

Claimant Guide: Your Rights & Responsibilities When Claiming Unemployment Insurance Benefits



**KENTUCKY EDUCATION & LABOR CABINET
Office of Unemployment Insurance
PAM-UI-400/ES-513
(Rev. 02/25)**





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Office of Unemployment Insurance

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IMPORTANT: This document contains information about your rights, responsibilities, and/or benefits. It is important that you understand the information provided in this document. Call 502-564-2900 for translation assistance and for the Telecommunications Relay Service (TRS) dial 711.

IMPORTANTE: este documento contiene información significativa sobre sus derechos, responsabilidades, obligaciones o beneficios de indemnización por desempleo. Es muy importante que usted entienda la información contenida en este documento. Llame al número 502-564-2900 para asistencia de traducción y una mejor comprensión de este documento; para el Servicio de Retransmisión de Telecomunicaciones (TRS) marque 711.

Kentucky Unemployment Insurance (UI) Quick Guide

- A. You must provide your Social Security Number or alien registration number when filing a claim. Personal information is required when you log in, call, or contact our office about your claim.
- B. All information provided on your claim should be entered by YOU and must be true and accurate.
False information or misrepresentation is considered UI fraud.
- C. File your initial claim for benefits as soon as possible after you become unemployed or experience a significant reduction in hours.
- D. Claimants must be unemployed through no fault of their own. We will notify your employer that you have filed a claim.
- E. **All claimants must be able, available, and seeking suitable work** each week in order to be eligible for benefits.
- F. **You must seek full-time work and make at least five job search activities per week.**
(See [Work Search](#) section for details and exceptions.)
- G. You must report all wages earned during a week that you request unemployment. **Failure to report earnings is considered UI fraud.**
- H. Claims must serve a Waiting Week. Benefits are not paid for the first week that you are eligible.
- I. Keep your mailing address, phone number, and email address updated in the online claim portal. The U.S. Postal Service does not forward UI documents.
- J. **You are responsible for requesting your benefits on time.** Benefits are claimed every two weeks. Your first benefit request will be 13 days after the date you file the claim. You cannot request sooner than 13 days after you file your claim.
- K. If you receive a Notice of Determination that you are not payable for benefits, you may appeal the decision.
- L. Continue to request benefits while your claim is in the fact-finding phase or during the appeal process.

The Unemployment Insurance Process



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Introduction

Reading the Claimant Guide

This guide provides important information about Unemployment Insurance benefits in Kentucky. When you file your claim, you will be asked to certify that you have received and understand this document. **Please read it carefully.** This guide explains how to file a claim, who is eligible, how to request your benefits, and what to expect. For further information or assistance, please visit our website at [KCC.KY.GOV](https://kcc.ky.gov) or call 502-564-2900.

What is Unemployment Insurance?

Unemployment Insurance (UI) is temporary financial assistance for people who are unemployed through no fault of their own. Unemployment Insurance, also called unemployment compensation, is a joint program between Kentucky and the U.S. Department of Labor. Each state has its own set of eligibility requirements based on federal law. Your benefit amount is based on how much money you made during a specified period, as reported by your employer. **Workers do not pay into the UI program.** UI benefits come from employer taxes and are never deducted from a worker's paycheck. Employers are notified when you file a claim and are asked to provide information. However, all eligibility decisions are made by the Office of Unemployment Insurance. Eligible individuals may receive between 16 and 24 weeks of UI benefits during one benefit year. The duration of benefits depends upon the State Average Unemployment Rate at the time of filing. Traditional UI benefits are paid every other week. The maximum benefit amount is \$694 per week for claims filed on or after July 7, 2024.

To be eligible for benefits you must:

- (1) Be unemployed or working less than full-time
- (2) Have earned enough money to establish a valid claim
- (3) Be unemployed through no fault of your own
- (4) Be able to work, available for work, and looking for work

Who is eligible?

UI benefits are for individuals who are either totally unemployed or working less than full-time while looking for full-time work. To claim benefits in Kentucky, you must have earned wages in Kentucky during your base period (see [Base Period](#), page 15). If you did not work in Kentucky in the last 18 months, you must apply in a state where you worked. You cannot file a claim in Kentucky if you have a valid claim in another state.

You must be able to work and available for work **each week** to receive benefits. You must also be making a reasonable effort to find new full-time work and provide details about your job search (see [Work Search Requirements](#), page 23).

Filing Your Claim

Filing Options

You can file your claim online at KCC.KY.GOV or by phone at 502-564-2900. File your claim as soon as possible after becoming unemployed or after a significant reduction in your hours. **Do not wait to file your claim.**

Any information you provide for you claim may be verified through the Social Security Administration. All information you provide must be accurate at the time you file. Your Social Security Number will be shared with other agencies, as authorized by law.

There is never a charge or fee for filing for benefits through our website or by phone. Beware of predatory or fake websites that charge a fee. These websites are not affiliated with the Office of Unemployment Insurance. Official Kentucky websites end in ".ky.gov."

Information You Need to File a Claim:

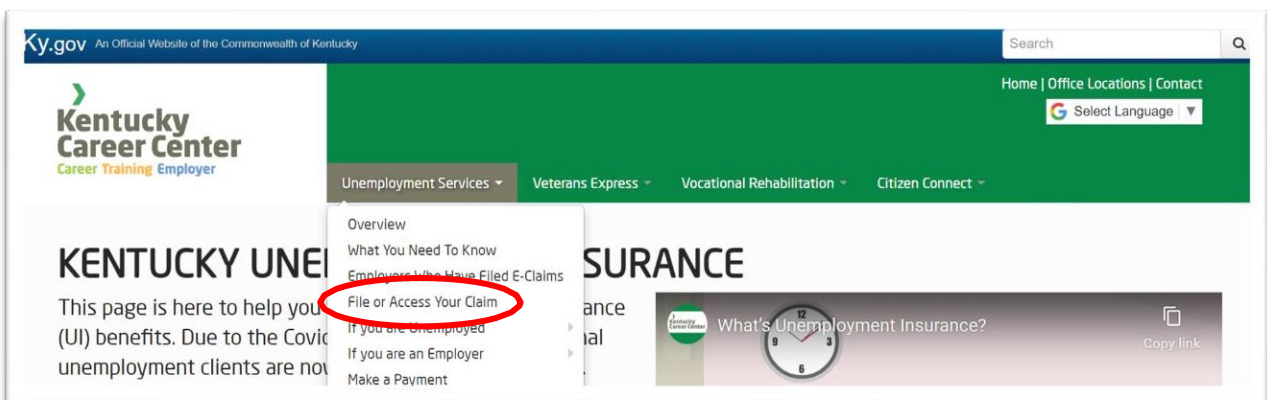
- Personal Information:
 - Social Security OR Alien Registration Number
 - Date of Birth
 - Complete Mailing Address
 - Phone Number
 - Email Address
- Employer Information (For the last 18 months—this may include multiple employers):
 - Company Name or Name of Temporary Agency
 - Company Mailing Address
 - Company Phone Number
 - The start and end dates of your employment
 - The reason you are no longer working for that employer
- Other Information You May Need:
 - Details about your retirement pension (if are receiving a retirement pension)
 - A list of states in which you worked (if you worked outside of Kentucky)
 - Name/Address of Temporary Agency (if you worked for a temporary agency)
 - Agency Name, Component name, Copy of your Standard Form SF8/SF50 (if you worked for the Federal Government)
 - Copy of your DD214 Member 4 (if you were in the Military)
 - Name of Contractor and Union details (if you are a member of a Trade Union)

Online Claim Filing and Identity Verification

Online claim filing allows you to file your claim quickly from anywhere with internet access. After beginning the claim process, it must be completed before midnight on Saturday. If you do not submit the in-progress claim before midnight on Saturday, you must start over the following week.

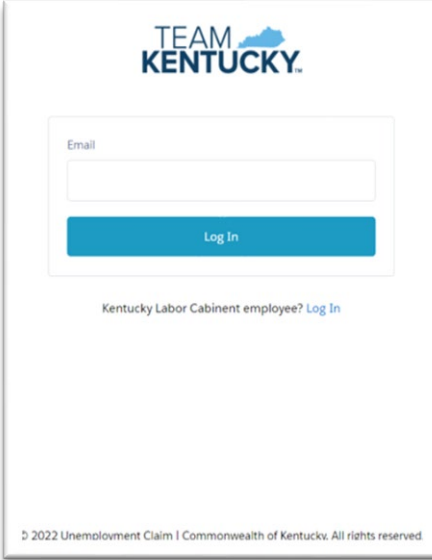
To protect Kentucky workers and employers, the Kentucky Office of Unemployment Insurance has partnered with ID.me, a trusted identity verification service. All claimants must verify their identity through ID.me before they can create a Kentucky UI account. To verify your identity with ID.me, you will need your email address, Social Security number, photo ID, and one other form of ID.

To file a claim, visit [KCC.KY.GOV](https://kcc.ky.gov). Click on “Unemployment Services” and select “File or Access Your Claim” to begin.



You will be directed to the Unemployment Insurance Claims Portal sign in page. Click the green “Sign in with ID.me” button.

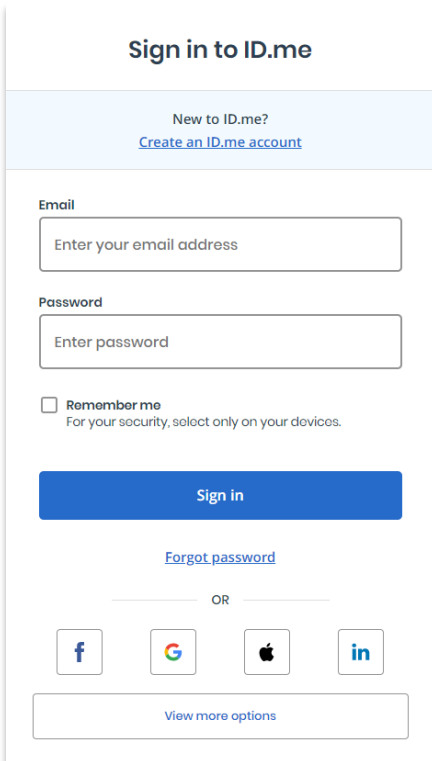
Next, you will be prompted to enter your email address. Enter your email and click “Log In.”



