

Unemployment Compensation 101



Topics

- Wages
- Unemployment Benefit Eligibility
- Benefit Amounts
- Reasonable Assurance
- Wage Verification Notices
- Protecting Your Account
- Quarterly Wage Reporting Requirements
- Wage Reporting and Benefit Payment Deadlines
- UC Connection Overview

What are Wages

- Wages are the compensation provided to someone in exchange for services or labor. This includes hourly or salary income earned. It also includes back pay, tips, taxable reimbursements, severance pay and commissions.
- TWC requires wage reporting on a quarterly basis
- Not included:
 - Cafeteria plans
 - Retirement contributions – TRS, 401(k), 403(b)
- Political subdivisions (including school districts)
 - Reimbursing accounts that do not pay unemployment tax
 - Reimburse the TWC dollar for dollar for UC benefits paid

Unemployment Benefit Eligibility

- TWC evaluates a claimant's unemployment benefits claim based on:
 - Past wages – do you have them? ← You are here!
 - Job separation – quit, fired, laid off ← James is available for assistance
 - Ongoing eligibility requirements – before and continuing ← After the initial claim is filed.
- A claimant must meet all three to qualify for unemployment benefits.
- Knock out one and the claim fails.
 - Wages – suppress them because of RA to return to work after break.
 - Separation – Fired for misconduct or quit without good cause.
 - Eligibility – searching for work, medically able to work, available to work, etc.

What wages are used?

Working	Working	Working	Working	Quarter	Initial Claim filed anytime during 1/1/2024 – 3/31/2024	Or, this is the next quarter 4/1/2024 – 6/30/2024	Or, this is the next quarter 7/1/2024 – 9/30/2024	Or, this is the next quarter 10/1/2024 – 12/31/2024
←	Base	Period	→	Lag (5th) Quarter	Filing Quarter			
Wages	Wages	Wages	Wages	Wages	Wages	Wages	Wages	Wages
Oct. 2022 Nov. 2022 Dec. 2022	Jan. 2023 Feb. 2023 Mar. 2023	Apr. 2023 May 2023 Jun. 2023	Jul. 2023 Aug. 2023 Sep. 2023	Oct. 2023 Nov. 2023 Dec. 2023	Jan. 2024 Feb. 2024 Mar. 2024	Apr. 2024 May 2024 Jun. 2024	Jul. 2024 Aug. 2024 Sep. 2024	Oct. 2024 Nov. 2024 Dec. 2024
1	2	3	4	Wages Are Not Used – Lags behind	Wages Are Not Used - Quarter isn't over!			
Falls off	←	Base	Period	→	Lag (5th) Quarter	Filing Quarter		
Wages	Wages	Wages	Wages	Wages	Wages Are Not Used – Lags behind	Wages Are Not Used - Quarter isn't over!		
Oct. 2022 Nov. 2022 Dec. 2022	Jan. 2023 Feb. 2023 Mar. 2023	Apr. 2023 May 2023 Jun. 2023	Jul. 2023 Aug. 2023 Sep. 2023	Oct. 2023 Nov. 2023 Dec. 2023				
	1	2	3	4				5

Amount of Benefits

- Weekly Benefit Amount (WBA) increases every year
 - Max = \$577/week
 - Min = \$73/week
- Total approximate wages from all employers in base period
 - \$57,000/year = \$577/week - max WBA
 - \$47,000/year = \$470/week
 - \$37,000/year = \$370/week
 - \$27,000/year = \$270/week
 - \$7300/year = \$73/week, minimum until phaseout
- Claimant can work PT jobs AND receive benefits up to 125% of claimant's max WBA
- Example:
 - 125% of \$577 = \$721.25
 - Work two days at \$100/day = \$200
 - \$721.25 – \$200 = \$521.25 UIB

What is Reasonable Assurance?

