

Unite Here Local 1 -
Member Assistance's
Illinois Unemployment Guide



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I. Cheat Sheet / FAQ

First things first - [watch this video](#) from IDES about the unemployment process.

Where do I go once I'm on the site for IDES?

- On the site, follow the links for "*File an Unemployment Claim*" and then "*File For Regular Unemployment Benefits*"

While you are filing....

What's my Union Name and Local Number?

- If you have to put this in, you've selected the wrong box.
- On that page, **do not select** "I am a union member. All of my work assignments are made through a hiring hall."
- If you are on layoff/furlough from your union job, **do select**: "I am still attached to my job, but my hours have been temporarily reduced."

After you file...

What happens if it says I am eligible for \$0?

- Go through our Step-by-Step Guide below of how to apply online to make sure you've filled it out correctly.
- Call the unemployment office to discuss your application, at 800-244-5631. You may have filled out something incorrectly on the form, the company may have reported your hours incorrectly, or you may not be eligible for benefits.

Do I need to file for the Employment Service?

- If you've been laid off because of the COVID19/Coronavirus crisis, right now you don't have to register with the employment service as long as you are prepared to go back to your job as soon as they offer you your job back after this lay-off.

What do I do if it's not working or if I'm getting error messages?

- There are a lot of people applying at once, so the website is overloaded. Try submitting the form every 20-30 minutes. Also try doing the form at times where fewer people are using it, like early morning or later at night.

I'm not a US Citizen, but I know that I am eligible for Unemployment Benefits - is there something different I need to do?

- Make sure you fax (217-557-4913) your Work Authorization documents to IDES, at. Failure to mail or fax documents may delay your benefits.

What happens next, once I submit the application?

- One to two weeks after you submit your application, you'll get a letter in the mail with instructions on how to certify for benefits, called a *UI Finding* (pictured). It'll have a date on which you need to certify your benefits, either online or by calling in to the office. Be sure to certify exactly on that day.
- See below on Page 7 for more information about certifying.
- If you certify via phone, you will need to set up a PIN. This is a very important number that you must remember.

620-2561
Illinois Department of Employment Security
P.O. Box 19509
Springfield, IL 62704
Phone: (800) 244-5631 - TTY: (800) 244-5631
Fax: (217) 507-4813
www.ides.illinois.gov

JACOB M. ROSNER
Date Mailed: 03/22/2020
Claimant ID: [REDACTED]

UI Finding
(Este es un documento importante. Si usted necesita un intérprete, póngase en contacto con el Centro de Servicio al Reclamante al (800) 244-5631)

Dependent Type: None
Payment Method: Pending Debit Card
Last Employer: HOTEL EMPLOY-REST EMPLOY LOCAL #1
Unemployed Reason: Laid-Off (Lack of Work)
Filing Type: Internet
Last Day Worked: 03/20/2020
Your bi-weekly certification day is: Tuesday
Your first certification date is: 04/07/2020

The best way to certify for benefits is the internet. You can certify for benefits online at www.ides.illinois.gov/certify. You also can certify by telephone by calling (312) 338-4337. These services are available Monday - Friday from 5 a.m. to 7:30 p.m.

You elected to have federal income tax deducted from your unemployment benefits. 10.00% will be withheld and sent to the Internal Revenue Service.

You elected to have state income tax deducted from your unemployment benefits. 4.95% will be withheld and sent to the Illinois Revenue Department.

You have the option of depositing your UI benefit payments directly into your checking account or directly applied to a debit card. To begin the process, visit the IDES website at www.ides.illinois.gov and look for payment options or contact the Agency at the phone number listed above.

Your current payment status is pending debit card. A debit card will be issued to you within the next 7 days. This card must be activated by calling (866) 295-2955 to receive your benefits, please activate as soon as you receive the debit card.

Benefit Year Begin Date: 03/22/2020
Date of Claim: 03/22/2020
Benefit Year End Date: 03/21/2021
Program Type:

Qualifying Period	Quarters and Wages Paid	Q4/2018 (\$)	Q1/2019 (\$)	Q2/2019 (\$)	Q3/2019 (\$)
Employer Name					
HOTEL EMPLOY-REST EMPLOY LOCAL #1		11,259.95	11,377.55	11,353.23	11,623.95

*If any of the wages shown above are not yours, or if there are no wages shown above, contact the Agency at the phone number listed above.