The image shows a login page for TEAM KENTUCKY. At the top is the logo with the text "TEAM KENTUCKY" and a blue outline of the state of Kentucky. Below the logo is a white rectangular box containing an "Email" label, a text input field with the placeholder "Enter your email address", and a blue "Log In" button. Below this box, there is a link that says "Kentucky Labor Cabinet employee? Log In". At the very bottom of the page, in small text, it says "© 2022 Unemployment Claim | Commonwealth of Kentucky. All rights reserved."

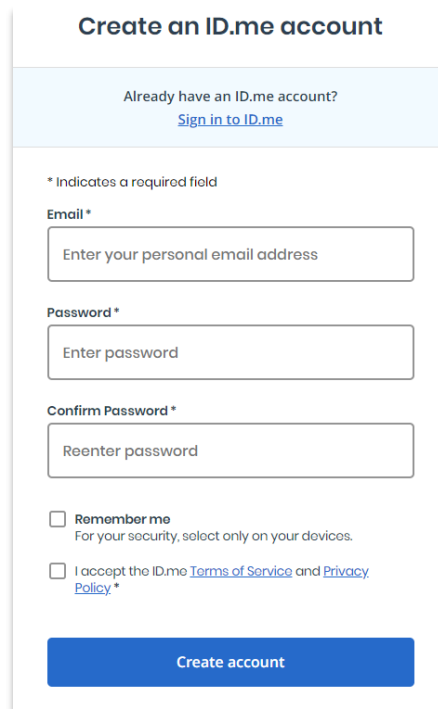
If you already have a verified ID.me account, you will be logged into the Unemployment Insurance Claims Portal (see [Accessing the Unemployment Insurance Claims Portal](#), page 11).

If you have not verified your identity with ID.me, you will be directed to the ID.me website to complete the identity verification process. Click the “Create an ID.me account” link.



The image shows the "Sign in to ID.me" page. At the top is the heading "Sign in to ID.me". Below this is a light blue banner with the text "New to ID.me?" and a link "Create an ID.me account". The main form area has an "Email" label, a text input field with the placeholder "Enter your email address", a "Password" label, and a text input field with the placeholder "Enter password". Below the password field is a checkbox labeled "Remember me" with the text "For your security, select only on your devices." below it. A blue "Sign in" button is positioned below the checkbox. Below the button is a link "Forgot password". In the center, there is a horizontal line with the word "OR" below it. Below this are four social media icons: Facebook, Google, Apple, and LinkedIn. At the bottom is a button labeled "View more options".

You will be directed to a screen that allows you to create an ID.me account. Enter your email address, and create and confirm a password for your ID.me account. Click "Create Account."



The screenshot shows a web form titled "Create an ID.me account". At the top, there is a light blue banner with the text "Already have an ID.me account?" and a link "Sign in to ID.me". Below this, a note states "* Indicates a required field". The form contains three input fields: "Email *" with placeholder text "Enter your personal email address", "Password *" with placeholder text "Enter password", and "Confirm Password *" with placeholder text "Reenter password". Below the password fields are two checkboxes: "Remember me" with subtext "For your security, select only on your devices.", and "I accept the ID.me Terms of Service and Privacy Policy *" with a link to the policy. At the bottom is a blue button labeled "Create account".

After providing your email address, you will receive an email with the subject line "Welcome to ID.me." This email contains a link to confirm your email address. Click the link to confirm.

In your web browser, follow the prompts to verify your identity through ID.me. Have your identity verification documents ready. ID.me provides a list of [acceptable documents for identity verification](#). For additional instructions, visit the [ID.me FAQ Guide](#).

After you have confirmed your identity with ID.me, you will be redirected to the Unemployment Insurance Claims Portal to register with the Kentucky Office of Unemployment Insurance. You will be prompted to provide answers to a security question, to create an 8-digit PIN, and to select the county where you live. Choose a security question and answer that you will remember (examples include: your favorite park, favorite restaurant, the state in which you were born, the street where you lived in the 3rd grade, or the hospital in which you were born). Additional registration help can be found on our website via [video tutorials](#).

After you have successfully created an ID.me account and registered with the Office of Unemployment Insurance, you can sign into the Unemployment Insurance Claims Portal to file or manage your claim.

Personal Identification Number (PIN)

All users must create an 8-digit PIN when registering for Unemployment Insurance. Memorize your PIN or store it in a secure location. Do not share your PIN with others.

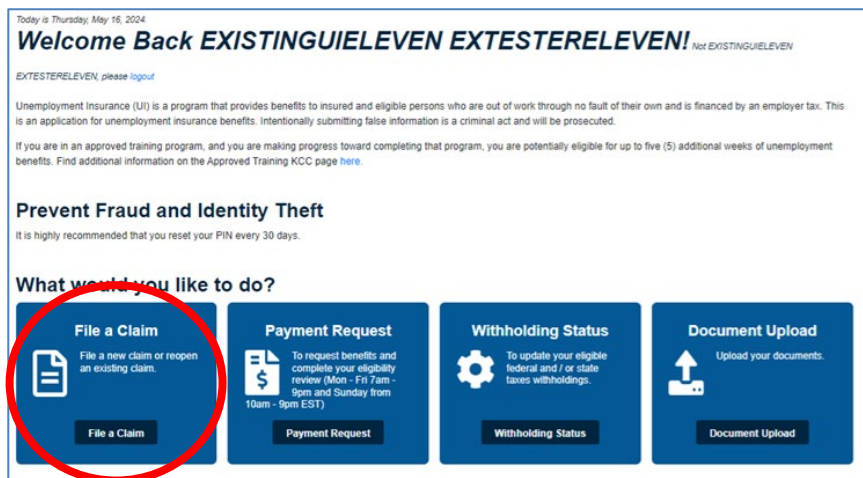
The PIN will only be used if requesting your benefits by phone. Only claimants who are exempt from work search requirements can request payments by phone. See [Claiming Benefits By Phone](#) (page 19) and [Work Search Exceptions](#) (page 23).

Accessing the Unemployment Insurance Claims Portal

Visit [KCC.KY.GOV](https://kcc.ky.gov). Click on "Unemployment Services" and select "File or Access Your Claim." Click "Sign in with ID.me" (green button). Log in with your email address and ID.me password. If you have already verified your identity with ID.me, you will be automatically redirected to the Unemployment Insurance Claims Portal. If you have not verified your identity, you will be redirected to ID.me. After you verify your identity through ID.me, you will be redirected to the Unemployment Insurance Claims portal where you may file or manage your claim.

Filing The Claim

Sign in to the Unemployment Insurance Claims Portal with ID.me. Click "File a Claim" to start your claim. Follow the onscreen instructions and answer all questions completely and truthfully.



It takes about 30 minutes to file a claim. After you have successfully filed a claim, you will be directed to a confirmation page. **Please note: the confirmation message is not a guarantee of payment.**

After you begin the claim filing process, you must complete and submit your claim before the end of the week (midnight on Saturday). If you do not submit the in-progress claim before midnight on Saturday, you must start over the following week.

System Availability

You may log in to view claim information at any time. However, the claim filing system is only available Monday through Friday, 7:00 a.m.—7:00 p.m., and Sunday from 10:00 a.m.—9:00 p.m., EST. The internet claims system will be down for maintenance periodically. The website will display a message to alert users if maintenance is planned.

Browser Requirements and Time-out

Use the latest version of Google Chrome, Mozilla Firefox, or Microsoft Edge to access the Unemployment Insurance Claims Portal. Apple Safari is not compatible at this time. The system will time-out if you are idle for 30 minutes. **If you are using a computer in a public place, log off and close the browser when you are finished entering or accessing claim information. This protects your private information.**

After Your Claim is Filed

After you file your claim, a confirmation screen appears. The confirmation screen verifies that you filed your claim successfully and explains when you should request your first benefit payment. **Please note: the confirmation screen is not a guarantee of payment.** After you file your claim, the Office of Unemployment Insurance determines if your claim is valid and mails a Monetary Determination to your address on file.

Filing by Telephone

If you cannot complete your initial unemployment claim online, call 502-564-2900 for the Claim Filing Call Center. This phone line is for initial claim filings. It is available Monday through Friday, 9:00 a.m.—5:00 p.m. Eastern time. Claimants who are deaf, hard of hearing, deafblind, or have a speech disorder may call toll-free 800-648-6057 for Telecommunications Relay Service. After you successfully file a claim, the telephone system will play a confirmation message. **Please note: the confirmation message is not a guarantee of payment.** After you file your claim, the Office of Unemployment Insurance determines if your claim is valid and mails a Monetary Determination to your address on file.

Monetary Determination

After your claim is filed, the UI system determines if you earned enough during your base period to establish a valid claim. You will receive a document in the mail called a "Monetary Determination" a few days after you file an initial claim. The Monetary Determination informs you whether your claim is monetarily valid and, if valid, the maximum benefit amount that you may receive per week. **Please note: The Monetary Determination is not a guarantee of payment. It tells you how much you may receive IF YOU MEET ALL QUALIFICATIONS.**

Weekly Benefit Amount (WBA)

Weekly Benefit Amount (WBA) means the maximum amount of benefits you are eligible to receive each week that you request UI benefits. The WBA is calculated based on the amount of wages that you earned during your base period. The basic benefit calculation is 1.1923% of your base period wages. The WBA is locked in for the entire benefit year (52 weeks after filing). Effective July 7, 2024 the minimum rate is \$39 per week and the maximum rate is \$694 per week.

In some cases, your weekly benefit payment may be less than your WBA. For example, if you work and report wages, if you choose to have taxes withheld from benefits, or if a portion of your benefits go toward child support payments, your weekly benefit payment will be less than your WBA (See [Deductible Income](#), page 28).

Duration of Benefits

The Kentucky General Assembly made changes to the state's unemployment insurance program during the 2022 regular session. Beginning January 1, 2023, newly filed initial claims will be given a maximum number of UI benefit weeks. That number of benefit weeks is based on the State Average Unemployment Rate for the prior 6 months.

