.

The information you provide the SCDEW when filing a claim for unemployment insurance will be held confidential but may be shared by other state agencies administering programs mentioned above.

Unemployment Insurance Benefits

DEW pays Unemployment Insurance benefits to workers who are unemployed and meet all eligibility requirements. Workers pay no part of the cost of Unemployment Insurance, and their

employers are prohibited by law from deducting anything from their pay for this purpose. **The employer pays the full cost of unemployment benefits.**

This system of insurance was established to assist workers between jobs, to maintain purchasing power, and to limit the serious effects of unemployment on the community and state.

Unemployment Insurance is not a form of relief or public assistance. Benefit payments are not based on need but on wages paid (*see page 7*).

Eligibility Requirements

When you file a claim for benefits for any week, you must meet these eligibility requirements:

1. Be unemployed. You can, however, meet this requirement even though you have worked during the week, if you have worked less than full-time because of lack of work and earned less than your weekly benefit amount. When filing weekly claims, you must report all work performed and wages earned during the week, even if you have not been paid, and you must seek full-time work unless otherwise told by DEW.
2. Be separated through no fault of your own from your most recent bona fide employer. The most recent bona fide employer is the most recent work or employer from which you separated and earned eight (8) times your weekly benefit amount.
3. You must be ABLE TO WORK.
4. You must be AVAILABLE FOR WORK. This means you must be willing and ready to take any suitable employment offered to you.
5. You must, periodically, REPORT TO AN SC WORKS CENTER AS DIRECTED. If you expect to be away from your SC Works Center when scheduled to report, please notify a UI claims representative in advance by calling TelClaim at 1.866.831.1724 from 8 a.m. to 4 p.m. weekdays. Failure to report as directed could result in a denial of benefits.
6. SC Works and DEW will make every effort to assist you in finding suitable work; however, YOU ARE REQUIRED TO ACTIVELY SEEK FULL-TIME WORK OR PART-TIME WORK IF ALLOWED ON YOUR OWN BEHALF IN A SUITABLE OCCUPATION AND TO APPLY FOR SUCH WORK in order to remain eligible for benefits during a period of unemployment. Failure to do so may result in your being held ineligible for benefits due to unavailability.

*Claimants who worked the majority of their weeks in part-time employment during their base period will only be required to look for part-time work during their period of unemployment, if approved by the Department.

Unemployment Compensation for Federal Employees

If you have been employed by the federal government, you may be eligible for Unemployment Insurance benefits based on wages paid to you as a federal civilian employee.

Unemployment Insurance for federal employees is computed and paid in accordance with state law.

Any federal civilian employment, during the base period described in this document, should be reported on the MyBenefits portal if you have not already done so.

After your claim has been processed, you may receive an Affidavit of Federal Civilian Service (Form ETA-935) in the mail requesting wage and separation information. This form should be completed and mailed to your SC Works Center with proof of employment and wages (i.e. leave and earnings statement, W2, etc). This information will be used to estimate your benefits if the federal employer does not respond within the time limit allowed. To expedite the monetary determination, you should provide SC Works Center with the Standard Form 8 or Standard

Form 50, which should be proved to you upon separation.

Unemployment Compensation for Ex-Service members (UCX)

You may be eligible for unemployment benefits if you completed your first full term of service and were separated under honorable conditions. Ex-service members who did not complete their first full term of service and were separated honorably for certain "acceptable narrative reasons" may qualify. These acceptable narrative reasons are provided to the states by the US Department of Labor and will be evaluated when a claim is filed.

You must provide a copy of your DD214 upon submission of your claims application. Member Copy 4 is the most acceptable version. However, worksheets are not acceptable.

School Worker Claims

Section 3304(a)(6)(A) of the Federal Unemployment Tax Act states that employees of educational institutions and educational service agencies will be ineligible to receive Unemployment Insurance (*based on such service*) between academic years or terms and during vacation or holiday periods within terms, if the employee is ruled to have a REASONABLE ASSURANCE of performing services with that employer the following year, term, or remainder of term. However, you may be eligible to receive Unemployment Insurance benefits if you have sufficient wages to establish a claim without using school wages.

Pension Reduction

Due to provisions of federal law, South Carolina was required to amend its law to allow for the deduction of certain types of pensions from unemployment benefits. A pension is deductible only if it meets two criteria: 1. The pension must be based on YOUR work; and 2. The pension must be provided by a base period or chargeable employer. Your pension is deductible at the percentage that was contributed by your employer. Military pension is deductible at 100 percent.

When you file your claim, it is your responsibility to make your UI claims representative aware of any pension you are receiving now or may receive in the future.

Official Court Appearances and Benefit Eligibility

You will not be denied Unemployment Insurance benefits for any week in which you are required, by law, to appear in court as a witness or to serve as a juror. However, your weekly benefits will be reduced by any amount of money you receive for serving on jury duty, and that money must be reported as earnings. Serving on jury duty does not exclude you from making an active search for work during each week you claim unemployment benefits.

Benefits Are Based On Wages Paid

Unemployment Insurance benefits are based on wages paid for insured work in a one-year period called a "standard base period." The base period is the first four of the last five completed calendar quarters that are prior to the initial claim. (See [chart at the end of this guide](#) for an example of a base period.)

The "alternate base period" is the four most recently completed calendar quarters, including "lag quarter" wages - the most recently completed quarter preceding the effective date of your initial claim. The alternate base period can be used only when you do not qualify for unemployment compensation using the standard base period. To use the alternate base period, no wages from federal, military, or out-of-state employment can be missing.

Only wages earned with an employer who is covered by the SC Code may be counted as base period wages. Generally, employment in construction, in factories, mills, shops, stores, offices, banks, mines, and other places of business employing one or more persons, is covered. The law does not cover some farm labor, some domestic service in private homes, and a few other types of employment.

