Unemployment Insurance



Access this PowerPoint presentation online at https://esd.wa.gov/newsroom/introduction-to-unemployment-insurance-public-webinar

Topics we will cover



- This webinar will be recorded and made available to the Washington Association of Realtors.
- Reemployment Services that are available
- How to file an unemployment insurance initial claim for Realtors
 - This includes regular unemployment and PUA
 - This includes LLC's or "S" corporations
- General question and answers provided in advance



Topics we will **NOT** cover



- If you have already applied, we cannot discuss
 - Reasons why you are denied
 - Specific questions related to your situation
 - How to appeal
 - Fixing a claim



What you will need



- Logged in and on the Internet, <u>www.esd.wa.gov</u>
- Pen and paper
- SSN, address, Date of birth
- If applicable employer names, addresses, and dates of employment for past 18 months
- Bank routing and account numbers if you want to sign up for direct deposit today
- Income verification documents we will share a list of acceptable documents



What we know about the Stimulus Bill



- Pandemic Unemployment Assistance
 - This will expand benefits to those that are generally not covered by regular unemployment, such as self employed, independent contractors, worked less that 680 hours
- An additional \$600 added to benefits each week, Mar 29-Jul 25
- Pandemic Emergency Unemployment Compensation
 - An additional 13 weeks for those that have exhausted their benefits
- All benefits will be retroactive back to the effective date given by DOL based on individual eligibility
- Follow www.esd.wa.gov for the latest information. You can even sign up to get alerts when new information is posted.



Reemployment Services



- Being laid off can be painful
- WorkSource is here to help
- Thousands of jobs on WorkSourceWA.com
- Veteran services
- Retraining services



WorkSourceWA.com



WorkSource offices statewide are closed for in-person services due to the COVID-19 outbreak. Customers can get help from WorkSource state at 833-572-8400, through our Live Chat feature and by using WorkSourceWA com.
If you have a scheduled appointment, please reach out to your local WorkSource or use Live Chat to get instructions or information. Unfortunately, we can't provide unemployment benefit information via the phone number above or Live Chat.

Specific Source Westernian

Why WorkSource - Curren tools - Resources - Spotlights - About us - Seestimpungs

JOB SEEKER FIND THE RIGHT OPPORTUNITY.

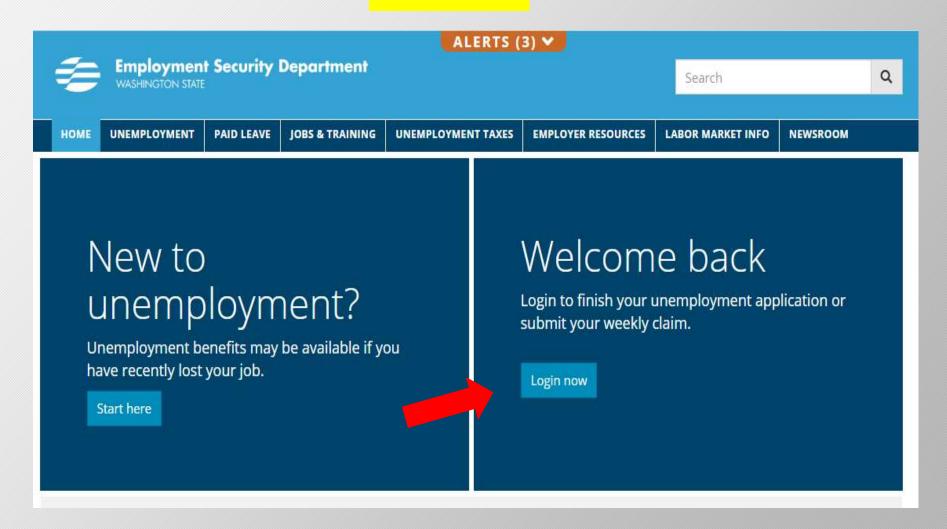
OPPORTUNITY.

Connect to important resources

Filing an Unemployment Insurance Claim



ESD.WA.GOV



Sign in for eServices



Find answers to your questions about eServices accounts at esd.wa.gov/unemployment/technical-support.

Individuals

- · Apply for unemployment benefits
- · Submit a weekly claim
- · Manage your unemployment benefits claim
- · Restart a current claim
- · Pay a benefit overpayment
- Look up your past wages
- · Schedule a required WorkSource appointment

Employers

- · Pay taxes
- · Apply for SharedWork
- · Apply for the Work Opportunity Tax Credit
- · Manage your employees' unemployment claims
 - · Send a secure message
 - · View and respond to correspondence
 - · File an appeal

Use your SecureAccess Washington (SAW) username and password What is SAW? Employers: If you have ever paid taxes online with EAMS (Employer Account Management Services), you must use the same SAW account. Username: Check to see if you have a SAW account Username Password: Password Click here if you are having trouble signing in

Need an account?

If you haven't already, you must create and activate a SecureAccess Washington (SAW) account to use our online services. What is SAW?

Check to see if you have a SAW account

Create new account

We use SecureAccesss Washington to protect your personal information



BEFORE APPLYING

Eligibility requirements Layoffs, furloughs and more Application checklist Benefits webinar

AFTER APPLYING

Application confirmation
Benefits decision
Benefit denials, appeals
Estimate your benefit
When payments begin
Sign up for direct deposit
Sign up for debit card
Update your information
Unemployed Worker Handbook

FREQUENTLY USED LINKS

Handbook for unemployed workers Request your unemployment records Overpayments

Layoff assistance for workers

RELATED LINKS

Benefit extensions Find a local WorkSource office Get your 1099-G tax statement Forms and publications

CONTACT US

Submit a question about your claim Information for unemployed workers

Technical support

On this page:

Create account tutorial | Guides | Frequently Asked Questions | Contact Help Desk

Tutorial: Creating an account



Watch this tutorial to avoid common problems and mistakes. You will learn:

- 1. How to look up an existing account
- 2. How to create a SecureAccess Washington account
- 3. How to create an eServices account
- 4. Answers to frequently asked questions

Helpful guides for eServices

- eServices User Guide
- Resetting your PIN
- · Filing an appeal
- Contact help desk

Frequently Asked Questions

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We use SecureAccesss Washington to protect your personal information





Sign out

eServices

Update your SAW profile and access services from other government offices by visiting SecureAccess Washington

For yourself

Apply for unemployment benefits or manage your current and past claims



Send us a secure message

· Ask us a question through a secure messaging service

Look up your past wages

· See and print your Washington wages from the past two years

For an employer

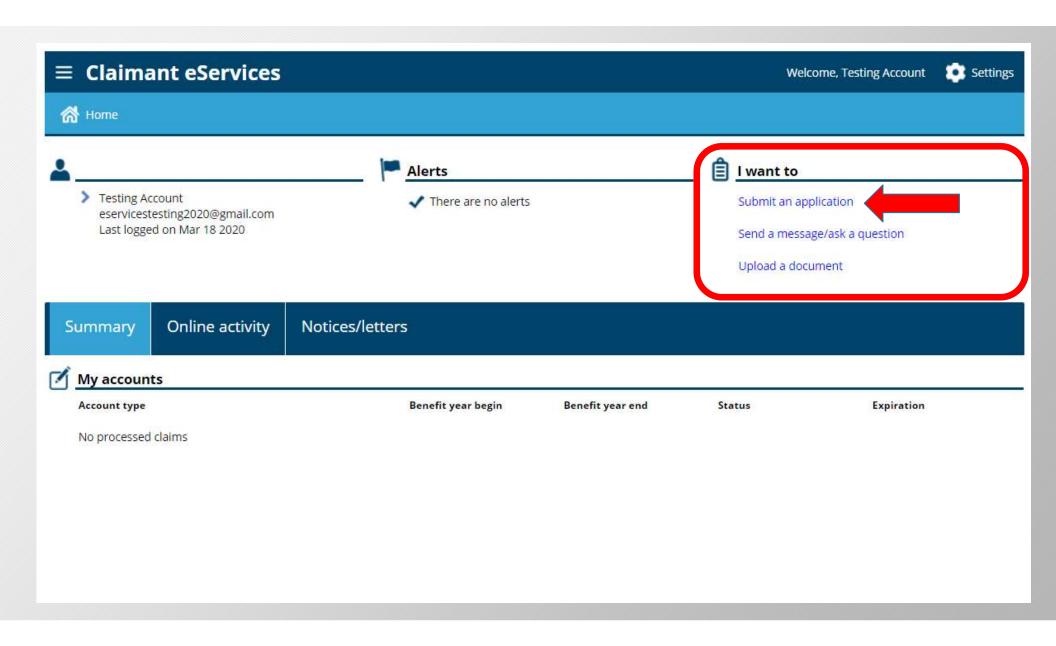
Almost there! To access any eServices, you must finish your online setup by creating an account in EAMS (Employer Account Management System). **Use the same username and password you used to create your SecureAccess Washington account.** Once you have finished, return to this page to see the eServices available to you.

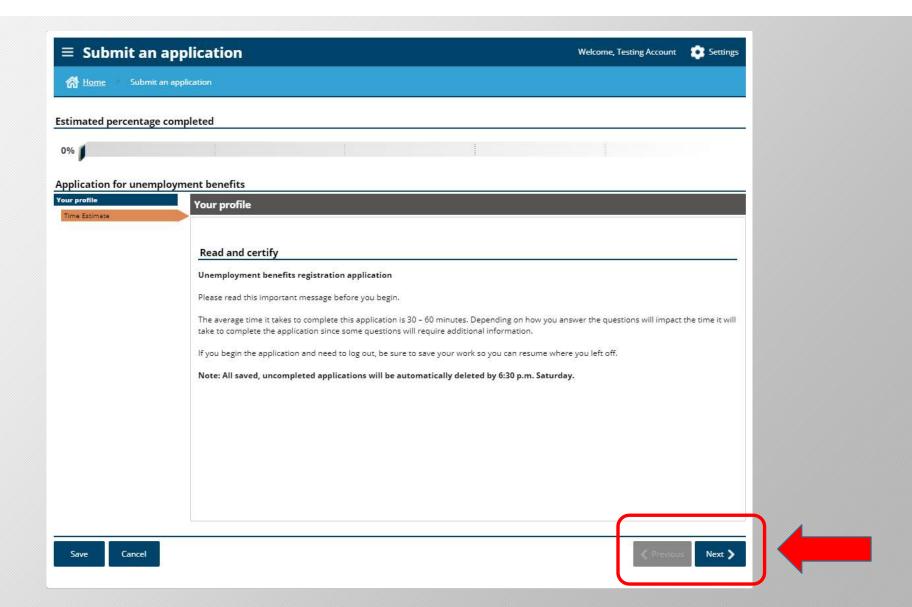
If you already have an EAMS account, to access eServices you need to "request access to locked services" in EAMS. See directions in the link below.

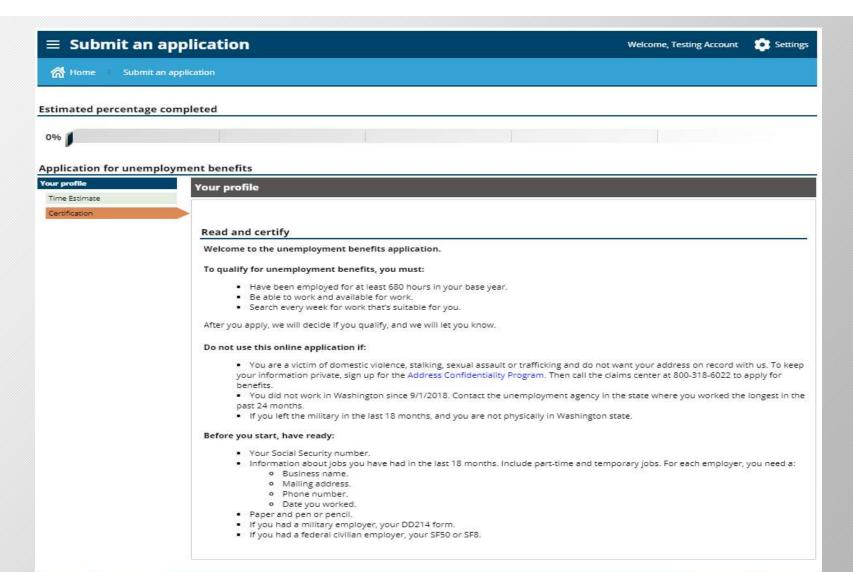
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Apply for the WOTC (Work Opportunity Tax Credit)

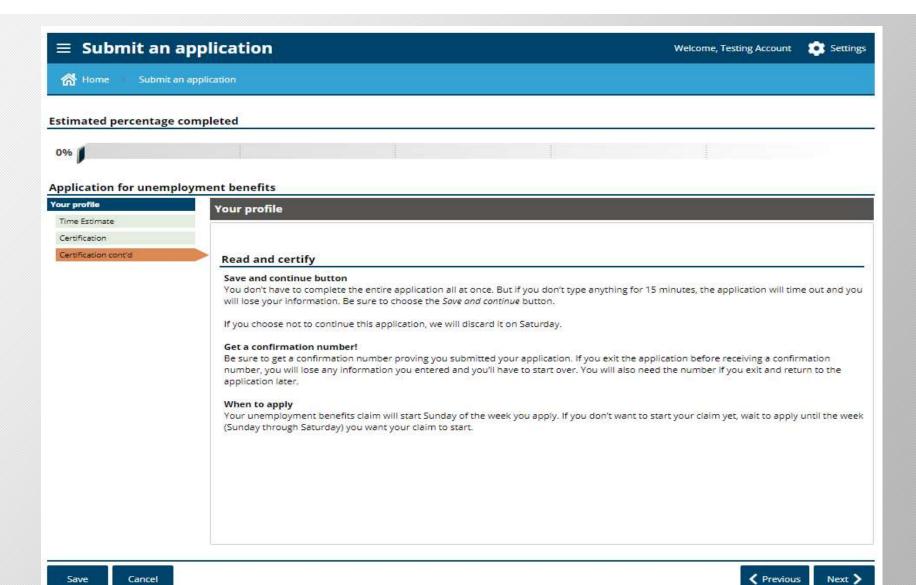
- Submit applications and documentation
- · Check the status of applications
- · Print certifications





