

Unemployment Insurance Reference Guide

<p>New York State DOL Website</p> <p>www.labor.ny.gov</p>	<p>Department of Labor Webpage</p> <ul style="list-style-type: none"> • Access online services • View Claimant Handbook in 17 languages • Get general information on UI Benefits • Use JobZone to look for work and record your work search activities • See UI Warnings & Advisories • Ask questions using Perkins the UI Bot 	<p>Online Services – sign in with your NY.gov ID</p> <ul style="list-style-type: none"> • File a claim • Claim weekly benefits/reopen claim • Update address & phone number • Choose or change payment option (Direct Deposit/Direct Payment Card) • View benefit payment records • Download duplicate Form 1099G <p>Follow instructions online to create your NY.gov ID</p>
<p>To Create or Use an NY.gov ID</p>	<ul style="list-style-type: none"> • Go to www.labor.ny.gov/signin • Need Help? Call (800) 833-3000 from 8:30 am to 4:30 pm, Monday-Friday. Press Option 2 to speak to a representative. 	
<p>Telephone Claims Center (TCC) Numbers</p> <p>Hours: Monday – Friday 8 am – 5 pm</p>	<ul style="list-style-type: none"> • (888) 209-8124 • TTY/TTD users: Call a relay operator at (800) 662-1220 and ask the operator to call (888) 783-1370. • Video Relay Service users: If you use a Video Relay System or another type of relay service, contact your relay operator and ask the relay operator to call (888) 783-1370. • Secure email: Sign in at www.labor.ny.gov/signin and click on the envelope icon at the upper right of your Account Overview page. • General fax number: (518) 457-7300 Recommend calling later in the week 	
<p>To Apply for Benefits (file a claim)</p>	<p>You can file a claim:</p> <ul style="list-style-type: none"> • Online at: www.labor.ny.gov/signin • Telephone: Call our Telephone Claims Center at: (888) 209-8124 (Monday-Friday 8 am-5 pm) <p>Translation services are available.</p>	<p>Call M-F 8am-5pm on the day that corresponds to the first letter of your last name:</p> <p>Mon = A-F Tues = G-N Wed = O-Z Thur & Fri = if you missed your filing day</p>
<p>To file a claim you will need:</p>	<ul style="list-style-type: none"> • Your Social Security number • Your mailing address & zip code • Telephone number where we can reach you during business hours processing • NYS driver license or motor vehicle ID recent card number • Your alien registration number (if not US citizen and have a card) • Name, address, zip code & phone number for all of your employers in the last 18 months • Any payroll documents from employers in the past 18 months to help in the claims • For Military Service: A copy of your most separation form DD214 (Member 4) • For Federal Employment: A copy of your SF8 and SF50 	

