

The logo features the year '2023' in a small font above the word 'Offboarding' in a light orange, sans-serif font. Below 'Offboarding' is the word 'Palooza!' in a large, dark red, cursive font. The entire logo is set against a light grey, circular background with a subtle paper-like texture.

2023 Offboarding Palooza!

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A decorative graphic consisting of a blue, curved shape with a white outline, resembling a stylized 'C' or a partial arc, positioned to the left of the main title.

Unemployment 101: Mastering the Basics to Help Improve Results





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To keep our lawyers happy

The information provided herein is intended as general guidance and is not intended to convey specific tax or legal advice. For a legal opinion, please consult your lawyer.

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Thanks for Attending Our Offboarding Palooza!



Welcome!

Thank you for joining this session. And be sure to check out all the available sessions during the Offboarding Palooza.



Questions?

Please enter your questions in the chat box on your screen at any point during the presentation.



Recording

This webinar is being recorded. You can access it on-demand after the entire Palooza concludes.

Today's Speakers



Dan Pongonis

Solutions Engineer

Equifax Workforce Solutions



Laura Paul

Solutions Consultant

Equifax Workforce Solutions

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Agenda

1. UI Integrity
2. Requirements to Qualify for Unemployment Benefits
3. Determining the Base Period
4. Life of an Unemployment Claim
5. Handling Benefit Charges
6. The Impact on Tax Rates
7. How TPAs Can Help

2008 Recession Leads to Change

2008 US Experienced Major Recession

- Recession peaked in 2009 and 2010
- Unemployment skyrocketed due to economic downturn
- Unemployment programs became insolvent

2011 Trade Adjustment Assistance Extension Act

States establish legislation to prevent an employer's account from being non-charged if responses to state inquiries are inadequate and/or untimely and the employer has established a pattern of not responding timely and adequately.

2013 UI Integrity

October 21, 2013 required to be in compliance or face loss of federal tax credit

- Legislation known as UI Integrity

UI Integrity

Adequate

- Answer all questions regarding the separation
- Be detailed and concise
- Supply supporting documentation
- Avoid vague statements

Timely

- Deadlines vary from state to state
- Average response time 7-10 days
- Loss of of rights
- Occurrence against state's pattern clause

Establishing a pattern

Once a pattern is established:

- Employer could lose future non-charging on claims for a period of time
- Lose further appeal rights
- Assessed monetary per claim penalty

Two or more instances or 2% of claims in the prior year that don't meet required standards

Before

Only considered if you wanted to protest the claim or not

May have not even responded to the state

If required, only provided limited information

“We do not wish to contest unemployment”

After

Think in terms of being more compliant

State must adjudicate the claim

Must have detailed information from claimant and employer

Unemployment Benefits Improperly Paid Out

Recouping money is time consuming
and costly

Claims approved due to lack of
information on the employers part and
later overturned

Government took action to mitigate
the situation





Importance of Documentation

Document Events As They Occur

Best defense
against
paying out
benefits

Document
both the
good and
the bad

Protect your
unemployment
tax account

Burden of Proof on a Quit

A Claimant Must Show:

A compelling and necessitous reason existed (work related or personal)

Every reasonable attempt was made to preserve the employer/employee relationship

There was no other alternative but to quit

Burden of Proof on a Discharge

The Employer Must Show:

Gross Misconduct vs Deliberate disregard of employer's best interest

A reasonable policy exists

The claimant was made aware of the policy

The claimant did not live up to the expectations as an employee

Provide the Policy

Include the exact policy the claimant violated, with signed acknowledgment.

Consequences & Action Plans

Any time you create a warning regarding a policy violation include:

Consequences (as outlined by your policy)

Action Plan to move forward

Get Signed Documents

Get any corrective action documents signed by the claimant and witness (where applicable).

Having a witness will help increase credibility even if the claimant refuses to sign it.

Document the Final Incident

The Five W's:

Who

What

Where

When

Why





Requirements to Qualify for Unemployment Benefits

Claimant Requirements

1. Able to Work
2. Available for Work
3. Actively Seeking Work
4. Meet State Monetary Requirements
5. No Fault of Their Own
 - *Claimants must meet all eligibility requirements to collect benefits*
 - *Claimants may be temporarily disqualified and can overcome those disqualifications*



Determining the Base Period

Claim Form Types

Last Employer Claim

- Sent to the last employer directly preceding the filing of the claim.