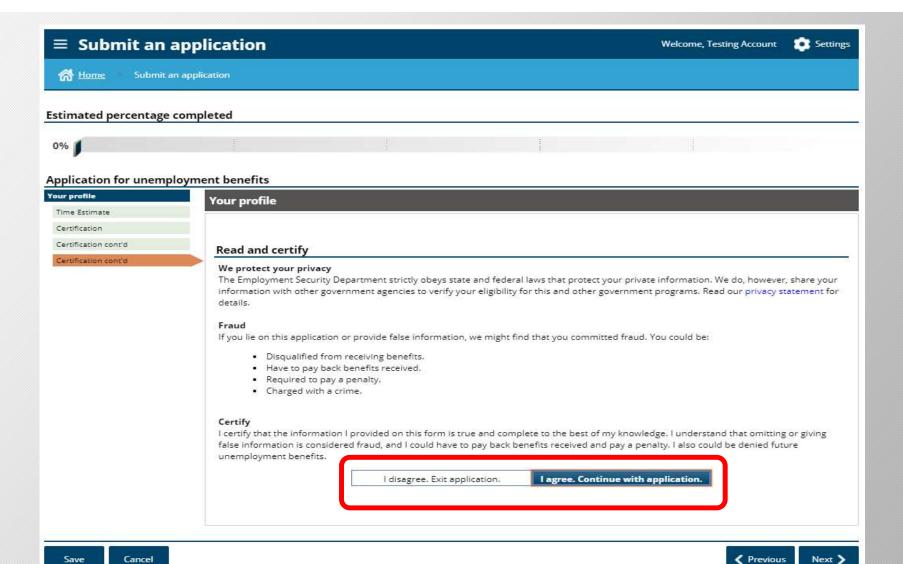


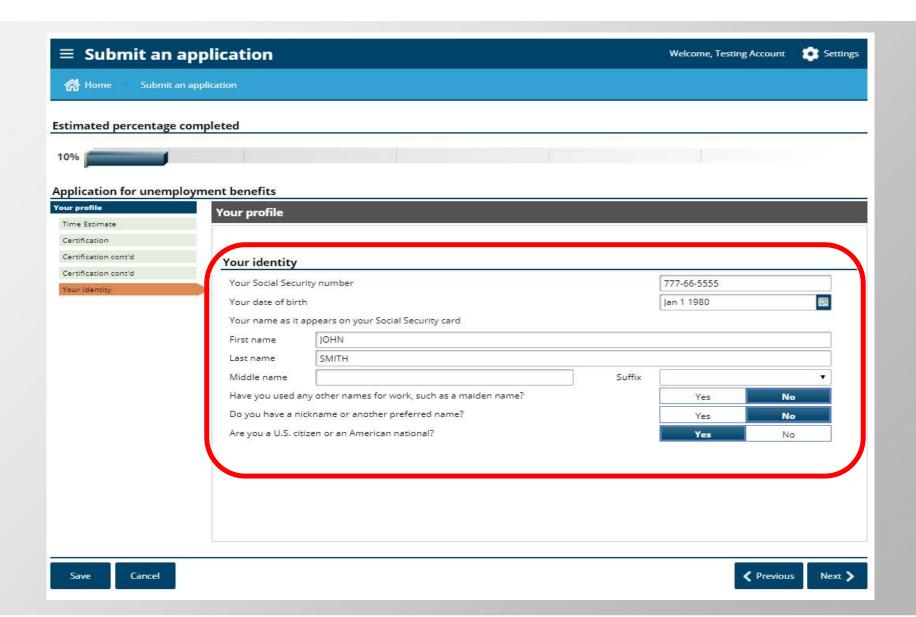
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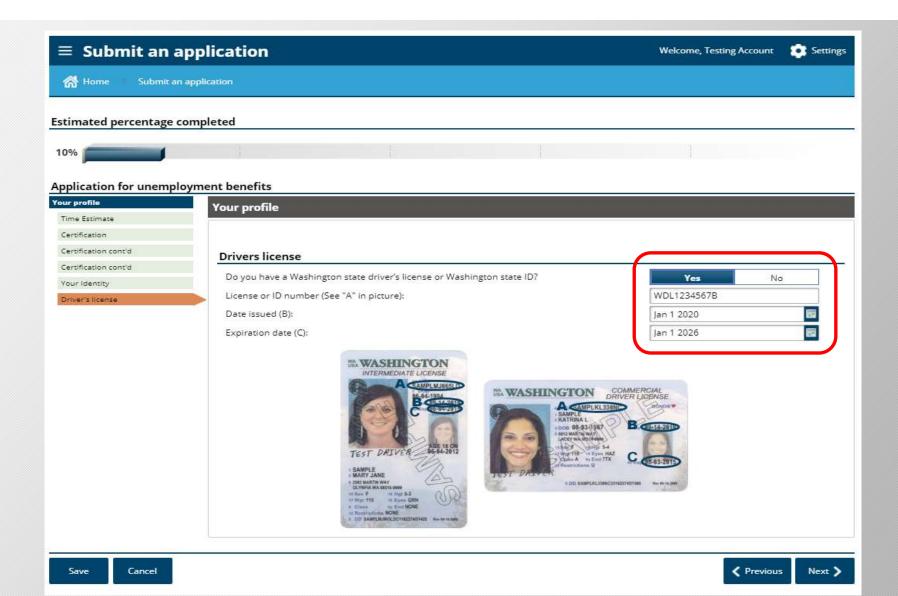


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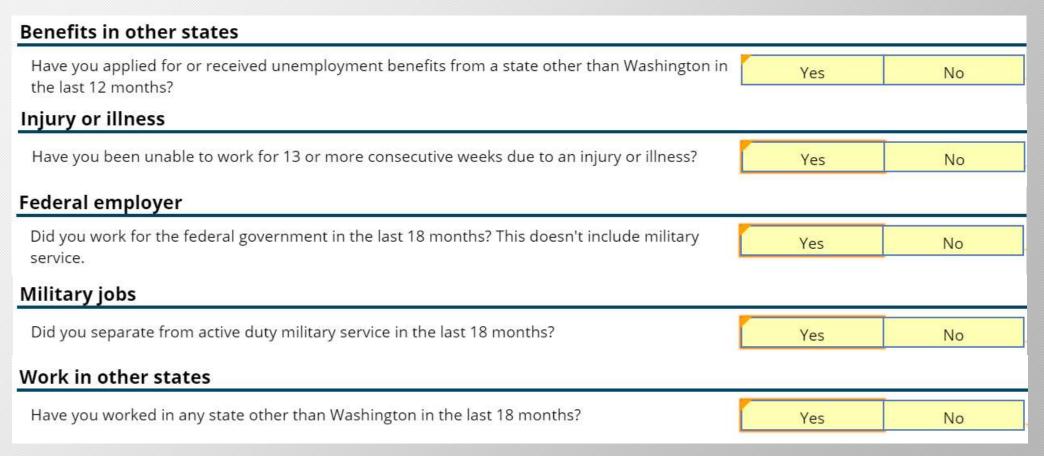
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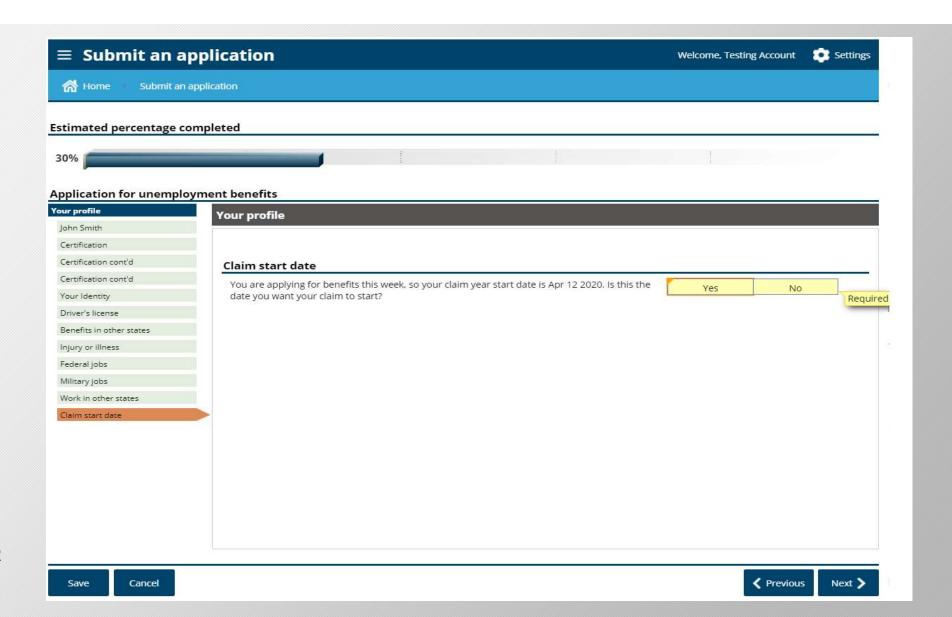






Application for unemployment benefits





Your profile

Claim start date

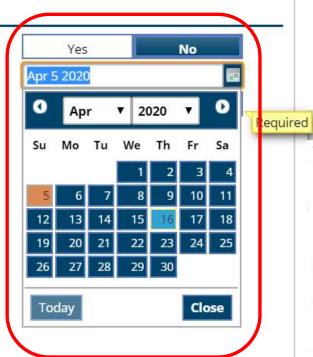
You are applying for benefits this week, so your claim year start date is Apr 12 2020. Is this the date you want your claim to start?

What do you want your claim year start date to be?

You have requested to change your claim start date to Apr 5 2020. Is this correct?

For realtors – select the date that you were no longer working or earning income.

Claim start date should be determined by your last paid day and when you want to start claiming.



Your profile

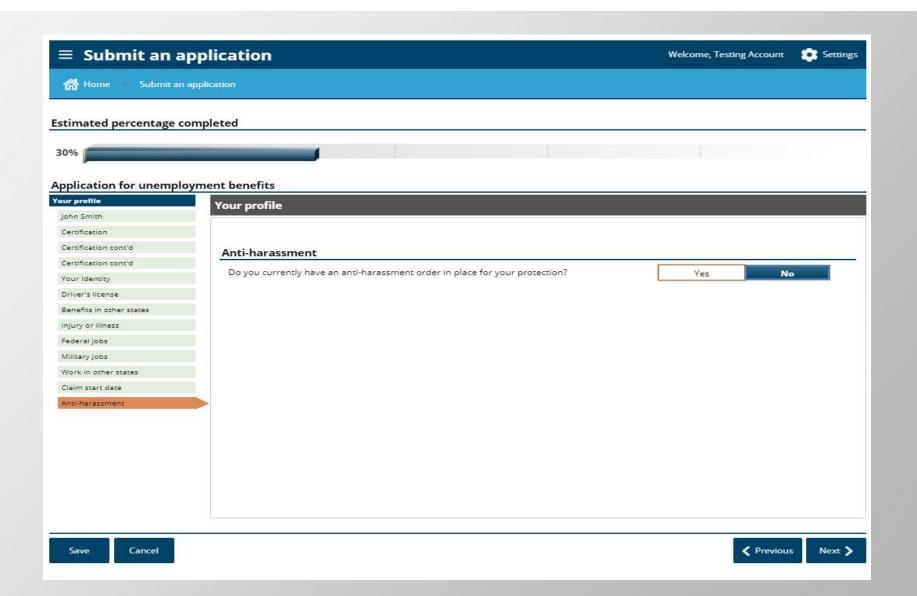
Claim start date

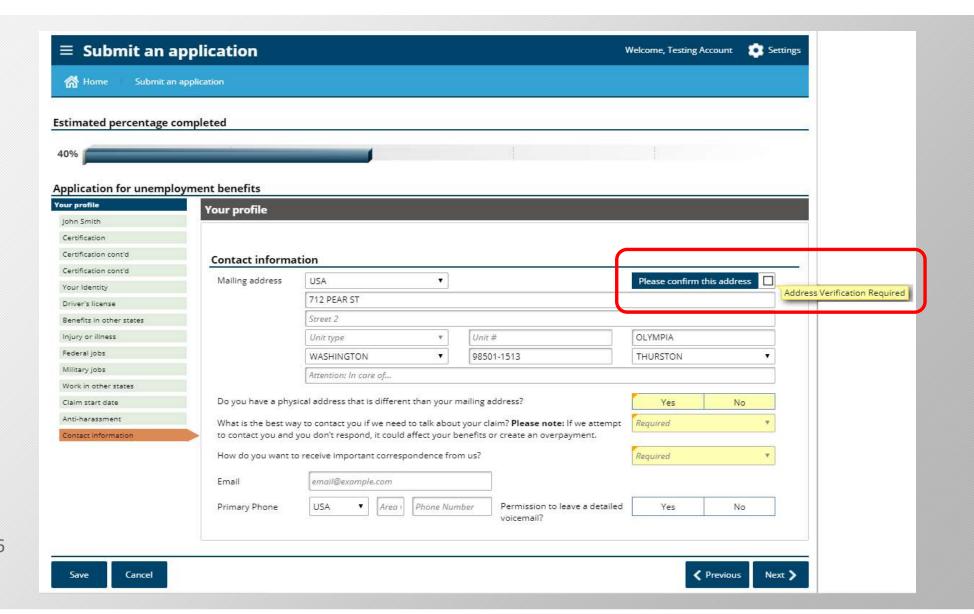
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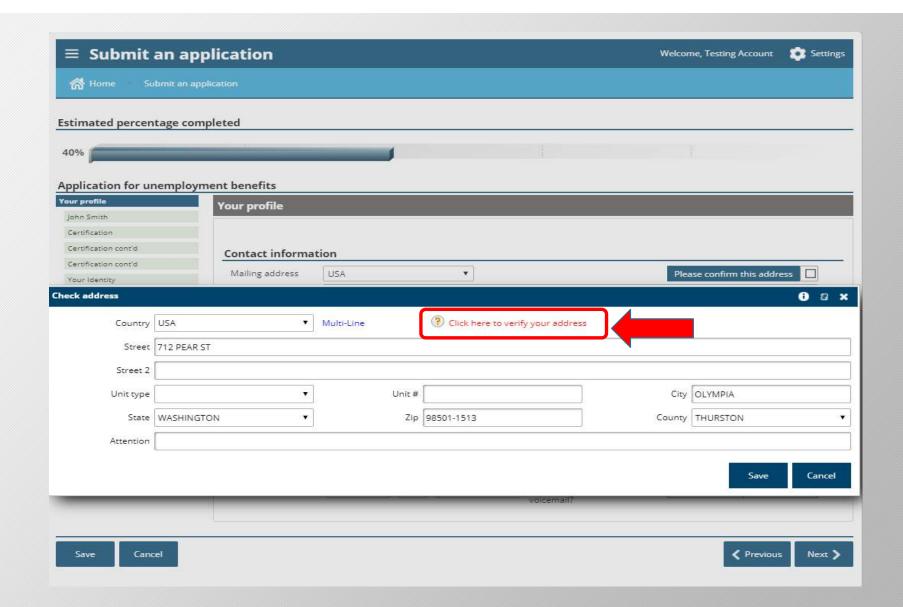
What do you want your claim year start date to be?