- And why does it matter?
- Issue Letters of RA to anyone with a break in employment, so...
 - A claimant CANNOT use school wages to calculate benefit amounts DURING breaks.
- Ex: file a claim over summer, but claimant has no other jobs to use wages.
 - No benefits payable because no wages in base period available.
- Ex: file a claim over summer, AND claimant does have wages from another job in base period.
 - Benefits payable based upon amount of wages from the other job, but not school.
- RA does NOT apply if:
 - Filing during the school year in between temporary assignments
 - A final separation (quit/fired). Separated people have NO RA, i.e., NOT coming back!
- RA has nothing to do with the claim merits. It only suppresses wages.

Wage Verification Notice

- What you should know
 - Cannot be appealed
 - It says: "This is not a bill" (but it really is)
 - It's your maximum liability
- Example
 - Claimant was employed by you, then quit or was fired
 - Claim protest was unsuccessful. TWC granted benefits
 - Notice shows the quarters of wages to be used, how much, and maximum reimbursement if claim runs entire 26 weeks
- Action
 - Appeal the separation decision (quit/fired – we can pay you benefits)
 - Confirm accurate wages and note corrections if needed
 - Pro-tip - Wages are typically accurate as they are based on your wage reports submitted quarterly

TEXAS WORKFORCE COMMISSION
 PO BOX 149137
 AUSTIN TX 78714-9137

WAGE VERIFICATION NOTICE
 Date Mailed: September 6, 2023

Account Name:
 Social Se:

IMPORTANT

Protect Your Interests! Fax, or have any response postmarked on or before 09-20-23

THIS IS NOT A BILL TWC will bill you at the end of each calendar quarter (three month period) for the amount of benefits paid during the course of that quarter

QUARTER(S) USED	WAGES ON RECORD	SOURCE (If Other Than Quarterly Report)	PAGE	UNIT
JAN FEB MAR 2022	9,189.79	EXAMINATION OF HARDCOPY C-4	1	
APR MAY JUN 2022	11,986.96	EXAMINATION OF HARDCOPY C-4	1	
JUL AUG SEP 2022	4,614.11	EXAMINATION OF HARDCOPY C-4	1	
OCT NOV DEC 2022	1,434.26	EXAMINATION OF HARDCOPY C-4	1	

Maximum Reimbursable Amount: \$ 7,351.00*

The person noted above filed an application for unemployment benefits naming you as his/her last employer before 05-14-23 the effective date of the claim. We used the wages above to calculate the amount of benefits. Please check the amounts against your records. Inaccurate wage information could result in improper payment of unemployment benefits and/or extra charges to you. Report errors promptly. If any amount is incorrect, you may request a review of the TWC wage records to correct possible machine or clerical errors. Wage record accuracy is the only issue for which this notice provides protest rights. A separate notification addressed all other issues including the pay/no pay decision.

Please Note: The Maximum Reimbursable amount is based on the total amount of benefits available to this person. If the person does not draw all available benefits, the reimbursable amount could be less. TWC calculates your reimbursable amount using only the benefits actually paid. *If during periods of high unemployment, Texas activates extended benefits and the person receives extended benefits, 100 percent of the first week of extended benefits plus 50 percent of any subsequent weeks paid will be charged to your account. The Federal Government will pay the remaining 50 percent.

INSTRUCTIONS

Reply to this notice only if you want to request a review of TWC wage records. To request a review: (1) Provide a brief explanation of the error in the space below. Attach additional pages if necessary. (2) Enter the correct wage amounts below. (3) Mail a copy of this notice and any attachments to the Texas Workforce Commission address located in the upper left hand corner or FAX them to (512) 322-2891. If you have any questions, please call (512) 936-2188.

QUARTER(S)	CORRECTED AMOUNT
JAN FEB MAR 2022	
APR MAY JUN 2022	
JUL AUG SEP 2022	
OCT NOV DEC 2022	

Claim Date: 05/14/23
 FOR HEARING IMPAIRED CLIENTS
 Relay Texas TDD No: 1 800 735 2989

BE135J 07/23/96 P



Image source: TASB Claims files

Wage Verification Notice

Reimbursing Employer – Base Period Wages Only

- Note difference in forms!
- Example
 - Claimant was employed by you, then quit or was fired.
 - Claimant started new employment elsewhere and subsequently lost that job, too.
 - Filed a claim, but notice went to the other employer.
 - TWC granted benefits when new employer lost protest
- Action
 - Appeal it! Despite the cl's more recent employment with another employer, TWC will charge your account.
 - Appeal the wage verification notice!
 - Confirm accurate wages and note corrections if needed
 - Pro-tip - Wages are typically accurate as they are based on your wage reports submitted quarterly