Base Period Claim

- Sent to any employer or employers who paid wages to the claimant during the base period.

What is a Base Period?

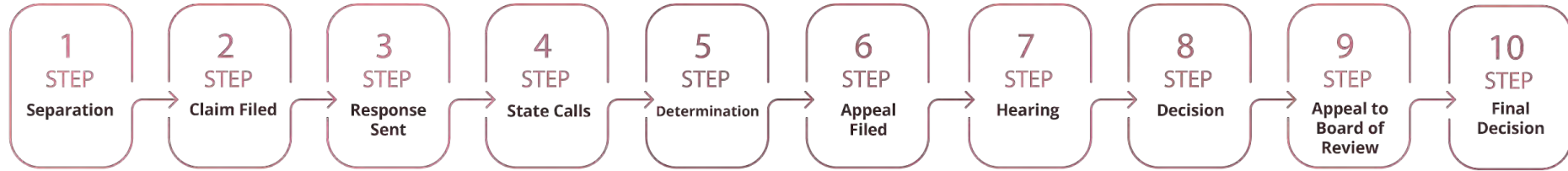
Base Period				Lag Quarter	Claim Filed	Benefit Year
Q4	Q1	Q2	Q3	Q4	Q1	March 3, 2023 to March 2, 2024
2021	2022	2022	2022	2022	2023	
EMPLOYER B/C/D				EMPLOYER A		





Life of an Unemployment Claim

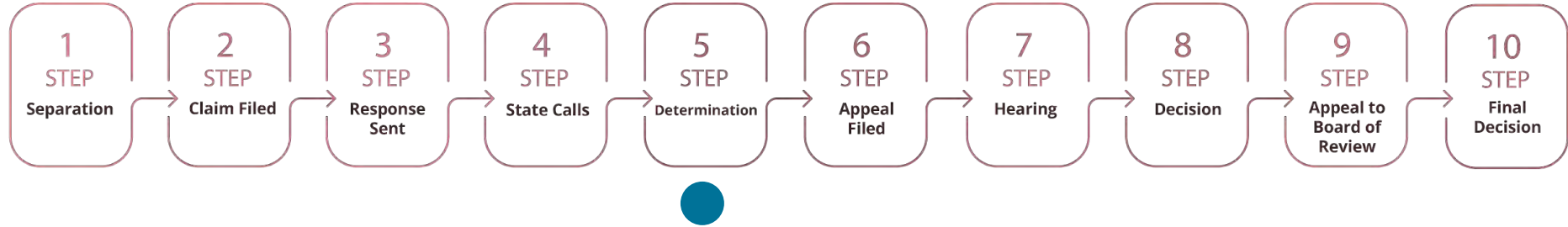
The Claim Process



Types of Separations

- 1 Voluntary Quit
- 2 Discharge
- 3 Lack of Work
- 4 Still Employed

Determination



To Appeal or Not Appeal? What Should We Look For?

Potential
Liability

Merits of
the Case

All the
Details

Timely
and
Adequate
Response

Discharge Separations - Recommend No Appeal

01

Attendance - Final Incident Was Illness

- Illness is beyond the claimant's control
- Were there attendance occurrences you can prove were within the claimant's control?

02

Discharge- Minimal or No Documentation

- The claimant did not know his/her job was in jeopardy
- No proof without documentation

03

Discharge - Isolated Incident

- An isolated incident is seen as a good faith error or lack in judgement
- It was simply a mistake