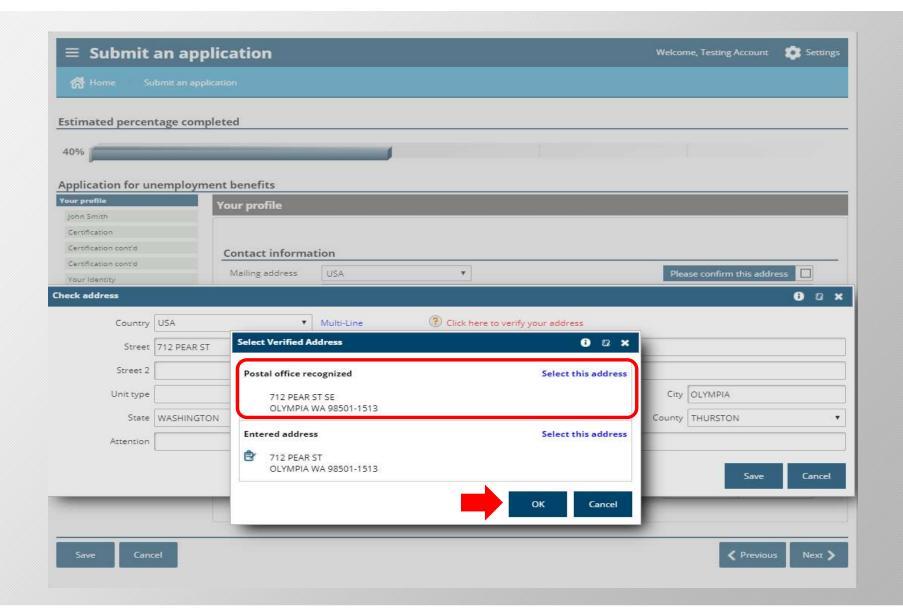
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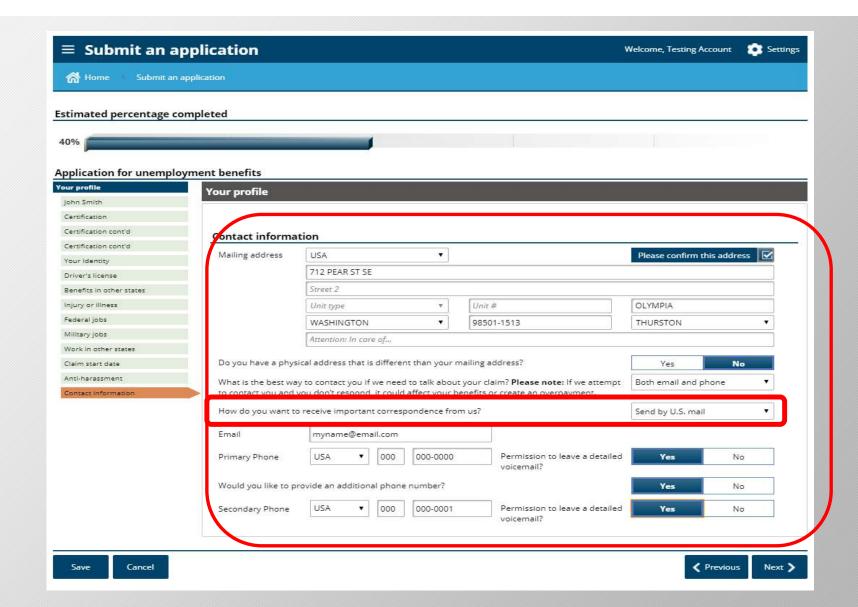


