Rapid Response

areer Center Unemployment Insurance Fact Sheet for Job Seekers

EDUCATION AND LABOR CABINET

Employment Resources

Create an account with Citizen Connect for job search and career planning: citizenconnect.ky.gov.

You may also search for employment opportunities by location on the Kentucky Career Portal: kyjobs.usnlx.com.

Career Services

Kentuckv

Kentucky Career Center offices can:

- Help you find steady employment
- Match your skills with employer needs in the area.

Career center offices provide free access to phones, computers and other resources to help job seekers, and career specialists can help you search for jobs and provide information about vocational rehabilitation programs and other career services available. No appointment is necessary to receive job search and career assistance. Walk-ins are always welcome.

- For a list of career center offices by county, visit the KCC website (kcc.ky.gov).
- Job referrals will be provided to qualified applicants.
- Veteran representatives are available to help qualified veterans and eligible spouses search for work.

Unemployment Services

- Create an account with ID.me
- To file a claim, request benefits, or speak to a call center representative call (502) 564-2900
- For additional information or to access your claim, please visit the Kentucky Career Center website: kcc.ky.gov.

When filing a claim for benefits, please note:

- Unemployment insurance claims may not be filed before your last day of work, even if you have received notice of when your separation will occur.
- You must verify your identity through ID.me, OUI's thirdparty identity verification vendor.
- All claimants are subject to one waiting week per benefit year. After filing your claim, the first payable week will serve as your waiting week. You must request your benefit payment every two weeks on the KCC website.
- You are required to actively seek work and report five work search activities per week. You will report this information when you request benefits. Detailed work search information is available on the KCC website.
- Unemployment benefits are based on gross wages earned during your base period. For additional information about how your Weekly Benefit Amount (WBA) is calculated, please reference the Claimant Guide: Your Rights and Responsibilities When Claiming Unemployment Insurance Benefits document on the KCC website.

- All wages earned while claiming UI benefits (gross wages) must be reported when work is performed, not when payment is received. This includes wages, tips, odd jobs, and Reserve and National Guard duty pay. If you have questions, contact the UI call center at (502) 564-2900. Proper reporting will help you avoid a disruption in benefits and overpayments.
- Payment options are direct deposit and debit card. Debit cards can be mailed to a home address or P.O. Box but **CANNOT** be forwarded to another address for any reason.
- UI benefits are taxable. You can elect to have 10 percent of your benefits withheld for federal taxes and/or 4 percent for state taxes. Your election can be changed once during your benefit year.
- You must be able, available and actively seeking full-time permanent employment while claiming UI benefits.
- Kentucky law requires that unemployed workers apply for available, suitable work and accept it when offered. Your benefits may be disrupted if you fail to seek or accept suitable work (*KRS 341.370*).

Pensions and Unemployment Benefits

A pension may or may not be deductible from weekly benefits (subject to review).

- Social Security payments or pensions paid under the Railroad Retirement Act are not deducted.
- If an employee contributed to a pension plan, it will not be deducted from UI benefits.
- If your chargeable or base period employer solely maintained your pension, the pension payment will be deducted from UI benefits.

Example: The monthly pension amount is \$1,000 and the weekly pension amount is \$250. If the unemployment weekly benefit is \$400, the weekly pension amount of \$250 is subtracted from \$400, leaving \$150.

• Payments other than your last paycheck from your employer can affect your benefit amount and should be reported to the office.

Proper reporting will help you avoid a disruption in benefits. If you have questions, contact the OUI call center at (502) 564-2900.

Severance Payments, Bonuses and Wages

These payments must be reported so a written appealable decision can be issued to determine if there will be a deduction from your unemployment benefits. If you have questions, contact the OUI call center at (502) 564-2900. Proper reporting will help you avoid a disruption in benefits.

Claimant Guide

For additional information about these topics and more, please review the Claimant Guide document on the Kentucky Career Center homepage.