### <u>Unemployment Eliqibility and Payment FAQs - Updated 5/19/20</u>

Oakland County does not make any decisions regarding how much money you will receive in unemployment benefits. We can only provide you information on what you MAY be eligible for as we have been informed. If you have questions regarding your specific situation, please contact the State of MI Unemployment Insurance Agency (UIA) directly.

### Who determines how much unemployment benefits I am eligible for?

The Unemployment Insurance Agency (UIA).

### What are the possible amounts I am eligible for?

The state benefit maximum is \$362/weekly.

The federal stipend maximum is \$600/weekly (in effect until July 31, 2020).

# If UIA sends me a letter stating that I am eligible for the weekly maximum, does that mean that is what I will receive?

No. This amount can be different than the amount you receive. The amount you receive is dependent on the wages you certify to UIA after the claim is made and the initial eligibility letter is mailed out. The more you earn in your paycheck, the less benefits from UIA you will receive.

# If I am working and certifying wages to unemployment, how much will I receive? This is calculated by UIA.

For employees experiencing a reduction in hours: Your earnings will affect how much you are eligible for. The more you earn in your paycheck, the less benefits from UIA you will receive. Currently, the UIA has posted "underemployment" maximums as \$543/weekly shown here: <a href="https://www.michigan.gov/documents/uia/140">https://www.michigan.gov/documents/uia/140</a> - claiming underemployment beneifits in michigan 392272 7.pdf

This means if you earn more than \$543 in a week and certify this to UIA, they will not pay you state benefits.

**For furloughed employees:** You will be eligible for the maximum amounts provided by both UIA and the federal stipend. Your total benefit amount is determined by UIA.

# If I'm still working, how many hours should I work in order to still receive unemployment benefits?

We cannot make the determination of how many days/hours each employee should work in order to be eligible for unemployment benefits through UIA. Each employee earns a different salary so we can't give a definitive answer on how many days/hours an employee should work to make them eligible for the state benefit. Ineligibility for state benefits is defined as earning more than \$543/weekly. We cannot guarantee what amount UIA will pay you based on your wages.

You have to make the best decision for you in regards to your financial situation and operational needs in your department. If you are working reduced hours, it may be a trial and error situation as to how many hours you can work before becoming ineligible. Keep in mind every person's hours before becoming ineligible are going to be different based on the hourly wage they earn. UIA makes all determinations based on wages, not hours.

## When will I get paid?

Most payments are issued 1 business day after certifications are made. You will be given an official pay date by UIA once your certification is submitted.

## When I certified, it is asking for more information and to submit another claim. What do I do?

Follow the directions provided by UIA and submit another claim. Employees who have filed another claim as directed have been successful in receiving a confirmation page with payment date information.

#### I received a debit card in the mail, but I wanted direct deposit. Should I dispose of it?

No. Do not dispose of your debit card or any information relating to it. Keep your debit card until you no longer are receiving unemployment benefit payments, even if you are receiving payments via direct deposit.

### How do I set up direct deposit?

- Logging into your MiWAM online account:
   <u>https://miwam.unemployment.state.mi.us/ClmMiWAM//</u>
   Click on Claimant Services → Modify Benefit Payment Method
- Calling MARVIN (automated certification service): (866) 500-0017 select option 2

Please visit the **Qualification/Eligibility**, **Payment Method**, **and Pandemic Unemployment Assistance** portions of Unemployment's FAQ page here for further information: https://www.michigan.gov/leo/0,5863,7-336-78421 97241 98585---,00.html