<p>To Claim Weekly Benefits</p>	<ul style="list-style-type: none"> • Online: Go to www.labor.ny.gov/signin • Telephone: Use our Tel-Service automated phone system, 24 hours a day, 7 days a week. <ul style="list-style-type: none"> ○ (888) 581-5812 ○ TTY/TDD users (hearing impaired): Call a relay operator at (800) 662-1220 and ask the operator to call (888) 783-1370. <p>Video Relay users: If you use a Video Relay System or another type of relay service, contact your relay operator and ask the relay operator to call (888) 783-1370.</p>
<p>Language Services</p>	<p>The TCC has English, Spanish and Chinese speaking staff and offers translation services for more than 100 languages. Claimant Handbooks and the “How to File an Unemployment Insurance Claim” leaflet are available in – English – Spanish – Albanian – Arabic – Bengali – Chinese – French – Greek – Haitian-Creole – Hindi – Italian – Japanese – Korean – Polish – Russian – Urdu – Yiddish.</p>
<p>Services for the Hearing Impaired and Visually Impaired</p>	<ul style="list-style-type: none"> • TTY/TTD users: Call a relay operator at (800) 662-1220 and ask the operator to call (888) 783-1370. • Video Relay Service users: If you use a Video Relay System or another type of relay service, contact your relay operator and ask the relay operator to call (888) 783-1370. • Braille Claimant Handbook: Call the Division of Equal Opportunity Development at (518) 457-1984 for a copy.
<p>Eligibility</p>	<p>In order to receive benefits you must:</p> <ul style="list-style-type: none"> • Have lost employment through no fault of your own • Have enough prior earnings from employment to establish a claim • Be ready, willing and able to work and • Be actively seeking work and keep a record (online or written) of your efforts for each week you claim benefits
<p>Benefit Rate \$869 as of 10/6/25</p>	<p>Your benefit rate is how much money you will receive in UI Benefits each week. We mail you a Monetary Benefit Determination after you file your claim. It will tell you if you have enough wages to qualify for benefits and if so, what your weekly benefit rate will be. It will tell you if you do not have enough wages to qualify for benefits. It is not a decision on your eligibility for UI benefits. It shows whether you have enough earnings to qualify.</p>
<p>Establishing a Weekly Benefit Rate</p>	<p>To establish a weekly benefit rate you must meet all three of the following:</p> <ul style="list-style-type: none"> • You must have worked and been paid wages in jobs covered by Unemployment Insurance two calendar quarters. • For claims filed in 2026, you must have been paid at least \$3,500 in wages in one of the calendar quarters (this amount is an increase from \$3,400 for claims filed in 2025). • The total wages paid to you must be at least 1.5 times the amount paid to you in your high quarter. Your high quarter is the quarter of your base period in which you were paid the most money. Exception: If your high quarter wages were \$19,118 or more, you must have been paid at least \$9,559 (half of \$19,118) total in the other three quarters of your base period.

<p>How We Calculate Your Weekly Benefit Rate</p>	<p>If you were paid wages in all four quarters of your base period and your high quarter wages are:</p> <ul style="list-style-type: none"> • More than \$3,575: Your benefit amount is your high quarter wages divided by 26. If this calculation is less than \$143, your benefit rate is \$143. <ul style="list-style-type: none"> ○ Example 1: Your high quarter wages are \$4,030. Your weekly benefit amount is \$155 ($\\$4,030 \div 26 = \\$155$). ○ Example 2: Your high quarter wages are \$3,600. This results in a benefit rate of \$138.46 ($\\$3,600 \div 26 = \\$138.46$). Since this is less than \$143, your benefit amount is \$143. • \$3,575 or less: Your benefit amount is your high quarter wages divided by 25. <ul style="list-style-type: none"> ○ Example: Your high quarter wages are \$3,450. Your weekly benefit amount is \$138 ($\\$3,450 \div 25 = \\$138$). <p>If you were paid wages in only two or three quarters of your base period and your high quarter wages are:</p> <ul style="list-style-type: none"> • More than \$4,000: Your benefit amount is the average wages of your two highest quarter wages, divided by 26. If this calculation is less than \$143, your benefit amount is \$143. <ul style="list-style-type: none"> ○ Example: Your high quarter wages are \$4,500 and your next highest quarter wages are \$4,288, an average of \$4,394 ($\\$4,500 + \\$4,288 = \\$8,788$; $\\$8,788 \div 2 = \\$4,394$). Your benefit amount is \$169 ($\\$4,394 \div 26 = \\$169$). • \$3,576 to \$4,000: Your benefit amount is your high quarter wages divided by 26. If this calculation results in less than \$143, your benefit amount is \$143. <ul style="list-style-type: none"> ○ Example: Your high quarter wages are \$3,576. This results in a benefit rate of \$137.54 ($\\$3,576 \div 26 = \\$137.54$.) Since this is less than \$143, your benefit amount is \$143. • \$3,575 or less: Your benefit amount is your high quarter wages divided by 25. <ul style="list-style-type: none"> ○ Example: Your high quarter wages are \$3,450. Your weekly benefit amount is \$138 ($\\$3450 \div 25 = \\$138$).
<p>Request for Reconsideration</p>	<p>If wages and/or employers are missing from your Monetary Benefit Determination notice you can do one of the following:</p> <ul style="list-style-type: none"> • Complete and return the Request for Reconsideration (TC 403HR) (We send it with the Monetary Benefit Determination.) You can find it online at: www.labor.ny.gov "Get Unemployment Assistance", "Forms & Publications", under Claimant Forms. • Send us an email (sign into your online services account with your NY.gov ID and select "messages"). • Call our Telephone Claims Center (see page 1). <p>We must receive your Request for Reconsideration form within 30 calendar days from the date mailed as shown on the Monetary Benefit Determination.</p>
<p>Length of Claim</p>	<p>A claim lasts one year (benefit year). You can receive 26 full weeks of benefits.</p>
<p>What if I work part time?</p>	<p>If you work part-time and earn less than the maximum benefit rate, you may receive partial benefits as follows:</p> <ul style="list-style-type: none"> • 0 – 10 hours of work = your full weekly benefit rate • 11 – 16 hours of work = $\frac{3}{4}$ of your full weekly benefit rate • 17 – 21 hours of work = $\frac{1}{2}$ of your full weekly benefit rate • 22 – 30 hours of work = $\frac{1}{4}$ of your full weekly benefit rate • 31 or more hours of work = No benefits due