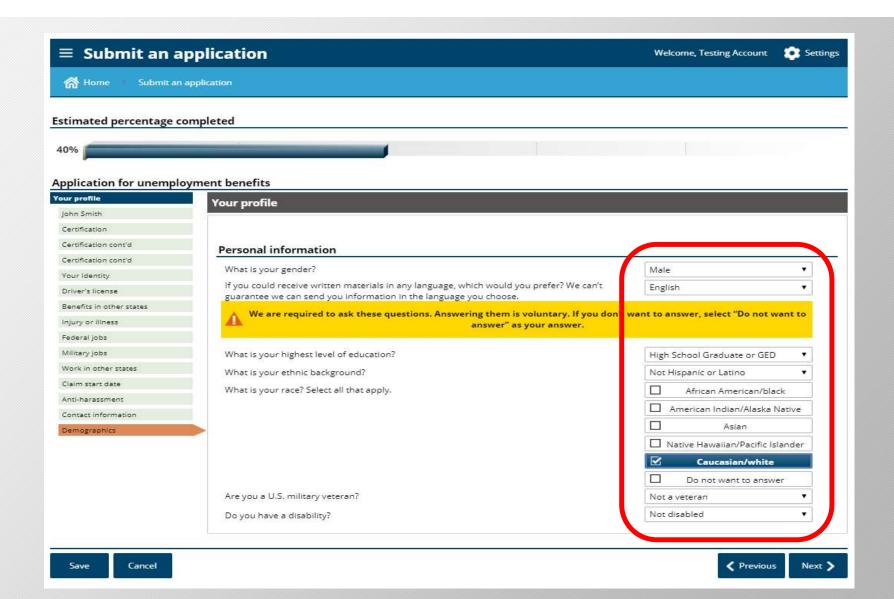


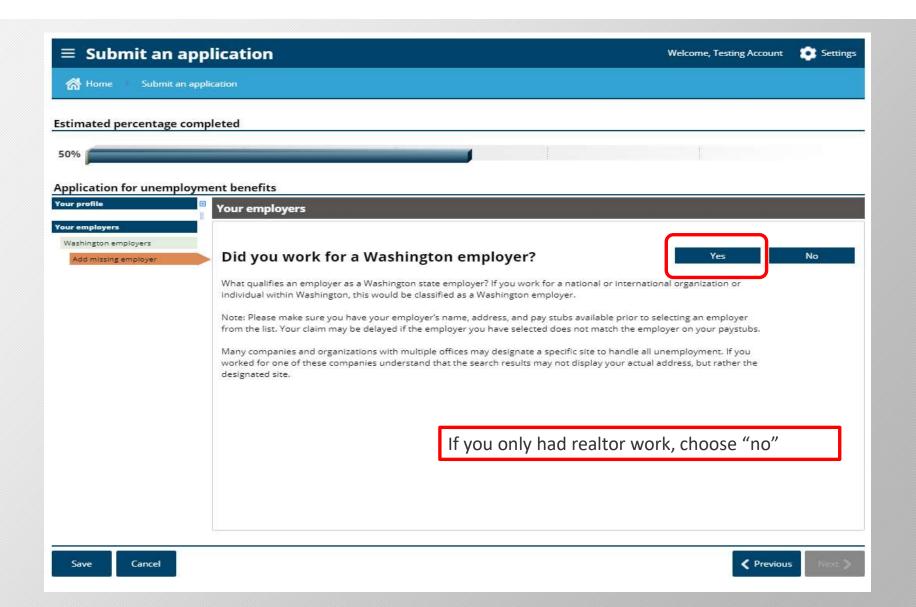


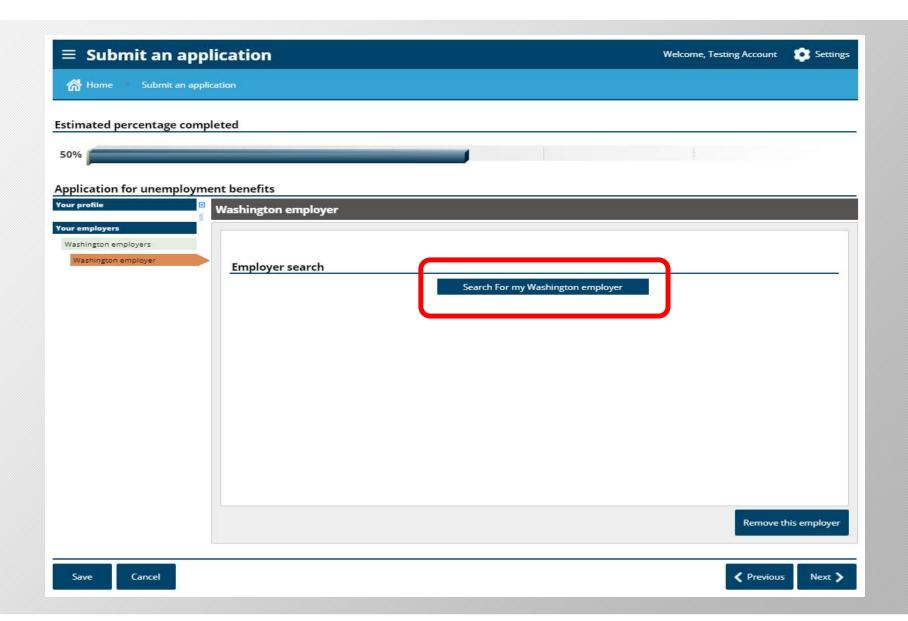


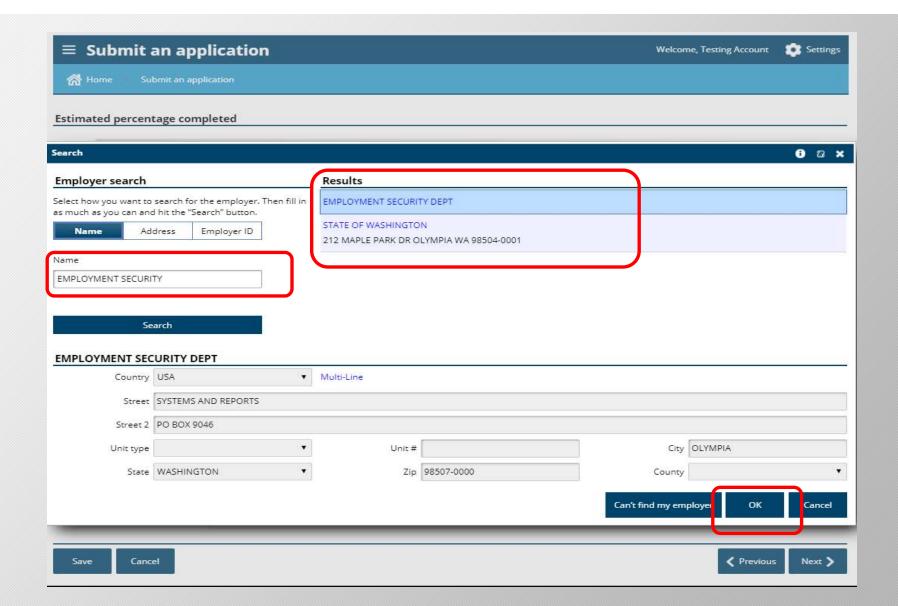


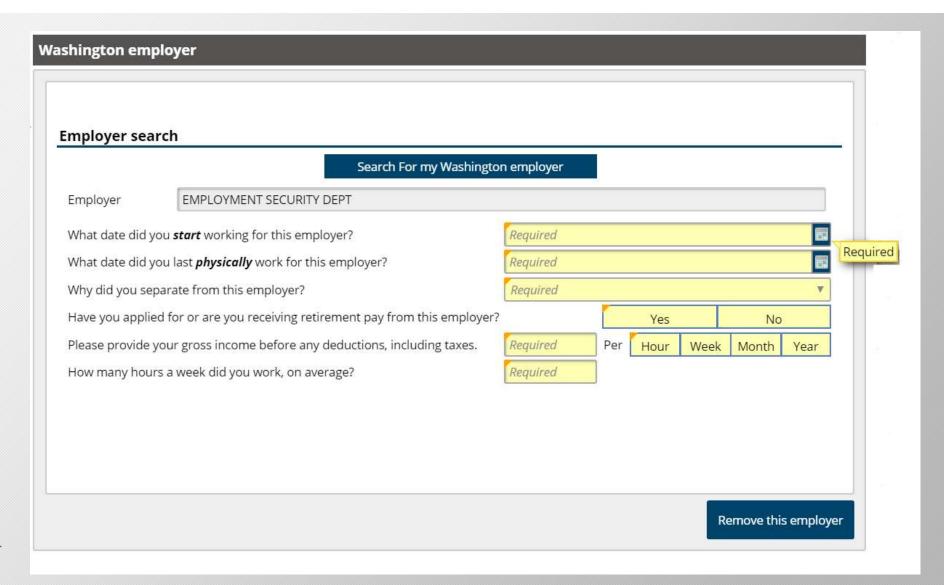


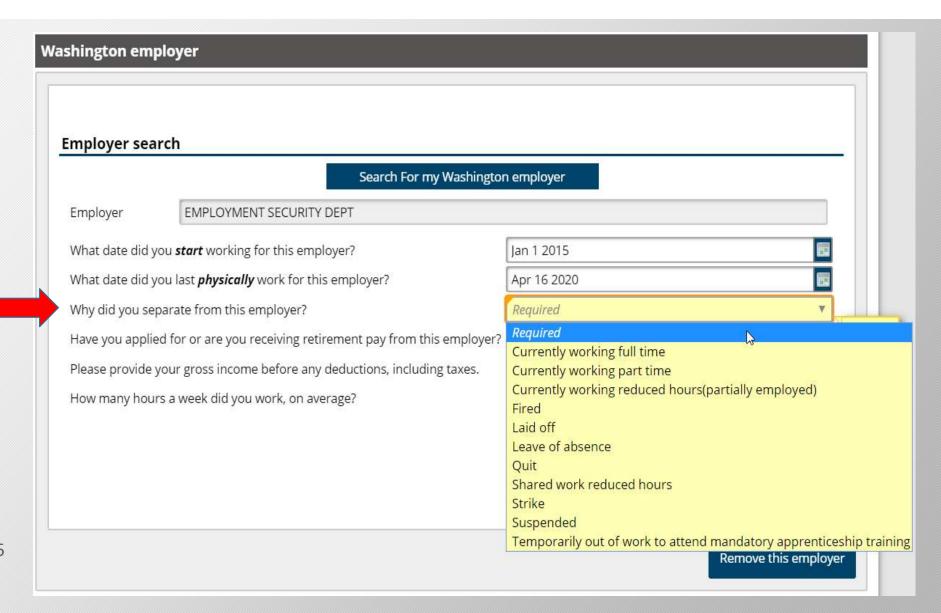


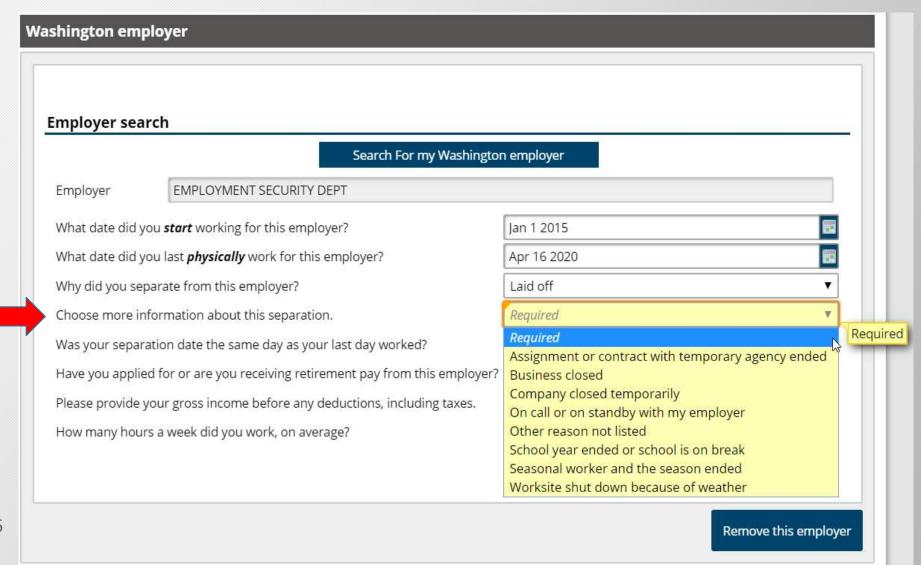


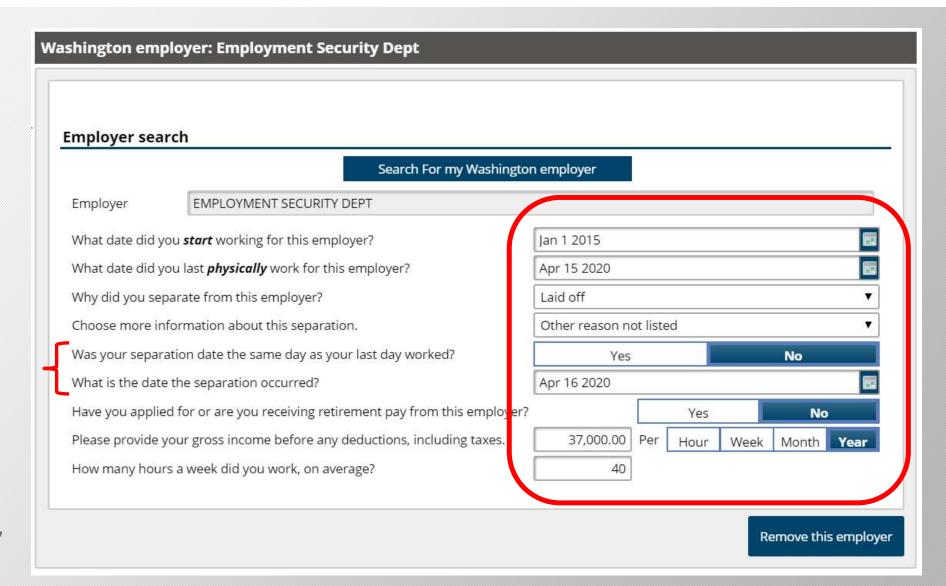












Your employers

Did you work for another Washington employer?

Yes

No

What qualifies an employer as a Washington state employer? If you work for a national or international organization or individual within Washington, this would be classified as a Washington employer.

Note: Please make sure you have your employer's name, address, and pay stubs available prior to selecting an employer from the list. Your claim may be delayed if the employer you have selected does not match the employer on your paystubs.

Many companies and organizations with multiple offices may designate a specific site to handle all unemployment. If you worked for one of these companies understand that the search results may not display your actual address, but rather the designated site.



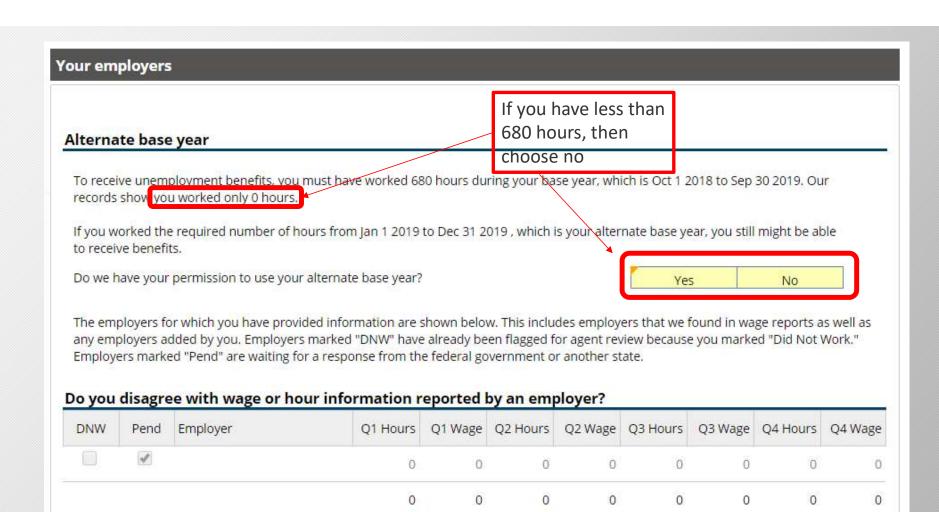
Your employers

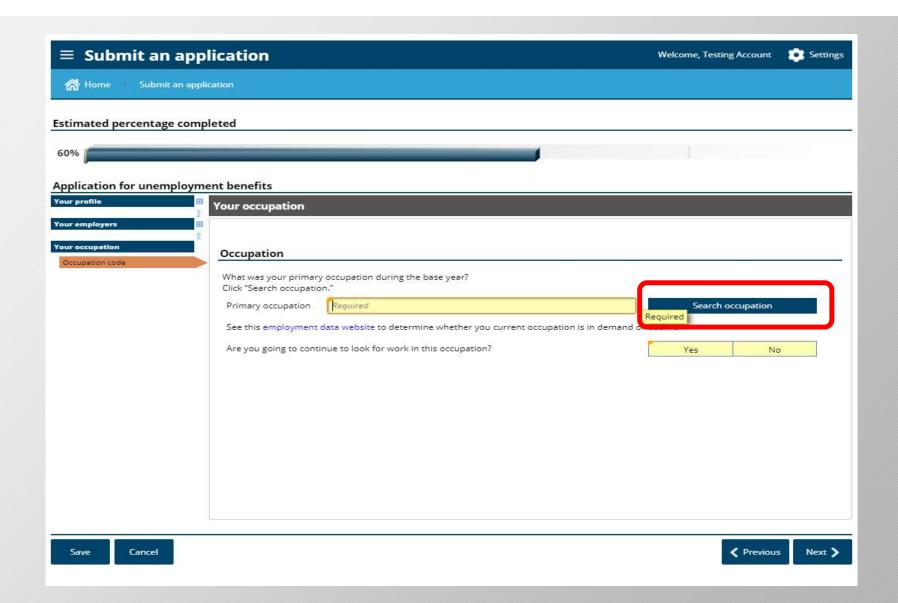
Employment wage summary

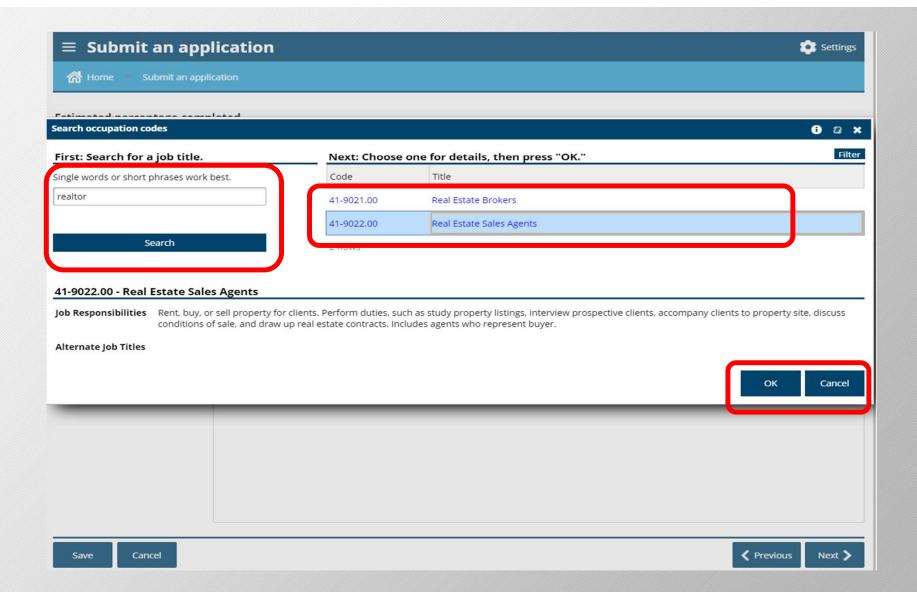
The employers for which you have provided information are shown below. This includes employers that we found in wage reports as well as any employers added by you. Employers marked "DNW" have already been flagged for agent review because you marked "Did Not Work." Employers marked "Pend" are waiting for a response from the federal government or another state.

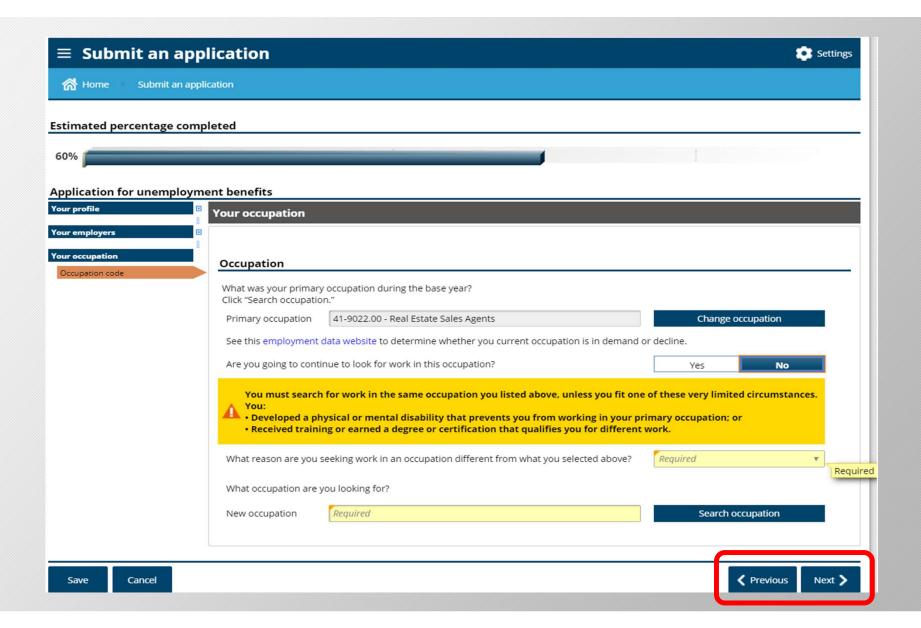
Do you disagree with wage or hour information reported by an employer?

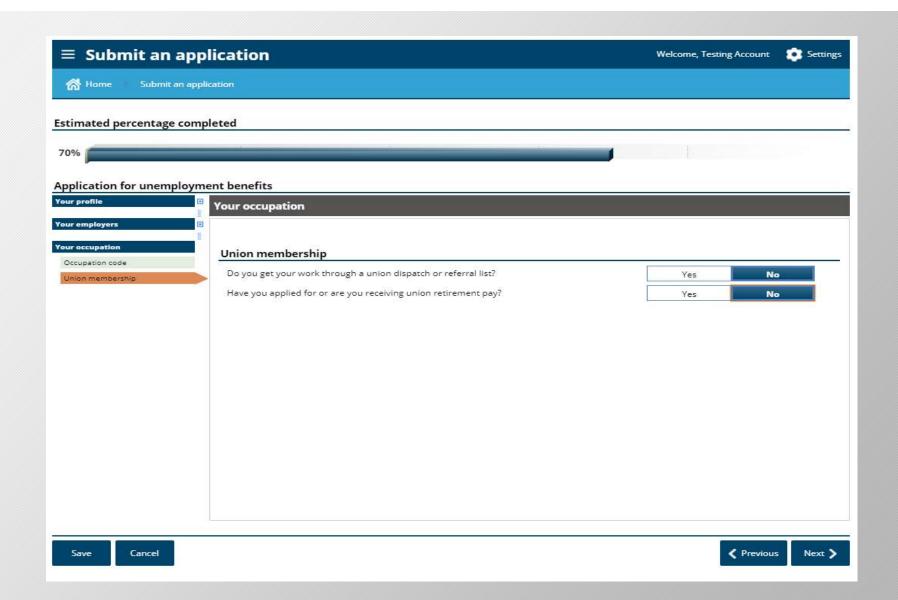
DNW	Pend	Employer	Q1 Hours	Q1 Wage	Q2 Hours	Q2 Wage	Q3 Hours	Q3 Wage	Q4 Hours	Q4 Wage
		EMPLOYMENT SECURITY DEPT	713	12,126	623	10,775	585	10,289	636	12,050
			713	12,126	623	10,775	585	10,289	636	12,050











Work Search Requirements -



- Conducting a work search is optional.
- When filing your weekly claim, you will be asked if you made a work search. Answer it truthfully.
- If you did not make three or more contacts, then you should answer the question "no".
- If you do answer "yes", it will require you to enter at least three work search contacts.
- If you do answer it with "no", during the COVID-19 situation that will be ok. This will not stop you from receiving benefits.