BENEFITS – CHARGEBACKS
TEXAS WORKFORCE COMMISSION
PO BOX 149137
AUSTIN TX 78714-9137

WAGE VERIFICATION NOTICE
Reimbursing Employer – Base Period Wages Only
Date Mailed: January 5, 2021

Account Name: [REDACTED]
Social S: [REDACTED]

Check Our Records. Protect Your Interests!

THIS IS NOT A BILL. TWC will bill you at the end of each calendar quarter (three month period) for the amount of benefits paid during that quarter.

The person named above filed for unemployment benefits effective 12-20-20 but did not list your company as their last employer. However, because your company paid wages during the base period, we used those wages to calculate the benefit amounts. Please check the wages listed below against your records. If our wage information is not accurate, please correct the wages using the instructions below. Inaccurate wage information may result in improper payment of benefits and/or extra charges to you.

Maximum Potential Reimbursable Amount		Wage Information		
QUARTER(S) USED	WAGES ON RECORD	SOURCE (If Other Than Quarterly Report)	PAGE	UNIT
JUL AUG SEP 2019	5,928.86	EXAMINATION OF HARDCOPY C-4	1	
OCT NOV DEC 2019	7,280.59	EXAMINATION OF HARDCOPY C-4	1	

How to Correct Reported Wages

If the quarterly wages are incorrect, go to Unemployment Tax Services at www.twc.state.tx.us/utax/employmentinfo.html to make your corrections online. Or, go to www.twc.state.tx.us/utax/taxinstructions.html to download paper adjustment forms.

If you have any questions about this claim, please call (512) 463-2999

How to Appeal a Reimbursement

If the individual is no longer working for your company because he or she was fired for misconduct or quit without good cause connected with the work, you may be exempted from paying reimbursements for benefits paid. To appeal the reimbursement, submit your appeal online, by fax, or by mail on or before 01-19-21

Appealing the reimbursement is separate from correcting the claimant's quarterly wages.

Online Appeal: Go to http://www.twc.state.tx.us/businesses/introduction-unemployment-benefits-appeals-employers , and select the Unemployment Benefits Appeal Form.	Fax Appeal to: 512-475-1135	Mail Appeal to: Appeal Tribunal Texas Workforce Commission 101 E. 15th Street Austin, TX 78778-0002
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See reverse for appeal instructions.

Claim Date: 12-20-20
Reason: Injured Client, dual 711 for Retiree Texas



Protect Your Account!

- What you should know
 - These can be appealed.
 - You do NOT have to pay reimbursements on someone who went to work somewhere else but left you under disqualifying circumstances.
 - These are very frequent. Many members check the wages and never appeal, resulting in higher claims paid out.
 - Note the language: “If the individual is no longer working for your company because he or she was fired for misconduct or quit without good cause connected with the work, you may be exempted from paying reimbursements for benefits paid.”
- Action
 - Follow the instructions on the form to appeal.
 - Attend telephone hearing to protect your account by telling TWC the claimant either quit or was fired for misconduct. Claimant is not invited to hearing.

BENEFITS - CHARGEBACKS
TEXAS WORKFORCE COMMISSION
PO BOX 149137
AUSTIN TX 78714-9137

WAGE VERIFICATION NOTICE
Reimbursing Employer - Base Period Wages Only
Date Mailed: January 5, 2021



Account Name: [REDACTED]
Social S: [REDACTED]

Check Our Records. Protect Your Interests!

THIS IS NOT A BILL. TWC will bill you at the end of each calendar quarter (three month period) for the amount of benefits paid during that quarter.

The person named above filed for unemployment benefits effective 12-20-20 but did not list your company as their last employer. However, because your company paid wages during the base period, we used those wages to calculate the benefit amounts. Please check the wages listed below against your records. If our wage information is not accurate, please correct the wages using the instructions below. Inaccurate wage information may result in improper payment of benefits and/or extra charges to you.

