

# Benefit Rights and Responsibilities

This notice outlines legal requirements and your rights and responsibilities while filing a claim for unemployment benefits. Read all this information carefully. If there is anything you do not understand, please contact the Unemployment Insurance Support Center at 1-888-737-0259 or visit our website at [des.nc.gov](https://des.nc.gov).

The N.C. Division of Employment Security (DES) pays unemployment benefits to eligible workers who lose their job through no fault of their own.

## To be eligible for benefits, you must:

- Have lost your job through no fault of your own.
- Have earned enough wages within a 12-month base period.
- Be able and available to work each week.
- Actively look for work by reaching out to at least three (3) job contacts each week.
- Complete a weekly certification.

## After You File a Claim for Benefits

*For new claims*, you will get a **\*Wage Transcript and Monetary Determination** form. This form lists all the employers you worked for and the wages you earned within the 12-month base period. If any information on this form is incorrect, or if all your employers are not listed, you may protest within 10 days. **\*Note: Military and federal wages will be added later. Once they are added you will get a revised Wage Transcript and Monetary Determination.**

You will see this information on your Wage Transcript and Monetary Determination:

- **Benefit Year:** Your **benefit year** starts the Sunday before the date you submit your application for benefits. This day is called the **effective date of your claim**.
- **Base Period:** Your unemployment benefits are based on the wages you earned during a 12-month timeframe called the **base period**.
- **Weekly benefit amount:** The dollar amount of benefits you may get each week.
- **Earnings allowance:** If you work during any week while getting benefits, you must report all gross (before tax) wages you earn for that week. Report these wages for the week that you worked (do not wait until you get paid). You are allowed to work and earn up to 20% of your weekly benefit amount without it affecting your benefits. This is called your **earnings allowance**. If you earn more than this amount, it will lower your weekly benefit amount for that week dollar for dollar.

After you file your claim, DES will use the information collected from you and your employer to determine your eligibility for unemployment benefits. You will not get any benefit payments until this determination is completed. **While you are waiting on your determination, you should be completing your work search and weekly certification.**

## Reminders:

- You can only get benefits if you lost your job through no fault of your own.
- You may be denied benefits in certain situations, such as if you refuse work.
- DES will notify you of any determinations that affect your eligibility.

## Other Important Information

**Payment:** Unemployment benefits are paid with a debit card from DES, or you can choose direct deposit.

**Taxes:** You must pay federal and state income taxes on unemployment benefits. When you apply, you can choose to have taxes withheld from your benefit payments. If you get benefits, DES will send you a Form 1099-G showing the total amount of unemployment benefits paid to you and taxes withheld during the year. You can make changes, if needed, through your MyNCUIBenefits account or call the UI Support Center for assistance. However, for tax purposes, it is your responsibility to keep a record of all benefits you get.

# Your Responsibilities

**NOTE:** North Carolina law requires you to serve an **unpaid waiting week** before you can get unemployment benefits (the first week you file for and could be eligible for benefits). You must complete all steps shown below, even for the waiting week, to get benefits.

## **Important Step 1: Register with NCWorks.**

- Anyone getting unemployment benefits must be registered for work with the state job service office in which they reside. In North Carolina that is NCWorks.gov.
- North Carolina residents must go to [NCWorks.gov](https://www.ncworks.gov) and create an online account. You must keep your account active.
- An account with NCWorks.gov (work registration) is different than your MyNCUIBenefits account (unemployment application).

***\*\*Do this right away once you file your claim. If you do not register with NCWorks.gov or do not keep your account active, your benefits may be delayed or denied.***

## **Important Step 2: Start keeping a record of your work searches right away.**

To get unemployment benefits, you must reach out to at least three (3) job contacts each week about a job. One of these contacts can be a reemployment activity through an NCWorks Career Center. You must keep records of your work search activities and job contacts each week. Keep these records for five (5) years. Failure to provide proof of your job contacts may result in an overpayment of benefits.

For each contact, your work search record must include:

- **Date of employer contact or reemployment activity.**
- **Company or activity name.**
- **Contact method:**
  - In person - physical address
  - By phone - phone number
  - By email - email address
  - Online - website address

## **Important Step 3: Complete weekly certifications.**

The weekly certification is the only way to generate a payment for benefits. **If you do not complete a weekly certification, you will not get paid unemployment benefits.**

- You must complete a weekly certification for each week that you want to get unemployment benefits.
- You will answer questions about your work search, whether you earned any wages, and whether you were able and available to work.
- You should complete weekly certification(s) even if you are still waiting to see if you will get benefits.

***\*\*You MUST file a weekly certification within 14 days after each week.***

File your weekly certification online at [des.nc.gov](https://des.nc.gov):

1. Sign in to your **MyNCUIBenefits** account.
2. Go to the **Action Required** box. Click on **File Weekly Certification**.

**If you have issues or don't have access to a computer, call the UI Support Center at 1-888-737-0259.**