

Unemployment Insurance Benefits Explained

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Am I eligible for unemployment insurance (UI) benefits?

If you have been laid off from work or if you are still employed but your hours were reduced because of a lack of work, you may be eligible for unemployment benefits. The State of Hawaii Unemployment Insurance Division will determine your eligibility based upon the following criteria:

- *Prior wages.* You must have earned sufficient wages in the 12 to 18 months prior to filing a claim.
- *Separation reason.* Generally speaking, if you become unemployed through no fault of your own, you are eligible for UI benefits.
- *Ability and availability to work.* You must be able to work, actively seeking work, and legally authorized to work in the United States

Will I receive partial or full UI benefits?

The State of Hawaii Unemployment Insurance Office will determine which benefits you are eligible for and the amount you will receive. Generally, if you are still attached to your employer but are offered no hours or reduced hours due to a lack of work, you may be eligible for partial unemployment benefits. If you have been terminated (are no longer an employee), you may be eligible for full unemployment benefits.

How do I apply for UI benefits?

The State of Hawaii Unemployment Insurance Division requires unemployment applications be submitted online here: <http://uiclaims.hawaii.gov/>.

Can my employer or ProService submit my application for me?

No, the State requires an individual claimant submit his or her own application for UI benefits.

What information do I need in order to apply?

You will need to provide your name, social security number, valid email address, and employment history for the past 18 months, including names and addresses of your employers. You will also need to have your bank account information including bank name, routing number, account type, and account number. Unemployment payments in Hawaii are made via direct deposit.

What happens after I register on the website?

You will receive an email with your temporary password. You then must go back to the website to finish the registration process by setting up your permanent password. Once you have registered with a permanent password and completed the security questions, you will be able to submit your application for UI benefits.

Then what happens after I submit my application?

Once you submit your application, the State will contact your previous employers to verify the information you provided in your application. If there is missing information that the State needs from you, the State will contact you directly. If your application is approved, the State will make the determination on the benefit amount. You can log in to the unemployment website at <http://uiclaims.hawaii.gov/> to check the status of your claim.

Do I need to re-apply each week?

You must file a continued claim certification for each week that you wish to receive benefits and the continued claim certification must be filed on time.

Why haven't I received my check?

Claims may take up to three weeks to be paid. If you are found eligible and your payment is delayed, you will still be paid beginning from the Sunday of the week in which you submitted your application.

Will taxes be deducted from my unemployment compensation?

Taxes on UI benefits are not automatically withheld, but these benefits are taxable. You must request withholding at the time of registration.

Why was my claim denied?

UI benefits are intended to provide temporary partial wage replacement to individuals who have lost their jobs through no fault of their own and who meet all requirements of the law. The State makes the final determination on eligibility. Some common reasons for disqualification include:

- You voluntarily quit your job without good cause.
- You were discharged for misconduct connected with your work.
- You failed to meet the State's minimum job search requirement (you must actively search for suitable work during your period of unemployment).
- You refused a referral or an offer of suitable work without good cause.

Additional Information and Resources

Health Insurance

If you have health insurance through your employment and ProService, it will end on the last day of the month in which you are separated from employment.

If your employer is eligible for COBRA (having more than 20 worksite employees), then you will receive paperwork to sign up for COBRA directly from ProService, usually within two weeks of your separation from employment.

You may also explore health insurance options at HealthCare.gov. This website is run by the federal government under the authority of the U.S. Dept. of Health and Human Services. It is a health insurance exchange, sometimes called the marketplace, where you can explore and purchase coverage.

Voluntary Benefits

If you have enrolled in flexible spending, 401k, or other voluntary benefits through your employment, you will receive information directly from the companies who administer those benefits regarding your options after your employment ends.

Your Final Paycheck

Your final paycheck will include all of your final wages. If you have questions about your final wages, tips, commissions, vacation pay, or any other compensation you believe is outstanding, please contact your worksite employer directly.

ProService's Employee Service Center

You may also call ProService's Employee Service Center for any questions by calling 808-394-4162.

Employment Services

The State of Hawaii's Workforce Development Division is a great resource for finding your next role or new career. They have excellent resources here:

<https://labor.hawaii.gov/wdd/job-seekers/>. You may also find job postings on [indeed.com](https://www.indeed.com), [monster.com](https://www.monster.com), [ziprecruiter.com](https://www.ziprecruiter.com) and other similar websites.