



HR101: Unemployment Compensation





Mission, Vision & Core Values

MISSION

Lancaster SHRM serves and elevates Human Resources by developing our members, connecting people, and strengthening our community.

VISION

Advancing human resources in our community

VALUES

Passion
Integrity
Collaboration
Growth
Respect








Upcoming Events

2025 Programs & Events hosted by Lancaster SHRM:

- **Sept 26th:** Fall Legal Update Conference *
- **Oct 1st:** LNP Fall Job Fair
- **Oct 14th:** October Breakfast: Navigating the Evolution of Diversity and Inclusion *, *Extended program to 9:30 am*
- **Oct 30th:** Virtual Lunch & Learn – Managing Your Workforce in an Unpredictable Era

** Provides SHRM and HRCI credits*






Welcome

UC -101 for Employers

Everything you “never” wanted to know about
Unemployment Compensation

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Agenda

The Basics – Qualifying for UC Benefits

- Financial Eligibility & the Base Year
- Wages Outside of the Highest Quarter in the base year
- Credit Weeks & Claim Duration
- 6 Times (6X)
- Weekly Benefit Rate (WBR)
- Partial Unemployment
- Weekly Claims & the Waiting Week
- Able & Available
- Employee UC Requirements while filing for Benefits
- Contributory Versus Reimbursable Employer

Opening a UCC claim


Employee and Employer UC Mailings

Fact Finding

Monthly and Yearly UC Mailing

Miscellaneous Mailings

Employer Contact Information




The Basics - How Financial Eligibility is Determined

Financial Eligibility & The Base Year

The first “eligibility” test anyone opening an unemployment claim must pass is whether or not they are “financially” eligible for benefits. The amount of money paid to the employee by all employers covered by the UC Law during the “base year,” determines whether the employee will qualify financially for benefits and for what amount.

The “base year” is a time period which consists of the first 4 of the last 5 completed calendar quarters prior to the quarter in which the claim was filed.

Base-year months are shown in shaded blocks



The Basics - Wages Outside of the High Quarter

Also to be eligible, a person needs to have earned at least 37% of their total base year wages outside of their high quarter.

To figure this out we take the total of all base year wages and multiply by 37%. We then add up the wages from the three lower quarters. The wages from the three lower quarters need to equal or exceed 37% of the total base year amount.

Example:

Total base year earnings of \$10,000.

Multiply the total base year wages by 37% ($\$10,000 \times 37\% = \$3,700$).

Claimant has wages in two quarter of their base year.

A) \$0 / \$0 / \$4,000 / \$6,000 (at 40%, the claimant is Eligible).

B) \$0 / \$0 / \$3,000 / \$7,000 (at 30%, the claimant is Ineligible).



The Basics - Credit Weeks & Claim Duration

Additionally, the employee must also satisfy the credit week requirement to be considered eligible to receive UC benefits.

An employee needs to have a minimum of 18 credit weeks in their base year to be eligible for any amount of benefits. (One payable week of UC benefits for each credit week, minimum 18 weeks, maximum 26 weeks).

A Credit Week is defined as any calendar week for which a claimant was paid remuneration in employment at least equal to *16 times the minimum hourly wage* under the Minimum Wage Act of 1968. Using the current minimum wage figure [\$7.25/hour] would mean earnings of at least \$116 would be needed to receive a credit week.

A claimant has 52 calendar weeks from the application date to claim available benefits.



The Basics – 6X

Purging an Ineligible Non-Monetary Determination

If an employee is ineligible for benefits because they quit their job without a compelling and necessitous reason, were discharged for misconduct, or are ineligible due to self-employment, they may still be able to qualify for benefits at a later date. To requalify, they must work and earn at least six times their weekly benefit rate. After they have earned that amount, they may be qualified to receive benefits if they are totally or partially unemployed and meet all eligibility requirements.

Earnings from self-employment cannot be used to requalify for benefits or to purge a disqualifying non-monetary determination.

Qualifying for a new UC Claim (Back to Back Claims)

Claimants are required to earn six times their weekly benefit rate in covered employment during the first claim year in order to qualify for a subsequent claim.