Initial Determination

After you file your initial claim, you will receive a notice which displays your wages from all covered employers during the base period, and informs you whether the wages are enough to qualify for benefits. If you have enough wages to qualify, you have established a benefit year.

If you do not qualify for benefits using the standard base period, an alternate base period claim will be filed provided you worked during the lag quarter. A notice will be mailed to you informing you whether the wages are sufficient to qualify using the alternate base period.

Benefit Year

Your benefit year will run one (1) year from the effective date of your first or new claim. During this benefit year, you may receive a weekly benefit amount for each week in which you are unemployed and otherwise meet the eligibility requirements of the law, until the maximum benefit amount, as shown on the initial determination, has been paid to you.

If you exhaust your maximum benefit amount before the end of the benefit year, you must wait until the end of the benefit year before you may file a new initial claim for benefits. However, in order to be eligible during a second benefit year, you must earn at least eight (8) times your weekly benefit amount after the effective date of the first claim.

Waiting Period

If you are determined to be monetarily eligible for benefits, you must serve a waiting week for which you will not receive benefits. You must be totally or partially unemployed during this waiting week and meet all other eligibility requirements of the law.

Waiting weeks are not served prior to any period of disqualification.

Maximum Weekly Benefit Amount

The SC Code provides for a flexible, maximum weekly benefit amount, which shall be determined each year by the Department.

An insured worker's weekly benefit amount shall be approximately 50 percent of his average weekly wage. However, no insured worker's weekly benefit amount shall be less than \$42 nor greater than the maximum weekly benefit amount determined by the Department. However, the maximum weekly benefit amount cannot exceed \$326.

To Establish a Weekly Benefit Amount:

You must meet three (3) requirements under the law:

1. You must have been paid wages of at least \$1,092 in covered employment during the high quarter of your base period;
2. You must have been paid a minimum of \$4,455 in covered employment during your base period; AND
3. Your total base period wages must equal or exceed one and one-half times the total of your high quarter wages.

If you have sufficient wages, your weekly benefit amount will be established in accordance with the following procedure.

Maximum Benefits:

Your maximum total benefit amount for this benefit year is the LESSER of:

1. Twenty (20) times your weekly benefit amount, or
2. One-third ($1/3^{rd}$) of your total base period wages. Please note that under this calculation method, **your final payment may be less than the full weekly benefit amount.**

Example:

High Quarter Wages.....	..\$1,092
Base Period Wages.....	..\$4,455
Average Weekly Wage.....	\$1,092/13 = \$84
Weekly Benefit Amount.....	\$84/2 = \$42

1. 20 x \$42 = \$840
 2. $1/3^{rd}$ of \$4,455 = \$1,485
- Maximum benefits would be \$840 since that amount is less than \$1,485.

To determine how many weeks your benefits will last at the full weekly benefit amount, divide your maximum amount by the weekly benefit amount.

If during your base period, standard or alternate, you earned wages in covered employment that were not shown on your initial (*first*) determination, or if your initial determination lists wages that were not earned by you, you may request a redetermination of your claim, by contacting a UI claims representative at 1.866.831.1724 from the hours of 8 a.m.to 4 p.m. weekdays.

Disqualification

Although you may have sufficient wages to qualify for benefits, you may be disqualified under the following conditions:

1. If you voluntarily quit your job, without good cause connected with your employment, you will be disqualified for the duration of your unemployment until you have returned to work, earned at least eight (8) times your weekly benefit amount in employment, and become unemployed again through no fault of your own.
2. If you are found to have been discharged from your most recent work for misconduct connected with employment, you will be disqualified from receiving benefits (the full 20 weeks).
3. If you were discharged from your most recent work for cause connected with the employment, you may be disqualified for a period of not less than five (5) nor more than twenty (20) weeks, and your maximum benefit amount will be reduced by the number of weeks of disqualification times your weekly benefit amount.

4. If you were discharged from your most recent job for gross misconduct connected with your employment, you will be disqualified for the duration of your unemployment until you have earned at least eight (8) times your weekly benefit amount in employment.
5. If you fail to accept an offer of suitable work made by SC Works, your former employer, or any other employer, you may be disqualified for the duration of your unemployment, until you have earned at least eight (8) times your weekly benefit amount in employment.
6. If you voluntarily retired from your last work, you may be disqualified for the duration of your unemployment until you have earned at least eight (8) times your weekly benefit amount in employment.
7. If you are unemployed because of a labor dispute, you may be disqualified for the duration of such labor dispute.

Fraudulent Claims

It is your responsibility to report any conditions which will affect your claim and rights to benefits. Any and all employment performed and gross wages (pay before taxes) earned during a claim period must be reported when a claim is filed.

Giving any false information or withholding information in order to obtain or increase benefits is **FRAUD** and could subject you to criminal prosecution with penalties ranging from fines to up to 10 years imprisonment.

Any claimant found, by the Department, to have knowingly made a false statement or who knowingly failed to disclose a material fact when filing a payable claim to establish his right to or increase the amount of his Unemployment Insurance benefits, shall be ineligible to receive any further benefits for a "period of not less than ten (10) nor more than fifty-two (52) weeks."

You must report ALL GROSS WAGES EARNED during the period for which you are filing a claim, EVEN IF YOU HAVE NOT BEEN PAID. YOU CAN BE PROSECUTED AND DISQUALIFIED FOR NOT REPORTING YOUR GROSS WAGES ON YOUR CLAIM. Gross wages means the total amount you were paid before any deductions were made. You should keep a record of your employment and earnings. Space is provided in the back of this guide for this purpose.

DEW checks all wages reported by employers against benefits paid to claimants. If an overpayment is established, you will be required to repay all benefits computed to have been overpaid. If not repaid, the Department may attempt collection of overpayments through the South Carolina Department of Revenue by withholding the amount of the overpayment from your state tax refund and through the Internal Revenue Service by withholding the amount from your federal tax return. If this method is used, a collection fee of \$25 is added for each attempt by the Department of Revenue.