UI Monetary Determination
Weekly Benefit Amount: 416.00
Dependent Allowance: 0.00
Benefit Amount Per Week: \$416.00
Maximum Benefit Balance (Does not include dependency allowance): \$10,816.00

If you think this information is incorrect or require additional information, contact the Agency at the phone number listed above.

M01L Page 1 of 2 CL1001L

How and When do I get my money?

- You can do Direct Deposit, or get your benefits on a Debit Card.
- To sign up for Direct Deposit, go to IDES.Illinois.gov, click the down arrow under *Sign In to My Account*, and select *Enroll / Modify Direct Deposit*. This link will also instruct you on how to edit your banking info, or cancel your direct deposit.
- If you do not want to do Direct Deposit, a debit card will be mailed to you. (You might get this card in the mail even before you certify.)
- The benefit amount will be downloaded on to the card or Direct Deposited into your account about two days after you certify for benefits with IDES.

II. Step-by-Step Guide to Filing for Unemployment Online

The answers below will normally be accurate for an employee who has been laid off from his or her union job without a certain date for recall. But review each question to make sure that you are answering it accurately based upon your own individual circumstances.



My Employer Information

We have identified the following employers as having reported wages for your Social Security Number since 10/01/2018. Failure to provide details for all employers you have worked for may affect your weekly benefit amount.

You will be able to add additional employers upon completing details for the employers below.

Please click on the "+" button and provide your employment details for all employers.

You must click Continue in order to save your information and proceed.

Asterisk (*) indicates a required field

Employer Name	HYATT CORPORATION/HYATT CORPORATION	Did Not Work
Address	150 N RIVERSIDE PLZ CHICAGO, IL 60606-1598	
Phone Number	(312) 750-1234	
If you worked under another last name since 10/01/2018 for this employer, please provide your LAST NAME.	<input type="text"/>	
Most recent start date for this employer (mm/dd/yyyy)	* 09/23/1987	
Last day worked for this employer (mm/dd/yyyy)	* <input type="text"/>	
Between the most recent start date and the last day worked in this employment period, how many days have you worked for this employer?	* <input type="text"/>	
<small>This is the number of days that you performed services in employment, whether or not consecutive. Do not include paid holidays, sick days, vacation days or other paid non-working days. Enter 999 if you worked more than 999 days between this employment period.</small>		
Typically, how many days in a week did you work for this employer?	* <input type="text"/>	
In how many weeks during this employment period have you earned \$404 or more?	* <input type="text"/>	
Reason of Separation from this employer.	* --Select--	
What is your usual occupation for this employer?	* --Select--	

Cancel My Application Co

Your start date
Example:
Jill started in
1987

5 days x 52 weeks
= 260 days worked
per year

Most people who've
worked full time for
over 4 years (without
leaves of absence)
will have worked
over 999 days and
can put "999"

If you are full
time = 5 days

If whenever you
worked, you always
made more than this
amount, then for
most people,
52 X years worked,
minus any number of
weeks you had been
laid off before or
took a leave of
absence.
Max is 99



My Employer Information

We have identified the following employers as having reported wages for your Social Security Number since 10/01/2018. Failure to provide details for all employers you have worked for may affect your weekly benefit amount.

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Employer Name	HYATT CORPORATION/HYATT CORPORATION	Did Not Work
Address	150 N RIVERSIDE PLZ CHICAGO, IL 60606-1598	
If you worked under another last name since 10/01/2018 for this employer, provide your LAST NAME.		
Most recent start date for this employer (mm/dd/yyyy)		
Last day worked for this employer (mm/dd/yyyy)		
Between the most recent start date and the last day worked in this employment period, how many days have you worked for this employer? <small>This is the number of days that you performed services in employment, whether full-time or part-time, or other paid non-working days. Enter 999 if you worked more than 999 days.</small>		
Typically, how many days in a week did you work for this employer?		
In how many weeks during this employment period have you earned wages?		
Reason of Separation from this employer.	* --Select--	
What is your usual occupation for this employer?	* --Select--	

- Select-- ✓
- Laid-Off (Lack of Work)
- Discharged (Fired)
- Quit
- Labor Dispute (Strike or Lock-Out)
- Still Working, Part-Time
- Military Discharge

LAI D OFF! CHECK THIS ONE!



