

# Missouri Unemployment Insurance

## Quick Facts for Union Members

### What Is Unemployment Insurance (UI)?

Unemployment Insurance provides **temporary weekly income** to workers who lose their job **through no fault of their own**. In Missouri, UI is administered by the **Division of Employment Security (DES)** and is paid for by employer taxes — **no deductions come from your paycheck**.

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### Who May Be Eligible?

You may qualify if you:

- Are **laid off, furloughed, or have reduced hours**
- Lose work due to **lack of work or reduction in force**
- Meet Missouri's **recent earnings requirements**
- Are **able, available, and actively seeking work**

Union members laid off under **seniority or contract provisions** generally meet the “no fault” requirement.

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### When You May NOT Be Eligible

You may be denied benefits if you:

- Quit without **good, work-related cause**
- Were discharged for **misconduct**
- Refuse **suitable work** without good reason
- Are unemployed due to participation in certain **labor disputes** (such as strikes)

Each claim is reviewed individually.

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### Benefit Basics

- Paid **weekly**
  - Amount based on **recent wages**
  - Available for **up to 20 weeks** in a benefit year
  - **Part-time work must be reported**, but you may still qualify for partial benefits
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## How to Apply

- **File as soon as you are laid off or lose work**
- Apply online through Missouri's system (**UInteract**)
- Provide accurate employer, separation, and union information

Delays in filing can delay payments.

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## Weekly Requirements (Do Not Skip)

To keep benefits, you must:

- File a **weekly request for payment**
- Be **able and available for work**
- Complete required **work search activities**
- Report **all wages earned**, even temporary or part-time

Missing a week can stop your benefits.

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## Employer Protests & Appeals

- Employers may challenge claims
- You have the **right to appeal** any denial
- Appeals must be filed **by the deadline on the notice**
- **Keep filing weekly claims** while an appeal is pending

Your union may be able to help gather documentation.

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## Taxes

- Unemployment benefits are **taxable income**
  - You may choose **tax withholding**
  - You will receive a **1099-G** for tax filing
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## Important Reminders

- Keep **layoff notices, recall letters, and pay stubs**
- Respond quickly to any requests from the state
- Report return to work or recall immediately