Request for Reconsideration

If you are dissatisfied with a determination of your claim and have additional information to offer, you may file a "Request For Reconsideration," provided your request is made within 10 days of the date on which the determination was mailed to your last known address. If you do not have additional information to offer, you may file an appeal as outlined in the next section.

Appeal Provisions

You have a right to appeal any determination or redetermination made with respect to your benefit rights. Your appeal must be filed within 10 calendar days, including weekends and

holidays, from the mailing date of the determination. If the tenth (10th) falls on a Saturday, Sunday or holiday, the appeal period is extended to the next business day. Do not delay your appeal. If it is late, the Appeal Tribunal has no authority to consider it.

There is no charge made for any appeal.

If you file an appeal, you must continue file a timely claim each week. If you fail to report to an SC Works Center as instructed or fail to file timely claims, YOU WILL NOT BE PAID. When you file a claim for benefits, your bona fide employer (*the last employer to pay you at least eight (8) times your weekly benefit amount*) is notified, and he may protest the payment of benefits to you.

If your employer appeals a decision holding you eligible for benefits, you will be notified. This agency will continue to pay benefits to you pending the result of the appeal. If you are held ineligible for benefits, you will have to repay these benefits to the Department.

There are three levels of appeals: Non-monetary determinations may be appealed to the Appeal Tribunal; Appeal Tribunal decisions may be appealed to the Appellate Panel; and the Appellate Panel's decisions may be appealed to the Administrative Law Court.

You may file an appeal to the Appeal Tribunal online through your MyBenefits account, by fax at (803)737-0287, or by mail to:

South Carolina Department of Employment and Workforce
Appeal Tribunal
P.O. Box 995
Columbia, S.C. 29202

You may file an appeal to the Appellate Panel online through your MyBenefits account, by fax at (803)737-3166, or by mail to:

South Carolina Department of Employment and Workforce
Appellate Panel
P.O. Box 1752
Columbia, S.C. 29202

A letter requesting an appeal must include your name, Social Security number, and the date of the determination you wish to appeal. All letters must be signed by the claimant and state reasons for the appeal.

Partial Employment

Benefits may be paid to you for any week in which you work less than full-time because your employer does not have full-time work to offer you and you earn less than your weekly benefit amount. You may also apply for benefits for any week in which you are unemployed although you may have worked some "odd jobs," provided your earnings from these odd jobs are less than your weekly benefit amount. In either instance, you must report all earnings when filing your claim and make weekly job contacts for work.

Your employer may file a partial claim for you. Your employer must report all earnings and applicable deductions (*such as pensions*) when he files the claim. You must inform your employer of any other earnings or pensions for that week, so that it can be reported on your claim. However, this will not prevent you from filing your own claim if you so desire, nor will it

relieve you of the obligation of filing your claim for such partial employment, if the employer fails to file the claim for you.

If you have earnings during any week for which you file a claim, the portion of your earnings in excess of one-fourth (25 percent) of your weekly benefit amount will be deducted from your benefit check.

	<u>Example 1</u>	<u>Example 2</u>
Your weekly benefit amount...	\$42	\$42
You report earnings of...	10	15
Deduction from your check...	-0	*-5
Amount of your check...	\$42	\$37

* This represents the amount of earnings in excess of 1/4th of your weekly benefit amount.

No written notice of determination will be furnished to you in regard to a week in which your weekly benefit amount has been reduced as a result of reported earnings, unless there is a dispute concerning the reduction.

Self-Employment

If you are working for yourself (self-employed) or performing farming operations, you must report such employment when you file a claim.

Students

If you are currently attending, or planning to attend, school or any type of training, you must report this when you file a claim.

Interstate Benefits

If you live outside of South Carolina and were separated from work with a South Carolina employer, you must file an out-of-state claim, commonly referred to as an Interstate claim, for unemployment benefits.

(DEW) only accepts new, additional, and reopened Interstate claims online via the [MyBenefits](#) portal.

If you need technical assistance filing your online Interstate claim, the Online Filing Assistance Line is available Monday through Friday from 8 a.m. to 4 p.m. EST. This line can be reached by dialing 1.800.529.8339.

After you file an Interstate claim, you will receive a packet in the mail that contains various forms and important information. You will also receive the name and contact information for your claim representative. You are assigned a claim representative based on the last four digits of your Social Security number.

Individual Benefits

After you file an initial claim to establish benefits, you will be paid on a week-to-week basis.

You must qualify separately for each weekly payment by filing continued claims, which certify your continuing total or partial unemployment. Benefits are claimed after the claim week ends. Benefits cannot be paid in advance.

Benefits Will Be Taxable

The Tax Reform Act of 1986 provides that all unemployment benefits received after December 31, 1986 are taxable. The Internal Revenue Service and the State Department of Revenue will furnish complete information on how to report and compute the tax.

Individuals have the option of withholding federal and state taxes from their Unemployment Insurance benefits. Unless you choose to have taxes withheld, they will NOT be deducted from your Unemployment Insurance benefits. Until that time, it may be necessary for you to make estimated tax payments. For more information on when you should make estimated tax payments, see IRS Publication 505, Tax Withholding and Estimated Tax, or the instructions for Form 1040-ES.

You will be furnished a statement (*Form 1099-G*), after the end of the year, showing the amount of unemployment benefits you were paid. The Internal Revenue Service and the State Department of Revenue will be furnished the same information.

It is the responsibility of each individual to inform DEW of any address change, so the Form 1099-G is sent to the correct address. Your 1099-G can also be downloaded on the [MyBenefits](#) portal. If you have any questions regarding taxation of benefits, you must contact either the Internal Revenue Service or the State Department of Revenue. Your SC Works Center cannot answer any questions on this matter.

