

# Filing for Unemployment Insurance Benefits in Missouri

## Basic Facts and Procedures



- This program pays unemployment insurance (UI) benefits to workers who are unemployed through no fault of their own.
- Employers pay UI taxes based on the wages paid to employees in order to provide these benefits.  
***There are no deductions from your wages.***
- Some former employers may be notified when you file a UI claim.

### WHEN to File

You should file your new or renewed UI claim for benefits as soon as you are separated from your employer, otherwise benefits may be delayed. The new or renewed claim is effective the week in which it is filed.

### What You Need to File a UI Claim

1. Your Social Security Number (SSN). *Your claim cannot be processed without your SSN.*
2. The name and complete mailing address of the very last employer for whom you worked, whether full-time, part-time, or temporary work.
3. The date you last worked for your very last employer.
4. The Member Four copy of your DD214 if you performed active military service during the last 18 months.
5. Your total earnings for the week before deductions, including any vacation, holiday, or Worker Adjustment and Retraining Notification (WARN) pay.

### Two Ways to File a UI Claim

#### 1. Telephone

To file new and renewed UI claims, or to speak with a representative, call the Regional Claims Centers (RCCs) from 8 a.m. to 5 p.m. Central Time, Monday - Friday. To file weekly certifications (claims) and make automated inquiries regarding your UI claim, you may call the RCCs 24 hours a day.

#### RCC Local Numbers

Jefferson City .....	573-751-9040
Kansas City .....	816-889-3101
St. Louis .....	314-340-4950
Springfield.....	417-895-6851
Outside Local Number Area.....	800-320-2519

***\*IMPORTANT\****: At times, the RCCs will be busy when you call. If your call is not answered on your first try, please continue calling every few minutes until your call is answered. **Once you are “on hold,” please stay on the line. Hanging up and calling back only increases your wait time as you will again be put at the back of the line waiting to speak with a representative.**

#### 2. Internet

(Available from 12:31 a.m. Sunday to 11:30 p.m. Saturday Central Time.)

File your new or renewed claim or weekly certification (claim), or receive information regarding UI and your claim at: [www.mocclaim.mo.gov](http://www.mocclaim.mo.gov). If filing online, once the claim is filed, you will receive confirmation. **Keep this for your records.**

### Creating a Personal Identification Number (PIN)

While filing your claim, you will be asked to establish a PIN. The PIN is a four-digit number. It protects your privacy. No one can access your claim without your SSN and PIN. Your PIN has the same legal authority as your signature on a paper document. **Keep your PIN confidential!** *It is your responsibility to remember your number. If you forget your PIN, you should call the RCC serving your area, and follow the menu prompts.*

### You MUST Follow These 3 Steps while you are without full-time work and receiving UI benefits

***\*Failure to do so may result in denial of benefits.***

1. **File** your initial or renewed claim as soon as you become unemployed. Then continue filing a weekly certification (claim) **every week** (as early as Sunday). If you start working full time again, stop filing your weekly certifications (claims). Your UI claim will close automatically after 28 days.
2. **Report** in person to a Missouri Division of Workforce Development (DWD) Career Center or four-week reporting location once **every four weeks** if required. *Reporting late may result in delay or denial of your UI benefit payments.*
  - Visit [www.missouricareersource.com](http://www.missouricareersource.com) and click “Locate a Missouri Career Center” to find a location. **Be sure to have your PIN with you when you report.**

- DWD staff will help you register for their online career search resources, get help with résumé writing, and participate in mock interviews to help you get back to work faster.

### 3. **Search** actively for work if required.

- Make enough contacts each week with potential employers to meet the required number you were given when you registered (this number varies according to your area). *Failure to do so may result in denial of benefits.*

Record all of your job contacts on the “Work Search Record” or on a sheet of paper.

Download the form at:

[www.labor.mo.gov/DES/Forms/4541-AI.pdf](http://www.labor.mo.gov/DES/Forms/4541-AI.pdf).