Claimants who qualify for UI benefits on or after July 1, 2023, will receive a maximum of 16 weeks of benefits.

New unemployment claims will be locked into the maximum number of weeks allowed at the time the claim is established. The maximum number of weeks is based on the average unemployment rate in the state. Your number of available weeks will not increase or decrease once the claim is filed. After the maximum number of weeks have been claimed, no other regular UI benefits will be available for the remainder of the benefit year, unless there is an extension or federal program in place (see [Benefit Extensions Beyond Regular UI](#), page 38). There may be exceptions to the maximum number of benefit weeks if a claimant draws less than the maximum benefit amount each payment period.

Additional information and video resources are available at [KCC.KY.GOV \(2023 UI Changes\)](https://kcc.ky.gov/2023-UI-Changes).

State Average Unemployment Rate Of Less Than or Equal Percent	Duration of Benefits Weeks of Benefits Available
4.5%	12
5%	13
5.5%	14
6%	15
6.5%	16
7%	17
7.5%	18
8%	19
8.5%	20
9%	21
9.5%	22
10%	23
10.5%	24

Base Period

What is a Base Period?

The **Base Period** is a one-year period made up of four (4) calendar quarters. In Kentucky, the base period is the first four (4) of the last five (5) completed calendar quarters. The wages you earned during the base period will determine if your claim is valid and your weekly benefit amount (WBA). To be considered part of your base period, wages must have been earned in covered employment. **"Covered employment" does not include contract work, some types of self-employment, National Guard work, or work performed for religious institutions.**

The **Effective Date** of your claim is the first Sunday of the week in which you completed your initial claim application. For example, if you file a claim with an Effective Date any time between January 5, 2025, and April 5, 2025, your Base Period will begin on October 1, 2023 and end September 30, 2024.

If You File Your Claim Between January 5, 2025 and April 5, 2025					
Your Base Period				Effective Date	
2023	2024	2024	2024	2024	2025
October November December	January February March	April May June	July August September	October November December	January February March
Quarter 1	Quarter 2	Quarter 3	Quarter 4	Not Used	Not Used

*Quarters change in the first full week of the first month of the quarter.

To have a valid claim, the wages you earned during your base period must meet the following requirements:

- 1) You must have wages of at least \$1,500 in at least one quarter;
- 2) Wages during the base period must be at least 1.5 times the wages in your highest quarter;
- 3) Total wages outside of the highest quarter must be at least \$1,500; and
- 4) Wages in the last two quarters must be at least eight times your weekly benefit rate.

Monetary Reconsideration

If you do not meet all four requirements listed above, you will receive a Monetary Determination stating that your claim is not valid. If you believe that the determination is incorrect or that you have wages that were not considered, you may request a **reconsideration**. To request a monetary reconsideration, you must provide proof of any wages not previously considered. Such proof may include check stubs, W-2s, or a statement from your employer. The Monetary Determination (received by mail) contains instructions for requesting a reconsideration and providing proof of wages. The Office of Unemployment

Insurance will review your request and make any required adjustments. **Continue to request benefit payments while waiting for reconsideration.**

Wages in Other States (Combined Wage Claims)

Workers can file a claim in Kentucky if any base period wages were earned in Kentucky. If you worked in another state in addition to Kentucky, you may be eligible for a Combined Wage Claim. That means your wages from other state(s) can be combined with your Kentucky wages to establish a valid claim.

Filing a Combined Wage Claim is simple. When filing the initial claim, you will be prompted to select all states where you worked during the base period. You will receive a notice of your combined wage claim options in Kentucky AND in other state(s) where you worked. Then you will choose the state where you want to pursue your claim.

State and Federal Claims

If You Live Outside of Kentucky (Interstate Claims)

Claimants who live in another state may file for UI benefits if they have wages in Kentucky. If you live outside Kentucky, you must register for employment services with the state workforce agency in the state where you live. Proof of your registration must be submitted to the Kentucky Office of Unemployment Insurance within ten days of filing your claim.

Submit proof of registration by email to UIinterstate@ky.gov, by fax at 502-564-5412, or through the "Document Upload" feature at KCC.KY.GOV (for [Document Upload Instructions](#), see page 38).

If you are a member of a Trade Union that finds work for its members, or if you have a definite return to work date within twelve weeks of the day you file the claim, you are not required to submit proof of registration.

Military Claims

Base Period wages earned from service in the Federal Armed Forces may be used to establish a Kentucky UI claim. When filing the claim, you will be asked if you worked for the military in the last 18 months. If you worked for the military in the last 18 months, you will be asked to provide the Certificate of Discharge (DD Form 214) and Member 4. The Kentucky Office of Unemployment Insurance will contact your branch of service to request information about your wages. In addition to regular eligibility requirements, , you must have been discharged from military service under honorable conditions after completing your first full term of active service. You may be eligible for benefits if you were separated prior to the completion of your first term of service, but only if the reason for early separation is approved by the U.S. Department of Defense.

Determinations of eligibility based on military service cannot be appealed to the Kentucky Office of Unemployment Insurance. If you believe that the determination is incorrect, you must contact your branch of service to request reconsideration. Notify the Kentucky Office of Unemployment Insurance if the request is approved.

Federal Civilian Claims

You may use wages earned during the Base Period from work for the federal government in a civilian or non-military position to establish a Kentucky UI claim. When filing your claim, you will be asked if you worked for the federal government in the last 18 months. If you worked for the federal government in the last 18 months, you must provide a copy of your Standard Form 50 (SF-50) "Notification of Personnel Action" and Standard Form 8 (SF-8) "Unemployment Compensation Form." You should have received these forms from your federal civilian employer. If you do not have these forms, contact the federal agency where you were employed. The Kentucky Office of Unemployment Insurance will contact the federal government to request information about your wages. You will receive a Monetary Determination by mail once the Kentucky Office of Unemployment Insurance receives your federal wage and separation information.

Requesting Your Benefits

Bi-Weekly Benefit Request

After you file your initial UI claim, you are responsible for requesting UI benefit payments. **Benefit payments are not automatic.** If you do not request your benefits on time, your payment will be delayed or denied. When making a bi-weekly benefit request, you must answer questions about your ability to work, your availability, any income that you received, and whether your job status has changed. You must answer these questions truthfully.

When to Request Benefits

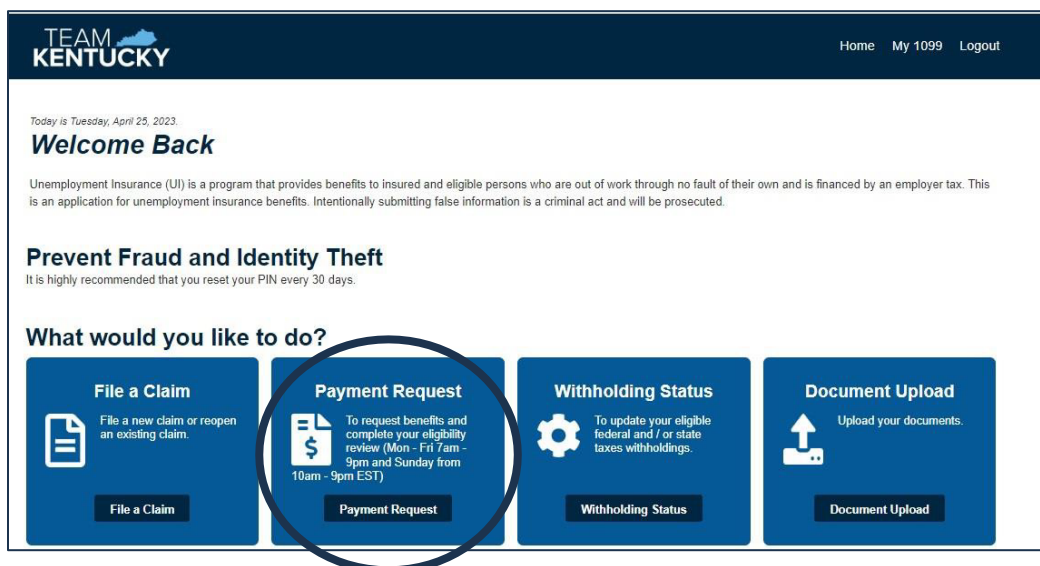
Traditional UI claims require you to **request benefits every two weeks.** You will request your first benefit payment thirteen (13) days after the day you filed your initial claim. Kentucky UI weeks run from Sunday to Saturday. When requesting benefits, you will be prompted to claim two weeks at a time. You will answer questions about Week 1 and then Week 2. If eligible, payment is typically received 2–3 days after requesting benefits.

If your employers filed on your behalf (“E-Claims”) you will request benefits weekly rather than bi-weekly (see [Employers Who Have Filed Mass Claims \(E-Claims\)](#) page 34).

Benefits for the previous two-week period can be requested Sunday through Friday. The system is available Sundays 10:00AM–9:00PM and weekdays 7:00AM–7:00PM Eastern Time.

How to Request Benefits

Sign in to the Unemployment Insurance Claims Portal with ID.me. Click “Payment Request” to begin benefit payment request. Follow onscreen instructions and all questions completely and truthfully.



When your request has been successfully submitted, you will be directed to a Confirmation screen. Confirmation that your request has been submitted is not a guarantee of payment.

Claiming Benefits by Phone

Only claimants who are exempt from the Work Search requirements (those with a definite recall date within 16 weeks of the initial claim filing, those who are in an Approved Training Program, E-Claims, or members of a union hiring hall that seeks work on their behalf) may request benefits by phone in addition to requesting benefits online.

To request benefits by phone, dial 502-564-2900. You will be prompted to enter your identification information and PIN. You must answer a series of questions regarding the previous weeks. Answer all questions. Wait for confirmation that your request is accepted before ending the call. If you hang up before your request is accepted, your benefits will not be processed. You may call Sundays 10:00AM–9:00PM and weekdays 7:00AM–7:00PM. **Do not attempt to call the phone system multiple times to claim your weeks or check the status (unless there was a system error, and you were directed to call back later). Calling or attempting to request your benefits multiple times will not result in faster payment and may delay benefits.**

Payment Options

The Kentucky Office of Unemployment Insurance offers two safe and convenient payment method options. **You may choose to receive payment through Direct Deposit into your bank account or through a UI debit card.** You may change your preferred payment method by accessing your online claim and selecting "Payment Method." If you do not change the payment method to Direct Deposit, the default method of payment will be UI debit card (to [Change Payment Method](#), see page 37).