04

Discharge - Delay in Termination

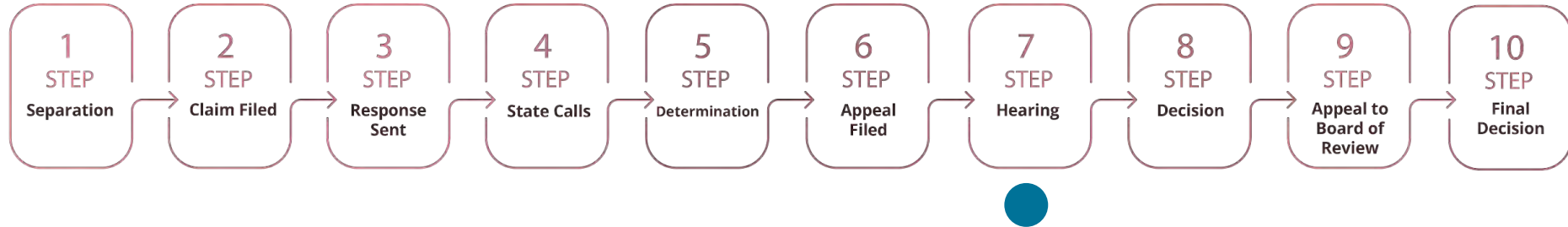
- State requires termination to happen immediately following the final incident
- Was this a discharge at the employer's convenience?

05

Performance - Inability

- The claimant was not a good fit for the role
- No wilful misconduct

Hearing



Unemployment Hearings



How to Handle Your Case

Know the
Date, Time,
& Location
(phone, in
person?)

Documents
to all
applicable
parties

Ensure all
witnesses
are
prepared to
participate



Handling Benefit Charges

Recouping Benefits

The claimant must pay back benefits

Very time consuming

Details up front are crucial

Recouping Benefits- How We Help

Watch all charges coming in
against your account

Will investigate charges received
when a favorable decision is on file

Erroneous charges will be
protested

How to Create Change?

Understand
a high total
charge
amount

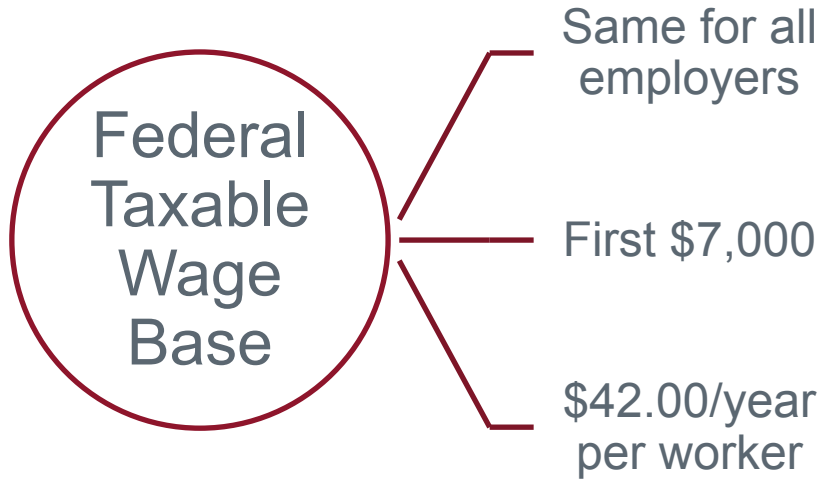
How to react
to high
charges

Know what
changes can
be made



Understanding UI Tax

Financing Unemployment – Federal Taxes



Purposes:

- Provide administrative costs of the program
- Loans to state agencies
- Partial funding for extended benefits

So How Do State Taxes Work?

