

AFT Local 1904

Applying for Unemployment*



*This presentation will be revised and updated as we learn about the process and new information becomes available. And the magic of Google will update yours with a simple refresh as well.

NOTE:

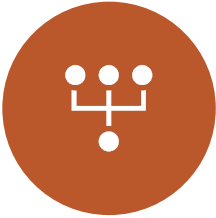
The officers of Local 1904 **are not experts** in Employment Law.

The University has a contact email for furlough issues. FurloughQuestions@montclair.edu

And please also note that although that both the Local and HR try to advocate for our members and employees, it is the State that is responsible for this process.

- What follows is not to be taken as legal advice about unemployment law
- AFT Local 1904 and its officers are not experts in this field nor do we claim to be
- This is a presentation of what we were able to learn from speaking with our colleagues in CWA as well as the AFT Local 1904 members who have been through this process with special help from the brothers and sisters at Stockton Local 2275

Four Phases to this Presentation



PHASE ONE:
BACKGROUND TO
FURLOUGHS



PHASE TWO: SETTING
UP YOUR ACCOUNT



PHASE THREE:
ACTUALLY APPLYING



PHASE FOUR:
CERTIFYING FOR YOUR
WEEKLY BENEFITS

Phase One: Some Background Context

Unemployment and Furloughs: A little bit of history

This is not the first time workers have been furloughed in New Jersey.

The most recent instance before this was in 2009, at the time of the “great recession”.

That MOA, *unlike this one*, allowed members to select all of their furlough days, so long as faculty did not select days when they were scheduled to teach, and as long as professional staff did not select days when they were required to do essential work.

In one case, a furloughed individual grouped all of their days together into a full week and then applied for unemployment for that time period. The State ruled against that individual saying that, *since the individual was able to choose*, they could have spread them out over the year and thereby could have avoided being unemployed for that week. That legal case is why this furlough agreement is structured as it is.

Differences from the 2009 Memorandum of Agreement (MOA) on furloughs

In order to allow our members to apply for unemployment and diminish some of the impact of the income loss this MOA was structured differently from the 2009 agreement with an eye towards maximizing unemployment eligibility for our members.

In this agreement, management assigns up to twelve furlough days. Note that they are not *required* to do so; they have discretion on the matter. Our administration has chosen not to do so.

Some members are not subject to the furloughs. Members employed under H1B visas or those whose salaries are completely funded by Federal grants are excluded from the agreement. Some essential employees are also exempt.

What is the same?

As was the case back in 2009, we negotiated the agreement to forestall layoffs of our membership. This time, Susan Cole was clear that there were 154 Professional Staff facing layoffs without an agreement.

It was based on and structured within the parameters of the Master Agreement.

Furlough days could not be taken on days faculty were scheduled to teach.



Differences with the 2009 Furlough deal (continued)

In this MOA the *Friday after Thanksgiving is a mandated furlough day*

Each member will *select one furlough day for whenever they want* (so long as it does not occur on a teaching day in the case of a faculty member)

The *remaining ten days* were to be issued in blocks of five each with consideration for *institutional need*

For *most of you* (though not necessarily all)

The two 5-block sets would will be sent to each member by HR

You May Be Eligible For Unemployment Compensation Benefits, As Long As...

- You will be unemployed for a full week, five days (as opposed to one or two days at a time). None of our members will qualify for 1-3 days and a few will qualify for 4 but the benefit will be minimal as whatever you are paid for that week will come off the benefit. We do not know what will happen with federal CARES money for a furlough fewer than 5 days in a week
- Management is *dictating* the amount of time you are unemployed
- You are *willing* to work, that is, i.e., it was not your choice to stop working
- You are *available* to work, you didn't do anything to make yourself unavailable
- You *meet* the "earnings requirement"
- You *work* in New Jersey (If you live out of NJ you still apply in NJ as that is where you pay your unemployment insurance premiums)

How much can you receive?