Filing Your Weekly Claim

After filing your initial claim application, you must certify each week for which you want to receive benefits that you have met the eligibility requirements. Weekly claims must be filed within two weeks of the claim week ending date to be considered for payment. You may file your weekly claim online through the [MyBenefits](#) portal or by telephone at 1.866.831.1724. If you are unable to file your weekly claim through one of these methods, you may speak with a UI claim representative by calling 1.866.831.1724 from 8 a.m. to 4 p.m. weekdays. Late claims may not be eligible for payment.

Filing Your Weekly Claim Online

You may file your weekly claim online through the [MyBenefits](#) portal. If you are new to the site, you will need to create an account first following the instructions on the site.

Once you have created an account, choose "File your weekly claim" from the My Benefits home page. Follow the instructions on the Online Claimant System.

You may also check your benefit payment status and View/Print your 1099-G for the most recently completed tax year on this site.

Filing Your Weekly Claim by TelClaim

TelClaim lets you file your weekly claim and access information about your claim's status.

SC residents can call **1.866.831.1724** from 4:00 a.m. until midnight.

Non-residents can call **1.866.831.1725**. Both lines are toll free, and services are provided free to claimants.

You can call to check the status of your payment only Tuesdays through Saturdays.

Filing weekly claims by phone requires:

- A touch-tone phone
- Your Social Security number
- Your Personal Identification Number (PIN)

When you set up your account with TelClaim, you choose a PIN, which can be any four-digit number you select except 0000 or 9999. TelClaim will request your Social Security number and your PIN. (Protect your PIN and you protect your claim.) If you enter your PIN incorrectly three times, TelClaim will suspend system access.

Listen carefully to the instructions. Do not hang up until TelClaim says, "Your claim has been accepted." If you hang up before this message or get disconnected, you must call again to file your claim.

TelClaim works only for filing weekly claims. You must file your initial—or first claim—via the [MyBenefits web portal](#). If you don't have computer access, you can apply online at one of many [service locations](#) across the state.

If you need assistance applying for benefits, claims representatives are available through Telclaim at 1.866.831.1724 from 8 a.m. to 4 p.m. weekdays.

Steps for Filing on TelClaim

After you have called, entered your Social Security number and have identified yourself with *PIN*, listen carefully. You will be given the claim week ending date to be filed. You will be asked the following questions and instructed how to answer these questions using the buttons on the telephone.

1. "Did you work? Press 1 for YES or 9 for NO. To repeat a question, Press 0." If you press 1 for YES to indicate you did work, the system will ask you how much you earned. Enter the number of dollars you earned during the week and press the star * key. Then enter the number of cents and press the star * key again. If you earned \$1,000.00 or more, enter \$999.99.

NOTE: If you did work during the week you are claiming, report your earnings for the week, even if you have not received your pay. It is important you enter the gross amount you earned, not the amount you were paid. Failure to report your earnings can result in prosecution for fraudulently claiming unemployment benefits.

2. "Did you refuse work, quit a job, or were you dismissed from a job? Press 1 for YES or 9 for NO. To repeat a question, press 0."
3. "Were you able to work, available for work and looking for work as instructed by the claims office? Press 1 for YES or 9 for NO. To repeat a question, press 0."

THE SYSTEM WILL REPEAT YOUR ANSWERS TO YOU AND THEN IT WILL SAY...

4. "Press 1 if the answers are correct. Press 9 if you want to change an answer."

Base Period Charts

STANDARD BASE PERIOD EXPLAINED								
Oct Nov Dec	Jan Feb Mar	Apr May Jun	Jul Aug Sep		Jan Feb Mar			← If your claim's effective date is in:
Oct Nov Dec	Jan Feb Mar	Apr May Jun	Jul Aug Sep	Oct Nov Dec		Apr May Jun		←
	Jan Feb Mar	Apr May Jun	Jul Aug Sep	Oct Nov Dec	Jan Feb Mar		Jul Aug Sep	←
	Jan Feb Mar	Apr May Jun	Jul Aug Sep	Oct Nov Dec	Jan Feb Mar	Apr May Jun		←
	Last Year				This Year			

The base period is the first four of the last five completed quarters.
 The base period is controlled by the effective date of the claim, not by the date one became unemployed. Using the table above, if the claim is effective during the first three months (the first quarter) of the year, then the base period is the first three quarters in last year plus the last quarter of the previous year. This is true even if the claim is effective on March 31, the last day of the quarter. If the claim is effective during the period of April through June 30, the base period is the four quarters of the prior year.

ALTERNATE BASE PERIOD EXPLAINED								
Oct Nov Dec	Jan Feb Mar	Apr May Jun	Jul Aug Sep	L Oct A Nov G Dec	Jan Feb Mar			← If your claim's effective date is in:
Oct Nov Dec	Jan Feb Mar	Apr May Jun	Jul Aug Sep	Oct Nov Dec	L Jan A Feb G Mar	Apr May Jun		←
	Jan Feb Mar	Apr May Jun	Jul Aug Sep	Oct Nov Dec	Jan Feb Mar	L Apr A May G Jun	Jul Aug Sep	←
	Jan Feb Mar	Apr May Jun	Jul Aug Sep	Oct Nov Dec	Jan Feb Mar	Apr May Jun	L Jul A Aug G Sep	←
	Last Year				This Year			

The base period is the first four of the last five completed quarters.
 The alternate base period (ABP) is the four most recently completed calendar quarters.
 The base period is controlled by the effective date of the claim, not by the date one became unemployed. Using the table above, if the claim is effective during the first three months (the first quarter) of the year, then the base period is the first three quarters in last year plus the last quarter of the previous year. This is true even if the claim is effective on March 31, the last day of the quarter. If the claim is effective during the period of April through June 30, the base period is the four quarters of the prior year.