Standby request

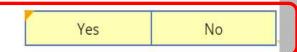
Standby means you are:

- Unemployed with your regular employer due to a lack of work and you expect to return to full-time work with this employer within the next four weeks; or
- · Unemployed and starting work with a new employer within the next two weeks.

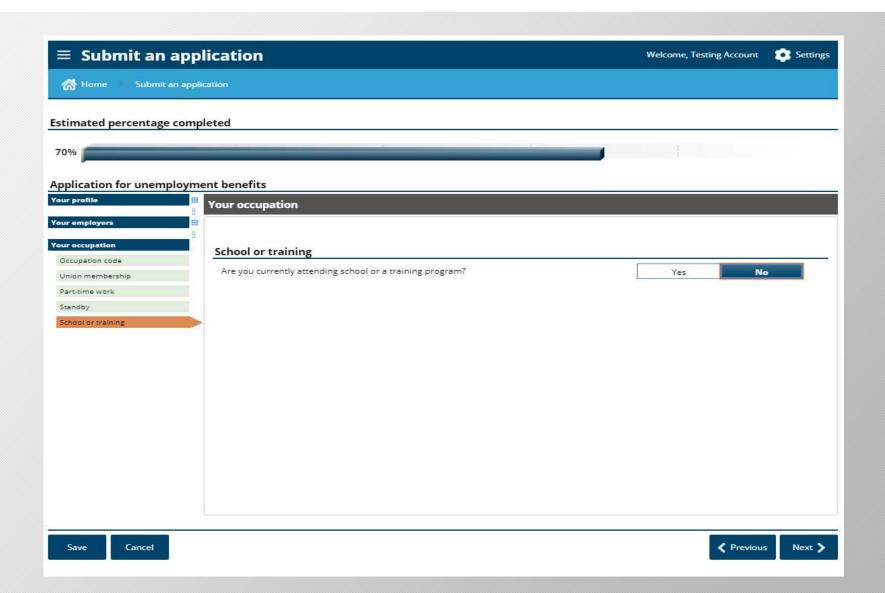
If your employer has told you that you will be returning to work and given you an expected return to work date, you can request standby. Since standby waives your work search requirements, we will decide if you qualify, not your employer. You must look for work each week until we notify you that you are allowed to be on standby.

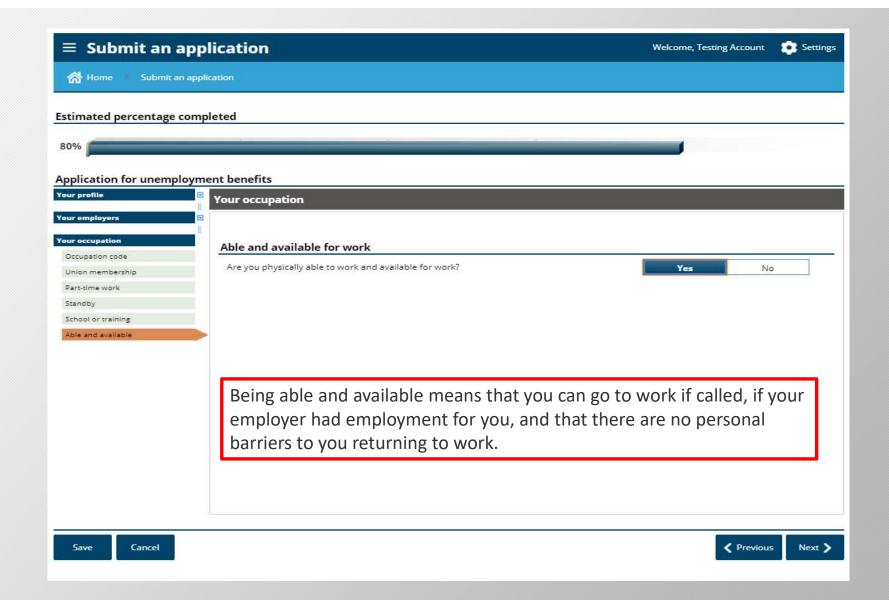
Click here if you would like to learn more about the Unemployment Standby benefit.

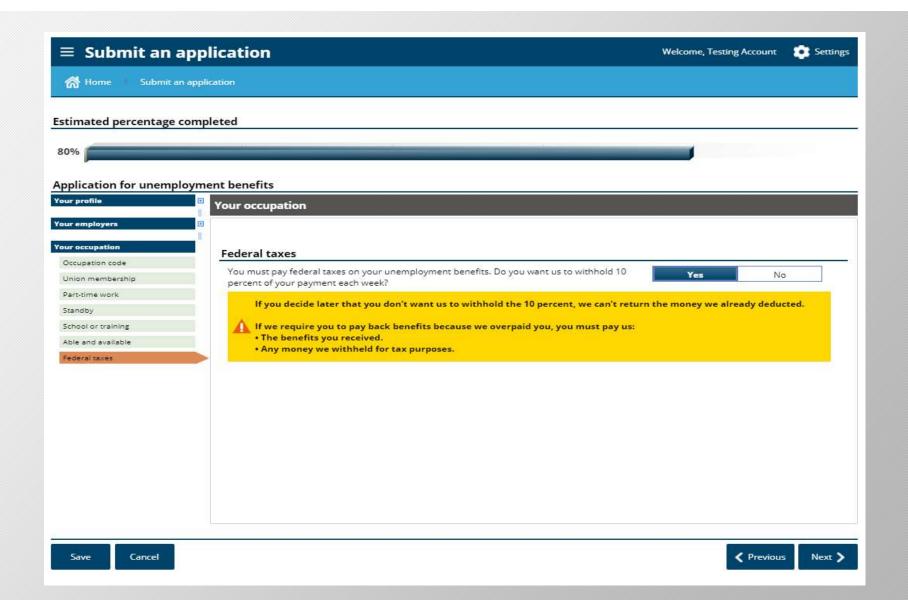
Do you wish to request Standby?

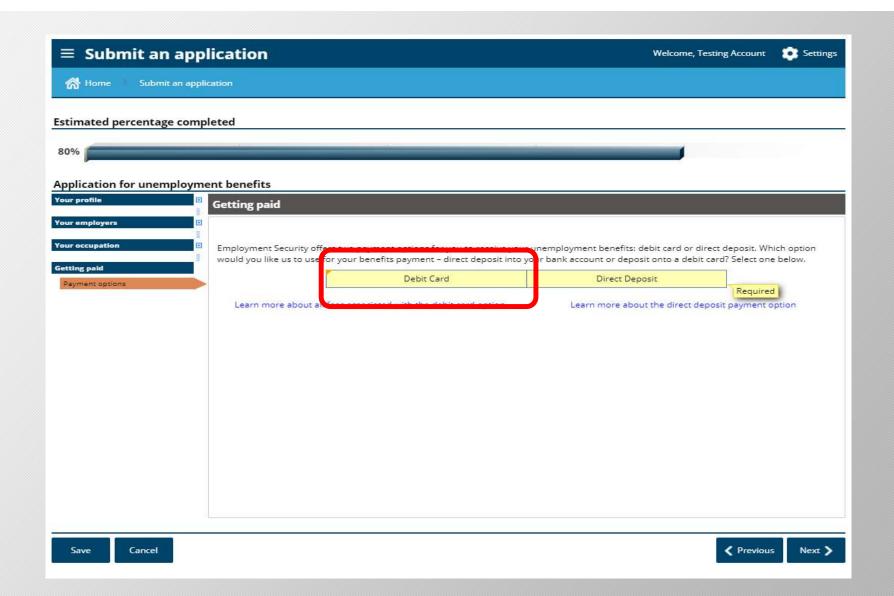


Requesting standby is not necessary while the "stay at home" order is in effect and while conducting a work search is optional.









Employment Security offers two payment options for you to receive your unemployment benefits: debit card or direct deposit. Which option would you like us to use for your benefits payment – direct deposit into your bank account or deposit onto a debit card? Select one below.

Debit Card

Direct Deposit

Learn more about all fees associated with the debit card option

Learn more about the direct deposit payment option

We will deposit your benefit payments onto a debit card.

You will receive your debit card 7 to 10 days from today in a white envelope with Employment Security Department in the upper left hand corner. Follow the instructions provided with the card to activate it.



We are required to provide you with certain disclosures relating to the KeyBank debit card program prior to completing your application.

There are no:

- Monthly fees.
- · Per purchase fees.
- · Cash reload fees.
- In-network ATM withdrawal fees (There is a \$1.75 ATM out-of-network fee. This fee can be lower depending on how and where this card is used.)
- · In- or out-of-network ATM fees for balance inquiries.
- · Automated or live agent customer service fees.
- Per month inactivity fees after 180 days of inactivity.
- Overdraft or credit feature.

KeyBank charges three other types of fees:

- . \$12 2-day expedited delivery of replacement card
- · 2% international transaction fee
- \$3 international ATM withdrawal fee

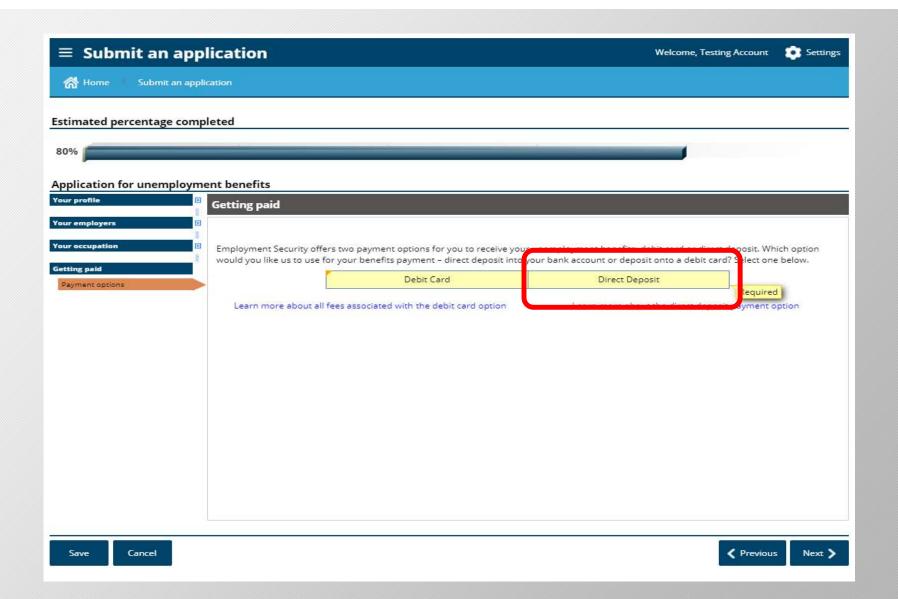
Your funds are eligible for FDIC insurance.

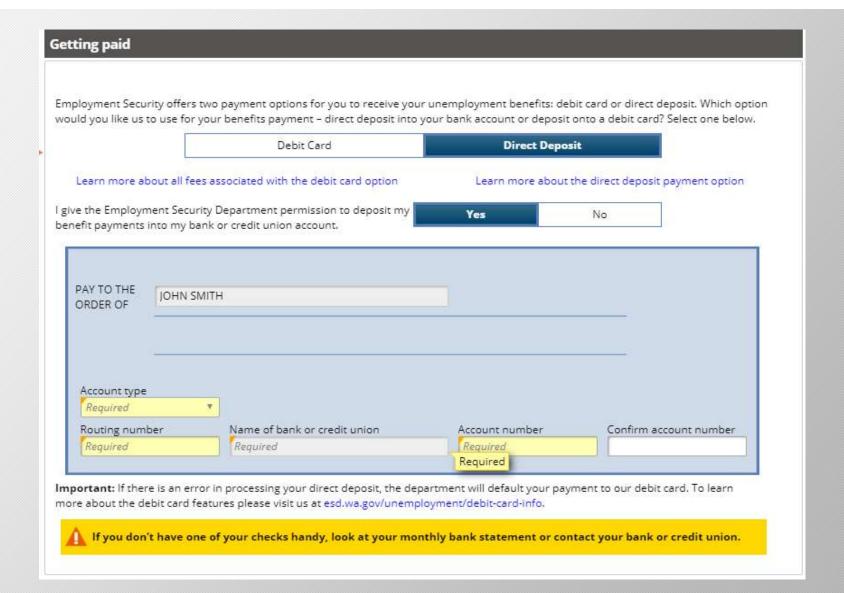
For general information about prepaid accounts, visit cfpb.gov/prepaid.

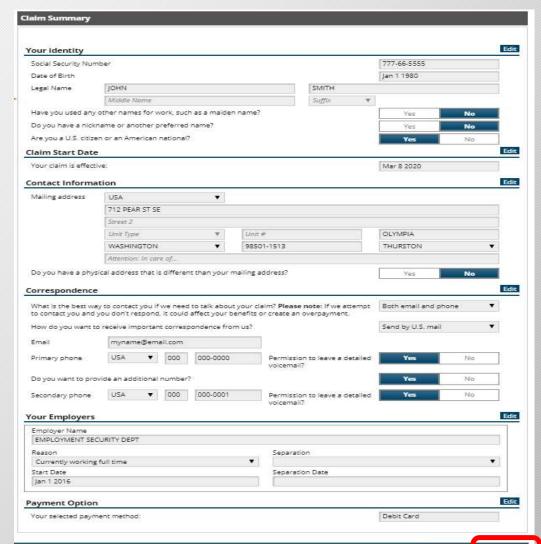
You can find details and conditions for all fees and services in the cardholder agreement.

