

If you're a recently discharged veteran, keep reading. If not, then this one ain't for you! This article is devoted entirely to Minnesota's unemployment benefits for recently discharged veterans. (If you want more of the real info, look at this website: www.uimn.org under "Applicant Information" and if you apply for benefits, they will mail you a benefits handbook.)

When to Apply:

You should apply for benefits in the week of your discharge date, as shown on your DD-214. Earlier applications won't be accepted. You can wait several weeks or even three months to apply, and the same amount of benefits will be available to you, but you will not be paid for the weeks you waited.

How to Apply:

The best way to apply is by internet at: www.uimn.org . This website also has "how-to" applicant information and answers to "frequently asked questions". You can also apply by telephone by calling toll free at 1-877-898-9090. At or after application, you must provide by fax or mail a "Member 4" copy of the DD-214 before your benefit amount can be determined and benefits paid based on military service.

Weekly Amount of Benefits:

The unemployment benefit is half of the weekly RMC (Regular Military Compensation) for your pay grade. The RMC is computed from base pay plus housing, subsistence, and tax allowances. It is the same for everyone in that pay grade, and cannot include hazardous duty pay, dependents allowance, etc. The maximum unemployment benefit is \$538 per week.

Maximum Amount of Benefits:

The maximum total amount of benefits is 26 times the weekly unemployment benefit amount. It can be paid only in the 52 weeks after you apply, like a bank account that disappears after one year.

How Working Affects Your Benefits:

Hours worked: You are not eligible for benefits for any calendar week you work 32 or more hours in any combination of military service, employment, or self-employment.

Civilian earnings: 55 percent of your total gross earnings for a week will be deducted from your benefits for that week. If you earn as much or more than your weekly unemployment amount, you are not eligible for that week.

All military earnings: Military earnings do not affect your unemployment benefits.

What you must do to get paid:

After you apply you will be sent a PIN number and instructions for requesting payment. After each week of being unemployed, you use your PIN to access the automated phone system (1-877-898-9090), or the on-line system available at web site: www.uimn.org . You answer a few questions to verify that you were unemployed and seeking work for that week. If you worked that week you must report your gross earnings Sunday through Saturday, even if you have not yet been paid for the work. Payment is then calculated and processed within two business days.

All Payments are Electronic:

Highly recommend that you sign up for direct deposit of payments into your checking account. If you do not choose that option, you'll receive a U.S. Bank Reliacard® Visa®, with its own PIN, which works like a debit card and can be used at stores accepting Visa debit cards; Visa/PLUS® branded ATMs; or from any bank teller of a financial institution that accepts Visa. The card is mailed to you 5-7 days after you request, and are due, your first payment. More information about this card is available at www.uimn.org/ui/electronicpay_faq.htm

Accrued Leave, Severance Pay, Disability Pay, VA Benefits:

Accrued leave paid at discharge does not affect UI benefits. Severance pay and disability severance pay delay the start of UI benefits by the number of weeks of pay they represent (at your pay grade). Disability retirement pay reduces UI benefits dollar for dollar, but VA benefits do not affect UI benefits.

Seeking Work:

For a week of unemployment benefits to be paid to you, you must be physically and mentally able to perform some type of work, available to accept work, and seeking work. The only exceptions are if you are on jury duty or in training approved by the unemployment office because you lack job skills.

Getting *ready* to seek work is "seeking work"; if you are seeing a job counselor, going to resume writing or job seeking seminars, etc., you are considered to be seeking work. Once you have a resume and know how to look for the employment you want, you should be contacting employers and applying for jobs. Refusing to accept or return to suitable employment, or taking time off work, usually makes you ineligible for unemployment benefits.

Going to School:

If you have marketable skills for a suitable job, you must be looking for full-time employment and be willing to re-arrange your school schedule or quit school if necessary to accept full-time work. If you are going to school because you lack marketable skills, you might not have to be looking for work or available for work. Call the Customer Service Center to see if you can be paid benefits if you are not looking for work while in school.

Do you have a job waiting for you?

Unless you told your pre-service civilian employer that you quit, USERRA may require the employer to put you back to work, if you want. If you served 180+ days in active duty, you have 90 days after your discharge to make that decision. You are not required to return to your civilian employer. However, you do have to be seeking employment and be available to start work in any week unemployment benefits are paid to you.

Questions?

Call me or call the Unemployment Insurance Program at 1-877-898-9090. To speak with a representative, choose the "Frequently Requested Information" option and listen to all the menu items.

Over and Out!