YOUR BENEFIT RESPONSIBILITIES AND RIGHTS

BENEFIT RESPONSIBILITIES

- You must register for work with SC Works Online Services at jobs.scworks.org.
- You must be able and available for full-time work (**unless** you are specifically authorized by the agency to seek only part-time work).
- You must look for full-time work each week you file for unemployment benefits, unless otherwise instructed by the agency.
- You must file a claim for benefits each week you are unemployed in order to receive benefits. You will file your weekly claim for benefits by telephone or internet. A week of unemployment generally begins on Sunday and ends the next Saturday.
- You should file your weekly claim on Sunday or Monday after your claim week has ended.
- You must file your weekly claims timely. You cannot be paid benefits for any weeks that you do not file for or that you file late.
- You must report any earnings, including tips, on your weekly claim. Gross earnings must be reported when you earn them, **NOT** when you get paid.
- You must periodically report to an SC Works Center. You will be notified when to report. Failure to report when scheduled may result in a denial of your benefits.
- You must complete two (2) of your weekly job searches through SC Works Online Services.
- You must notify DEW of any address change through the MyBenefits portal at mybenefits.dew.sc.gov. This is important so that your tax form 1099-G will be sent to the correct address.
- You may be prosecuted for claiming and receiving benefits to which you are not entitled. You will have to pay back any benefits paid in error.

BENEFIT RIGHTS

This document explains many of your responsibilities and rights that are related to receiving unemployment insurance benefits under the South Carolina Department of Employment and Workforce law.

The purpose of the Unemployment Insurance Program is to pay unemployment benefits to workers who are unemployed through no fault of their own.

Employers pay all costs of the Unemployment Insurance Program. Workers do not pay any part of it.

QUESTIONS

You may have questions about your claim from time to time. If you have questions about your status of your claim, you may call TelClaim toll free at **1.866.831.1724** from 4 a.m. until midnight. If you need assistance applying for benefits or you would like to speak with a claims representative call Telclaim toll-free at 1.866.831.1724 from 8 a.m. to 4 p.m. weekdays.

If you live outside South Carolina, call **1.866.831.1725**.

You have been given an ***Applicant Reference Guide***. It explains all about unemployment benefits and your eligibility requirements. Please read it carefully, or visit dew.sc.gov to learn more about the claims process.

MONETARY ELIGIBILITY

Your monetary determination shows your recent previous employment and wages that are used to establish your weekly and maximum monetary entitlement. Go over it carefully. If you have any wages during the base period that are not included, contact a claims representative at 1.866.831.1724 from 8 a.m. to 4 p.m. weekdays. Missing wages may be added to your monetary determination.

TO BE ELIGIBLE

- You must have worked in covered employment (*an employer who paid unemployment taxes*) during the base period.
- You must be unemployed or working less than full-time and earning less than your weekly benefit amount.
- You must report any work and **all** earnings, including tips, you made during each claim week.

- You must report your gross pay. Only earnings greater than one-fourth your weekly benefit amount will be deducted from your benefit check. You are not entitled to benefits if you have wages equal to or more than your weekly benefit amount.
- You must look for work on your own each week you file a claim.
- You must report to an SC Works center when required.
- You must be ready, willing, and able to return to work immediately.
- You must notify the claims taker if you are in school, or enrolled in a training course.
- You must file your claim each week as instructed in order to receive benefits.
- You may not be considered unemployed if you are self-employed in any activity, including farming or selling on a commission basis.

WAITING PERIOD

You must serve a one-week waiting period after you file your claim before you can receive any benefits, and this week will not be paid. You must be unemployed during this waiting week and otherwise meet the eligibility requirements of the law. In order for this week to establish waiting week credit, any earnings you made during this week must not be greater than your weekly benefit amount.

BENEFIT AMOUNTS

Unemployment benefits are determined by the wages you earned while working in insured employment during a base period. The standard base period is the first four of the last five completed calendar quarters before the effective date of your claim. If you do not qualify using the standard base, you may be eligible for an alternate base period.

During this one-year period, you must have worked in at least two quarters and have earned at least \$1,092 in your high quarter, and at least \$4,455 in total wages in insured employment in order to qualify for these benefits.

Also, your total base period wages must have equaled or exceeded one and one-half times the total of your high quarter wages.

BENEFIT YEAR

Your benefit year is the one-year period beginning with the effective date of your claim. The effective date of your claim is usually the Sunday preceding the date you filed your claim. You may receive benefits during this benefit year, provided you meet all eligibility requirements until your benefit year expires, or you receive the total maximum benefit amount assigned to your claim, whichever comes **first**.

YOU MAY BE DISQUALIFIED

- If you are discharged for cause by your employer.
- If you quit your job without good cause.
- If you voluntarily retire from your job.
- If you refuse to take a referral to a job.
- If you refuse a suitable job offer.

After your disqualification period ends, you will need to reopen your claim by filing another initial claim with the MyBenefits portal at mybenefits.dew.sc.gov.

If you appeal a disqualification determination, you should continue to file your weekly claims. If the appeal is found in your favor, you can only be paid for weeks filed timely.

BENEFITS MAY BE TAXABLE

Unemployment benefits are subject to state and federal income taxes. The [Internal Revenue Service \(IRS\)](#) and the [S.C. Department of Revenue](#) will furnish complete information on how to report and compute the tax.

Individuals have the option of having taxes withheld from their benefits. If you choose to have taxes withheld, both state and federal taxes will be withheld. The tax withholding rate is 10 percent for federal and 7 percent for state taxes.

You will be furnished a statement, Form 1099-G, at the end of the calendar year, showing the amount of unemployment benefits you have received and any taxes withheld. The IRS and the State Department of Revenue will be furnished the same information. This form is mailed at the end of January of each year and is also available on our website after it is mailed.

