# **BEACON Claimant User Guide**

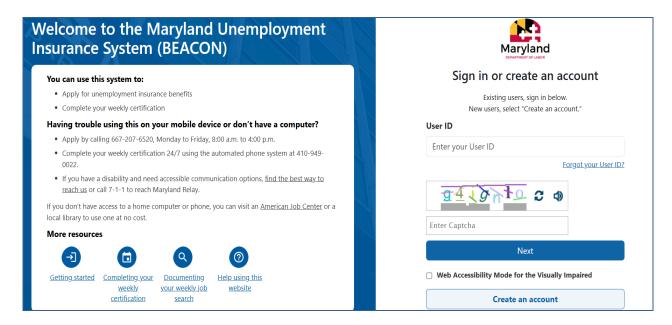


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# **Claimant Landing Page**

A claimant (an individual who applied for unemployment insurance benefits) lands on this page after selecting: <a href="mailto:beacon.labor.maryland.gov/ReBEACONClaimant/Account/Login">beacon.labor.maryland.gov/ReBEACONClaimant/Account/Login</a>.



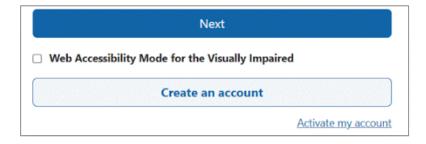
To use the <u>Maryland Unemployment Insurance Portal (BEACON)</u>, you must create an account with a username and password, which you will use to log in to the system (see page three for account creation details). To log in, go to the landing page and:

- 1. Enter your User ID. Then, enter the Captcha code displayed and select the Next button.
- 2. You will be directed to a new screen. Enter your password and follow the prompts to log in.

#### Create an Account

To create a Maryland Unemployment Insurance Portal (BEACON) account:

- 1. Go to the Maryland Unemployment Insurance Portal (BEACON) landing page.
- 2. Select the Create an account button and follow the prompts.



• **NOTE:** If you have filed for Maryland unemployment insurance benefits before, please activate an account. To do so, select the Activate my account link on the login page and follow the prompts.



Please note that when creating your account, usernames can not have any special characters, but passwords must include at least one special character (for example, @, #, !, \*).

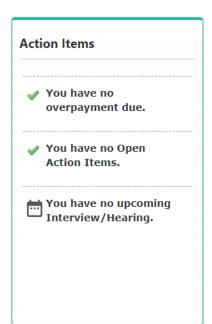
For more, see the <u>Claimants: Instructions for Using the Maryland Unemployment Insurance Portal (BEACON)</u>.

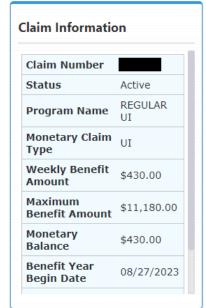
# **Claimant Portal Home Page**

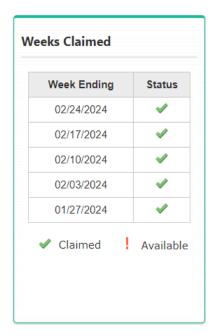
When you log in, you will be in your personal BEACON claimant portal. In your portal, you will see a **home screen with six informational sections**, which include:

- Action Items
- Claim Information
- Weeks Claimed

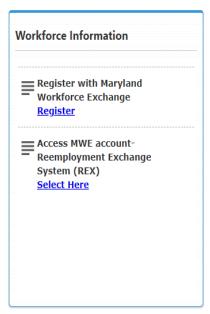
- Payment Information
- Workforce Information
- Quick Actions







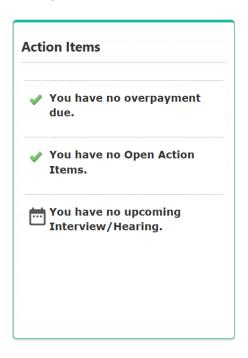






## **Action Items**

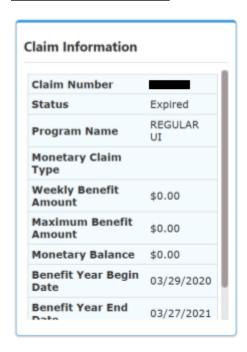
In the **Action Items section**, you can see if you have an overpayment due, open action items (a task/action you are required to complete) or any upcoming fact-finding interviews or appeal hearings.