Maximum Potential Reimbursable Amount: \$ 3,587.00				
Wage Information				
QUARTER(S) USED	WAGES ON RECORD	SOURCE (If Other Than Quarterly Report)	PAGE	UNIT
JUL AUG SEP 2019	5,928.86	EXAMINATION OF HARDCOPY C-4	1	
OCT NOV DEC 2019	7,280.59	EXAMINATION OF HARDCOPY C-4	1	

How to Correct Reported Wages

If the quarterly wages are incorrect, go to Unemployment Tax Services at www.twc.state.tx.us/utax/emtaxinfo.html to make your corrections online. Or, go to www.twc.state.tx.us/utax/taxinstruct.htm to download paper adjustment forms.

If you have any questions about this claim, please call (512) 463-2999

How to Appeal a Reimbursement

If the individual is no longer working for your company because he or she was fired for misconduct or quit without good cause connected with the work, you may be exempted from paying reimbursements for benefits paid. To appeal the reimbursement, submit your appeal online, by fax, or by mail on or before 01-19-21

Appealing the reimbursement is separate from correcting the claimant's quarterly wages.

Online Appeal: Go to http://www.twc.state.tx.us/businesses/introduction-unemployment-benefits-appeals-employers , and select the Unemployment Benefits Appeal Form.	Fax Appeal to: 512-475-1135	Mail Appeal to: Appeal Tribunal Texas Workforce Commission 101 E. 15th Street Austin, TX 78778-0002
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See reverse for appeal instructions.

Claim Date: 12-20-20
Reclaim Injured Clients dial 711 for Relay Texas



Image source: TASB Claims files

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Request for Earnings Info

- What you should know
 - Delivered every quarter after quarterly statements are calculated
 - Similar to an audit and filling it out helps identify waste or fraud which benefits the employer
- Why you might receive it
 - Claimant continued filing after getting a new job
 - Fraud or ID theft
 - Inaccurate wages reported by claimant or employer
- Action
 - Complete the form online
 - Note the url – it is different from your employer account responding to claims
 - Use weekly wages based on when earned, not paid

1464 1463-1 N1477
BENEFIT PAYMENT CONTROL
TEXAS WORKFORCE COMMISSION
101 E 15TH ST RM 568 MAIN
AUSTIN TX 78778-0001

Request for Earnings Information
Date Mailed: May 1, 2023

████████████████████
% TASB RISK MANAGEMENT FUND
PO BOX 400
AUSTIN TX 78767-0400
██

TWC Account Number: 99-██████████

Dear Employer:

Texas Workforce Commission (TWC) needs to verify earnings for the claimant(s) named below. TWC uses this information to determine if a claimant's Unemployment Insurance benefits were paid correctly. Be advised that your prompt, accurate response helps protect employer tax rates and the Unemployment Insurance Trust Fund. Your tax rate may increase if you do not respond promptly. Therefore, please respond within 10 business days.

For your convenience, you may complete and submit the earnings information online.
Go to: <http://www.texasworkforce.org/ui/ev.html> (available 24 hours), enter the claimant's Social Security Number and access key shown below, and then follow the instructions.

We encourage you to enter this information online, but if you prefer a paper form, please call our automated system at 1-877-892-3897, and it will be mailed to you.

DO NOT return this letter to TWC with or without attachments.
Thank you for your attention to this matter.

Claimant Name	SSN	Access Key
████████████████████	██████████	99195
████████████████████	██████████	05059