You must click Continue in order to save your information and proceed.

Asterisk (*) indicates a required field

Please select the one option that best applies to your most recent occupation.

NO!



I am a member of a Union. All my work assignments are made through a hiring hall.

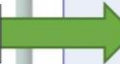
I am an academic worker (i.e. teacher, professor, administrator) who is seeking work at an educational institution and am currently unemployed because the school(s) where I worked is closed between academic years or terms.

I am a non-academic worker (i.e. bus driver, cafeteria worker) who is seeking work at an educational institution or at a company that contracts to provide service to an educational institution and am currently unemployed because the school(s) where I worked or serviced is closed between academic years or terms.

I am a seasonal worker between seasons and I expect to return to my same job (i.e. park, golf course, landscape worker)

I am a construction worker seeking work in the construction field.

YES!



I am still attached to my regular job, but my hours have been temporarily reduced.

I am a border state resident.

I am in school or training.

I am involved in a labor dispute.

None of the Above.



Do you have a definite Return to Work date?

* Yes No

Please describe your most recent job title.

*

Cancel My Application

Continue

- + Employment Edit
- + Occupation Edit
- + Income and Training Edit

Potential WBA

Estimated Weekly Benefit Amount **\$404.00** Estimated Dependent Allowance **\$0.00**

Your Potential Weekly Benefit Amount and Dependent Allowance are estimates. The estimates are based on wages reported by Illinois employer whom you indicated you worked.

If you were instructed during the application process to provide documents to IDES, please do so immediately. Please fax documents to 217-557-4913. Failure to mail or fax documents may delay your benefits.

For Further information, please contact Claimant Services Center at 800-244-5631

Important Documents Concerning My Rights and Responsibilities ⓘ

The documents listed below provide important information regarding your unemployment insurance benefits, certification instructions and your rights and responsibilities.

Unemployment Insurance Benefit Handbook	Detailed Instructions on how to certify for benefits (how to get paid once your claim is filed). Other information such as payment options, eligibility and work search requirements, appeal information.
Benefit Rights Information	A few simple rules to avoid processing delays.
Equal Opportunity Statement	Notice of IDES procedures for observing federal EEO law; 1 page.
Information Concerning My Work Search	A form with instructions for documenting your work search activities.
Employment Resources for Job Seekers	Explanation of all IDES services, including unemployment insurance; 32 pages.

Upon clicking File My Claim, I acknowledge that IDES has made these documents available to me and that I am responsible for reading and understanding the information contained within them.

COVID-19

IDES is attempting to study the impact of the coronavirus (COVID-19) on unemployment. Please click 'Yes' if you believe your separation from employment was directly or indirectly related to COVID-19. Click 'No' if your separation was not related to COVID-19. Your response will not have a negative impact on your claim for benefits nor will it cause a delay in payment. Your response will not be published and you will not be publicly identified.

* Yes No

Yes!!!!

* I hereby file a claim for unemployment insurance benefits. I certify that the information for my benefit claim, including the status of my dependents, is true and correct to the best of my knowledge and belief. **I am aware that the law prescribes penalties of fine and imprisonment for making false statements to obtain benefits, including dependent allowance.** I understand that the information submitted by me to the Department may be verified through computer matching programs and will be used by other Federal, State, or Local Agencies and that information submitted by me to these agencies will be used by IDES in determining my eligibility and amount of unemployment benefits. I also understand that pursuant to Section 1900 of the Unemployment Insurance Act, any information that I provide to the Department of Employment Security in connection with this claim may be shared with my former employers or their representatives.

IDES will process the information you have provided when you click the File My Claim button. A Confirmation Page will follow.

Cancel My Application File My Claim

Are you collecting a Pension?

If you are collecting a pension or have applied to collect a pension, answer “yes” to the question highlighted below. You will then need to fill out a pension survey under [My Income and Training Information](#).

Are you currently attending school or enrolled in a training program?	* <input type="radio"/> Yes <input checked="" type="radio"/> No
Are you receiving or have you applied for a pension or any retirement pay? <small>You are required to complete the "Retirement/Pension Pay Questionnaire" on the upcoming screen.</small>	* <input checked="" type="radio"/> Yes <input type="radio"/> No
Did you pay contributions into this pension or retirement plan?	* <input type="radio"/> Yes <input checked="" type="radio"/> No

Income and Training Questionnaires

Please click on the "+" button and provide your information for all the Questionnaires.