- 1. Overpayments When you owe overpaid unemployment insurance (UI) benefits, the amount owed is displayed in the Overpayments Due area of the Action Items section. If you are overpaid, you are required to repay all overpaid benefits, with penalty and interest.
  - **NOTE** An overpayment occurs when you receive a benefit payment to which you are not entitled. If you are overpaid, you will receive a Benefit Overpayment Determination notice, which includes the overpayment amount, weeks you were overpaid, etc. For more, see: **Audits and Overpayments FAQs**.
- 2. Open Action Items The Action Items section will indicate if you have open action items. To see the open action item, select the "View" link. There are several types of action items, including, but not limited to:
  - Weekly Claim Certification A claim certification is a request to receive unemployment benefits for a particular week of unemployment. For details, see the Completing Your Weekly Certification webpage.
  - Fact Finding Questionnaire The questionnaire is a document used to gather information used to determine a claimant's eligibility for UI benefits.
  - **Documentation Needed** When you file an initial claim for UI benefits and documentation is needed, BEACON creates an action item with the name of the documentation in the subject line, for example: SSN Validation.
  - Apply for Benefits You may have an Apply for Benefits action item: when you initially log in after creating a BEACON account; when a new calendar quarter begins; after your benefit year expires; or when your claim is exhausted.

- **Reopen Claim** A claimant will have a Reopen Claim action item when their claim has become inactive and there are still benefits available on the claim.
- **3. You have no upcoming Interview/Hearing -** If you have a scheduled fact-finding appointment(s) or appeal hearing(s), it will be displayed in this section. In the image above, the claimant does not have a scheduled appointment or hearing.

# **Claim Information**



- 1. Claim Number A number assigned to each claim filed (used to reference the claim).
- **2. Status -** This refers to the status of the claim (active, expired, exhausted, inactive, suspended or withdrawn).
  - a. **Active -** A claim is considered active if you are determined eligible for benefits and received their weekly benefit amount.
  - b. **Expired -** An UI claim is valid for a certain number of weeks (depending on the UI program), and expires at the end of your benefit year. Under the regular Maryland UI program, you may receive up to 26 weeks of benefits in a 52-week period. If your claim expires, you may file a new claim. The Division will determine if you are still eligible.
  - c. Exhausted A claim is exhausted when you use the maximum amount of benefit weeks you qualify for in a benefit year. If you exhaust your benefits, and have another potential benefit program available, you will receive an action item and an Apply for Benefits link in BEACON to apply for another benefit program.
  - d. Inactive A claim becomes inactive in a circumstance where you were receiving benefits, returned to work, and reported wages greater than your weekly benefit amount. You are not considered unemployed if you are earning more than your weekly benefit amount. If your claim is inactive, you will receive an action item and a Reopen Claim link in their BEACON portal to apply for another benefit program.
  - e. **Withdrawn -** A claim which is removed from the UI system after it is determined that the claim is no longer valid. Example: If you file UI claims in two different states, one will be withdrawn (you may not collect UI benefits from two states simultaneously).

If your claim is withdrawn, you will receive an action item and an Apply for Benefits link in BEACON to apply for another UI benefit program.