Image source: TASB Claims files

Quarterly Wage Reporting



Connecting Wages and Benefits

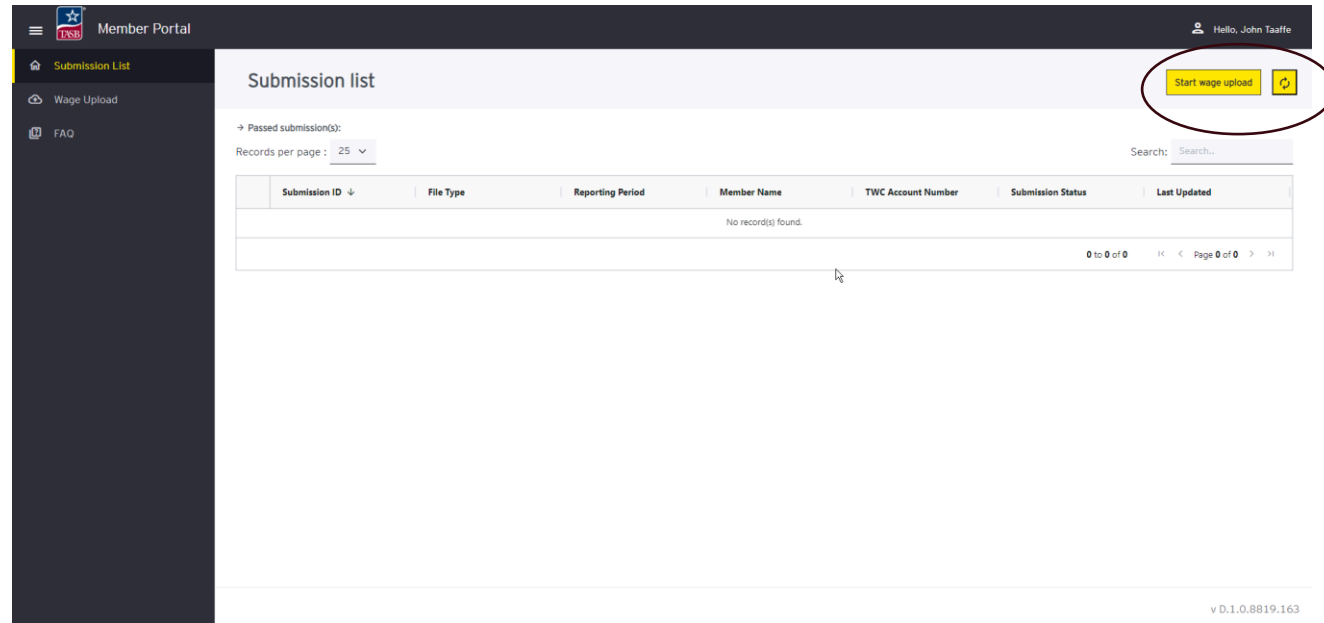
- TWC Rule 815.107 requires wages to be submitted on a quarterly basis.
- The Fund facilitates the timely and accurate reporting of quarterly wages on behalf of members.
- Wage report due dates
 - Q1 – end of April
 - Q2 – end of July
 - Q3 – end of October
 - Q4 – end of January
- Quarterly wages are the basis for calculating unemployment benefit amounts
- The Fund reimburses TWC for benefits paid on behalf of members
- Benefit payment due dates
 - Q1 – end of May
 - Q2 – end of August
 - Q3 – end of December
 - Q4 – end of February

UC Connection

- Launched on April 1st
- Fund application for members to submit wage report to TASB
- Accepts most common payroll system file formats
- Alerts and instructions to correct submission errors
- Wage file submission status and email notifications
- Links to helpful resources and FAQs
- [UC Quarterly Wage Report Submission Guide](#)

Quarterly Wage Report Submission

- Member Portal
 - Submission List
 - Wage Upload
 - FAQ
- Start Wage Upload to begin



Quarterly Wage Report Submission

- Select reporting year and quarter
- Organization name prefills
- Choose file to locate your saved wage report file from your payroll system
- Submit
- Quick Links


The screenshot shows the 'UC quarterly wage report submission' page in the TASB Member Portal. The page includes a navigation sidebar with 'Submission List', 'Wage Upload', and 'FAQ'. The main content area has a title 'UC quarterly wage report submission' and a refresh icon. Below the title, there is contact information for Kristen Green and John Taaffe. A section titled 'The below reflects the year and quarter the wage information is being reported for:' contains two dropdown menus: 'Reporting Year' (set to 2024) and 'Reporting Quarter' (set to Q1). Below these are two required fields: 'Please select your organization:' (an empty dropdown) and 'Please select "Choose File" to browse and select the file containing the quarterly wage data:' (a file selection button labeled 'Choose File' with 'No file chosen' text). At the bottom of the form are 'Submit' and 'Reset' buttons. A footer note repeats the contact information, and the version number 'v D.1.0.8819.163' is in the bottom right corner.

