

# Applying for Unemployment Insurance (UI) Benefits

## Who can receive Unemployment Insurance benefits?

If you have worked in New York or another state, you may be eligible to receive Unemployment Insurance benefits. You must:

- Have lost employment **through no fault of your own**;
- Have **enough prior earnings** from employment to establish a claim;
- Be **ready, willing and able to work immediately**; and
- Be **actively seeking work and keep a record** (online or written) of your efforts.

If you are not sure if you qualify, you should still apply as soon as possible. We will determine if you are eligible. For more information about eligibility, please see Chapter 2 of our claimant handbook at [www.labor.ny.gov/uihandbook](http://www.labor.ny.gov/uihandbook).

## How do I apply for benefits?

The fastest and most secure way to apply (file a claim) for Unemployment Insurance benefits is on our website at [www.labor.ny.gov/signin](http://www.labor.ny.gov/signin).

You will need to use an NY.gov ID. Directions for creating an NY.gov ID are on the login page. If you have difficulty creating or accessing your NY.gov ID, see the illustrated instructions on the login page, check the NY.gov frequently asked questions, or call (800) 833-3000 Monday – Friday, 8:30 a.m. to 4:30 p.m.

You can file **online**:

- Monday through Thursday 7:30 a.m. to 7:30 p.m.;
- Friday 7:30 a.m. to 5 p.m.; and
- Weekends from 12:01 a.m. Saturday through 7 p.m. Sunday.

You can also file by phone toll-free at (888) 209-8124 from 8 a.m. to 5 p.m. Monday through Friday. Press nine for **translation services**. **TTY/TDD** users: call a relay operator at (800) 662-1220 and ask the operator to call (888) 783-1370. For **video or other types of relay service** users, contact your relay operator and ask the relay operator to call (888) 783-1370.

## When you file, you will need:

- Your **Social Security** number;
- Your **New York State driver license or Motor Vehicle Identification card** number (if you have either);
- Your complete **mailing address** and zip code;
- A **phone number** where we can reach you from 8 a.m. to 5 p.m. Monday – Friday;
- Your **Alien Registration card number** (if you are not a United States citizen and have a card);
- Names and addresses of all your **employers** for the last 18 months, including those in other states;
- **Employer Registration Number or Federal Employer Identification Number (FEIN)** of your most recent employer (the FEIN is on your W-2 forms);
- Your copies of **forms SF8 and SF50**, if you were a federal employee; and
- Your most recent separation form (**DD 214**), if you were in the military.

You can file a claim without all of these documents. However, missing information can delay your first payment.

If you cannot print web pages, have a pen and paper handy to copy information.



If you are filing your claim online and want your benefits direct deposited into your bank account, you will need a check that has your bank routing and checking account numbers on it.

## If you need help filing your claim

If you have a disability or language issue and need help filing your claim, a friend or relative can help. However:

- You must be with your helper every time they help you and use your PIN.
- You are responsible for the actions of your helper.
- If you are not present when your helper assists you, you may be subject to penalties, including forfeiture of benefits.

## Claim weekly benefits/certify for benefits

After you file your claim, you must claim weekly benefits each week you continue to be unemployed. You can do this either online at [www.labor.ny.gov/signin](http://www.labor.ny.gov/signin) or by calling our Tel-Service toll-free phone line at (888) 581-5812.

When you claim weekly benefits, you will be asked a series of questions. It is important to answer truthfully, as you are certifying to the Department of Labor that your answers are true and correct. That is why the process is also called “certifying for benefits.”

A week, for the purposes of Unemployment Insurance, runs from Monday through Sunday. Most people claim weekly benefits for the previous week on Sunday. However, you have until the following Saturday to do so.

By law, the first week of your claim is a **waiting week**. You will not receive benefits for this week, but you must be ready, willing and able to work and looking for a job,

## When will I start receiving benefits?

It takes three to six weeks from the time you file your claim to when you receive your first payment, because we have to review and process your application. You will not receive benefits during this time. If you are found eligible, you will receive all benefits owed to you.

## How will I receive my benefits?

If you applied for Unemployment Insurance online, you were asked whether you wished to receive your benefits by direct deposit or debit card. If you applied over the phone, you will receive your benefits via debit card. We no longer issue benefits by check.

## Other important things to know

After you apply for benefits, you will receive a notice in the mail called a **Monetary Benefit Determination**. Please read it right away. It will tell you if you have enough earnings to qualify for Unemployment Insurance or not. It will also tell you what to do if all of your earnings are not listed on the notice. **Important: The Monetary Benefit Determination does not say that you will definitely receive benefits.** It simply tells you whether or not you have enough earnings to qualify. If you meet all the requirements, your benefits will simply begin. If you are found not eligible, you will receive a letter from us.

You may lose benefits if you do not **keep your address and phone number up-to-date**. Unemployment Insurance mail is not forwarded by the Post Office.

**Return all questionnaires right away** so any benefits due are not delayed or denied.

## For more information

See *Unemployment Insurance: A Claimant Handbook* at [www.labor.ny.gov/uihandbook](http://www.labor.ny.gov/uihandbook) for more information about the topics discussed in this fact sheet. This handbook will be sent to you if you opt to receive it when you file your claim.

**Frequently Asked Questions** are on our web site at <http://labor.ny.gov/ui/faq.shtm>.

If you have a **specific question** about your claim or its status, send us a **secure message** at [www.labor.ny.gov/signin](http://www.labor.ny.gov/signin). Sign in to your online account and click on the envelope icon at the upper right of the My Online Services page. Or, call our Telephone Claims Center at (888) 209-8124. Monday and the day after a public holiday are the busiest days for phone calls. Thursday and Friday are less busy.