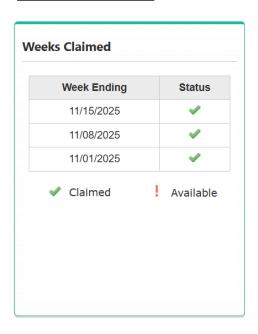
- **3. Program Name -** The name of the UI benefit program under which you are receiving UI benefits. Examples of benefit programs include:
  - a. Regular Unemployment Insurance
  - b. Extended Benefits (EB)
  - c. Trade Adjustment Assistance (TAA)
  - d. Work Sharing (also called Short-Time Compensation)
- e. Unemployment Compensation for Federal Employees (UCFE)
- f. Unemployment Compensation for Ex-Servicemembers (UCX)
- **4. Monetary Claim Type -** This refers to the type of wages used to qualify the claimant for UI benefits (you must meet monetary and non-monetary requirements to be eligible for UI benefits). For more, see the **Do I Qualify for Unemployment Insurance Benefits?** webpage. Monetary claim types include:
  - a. **UI** Based on W-2 wages.
  - b. **UCX** Based on wages from military service.
  - c. **UI-UCX** Based on both W-2 wages and wages from military service.
  - d. **UCFE** Based on income from federal employment.
  - e. **UI-UCFE** Based on both W-2 wages and wages from federal employment.
  - f. **UI-UCX-UCFE** Based on a combination of W-2 wages, wages from military service, and wages from federal employment.

- g. **UCX-UCFE** Based on wages from both military service and federal employment.
- h. **Combined Wage Claim** Based on wages earned in multiple states.
- Shell Claim Maryland took the claim application, but benefits will be paid by another state.
- j. IB1 Based on wages in a state that does not accept online or telephone claims. The claim is sent to the state liable for the UI benefits.
- 5. Weekly Benefit Amount (WBA) The WBA is a fixed, weekly benefit payment you will receive each week (if eligible for UI benefits). The WBA is based on the qualifying wages you earned in a specific, one-year period (standard or alternate base period). The WBA in Maryland ranges from \$50 to \$430. For more, see the <a href="How to Apply for and Collect Benefits">How to Apply for and Collect Benefits</a> webpage.

**NOTE:** You may receive less than the WBA in certain circumstances. Example: if you earn wages in a week, owe child support, or have an overpayment, deductions may be made from your WBA.

- **6. Maximum Benefit Amount -** The maximum amount of money you may receive during a benefit year.
- **7. Monetary Balance -** The amount of UI benefits you have left for the benefit year. When you receive all of the available payments for the year, your claim is considered exhausted.
- 8. Benefit Year Begin Date The date your benefit year begins (a 52-week period that starts on the Sunday of the week in which you filed an initial claim). Example: If you filed on Wednesday, March 6, your benefit year would begin Sunday, March 3. Under the Maryland regular UI program, you may receive up to 26 weeks of UI benefits per benefit year.
- **9. Benefit Year End Date -** The date that your UI claim expires. The benefit year end date is 52 weeks from the start of the benefit year (end date is always a Saturday).

## **Weeks Claimed**



- 1. Week Ending The week ending date is the last day of the benefit week. The benefit week runs Sunday through Saturday, and the week ending date is always a Saturday. After each benefit week ends, you are required to file a weekly claim certification to request benefit payments (for the last completed benefit week).
- **2. Status -** The status refers to whether a claim certification was filed for the week.
  - **A.** Claimed ( $\checkmark$ ) When you file a weekly claim certification for a benefit week, the status for that week is claimed. This is represented by a check mark ( $\checkmark$ ).
  - **B. Available** (!) If you have not filed a weekly claim certification for a benefit week, the status for the week is available. The weeks for which you can file a weekly claim certification will be displayed and will be represented by an exclamation mark (!).

# **Payment Information**



- **1. Week Ending Date -** The last date of a particular benefit week. In Maryland, the benefit week is from Sunday to Saturday, and the week ending date is always a Saturday.
- 2. Date Filed The date on which you filed a weekly claim certification.
- **3.** Payment Method The method that you choose to receive your benefit payments. There are two benefit payment options: direct deposit or check sent by U.S. mail.
- **4.** Payment Amount The amount of UI benefits you were paid for the specified benefit week.
- **5. Payment Status -** Payment status refers to whether your weekly benefit amount was paid. If not, the payment status displays where the benefit is in the payment process, including any issues with the payment. For details, see Claimant Payment Status below.
- **6. Date Paid -** The date the UI benefit payment was posted to your account. You may receive your payment after this date (depending on your financial institution or mail delivery times).

