

## Frequently Asked Questions about Unemployment Insurance

### 1 WHAT IS EXPECTED OF ME?

When you file for unemployment benefits you will be responsible for registering for work with OKJobMatch, filing your weekly claims, attending all required groups and appointments you may be scheduled for, and keeping a log of your work search efforts. If you live out of state, you must register for work in your resident state. Please read all information included in this book for additional information regarding the claims process.

### 2 HOW DO I FIND A JOB?

You are required to register for employment services within seven (7) days of initially filing your claim. This can be accomplished by registering at [OKJobMatch.com](http://OKJobMatch.com). This interactive job search tool is designed to help you connect with employers and their job openings. You may also wish to access our services in one of the local Oklahoma Works Centers conveniently located throughout the state: [https://www.ok.gov/oesc/Job\\_Seekers/Workforce\\_Services/](https://www.ok.gov/oesc/Job_Seekers/Workforce_Services/)

### 3 WHEN WILL I RECEIVE MY PAYMENT?

By law, the first payable (or allowable) week of the claim is considered to be a waiting period. Although you must still file your weekly claim (either by phone or internet), you will not be paid for the waiting period week. No benefits will be paid if there are insufficient wages to establish monetary eligibility, if there is an issue being investigated, or if you do not file your weekly claim. Once benefits have been approved and the waiting period week is served, payments are made within 2-3 days of the weekly claim being filed. Weekly claims are filed after the week ends but must be filed within fourteen days of the week ending date. All weeks run Sunday through Saturday.

### 4 THERE IS AN “ISSUE” ON MY CLAIM. WHAT DOES THAT MEAN?

An “issue” on your claim (sometimes called a “stop”), means that based on the way you answered a question, either on your initial claim,

or on your weekly claim, further investigation is needed to determine if you are eligible for benefits. An “issue” can also be added for failure to attend a required reemployment service session or the failure to do something that we have asked you to do. You will be contacted if additional information is needed. An “issue” on your claim will cause a delay in your claim, and a possible disqualification of benefits depending on the findings. In the meantime, you need to continue to file your weekly claims each week while the issue is pending.

### 5 HOW ARE PAYMENTS MADE?

An Unemployment Insurance benefit debit card will be issued to you at the time the waiting period processes. It normally takes between 7-10 days to receive the card. Do not throw the debit card away. You have two options to receive unemployment insurance payments. You may receive your payments via the prepaid debit card or you may direct transfer the payments from the prepaid debit card into your own U.S. banking account, for no fee. To receive payments to the debit card, you must activate the card by following the instructions sent with the card. To set up this recurring direct transfer, you must activate your card and then visit [www.goprogram.com](http://www.goprogram.com) or call 1-866-320-8699 and use the automated system to enter your banking information. If you wish to set up direct deposit without activating your card, you must visit [www.goprogram.com](http://www.goprogram.com).

You are encouraged to view the debit card and direct deposit information by visiting <https://www.ok.gov/oesc/> and selecting the link “Important Information Regarding Debit Cards and Direct Deposit.” For general information on prepaid accounts, visit [cfpb.gov/prepaid](http://cfpb.gov/prepaid). If you do not have internet access, you may obtain a copy of the information at any local Workforce office.

### 6 HOW DO I CHANGE MY PIN NUMBER?

Our customer service representatives do not have access to your PIN. If you forget your number or want to change, we can reset your PIN so you can establish a new PIN or you can change your PIN online. Contact your Unemployment Service Center or visit the website at <https://unemployment.state.ok.us> and click on “Change your Pin.”

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**WHAT DO I NEED TO DO TO HAVE TAXES TAKEN OUT OF MY CHECK?**

Unemployment Insurance benefits are subject to federal and state income tax. You must report unemployment benefits you receive when you file your income taxes. By January 31 of each year, the Oklahoma Employment Security Commission will send you a form 1099-G with the amount of benefits you received the prior year. You may elect to have federal and state taxes withheld from your weekly unemployment benefits. If you choose to have taxes withheld, federal taxes of 10% and state taxes of 3% will be deducted from the gross amount of your payment each week.

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**HOW AND WHEN DO I FILE MY WEEKLY CLAIM?**

After you have filed your application for benefits, you must file weekly claims in order to receive benefits. The filing week begins on Sunday at 12:01 a.m. and end on Saturday at midnight. You cannot file a weekly claim until after the week is over. If you attempt to file before the week has ended, your claim will not be accepted.



Weekly claims can be filed by:

**Internet:** <https://unemployment.state.ok.us>

OR

**Telephone:**

Inside the OKC calling area use: (405) 525-1500

Outside the OKC calling area use: (800) 555-1554

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**WHAT IF I CAN'T FILE MY WEEKLY CLAIM?**

Contact your local Service Center during normal business hours if you encounter any problems when filing your weekly claim:

- Inside the Oklahoma City calling area—(405) 525-1500
- Outside the Oklahoma City calling area—(800) 555-1554
- TTY/TDD Calls—(866) 284-6695

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**CAN I WORK PART-TIME AND STILL RECEIVE BENEFITS?**

Yes. However, you must report the amount of money you earned, before any deductions were made, for each week, whether or not you were paid during the week. Earnings must be reported **during the week you earn them**, not when you actually receive the payment. Work is anything you do for wages, including self-employment, during the seven days of the week you are claiming Unemployment Insurance benefits.

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**HOW DO I CHANGE MY ADDRESS?**

If you plan to change your address, you must report the change to your Unemployment Service Center ***prior to filing your weekly claim.*** Information required to change an address includes your name, social security number, old address, new address and the employer from whom you were separated when you filed your claim.

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**HOW DO I FILE AN APPEAL?**

You can file an appeal in person, by mail, fax, telephone or email. Include your name, social security number, phone number, date of determination, section of law you are appealing and a detailed explanation of why you disagree with the decision. The mailing address, fax number, telephone number and email address will be listed on your determination.

**REMEMBER!**

Any questions regarding your Unemployment Insurance Claim can be answered by calling one of the numbers listed on the Quick Reference page of this document or by visiting our website.

