



## **MassHire Rapid Response Employee Meeting**

Rapid Response is a federally mandated program through the Workforce Innovation Opportunity Act (WIOA). We assist **dislocated workers** during layoffs and we assist you in securing a new job or career as quickly as possible.

# Rapid Response Individual Services can consist of:

- Resume Critique and Assistance
- One on One Meetings
- Understanding how LMI can be useful in job search
- What to expect from a MassHire Career Center

If immediate re-employment is not the answer, Rapid Response will connect you with a MassHire Career Center, which can provide a variety of training opportunities.

#### **MassHire Career Centers**

- The MassHire Career Centers provide the support you need from unemployment to re-employment
- The Career Center staff can help you with your job search by assessing your marketability or need for upskilling and training

### **Career Center Services for JobSeekers**

- Career Center Seminar (CCS) and Reemployment Services and Eligibility Assessment (RESEA)
- Access to MassHire JobQuest, job search assistance, career and job search skills coaching, workshops and training opportunities program (Section 30)
- Veterans & Spouse Services

# **Opening an Unemployment Claim**

### Ways to file a claim

- o Online at www.mass.gov/dua
- o Monday through Friday by Phone (**TeleClaim**) at (877) 626-6800

### **Information Needed to File**

- Social Security Number/Alien Registration
- Email Address
- Employment Start & End Dates
- SF 8 and/or Agency code and address
- Banking Information
- o Dependent Social Security Number and Date of Birth, if applicable
- Reason for Separation Lack of Work (Lay-off)

## **Identity Verification – United States Postal Service (USPS)**

When you file a claim for unemployment benefits, you may be required to verify your identity in person at a United States Postal Service office.

## If notified to verify your identity through a secondary verification:

- You will need to submit identification in person at a local United States Post Office
- You will have seven (7) days to verify your identity. Please check your inbox frequently

Once your identity has been verified, DUA will process the results.

<sup>\*</sup>Failure to complete identification verification will result in denial of benefits





### How your Unemployment Insurance Benefits are Determined

- Once your claim is established, a "benefit credit" is calculated
- The benefit credit is the total amount of benefits you may be eligible to receive during your "benefit year"
- Your "benefit year" is the 52 weeks following the effective date of your claim
- A "benefit rate" is the amount of your weekly benefits
- The "benefit rate" is determined using your two highest quarters and you will receive about 50% of your average gross weekly wage. You can fill out the wage request form 935 and upload paystubs and/or W-2 at <a href="https://www.mass.gov/forms/federal-employee-unemployment-insurance-filing">www.mass.gov/forms/federal-employee-unemployment-insurance-filing</a>
- As of October 2024; the current maximum benefit rate is \$1,051 per week
- The maximum number of weeks a claimant can receive regular UI benefits is up to 26 weeks

# **Dependent Allowance**

- A Dependent Allowance of \$25 per child is available if you provide more than 50 percent of the child's support.
   This is offered to one parent or guardian for each child
- Dependent Children must be under 18 years of age, or under 24 attending school full time or any age if the child is unable to earn wages due to mental or physical incapacity.

### **Pensions**

If you are receiving pension payments from an employer you worked for during the previous 15 months, this payment may or may not affect Unemployment Benefits. Social Security Retirement Benefits do not affect Unemployment Benefits.

### **Taxes and Deductions**

- You may request taxes be withheld from your weekly benefits when you open your claim
- Current Tax Withholding Rates
  - o Federal Income Tax of 10% or Massachusetts State Income Tax of 5% or both combined
- The Department of Unemployment Assistance (DUA) does not automatically withhold taxes

### **Receiving Your Unemployment Insurance Benefits**

- Once you are determined eligible, your first week of unemployment is considered your waiting period for which you will not receive benefits
- All payments will be paid to you weekly by either direct deposit or debit card the payment method will be locked five hours after filing a new claim
- For direct deposit you will need to submit your banking information online or call into the Direct Deposit
  Line 617 626-6570. For the DUA provided debit card, please contact (844) 532- 0696 or visit USBankReliaCard.com for assistance

## **Requesting Weekly Benefits**

- Log into your UI Claim home page where you can certify online weekly by clicking on the "Request Benefits" link
- Use the DUA's TeleCert Line at (617) 626-6338 which is available daily from 6:00am to 10:00pm
  - In order to use TeleCert, you must first create a PIN by calling the DUA PIN Selection Line at (617) 626-6943
- When answering the questions, remember to answer for the previous week and according to the dates provided
- Remember you must be available for work, capable of working and seeking work to receive benefits





## **Webcert/Telecert Questions**

- 1. Were you available for work and capable of working?
- 2. Did you complete 3 work search activities?
- 3. Did you work and earn wages? (This includes work performed in self-employment.)
  - i. If yes, a dropdown menu will be provided (complete all required sections).
- 4. Did you apply for disability benefits, workers' compensation, or a company or union pension that had not been reported to us before now?
  - i. If yes, a dropdown menu will be provided (complete all required sections).

#### You can work Part-Time and collect benefits

- If you work PT hours during weeks in which you request UI benefits, the amount you earn may affect your benefits for that week. You must report the gross PT earnings for the week.
- Any earnings greater than 1/3 of your weekly benefit amount will be deducted dollar-for-dollar
  - 1/3 is also referred to as "Earnings Disregard"

### **Job Search Requirements**

 To continue receiving benefits, you must look for work at least 3 times per week. You must also keep a record of your work searches using the <u>Work Search Activity Log</u>

#### **Health Insurance**

- When you are separated from a job, you may be offered COBRA by your employer. COBRA requires that group
  health plans sponsored by employers offer employees and their families the opportunity for a temporary extension of health coverage.
- You may contact the US Department of Labor Employee Benefit Security Administration (EBSA) with questions about COBRA or retirement benefits at 866-444-3272 or visit www.dol.gov/EBSA

#### **Massachusetts Health Connector**

- Before deciding on COBRA, you may want to apply through the Health Connector, which provides affordable
  health coverage, including low and no-cost plans through the ConnectorCare program. Some people may also
  qualify for MassHealth plans.
- Get an estimate of the plans and savings that may be available to you: <a href="https://betterhealthconnector.com/get-an-estimate">https://betterhealthconnector.com/get-an-estimate</a>
- You will need to apply, enroll, and pay for your first premium by the 23rd of the month before your coverage
  can start on the first of the following month. Apply online at <a href="https://www.mahealthconnector.org">www.mahealthconnector.org</a>
- Free enrollment assistance is available through the Health Connector customer service and across Massachusetts through community partner organizations.
- Customer Service line 877-623-6765
- https://www.mahealthconnector.org/help-center/in-person-help

# I'm Hired! Now What?

Once you find employment whether before the layoff or after, please inform your local Rapid Response team. By doing so you ensure the Rapid Response team can continue to assist others in similar circumstances.