

Regular Unemployment Insurance (UI) Overview

Regular UI is a federal-state program that provides **up to 26** weeks of financial assistance to eligible individuals who are unemployed through no fault of their own. For more about UI in Maryland, see [MDunemployment.com](https://mdunemployment.com).

File an Initial Claim

In Maryland, you may apply for UI benefits (called filing an initial claim):

- online in BEACON (beacon.labor.maryland.gov/ReBEACONClaimant);
- by phone at 667-207-6520.

For more, see the [How to Apply for and Collect Benefits](https://mdunemployment.com) webpage at [MDunemployment.com](https://mdunemployment.com).

Information Needed for Filing

To apply, you may need:

- Social Security number;
- Employment start and end dates for any employers in the last 18 months;
- Alien registration number and expiration date (for non-citizens);
- SF-8 or SF-50 form (if you worked for the federal government);
- Address, phone number, and email address.

See [Information and Documents Needed for Filing](https://mdunemployment.com) PDF at [MDunemployment.com](https://mdunemployment.com).

Eligibility

After you apply, the Division will determine if you are eligible for UI benefits. You will receive a **Notice of Benefit Determination** that includes whether you are eligible and your benefit amount. To qualify, you must:

- Be unemployed through no fault of their own;
- Have worked in Maryland (apply where you worked, not where you live);
- Have earned sufficient wages (the Division considers the wages you earned up to 18 months ago);
- be looking for new work and ready to work hours that are normal for your job, without restrictions (such as having to find child care or being on vacation).

For details, see the [Do I Qualify for UI Benefits](https://mdunemployment.com) webpage at [MDunemployment.com](https://mdunemployment.com).

Taxable Income

- UI benefits are taxable. You may choose to have federal tax, state tax, both, or no taxes withheld from your UI benefits when you file an initial claim.

Continued Eligibility for UI Benefits

- You must remain **able and available** for work without restrictions.
- You must **search for work** each week and meet all job search requirements (see the [Knowing Your Job Search Requirements](#) page at [MDunemployment.com](#)).
- You must file **weekly claim certifications** to request UI benefits (see [Completing Your Weekly Certification](#) at [MDunemployment.com](#)).

File via:

- [Maryland UI Portal \(BEACON\)](#);
- MD Unemployment for Claimants mobile app. Download it from **iOS App Store** ([apple.com/app-store](#)) or **Google Play Store** ([play.google.com/store/apps](#));
- Automated phone system (IVR) at:
 - **410-949-0022** (calling from the Baltimore area or out-of-state); or,
 - **800-827-4839** (calling from Maryland, but outside of Baltimore area).

Weekly Benefit Amount (WBA)

- The WBA is the amount of benefit payments a claimant may be entitled to each week (between \$50 and \$430). The WBA is based on the claimant's wages (earned up to 18 months before a claim is filed).
- A claimant may receive more or less than the WBA in some circumstances, such as if the claimant works part-time.

Appeals

If you are disqualified or denied benefits, you may file an appeal. Your employer may also appeal your eligibility for UI benefits. See the [Unemployment Insurance Appeals](#) page at [MDunemployment.com](#) for more.

Fraud

To report UI fraud, submit a [Request for Investigation of Unemployment Insurance Fraud](#) form (at [MDunemployment.com](#)) to ui.fraud@maryland.gov.