# Fact Sheet How Unemployment Insurance Benefits Are Computed

Unemployment Insurance (UI) benefits are available to workers who are unemployed through no fault of their own.

When applying for UI benefits, individuals must first meet monetary eligibility criteria. After the Employment Development Department (EDD) determines an individual earned enough money during a four-quarter base period, the EDD determines if the individual meets other criteria, such as being able and available to work, and actively seeking work. The following information describes the monetary requirements to establish a UI claim.

Your UI weekly benefit, called the weekly benefit amount, and the total benefits available in your claim, called your maximum benefit amount, are both based on the wages you earned in the base period of your claim. To establish a valid claim, you must have earned at least:

- \$1,300 in the highest quarter of your Base Period.
- \$900 in your highest quarter and total base period earnings of 1.25 times your high quarter earnings.

Your base period is a 12-month period of time. Each base period has four quarters of three months each. There are two types of base periods that may be used to establish a claim:

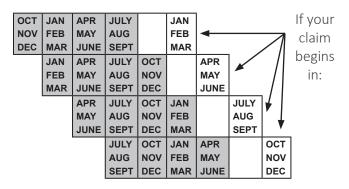
- Standard Base Period
- Alternate Base Period

For more information regarding the two types of base periods, see the explanations below.

#### **Standard Base Period**

The **Standard Base Period** is the first four of the last five completed calendar quarters prior to the beginning date of the UI claim.

For information on what your **standard** Base Period may be when you file your claim, refer to the chart below. The shaded area represents the Base Period. The nonshaded area represents the month the claim is filed.



#### **Alternate Base Period**

If you do not have sufficient wages in the Standard Base Period to establish a claim, the EDD will automatically consider whether you have enough wages to file a claim using the Alternate Base Period. The Alternate Base Period can **only** be used to file a UI claim when there are not enough wages earned in the Standard Base Period to file a monetarily valid UI claim, and there are enough wages in the Alternate Base Period.

The **Alternate Base Period** is the last four completed calendar quarters prior to the beginning date of the claim. For information on what your **alternate** Base Period may be when you file your claim, refer to the chart below. The shaded area represents the Base Period. The non-shaded area represents the month the claim is filed.

An Alternate Base Period claim can only be filed when there are not enough wages earned in the Standard Base Period to file a valid claim, and you meet all other eligibility criteria to qualify for UI benefits.

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## How can I file for Unemployment Insurance?

You may file for UI through one of the following methods:

# Online

UI Online<sup>™</sup> is the fastest and most convenient way to file your UI claim. Visit **www.edd.ca.gov/UI\_Online** to get started.

You can file your claim with UI Online during the times listed below:

Monday	4 a.m. – 10 p.m.
Tuesday - Friday	2 a.m. – 10 p.m.
Saturday	2 a.m. – 8 p.m.
Sunday	5 a.m. – 8:30 p.m.

### Phone

Representatives are available at the following toll-free numbers, Monday through Friday between **8 a.m. to 12 noon** (Pacific Time) except state holidays.

English	1-800-300-5616
Cantonese	1-800-547-3506
Vietnamese	1-800-547-2058
Spanish	1-800-326-8937
Mandarin	1-866-303-0706
TTY	1-800-815-9387

## Fax or Mail

File your UI claim by accessing the paper Unemployment Insurance Application at **www.edd.ca.gov/unemployment/Filing\_a\_Claim.htm**. For faster and more secure processing, fax the completed application to the number listed on the form. If you mail your application, use the address on the form and allow additional time for processing.

The EDD is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities. Requests for services, aids, and/or alternate formats need to be made by calling 1-866-490-8879 (voice). TTY users, please call the California Relay Service at 711.