Submission Status

Successful Submission

- Confirmation message on screen
- Email notification

SUCCESSFUL - UC Quarterly Wage Submission

 TASB RMF <tasbrmf@tasbrmf.org>
To [redacted]
Retention Policy TASB - Default Retention Policy (3 years)

This is to notify that wage file validation has been completed for [redacted] on 3/1/2024 3:33:18 PM.

The Wage file was validated for reporting period Q1 2024.

Thank you,
TASB Risk Management Services



Validating uploaded wage file.

File loaded successfully.

[View Result](#) [Close](#)

Validation Errors

- Error message on screen
- Correction instructions
- Administrator review

Validating uploaded wage file.

File validation failure(s)

The below list reflects the top 5 errors. Please select "View Results" to see a comprehensive list of all errors identified.

Your submission is under admin review because the total wages reported are not within a 20% variance from the prior quarter. A member of our staff will contact you if more information is needed.

[View Result](#) [Close](#)

View Submission Details

- Submission status
- File type
- Reporting period
- Timestamps
- Employer Info
- Employee Info
- Search

The screenshot displays the 'Member Portal' interface for 'Submission #149 details'. The left sidebar contains navigation options: 'Submission List', 'Wage Upload', and 'FAQ'. The main content area is titled 'Submission #149 details' and includes a 'Download' button. It features three sections: 'Submission data', 'Employer total record information', and 'Employee information'. The 'Submission data' section contains a table with the following data:

File Type	Reporting Period	Validation Status	Submission Status	Updated On	Added On
80 Short	2024 Q1	Passed	Wage submission added to build batch	03/04/2024 7:10:23 PM	03/04/2024 7:10:22 PM

The 'Employer total record information' section contains a table with the following data:

FEIN	District Name	TWC Account	Total Employees	Total Wages	Month 1	Month 2	Month 3
[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]			

The 'Employee information' section includes a search bar and a table with the following data:

Employee Name	SSN	Total Wage
[Redacted]	[Redacted]	[Redacted]
[Redacted]	[Redacted]	[Redacted]
[Redacted]	[Redacted]	[Redacted]
[Redacted]	[Redacted]	[Redacted]
[Redacted]	[Redacted]	[Redacted]
[Redacted]	[Redacted]	[Redacted]
[Redacted]	[Redacted]	[Redacted]
[Redacted]	[Redacted]	[Redacted]
[Redacted]	[Redacted]	[Redacted]

Helpful Resources

- All things TWC tax related:
 - <https://www.twc.texas.gov/programs/unemployment-tax>
- Make an online employer account:
 - <https://www.twc.texas.gov/employer-resources/ebs>
- Reimbursing employers:
 - <https://www.twc.texas.gov/programs/unemployment-tax/reimbursing-government-employers>
- Determining taxable wages:
 - <https://www.twc.texas.gov/programs/unemployment-tax/reporting-determining-taxable-wages>
- Eligibility & Benefit Amounts
 - <https://www.twc.texas.gov/programs/unemployment-benefits/eligibility-benefit-amounts>
- Unemployment Benefits Earnings Verification
 - <https://www.twc.texas.gov/businesses/unemployment-benefits-earnings-verification>
 - <https://apps.twc.state.tx.us/UIEV/auth/logon.do>
- TWC wage submissions:
 - <https://www.twc.texas.gov/programs/unemployment-tax/employers-quarterly-wage-report-filing-options>
- Wage corrections:
 - <https://www.twc.texas.gov/programs/unemployment-tax/forms>

TASB UC Contacts

Claims Assistance

James Ezell

Unemployment Compensation Attorney

TASB Risk Management Services

512-505-2857

james.ezell@tasb.org

Wage Submission and Administration

John Taaffe

Program Administration Manager

TASB Risk Management Services

512-505-2818

john.taaffe@tasb.org

Cynthia Andrus

Assistant Director, Underwriting &

Program Administration

TASB Risk Management Services

512-505-2802

cynthia.andrus@tasb.org