If you reach this questionnaire in error, click on the My Income and Training Information tab above where you may make necessary corrections.

You must click Continue in order to save your information and proceed.

Asterisk (*) indicates a required field

+ Retirement / Pension Pay Questionnaire

Cancel My Application Continue

– Retirement / Pension Pay Questionnaire

You indicated that you are receiving or will receive retirement or pension pay. Under Section 611 of the Illinois Unemployment Insurance Act, receipt of retirement pay is considered disqualifying income and may be deducted from your benefits. Please provide information about this payment to determine your eligibility for Unemployment Insurance Benefits.

1. Did you make contributions toward the retirement?	* <input type="radio"/> Yes <input checked="" type="radio"/> No	Remember: for Local 1 pensions, you do NOT contribute. Your employer DOES.
2. Did the employer make contributions toward the retirement?	* <input checked="" type="radio"/> Yes <input type="radio"/> No	
3. What type of payment do you receive or have you applied for?	* <input checked="" type="radio"/> Retirement Pension/Annuity <input type="radio"/> Federal, Military or Railroad <input type="radio"/> Profit Sharing <input type="radio"/> State or Local Government outside of Illinois	
4. How is the retirement/pension paid? (If your answer is "One time lump sum," you are required to answer question 4a and 4b. If your answer is "Monthly," you are required to answer question 4c. If your answer is "Other," you are required to answer question 4d.)	* <input type="radio"/> One time lump sum <input checked="" type="radio"/> Monthly <input type="radio"/> Other	

If you're collecting a pension through your job at a Unite Here Local 1 workplace, your pension has the same information in Section B of the Pension form, regardless of which place you work.

Fill out Section B (Information Regarding the Employer / Entity Paying the Retirement / Pension) as follows:

- Employer / Entity Name: National Retirement Fund
- Address 1: 6 Blackstone Valley Place
- Address 2: Suite 302
- City: Lincoln
- State: RI
- Zip: 02865
- Telephone Number: 800-452-4155

When you certify you must also report wages from your pension (but NOT Social Security - Social Security payments do not affect Unemployment).

What if I already submitted my application and forgot to do the pension section?

If you did not report that you received a pension when applying you will get denied and have to appeal. You need to fill out the pension survey at [this link](#). You can fax it to IDES and upload it online on the IDES website. To the right is an example of the pension appeal form.

Be prepared for a hearing (an interview by phone) regarding your pension. If the hearing does not happen, it's most likely because they accepted your explanation that you sent them, in which case they might not call you.

State of Illinois
Department of Employment Security
www.ides.illinois.gov

IDES
ILLINOIS DEPARTMENT OF EMPLOYMENT SECURITY

Retirement/Pension Pay Questionnaire - Claimant

Claimant Information:
Last Name: Menias First Name: Emad MI: _____
ID or SSN: _____

(Este es un documento importante. Si usted necesita un intérprete, póngase en contacto con su oficina local.)
Under Section 611 of the Illinois Unemployment Insurance Act, receipt of retirement pay is considered disqualifying income and may be deducted from your benefits. Please provide information about this payment to determine your eligibility for Unemployment Insurance Benefits.

Please complete, sign and return this questionnaire to your Illinois Department of Employment Security Local Office as instructed. Failure to respond will result in a determination based on the available information. If you need additional space, please use the other side of this document, if appropriate, or attach a separate sheet of paper.

Office Use Only

Section A: Retirement/Pension Information

Did you make contributions toward the retirement? Yes No
Did the employer make contributions toward the retirement? Yes No

What type of payment do you receive or have you applied for? (Select one)
 Retirement Pension/Annuity Federal, Military or Railroad
 Profit Sharing State or Local Government outside of Illinois

How is the retirement/pension paid? (Select one)
 One time lump sum
(Please enter date and amount of payment) Date: ____/____/____ Amount: \$ ____
 Monthly
(Please enter gross amount of payment) Amount: \$ _____
 Other: _____
(Please Explain)

Section B: Information Regarding the Employer/Entity Paying the Retirement Payment/Pension

