

Sample Scripts for Providing Combined-Wage Claim (CWC) Filing Options

Inquiry Filing Options:

- States without base period employment and wages (an inquiry state) for the individual must provide:
 - General information about the CWC program advising that states' programs/entitlements vary; and
 - Contact information for the state(s) where the individual worked during the base period(s) of such state(s).

An example of information that must be provided to an individual in a state where the individual has no employment or wages: *“Mr. Jones, because you have worked in three states, you may be able to establish an unemployment claim with any of those states under the Combined-Wage Claim program. Your wages will be combined and the amount of your benefits will be determined under the law of the state where you file your combined-wage claim. This might increase your benefit amount. You should know that state unemployment laws, weekly benefit amounts, and eligibility requirements vary between the states. I will provide information to you about how you may contact each of the states where you have worked to obtain this type of state information and their filing procedures. Although you may be eligible to receive unemployment benefits in more than one of these states, you may only establish a combined-wage claim against one of these states.”*

- States with base period employment and wages (a potential paying state) must provide:
 - General information about the CWC program advising programs/entitlements vary between states;
 - Information about its eligibility requirements and the individual's potential eligibility (including weekly benefit amount, maximum benefit amount) under its law for:
 - A regular UI claim; and/or a CWC (based on available information);
 - If available, the maximum weekly benefit amount(s) of the other state(s) where the individual worked; and,
 - Contact information for the other state(s) where the individual worked during the base period(s) of such state(s).

An example of information that must be provided to an individual in a state where the individual has employment and wages (a potential CWC paying state): *“Mr. Jones, because you have worked in three states including this one, you may be able to establish an unemployment claim with any one of these states under the Combined-Wage Claim program. Your wages will be combined and your monetary entitlement will be determined under the law of the one state where you file your combined-wage claim. You should know that state unemployment laws, weekly benefit amounts, and eligibility requirements vary between the states. Can you tell me where you have worked in this state? (Follow your state's procedures on verifying identity.) Thank you. In what other states did you work? Based on the wages reported by your employer(s), you would qualify for a weekly benefit amount of \$__ and a maximum benefit amount of \$__ if you establish a claim in this state using only your wages earned here. If you establish a combined-wage claim here using wages earned in the other state(s), you would potentially qualify for a weekly benefit*

amount of \$___ and a maximum benefit amount of \$___. This amount is only an estimate and will not become final until all out-of-state wages are received here. As I mentioned before, state unemployment laws and benefit amounts vary between the states. Because of this, you may want to contact the other states where you have worked to find out your potential eligibility there before making a decision on which state to file in. Since I have information available concerning the maximum weekly benefit amounts in the two other states in which you worked I can provide it to you; the weekly amounts are \$___ and \$___. I will provide information to you about how you may contact each of the states where you have worked to obtain information about your potential entitlement in these states and their filing procedures. Although you may be eligible to receive unemployment benefits in more than one of these states, you may only establish a combined-wage claim against one state. Do you have any questions for me?"

Detailed Filing Options:

- States with base period employment and wages and any state(s) against which the individual decides to file a claim must provide:
 - General information about the CWC program advising programs/entitlements vary between states;
 - A review of the individual's work history to determine which filing options are available; and,
 - Information about its eligibility requirements and the individual's potential eligibility (including weekly benefit amount, maximum benefit amount) under its law for:
 - A regular UI claim; and/or a CWC.

If a state is acting as an agent state taking the claim on behalf of the paying state, the agent state will provide detailed filing options using available information at the time the interstate CWC is filed/taken.

Scenario 1. An example of information that must be provided to a individual when a filing decision (i.e., the state where s/he will file the CWC) has been made by the individual: "Mr. Jones, because you have worked in three states including this one, you may be able to establish an unemployment claim with any of these states under the Combined-Wage Claim program. Your wages will be combined and the amount of your benefits will be determined under the law of the state where you establish your combined-wage claim. You should know that state unemployment laws, weekly benefit amounts, and eligibility requirements vary between the states. Can you tell me where you have worked in this state? (Follow your state's procedures on verifying identity.) Thank you. In what other states did you work? Based on the wages reported by your employer(s), you would qualify for a weekly benefit amount of \$___ and a maximum benefit amount of \$___ if you establish a claim using only your wages earned here. If you establish a combined-wage claim here using wages earned here and in the two other state(s), you would potentially qualify for a weekly benefit amount of \$___ and a maximum benefit amount of \$___. This amount is only an estimate and will not become final until all out of state wages are received here. As I mentioned before, state unemployment laws and benefit amounts vary between the states. Have you contacted the other states in which you worked to find out about your potential entitlement there? (Claimant answers yes.) Good. Would you like to establish a combined-wage claim with this state, using the wages you earned here and wages from the other two states in which you worked? (Claimant answers yes.) Great, I have a few more questions for you."

Scenario 2. An example of information that must be provided to an individual when there is no employment and wages in the state, the individual has chosen to file an agent interstate CWC claim, and the liable CWC state does not accept phone or Internet claims: *“Mr. Jones, because you have worked in three other states, you may be able to establish an unemployment claim with any of these states under the Combined-Wage Claim program. Your wages will be combined and the amount of your benefits will be determined under the law of the one state where you establish your combined-wage claim. You should know that state unemployment laws, weekly benefit amounts, and eligibility requirements vary between the states. Can you tell me where you have worked, the dates of such work and the states in which you worked? (Follow your state’s procedures on verifying identity.) Thank you. Based on what you have provided to me, you could establish a claim with any of these states. Have you contacted any of these states to obtain information about potential eligibility? (Individual answers yes.) And, do you know which state you wish to establish a claim with? (Claimant answers yes and indicates s/he wants to file a claim with State A, which does not accept interstate claims by phone or Internet.) I will be happy to take your claim against State A for you. Please keep in mind that I am acting as their agent in taking your claim. You will receive detailed information about the amount of benefits for which you qualify and continuing filing instructions from that state. The exact amount of your entitlement will not become final until your claim is established and your wages are transferred to the paying state. I have a few more questions so let’s get started.”*