Direct Deposit

To receive payment through Direct Deposit, you must have access to a checking or saving account. To set up Direct Deposit, you must provide an Account Holder Name, Bank Name, Routing Number, Account Number, and Account Type (savings/checking). **The Account Holder Name must be the same as the name on your claim.** It is important that you provide the correct banking information. After three unsuccessful attempts to set up Direct Deposit, you must select a different payment option.

Kentucky UI staff can confirm whether you have enrolled in Direct Deposit. Staff do not have access to view or edit your Routing or Account Number.

UI Debit Card

If you select the "Debit Card" payment method, a US Bank ReliaCard will be mailed to you with activation instructions and user information. **Claimants who choose UI debit card as their payment method will receive their first payment as a paper check;** future payments will be issued to the UI debit card. The US Bank ReliaCard can be used to make purchases, get cash, and pay bills anywhere that Visa® is accepted. Funds are protected if your card is lost or

stolen. UI benefits are added to the debit card only after your bi-weekly benefit request and only if you meet all UI qualifications. In other words, your Debit Card will be mailed immediately but money will not be loaded to the card until you are eligible and have requested benefits. Visit www.usbankreliacard.com for more information about the ReliaCard program or to request a replacement card.

If You Miss a Request (Backdating)

It is important to request benefit payments on time. **The Kentucky Office of Unemployment Insurance cannot guarantee the payment of benefits that were not requested in a timely manner.** If you do not request benefits on time, you may request backdating of payment by contacting the UI office at 502-564-2900 or at your nearest local office. The Office of Unemployment Insurance will send you an electronic form to request a backdated payment. You must complete and return this form to request a backdated payment. Payment of these weeks is not guaranteed. Benefits for the missing week(s) will only be paid if you are eligible for the weeks requested and only if you can provide good cause for not requesting benefits on time. For help, see our Guide to Pay Order Forms [video tutorial](#).

Weekly Eligibility Requirements

Eligibility

Unemployment Insurance eligibility is determined on a week-to-week basis. You must meet all requirements for each week that you request benefit payments in order to receive benefits. You must answer questions regarding your eligibility when you make your bi-weekly benefit request. You must certify that all information is honest and accurate to the best of your knowledge. Eligibility questions cover topics like your ability to work, availability for work, income and earnings, and your job search activities. Providing false, misleading, or incomplete responses in order to receive benefits is a crime and will be prosecuted.

Waiting Week

In Kentucky, all initial claims must serve a "Waiting Week." This means that benefits are not paid for the first week that you are eligible. You must claim benefits in order for the week to count as your waiting week. You must serve only one waiting week per claim. The waiting week does not count as one of your 12–24 benefit weeks.

Ability Requirements

You must be physically and mentally able to work when you file your claim. You must also be able to work during each week that you request benefits. If you are not able to work, you will be ineligible to receive UI benefits until you are able to work.

Examples:

- You have a medical condition that prevents you from accepting work
- You are under the care of a physician who has not released you for work
- You are seeking Social Security Disability and have certified that you cannot work

Availability Requirements

You must be available and actively seeking full-time work each week you request benefits. This means that you must look for work within your abilities and accept suitable employment if it is offered. If you are not available for work, you will be ineligible to receive UI benefits until you become available.

Examples:

- You do not have adequate transportation to get to work or seek work
- You do not have adequate childcare or dependent care while you work
- You are on vacation or traveling and cannot accept work
- You are not legally able to work in the United States
- You have limited your hours of availability or the locations where you will accept work
- You are enrolled in a school/training program that prevents you from working full-time

Seeking Work

You must make a reasonable effort to find full-time work each week you request benefits. This means you must complete all required work search activities (see [Work Search Requirements](#), page 23) unless you meet the criteria for work search exceptions.

Work Search Requirements

Work Search Activities

To be eligible for Unemployment Insurance benefits, you must actively seek full-time work. The Kentucky General Assembly made changes to the state's unemployment insurance program during the 2022 regular session. These changes included updates of work search requirements for Unemployment Insurance claimants. Prior to January 1, 2023, claimants had to make one job contact per week. As of January 1, 2023, claimants must report at least **five (5) work search activities** each week. At least three (3) of these must be **job applications or interviews**.

If you do not meet the work search requirements, you will lose benefits for the week(s) being claimed.

Work Search Activities	
At least 3 per week must come from this category (out of 5 total):	Remaining activities (out of 5 total):
<ul style="list-style-type: none">• Formal Job Application (in person or online)• Job Interview (in person or online)	<ul style="list-style-type: none">• Job Shadowing• Job Fair or Networking Event- (hosted by a state/local government or business organization)• Participating in a Kentucky Career Center program (or partner programs) training related employment or job search

Work Search Exceptions

Only claimants with a Work Search Exception are exempt from seeking work. You are not required to conduct a job search if:

- You are a member of a trade union that finds work for you
- You are a student in an approved training program (and have received a determination)
- You have a definite recall date within 16 weeks of your initial claim filing date
- Your employer filed a mass electronic claim (E-Claim) on your behalf
- Your employer has an approved Work Share agreement and filed a claim on your behalf

To verify that you meet these criteria, you will be instructed to provide documentation when you file the claim. **If you do not provide documentation, you will be subject to work search requirements.** Submit proof through the "Document Upload" feature at [KCC.KY.GOV](https://kcc.ky.gov) (for [Document Upload Instructions](#), see page 38).

Verification and Documentation

Keep records of all your work search activities. You must provide detailed information about your work search for each bi-weekly benefit request. Work search activities may be verified or randomly audited for up to one (1) year after your claim expires.

Supporting Documents to Verify Work Search Activities		
Work Search Activity:	Information to Report:	Examples of Documentation:
1. Job Application	a. Employer Name b. Name & Title of Contact c. Contact Method d. Employer Address e. Phone, Email, Fax, Web f. Date of Submission g. Result of Application	<ul style="list-style-type: none"> • Copy of application confirmation (website, email, fax, text) • Copy of the completed application (signed and dated by Kentucky Career Center staff)
2. Job Interview	a. Employer Name b. Interview Date c. Position Interviewed d. Interview Method e. Interviewer Name/Title f. Phone and Email	<ul style="list-style-type: none"> • Documentation of the interview scheduling • Form letter signed by the employer
3. Job Shadowing	a. Employer Name b. Name/Title of Person Shadowed c. Start and End Date d. Address of Shadowing e. Position Shadowed	<ul style="list-style-type: none"> • Form letter to be completed by employers (includes dates, hours, etc.)
4. Job Fair or Networking Event	a. Name of Event b. Location of Event c. Date of Event d. Name of Company e. Name of Company Contact Person	<ul style="list-style-type: none"> • Business card from participating employer • Form letter signed by participating employer or Kentucky Career Center staff
5. Job Search Skills Workshop or Seminar	a. Name of Event b. Location of Event c. Date of Event d. Leader of Workshop (name, email, phone)	<ul style="list-style-type: none"> • Email and/or certification from Kentucky Career Center staff • Form letter signed by the presenter to certify participation • Screenshots from online participation
6. Employment Search Program through Kentucky Career Center or Partner	a. Host of Program b. Name of Partner Program c. Participation Method d. Date of Program e. Leader of session (name, email, phone)	<ul style="list-style-type: none"> • Confirmation of registration for KEE Suite • Documentation of job referral email • Form letter signed by program staff to certify participation • Screenshots from online participation

Offers of Suitable Work

Claimants for Unemployment Insurance benefits must accept offers of suitable work. If a suitable job is offered to you and you do not accept it, you will be disqualified from receiving benefits. When claiming your bi-weekly benefits, you will be asked if you refused an offer of work during the week you are claiming. Employers also have the opportunity to provide information about offers of work and refusals. If you refuse an offer of work, the Office of Unemployment Insurance will determine if the job was suitable and if you had good cause to refuse.

You must accept an offer of work if:

- You have received at least six (6) weeks of benefits during your present period of unemployment;
- The job pays at least 120% of your Weekly Benefit Amount;
- The job is located within 30 miles of your home or is a permanent remote job; and
- You are qualified to do the job, even if you have no related experience or training.

Example: If your Weekly Benefit Amount is \$300, after six (6) weeks you will be required to take any job that is within 30 miles that pays at least \$360 per week.

Approved Training Program

Claimants enrolled in an approved school or training program are not required to seek work while attending the program. Not all school or training programs are eligible for approved training status. To be approved, the training must be vocational and relate to a job or skill where there is an immediate need in the labor market. Career Development Office staff will also consider the claimant's job skills, work history, and ability to successfully complete the program when determining if the school or training program meets approval criteria.

To request training approval, you must submit a UI-800 Training Approval form. To request a copy of this form, please contact 502-564-2900 or visit the nearest Kentucky Career Center Office. To submit your request, upload the completed UI-800 form to your claim using the "Document Upload" feature at [KCC.KY.GOV](https://kcc.ky.gov) (for [Document Upload Instructions](#), see page 38) or return the document to a Kentucky Career Center Office. You will receive a Notice of Determination by mail to let you know if request has been approved or denied.

Claimants who are enrolled in an Approved Training Program, and are making satisfactory progress in that program, may receive up to 5 additional weeks of benefits (maximum 24 weeks). See the [eligible trainer provider list](#) for more information on available training programs.

Job Separation Requirements

Unemployed Through No Fault of your Own

To receive Unemployment Insurance benefits, **a worker must be unemployed through no fault of their own**. If you quit or were discharged from work, the Kentucky Office of Unemployment Insurance will determine if you are qualified to receive benefits. If your most recent period of employment lasted fewer than ten weeks, you must also be found qualified on your next most recent separation in order to receive benefits.

Employment Information

When you file your claim, you must provide information about your job(s) and the reason(s) for separation for all jobs you held during the last 18 months. **All periods of employment, no matter how brief, must be reported**. You may not choose which employers are included on the claim or which employer is charged for the UI claim. "Most Recent Employer" is the employer you worked for most recently. "Next Most Recent Employer" is the employer you worked for immediately prior to the Most Recent Employer.