Notice of Claimant Eligibility - UC-54

If the claimant earns 6x's, the employer that raised the issue will receive a UC-54, Notice of Claimant Eligibility, letting the employer know that they can file for Relief from Charges if they have not already filed, and the non-Separation Issue determination will be issued on the Request of Relief from Charges.

Instructions for *Contributory Employers* and *Reimbursable Employers* are given on this form.



The Basics - Weekly Benefit Rate (WBR)

An employee's Weekly Benefit Rate is the amount they can receive if eligible for UC benefits for a week and the benefits are not reduced for any reason.

Weekly rates can range from \$68 to \$605 per week.

The Weekly Benefit Rate (WBR) will be determined by the highest total gross quarterly earnings during their Base Year.

The employee's WBR should equal about 50 percent of their full-time weekly wage, realizing that the WBR can never be more than our maximum rate for the year (2025 - \$605).

Financial Charts for the Weekly Benefit Rate computation can be found at our web site, www.uc.pa.gov.



The Basics - Partial Unemployment

An employee may work part-time and earn up to 30 percent of their weekly benefit rate in each claim week before their earnings affect their weekly benefit payment. This 30 percent of their weekly benefit rate is their "partial benefit credit." Any amount that they earn over the partial benefit credit earned in a week will be deducted from their weekly benefit rate dollar-for-dollar.

Example: In this example we will use a weekly benefit amount of \$300 and a PBC of \$90.

If the claimant works and earns equal to or less than the \$90 they will receive their full benefit of \$300.

If the claimant works and earns more than the PBC \$90 the difference will be subtracted from the weekly benefit rate.

So, let's say the claimant worked part time and earned \$200, the difference between the \$90 and \$200 is \$110.

In this case the claimant will receive UC benefits of \$190 (\$300-\$110).

NOTE: The dollar amount discussed is the GROSS amount before any deductions.



The Basics – Weekly Claims & The Waiting Week

The employee must file a claim for each week in which they are totally or partially unemployed. A "UC week" is the same as a calendar week, beginning on Sunday and ending the following Saturday. The date of the Saturday is called the claim week ending date, or CWE Date.

The first week of the benefit year that the employee is unemployed and otherwise eligible for benefits is called the "waiting week." UC benefits are not payable for the waiting week. However, the employee must still file a claim for the waiting week in order to receive credit for serving it.

For a week to serve as a waiting week, the employee needs to be entitled to receive a payment for the week that is held as the waiting week.



The Basics – Able & Available

Compensation shall be payable to any employee who is, or becomes, unemployed and is able to work and available for suitable work. The employee must prove a realistic attachment to the local labor market as a whole, as indicated by the employee's readiness, willingness, and ability to accept some substantial and suitable work. The employee must certify that he/she is able to accept and is available for suitable work during each week for which he/she files a claim for benefits.



The Basics – Employee UC Requirements



Without a recall date in writing, anyone collecting UC, is required to register for employment-search services through PA CareerLink® within 30 days after filing an application for benefits.

If they do not have a recall date to return to work in writing, they are also required to do weekly work searches or work search activities starting with the 3rd week of their claim year and maintain a written record of the searches.



Information sent to Employee

After filing an initial claim, the Employee should receive:

- **Claim Confirmation Letter** which confirms the claim was filed and has payment option information regarding both the debit card and direct deposit.
- **Notice of Financial Determination** which specifically informs the employee of their financial eligibility for benefits.
- **Pin Notification** This notice is to provide you a new or reissued UC Personal Identification Number (PIN).
- **A UC Debit Card** (the debit card is our default payment method). They will receive this only if direct deposit is not active and they do not already have a valid one.
- **Unemployment Compensation Handbook** which explains all aspects of your responsibilities when claiming unemployment.
- Please note: Depending on the **Preferred Notification Method** chosen by the claimant, these letters will be sent by mail or by Internal message with email notification. Information may be delayed if Postal Mail is selected.



Information sent to Employers

1. **Form UC-45**, The Employer will receive a Notice of application, unless the Employer is registered with SIDES. In which case, they will receive a cover letter advising of the notice of SIDES separation.
2. **UC-44F(3)**, Notice of Financial Determination (Employer Copy).
3. **UC-44FR**, Request for Referral from Charges.
4. If the claimant indicates any type of issue which could affect their UC benefits, a request for information will also be mailed to the employer. This could include discharge, voluntary quit, refusal of suitable work, pension, 401k, severance, or independent contractor. These forms are referred to as Fact Finding forms.