This depends upon your salary, but we believe all of our members will be eligible for the maximum amount of New Jersey weekly benefits, which was \$713 in 2020 is now \$731 in 2021.

It is confirmed that we are now also eligible for additional compensation via the CARES Act of \$300/week starting December 27th.



Phase Two: Setting Up an Account

Create an Account Ahead of Time

You can (and should) [create an account](#) without actually applying for unemployment benefits a week or two before your first furlough week.

You will not be able to actually *apply* for benefits until the first day of your five day furlough *but* you can have the account already set up and ready to go.

Be ready with all of the following. **The system is an antiquated one and does not let you “log out” and have your loaded up information saved.**

You need to be prepared to do this all in one sitting and feedback from many of our members suggests it may take less than 10 minutes.

Creating an Account (continued)

To create an online account you have to use their online system.

<https://www.myunemployment.nj.gov/labor/myunemployment/before/createaccount/>

You will first be asked to enter your email address. Your email address must not contain more than 35 characters and should be one that you check regularly. This is the one that they'll use to send you important information about your claim. **It is ok to use your @montclair.edu account** but you can use any email account you want.

After you hit "SEND," they will send you a link to verify your email address. This link is only active for 60 minutes. The email will be sent from ui-noreply@dol.nj.gov. You may want to add that email address to your "safe senders" list to make sure it doesn't get flagged as junk email although this has not seemed to be a problem in the past.

Click the link in the email they send to complete the initial registration process. ***Remember, the link will expire after 60 minutes. If you do not complete the registration process within 60 minutes, you will need to re-enter your email address and have a new link sent.***

Creating an Account: Your Personal Info

Enter all the information manually and **do not use Autofill** for any of these questions.

- first and last name
- date of birth (formatted as MM/DD/YYYY, e.g. 04/07/1978)
- Social Security number (**without** dashes)
- phone number (numerals only)
- email address (the same one you used to register)

If at this point you are still confused, [this is a good YouTube Video](#) from the NJ Department of Labor that describes the process visually.

Creating a Password

You'll need to create a password. Be sure to remember it and do not share it with anyone. Your password must contain all of the following:

- eight characters
- one number
- one uppercase letter
- one lowercase letter
- one of these special characters:
! @ # \$ % &

What Happens now! And...

At this point you are done setting up your account and will revisit the site on the Sunday preceding your first furlough 5-day block.

BUT we are finding that some of our members are not able to complete setting up an account. The next slide explains this.

What happens if you can't complete setting up an account?

We are told that some accounts cannot be completed until some sort of identity verification is completed. There is NO way around this other than to try to get them on the phone or [fill out and submit this form](#) and just wait.

There is a LOT of fraud in the system and this is the NJDoL's way to trying to prevent that. When some of our members have contacted the DoL they have been told that there are fraudulent claims made with their social security number. **There is no way around this other than to be persistent.**

The fraud department's direct number is 609-777-4304. The email is uifraud@dol.nj.gov They are NOT available on weekends.

The information on the next page can help in getting through to the system.

Note: Regular agents are there 7 days a week and some of our members are having success starting to dial them at 7:55am.

We STRONGLY suggest that if this happens to you that you get some sort of Identity Theft Protection on your accounts. [AFT has this](#) but there are others!

Getting an Agent on the Phone

Pick a number

North New Jersey: 201-601-4100

Central New Jersey: 732-761-2020

South New Jersey: 856-507-2340

Out-of-state claims: 888-795-6672 (you must call from a phone with an out-of-state area code)

If the message starts off with "To continue in English" or "For pin, user names and password concerns" or starts with information about your tax forms, JUST HANG UP RIGHT AWAY and don't even bother listening to the rest of the message, redial, rinse repeat, **until you get a message that starts off as "To File a Claim, Press 1..."**. Then stay on the line and press 2. You'll have a woman speak in Spanish, then eventually a man's voice says something "due to these challenging times" or something like that and then it will eventually say what your wait time is. On occasion it has also been known to say to call back later and hang up on you, but usually you are good when you get that message and press 2. It will give you the option to wait or schedule a call back. I'd just wait and put your phone on speaker until they pick up. it's usually sooner than the wait time you were told. If you do the call back option they'll say they'll call you back in 24-48 hrs but they call back later that day but since missing that call is a problem, **waiting is the best option.**

Phase Three: Actually Applying for Unemployment

Applying for Unemployment

You will need to plan to send in your application for unemployment benefits on the Sunday before the first day of your five day furlough. You cannot apply before that.