For the purposes of Kentucky Unemployment Insurance, "discharged" means fired, terminated, asked to resign, dismissed, let go, etc. A "discharge" is **not** the same as a lay-off due to a lack of work.

Temporary Agencies

If you performed work through a Temporary Agency or Staffing Agency, provide information about that agency or the company who is listed on your paycheck. **The client location is not your employer**. Additionally, each job assignment is considered a new and separate period of employment. Failing to report separate periods of employment or failure to provide the correct employer name/address may delay your benefits.

Employer Notification

Your employer(s) will be notified of your claim for UI benefits and the reason(s) you provided for the job separation. The employer will have an opportunity to respond to the Office of Unemployment Insurance with details of the job separation. If more information is needed to determine if you are qualified, UI staff will conduct a fact-finding interview.

Common reasons that you may Not Be Qualified based on job separation:

- You were discharged for misconduct or dishonesty;
- You were suspended for misconduct or dishonesty;
- You abandoned your job;
- You quit the job for personal reasons;
- You quit your job without good cause or did not pursue alternatives before quitting;
- You failed to maintain contact with the employer during a period of leave;
- You did not provide correct information and did not amend when requested; or
- A strike is in active progress at the location where you work.

Notice of Determination

All separation investigations result in a written Notice of Determination. The Notice of Determination document is mailed to both the claimant and the employer. It includes information about whether the claimant is qualified to receive benefits and the reason for the determination.

You should continue to request bi-weekly benefit payments while their claim is under review or in the fact-finding phase. If qualified, UI benefits will only be paid for weeks that have been requested. If not qualified, you will be notified through a written determination and given the opportunity to file an appeal. Appeal rights for both the claimant and the employer are found on the last page of all Notice of Determination documents (see [Appeal Rights](#), page 32).

New Job Separations After Claim Filing

During each bi-weekly benefit request, you will be asked whether you have quit or been fired from a job during that week. If you experience a new job separation after filing the initial claim, you will be prompted by the UI system to open an additional claim and provide the details of the new job separation. UI staff will review the separation and issue a Notice of Determination. Continue to request benefits while the new job separation is under review or in the fact-finding phase.

Deductible Income

Earnings/Income

You may work less than full-time while receiving Unemployment Insurance benefits. When requesting benefit payments, you must report all earnings, wages, and income to the Office of Unemployment Insurance. **Failure to report wages is considered fraud.** You must report all gross wages earned during a week of unemployment at the time that you request benefit payment. You must report gross wages, or the total earnings before deductions. **Wages must be reported in the week they were EARNED not the week they were RECEIVED.** Income received from all work, including self-employment or odd jobs, must be reported. Child support payments may also be deducted from UI benefits.

The amount of your weekly benefit payment may be less than expected. This may be due to wages earned during a week of unemployment. Eighty percent (80%) of gross wages that you earn during a week of unemployment will be deducted from your Weekly Benefit Amount (WBA). For example, if your WBA is \$400 and you earn \$100, you must report earnings of \$100. Eighty percent of the \$100 earnings equals \$80. Therefore, \$80 will be subtracted from the \$400 WBA and a check will be issued for \$320.

Tax Withholdings

If you choose to deduct taxes from your benefits, your benefit payments will be less than your WBA. UI benefits are taxable income and must be reported on your income tax return. You may choose to have federal and/or state withholdings deducted from your WBA when you complete your initial claim filing. Tax withholding is optional and may be changed once per benefit year. If you choose to have taxes withheld, 10% of your benefits will be deducted for federal taxes and/or 4% will be deducted for state taxes. For information regarding [KY Unemployment Insurance Tax Form 1099-G](#), see page 33.

Separation Pay and Vacation Pay

When you file your claim, you must report any payment that you received at the time of a job separation (other than last paycheck, vacation balance, or sick leave). The Office of Unemployment Insurance will determine if the pay is deductible. If the separation pay is deductible, you will receive a Notice of Determination stating the number of weeks that the pay is deductible from UI benefits. Wages paid in lieu of notice of job separation will be deductible at 100% for up to four weeks. **Severance pay is not deductible from benefits. Vacation pay received after a job separation is not deductible.**

Pension and Retirement

During your initial claim filing, you will be asked if you are receiving a retirement pension. If yes, you must provide the details of the retirement pension. The pension is deductible from your WBA only if the employer was the sole contributor and if you worked for that employer during your Base Period (unless the services performed for that employer during the base period did not affect your eligibility for pension or did not increase the amount of the pension).

If the pension is deductible, you will receive a determination with the amount of pension that will be deducted automatically from your WBA. **If you start receiving a retirement pension at any point during the claim, you must report it.** You may report new retirement pension income during your bi-weekly benefit request, by contacting the Kentucky Office of Unemployment Insurance at 502-564-2900, or by contacting your local office.

Fraud and Misrepresentation

Truthful Information

All information you provide while claiming or requesting Unemployment Insurance benefits must be personally entered by you and must be truthful. Knowingly providing false information or failing to provide information in order to obtain benefits is considered fraud. Falsification of information is punishable by fines and/or imprisonment under KRS 341.990.

Disqualification and Criminal Charges

False statements, misrepresentation, or unreported earnings may result in disqualification (for up to fifty-two weeks), felony charges, fines, and imprisonment. Any benefits fraudulently received must be repaid to the Office of Unemployment Insurance.

Fraud Overpayment Penalty and Liens

In addition to the fraudulently received money, a 15% penalty is added to the overpayment. Interest accrues on overpayments connected to fraud and a lien may be filed against your Social Security Number. Additional lien filing processing fees may also be assessed. Once the overpaid money is repaid to the Office of Unemployment Insurance, you will receive a lien release letter.

KRS 341.415 Section 5: "In the event benefits have been paid as a result of a false statement, misrepresentation, or concealment of material information by a recipient of benefits and have not been repaid by the recipient within one (1) calendar year from the date of the first notice, interest at the rate of one and five-tenths percent (1.5%) per month or any part thereof, shall be imposed on and added to the unpaid balance each successive month." Section 6, "A recipient of benefits paid as a result of a false statement, misrepresentation, or concealment of material information by the recipient shall be assessed a fifteen percent (15%) penalty of the amount of improperly paid benefits."

If you believe that you may be the victim of fraud or identity theft, please complete a UI Fraud Reporting form. For information on [Reporting UI Fraud](#) or [Identity Theft Issues](#), see page 39.

Overpayments

An overpayment occurs when a claimant is paid benefits during a period that they were not eligible. If the Office of Unemployment Insurance determines that you have been overpaid, you must repay those benefits.

Non-fraud overpayments may be deducted (at a rate of 25% of the weekly benefit rate) from future benefits, or you may arrange to repay the amount in full or through a payment plan. Per KRS 341.415, income tax refunds may be intercepted to satisfy your repayment obligation.

Overpayments resulting from office error are recovered only by deducting 25% of the weekly benefit rate from future benefits (if additional benefits are claimed).

Overpayments due to fraud or misrepresentation receive a 15% penalty in addition to the amount of overpaid benefits. Interest at the rate of 1.5% per month is added to the unpaid balance of a fraud overpayment, beginning one year from the date of the determination. For more information regarding [Fraud and Misrepresentation](#), see page 30.

Make checks or money payable to the **Kentucky UI Trust Fund**. You can also make a secure payment online at [KCC.KY.GOV](https://kcc.ky.gov) by clicking on "Unemployment Services" and selecting "Make a Payment." For payment arrangements, contact the Benefits Payment Control Office at 502-564-2387.

Overpayment Waivers – Senate Bill 7 and Senate Bill 140

Claimants with an office error overpayment created between January 27, 2020 and September 6, 2021 were potentially eligible for a waiver.

If you believe you should have been eligible for the waiver for unemployment payments and did not receive a notification letter, please contact 502-564-2900.

For additional information pertaining to Senate Bill 7 or Senate Bill 140, please visit [LEGISLATURE.KY.GOV](https://legislature.ky.gov).

Appeal Rights

Appeals to the Unemployment Insurance Appeals Branch

When a claimant is disqualified or found ineligible for benefits, a Notice of Determination is issued by mail. Appeal rights are found on the last page of each Notice of Determination document. **Any party who disagrees with a determination, including the employer, may file an appeal to UI Appeals Branch in writing within 30 days of the mail date of the Notice of Determination.**

The date of the appeal is determined by the USPS postmark. Private postage meters are not used to determine the postmark date; if an appeal is postmarked with a private postage meter, the date of the appeal is the date that the appeal is received by the Office. If the due date of the appeal falls on a day that the office or post office is closed, the next business day will be considered the due date.

Each appeal must include the claimant's name, last four digits of the Social Security Number, and contact information.

Appeals can be sent by email to UIappeals@ky.gov, by fax to 502-564-7850, or by mail to UI Appeals Branch, 500 Mero Street, 4th Floor, Frankfort, KY 40601. An acknowledgement of receipt of the appeal will be mailed to interested parties along with additional information.

You should continue to claim benefits while your claim is under appeal. If the Referee Decision is in your favor, benefits may be paid only for the weeks that you have properly claimed. Remember to keep your address, phone, and email up to date.

Any party who fails to attend a scheduled appeal hearing may request a rehearing within seven (7) days of the hearing date. A rehearing will be granted if the party can show good cause for failing to appeal at the scheduled hearing (787 KAR 1:110 4 (5)).

Appeals to the Unemployment Insurance Commission

If you file an appeal to the UI Appeals Branch, the Branch will provide a written UI Appeal Referee Decision. Referee Decisions are issued by mail. Further appeal rights are included on the Referee Decision. **Any party who disagrees with the Referee Decision, including the employer, may file an appeal to the UI Commission with 30 days of the mail date of the Decision.** Private postage meters are not used to determine the appeal date; if an appeal is postmarked with a private postage meter, the date of the appeal is the date that the appeal is received by the Office. If the due date of the appeal falls on a day that the office or post office is closed, the next business day will be considered the due date.

Appeals to the UI Commission must be in writing and include the claimant's name, last four digits of the Social Security Number, and contact information.