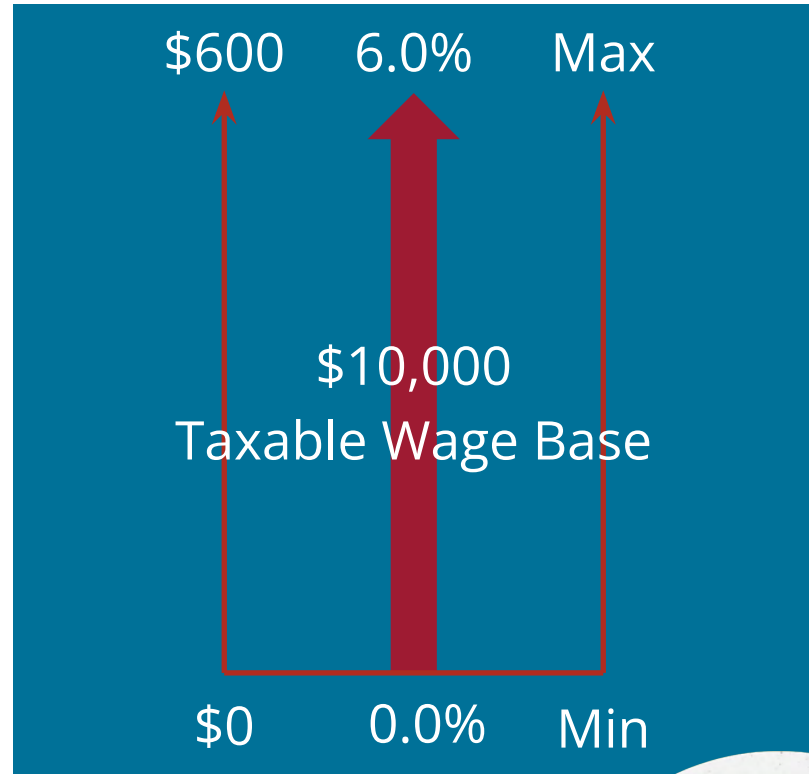
- Every state has a different taxable wage base
- A taxable wage base is the amount of employee earnings in which an employer pays taxes
- For example: California employers pay taxes on the first \$7,000 an employee earns in a calendar year

Taxable Earnings x Tax Rate = Quarterly Contribution



State Tax rates

- Rate minimums and maximums vary by state
- States have new employer rates
- Controllable and uncontrollable factors can influence client tax rates



Effect of turnover on unemployment taxes

\$10,000 wage base state/2% tax rate for client

Johnny



Quit 3/31: earned \$10K in Q1:E/R paid \$200 in taxes due to wage base

Sally



Sally replaced Johnny on 4/1: earned \$10K in Q2: E/R paid \$200 in taxes

Susie



Susie replaced Johnny on 7/1: earned \$10k in Q3:E/R paid \$200 in taxes

Instead of paying **\$200** in taxes in a year by keeping Johnny the employer paid **\$600** due to lack of employee retention