For example, if you are furloughed the week of January 4, 2021, you can apply on January 3rd

Again, as with creating an account, you have to be prepared to do all of this in one sitting.

It will **not** save it if you log off and if you let it be idle for 30 minutes or more.

Set aside 45 minutes for this but it should not take that long.

Information to have handy

Bank account number and Routing Number (if you plan to receive benefits through direct deposit) which is highly recommended.

Social Security Number.

Employer of last 18 months: Enter **Montclair State University**. It **WILL** have an address that is not ours, it may be an address in New Hampshire, but leave it the way it is. **DO NOT CHANGE THIS ADDRESS.**

Recall date NJ State Exec Branch you will answer ***“no definite recall date”***

Information to have handy (cont.)

It will ask for “Union hiring hall information, including local number and address—”

You will put ***AFT Local 1904***

We’re *not* a “Union Hiring Hall”

The University mailing address of the Union:
AFT Local 1904
Montclair State University DI-104
1 Normal Avenue
Montclair, NJ 07043

Information to have handy, *possibly*

- Alien Registration Number (if you are not a US citizen).
- Pension information (if you are receiving any pension or 401k distributions).
- Amount and duration of any separation pay you may be receiving although we believe no one is subject to this.

A little bit about these three...



H-1B holders are *exempt* from the furlough requirements. This is spelled out in paragraph 1 of the [Furlough MOA](#),

BUT

Other visa holders who are not subject to the Labor Condition Application *may be* furloughed.

Notes on Visa Holders

Pension Considerations

Question: Are you receiving, or have you applied for a pension or other retirement pay from any of the employers listed below?

Answer: *If you are currently paying into a pension or other retirement plan but you are not receiving payments, **you should answer “NO.”***

*If you are receiving pension payments from an employer who is not listed **you should also answer “NO.”***

You should answer “YES” if you are currently receiving pension or other retirement benefit payments from one of the employers in the list.

It may ask for the gross amount of distribution received and so you should have it handy

Separation Pay

You are not receiving separation pay from Montclair

However,

If you are also working for some ***other*** employer AND that employer is providing you with separation pay *then* you'd need to be prepared to put include that information on your application.

Worked somewhere else in the past 18 months?

Form SF-8 or SF-50 (if you were a federal employee).

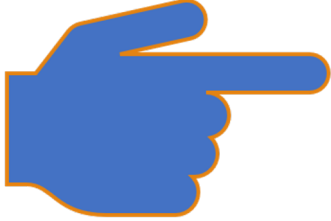
Military Form DD-214 (if you were in the military in the last 18 months)

- Other employer, not military? You'll need:
- Complete name and address of employer
 - Employer's telephone number
 - Your occupation with that employer
 - Beginning and ending dates of employment
 - Reason for separation

Do not list consulting or anything where you are not on a payroll with a regularly scheduled check.

When you've got all that prepared...

Go to myunemployment.nj.gov to start your claim.



If you've already created an account then click on "Existing Users log in here".

If you still have yet to create an account then do so (see previous instructions for creating an account)

Department of Labor and Workforce Development



Division of Unemployment Insurance

myunemployment.nj.gov

- Home
- Before You Apply
- If You Already Filed a Claim
- Tools for Jobseekers
- Tools for Employers
- Appeals
- Need Help?