Appeals of a Referee Decision can be sent by email to UIcommission@ky.gov, by Fax to 502-564-3562, or by mail to the UI Commission, 500 Mero Street, 3rd Floor, Frankfort, KY 40601.

Continue to claim benefits while your claim is under appeal. If the Commission decides in your favor, benefits may be paid only for the weeks that you have properly claimed.

The Commission usually decides appeals without a new hearing. It relies on evidence taken at the Referee Hearing. The Commission will not consider any evidence not introduced at the Referee Hearing. The Commission has the option to hold an additional hearing but is not required to do so.

Appeals to Circuit Court

An Order issued by the UI Commission may be appealed to the Circuit Court of the county in which the claimant was last employed. The Circuit Court is not affiliated the Office of Unemployment Insurance.

If your benefits are denied by UI Commission order and you appeal the decision, **continue to claim benefits while your claim is under review by the Circuit Court**. If the court rules in your favor, benefits may be paid only for the weeks that you have properly claimed. Below are the appeal rights for Circuit Court appeals:

Appeal Rights

An Order of the Kentucky Unemployment Insurance Commission may, **within twenty (20) days** of the mailing date of the Order, be appealed, to the appropriate Circuit Court, under the provisions of KRS 341.440(3), which provides, **"In the absence of an appeal therefrom, the decisions of the commission shall become final thirty-five (35) days after the date they are made."**

Except as provided in KRS 341.460, **within twenty (20) days after the date of the decision of the Commission**, any party aggrieved thereby may, after exhausting his remedies before the Commission, secure judicial review thereof by filing a complaint against the Commission in the Circuit Court of the county in which the claimant was last employed by a subject employer whose reserve account is affected by such claims. Any other party to the proceeding before the Commission shall be made a defendant in such action. The complaint shall state fully the grounds upon which review is sought, assign all errors relied on, and shall be verified by the plaintiff or his attorney. The plaintiff shall furnish copies thereof for each defendant to the Commission, which shall deliver one (1) copy to each defendant. *See* KRS 341.450.

If benefits are denied by this Order, and further appeal to Circuit Court is initiated, claimants should continue to report to the local office and claim benefits. (rev/21)

Additional Information

Keep Your Information Updated

Keep your address, email, and phone number updated in case the Office of Unemployment Insurance needs to contact you. The United States Postal Service (USPS) does not forward mail from state offices, even if you have provided a forwarding address. Log into your claim at KCC.KY.GOV to update your address, email, and phone number. It is recommended that you set up voicemail on your phone so that our office can leave if a message. Emails from state offices may be delivered to your "spam" or "junk" folder. Check these folders to ensure that you receive all emails sent by the Office of Unemployment Insurance.

Cancelling or Ending a Claim

There is no provision in Kentucky for cancelling an Unemployment Insurance claim after it is filed. The only exception is for claimants who also qualify for a claim in another state and wish to pursue benefits in the other state prior to receiving benefits from Kentucky.

If you no longer wish to pursue the claim, simply stop making your bi-weekly benefit requests.

If you find new employment or return to previous full-time employment, report that you have returned to work at the time you claim your bi-weekly benefits. You may request benefits for weeks in which you are unemployed. However, once you begin full-time employment you are no longer eligible for benefits. **You may not continue to request benefits while working full-time but waiting for your first paycheck.**

Quality and Wage Audits

Your claim may be randomly selected for a quality control and benefit audit. If your claim is selected for audit, the Office of Unemployment Insurance will notify you by mail or email and request additional information to review your claim for accuracy. Respond immediately to the request for information to avoid the possibility of overpayment or delay of future benefits. Employer "New Hire" records may be cross-referenced with UI records to ensure that claimants have not received UI benefits after returning to full-time work. If you do not respond promptly to the mailed request for information, the agency will attempt to contact you by other means.

Employers Who Have Filed Mass Claims (E-Claims)

If you have been temporarily laid-off from your job and your employer has submitted a mass Unemployment Insurance claim (E-Claim) on your behalf, you will receive a letter in the mail explaining your benefits and how to request payment. You must request your **weekly** benefit payment between Sunday and Wednesday of each week you are laid-off. Claimants who are part of mass E-claims are not required to perform a work search or seek new employment.

Work Share Program

Kentucky has a new Work Share Program that provides employers with an alternative to layoffs. The Kentucky Office of Unemployment Insurance developed this voluntary program in accordance with the provisions of the Unemployment Insurance Sustainability Act of 2022. The purpose of this program is to help employers and employees withstand business slowdowns that would normally lead to layoffs.

The employer applies to the program on behalf of employees. If the employer's application for the Work Share Program is approved, qualified employees will receive both wages and unemployment benefits. Approval is good for a twelve-month period. The Work Share Program does not replace the E-Claim option for employers.

For additional information, visit [KCC.KY.GOV](https://kcc.ky.gov) or contact our office at uieclaims@ky.gov.

The Work Share Program allows employers to:

- Supplement employee wages lost as the result of reduced work hours with partial unemployment benefits.
- Reduce normal weekly work hours for employees in affected unit of a business by at least 10 percent but not more than 40 percent.

Common Issues & Additional Resources

My Information

When you are logged into the Unemployment Insurance Claims Portal, the "My Information" tab appears in the blue banner at the top right of your screen. Click this tab to display links to information related to your claim including Claim Info, Personal Info, Payment History, and My 1099. Click the "Claim Info" link to display a general summary of your claim information.

Updating Personal Information

You may update your personal information (such as address, phone, and email) by logging into your online claim. Visit KCC.KY.GOV and click on "Unemployment Services." Select "File or Access Your Claim." Click "Sign in with ID.me" and log in to the Unemployment Insurance Claims Portal. Click the "My Information" tab to display links to information related to your claim. From the options that appear, click "Personal Info." Four (4) tiles appear: Contact Info, Mailing Address, Physical Address, and Payment and PIN. To update your information, click the related tile, enter your new information, and follow all instructions.

Please note: You cannot update your physical address through the "Physical Address" Tile. If you indicate that your mailing address is a P.O. Box in the "Mailing Address" tile, you will then be prompted to update your physical address.

You cannot update your first or last name in the "Contact Info" tile. If you need to update your first or last name, contact the Office of Unemployment Insurance at 502-564-2900. You will be asked to provide supporting identity documentation.

Forgot ID.me Password

If you forget your ID.me password and are unable to log in, go to the [ID.me website](http://ID.me), and click "Sign in" at the top right of the screen. The sign in screen will appear. Click the "Forgot password" link below the sign in button. Follow the instructions to reset your password.

Forgot PIN

If you forget your 8-digit PIN, you must reset it in order to claim benefits by phone. To reset your PIN, visit KCC.KY.GOV, select "Unemployment Services" and click "File or Access Your Claim." Click "Sign in with ID.me." Enter your email address and click "Log in" to access to Unemployment Insurance Claims Portal. To update your PIN, click the "My Information" tab. From the available options, click "Personal Info." Click the "Payment and PIN" tile. To update your PIN, click the "Update PIN" button, and provide the correct answer to your security question, a new 8-digit PIN, and confirmation of your new PIN. Click "Submit." If you answered your security question correctly and your new PIN meets security requirements, you will receive a message that your PIN has been updated. If you answer your security question incorrectly or your PIN does not meet security requirements, you will receive a message explaining that the PIN change failed.

Amend or Correct a Claim

If you do not provide complete and/or accurate information, the Office of Unemployment Insurance may direct you to amend your claim. To “amend” the claim means to provide updated and correct information so that your claim can be processed. If your claim must be amended, the Office of Unemployment Insurance will notify you by mail, email, or phone. Failure to complete the required form within ten (10) days of the mail date of the form may result in denial or delay of benefits.

Change Payment Method

To change your method of payment, visit KCC.KY.GOV and click on “Unemployment Services.” Select “File or Access Your Claim.” Click “Sign in with ID.me” and log in to the Unemployment Insurance Claims Portal. To update your payment method, click the “My Information” tab. From the available options, click “Personal Info.” Next, find the “Payment and PIN” tile and click the “Update Payment Method” button. Select “Debit” or “Direct Deposit,” depending on which method of payment you wish to use, then click “Next.” Follow onscreen directions to complete the update. If you change your Method of Payment after a payment has been issued, the change will become effective the next time you request benefit payment. For more information regarding [Payment Options](#), see page 19.

Lost or Stolen Debit Cards or Checks

Visit www.usbankreliacard.com or call US Bank at 855-282-6161 to report a lost or stolen UI debit card.

To learn when a check was mailed, [access the Unemployment Insurance Claims Portal](#) and open the “My Information” tab and click “Claim Information.” You may also call 502-564-2900. If the system indicates that your check was MAILED but you have not received it, you may report it as lost or stolen after 14 days. **Please keep your mailing address up to date. The U.S. Postal Service will not forward UI benefit checks.** Note: Payments via paper check are no longer an option as of June 15, 2021.

Backdating of Claim or Payment

The Kentucky Unemployment Insurance Office cannot guarantee the payment of benefits that were not requested in a timely manner or for weeks prior to the week you filed the initial claim. If you fail to file a claim or request benefits on time, you may request Backdating by calling 502-564-2900 or contacting your local office. You will then receive an electronic form. You must complete and return the electronic form within ten (10) days. Benefits for the missing week(s) will only be paid if you are eligible for the weeks requested and only if you can provide good cause for failing to request benefits on time. For more information on how to [request bi-weekly benefits](#), see page 18

Document Upload Instructions

You may be required to submit documentation to support your claim or verify your identity. For example, if you served in the Armed Forces or worked for the Federal Government or Postal Service you must submit your Separation Form SF8/SF50 or DD214 Member 4.

To upload documents, visit KCC.KY.GOV and click on "Unemployment Services." Select "File or Access Your Claim." Click "Sign in with ID.me" and log in to the Unemployment Insurance Claims Portal. Select "Document Upload." Click "Add Document", select the Document Type, Attachment Name, enter any Comments you wish to add. Click "Submit" button to submit. Your document will automatically become available for UI staff to review. You may upload a maximum of 5 documents at one time; until these documents are processed, you may not submit additional documents. You may upload relevant documents in .jpg, .pdf, .tif, .eps, or .pict format. The file cannot exceed 5MB in size.