Employer/Entity Name: National Retirement Fund
Address 1: 6 Blackstone Valley Place Address 2: (Apt., Floor, Suite, etc.) Suite 302
City: Lincoln State: RI Zip Code: 02865
Telephone Number: (800) 452 - 4155

What was the last day you worked for this employer? 03 / 16 / 2020
What was/is the effective date of the retirement payment? 04 / 01 / 2020
What is the gross monthly payment amount? _____

Section C: Signature

Signature: _____ Date: 4/17/2020
Name (printed or typed): Emad Menias Telephone Number: (620) 229-2000

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III. Certifying

Watch our [Toolkit Episode on Certifying for Unemployment!](#)

How do I certify?

You can certify either by phone at the Tele-Surv number (312-338-4337) or Online on a computer (not on a smartphone). In general, certifying online is much easier than doing so by phone, because you can be sure you're answering correctly. If you certify by phone, you will need to use a 4-digit PIN. You do not need a PIN to certify online.

How do I know when to certify?

Your UI Finding Letter will tell you what your day is to certify, and then you continue to certify on that day of the week, every 2 weeks for the whole time you're collecting unemployment benefits. If you miss your day to certify, Thursdays and Fridays are open days to re-certify.

- End of ssn is 0 – Monday
- End of ssn is odd – Tuesday
- End of ssn is even – Wednesday
- Make-up days for everyone- Thursday / Friday

What happens if I miss my certification date?

If you miss your assigned day and Thursday/Friday, you can certify the next week for your missed weeks, but must certify the following week as well (not wait 2 weeks).

For example:

- Certify date was Tuesday May 5th- certifying week of April 19th and April 26th, and you did not do it on time.
- Make up - the next week Tuesday May 12 - certify for week April 19 and April 26
- Back to normal date -Tuesday May 19 - certify for week of May 3rd and May 10th

How do I answer the certification questions?

Answer the questions accurately based on your own facts and circumstances. For many workers who are laid off because of the pandemic and waiting to be recalled to their jobs, the following answers will be accurate:

- The only questions a laid off worker should normally answer "Yes" to are:
 - "Were you able to work and available to work."
 - If it appears on your screen, also answer "Yes" to "Did you actively look for work."
- Every other question should be answered "No," unless they apply to you.
- If you got paid vacation hours, include that amount/number days in the question that asks if you got paid "holiday pay."

- To the question of if you denied any work, be sure to answer “No” (unless a different answer is accurate in your case).

Individual Home
Illinois Job Link
Language English
Logout

Complete Certification Statement Of Certification

Complete Certification

Please answer the following questions and click Continue.

Asterisk (*) indicates a required field

Have you received or will you receive holiday pay? ⓘ	Sun. 03/29 - Sat. 04/04 *	<input type="radio"/> Yes	<input checked="" type="radio"/> No
	Sun. 04/05 - Sat. 04/11 *	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Did you work?	Sun. 03/29 - Sat. 04/04 *	<input type="radio"/> Yes	<input checked="" type="radio"/> No
	Sun. 04/05 - Sat. 04/11 *	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Has your dependency status changed during this certification period? ⓘ	Sun. 03/29 - Sat. 04/04 *	<input type="radio"/> Yes	<input checked="" type="radio"/> No
	Sun. 04/05 - Sat. 04/11 *	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Were you able to work and available for work each day during your normal work week? ⓘ	Sun. 03/29 - Sat. 04/04 *	<input checked="" type="radio"/> Yes	<input type="radio"/> No
	Sun. 04/05 - Sat. 04/11 *	<input checked="" type="radio"/> Yes	<input type="radio"/> No
Did you actively look for work? ⓘ	Sun. 03/29 - Sat. 04/04 *	<input checked="" type="radio"/> Yes	<input type="radio"/> No
	Sun. 04/05 - Sat. 04/11 *	<input checked="" type="radio"/> Yes	<input type="radio"/> No
Did you refuse any offers of work?	Sun. 03/29 - Sat. 04/04 *	<input type="radio"/> Yes	<input checked="" type="radio"/> No
	Sun. 04/05 - Sat. 04/11 *	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Other than Social Security, are you receiving or have you applied for a retirement or disability pension?	Sun. 03/29 - Sat. 04/04 *	<input type="radio"/> Yes	<input checked="" type="radio"/> No
	Sun. 04/05 - Sat. 04/11 *	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Did you attend school or receive training?	Sun. 03/29 - Sat. 04/04 *	<input type="radio"/> Yes	<input checked="" type="radio"/> No
	Sun. 04/05 - Sat. 04/11 *	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Do you have a current workers' compensation claim or do you expect to receive workers' compensation for a temporary disability?	Sun. 03/29 - Sat. 04/04 *	<input type="radio"/> Yes	<input checked="" type="radio"/> No
	Sun. 04/05 - Sat. 04/11 *	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Did your name or address change?	*	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Did your primary telephone number change?	*	<input type="radio"/> Yes	<input checked="" type="radio"/> No