If you have any questions regarding taxation of your benefits, contact the [IRS](#) or the [S.C. Department of Revenue](#). DEW cannot answer tax questions.

YOU MAY BE PENALIZED

Giving any false information or withholding information in order to obtain or increase benefits is fraud and could be subject to criminal prosecution with penalties ranging from fines to up to 10 years imprisonment. You may also be disqualified from 10 to 52 weeks. You will be required to repay any overpayments.

WHEN DO I STOP FILING? WHAT SHOULD I DO WHEN I RETURN TO WORK?

When you return to full-time work, you must stop claiming weekly benefits. You will be paid only for weeks you claim, so when you stop claiming, your claim stops. If you work less than full-time during the first week, report your earnings for the days you worked.

RIGHT TO APPEAL

You have the right to appeal any decision affecting your claim. The appeal may be filed by a letter addressed to:

S.C. Department of Employment and Workforce
Attention: Appeal Tribunal
P.O. Box 995
Columbia, S.C. 29202

Your appeal must be filed within 10 calendar days, including weekends and holidays, from the mailing date of the disqualifying determination. If the 10th day falls on a Saturday, Sunday or holiday, the appeal period is extended to the next business day.

Your employer also has the right to appeal when he disagrees with a decision. He must follow the same guidelines.

TELCLAIM

TelClaim lets you file your weekly claim and access information about your claim's status.

SC residents can call **1.866.831.1724** from 4:00 a.m. until midnight.

Non-residents can call **1.866.831.1725** from 4 a.m. until midnight.

Both lines are toll free, and services are provided free to claimants.

You can call to check the status of your payment only Tuesdays through Saturdays.

You may speak with a claims representative from 8 a.m. to 4 p.m. weekdays.

MYBENEFITS ONLINE PORTAL

You may file your initial claim and your weekly claim online through the [MyBenefits portal](https://mybenefits.dew.sc.gov) at mybenefits.dew.sc.gov. This easy-to-use service is fast, free and available 24 hours a day.

You can also:

- File your weekly claim through the pay order card (POC) method
- Request a printout verifying eligibility for UI benefits
- Change your contact information (address, phone number, email address)
- Change your payment method
- Check payment status
- Change tax withholding option

- Retrieve 1099 information
- File an appeal

S.C. Department of Employment and Workforce
Unemployment Insurance Division

Mission

To promote economic stability and relieve the hardships of unemployment by using employer contributions to pay benefits to eligible individuals.

Vision

The Unemployment Insurance Division provides a quality service to the public through a well-trained, motivated, ethical, professional workforce; effective management of resources; a positive work environment; and commitment to a continued tradition of excellence.

DEW homepage: dew.sc.gov

File online: mybenefits.dew.sc.gov

TelClaim: 1.866.831.1724



Introducing the South Carolina Department of Employment and Workforce Prepaid Debit Card.



Faster, easier, more secure unemployment insurance benefit payments.

- No waiting for checks in the mail
- Avoid check cashing lines and hassles
- More secure than carrying cash
- Use everywhere Visa® debit cards are accepted—
in store, online and on the phone
- Get access to cash at ATMs,
point of sale terminals and at
banks that accept Visa cards

Sign up today!
Go to www.dew.sc.gov

and select "Prepaid Debit Card" when prompted for a payment option.

A Smart and Easy Choice

The South Carolina Department of Employment and Workforce Prepaid Debit Card is a smart and easy way to receive your benefits. You are automatically approved for this card – no credit check or bank account required.

Everyday purchasing power

Use your card anywhere Visa debit cards are accepted:

- Grocery stores
- Gas stations
- Retail stores
- Restaurants
- Medical offices

Pay bills with your card:

- Utilities
- Phone
- Internet

Greater security

You won't need to carry around large amounts of cash, which could get lost or stolen. If your card is lost or stolen, Bank of America will reimburse you for any unauthorized card transactions, subject to certain terms and conditions set forth in the Prepaid Debit Card Deposit Agreement.

Order your card today by going to
www.dew.sc.gov.
 Select "Prepaid Debit Card" when prompted for a payment option.

Purchase and cash access convenience

There are no fees when you use your card for a purchase at a merchant. Many grocery and convenience stores also offer cash back, without a fee, with a purchase. You can get cash from ATMs and from tellers at banks that accept Visa cards; however, fees may apply.

Fees can be avoided with careful use of your card.

There are no fees for the following:

- Purchases from merchants that accept Visa debit cards
- ATM withdrawals at domestic Bank of America ATMs
- One free teller cash access per week at banks that accept Visa cards
- Unlimited balance inquiries at ATMs and online customer service at www.bankofamerica.com/cashpay
- Live and automated customer service
- One free card replacement per year

The complete Schedule of Bank Fees appears below

Remember to keep track of your balance as funds are limited to the amount of your benefits payments. For your card account activity, a week is defined as Monday through Sunday. Check your balance at anytime for free at www.bankofamerica.com/cashpay or use Automated Customer Service at 1.866.213.4074, or at any Bank of America ATM. Transaction and service fees may apply to your card. Please see Schedule of Bank Fees below.

Schedule of Bank Fees

Bank fees for South Carolina Department of Employment and Workforce Prepaid Debit Card transactions will be charged to your account daily.