<p>How do I claim weekly benefits?</p>	<p>To claim weekly benefits:</p> <ul style="list-style-type: none"> • Go online at www.labor.ny.gov/signin (You will need a NY.GOV ID to sign up for an online account). • By phone, call Tel-Service toll-free at (888) 581-5812. • For TTY/TDD users, call a relay operator at (800) 662-1220 and ask the operator to call (888) 783-1370. • By Video Relay Service users, contact your relay operator and ask them to call (888) 783-1370. <p>The first full week of your Unemployment Insurance Claim is an unpaid waiting week. You cannot be paid any benefits for this waiting period by law. An unemployment week runs from Monday to Sunday. You should claim weekly benefits for the previous week on the last day of that week (Sunday) through the following Saturday. Any certification made on a Sunday is for the week ending that day.</p>
<p>Payment Options</p>	<p>If you applied:</p> <ul style="list-style-type: none"> • Online - you can receive your benefits by direct deposit or by debit card • Over the phone - you will receive your benefits via debit card
<p>Debit Card</p>	<ul style="list-style-type: none"> • It allows you to withdraw your benefits from an ATM (Automated Teller Machine) and make purchases wherever MasterCard is accepted • Only the Department of Labor can deposit money into the debit card account • You will be mailed a Way2Go debit card automatically unless you sign up for direct deposit. <p>For questions call Way2Go Customer Service at (844) 649-9845.</p>
<p>Direct Deposit</p>	<p>To register for direct deposit, you will need your bank routing number and your checking account number. You can register for direct deposit or change your banking information online:</p> <ul style="list-style-type: none"> • 7:30 am - 7:30 pm Monday - Thursday • 7:30 am - 5:00 pm Friday • 12:01 am Saturday - 7:00 pm Sunday
<p>How to Check Payment History</p>	<ul style="list-style-type: none"> • You can check the status of your payment on our website at www.labor.ny.gov/signin. On your Account Overview page, click on "Unemployment Services," then "View Payment History." • You can call our Tel-Service automated telephone service at: <ul style="list-style-type: none"> • (888) 581-5812 • TTY/TDD users: Call a relay operator at (800) 662-1220 and ask the operator to call (888) 783-1370 • Video Relay Service users have your relay operator call (888) 783-1370
<p>Change Your Address or Phone Number</p>	<p>Notify us if your address/phone number changes:</p> <ul style="list-style-type: none"> • On our website at www.labor.ny.gov/signin • Call the TCC at (888) 209-8124 selection menu option for "PIN or Address Changes" • Notify Way2Go Customer Service at (844) 649-9845 if you have a Way2Go debit card

