

Kentucky Career Center Rapid Response

Unemployment Insurance Fact Sheet for Job Seekers



EMPLOYMENT SERVICES

- ✓ Register for work in the Focus Career website from home at <http://focuscareer.ky.gov> or any career center office at <http://kcc.ky.gov>.
- ✓ Use Focus Career to build your resume and identify available jobs based on skills - <http://focuscareer.ky.gov>.
- ✓ A Kentucky Career Center resource room, fax and phones are free when used in the work search process.
- ✓ Job referrals will be provided to qualified applicants.
- ✓ Veteran representatives are available to assist qualified veterans and eligible spouses in work searches.
- ✓ Guidance is available to assist with finding steady employment.
- ✓ Kentucky Career Center staff matches job seeker skills with employer needs.
- ✓ Kentucky Career Center staff handles the referrals for many of the major employers in the area.



WEBSITES

For resume help, internet filing or to request weekly benefit checks - <http://kcc.ky.gov>.



UNEMPLOYMENT INSURANCE (UI)

- ✓ File a claim for unemployment online at <http://kcc.ky.gov> or on the phone at 502-875-0442.
- ✓ You cannot file your claim before your last day of work, even if you have received notice of when your separation will occur.
- ✓ There is one waiting week per benefit year. You must first file your claim, then the first payable week will serve as your waiting week.
- ✓ You must request your benefit payment every two weeks, online at <http://kcc.ky.gov>.
- ✓ Unemployment benefits are based on gross wages earned in the base period. A base period is the first four of the most recently completed five quarters.
- ✓ Total gross wages x 1.1923% determines benefit amount.

- ✓ The maximum amount of benefits payable is 1/3 of the total base period or 26 x the weekly benefit amount, whichever is less.
- ✓ Weekly benefit amounts range from \$39 - \$569.
- ✓ All wages earned while claiming UI (gross wages) must be reported when work is performed, not when payment is received. This includes wages, tips, odd jobs, and Reserve and National Guard duty pay. If you have questions, ask staff by calling 502-564-2900. Proper reporting will help you avoid a disruption in benefits, and over payments.
- ✓ There are currently no UI extensions available.
- ✓ Payment options are direct deposit and debit card. Debit cards can be mailed to a home address or P.O. Box but CANNOT be forwarded to another address for any reason.
- ✓ UI benefits are taxable. You can elect to have 10 percent of your benefits withheld for federal taxes and/or 4 percent for state taxes. Your election can be changed once during your benefit year.
- ✓ You must be able, available and actively seeking full-time permanent employment while claiming UI benefits.
- ✓ You are required to actively seek work and report at least one work search attempt per week. You will report this information when you request benefits.
- ✓ A pension may or may not be deductible from weekly benefits depending on an investigation. Social Security payments or pensions paid under the Railroad Retirement Act are not deducted.

If an employee contributed to a pension plan, it will not be deducted from UI benefits. If your chargeable or base period employer solely maintained your pension, the pension payment will be deducted from UI benefits, after an agency investigation.

Example: The monthly pension amount is \$1,000 and the weekly pension amount is \$250. If the unemployment weekly benefit is \$400, the weekly pension amount of \$250 is subtracted from \$400, leaving \$150.

- ✓ Payments other than your last paycheck from your employer can affect your benefit amount.
If you have questions, ask staff by calling 502-564-2900. Proper reporting will help you avoid a disruption in benefits.
For example: severance pay, bonuses and wages. These payments must be reported so a written appealable decision can be issued to determine if there will be a deduction from your unemployment benefits. If you have questions, ask staff by calling 502-564-2900. Proper reporting will help you avoid a disruption in benefits.
- ✓ Kentucky law requires that unemployed workers apply for available suitable work and accept it when offered. Your benefits may be disrupted if you fail to seek or accept suitable work. KRS 341.370