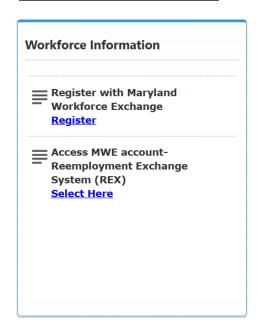
### **Claimant Payment Status**

| Payment<br>Status     | Definition   |
|-----------------------|--|
| Benefits<br>Exhausted | This status is displayed if the weekly benefit amount cannot be paid because the balance is exhausted. For more, see pages 7-8.  |
| Canceled              | This status is displayed if the direct deposit or check payment was canceled.  |
| Claim Not<br>Active   | This status is displayed when a weekly claim certification(s) was filed, but the claim is canceled.  |
| Cleared               | Direct Deposit - This status will display when your financial institution indicated that the benefit payment was deposited into your account.  Check - This status will display when the clear check file is received from the bank. |

| Disqualified                                   | This status is displayed if:  upon are disqualified from UI benefits for the specified benefit week(s); or, upon severance pay is greater than your weekly benefit amount.   |
|--|--|
| Earnings More<br>than Weekly<br>Benefit Amount | This status is displayed if you reported earnings on your weekly claim certification that were greater than your weekly benefit amount.  |
| Filed  | This status is displayed if your weekly certification was filed, but not yet processed.  |
| Final Payment                                  | This status is displayed during the last weekly benefit payment before your monetary balance is exhausted. After the specific week is paid, the monetary balance is reduced to 0.  |
| Monetarily<br>Ineligible                       | This status is displayed if the week cannot be paid, since you are monetarily ineligible for UI benefits.  |
| On Hold  | Generally, you will see an "On Hold" payment status if your claim has unresolved issue(s), requires authentication, or requires additional information from a third party. Your payments will be "On Hold" under the following circumstances:  |
|  | Indefinitely - If you have an unresolved issue (listed below) which prevents payment of benefits. To view any issues, select "Eligibility Issues" from the left menu in your BEACON portal.  |
|  | a. Able and Available b. Active Search for Work c. Alien Issues d. Attending School/Training e. Backpay Award/Damages f. Conversion g. Disaster Unemployment Assistance (DUA) h. Discharged i. Earnings j. Extended Benefits Issues k. Emergency Unemployment Benefits l. Employee Hired by Maryland Department of Labor m. Filing Proper Claims n. Fraud o. Labor Disputes p. Leave of Absence Issues q. Military Entitlement r. Monetary Eligibility s. Never Employed Here t. Not Unemployed u. OIG - Office of the Inspector General investigation v. Option to File in Another State w. Other Payment x. Other Unemployment Benefits y. Payment Block z. Pension aa. Reasonable Assurance bb. Refusal of Work cc. Reporting Requirement dd. RTAA ee. Severance Pay ff. Special Pay/Bonus Pay gg. TEUCA - Temporary Extended Unemployment Compensation Act |