Benefit Extensions Beyond Regular UI

Regular UI claims contain between 12 and 24 weeks of benefits to be paid within one (1) year of filing. Extensions or additional benefit programs (such as EB, EUC, PUA, etc.) are separate from regular UI benefits. Extension programs are occasionally enacted by federal/state government, with the approval of the General Assembly, during periods of economic downturns. **Benefit extensions are in no way guaranteed or implied and are subject to change.** If extended benefits become available while you are unemployed or otherwise eligible, you will be notified through the Kentucky Office of Unemployment Insurance website and/or mail.

KY Unemployment Insurance Tax Form 1099-G and Payment History

Unemployment Insurance benefits, and benefits paid under all program types, are taxable and must be reported on your income tax return. The Office of Unemployment Insurance will report the total amount of your benefits for the calendar year to the Internal Revenue Service (IRS) and will provide you with an annual statement (Form 1099-G). The 1099-G reflects all payments processed to you during the most recent calendar year (January – December). Remember, payments are reported for the year they were paid, not the year they were claimed. Your annual statement will be mailed to you no later than January 31st. Keep your address up to date so that the Kentucky Office of Unemployment Insurance can mail you this important document.

The **1099-G tax document** can also be viewed on your online profile in the Unemployment Insurance Claims Portal. To view your 1099, visit KCC.KY.GOV and click on "Unemployment Services." Select "File or Access Your Claim." Click "Sign in with ID.me" and log in to the Unemployment Insurance Claims Portal. Click the "My Information" tab and select "My 1099."

You can check your **payment history** online at KCC.KY.GOV for the exact amount processed each week that benefits were paid. To view your payment history, visit KCC.KY.GOV and click

on "Unemployment Services." Select "File or Access Your Claim." Click "Sign in with ID.me" and log in to the Unemployment Insurance Claims Portal. Click the "My Information" tab and select "Payment History." Next, select the year you wish to review from the drop down menu and click "Continue" to display your payment history for that year.

After viewing your payment history, if you believe that your 1099-G is incorrect, email KYOU1099@ky.gov. Include your name as it appears on the 1099-G, the last four digits of your Social Security Number, a valid phone and email address for staff to reach you, and a summary of your concern or question. If you believe that someone fraudulently claimed benefits using your identity, you must also include a notarized affidavit stating that you did not receive benefits and that you believe that someone has used your identity (identity theft).

To learn more about the 1099-G, including links to the IRS website, visit the [1099-G Frequently Asked Question](#) document on the KCC.KY.GOV website.

Identity Theft Issues

If you believe your identity has been used to file a fraudulent claim, complete the UI Fraud Form online by visiting KCC.KY.GOV. Click on "Unemployment Services" and select "Unemployment Insurance (UI) Fraud." Follow the [instructions for reporting Identity Theft](#) to the Office of Unemployment Insurance) and other government organizations such as the IRS and the Federal Trade Commission (FTC). Review tips for notifying employers, banks, and major credit agencies.

See the Kentucky Attorney General's website at AG.KY.GOV for helpful information and resources on identity theft.

Reporting UI Fraud – Anonymous Tips

If you know of anyone collecting UI benefits while they are working, unable to work, or not eligible to receive benefits, you may anonymously report fraud online by visiting KCC.KY.GOV, clicking on "Unemployment Services" and selecting "Unemployment Insurance (UI) Fraud." You will find a link on the page to the [Report UI Fraud form](#). Complete the form and click "Submit" to provide an anonymous tip.

Job Assistance/Career Center Services

To learn how to register for employment services or to contact a One Stop Center/Career Center, visit www.careeronestop.org.

Trade Assistance Resources

Trade Adjustment Assistance (TAA) provides reemployment, training, or education assistance to workers who have been totally or partially separated from their jobs because of increased foreign imports or exports. Trade Readjustment Allowance (TRA) provides income assistance to workers who have been totally or partially separated from their jobs because of increased

foreign imports or exports. If you believe you might be eligible to receive benefits under these programs, contact TradeProgram@ky.gov.

Additional Help

For more information, visit the Kentucky Career Center website at KCC.KY.GOV. This website provides information for unemployed individuals, for employers, veterans, vocational rehabilitation, and more. Help is also available during the filing process through online help screens and a chat feature. If you have questions or need help with your Kentucky Unemployment Insurance claim, call 502-564-2900.

Helpful Video Guides

You can find helpful video guides and tutorials on Kentucky Career Center's website at <https://kcc.ky.gov/career/Pages/Helpful-Video-Guides.aspx>. These videos cover various UI topics including "A Guide to Pay Order Forms," "Instructions on the UI Registration Process," "ID.me Introduction," and more. Additional videos are found on the [Kentucky Career Center YouTube channel](#).

Records Requests

Requesting Your Own Records (Claimants)

Per KRS 341.190, Unemployment Insurance records are confidential. You, the claimant, may request copies of your unemployment records (See KRS 341.190(4)(b)). Obtain copies of your records by visiting your local Kentucky Career Center or by calling 502-545-2900. Valid identification is required.

Open Records Requests (Non-Claimants)

Kentucky law establishes a right of access to public records maintained by public agencies, subject to certain exceptions. See KRS 61.870, et seq.

Per KRS 341.190, Unemployment Insurance records are confidential. Individuals may request Unemployment Insurance records by submitting an open records request to OUI.CDO.OpenRecords@ky.gov. The **request must include** the requestor's name, date of birth, the last four digits of a Social Security number, address, and state where copies of records should be sent. Most importantly, the request must identify in detail what records are being requested, including dates. The Kentucky Office of Unemployment Insurance has five (5) business days to respond to a request for records. The Kentucky Office of Unemployment Insurance is **not required** to approve requested information.

Equal Opportunity is the Law

The Kentucky Office of Unemployment Insurance is an Equal Opportunity Program

The Kentucky Office of Unemployment Insurance (OUI) is required to comply with applicable equal opportunity and nondiscrimination laws and amendments under the Civil Rights Act of 1964, Title VI; the Rehabilitation Act of 1973, Section 504; the Age Discrimination Act of 1975; the 1978 Pregnancy Disability Amendment to Title VII of the Civil Rights Act of 1964; and the Americans with Disabilities Act of 1990.

Whether directly or through contractual, licensing, or other arrangements, the OUI does not exclude claimants from participation in Kentucky's Unemployment Insurance Program, deny claimants benefits, or subject claimants to discrimination on any basis prohibited by law. The OUI does not use any standards, procedures, criteria, or administrative methods that subject individuals to discrimination on a prohibited basis.

It is prohibited by law to discriminate on the basis of race, color, religion, sex, national origin, age, pregnancy, disability, political affiliation or belief, citizenship, or against any beneficiary of, applicant to, or participant in any Workforce Innovation and Opportunity Act (WIOA) Title I, financially assisted program or activity.

As a WIOA Title I financially assisted program, the OUI is prohibited from discrimination in any of the following areas: deciding who will be deemed eligible, or have access to, any WIOA Title I financially assisted program or activity; providing opportunities for, or treating any person with regard to, such a program or activity; or making employment decisions in the administration of, or in connection with, such a program or activity. For an expanded list of areas where discrimination is prohibited, use the link below to access 29 CFR Section 38.6.

Find further information on how federal nondiscrimination and equal opportunity laws are implemented at 29 CFR Section 38 et. seq. at GovInfo.gov.

If You Believe You Have Experienced Discrimination

You have the right to file a complaint with the Kentucky Education & Labor Cabinet if you believe you have experienced discrimination on a basis prohibited by law. In some instances, you may file an additional complaint with the [Civil Rights Center \(CRC\)](#), U.S. Department of Labor, or file a complaint with the [Immigrant and Employees Rights Section \(IER\)](#), U.S. Department of Justice.

You must file your initial complaint within **180 days** of the date of the alleged violation with either Kentucky Education & Labor Cabinet's Equal Opportunity Officer **OR** the Civil Rights Center (CRC).

Filing a Complaint with the Kentucky Education & Labor Cabinet

If you choose to file your initial complaint with the Kentucky Education & Labor Cabinet, the process is as follows. Contact the Equal Opportunity Officer by mail at Department of Workforce Development, Attention: Equal Opportunity Officer, 500 Mero Street, Frankfort, Kentucky 40601 or by phone at 502-782-3252.

The Department of Workforce Development (DWD) will issue a decision on your complaint in the form of a written "Notice of Final Action" within 90 days of the day you filed your complaint.

Appeal DWD's Notice of Final Action to Civil Rights Center

If you are dissatisfied with the resolution of your complaint by the Department of Workforce Development, you may file an additional complaint with the CRC within 30 days of the date you receive the "Notice of Final Action" from the Kentucky Department of Workforce Development.

If DWD Fails to Issue Notice of Final Action Within 90 days

If the Department of Workforce Development fails to issue a "Notice of Final Action" within 90 days of you filing your complaint, you may file an additional complaint with the CRC within 30 days of the 90-day deadline. This additional complaint to the CRC cannot be filed more than 120 days after the date that you filed your complaint with the Department of Workforce Development.

The Kentucky Education & Labor Cabinet is required to keep records of complaints and actions for at least three years from the date of an issuance of a final action on the complaint. 29 CFR Section 38.43(b).

Filing a Complaint with the Civil Rights Center

If you chose to file your initial complaint with the Kentucky Education & Labor Cabinet, you must wait either until the Department of Workforce Development issues a "Notice of Final Action", or until 90 days have passed, whichever is sooner, before filing a complaint with the CRC.

Send your complaint in writing to:

**Director
Civil Rights Center
ATTENTION: Office of External Enforcement
U.S. Department of Labor
200 Constitution Ave. NW
Room N-4123
Washington, DC 20210**

By fax: (202) 693-6505, Attn: Office of External Enforcement (limit of 15 pages)

By email: CRCExternalComplaints@dol.gov

You have the right to be represented in the complaint process by an attorney or other representative. You must provide written notice to CRC, identifying the representative.