Employment Security prepaid card is issued by KeyBank, N.A. There is no purchase price charged to enroll in the program nor is there any fee to activate the card.

You can find this and more information including a Long Form Disclosure that includes all fees relating to the benefits card program on our website at esd.wa.gov/unemployment/debit-card-info. Additionally, these disclosures will be provided to you in the card package when you receive your benefits card.



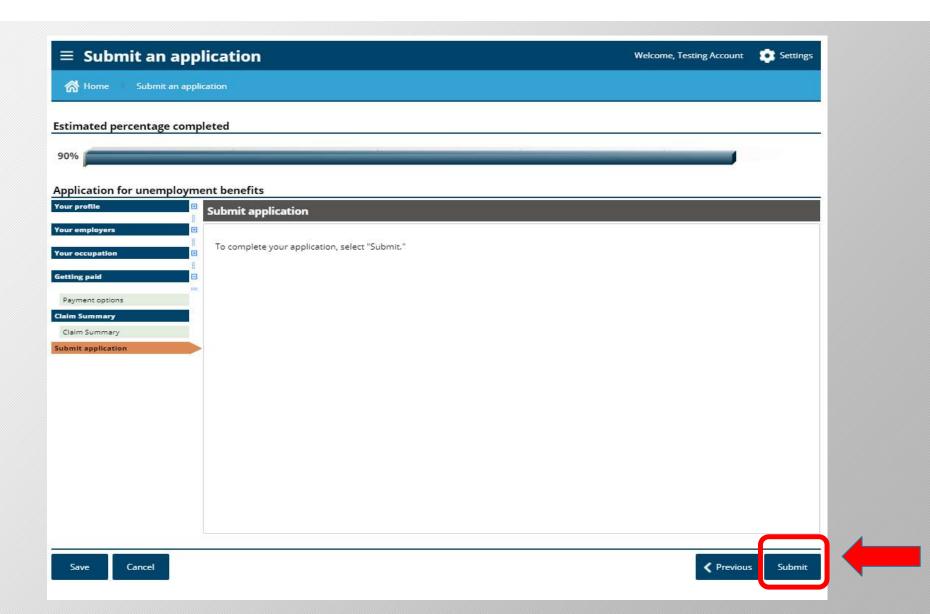




This will not be here if you only have self employment/independent contractor work







Welcome, Testing Account







Confirmation

Congratulations! You have successfully submitted your application for unemployment benefits!

Your confirmation number is 0-014-720-529. Write it down or print this page for your records.

Watch for an email describing your rights and responsibilities that will advise you of your next steps. After you receive the email you can also find these instructions in the "Notices" section of your eServices homepage.

Your claim may have been flagged for additional review for one of the following reasons:

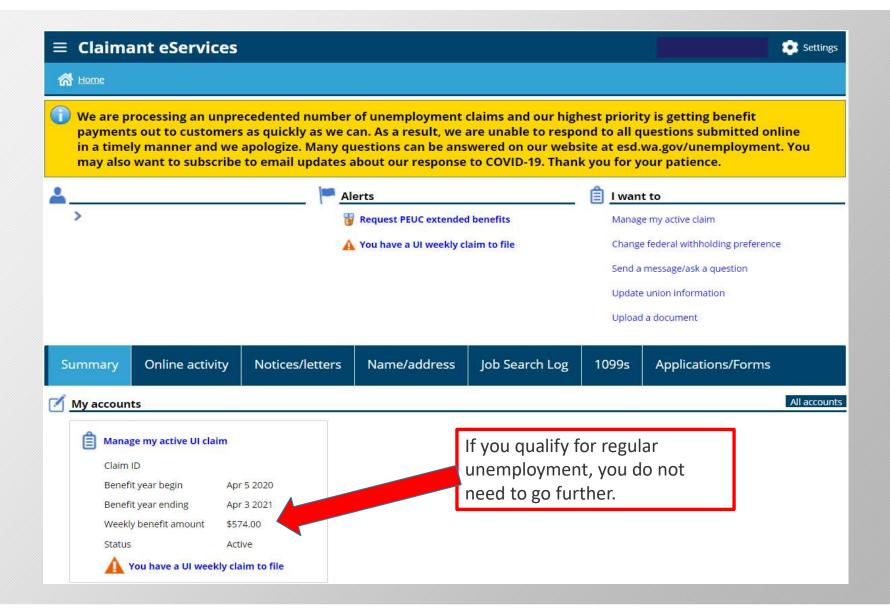
- · You reported you had a claim in another state.
- . We think you might qualify for an injury or illness claim, based on what you reported in your application.
- · You reported you are a member of the International Longshore and Warehouse Union.

If your claim was flagged then it may take several days for an agent to review your claim. Once we have completed the review and processed your claim, you will receive the email mentioned above. If for some reason your claim can't be processed, an agent will contact you with additional information.

Help us improve eServices. Click here to take a quick survey of your registration experience.

Click here to search for job opportunities.

Go back



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For an employer

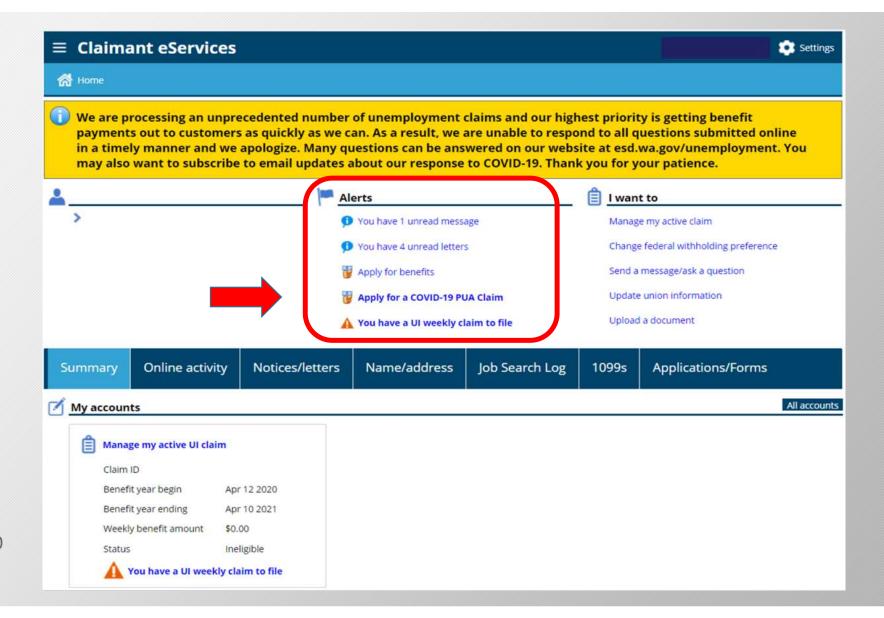
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COVID-19 PUA Claim

Your profile

PUA Information

Your profile

Read and certify

To qualify for Pandemic Unemployment Assistance in Washington, you must be unemployed, partially unemployed, unable to or unavailable for work for one of the following reasons:

- Your place of employment closed as a direct result of the COVID-19 public health emergency
- You are an independent contractor or self-employed individual and your ability to do your work has been affected or your place of business closed as a direct result of the COVID-19 public health emergency
- A child or other household member for whom you have primary caregiving responsibilities is out of school, daycare, or other facility due to closure as a direct result of the COVID-19 public health emergency
- · You cannot reach your place of employment because of quarantine imposed as a result of the COVID-19 public health emergency
- You are unable to reach your place of work because you have been advised by a health care provider to self-quarantine due to concerns related to COVID-19
- You were scheduled to start a job but no longer have a job or are unable to reach the job as a direct result of the COVID-19 public health emergency
- You had to guit as a direct result of COVID-19
- · You were diagnosed with COVID-19
- You have symptoms of COVID-19 and are seeking a medical diagnosis
- An individual in your household has been diagnosed with COVID-19 and you have been advised to self-isolate
- You are providing care for a family member or household member who has been diagnosed with COVID-19
- You became the breadwinner or major support for a household because the head of household died as a direct result of COVID-19

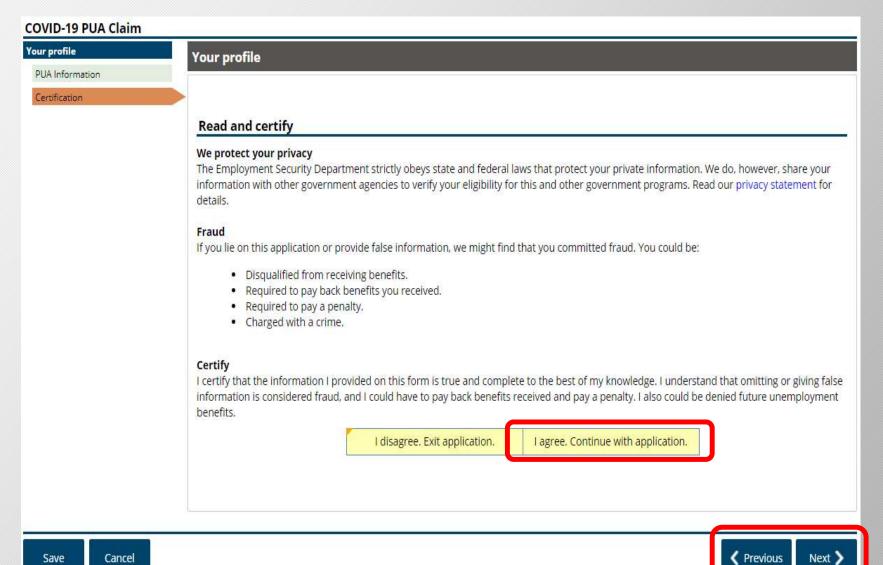
You can't receive Pandemic Unemployment Assistance benefits during any week that you are eligible to receive benefits from your standard Unemployment Insurance claim or from any Pandemic Emergency Unemployment Compensation benefits from Washington or any other state.