Purchase Transactions		ATM Transaction*		Other Service Fees	
Purchase at Visa merchants (signed or using PIN)	No fee	Bank of America ATM Withdrawal Domestic	No fee	Automated Customer Service Inquiry	No fee
Online, phone, mail purchases	No fee	Non-Bank of America Withdrawal Domestic	\$1.50	Live Customer Service Inquiry	No fee
		ATM Withdrawal International (all ATMs)	\$1.50	International Customer Service Inquiry**	No fee
		ATM Balance Inquiries (all ATMs)	No fee	Online Account Information	No fee
		ATM Transaction Decline (all ATMs)	1 waived per week, \$0.50 thereafter	PIN Changes	No fee
				Emergency Cash Transfer Domestic***	\$15.00
Emergency Cash Transfer International**	\$30.00				
Teller Cash Access (available at banks that accept Visa cards) (limited to available balance only)	1 waived per week, \$2.00 thereafter				
Card Replacement Domestic	1 waived per year, \$2.00 thereafter				
Card Replacement—Express Delivery (additional charge)	\$15.00				
Card Replacement International	Quote provided at time of request, as price varies by country				
International Transaction Fee	2% of U.S. dollar amount of transaction				

*ATM owners may impose an additional "convenience fee" or "surcharge fee" for certain ATM transactions (a sign should be posted at the ATM to indicate additional fees); however, you will not be charged any additional convenience or surcharge fees at a Bank of America ATM. An ATM Transaction Decline occurs when you request an amount greater than your balance or you incorrectly enter your PIN more than four times. A Bank of America ATM means an ATM that prominently displays the Bank of America name and logo. Balance inquiries may not be available at all ATMs outside the U.S.

**For collect calls made to customer service from outside the U.S.

***All emergency cash transfers must be initiated through the South Carolina Prepaid Debit Card Customer Service Center.

Note: For any questions related to the above fee schedule, please call the South Carolina Prepaid Debit Card Customer Service Center at 1.866.213.4074, 1.866.656.5913 TTY, or 423.262.1650 (Collect, when calling outside the U.S.). For any questions regarding your unemployment insurance payment amounts and scheduled dates of additions to your Account, please contact the South Carolina Department of Employment and Workforce.



DEW Prepaid Debit Card for Unemployment Compensation

You will receive a debit card if you have enough wages to establish an unemployment claim and you do not specifically request direct deposit to your own bank account.

Benefit payments will NOT be deposited to your debit card if you are determined ineligible and are disqualified from receiving benefits, or if you fail to file a weekly claim.

Your debit card should arrive within five to seven business days after your claim is processed. You should activate your card as soon as you receive it. You will choose your Personal Identification Number (PIN) for use with the debit card when you activate your card.

Benefit payments will be deposited to your debit card only after you have been determined eligible to receive benefits and you have served your waiting week.

To check your balance or determine if a deposit has been made, you may contact Automated Customer Service at 1-866-213-4074, make a balance inquiry at any ATM machine (no fee), or go online at www.bankofamerica.com/cashpay.

A list of frequently asked questions about debit cards can be found on our website, www.dew.sc.gov.

Contact the Prepaid Debit Card Customer Service Center at 1-866-213-4074 for other questions concerning your debit card.

YOU MAY BE SELECTED

YOU MAY BE ONE OF THE CLAIMANTS IN SOUTH CAROLINA SELECTED TO PARTICIPATE IN A SPECIAL PROGRAM TO HELP YOU BECOME REEMPLOYED!

In November 1993, Congress enacted Public Law 103-152. This law instructed each state to establish a system that would identify and assist claimants who may encounter difficulty in returning to satisfactory employment.

The identification of claimants who may benefit from these reemployment efforts is done by a process called "REEMPLOYMENT ASSISTANCE." Reemployment Assistance takes into consideration many of the characteristics of each claimant and identifies those claimants who may need some type of assistance in securing employment, such as:

- ❖ Employment Service
- ❖ Self-Directed Job Service
- ❖ Employment Counseling
- ❖ Job Search Workshops
- ❖ Training and Education

Claimants who are selected to receive reemployment services will be sent a call-in notice which may require them to report to the SC Works Center on a specified date at a specific time.

IF YOU RECEIVE ONE OF THESE NOTICES AND ARE REQUIRED TO COME IN, YOU MUST REPORT ON TIME AS DIRECTED IN THE NOTICE IN ORDER TO CONTINUE TO BE ELIGIBLE FOR UNEMPLOYMENT INSURANCE BENEFITS. IF YOU FAIL TO REPORT AS INSTRUCTED, YOUR BENEFITS MAY BE DISCONTINUED!

Finding a job on your own is difficult.

We want to help.



Trade Adjustment Assistance*

Helping you secure a better future.

FREE BENEFITS!

- ✓ Professional job search assistance
- ✓ Money for job searches
- ✓ Extended Income Support
- ✓ Free training
 - On-the-job training
 - Occupational certificate, diploma, or degree
 - GED/HS diploma
 - Learn English
 - Basic skills upgrade (*Brush up on your math, reading, & writing!*)
- ✓ Gas money for training
- ✓ Extra wages for older workers who find a new job
- ✓ Money and a stipend for job relocation
- ✓ Health Coverage Tax Credit (HCTC)

DID YOU LOSE YOUR JOB DUE TO FOREIGN COMPETITION?

If your answer is 'yes', you may be eligible for services and benefits provided under the Trade Adjustment Assistance (TAA) Program.

TAA is one of the most comprehensive packages of reemployment benefits and support available.

PLEASE TURN OVER FOR MORE INFORMATION!

