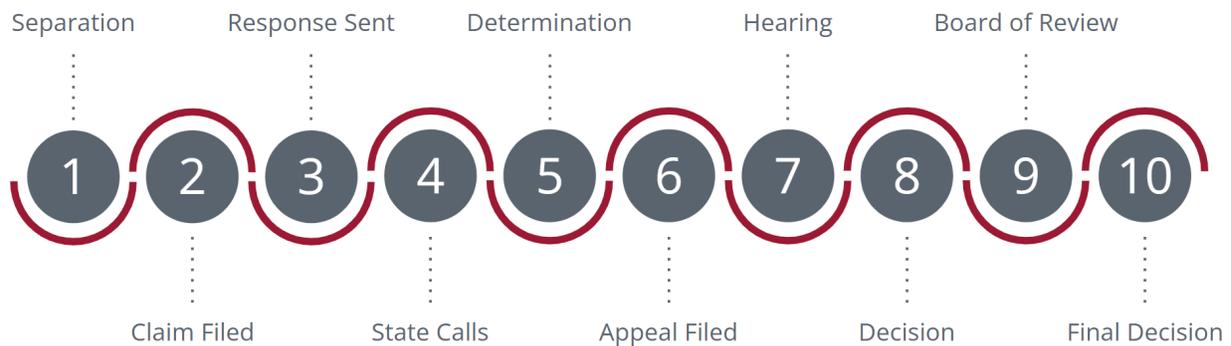


Unemployment Tip of the Month



Life of a Claim Review

Although each case is unique, the entire unemployment program process can be seen as a chain of events. It is important to respond to *every* claim, but let's review the **Life of a Claim** from beginning to end to give you a better understanding of what typically happens during each step.



Separation: Unemployment begins here as a quit, discharge, lack of work, or even someone filing for partial benefits.

Claim Filed: The separated employee has decided to pursue unemployment benefits and filed the claim.

Response Sent: You as the employer respond to the state agency with all details regarding the reason for the separation.

State Calls: If the state needs more information from either party, they'll typically send out a State Call with a quick turnaround time.

Determination: After reviewing all the information, the state agency makes a determination.

Appeal Filed: Whichever party receives an *unfavorable* ruling can file an appeal.

Hearing: If an appeal is filed by either party, a hearing will take place.

Decision: A new decision is made following the hearing.

Board of Review: If the decision is unfavorable, an appeal can be made to the Board of Review, a three-member panel. No new evidence or testimony will be taken at this step.

Final Decision: The final decision is issued by the Board of Review. If the ruling is still unfavorable to either party, they can take this further through legal action.

It's important to remember that each case is handled individually, so some claims may stop at Step 5, others at Step 8, or some may go all the way through Step 10. It truly just depends on the case!

Your Equifax® UC Service team is there to help you each step of the way. Contact your team or Account Manager with any questions.

More Training Available!

Check out additional training resources available on our site, [Connections](#).

The information provided is intended as general guidance and is not intended to convey any tax, benefits, or legal advice. For information pertaining to your company and its specific facts and needs, please consult your own tax advisor or legal counsel.