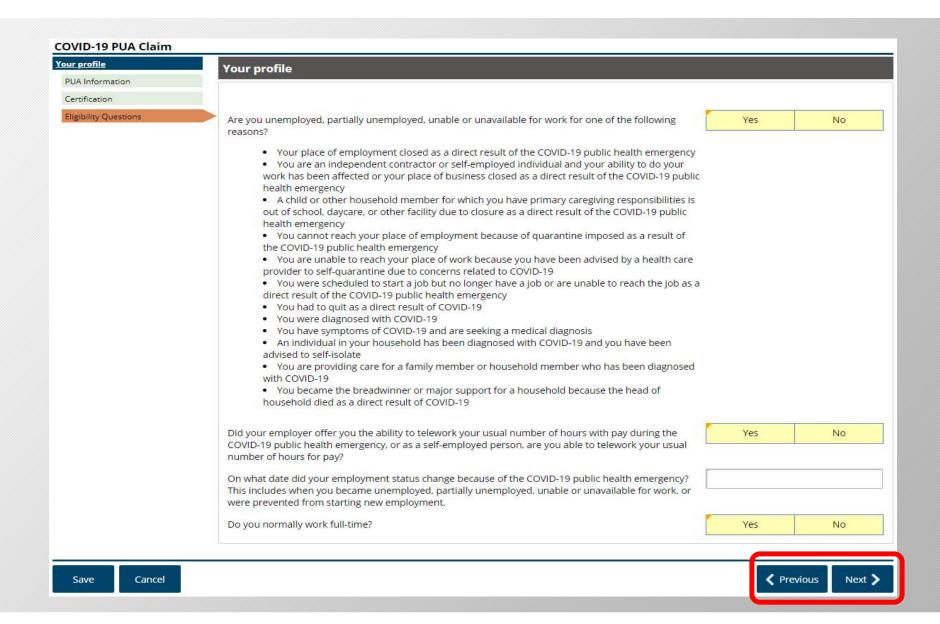


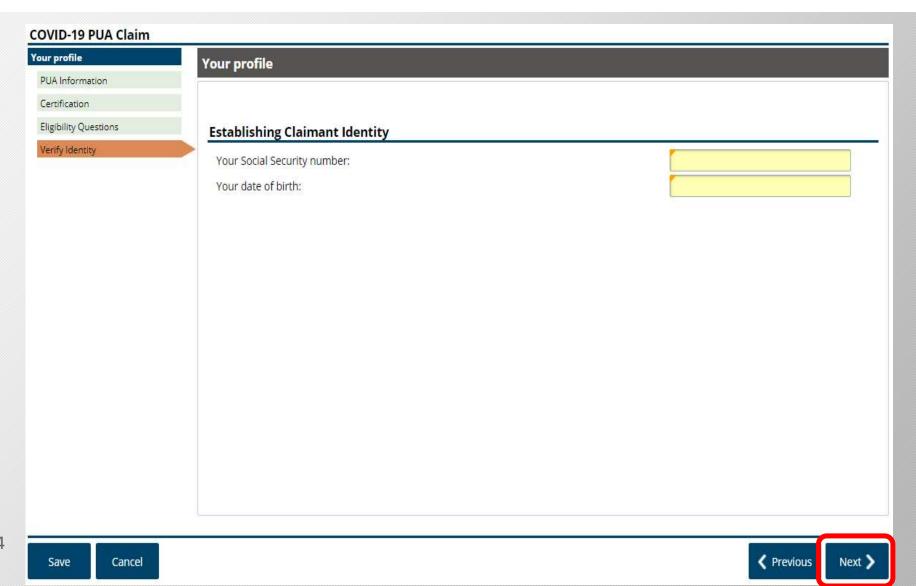
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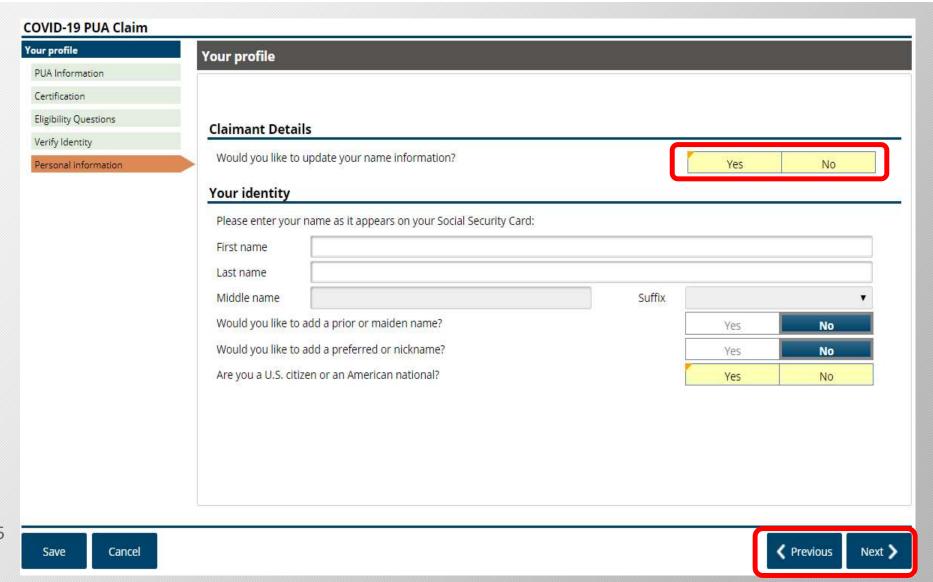
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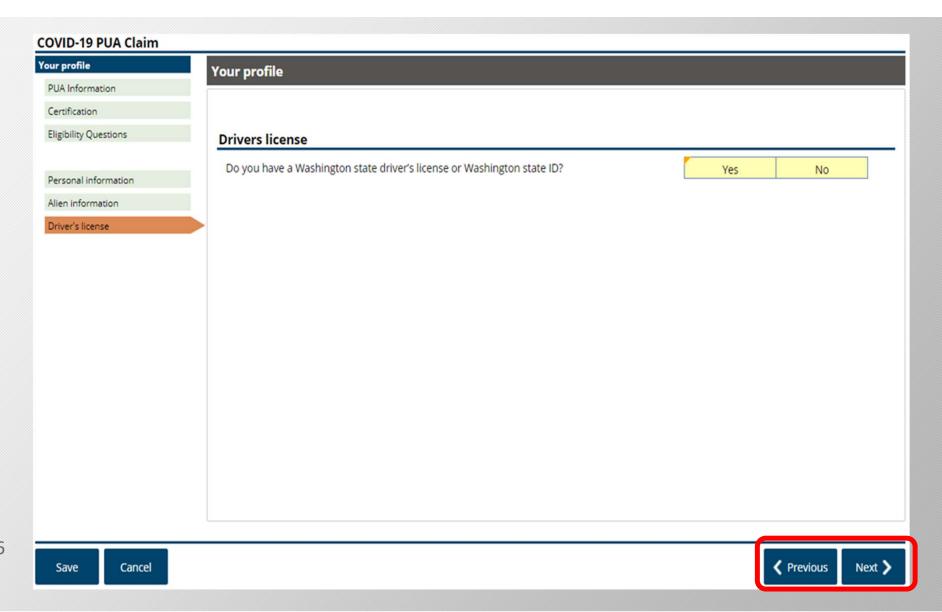
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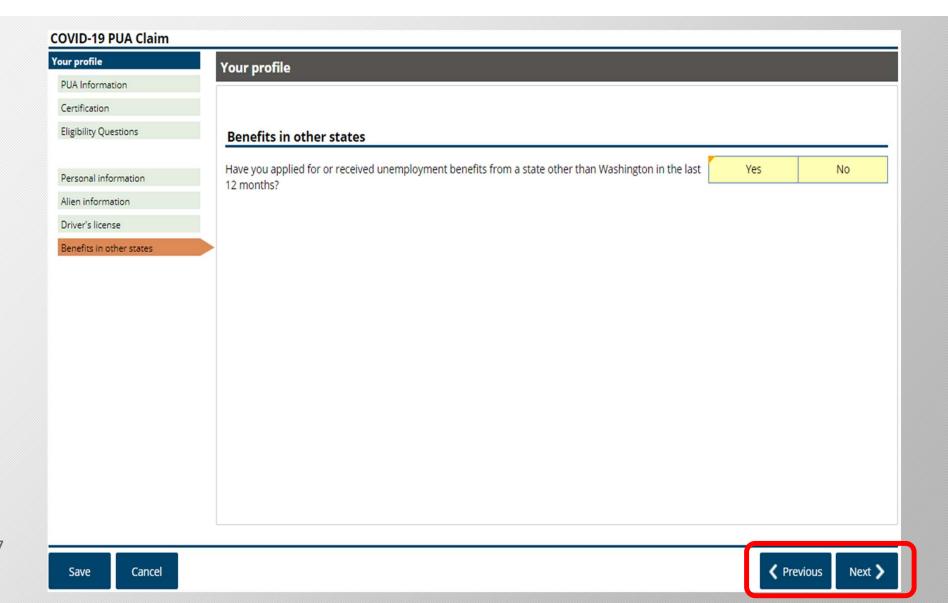