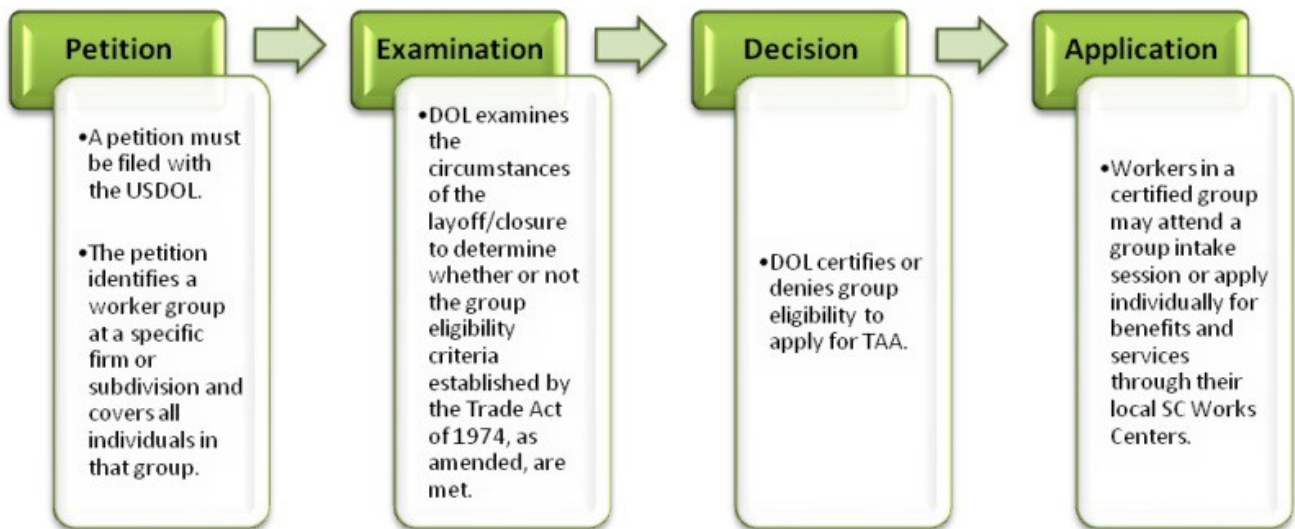
*An Equal Opportunity Reemployment Program. Auxiliary aids and services are available upon request individuals with disabilities



SC WORKS

BRINGING EMPLOYERS
AND JOB SEEKERS TOGETHER

Application Process



Filing a TAA petition with the US Department of Labor (USDOL) is a quick and easy process. It can be done by:

- three affected workers,
- a union or appropriate labor representative,
- the employer, or
- a local SC Works Center representative.

Filing instructions are available online at <http://www.doleta.gov/tradeact/> or at 1-888-DOL-OTAA (1-888-365-6822). You may also write us your questions at TradeInfoSC@dew.sc.gov.

When a company becomes TAA certified, the certification applies only to the worker group of a company, not the individual workers. In order to receive benefits, you must apply in person with a TAA Workforce Specialist at your local SC Works Center.

The TAA program is federally funded. There is no direct cost to the employer or employee.

The goal of the TAA program is to help workers become reemployed in a suitable job as quickly as possible by providing benefits and services tailored to their needs. Benefits vary slightly for petitions numbered 69,999 or less, between 70,000 and 79,999, and 80,000 and above due to Congressional changes in the law in 2002, 2009, and 2011.

- **Eligibility restrictions apply to all benefits.**
- **There are important deadlines associated with many TAA benefits and services.**
- **Each benefit must be applied for individually.**

**IT IS IMPORTANT THAT YOU COMPLETE YOUR INDIVIDUAL APPLICATION AS EARLY AS POSSIBLE.
FAILURE TO DO SO MAY RESULT IN DENIAL OF SPECIFIC SERVICES AND BENEFITS.**

Please visit <http://www.scworks.org/taa.asp> for more information or contact us at TradeInfoSC@dew.sc.gov.

You may also call your local SC Works Center to make an appointment with a TAA Workforce Specialist.

We look forward to serving you!

IMPORTANT INFORMATION FOR CLAIMANTS WHO LAST WORKED FOR A TEMPORARY AGENCY

Section 41-35-110 of the South Carolina Code requires claimants who are receiving Unemployment Insurance benefits after separating from a temporary agency maintain ongoing weekly contact with the temporary agency in order to remain eligible for benefits during any week that they file for benefits.

Your contacts with the temporary agency should be documented on the form UCB-303TA, which will be signed by the temporary agency representative when you make your weekly contact. As an alternative, you may make your contact through e-mail, and retain the e-mail and any response for your records.

It is very important that you make and document your required contacts. Be sure to maintain your records for the full duration of your regular claim.

Temporary agencies may notify the SC Department of Employment and Workforce if you fail to make contact as required. If a failure to maintain contact notification is received, you will be contacted for a fact finding interview.

FAILURE TO COMPLY WITH THE CONTACT REQUIREMENT COULD DELAY OR DISQUALIFY YOU FROM RECEIVING UNEMPLOYMENT INSURANCE BENEFITS.

UCB-TINF
Catalog#: 08882
Rev. 3/11

IMPORTANT NOTICE FOR CLAIMANTS

WORK SEARCH REQUIREMENTS FOR UNEMPLOYMENT INSURANCE CLAIMS

To remain eligible for benefits, you must actively search for work each week that you file a weekly certification for unemployment insurance benefits.

State regulation requires you to perform at least two (2) job searches each week through [SC Works Online Services](#) (SCWOS). You will be ineligible for benefits and not receive payment in any week in which you fail to perform two (2) job searches through SCWOS.

You may receive a waiver from the requirement to perform at least two (2) weekly job searches through SCWOS for good cause. Good cause includes, but is not limited to, verifiable electronic access and/or language barriers, and is determined by the S.C. Department of Employment and Workforce on a case-by-case basis. Please contact us at 1-866-831-1724 if there are verifiable circumstances that would prevent you from being able to perform job searches on SCWOS.

To set up your account, just visit www.jobs.scworks.org and click on the "Not Registered" link in the upper right hand corner of the screen. Then login with your username and password. If you already have a username and password but need help remembering them, a link to recover those is also in the top right-hand corner of the screen. If you need help registering or using the site, please contact us at 1-866-831-1724. Also to reset your password for your original username, click on the "[Forgot username/password?](#)" link on the SC Works Online Services page.

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