|                                  | hh. TRA/RTAA - Trade Readjustment Allowance or Reemployment Trade Adjustment Assistance ii. Vacation/Holiday Pay jj. Voluntary Quit kk. Wage Certification II. Work Sharing  2. For 10 days - If the employer did not yet respond to the Maryland Division of Unemployment Insurance (Division) request for separation information. After this period ends, the hold will be automatically lifted and your payment will be issued (if there are no other issues preventing payment).  3. Indefinitely - If your profile information could not be validated by the Social Security Administration. You will receive correspondence in your portal indicating that additional documentation is required to resolve this issue. You should also check your action items for additional steps you may take to resolve the issues.  4. Indefinitely - If you filed an Additional Training Benefits claim certification |
|----------------------------------|---|
|                                  | but has not submitted a progress report (see Knowing Your Job Search Requirements for details).   |
|                                  | <ol> <li>Indefinitely - If you filed a <u>Trade Adjustment Assistance (TAA)</u> claim, but<br/>have not submitted a progress report.</li> </ol>   |
| Overpaid                         | This status is displayed when UI benefits (paid during the specified week) are later determined to be partially or totally overpaid. For more, see the <a href="Audits and Overpayments FAQs">Audits and Overpayments FAQs</a> .  |
| Overpayment<br>Offset            | This status is displayed if the entire payment amount was applied to an existing overpayment balance.   |
| Partial<br>Overpayment<br>Offset | This status is displayed if part of your weekly benefit amount was applied to your existing overpayment balance.  Example: If you get \$200 in UI benefits and owe a \$100 overpayment, you will receive \$100 in UI benefits and \$100 will be offset to repay the overpayment.  |
| Pending                          | Pending status is displayed if the payment was made but not yet deposited, or if your eligibility for benefits is not yet determined.   |
| Processed                        | This status is displayed when the payment is transmitted to the bank.   |
| Reissued                         | This status is displayed if the weekly benefit payment was reissued to you.   |
| Rejected                         | The Rejected status is displayed if a direct deposit payment was rejected by the financial institution.   |

## **Workforce Information**



 Register with Workforce - After you apply for UI benefits, you are required to register with the <u>Maryland Workforce Exchange (MWE)</u>, upload or create a résumé in MWE, and maintain an up-to-date resume while collecting UI benefits.

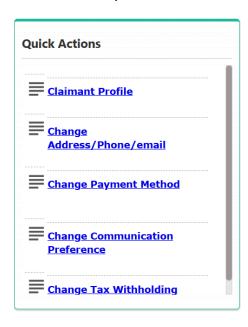
You should also strongly check your MWE inbox frequently for tasks you are required to complete. For more, see the **Knowing Your Job Search Requirements** webpage.

- MWE offers several resources to help you become reemployed. With MWE, you can complete an online self-assessment, conduct labor market research, set up job opportunity alerts, and much more.
- 2. Access MWE Account-Reemployment Exchange System (REX) The Reemployment Exchange (REX) Module (also called the Job Contact and Reemployment Activity log) allows you to enter valid reemployment activities and job contacts.

After you apply for UI benefits, you are also required to complete at least three valid reemployment activities, including at least one job contact, each week. For more, see the **Knowing Your Job Search Requirements** webpage.

## **Quick Actions**

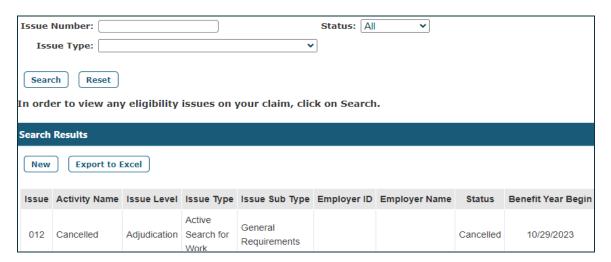
In this section, claimants can change their preferences, including contact information, payment or communication preferences, etc. These changes can be made at any time.



- **1. Claimant Profile -** This displays your demographic information (address, contact information, communication preferences, account activity, etc.).
- **2.** Change Address/Phone/Email You can change or update your contact information (address, phone number, or email address) in this section.
- **3.** Change Payment Method You can change your payment method in this section (you may choose to receive UI benefits by direct deposit or check).
- Change Communication Preference You can select your preferred method of communication (e-mail, text message, or mail) in BEACON. All correspondence is also available in BEACON.
- **5.** Change Tax Withholding UI benefits are taxable. You can request to withhold state taxes, federal taxes, both, or neither, from your UI benefits (change your withholding status in this section of BEACON).

## **Eligibility Issues**

This screen (available by selecting the Eligibility Issues option from the left menu in your BEACON portal) **displays the eligibility issues** (related to the most recent claim only).