Please note: Depending on the **Preferred Notification Method** chosen by you (the employer) these letters will be sent by mail or by Internal message with email notification. Information may be delayed if Postal Mail is selected.



Benefits UC System

Benefits UC website: www.benefits.uc.pa.gov

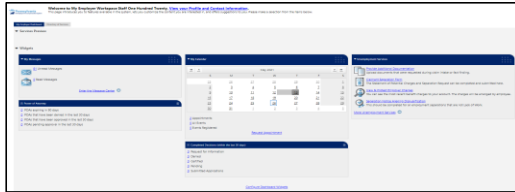
If you have difficulties with login, please contact the UC Service Center Employer line 83.3.72.82.367 Monday thru Friday 8:00 am to 4:00 pm



UC Employer Services Overview

Employers have access to a personal dashboard that is customizable to their needs. The dashboard features a mobile-responsive navigation menu and movable widgets to help give employers quick access to the tools they use the most.

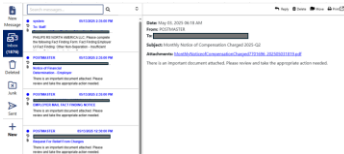
My Employer Dashboard



Managing Communication

Managing Your Messages

- **My Messages** – Here you will be able to navigate through all the notifications that Unemployment sent to the employer.



Employer Mailings – Notice of Application (UC-45)

UC Benefits website:

From the Services for Employers menu group in the left navigation panel, click Unemployment Services > Notice of Separation. The Claimants tab displays, as shown below.

| Service Center | Claimants | Unemployment | Unemployment | Unemployment | Unemployment |
|----------------|------------|--------------|--------------|--------------|--------------|
| Claimants | | | | | |
| Month | Year | Month | Year | Month | Year |
| 01/01/2025 | 01/01/2025 | 01/01/2025 | 01/01/2025 | 01/01/2025 | 01/01/2025 |
| 01/01/2025 | 01/01/2025 | 01/01/2025 | 01/01/2025 | 01/01/2025 | 01/01/2025 |
| 01/01/2025 | 01/01/2025 | 01/01/2025 | 01/01/2025 | 01/01/2025 | 01/01/2025 |
| 01/01/2025 | 01/01/2025 | 01/01/2025 | 01/01/2025 | 01/01/2025 | 01/01/2025 |

Form mailed:



Manage Unemployment – Claimant Separations

Responding to Notices of Separations

- SIDES registered employers will be re-directed through their cover letter that says Notice of SIDES separation by selecting the link.

The Employer Separation Statement form displays (see figure below).

- Review the claim Summary and Work History information supplied by the claimant when they filed the claim.
- In the Employer's Separation Reason section, enter required dates, the Reason for Separation, Provide Additional Information, if desired, and complete any other required fields.
- In the Rehire Information section, answer the questions, Yes or No. Any Yes responses will cause additional required fields to display for you to complete.



Employer Mailings - UC-44F(3)

The UC-44F(3), informs the employer of the claimant's financial eligibility for a UC claim. It shows the wages reported by the employer during a specific period of time defined as the Base Year.

Also, this letter provides the claimant's weekly benefit rate and the duration of those benefits. Please pay attention to the percentage that you are being charged for the claimant's benefits.

If you disagree with the wages reported on this notice you have the right to file an appeal. It is also important to note, if the claimant did not work for you and you do not file an appeal to the financial determination, it becomes final and binding. Filing a request for Relief from Charges will be denied as this is not a valid reason to request relief.

Note: The UC-44F(3) is sent to the employer via the preferred notification method. The form can be found in the message center or will be mailed.



Understanding UC-44F(3)

Effective Date of the UC Claim: 12-10-2023
Expiration Date of the UC Claim: 12-07-2024
Weekly Benefit Rate: \$605 (Max rate)
Number of Credit Weeks: 26 (Max number)
Maximum Benefit Amount: \$15,730 (\$605 times 26)
Partial Benefit Amount: \$182 (30% of \$605)

Base Year: 7-1-2022 to 6-30-2023
Quarterly wages reported by your company during the base year

Showing the total of wages reported by your company during the base year and the number of credit weeks reported. Also, the percentage that your company will be charged for this claimant's UC Benefits. In this case is 100%



Relief From Charges form UC-44FR

The UC-44FR, Request for Relief from Charges gives the employer an opportunity to file for Relief from Charges for separations **other than lack of work**.