How TPAs can help
you manage your
unemployment claims
process

A More Holistic Approach to Completing the Employee Journey

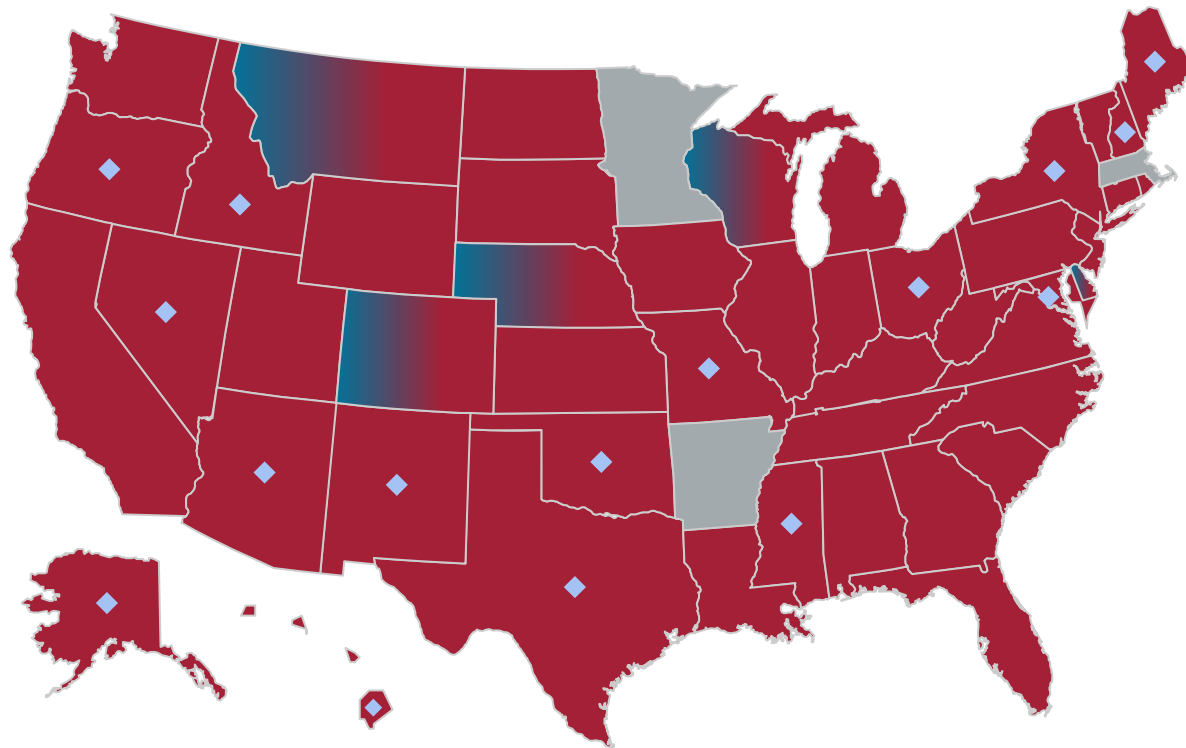


Key Takeaway: We are redefining what unemployment cost control means. Our investments in innovation and improvement support the entire offboarding process.



SIDES Integration

Our extensive integrations receive and respond in a standard electronic format that improves the user experience and provides operational efficiencies.



Enables existing file review, online submissions, “response ready” notifications and more secure response retrieval

Addresses key challenges:

- Access to Information
- Timely Responses
- Improved Accuracy
- Data Security
- 24x7x365 Access
- Audit Trail

- Live: Separations and Monetary Determinations
- Live: Decisions and Determinations Exchange
- ◆ In Planning: Decisions and Determinations Exchange
- Have Not Committed
(We utilize bots to retrieve information)

Key Takeaway: Our investments in SIDES allow us to receive all claim activity electronically and in real-time — maintaining higher levels of security and reducing the time to respond.



More Transparent, Proactive On-demand Reporting

Helping provide you with the insights you need, when you need them.

Our proprietary web-based Reports Application system provides clients with actionable insights and a comprehensive view of your UCM program, with reports including:

Claim Status

A consolidated view of claim activity during a selected report period

Compliance Analysis

Quickly identify opportunities to improve controllable situations that have resulted in potentially avoidable liability

Period Charges

Keep a close eye on charges and charge credits that are crucial to your business with immediate access to forecast the real financial impact

UI Integrity Status

See the status of your claims responses tied to Unemployment Insurance Integrity requirements for each state

Unit Performance Analysis

Help uncover opportunities for additional training and attention within your organization

Unemployment Summary

Summary of specific performance metrics you can easily share

Key Takeaway: Our more transparent, robust reporting application helps you to identify key performance indicators and actionable insights that can help you uncover improvement and educational opportunities to help drive overall cost reductions.

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Unemployment Claims Fraud Watch

Connecting unemployment claims and the alerting capability of our identity theft protection solution to proactively monitor for unemployment claims filed using your associates' identities and rapidly notifying them if we identify a claim submitted in their name.

Unemployment Claims Monitoring and Alerts

Proactive monitoring for claims filed using associates' identities

Direct notifications when a claim is submitted in their name

Helps reduce administrative tasks of identifying fraud and notifying associates

Dedicated Resolution Specialists

Direct personalized support from identity experts

Helps associate victims of UI fraud report and resolve the fraud

Helps save time, provides greater peace of mind when resolving fraud and helps reduce losses in productivity

Ongoing Identity Protection

Associates enroll in ID Watchdog as a voluntary benefit

Award-winning solution with advanced monitoring, protection, and resolution for the whole family

Unemployment claims monitoring across your workforce

UCM and Identity Protection integrated under one company

Access to live support 24/7/365 from U.S.-based agents

More features to help protect against identity fraud for associates and their families

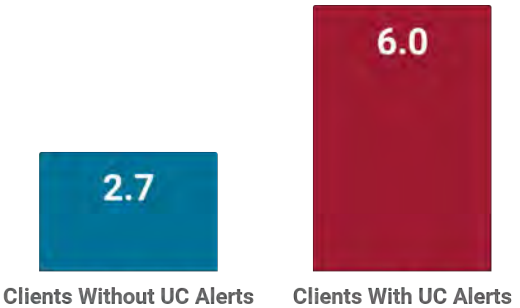
Key Takeaway: Expanding claim filing notifications can increase the chances of catching fraud and stopping payments sooner — helping reduce costs and providing an important benefit to associates.