FILE A CLAIM: New users register here Existing users log in here **ALREADY FILED?** Check claim status here Certify for weekly benefits



"What does it mean if my claim is pending, or not payable at this time?"

Many claimants see these messages and aren't sure what, if anything, they need to do about them.

[LEARN MORE >](#)



"What if I see a message to contact the call center or speak to an agent?"

This could refer to a few different situations, and you may not need to speak to an agent at all.

[LEARN MORE >](#)



"My claim shows \$0 in the WBR amount."

If your claim status is "Filed," with a zero (\$0) amount in the Weekly Benefit Rate (WBR), we are still reviewing your claim.

[LEARN MORE >](#)



"How can I reset my PIN or password?"

We can help if you're having trouble with your online account password and/or PIN to certify for weekly benefits.

[LEARN MORE >](#)

Welcome to the NJ Department of Labor's information virtual assistant, DOLI. Please [click here](#) to ask your question.



Question: Were you able and available for work?

If you are out of work temporarily due to an employer-closure related to the coronavirus and expect to return to your job, select “Yes”.

Answer: Select “Yes”

Answering the questions: General information (continued)

Question: When you worked in New Jersey, did you live out of state?

If you live out of state and work in New Jersey,

Answer: select “Yes”. *BUT there have been some issues with out-of-state applications that will be dealt with in later slides*

“If ‘Yes’ will you continue seeking work in New Jersey?””

Answer: *Select “Yes”*

Eligibility Information

Question: Were you able and available for work?

If you are out of work temporarily due to an employer-closure related to the coronavirus and expect to return to your job, select “Yes”.

Answer: Select “Yes”

Question: Are you ready, willing and able to immediately work full-time?

Answer: “Yes”.

Question: Do you wish to have 10% Federal Income Tax withheld from your benefits?

Answer: *Yes or No. Carefully consider your choice. Keep in mind that if you don't, you'll have to pay it later*

Question: Do you wish to claim a dependency allowance?

Answer *Yes or No.* (If you are also married to a state worker who is furloughed, only one of you can claim this additional allowance.)

Eligibility Information (continued)

Question: Are you a member of a union?

Answer: *Yes.* (All AFT-covered state employees should answer “yes.”)

If you are not a full-member of Local 1904 and are finding this presentation helpful, you should consider joining by [signing this card](#) and returning it to us.

If Yes, do you seek work through a Union hiring hall?

Answer: *No.*

Question: How do you wish to receive your benefits?

Answer: *Direct Deposit or Debit Card.*

(Direct Deposit will enable you to enter your account information. Debit cards will be mailed to you within a week of application.) Direct Deposit is faster and more secure but it is your choice.

Employment Information

State Employer Payroll Number

Answer: *leave it blank and it will automatically populate from our on-file employment information.*

Question: Are you still employed by this employer?

Answer “Yes”

If “Yes”, explain the reason why you are filing unemployment

Select “*Reduction in Hours by Employer*”

Question: Please select your reason for separation from this employer

Answer *Select “Other – COVID-19 related” and add “Reduced hours COVID-19 related”*

Question: Do you expect to be recalled by this employer?

Answer *“Yes”.*

Question: Do you have a definite date of recall?

Answer *“No”*

Question: What was the last day you worked for this employer?

Answer *Enter the last day you actually worked before your first day of furlough. Put down the Friday before the furlough begins. It’s your last paid day.*

Details

Question: If you received or will receive holiday pay, payment in lieu of notice, vacation pay, severance pay, continuation pay, or other pay for any period after your last day of work,

Answer: *NO.* You will not have any of this because we are assigned, in most cases, 5 consecutive days.

When you are ready to submit there will be an “Application Summary” screen. Look closely at your application and print this summary for your records.

When you are satisfied your information is correct and are ready to submit, **notice the warning to “not to double click on the “Submit” button” or you will have to start all over.** Heed that warning and wait until your application is accepted. **JUST WAIT AND DON'T TOUCH ANYTHING.**

When your application is accepted you will get a “Confirmation” screen. Print that for your records as well.