If requesting Relief from Charges, the appropriate reason for the request must be completed: Quit, Discharge, Still Working and Disaster.

Please provide the Last Date Worked.



Relief From Charges form UC-44FR

From the Dashboard, please click on "Enter the Message Center".

On the message subject look for the "Request for Relief from Charges" and click on it.

You will be able to see the message and if you click on the attachment the UC-44FR will be displayed for you.



Form UC-44FR (Page 1 and 7 of 7)

REQUEST FOR RELIEF FROM CHARGES

Form UC-44FR (Page 1 and 7 of 7)

Please pay attention to the Time to Request Date

1. Employer Name: [Redacted]

2. Employer Address: [Redacted]

3. Employer Phone: [Redacted]

4. Employer Email: [Redacted]

5. Employer Website: [Redacted]

6. Employer Type: [Redacted]

7. Employer Size: [Redacted]

8. Employer Industry: [Redacted]

9. Employer Description: [Redacted]

10. Employer Contact Person: [Redacted]

11. Employer Contact Title: [Redacted]

12. Employer Contact Phone: [Redacted]

13. Employer Contact Email: [Redacted]

14. Employer Contact Address: [Redacted]

15. Employer Contact City: [Redacted]

16. Employer Contact State: [Redacted]

17. Employer Contact Zip: [Redacted]

18. Employer Contact Country: [Redacted]

19. Employer Contact Language: [Redacted]

20. Employer Contact Currency: [Redacted]

21. Employer Contact Time Zone: [Redacted]

22. Employer Contact Date: [Redacted]

23. Employer Contact Time: [Redacted]

24. Employer Contact IP Address: [Redacted]

25. Employer Contact User Agent: [Redacted]

26. Employer Contact Referrer: [Redacted]

27. Employer Contact Campaign: [Redacted]

28. Employer Contact Medium: [Redacted]

29. Employer Contact Source: [Redacted]

30. Employer Contact Content: [Redacted]

31. Employer Contact Network: [Redacted]

32. Employer Contact Device: [Redacted]

33. Employer Contact OS: [Redacted]

34. Employer Contact Browser: [Redacted]

35. Employer Contact Version: [Redacted]

36. Employer Contact Platform: [Redacted]

37. Employer Contact Vendor: [Redacted]

38. Employer Contact Manufacturer: [Redacted]

39. Employer Contact Model: [Redacted]

40. Employer Contact Serial: [Redacted]

41. Employer Contact Part: [Redacted]

42. Employer Contact Lot: [Redacted]

43. Employer Contact Batch: [Redacted]

44. Employer Contact Order: [Redacted]

45. Employer Contact Invoice: [Redacted]

46. Employer Contact Receipt: [Redacted]

47. Employer Contact Warranty: [Redacted]

48. Employer Contact Support: [Redacted]

49. Employer Contact Feedback: [Redacted]

50. Employer Contact Survey: [Redacted]

51. Employer Contact Poll: [Redacted]

52. Employer Contact Quiz: [Redacted]

53. Employer Contact Test: [Redacted]

54. Employer Contact Exam: [Redacted]

55. Employer Contact Certification: [Redacted]

56. Employer Contact License: [Redacted]

57. Employer Contact Permit: [Redacted]

58. Employer Contact Registration: [Redacted]

59. Employer Contact Subscription: [Redacted]

60. Employer Contact Membership: [Redacted]

61. Employer Contact Partnership: [Redacted]

62. Employer Contact Joint Venture: [Redacted]

63. Employer Contact Acquisition: [Redacted]

64. Employer Contact Merger: [Redacted]

65. Employer Contact Divestiture: [Redacted]

66. Employer Contact Liquidation: [Redacted]

67. Employer Contact Bankruptcy: [Redacted]

68. Employer Contact Reorganization: [Redacted]

69. Employer Contact Restructuring: [Redacted]

70. Employer Contact Turnaround: [Redacted]

