### Frequently Asked Questions by Individuals

Important Information About Your Eligibility For Unemployment Insurance Benefits

Remember to complete your registration for Employment Service. For more information, click below:

**Employment Service Registration Requirement FAQs** 

### FAQs by Individuals

#### What is a Claimant ID and when should I use it?

A Claimant ID (CID) is a number assigned to your when you file your claim for benefits. It is on all correspondence that is sent you. Instead of relying strictly on your Social Security number, which can be stolen, the Claimant ID helps us assist you without risking your privacy. If you are requested to provide further documentation to IDES, please write your CID on the documentation before faxing or mailing it to us. This will ensure that your documentation is correctly placed in your electronic file.

#### What is the purpose of the bar-coded documents?

Documents that are associated to claimants (Notice of Claim, questionnaire, etc.) have a bar-code. This enables our document routing system to accurately and efficiently place the returned document into the correct claimant's electronic file. For the system to work most effectively, it is important to have the barcoded document on top when mail is being returned by fax. Fax cover sheets, cover letters, or other documentation placed on top of the bar-coded document hinder our system's ability and cause IDES to have to manually locate the correct electronic file.

#### How can I reset my password?

To reset your password, you may go online and select "Change My Password" from the drop-down menu under Sign In to My Account. Follow the links and instructions where you will be asked to answer your security questions to change your password. You can also call Claimant Services at 800-244-5631. The representative will verify your identity and ask you to provide the answers to your security questions. If successful, your password will be reset.

#### Why can't I access my account? (Locked Out)

To unlock your account, call 800-244-5631. The representative will verify your identity and ask you to provide the answers to your security questions. If successful, your account will be unlocked.

#### How can I change my address?

It is your responsibility to make sure we have you most current address. This will ensure timely and accurate delivery of important documents. You can change your address by:

- logging into your IDES account, or
- contacting 800-244-5631, or
- visiting a local office with proof of your new address.

## • I am trying to file my claim online but keep getting a message that I can't be "validated". What does this mean?

The social security number, name and date of birth you enter are matched against the data from the Social Security Administration. If the information does not match exactly, you will not be able to use the online services. To file your claim, call Claimant Services at 800-244-5631.

#### What is my balance?

There are two ways to obtain your benefit payment history and current balance:

- Using your Username and password, log in to your online using the IDES website. There you can get an online list of payments, specific payment details, including deductions, state and federal tax withholding, and more.
- Call Tele-Serve (312) 338-4337 and select Option 3 to access the status of your claim, including payment information.

#### How long can I receive benefits?

Assuming you are eligible, it is possible to receive as many as 26 weeks of benefits within your benefit year. The MBA (WBA  $\times$  26) is the total gross amount of money you will receive (not including dependent allowance).

#### When do I get paid after I certify?

- If your certification responses are approved, benefits are paid within 2-3 business days. (Federal & State holidays may delay payments by an additional 24 hours.)
- If any of your certification responses trigger a Notice of Possible Ineligibility, which you will receive by mail, benefit payment may be delayed until the issue is resolved.

## • I received my first UI benefits, but it is less than I expected. What happened?

You must serve a waiting week on each benefit year. This is the first eligible week of your claim. No benefits are paid for the waiting week. To receive waiting week credit, you must file a claim for the week and be otherwise eligible for benefits for the week.

#### Why have I lost my dependent allowance?

Child dependents are automatically removed after the week of their 18th birthday. Spousal dependents are removed once they become eligible for UI benefits themselves.

#### How do I change my payment method?

- All claimants are defaulted to the debit card payment method until you enroll in direct deposit (online only).
- To **enroll** in direct deposit, change to a different bank account number or to or **discontinue** direct deposit, log into your online account and make the appropriate change. The Claimant Services Center cannot perform this task.
- Direct deposit will normally be established within **two to three business** days of applying online.

 I believe I made a mistake on my certification (online/Tele-Serve) — did my certification go through and how can I fix it?

- Once you confirm your certification and submit it, your answers are accepted and you cannot go back to correct a mistake. Contact 800-244-5631 to have a rep correct any mistakes you made.
- If you have not completed the certification, but realize you made a mistake, simply hang up/exit online certification window. Your answers will not be saved and you can answer correctly the next time you certify.

#### Why am I scheduled for an interview?

- An issue has been raised that may have an impact on your eligibility to collect benefits that requires your participation. The issue may be the result of an employer protest or your response to a certification question.
- Regardless of the reason stated in your notice of interview, please be available for your interview.

# I just had my interview. When do I get my determination and/or when do I get paid?

Generally, decisions are made within 7-10 business days of your interview. In some cases, it can take longer. If approved, you should receive payments within 2-3 business days of the determination. If you do not receive a determination letter within 10 business days of your interview, please call 800-244-5631 for help.

#### Why did I get an overpayment notice?

- Overpayments generally occur due to under-reporting of wages when certifying or a deny determination for an issue that retroactively disqualifies benefits already received. Contact Claimant Services at 800-244-5631 for questions and info on appeal rights.
- If IDES has determined that you have been improperly paid unemployment insurance benefits, the amount of the overpayment will appear on the Notice of Reconsidered Determination and Recoupment Decision.
- By law, you must repay the entire amount you owe [Section 900 of the Illinois Unemployment Insurance Act (820 ILCS 405/900)]. If you are unable to pay the entire amount in one lump sum, you may enter into a monthly installment plan. Call Benefit Overpayment Collection at 800-245-9762.

 The local office is not returning my phone calls or messages. How do I get in touch with them and get them to contact me?

Local offices cannot be contacted by phone. You could visit a local office in person, or call Claimant Services at 800-244-5631 with your questions.