There will NOT be a confirmation email. And remember you certify the lost wages for the week starting the Sunday **AFTER** the week is completed.

What happens if the application will not complete?

It seems that **EVERY** application that is for a person that lives out of New Jersey or does not have a NJ Drivers License will not complete. And we are now finding that many applications for people in New Jersey with NJ DLs are also getting this response:

Securing your unemployment benefits while protecting your identity is important the NJ Department of labor. The information provided does not let us secure your identity. Please contact us for assistance in completing an application...

And it gives the phone numbers from the slide titled “Getting an Agent on the Phone” without the number to be used by out-of-state applicants which we have found useful if you dial from an out-of-state area code.

There is nothing that the Local has identified yet to circumvent this. Calling at 8:00am helps, weekends included, as they seem to be staffed both Saturdays and Sundays at least for the foreseeable future.

Phase Four: Weekly Certification

Timing

[This is the link you use to certify!](#)

Unemployment Insurance weeks begin on Sunday and end at midnight on Saturday.

Your claim is dated the Sunday of the week in which you filed your initial (first) claim. So, for example the “claim period” will be Jan 3-Jan-10 for a furlough the week of January 4th.

In order to actually receive the benefit, you need to go in ***again*** and certify your claim which can only be done on their schedule. Your time to be able to certify your claim is based on the last four digits of your Social Security Number.

They post this schedule on Saturday night [to this link.](#)

Timing (continued)

To **receive** your unemployment insurance benefit payments, you must go online and certify for benefits for each week which you wish to receive benefits.

Only after the workweek has passed (after Saturday at midnight) are you able to certify for benefits for that workweek.

This link gives you a list of questions and answers you'll need to give about your COVID furlough.

<https://myunemployment.nj.gov/labor/myunemployment/covidinstructions.shtml>

Earnings Information

It will ask you for your
SSN,
PIN, and
Earnings for the week you are claiming.

Answer: You're not getting any pay during that week.

IF they ask for your “hourly rate”, they most likely will not, we are paid for seventy hours in a regular pay period, so if you took bi-weekly gross, (base salary) AND Divide that number by seventy you should get your hourly rate.

Timing

How long will it be between when I apply and when I will be able to certify for benefits?

Answer: Your claim is dated the Sunday of the week in which you filed your *initial (first) claim*.

How do you know when to certify?

Answer: You will receive instructions in the mail after the claim is filed. If you filed online, you should (though you can check the status in your account online if you don't get it) receive an email once your claim has been entered.

If your claim is determined eligible for benefits, you will be able to certify online during the next block of time assigned to your Social Security number.

Timing (Continued)

How do I find the day and time when I can certify?

Answer: Check the schedule. The schedule is subject to change weekly so make sure to check regularly to be aware of when you can claim your benefits.

See when your Social Security number is scheduled to certify for benefits for the current week:

<https://myunemployment.nj.gov/labor/myunemployment/schedule.shtml>.

When it is your time to certify, log-in to the online application and answer the required questions. You will have 30 minutes, but it's very quick

There are “catch up” dates if you happen to miss your time, but it's all based on the last four digits of your SSN



Questions???

The following are some questions that some of you may have.

Do I have to enter my Furlough days into WorkDay or will someone do that for me?

YES!

You must enter your furlough days into WorkDay before your assigned furlough dates. If you don't know how to do that, your Dean, Director or Supervisor has instructions.

If you do not enter the days your Dean may contact you to remind you but if there is a disconnect with what you think your furlough days are and what they think they are, if you are inadvertently paid when you think you were furloughed, you won't know that in time and it could jeopardize your unemployment benefits.

Claiming dependents and W-4

Can you claim a dependent even if no dependent was claimed on W-4? Who is a dependent? And can you explain the dependency benefits?

Yes, you can.

