Claims and Benefits FAQ

The following questions and answers have been selected to help you better understand the Unemployment Compensation Claim (UC) process and to become more comfortable with the terminology. These questions are targeted towards individuals filing their first unemployment claim.

- How do I file a claim?
- What do I need in order to file my claim?
- How can I check the status of my claim?
- How long will I have had to work to be monetarily eligible for benefits?
- Can I receive benefits if I quit my job or if I am terminated?
- Can I receive unemployment if I am working part time, my hours have been reduced by my employer, or I have been furloughed?
- If my hours are reduced or I have been furloughed, will Unemployment Compensation replace my lost wages?
- How soon after I am unemployed can I file for benefits?
- How much can I receive each week?
- Can I receive benefits during all of my benefit year?
- What if I have work in another state?
- What if I am monetarily ineligible?
- What if some of my base period wages are missing or seem incorrect?
- When do I report earnings?
- How do I file my weekly certification?
- Why can't I receive benefits if I am in the hospital or can't work for any reason for a week or longer?
- When is my payment going to come?
- What Alabama banks accept the Al Vantage Card?
- How can I avoid problems with my claim or weekly benefits?
- Is weekend drill pay from the National Guard or US Forces Reservists reportable income on my weekly certification?
- May an ex-service person file an interstate claim, using military wages, to qualify for UC from a state which pays a higher benefit level?
- May a military retiree, who also has qualifying civilian wages, elect not to use their military wages in the monetary determination to avoid having his military pension deducted from UC benefits?
- Am I eligible for benefits if I quit due to the relocation of my military spouse?
- What is the Waiting Week and will I receive payment for it?

Q. How do I file a claim?

You may file your claim on-line here.

To file by phone, call the above toll-free number, 866-234-5382. You will be connected to representative to complete the filing of your Unemployment Claim.

If you are on a temporary lay-off and will be going back to work for the same employer, your employer may have arranged to file your claim at your place of employment. Check with your employer if you think this has been arranged.

Q. What do I need in order to file my claim?

You will need your social security number and the name, correct address, and dates of employment for your most recent employer. In order to verify your identity, we will also need a driver's license or state issued ID card number and your mother's maiden name. If you are separating from the military, you will need the member 4 copy of your DD214. If you are not a citizen of the United States, you must provide us with your work authorization number.

Q. How can I check the status of my claim?

Once your claim is filed, information about your claim is available online in the claimant portal (click here).
To help protect your information, the claimant portal uses an authentication process that requires a Google, Microsoft, or Apple account to login. Although you will link your claimant portal to your account, none of your Google Microsoft or Apple information will be shared with us.

For questions or assistance by phone, please call (800) 361-4524 for a next-business day callback appointment.

Q. How long will I have had to work to be monetarily eligible for benefits?

You must have wages in at least two quarters of your qualifying period (base period). The base period is the first four quarters (12 months) of the last five completed quarters from the date your claim is filed. For example, if your claim was filed effective October 5, 2019 your base period would the 12-month period beginning July 1, 2018 and ending June 30, 2019. The total of your base period earnings must equal or exceed one and one-half times your highest quarter earnings.

Q. Can I receive benefits if I quit my job or if I am terminated?

Generally, you must meet certain requirements to be eligible. You must be able to work, available for work, willing to accept suitable work, actively seeking full time work, and be out of work due to no fault of your own. If you voluntarily quit your job, the burden of proof is on you to show that you quit for a good work-connected reason. If you are terminated or discharged, your employer must show that you were terminated for a work-connected cause as stated in the Alabama UC Law.

Q. Can I receive unemployment if I am working part time, my hours have been reduced by my employer, or I have been furloughed?

If you did not ask for a reduction in hours, it is possible to receive unemployment if you are working and your gross weekly earnings are LESS than your weekly benefit amount. In order to determine what your weekly benefit amount would be, you must file an unemployment claim. If approved, you would report your weekly earnings from Sunday to Saturday each week. If you earn less than your weekly benefit amount, you would receive a reduced payment for the benefit week. Unemployment Compensation is paid on a calendar week basis and must be filed during the week you are unemployed or working reduced hours with earnings less than your weekly benefit amount.

Q. If my hours are reduced or I have been furloughed, will Unemployment Compensation replace my lost wages?

No, unemployment compensation will not replace your lost wages by supplementing your lost income due to reduced work hours or a furlough. Whether or not a person is eligible for unemployment benefits is determined by the weekly benefit amount for which you qualify (maximum in Alabama is $275 a week) and your gross weekly earnings. If your gross weekly earnings are less than your weekly benefit amount, you would receive a reduced payment for that week. If your gross weekly earnings are greater than the weekly benefit amount for which you qualify, you will not be eligible for unemployment compensation.

Q. How soon after I am unemployed can I file for benefits?

You should file immediately. Your claim will be effective the Sunday proceeding the day that you file for benefits either online click here or by calling 1-866-234-5382. Your claim is in effect for 365 days from that Sunday.

Q. How much can I receive each week?

Benefits per week range from a minimum of $45 to a maximum of $275 (effective January 1, 2020) calculated using your base period earnings. On the day after you file your claim, a form is mailed to you (monetary determination) that lists all of your base period wages by employer and the total and weekly amount to which you may be entitled.