Unemployment Claims Alerts

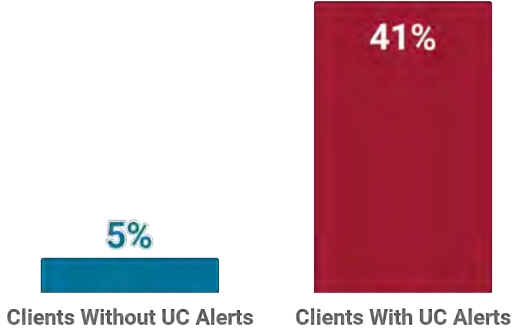
Helping drive higher employee engagement and increased resolution support.

Identity Resolution cases per 1,000 users*



We manage over 2X more resolution support cases for employees when UC Fraud alerts are activated*

Percentage of resolution cases tied with Unemployment Claims Fraud*



For clients with UC alerts activated, Unemployment Claims represent a similar proportion of resolution cases as traditional credit fraud (40%)*

Through July, over 60% of UC alerts have been flagged by the employee as fraudulent*

*Data based on 2023 Equifax resolution case volumes through July 2023

Key Takeaway: Resolution support is just as important as identifying the fraud.



Enabling Improvement with Training

Our goal is to help you optimize your program and maximize your investment by helping ensure you have everything you need to follow proper procedures and streamline your processes.



The screenshot displays the Equifax Connections website interface. At the top, there is a navigation bar with the Equifax logo and 'Workforce Solutions' text. Below the navigation, a large banner features a woman's portrait and the text 'Welcome to Connections' followed by a subtitle: 'A virtual space for the clients of Equifax Workforce Solutions, delivering valuable resources and industry knowledge when you need it.' The main content area is a grid of seven training modules, each with a 'LIVE' badge and a 'CLICK HERE' button. The modules are: 1. 'Improving Your UC Process From End to End' (Feb 14, 2024), 2. 'Introduction to CaseBuilder' (Feb 16, 2024), 3. 'Life of a Claim and Determining Liability' (Feb 16, 2024), 4. 'Performance Discharges: Misconduct vs. Inability' (Feb 16, 2024), 5. 'Introduction to Unemployment Tax Services' (Feb 14, 2024), 6. 'Introduction to Unemployment Tax Services' (Feb 14, 2024), and 7. 'Employment Tax Services On Demand Learning' (Feb 14, 2024). At the bottom, a 'Client Community' section includes an image of a group of people and the text: 'We invite you to Discover, Engage, and Network with subject matter experts, industry leaders and your peers through a variety of initiatives, programs, and events created with you in mind.' A 'CLICK HERE' button is located below this text.

Visit the Connections Training Website here:
<https://gateway.on24.com/wcc/eh/3589033/connections>

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Proactively Sharing Knowledge and Insights

Thought Leadership: Articles, Blogs, and Bulletins

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EMPLOYER UNEMPLOYMENT INSURANCE RESOURCE CENTER

Unemployment Reference Guides

[Employer Unemployment Insurance Resource Center](#)

MANAGE UNEMPLOYMENT ACTIVITIES AND TAXES June 29, 2023

Why Unemployment Claims Fraud May Still Be an Issue

By Jason Rachuck

Unemployment claims still remain well above pre-pandemic levels. Learn more about why this may be and what you can do to help you and your employees fight future fraud.

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APPLICATION FOR UNEMPLOYMENT BENEFITS

[Unemployment Cost Management Blogs](#)

Blog: Outlook for SUI Tax Rates in 2023 and Beyond

MANAGE UNEMPLOYMENT ACTIVITIES AND TAXES July 19, 2023

Outlook for SUI Tax Rates in 2023 and Beyond

By Tom Towson, CPA

State unemployment insurance (SUI) tax rates have challenged employers in recent years. Equifax is tracking changes and potential impacts in 2023 and beyond.