Additionally, a dependent “is defined as an unemployed spouse/civil union partner or an unemployed, unmarried child (including stepchild or legally adopted child) under the age of 19 (or 22 if the child is attending school full-time).”

And from the website: “Dependency Benefits are equal to 7 percent of your weekly benefit rate for the first dependent, and 4 percent for each of the next two dependents. The maximum amount of Dependency Benefits you can collect is 15 percent of your weekly benefit rate for three dependents. Dependency Benefits will only increase your weekly benefit rate up to the maximum weekly benefit rate, as no claimant can receive more than the maximum weekly benefit rate.”

Additional details about the “Dependency benefits” are located here:
<https://myunemployment.nj.gov/labor/myunemployment/before/about/howtoapply/dependencybenefits.shtml>

A close-up, angled view of a green calendar page with black numbers. The numbers 11, 12, 13, 19, 20, 26, 27, and 28 are visible, arranged in a grid pattern. The lighting is soft, and the background is a light green color.

10 or 12 Month Salary?

Is weekly wage based on 10 months or 12 months?

For faculty it's based on 10 months.

The software should populate the wages part of your application without you having to calculate all this. This was an issue when Professional Staff applied in July but we believe it is rectified.

One of my single days is the week following a 5-day furlough period. Can I include that in my request?

NO!

My single day choice



Create an account now or later?

Should we create the account first, or can we wait until we are ready to submit the application?

You can do either, but our recommendation is to absolutely create the account before your furlough is eminent.

I'm getting a pension from another job I retired from

I get a pension from another location, do I need to put that in?

If you are receiving a pension from anywhere, yes you would need to put that down.



When do I get my money?

How long does it usually take from the day you apply to the day you get the money?

It typically takes about 2 days from the day you recertify to the day you receive the money through direct deposit.

However, experience says that may not be the case particularly if there are any issues with your application or certification. AND

...if there mistakes in filling something out, that can also cause a delay.

We recommend being very careful with your application and through the certification process. And if you do speak to an agent, remember all furlough days are assigned by the University.

How often do I certify?

Do we need to reapply each of the two weeks?

NO, you will need to apply for your unemployment ONCE and then certify for each separate week you are not paid and on furlough.

However, you only need to create the account once and apply once.



When do I Certify?

When do you certify? If your furlough week begins on a Monday as it should, does certification commence the following Saturday?

You will certify after the furlough week ends; the schedule to certify will be posted [to this page](#) the Saturday of the week you are furloughed and your time period for when you can log on and do this is determined by your Social Security number.

Can I apply for back weeks if I didn't immediately apply during my original furlough week?

To be eligible for benefits, you must file a claim. Usually, your claim is dated the Sunday of the week you filed. If you believe your claim should be backdated, you'll need to tell them over the phone, even if you submitted your application online. They will then schedule a [fact-finding interview](#) to determine if your claim can be backdated.

How does Social Security Factor Into This?

What if you are collecting Social Security benefits? Do you have to note these in the application process?

*From the unemployment site:
“Social Security retirement benefits do not affect your Unemployment Insurance benefits.”*

It is my understanding that since the furlough is based on base salary, and we will continue to get Overload pay furlough during the spring semester, we will not be eligible for unemployment since we will be getting some salary?

Overload will not affect your unemployment. You cannot be furloughed on a day you are teaching. And if you receive release time as overload for a non-teaching duty like chair or program coordinator, remember that the University is NOT PAYING your salary for those days and you should not be working.

We will work with Payroll to be sure an overload payment is not made in a pay period where you are furloughed.

What about Overload pay?

Other Resources

There are some [excellent video resources](#) on the Department of Labor and Workforce Development Website that can help you through all aspects of the process if this presentation still leaves you wanting more.



How to set up an online Unemployment account

[WATCH VIDEO >](#)



How to use your online account to apply for Unemployment benefits

[WATCH VIDEO >](#)



How to certify for Unemployment benefits each week

[WATCH VIDEO >](#)