**\*IMPORTANT\*: In order to continue receiving UI benefits, you must repeat these steps while you are unemployed and wish to receive benefit payments.**

## Mail You Will Receive After You File an Initial UI Claim

- Monetary determination indicating the amount of UI benefit payments you may be eligible to receive if all qualifications are met; and,
- “What You Need To Know About Unemployment Insurance In Missouri” (MODES-INF-170-11) pamphlet that you must read immediately. This also can be found on the Internet at: [www.moclaim.mo.gov](http://www.moclaim.mo.gov).

## Methods to Receive UI Benefit Payments

1. **Direct Deposit:** UI benefit payments are sent directly to your checking or savings account. Choose this method when filing your initial claim, or if you would like to select it later on, visit [www.moclaim.mo.gov](http://www.moclaim.mo.gov) and select “Change My Payment Method” or call your RCC and follow the prompts. If you have previously established a direct deposit account, that information will carry over to a new claim unless you change your payment method or update your account information.

OR

2. **Missouri Access (MO Access) MasterCard®:** If you do not choose to use direct deposit, you will receive your UI benefits on the prepaid debit card. It will be mailed to you within two weeks of establishing your UI claim with instructions. **The card will arrive in a plain, unmarked envelope** with the return address: P.O. Box 779, Jefferson City, MO 65102-0779. Check your mail carefully. If you do not receive the card within two weeks or if it was lost or stolen, call MO Access at 888-775-3445. If you have previously been sent a debit card and it has not expired, you will not be issued a new card.

**\*IMPORTANT\*:** The following payments may be deductible from your UI benefits:

- a. Wages earned in the week claimed;
- b. Vacation pay;
- c. Holiday pay,
- d. Worker Adjustment and Retraining Notification (WARN) pay;

- e. Employer pensions; and
- f. Workers’ Compensation.

## Your APPEAL RIGHTS

If you are denied UI benefits, you may appeal the decision by mail or fax to the address listed on the determination. Appeal rights and time limits are explained on the determination. You will receive information through the mail regarding how to appeal the determination. Continue to make your weekly certifications (claims) while you are waiting for the appeal hearing and decision.

## SCHOOL ATTENDANCE

Call your RCC before you begin any school/training. You may be able to attend school/training under the Workforce Investment Act (WIA), Trade Adjustment Assistance (TAA), or Director Approved Training programs and still receive UI benefits.

## IMPORTANT DEFINITIONS You Need to Know

### Base Period

The first four of the last five completed calendar quarters immediately prior to the filing of an initial claim for UI benefits. Wages paid during this period are used to figure the weekly and maximum UI benefit amounts.

### Benefit Year

The 365 day benefit period a valid claim is in effect beginning with the Sunday prior to the date a new UI claim is filed and lasting one year from that date.

### Benefit Amount

The UI benefit amounts in Missouri range from \$35 to \$320 per week. The amount you receive is figured on your base period wages. The maximum benefit amount (MBA) payable during your benefit year is 20 times your weekly benefit amount (WBA), or one-third of your base period wages, whichever is less. Wage credits each quarter are limited to 26 times your WBA.

### Waiting Week

The waiting week is the first week of your claim for which you are eligible for benefits, but not paid. **You must file a weekly certification (claim) for this week.** You may receive compensation for the waiting week as the last payment on your regular UI claim.

## Your Personal Information

Your SSN is used under the authority of Chapter 288, RSMo, and 8 CSR 10-4.010 of Missouri law, and under the Internal Revenue Code of 1986 [26 USC §§ 85, 6011(a), 6050B and 6109(a)]. If you file a claim, your SSN will be used to report UI benefit payments to the Internal Revenue Service (IRS) as income that is potentially taxable. It will be used as a record for processing your claim, for statistical purposes, and to compare records with other state and federal agencies. Information submitted to the Division of Employment Security (DES) by you, or your current or former employer may be requested and utilized for other governmental purposes including, but not limited to, verification of eligibility under other government programs.

For Trade Adjustment Assistance (TAA) Information, visit [www.doleta.gov/tradeact](http://www.doleta.gov/tradeact).