71. Employer Contact Revitalization: [Redacted]

72. Employer Contact Rejuvenation: [Redacted]

73. Employer Contact Renewal: [Redacted]

74. Employer Contact Restoration: [Redacted]

75. Employer Contact Rehabilitation: [Redacted]

76. Employer Contact Reformation: [Redacted]

77. Employer Contact Reorganization: [Redacted]

78. Employer Contact Restructuring: [Redacted]

79. Employer Contact Turnaround: [Redacted]

80. Employer Contact Revitalization: [Redacted]

81. Employer Contact Rejuvenation: [Redacted]

82. Employer Contact Renewal: [Redacted]

83. Employer Contact Restoration: [Redacted]

84. Employer Contact Rehabilitation: [Redacted]

85. Employer Contact Reformation: [Redacted]

86. Employer Contact Reorganization: [Redacted]

87. Employer Contact Restructuring: [Redacted]

88. Employer Contact Turnaround: [Redacted]

89. Employer Contact Revitalization: [Redacted]

90. Employer Contact Rejuvenation: [Redacted]

91. Employer Contact Renewal: [Redacted]

92. Employer Contact Restoration: [Redacted]

93. Employer Contact Rehabilitation: [Redacted]

94. Employer Contact Reformation: [Redacted]

95. Employer Contact Reorganization: [Redacted]

96. Employer Contact Restructuring: [Redacted]

97. Employer Contact Turnaround: [Redacted]

98. Employer Contact Revitalization: [Redacted]

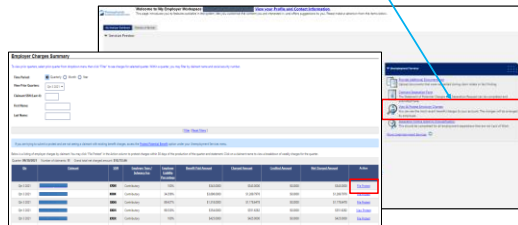
99. Employer Contact Rejuvenation: [Redacted]

100. Employer Contact Renewal: [Redacted]



Another way to request RFC

From the Dashboard, go to the Unemployment Services Tab, Select the “[View and Protest Employer Charges](#)” hyperlink.



On the **Employer Charges Summary**, please select “[File Protest](#)” in the Action Column



Fact Finding – Forms/Issues

Fact Finding forms can cover various issues including -

Discharge issues - Absenteeism, Drug Tests, Insubordination, Refusal of Overtime, Rule Violation, Incarceration, Temp Agency Employment, Attitude, Fighting, Loss of License, Performance, Sexual Harassment, Damage to Equipment, Dishonesty, Profanity, Sleeping on the Job, Discrimination and Other.

Voluntary Quit issues - Health, Seek Work, Transportation, Discrimination, Relocation of Spouse, Voluntary Layoff and Personal Reasons.

Other issues - could include Able and Available, Corporate Officer, Independent Contractor, Reporting Requirements, Self Employment, Refusal of Suitable Work, Restricting Work Hours, Sideline Business, Retirement/Pensions and Severance Payments.



Fact Finding – Gathering the Information

The UC Service Center conducts claimant fact-finding regarding the reason for the separation at the time the application for UC is filed or when discovered, if later.

To ensure timely determinations, when an issue is discovered, fact finding will be sent to both the claimant and the employer.

These forms are time sensitive and should be completed and returned as soon as possible upon receipt.

If further information is needed the UC Examiner will contact either the claimant and/or the employer by telephone for additional fact-finding information. If the employer is not available for the interview, the examiner's contact information will be provided with a no later than date for a reply.



Fact Finding – Burden of Proof

Voluntary Quit - Claimant has the burden of proof to show a neccessitous and compelling reason for quitting.

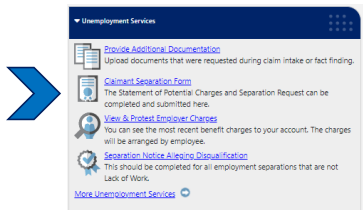
Discharge - Employer has the burden of proof to show that the claimant was discharged for willful misconduct in connection with the work.

