



## General Overview of Regular Unemployment Insurance Program

Each state administers its own unemployment insurance (UI) program which provides temporary financial support to eligible claimants. In Maryland, this is referred to as the **regular UI program**.

### 1. Who qualifies for regular UI?

To be eligible for regular UI, claimants must:

- Be unemployed through no fault of their own;
- Have earned sufficient wages in the standard or alternate base period.
  - For the standard base period, we go back 18 months and look at the wages you earned in the first year of the 18-month period.
  - If you are not eligible under the standard base period, an alternate base period may be used. For the alternate base period, we look at your wages in a one-year period (the four most recently-completed calendar quarters). For more, see the [Claims Filing - Initial Claims FAQs](#) on the Maryland Division of Unemployment Insurance website at [MDunemployment.com](http://MDunemployment.com));
- Be able to work and available for work without restrictions;
- Actively search for work.

### 2. How do I apply?

Apply for UI benefits in the U.S. state or district where you worked, not where you live. You may apply for UI in Maryland (also called filing an initial claim):

- in the online **BEACON UI system** ([beacon.labor.maryland.gov/](http://beacon.labor.maryland.gov/));
- by phone at **667-207-6520** (Monday to Friday, 8:00 a.m. to 4:00 p.m.).

### 3. How do I know if I am eligible?

After you file an initial claim, you will receive a benefit determination (in BEACON and through your preferred communication method, which you select when you file an initial claim). Your determination will include whether you are eligible for UI benefits and your weekly benefit amount.

If you disagree with the determination, you may file an appeal (instructions are included on your determination). For more, see the [UI Appeals](#) web page (at [MDunemployment.com](http://MDunemployment.com)).

### 4. How much will I receive?

The **weekly benefit amount (WBA) is a fixed**, weekly payment a claimant may be entitled to each week. The WBA is based on your earnings during the base period and ranges from **\$50 to \$430** in Maryland. If eligible, you may receive up to 26 weeks of Maryland Regular UI benefits.

In some circumstances (such as working part-time while collecting UI benefits) you may receive partial payments. Certain payments, including wages, are deductible from a claimant's UI benefits.

**NOTE:** UI benefits are taxable. You will choose to have federal tax, state tax, both, or no taxes withheld from your UI benefits (when you file an initial claim). You can also update your withholding status in BEACON.

### 5. What are the regular UI requirements?

In Maryland, you must **meet weekly eligibility requirements** to receive UI benefit payments, which include:

- **be able and available for work** (without undue restrictions) and meet work search requirements (see question #7);
- **file weekly claim certifications** on time (see question #6);
- **accept suitable work**, when offered;
- **be available** and contact the Maryland Division of Unemployment Insurance (Division) and/or the Maryland Division of Workforce Development and Adult Learning (DWDAL) when instructed;

- You may be selected to participate in a **Reemployment Services and Eligibility Assessment (RESEA)** workshop or **Reemployment Opportunity Workshop (ROW)**.
- **report payments on your weekly claim certification** (any wages, tips, commission, first payment from a pension you did not previously report, etc.). Do not report Social Security income.

**NOTE:** If you receive certain payments (severance, vacation, holiday, bonus, back pay or damages, or other special payments) after filing an initial claim, report it by calling a claims agent at (667) 207-6520.

## 6. How do I file a weekly claim certification?

The weekly claim certification is your request to be paid UI benefits for a particular week of unemployment. You may file in:

- **BEACON;**
- **Interactive Voice Response (IVR)** phone system (by calling 410-949-0022 or 800-827-4839)
- **MD Unemployment for Claimants** mobile app (available to download from the [iOS App Store](#) or [Google Play Store](#)).

To file a weekly claim certification in BEACON, select the Weekly Certification option from your portal's left menu and follow the prompts.

You must file between **12:01 a.m. Sunday and 11:59 p.m. Saturday**, immediately following the week for which you are requesting benefit payments.

## 7. What are the work search requirements?

To fulfill the work search requirements, you must:

- **register** in the **Maryland Workforce Exchange (MWE)** system at [mwejobs.maryland.gov/](http://mwejobs.maryland.gov/);
- upload or create a résumé in MWE, make the résumé viewable to employers, and maintain an up-to-date résumé while collecting UI benefits;
  - After you complete your MWE registration, check your MWE inbox frequently for information about weekly tasks or actions that you

are required to complete. Failure to complete these activities may result in a delay or denial of your UI benefits.

- complete at least three valid reemployment activities each week, which must include at least one job contact (see the [Maryland's Valid Reemployment Activities for Claimants webpage](#) at [MDunemployment.com](#)); and,
- keep a detailed weekly record of all completed job contacts and valid reemployment activities. Claimants are strongly urged to use the Job Contact and Reemployment Activity Log, located in MWE, to keep this record.
  - Detailed instructions for completing these requirements are available on the [Maryland Work Search Requirements](#) webpage (at [MDunemployment.com](#)).

For more about Maryland UI, see the [Information for New Claimants](#) web page (at [MDunemployment.com](#)). For questions, call a claims agent at 667-207-6520 (Monday to Friday, 8:00 a.m. to 4:00 p.m.).