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APPLICATION FOR UNEMPLOYMENT BENEFITS

[Unemployment Tax Rate Blog](#)

- FUTA credit reduction updates
- State trust fund balances
- Annual taxable wage bases
- Correlation of state trust fund balances to SUI tax rates
- State actions potentially impacting unemployment tax rates

State Unemployment Insurance (SUI) Tax Guide: Outlook for 2023 SUI Tax Rates and Wage Bases

State	2022	2023	2024	2025
Alabama	4.2%	4.2%	4.2%	4.2%
Alaska	0.0%	0.0%	0.0%	0.0%
Arizona	4.4%	4.4%	4.4%	4.4%
Arkansas	4.2%	4.2%	4.2%	4.2%
California	4.0%	4.0%	4.0%	4.0%
Colorado	3.9%	3.9%	3.9%	3.9%
Connecticut	4.2%	4.2%	4.2%	4.2%
Delaware	4.2%	4.2%	4.2%	4.2%
District of Columbia	4.2%	4.2%	4.2%	4.2%
Florida	4.2%	4.2%	4.2%	4.2%
Georgia	4.2%	4.2%	4.2%	4.2%
Hawaii	0.0%	0.0%	0.0%	0.0%
Idaho	4.2%	4.2%	4.2%	4.2%
Illinois	4.2%	4.2%	4.2%	4.2%
Indiana	4.2%	4.2%	4.2%	4.2%
Iowa	4.2%	4.2%	4.2%	4.2%
Kansas	4.2%	4.2%	4.2%	4.2%
Kentucky	4.2%	4.2%	4.2%	4.2%
Louisiana	4.2%	4.2%	4.2%	4.2%
Maine	4.2%	4.2%	4.2%	4.2%
Maryland	4.2%	4.2%	4.2%	4.2%
Massachusetts	4.2%	4.2%	4.2%	4.2%
Michigan	4.2%	4.2%	4.2%	4.2%
Minnesota	4.2%	4.2%	4.2%	4.2%
Mississippi	4.2%	4.2%	4.2%	4.2%
Missouri	4.2%	4.2%	4.2%	4.2%
Montana	4.2%	4.2%	4.2%	4.2%
Nebraska	4.2%	4.2%	4.2%	4.2%
Nevada	4.2%	4.2%	4.2%	4.2%
New Hampshire	4.2%	4.2%	4.2%	4.2%
New Jersey	4.2%	4.2%	4.2%	4.2%
New Mexico	4.2%	4.2%	4.2%	4.2%
New York	4.2%	4.2%	4.2%	4.2%
North Carolina	4.2%	4.2%	4.2%	4.2%
North Dakota	4.2%	4.2%	4.2%	4.2%
Ohio	4.2%	4.2%	4.2%	4.2%
Oklahoma	4.2%	4.2%	4.2%	4.2%
Oregon	4.2%	4.2%	4.2%	4.2%
Pennsylvania	4.2%	4.2%	4.2%	4.2%
Rhode Island	4.2%	4.2%	4.2%	4.2%
South Carolina	4.2%	4.2%	4.2%	4.2%
South Dakota	4.2%	4.2%	4.2%	4.2%
Tennessee	4.2%	4.2%	4.2%	4.2%
Texas	4.2%	4.2%	4.2%	4.2%
Utah	4.2%	4.2%	4.2%	4.2%
Vermont	4.2%	4.2%	4.2%	4.2%
Virginia	4.2%	4.2%	4.2%	4.2%
Washington	4.2%	4.2%	4.2%	4.2%
West Virginia	4.2%	4.2%	4.2%	4.2%
Wisconsin	4.2%	4.2%	4.2%	4.2%
Wyoming	4.2%	4.2%	4.2%	4.2%

[SUI Tax Guide](#)

Workforce Wise™ Blog

ONBOARD NEW HIRES

Balancing Speed to Hire and Background Screening

Join our webinar to learn how you can best balance the rate of pre-employment screening solutions with speed to hire to identify the best candidates.

[Workforce Wise™ Blog](#)

Monthly Unemployment Tax Bulletins
Periodic Unemployment Claims Bulletins



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Q&A Session



Next Steps

1. Survey

Complete the survey through the webinar console

2. Contact

Want to talk to someone about your unemployment or offboarding processes? Click on the “Want to Get In Contact” button on your webinar console or contact us at:

workforce.equifax.com/contact

3. Connect

Subscribe to Let's Talk HR for updates:

workforce.equifax.com/insights



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