Q. Can I receive benefits during all of my benefit year?

Generally, you will qualify for a set number of full benefit weeks ranging from 14-20 weeks. The maximum amount allowable for the benefit year is based on the unemployment rate. If you return to work or if you have deductible income for any week, you may draw reduced payments and increase the total possible length of time that you can draw. The total amount that you can draw for the year is the maximum benefit amount shown on your monetary determination.

Q. What if I have work in another state?

When you contact the call center, a representative can help you determine if you need to combine your wages from other states to file a claim. You will need to be prepared to discuss the last 18 months' work history for this information to be correct. The call center representative is trained to help you decide what type of claim will benefit you the most and will provide you with these filing options.

Q. What if I am monetarily ineligible?

No benefit year is established on ineligible claims. This allows you to file again when your base period changes. Be sure to ask for a specific date as to when the quarters will change so that you can file again as soon as possible if you are still unemployed. If you have worked for cash or received a 1099, this could have affected your unemployment benefits. Please email us at TipHotline@labor.alabama.gov or call 1-855-234-2856 for help.

Q. What if some of my base period wages are missing or seem incorrect?

If your monetary determination has missing or incorrect wages, telephone 1-800-361-4524 immediately. A request for a re-determination may be needed, in order for us to locate missing or incorrect wages. If you have worked for cash or received a 1099, this could have affected your unemployment benefits. Please email us at TipHotline@labor.alabama.gov or call 1-855-234-2856 for help.

Q. When do I report earnings?

When you file your weekly certification for benefits, you should report any wages you earn for any work performed during the week you are claiming. Remember---you report your gross earnings during the week in which they are earned, not when they are paid. This is a mistake that could result in an overpayment of benefits.

Q. How do I file my weekly certification?

There are two methods to file your weekly certification. You can file online, click here, or you can call the weekly certification number provided to you during your Initial Claims filing process. In either case, be sure to follow all instructions completely.

Q. Why can't I receive benefits if I am in the hospital, or can't work for any reason, for a week or longer?

You must be available to accept full time work and be able to perform work in which you have prior training or experience in order to be eligible for any week of benefits.

Q. When is my payment going to come?

Weekly and very quickly, if you have followed all of the procedures provided to you, there are no issues to be resolved, and your claim has been cleared for payment. Occasionally, delays may occur but, normally, if you certify before 5:00 pm your payment is made on the next business day after you call in your weekly certification.

If your payment seems unusually delayed, contact your Call Center Inquiry line. Remember to allow 48 hours for the payment to be processed by the bank handling your account or Debit Card.

Payments will be made through either direct deposit or the AL Vantage Prepaid Benefits Card based on the option you selected. To access your AL Vantage Card account information, click here.

Q. What Alabama banks accept the AL Vantage Card?

You may use your new card at any MoneyPass ATM Network location. Please visit the MoneyPass ATM Network website at **https://www.moneypass.com/atm-locator.html** to find an ATM location near you where you can access your funds at no charge. You may also download the MoneyPass ATM Locator mobile app to search for in-network ATMs on the go.

Q. How can I avoid problems with my claim or weekly benefits?

Read and listen to all of the information that is provided to you. There is a lot of information provided to you when you file your claim. If you do not understand something or you feel something is wrong, ask your customer service representative when you make your claim, or call the Inquiry Line. We are always happy to assist you.

Q: Is weekend drill pay from the National Guard or US Forces Reservists reportable income on my weekly certification?

No, drill pay received from participation in National Guard or US Forces Reservists for weekend drills is not reportable income. Unemployment Compensation Law provides for exclusion of this type of pay from being considered deductible income. Any pay for work other than weekend drill is considered deductible income.

Q. May an ex-service person file an interstate claim, using military wages, to qualify for UC from a state, which pays a higher benefit level?

No. Federal military wages are only assignable to the state where an ex-service person is physically located when the first claim for UC is filed following release from active duty.

Q. May a military retiree, who also has qualifying civilian wages, elect not to use their military wages in the monetary determination to avoid having his military pension deducted from UC benefits?

No. All wages assignable to the state must be used in the monetary determination.

Q. Am I eligible for benefits if I quit due to the relocation of my military spouse?

As a spouse of an active-duty member of the military, you may be eligible for unemployment benefits if you leave your job due to the permanent relocation of your military spouse. You will be required to submit proof of

your spouse's military orders for permanent duty station relocation and your spousal relationship. Certain other conditions must be met in order to meet initial eligibility requirements and to remain eligible to receive benefits.

Q. What is the Waiting Week and will I receive payment for it?

The Waiting Week was implemented by legislation effective July 2008, as an unpaid period for all Unemployment Compensation recipients. In the 2012 Alabama legislative session, the waiting week was moved from the 14th payable week to the 1st payable week for all new claims effective on or after August 1, 2012. Even though benefits cannot be paid for the waiting week, for it to count as the waiting week, it must meet the requirements to be payable and a weekly certification must be filed for that period. No funds are deducted from a claim for the waiting week.