**Eligibility Issues -** An eligibility issue is created on a claim when a circumstance that may impact your eligibility for benefits arises. For example, an eligibility issue would be created if you indicated you are not able and available for work due to medical issues. An issue does not mean you are not eligible for benefits, it means staff must obtain further information before determining eligibility.

#### Search Criteria

- 1. Issue Number Search field used to search by a particular eligibility issue number.
- **2. Status -** A dropdown menu used to search for issues by their status, such as Pending, Mailed, Canceled, and Resolved.
- **3. Issue Type -** A dropdown menu of all possible issues. You can use the dropdown menu to select which issue they would like to search for.
- 4. Search/Reset A tab which can be selected to look for a particular item number, status or issue type. The reset tab will clear the searchable field to start anew. To see all issues, select the "Search" button with all search criteria fields blank.

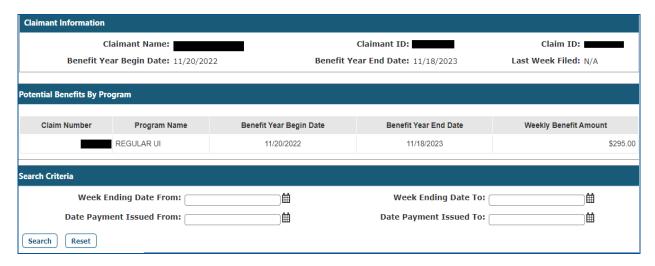
Use the Search button to view any of your claim's eligibility issues.

- **1. Export to Excel -** An option that allows you to download data about your eligibility issues in an Excel spreadsheet. You may select which categories to include in the spreadsheet.
- 2. **Issue Level -** Indicates where an issue is in the eligibility determination process. Most issues only go to an adjudication issue level.
  - Flag Indicates that the system has established an issue, but you are not eligible for benefits because you are monetarily ineligible. This issue is not sent to adjudication.
  - Adjudication The first step in the resolution of an issue.

**NOTE:** During the adjudication process, Division staff investigate and review relevant facts/circumstances in an attempt to resolve an issue related to an UI claim.

- Corrected A corrected decision is a redetermination initiated by the Division to correct an error.
- **Redetermination** An additional adjudicator's determination on an issue.
- Nullified Indicates that a prior issue/decision is removed or made null and void. All downstream effects of the issue/decision are also reversed.
- **End Indefinite Denial** This displays when a penalty ended because you met the requirements to requalify for UI benefits.
- First Level Appeal This is a Lower Appeals decision (see Lower Appeals FAQs).
- Second Level Appeal This is a Board of Appeals decision (see <u>Board of Appeals FAQs</u>).
- Third Level Appeal This is a decision from the Maryland Circuit Court.
- External Appeal This is a decision made from the Maryland Circuit Court.
- **3. Issue Type -** A description of your eligibility issue.
- **4. Employer Name -** The name of the employer, if an employer is attached to the issue.
- **5. Status -** The status is the processing stage of the eligibility issue. Example: If the status is Pending, this means an issue which was created, but is not resolved. If the status is Mailed, a determination was mailed to you.
- **6. Determination Date -** This is the date the original determination was entered. This will remain blank until a determination is made.