The UC Service Center will issue a determination based on the information available. If the employer or claimant does not return the issue specific fact-finding form within seven days, the decision will be made based on all available information. An appealable nonmonetary determination will be issued to both parties at the completion of the fact-finding process.



To View Fact Finding Forms

In the Unemployment Services Widget on your dashboard select Claimant Separation Form



Fact Finding – Appeals

Referee Appeals – 1st level – 21 days from the date of determination

Board of Review Appeals – 2nd level – 21 days from the date of the decision

Reconsideration Date – 15 days from the date of the Board decision

Commonwealth Court Appeals – 3rd level – 30 days from the date of the Board decision

UC Appeals Information & Petition for Appeal can be found at our website, www.uc.pa.gov.





Miscellaneous UC Mailings & Information

- UC-471 Employer Questionnaire, Quarterly Wage Verification requests wage information for a specific time frame and is used when the Bureau is notified of a potential overpayment.
- UC-2D Request for employer wage/credit week information.



Additional Information

- New Hire Reporting Program – The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 with PA's Act 58 of 1997 requires all employers to report certain information on their newly-hired employees to a designated state agency. As an employer, you are a key partner in ensuring financial stability for many children and families across the Commonwealth.
- SIDES and SIDES E-Response are web-based options created to simplify and streamline responses to UC Requests.
- Shared-Work Program empowers employers to retain a trained and qualified workforce during periods of slow down and quickly ramp up operations without the expense of recruiting, hiring, and training new employees.



Reporting Fraud

Fraudulent claims filed via identity theft are on the rise nationally. Here are some warning signs that a fraudulent unemployment claim was filed involving you or your company:

If you receive paperwork for an employee who never worked for you. It was probably a robot filing multiple claims at a time and choosing random Pennsylvania employers. Mark "Never worked here" on the form and send it back to us.

You can now respond to our notices on your Dashboard. You will now find the employee's Notice of Application in My Messages. Simply scroll to the end of the form and under the section entitled Other, indicate Yes to the question "Are there any other issues relating to the claimant's eligibility?", and then type in a description of the fraudulent issue.

If you receive paperwork/notice for an employee who is fully employed by you. Talk to the employee to ask if he/she opened a claim. If they did not file the unemployment claim, instruct the employee to report the fraud to us using the Report Fraud link on our website: www.uc.pa.gov.

If you receive paperwork for yourself. Your identity was stolen, and you should report the fraud to us using the Report Fraud link on our website.

If you do receive paperwork, it does not necessarily mean that payments have or will be made on that claim. Regardless, it is important for you to report it to us as soon as possible.



Reporting Fraud (Continued)

Other Helpful Tips

- Appealing the financial determination is not the appropriate way to report a fraudulent claim to us, and it's undating our monetary appeals staff. Please do not appeal these determinations.
- As the employer, you should simply respond to the claim notices but **do not** file a fraud report using our web site's "Report Fraud" link. The individual affected should use the "Report Fraud" link to file a report.
- If a payment has already been made on that claim, payments will continue until a staff member is able to deny the claim. Ultimately, you will not be charged for benefits paid to fraudulent, identity theft-related claims. Once benefits are denied, an overpayment will be set up, which credits your account.
- Reporting the same claims multiple times is tying up resources. For as many of these fake claims as you are receiving, we are receiving much more. Please do not duplicate your report to us no matter how long it has been since you first reported it.



Employer Services Contact Information

PA Unemployment Compensation Services for Employers

- UC Employer Resource Center – 833-728-2367 or ucemployershelp@pa.gov
- Reporting UC Fraud – 800-692-7469
- Pennsylvania CareerLink® - www.pacareerlink.pa.gov
- UC Tax Services - 866-403-6163 option 2
- PA Dept of Labor & Industry Websites www.uc.pa.gov

Rapid Response Services
provides only intervention services that assist workers and employers affected by layoffs, plant closures, or natural disasters and can be contacted at: RAJL-BWFO-Rapid@pa.gov





Thank you to our sponsors!













Closing Announcements



Thank you for joining us!
Please don't forget:

➤ Renew Membership

➤ Invite new members/guests

➤ Post Program Survey

➤ Take credit certificate

➤ Return nametag

➤ Check your email settings to be able to receive our emails!