Filing a Complaint with the IER

The Immigration Reform and Control Act of 1986 prohibits the Office of Unemployment Insurance (OUI) from discrimination on the basis of national origin and citizenship when verifying employment status. The Immigration Reform and Control Act requires the OUI to verify that claimants are United States citizens or in a satisfactory immigration status before paying them benefits.

If you believe that you have been discriminated against on the basis of national origin or citizenship, you may file a complaint on an IER charge form with the Immigrant and Employees Rights Section (IER).

Submit an IER charge form electronically go to: <https://www.justice.gov/crt/filing-charge>

To submit an IER charge form by email, fax, or mail:

- 1) Print IER charge form at <https://www.justice.gov/crt/filing-charge>
- 2) Complete form and submit via:

Email: IER@usaj.gov
Fax: **(202) 616-5509**
Mail: **Immigrant and Employee Rights Section
Civil Rights Division
U.S. Department of Justice
4 Constitution Square
150 M Street NE, Room 7000
Washington, D.C. 20002**

If you have questions about filing an IER charge or the IER process, call **1-800-255-7688**

Glossary of Unemployment Insurance Terms

ADJUDICATION – The process of evaluating a claim and making a decision about eligibility. Sometimes called “fact-finding”.

APPEAL RIGHTS – A legal right to request a higher authority to review a determination or decision; the request must be in writing and submitted in a timely manner.

APPROVED TRAINING – Claimants enrolled in a vocational school or training may request approved training status to exempt them from work search requirements for a specific period. An approved job training or certification program means a program approved by the secretary that leads to a short-term certificate or credential, diploma, or associate of applied science degree in one of Kentucky’s top five high-demand workforce sectors as identified by the Kentucky Workforce Innovation Board and the Education and Labor Cabinet.

AMEND – To make a correction to an existing UI claim.

AVAILABLE FOR WORK - The claimant is ready and willing to accept suitable work. To be eligible for Unemployment Insurance benefits a claimant must be available for suitable work. If the claimant’s circumstances unduly reduce employment opportunities, the claimant may not be available for suitable work.

BACK DATING REQUEST – The process of requesting benefits for weeks missed or not requested during the prescribed time period.

BASE PERIOD – The first four (4) of the most recently completed five (5) calendar quarters, not including the quarter in which a claim is filed; wages earned during the four quarters of the base period are used to calculate maximum and weekly benefit amounts.

BENEFITS – The money payable to a worker under unemployment compensation law of this state with respect to their unemployment.

BENEFIT YEAR – The 52-week period in which a claim is valid.

BYE – The Benefit Year End (BYE) is the date an unemployment claim expires. The Benefit Year End date is one year (52 weeks) after the claim is filed.

CALENDAR QUARTER – Three (3) consecutive months within in a calendar year. Quarters are January to March; April to June; July to September; October to December.

CLAIMANT – A person who makes a claim for unemployment benefits.

CWC – Combined Wage Claim (CWC) is a type of unemployment claim that combines wages earned in the base period in Kentucky with wages earned in the same period in other states.

DEDUCTIBLE INCOME – Eighty percent (80%) of wages earned by a worker during week of unemployment. Deductions from pensions, retirement pay, annuity or other similar periodic payment depend on specific criteria and are deductible at one hundred percent (100%). This

amount is deducted from an individual's weekly benefit amount (WBA).

DENIED or DISQUALIFIED – The claimant is not entitled to UI benefits and will not be paid unless the denial or disqualification is reversed. See APPEAL RIGHTS.

DOCUMENT UPLOAD – An electronic means to return information to the Office of Unemployment Insurance. It is available when you login to your online account. You may upload relevant documents in .jpg, .pdf, .tif, .eps, or .pict format. The file must not exceed 5MB in size.

DURATION OF BENEFITS – The maximum number of benefit weeks available at the time of claim filing based on the State Average Unemployment Rate. Effective January 1, 2023.

E-CLAIM – A mass electronic claim filed by the employer on behalf of a group of laid-off workers. Claimants connected to E-claims should request benefits on a weekly basis during the lay-off period.

EFFECTIVE DATE – The Sunday of the week in which the initial claim application is completed.

ELIGIBLE – The claimant meets all UI eligibility criteria and is payable for benefits for the week(s) requested.

FACT-FINDING – Under state and federal law, the must discover information needed to resolve issues of UI eligibility and employer chargeability. This process is called "fact-finding." To issue a determination regarding eligibility or chargeability, UI staff review existing claim information and, if needed, contact interested parties for more information.

FILE DATE- The date that UI claim is filed.

FRAUD or MISREPRESENTATION – Knowingly making a false statement or failing to provide complete and truthful information to the Office of Unemployment Insurance for the purpose of obtaining benefits to which one is not entitled. Obtaining UI benefits by fraud can result in civil and criminal penalties.

GROSS WAGES – The total amount of wages earned before taxes and deductions; compare to net wages. Forty (40) hours of work at \$10.00 per hour is \$400 gross wages; net wages are the "take home pay" or the amount of the paycheck.

INELIGIBLE – The claimant is not entitled to UI benefits and will not be paid unless the period of ineligibility has been terminated or reversed and the claimant is ruled eligible to receive benefits. See APPEAL RIGHTS.

INITIAL CLAIM – A new unemployment insurance claim that establishes a new one-year period of UI benefits.

INTERSTATE CLAIM – An unemployment claim paid by Kentucky to someone who resides in another state.

IVR - Interactive Voice Response, a telephone system that responds to voice commands instead of inputs from the keypad.

KENTUCKY REVISED STATUTES (KRS) – Chapter 341 of the Kentucky Revised Statutes pertains specifically to the Unemployment Insurance program. You can view these statutes by visiting the Legislative Research Commission website at legislature.ky.gov.

MAXIMUM BENEFIT AMOUNT (MBA) – The total amount of benefits available on a claim through the benefit year end.

MONETARY ELIGIBILITY – A claimant's monetary eligibility is based on the amount of wages that they earned in covered employment during the base period. Claimants are notified of monetary eligibility by mail via a Monetary Determination. If a claimant is monetarily eligible this is not a guarantee of payment.

MOST RECENT EMPLOYER – The employer for whom the claimant most recently worked.

MONETARY DETERMINATION – A determination as to whether the claim is monetarily valid based on the claimant's base period wages and the calculation of the maximum weekly benefit amount that you may receive per week.

MONETARY RECONSIDERATION – An investigation into base period wages and a determination on whether any additional wages discovered are to be used to establish the right to or the amount of a claim.

NATIONAL DIRECTORY OF NEW HIRES – The database that stores personal and financial data on employed individuals across the country and contains information and data on individuals receiving unemployment compensation.

NEW HIRE RECORDS – The directory of newly hired and rehired employees reported under state and federal law and managed by the Office of Child Support Enforcement, Administration for Children and Families, United States Department of Health and Human Services, and the Cabinet for Health and Family Services.

NEXT MOST RECENT EMPLOYER – The employer for whom the claimant worked before working for the most recent employer.

NOTICE OF DETERMINATION – A written document issued by the Office of Unemployment Insurance notifying interested parties of the result of an investigation into the claimant's right to benefits and explaining the legal reasoning for the determination.

RETIREMENT PENSION – A pension or retirement plan is a fund that is paid into during the worker's employment and then distributed to the worker upon retirement.

STATE – The states of the United States of America, plus the District of Columbia, Puerto Rico, the Dominion of Canada, and Virgin Islands.

STATE AVERAGE UNEMPLOYMENT RATE – The seasonal adjusted statewide unemployment rate that applies to a six-month period (Jan 1st and July 1st), according to the US Department of Labor, Bureau of Labor Statistics. Those lookback dates provide the average rate for the preceding months.

SEPARATION – The end of an employment period. Example: layoff, discharge, or quit.

SEVERANCE – Money an employer pays an employee at the end of employment based on years of service, contractual agreement, or a specific employer-defined formula.

TAX WITHHOLD or ELECTED DEDUCTION – Federal and state income taxes may be withheld from an individual's weekly benefit amount if requested by the claimant. Withholdings for each type of tax can be changed once per Benefit Year.

TAA – Trade Adjustment Assistance, a federal program that helps trade-impacted workers obtain their next career and the skills necessary to gain suitable employment.

TRA – Trade Readjustment Allowance, a federal program that provides income support payments to individuals who have exhausted Unemployment Insurance benefits and whose jobs were affected by international trade; see TAA.

UI – Unemployment Insurance, temporary financial assistance for people who have become unemployed through no fault of their own. Unemployment Insurance, also called unemployment compensation, is a joint program between Kentucky and the U.S. Department of Labor.

UNDEREMPLOYED – Working less than full-time. This does not apply to individuals who are restricted to part-time work due to a medical condition.

UNEMPLOYED – Not working or connected to employment or working less than full-time.

VALID CLAIM – See MONETARY ELIGIBILITY. A claim that is monetarily eligible to establish a claim for UI benefits.

VRU – Voice Response Unit, another name for Interactive Voice Response (IVR).

WAGES – All remuneration for services, including but not limited to, commissions, bonuses, and tips while performing work as part of employment. See [KRS 341.030](#) for more information.

WAGES IN LIEU OF NOTICE – Money an employer pays an employee at the end of employment when the employee loses his or her job without notice. It is intended to compensate the worker for lack of notice that the job is ending. Wages paid in lieu of notice are 100% deductible from weekly benefits.

WAITING WEEK – The first week of the claim during which the individual would otherwise be eligible and qualified to receive benefits. By statute, Unemployment Insurance benefits are not paid for the waiting week.

WBA – Weekly Benefit Amount (WBA) is the maximum amount of benefits an individual can receive for a week of unemployment during a benefit year. Actual benefit payment amount can be lower than the WBA due to deductions or tax withholding.

WORK SHARE PROGRAM – A program that helps employers avoid layoffs and keeps employees connected to employment by paying partial benefits during a slowdown or other work reduction. The employer applies to the Work Share Program on behalf of employees. If the employer's application for the Work Share Program is approved, qualified employees will receive both wages and unemployment benefits.

WORK SEARCH EXCEPTIONS – Certain requirements that exempt claimants from performing work search activities. To be exempt from work search activities, claimants must provide valid documentation that they meet exemption criteria.