# **Benefit Payment and Payment History**



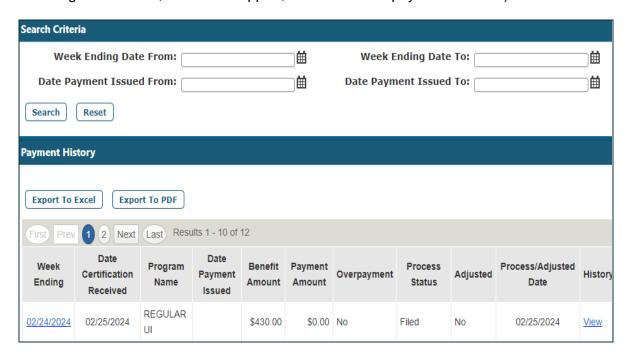
#### **Claimant Information**

- **1. Claimant Name -** The name of an individual who filed a claim for UI benefits, also referred to as a claimant.
- 2. Claimant ID A unique, eight-digit number which identifies a claimant.
- 3. Claim ID An assigned number which identifies a specific claim.
- **4. Benefit Year Begin Date -** The date on which an unemployment claim begins. A benefit year is a one-year period that begins on the Sunday of the calendar week that you filed an initial claim for UI benefits. For example, if you file on Wednesday, March 6, your benefit year will begin on Sunday, March 3.
- **5. Benefit Year End Date -** The date on which an UI claim expires. The benefit year end date is 52 weeks from the start of the benefit year (the end date is always a Saturday).
- 6. Last Week Filed The last benefit week for which you filed a weekly claim certification.

### **Potential Benefits by Program**

- 1. Claim Number An identification number assigned to each claim.
- **2. Program Name -** The name of the UI or federal compensation program under which you qualify for UI benefits.
- 3. Benefit Year Begin Date A benefit year is a one-year period that begins on your claim's effective date. The effective date is the date on which an UI claim begins (the Sunday of the week in which you filed an initial claim).
- **4. Benefit Year End Date -** The date on which an UI claim expires. The benefit year end date is 52 weeks from the start of the benefit year (it is always a Saturday date).
- 5. Weekly Benefit Amount (WBA) The WBA is a fixed weekly benefit payment you will receive from the Division, if eligible. The WBA is based on your wages (earned up to 18 months ago). The WBA in Maryland ranges from \$50 to \$430. For more, see <a href="How to Apply for and Collect Benefits">How to Apply for and Collect Benefits</a>.

**NOTE:** You may receive less than the WBA in certain circumstances (for example, if you earn wages in a week, owe child support, or have an overpayment balance).



#### Search Criteria

- 1. Week Ending Date From First day to be included in the search results.
- 2. Week Ending Date To Last day to be included in the search results.
- **3. Date Payment Issued From -** The earliest payment date to be included in the search results.
- **4. Date Payment Issued To -** The last payment date to be included in the search results.

## **Payment History**

- 1. **Week Ending -** The end of the benefit week in which you should file a weekly claim certification. The benefit week runs Sunday through Saturday.
- 2. Date Certification Received The day you filed a weekly claim certification for the benefit week.
- 3. Program Name The name of the program under which you qualify for UI benefits.
- **4. Date Payment Issued -** The date the payment is either released to your financial institution (direct deposit) or sent to you by mail.
- **5. Benefit Amount -** A benefit amount (also referred to as the weekly benefit amount) is a fixed, weekly payment of UI benefits you will receive, if eligible. The amount displayed is before taxes, offsets, deductions, and other adjustments.
- **6. Payment Amount -** The actual amount of UI benefits you were paid (after taxes, offsets, etc.) for the specified week.
- 7. Overpayment An overpayment occurs when you receive a benefit payment to which you are not entitled. You will be sent an overpayment notice informing you about the overpayment. A disqualification of earnings, among other reasons, can cause an overpayment.

- **8. Process Status -** The process status section describes where a weekly benefit payment is in the payment process. The status may show a benefit payment has cleared. If you are receiving benefit payments by check, this means the payment cleared the bank.
- **9. Adjusted -** An UI agent may adjust a benefit payment (such as editing or canceling a benefit payment) when the payment status is pending. If a benefit payment was adjusted, "yes" is displayed in this section. "No" is displayed if a payment was not adjusted.
- **10. Process/Adjusted Date -** The date on which your payment was processed or adjusted by the Division.
- **11. History -** BEACON displays a historical view of your payments by week. By selecting the VIEW tab, you can see more detailed information about a benefit week, including the payment details for that week, tax withholding, and deductions.
- **12. Export to Excel -** With this feature, you can export your payment history to a Microsoft Excel file.
- **13. Export to PDF -** With this feature, you can export your payment history results to an Adobe PDF file.