<p>Hearing Process</p>	<p>To request a hearing online at www.labor.ny.gov/signin. Sign into your account and click on the envelope icon at the upper right of your Account Overview page. Then from the drop-down choices select:</p> <ul style="list-style-type: none"> • “Hearings and Appeals” as the first subject line • “I want to request a hearing” as the second line <p>To request a hearing via mail write to: NYS Department of Labor * Include the last 4 digits of your social security number PO Box 15131 * Mail your letter no later than 30 days from the date of the determination Albany, NY 12212-5131</p>	
<p>Request an Appeal of an Administrative Law Judge’s Decision</p>	<p>To request an appeal write to: Unemployment Insurance Appeal Board PO Box 15126 Albany, NY 12212-5126</p> <p>Or Fax it to: (518) 402-6208</p> <p>* Mail your letter no later than 20 days from the date of the ALJ’s decision.</p>	<p>Hearing Section Offices: For questions about a hearing or appeal, call 518-402-0205.</p>
<p>599 Training Program</p>	<p>Training programs must meet certain requirements to be approved for the 599 Program.</p> <ul style="list-style-type: none"> • Call the 599 Training Program Central Review Unit at: (518) 402-0189. • You must apply for the 599 Program within the first 13 weeks of your claim in order to receive the maximum benefits. Approval will depend on your eligibility for the 599 program and available funds. • Contact your local New York State Career Center to help you find a program in your area. • To find your closest NYS Career Center go to www.labor.ny.gov or call the Department of Labor Contact Center at (888) 4-NYSDOL ((888) 469-7365) between 8:30 am and 4:30 pm. 	
<p>UI Fraud</p>	<p>Unemployment Insurance Fraud Hotline</p> <ul style="list-style-type: none"> • Call (888) 598-2077 • Online at: www.labor.ny.gov <ul style="list-style-type: none"> ○ Look for the Report Fraud flag at the bottom of the page <p>You do not need to give your name when you report fraud.</p>	

Understanding Your “Base Period”

Your weekly Unemployment Insurance benefit payment amount depends on how much you were paid during a “base period.” A base period represents one year of your work and wages (four calendar quarters). Calendar quarters are three-month blocks of time shown in the chart below. Wages earned in your base period are used to calculate your benefit rate. Your benefit rate is the amount of money you receive if you are eligible for a full week of Unemployment Insurance benefits.

There are two types of base periods shown in the chart below. The **Basic Base Period** is the **first four** of the **last five** completed calendar quarters before the quarter in which you file for benefits. If you have enough wages in your Basic Base Period, we use it when we calculate your benefit payment.

If you do not have enough wages in your Basic Base Period, we use your **Alternate Base Period** to calculate your benefit payment. The Alternate Base Period is the last four completed calendar quarters before the quarter in which you file for benefits. **Important: If you have enough wages in your Basic Base Period, we do not automatically check to see if your benefit rate would be higher if your Alternate Base Period is used instead.** If you think your benefit payment would be higher using your Alternate Base Period, you can ask us to use your Alternate Base Period to calculate your benefit amount. However, if you choose to use the Alternate Quarter wages for your current claim, you cannot use these wages again in the future. This may affect your ability to qualify for a future claim.

For all base periods, the quarter in which you file for benefits does not count as part of your base period. This means that wages earned during the quarter you filed will not be used to calculate your benefit rate.

How Base Period Works (Example only. Your actual quarters may differ from those shown.)

----- Previous Year -----				----- Current Year -----	
1st Quarter January 1 - March 31	2nd Quarter April 1 - June 30	3rd Quarter July 1 - September 30	4th Quarter October 1 - December 31	5th Quarter January 1 - March 31	Quarter you filed for benefits April 1 - June 30
Basic Base Period Wages paid to you during these four quarters make up your Basic Base Period.					
Alternate Base Period Wages paid to you during these four quarters make up your Alternate Base Period.					

Example:

5/2 = Last day of work

5/5 = Claim effective date – A claim is effective the Monday of the week the claim was filed.

An unemployment week is a Monday through Sunday period. Benefit credit for the unpaid waiting period may be claimed as early as the following Wednesday. Remaining weeks may be claimed as early as the Sunday the unemployment week ends.

The Month of May

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
			May 1	2 Last Day of Work	3	4
5 Claim Effective Date Waiting Period	6 Waiting Period	7 Claim filed	8 Waiting Period	9 Waiting Period	10 Waiting Period	11 Waiting Period