

# *Unemployment Benefits General Information*

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## **Who is eligible to receive benefits?**

Unemployment benefits are available to workers who become unemployed through no fault of their own. To find out if you are eligible, you must file a claim.

## **How do I apply for benefits?**

- File a claim online at [www.moclaim.com](http://www.moclaim.com) (24 hours a day)
- Access the automated telephone system by calling to file a claim (8:00 a.m. to 5:00 p.m. – M-F):
  - Jefferson City:** 573-751-9040
  - Kansas City:** 816-889-3101
  - Springfield:** 417-895-6851
  - St. Louis:** 314-340-4950
  - Toll Free:** 800-320-2519

*Follow the prompts to access the desired information.*

## **Internet Filing System allows you to:**

- File a claim
- Find beginning date of claim
- Find out weekly benefit amount
- The claim balance available
- History of claim, including past weeks processed, payments made to debit card or direct deposit
- Find out if the benefit was denied and the reason for the denial

Access the Internet at [www.moclaim.com](http://www.moclaim.com)

## **Automated Telephone System allows you to find out:**

- The date your unemployment claim became effective
- If a waiting week has been served on the claim
- The weekly benefit and total balance
- If payment has been sent to your debit card or direct deposited into your bank

- If your benefits are denied because of quitting a job, being discharged from a job or for refusing work
- If the benefit was denied for not being available for work or making the required work search contact or other availability issues
- If the benefit was denied because of excessive earnings, receipt of vacation pay, a pension or other deductible income
- If the benefit payment is pending

## **Why use the Internet or the automated phone system?**

You have quick, immediate answers to your questions about account information such as the balance on your account or the status of your claim.

## **When can I expect to receive my benefits?**

Most eligible workers receive their first payment within 18-21 days of first filing a claim.

## **Why wouldn't I be eligible for benefits?**

There are many possible reasons such as:

- You quit your job
- You were justly fired
- You have already received the maximum 26 weeks of benefits allowed and have received the maximum extended benefits allowed
- You have not earned enough wages during the period of time used to determine eligibility

## **How much can I expect to receive in benefits?**

The maximum benefit amount is \$320 a week, the minimum is \$35. You can receive this amount for up to 26 weeks unless you qualify for an extension of benefits.

## **How will I be paid?**

Once you file a claim, you will receive a Missouri Access Mastercard Debit Card packet in the mail – **THIS DOES NOT MEAN YOUR CLAIM HAS BEEN APPROVED.** Keep this packet of information and follow the instructions on how to access your money. You can also fill out an application to have benefits go directly to your checking or savings account.

## **Can I get a check instead of using the debit card?**

No. The state no longer issues checks as a form of payment. You can request direct deposit, but the debit card process is the quickest form of payment. Submitting a direct deposit request form and establishing an account with a bank takes approximately six days.

## **My claim was denied, now what?**

You can appeal the denial. When you were notified that your claim was denied, you should have received a determination letter about the denial with instructions for appealing the determination if you do not agree. You must appeal the determination in writing and sign your appeal.

## **How do I know when funds have been deposited to my debit card?**

You can check online at [www.moclaim.com](http://www.moclaim.com) or [www.mo-access.com](http://www.mo-access.com) to view your entire account transactions, including payments. Or, you can call the automated system in your local area or the toll-free number.

## **Now that I have filed a claim, what else do I need to do?**

Once a week you need to make a weekly claim or certify that you are still unemployed and seeking employment. You can do that online at [www.moclaim.com](http://www.moclaim.com) or by calling the local or toll-free number. Both systems require your social security number and your pin number and will ask the same questions. Every 4 weeks you must also visit a Missouri Career Center in person, unless exempt.

## **What if I was employed in another state?**

You may file a claim for unemployment benefits in any state that you have earned wages.