IV. Troubleshooting Your Unemployment

My Issue	What Do I Do
I never got my UI Finding Letter.	You should get your UI Finding Letter in the mail within 2 weeks of applying for Unemployment. If you don't, call 800-244-5631.
It's been more than 3 days after I certified and I still don't have my money.	<p>You should receive the money 2-3 business days after Certifying. If you do not, then your money is not coming, and you need to call the 800 number in order to fix whatever the problem is. Don't wait any longer to call! It won't fix itself on its own.</p> <p>Also, check the "Payment History" tab on your account. That will show if IDES has already submitted the payment onto your KeyBank card or your bank account.</p>
I reported a paid week (ie of vacation), and now I'm not getting paid anymore by Unemployment.	If you report a paid week, Unemployment sees that automatically as you being back at work - even if you were paid for one week of vacation and then were laid off and are definitely not back at work. If this happens, and you report a paid week, you will have to re-apply to Unemployment right after you certify.
I log on to certify and it says I cannot certify and that I need to call the 800 number.	Call the 800 number! This usually means that you have been kicked off unemployment because you reported a paid week or you did not answer your certification questions last time and your application or account has been labeled "fraud."

When I try to Certify, it says: “Your current certification weeks are being processed.”	You have successfully certified. Wait for payment or Benefit Payment Explanation letter
When I try to Certify, it says: “You can only certify on your designated Certification Day, Thursday, or Friday.”	You have successfully filed.
When I try to Certify, it says: “You cannot certify at this time.”	This can mean a few things. 1) they are still processing your recent filing, 2) you have recently gotten paid, or 3) you have not successfully filed
I have a Penalty / Suspension / Deduction on my account.	Fill out the Member Assistance Form and contact the union so we can help you file a Hardship Appeal, to try to reduce the penalty.
My UI Findings letter says my Weekly Benefit Amount is \$0.	You need to call the 800 number. You will likely have to submit your W2s from 2018 and 2019, or pay stubs ranging from the last 18 months.
My KeyBank card hasn't arrived.	Call KeyBank at 866-295-2955 (1,3). Ask for a new bank card to be sent. You should also set up direct deposit so that your next certification will send money directly to your bank account. You will still need the KeyBank card to access the past money put on the card.
My KeyBank card arrived, and I certified, but there's still no money on it.	Sometimes, especially if you have been on Unemployment before, the issue is that the money was placed on an old KeyBank Card. Call KeyBank at 866-295-2955 (1-3).

You can also watch our Toolkit Episode [here](#) about Unemployment Updates and Challenges!

V. Filing an Appeal

- You will need to fill out and upload [this form](#) to the IDES website.
- Then, call the 800 number and request a hearing.
 - The best time to call is earlier in the morning (7:30-10:30am). But keep trying again in the afternoon (3-5pm)!
- To prepare for your hearing or an appeal:
 - Collect all the documents that you might need, IDES documentation, previous tax debt / unemployment debt / property tax debt / child support debt.
 - Have all the dates and information in order: date of your layoff, dates you filed, dates you certified, previous history of using Unemployment Benefits.
- If you're filing a hardship plea, make clear why you are experiencing hardship, such as being laid off due to Covid-19, and include details about why you need the money urgently.
- Try to negotiate a repayment plan with the IDES agent, and ask for back pay of unemployment. Repayment can look like the government taking a small portion each check, full pause of your repayment, forgiveness of your debt, etc.
- You may have a witness at their hearing or appeal - a member of the Member Assistance team from the Union is happy to be a witness with you, and we can merge into your hearing phone call if you set the time up with us.