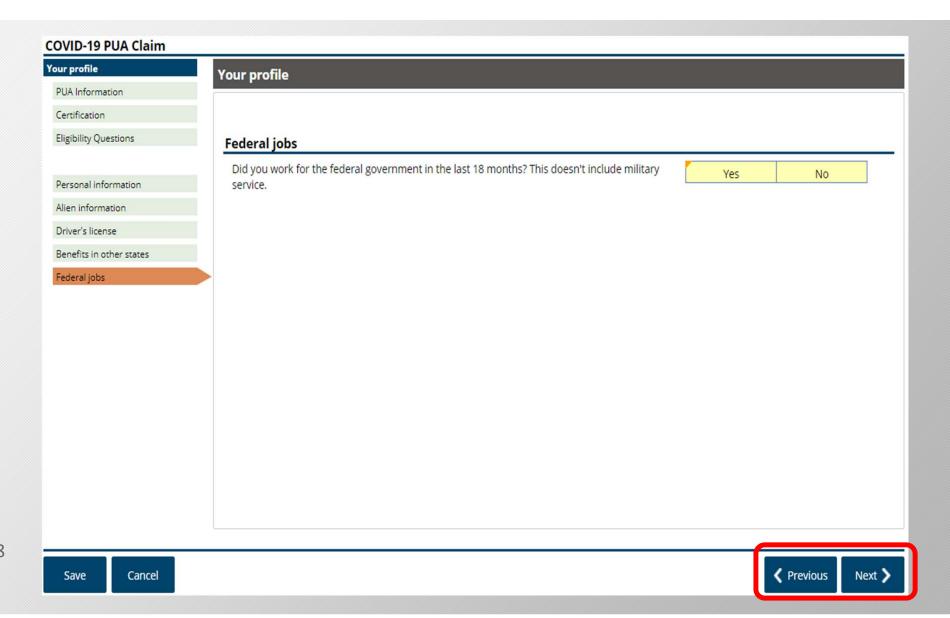


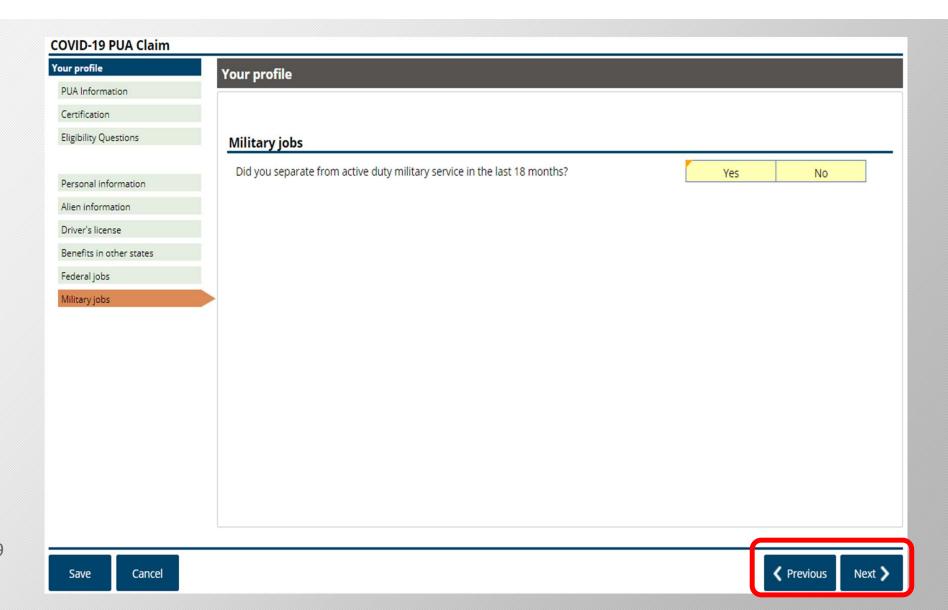


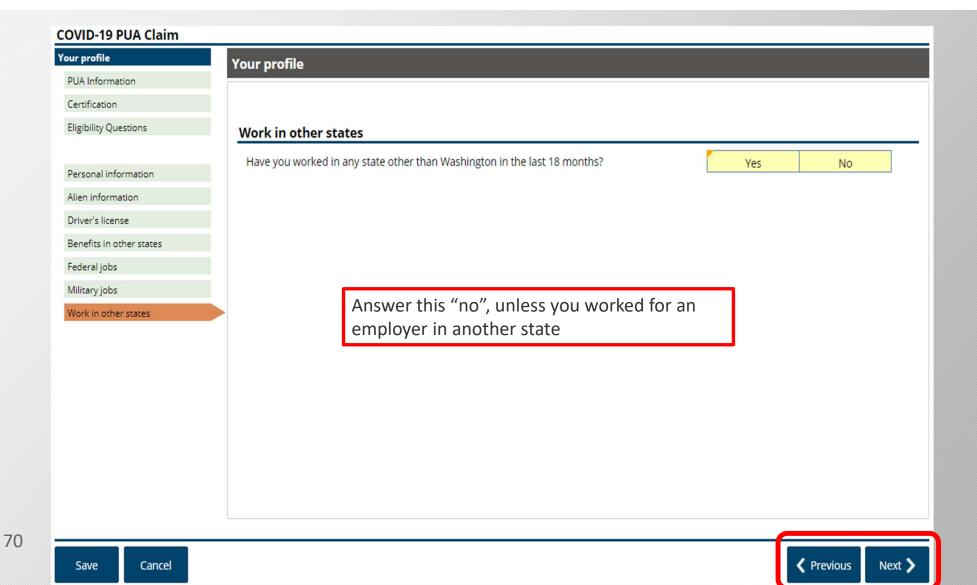


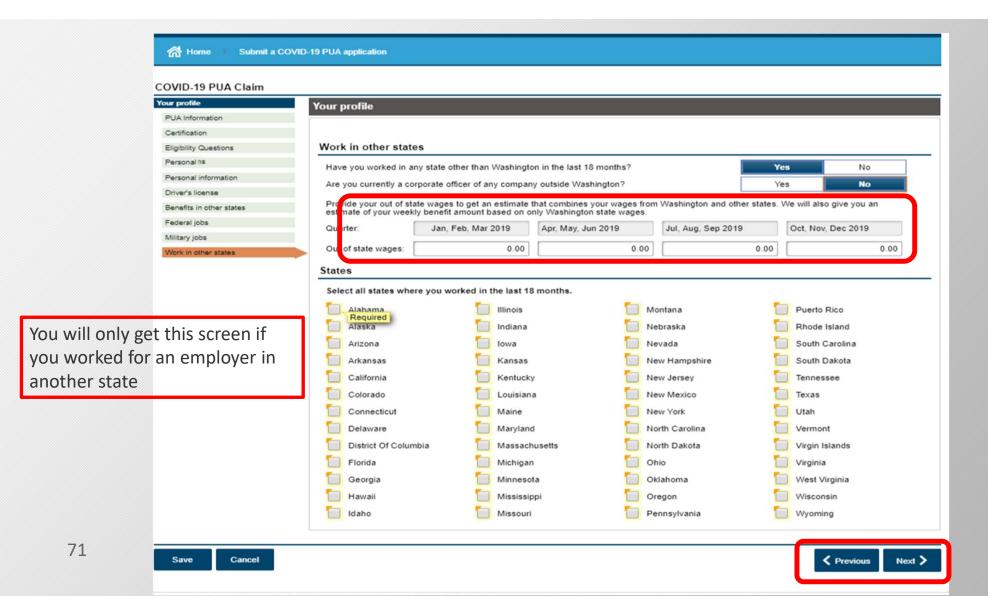


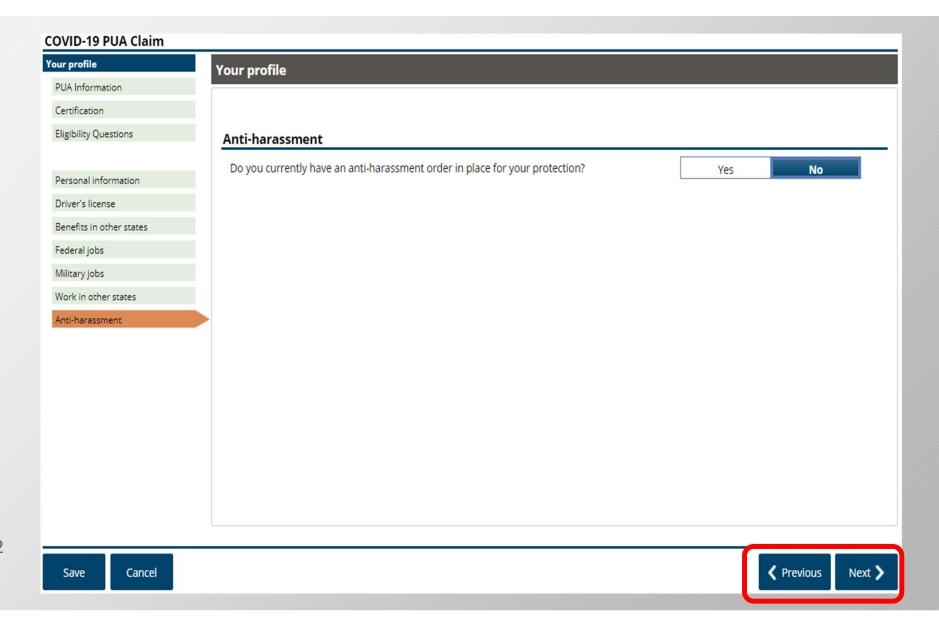


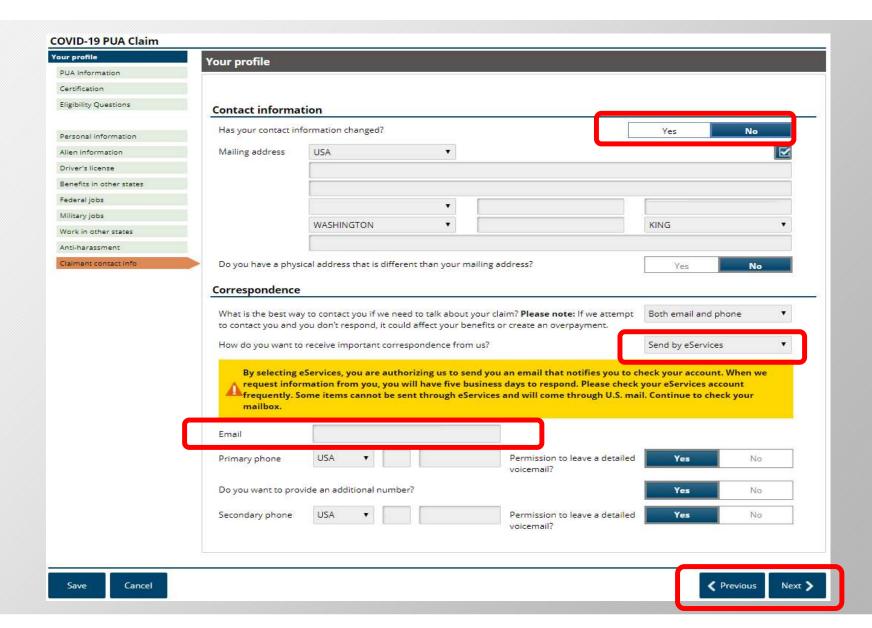




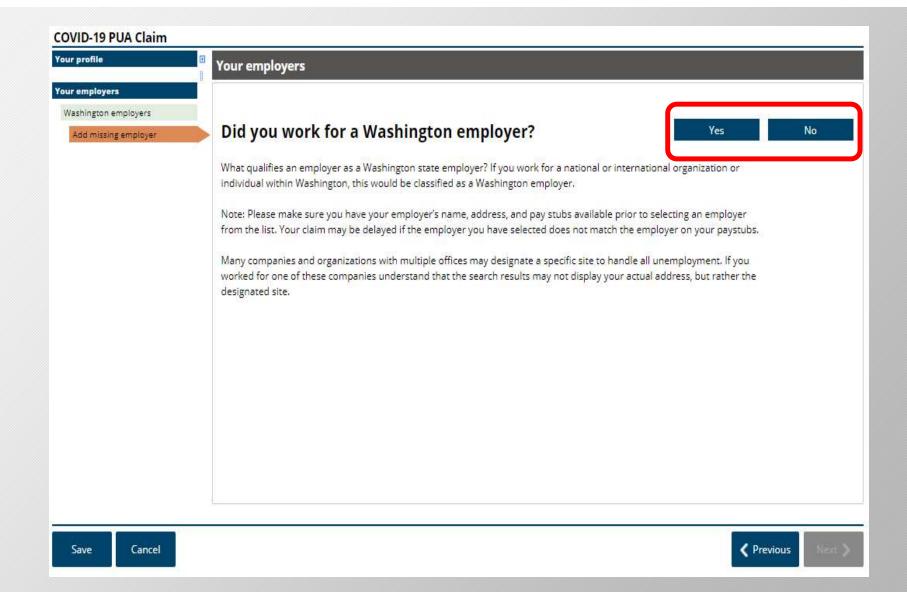


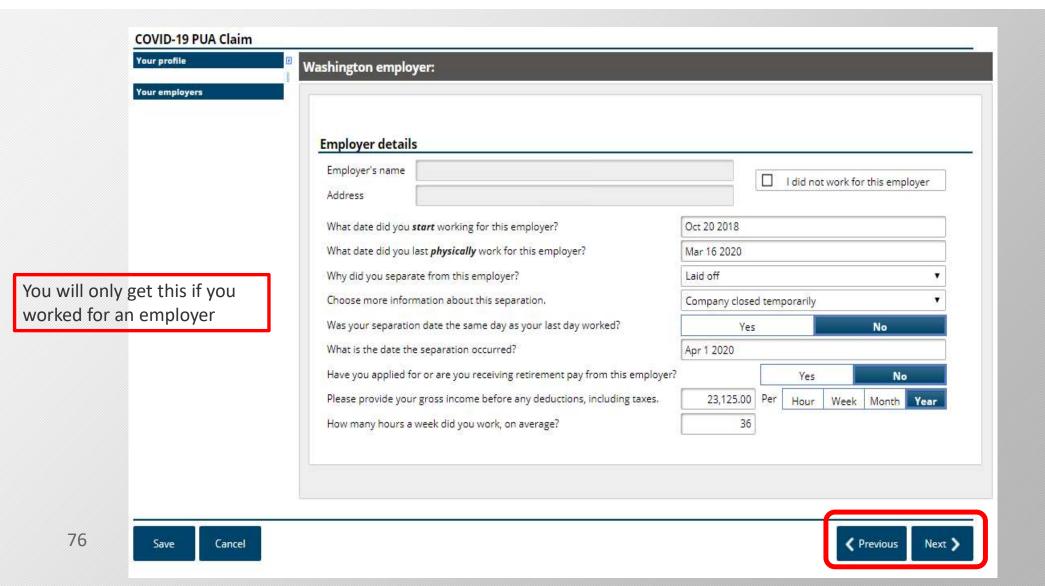






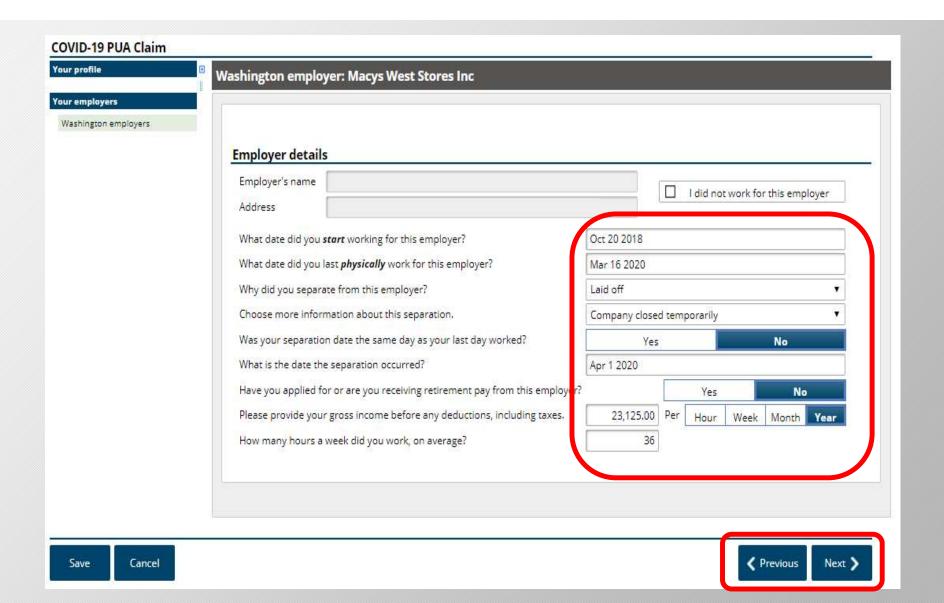
COVID-19 PUA Claim Your profile Your profile PUA Information Certification Eligibility Questions **Demographics confirmation** Would you like to update any of the information below? Yes No Personal information Alien information Personal information Driver's license What is your gender? • Benefits in other states If you could receive written materials in any language, which would you prefer? We can't Federal jobs guarantee we can send you information in the language you choose. Military jobs We are required to ask these questions. Answering them is voluntary. If you don't want to answer, select "Do not want to Work in other states answer" as your answer. Anti-harassment What is your highest level of education? Master's Degree Contact information Demographics What is your ethnic background? Not Hispanic or Latino What is your race? Select all that apply. African American/black American Indian/Alaska Native Asian ☐ Native Hawaiian/Pacific Islander Caucasian/white Do not want to answer Are you a U.S. military veteran? Not a veteran Do you have a disability? Not disabled **✓** Previous Cancel Next > Save

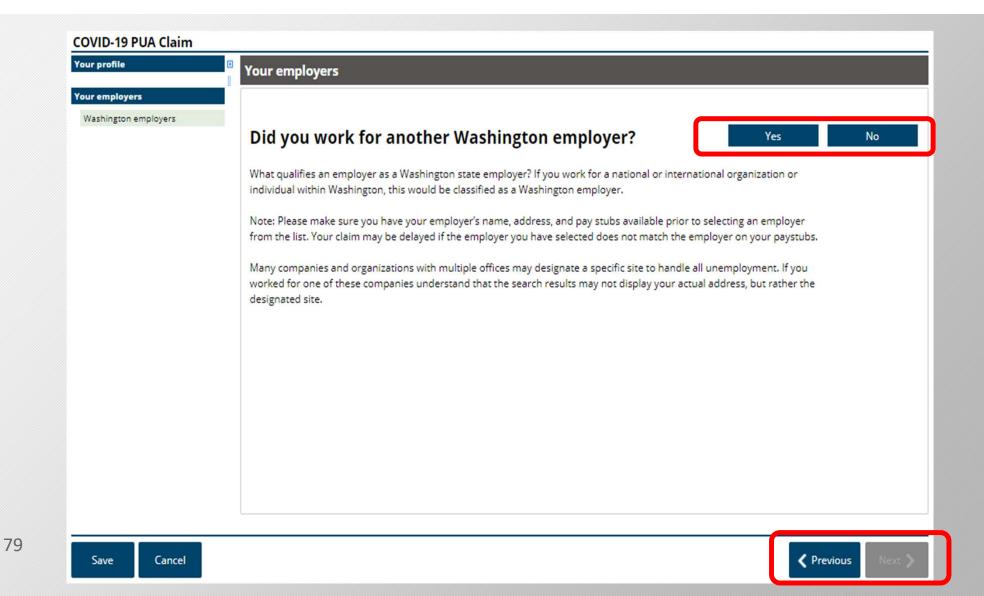


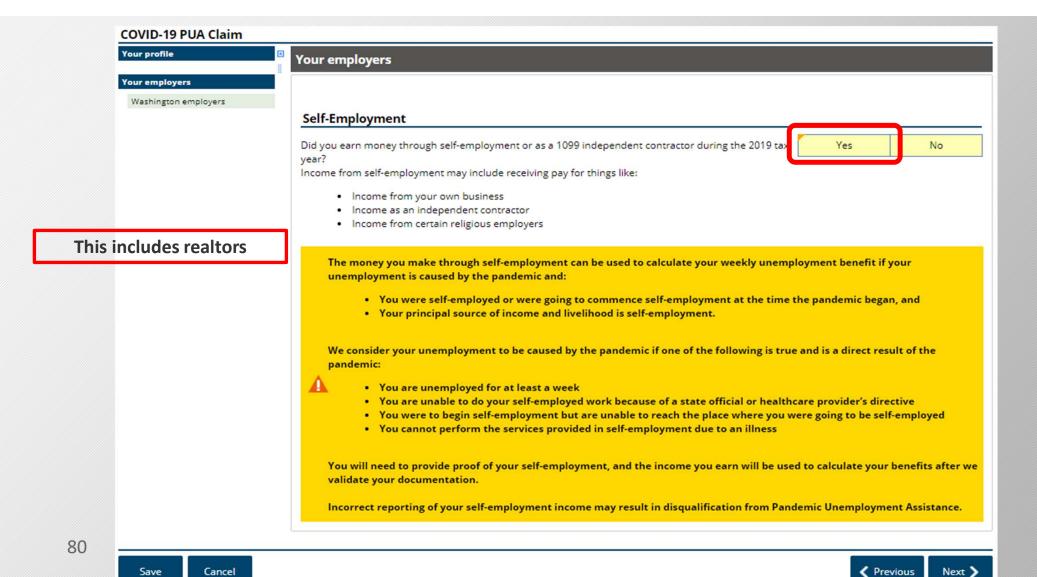


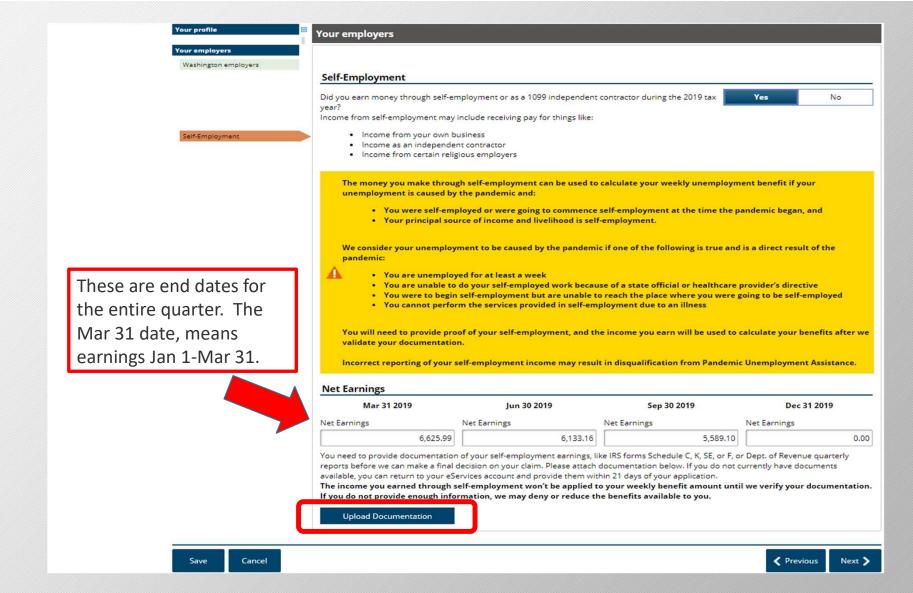
Let's talk about two specific questions about why you are not working

Why did you separate from this employer?	Required
	Currently working full time
	Currently working part time
	Currently working reduced hours(partially employed)
	Fired
	Laid off
	Leave of absence
	Quit
	Shared work reduced hours
	Strike
	Suspended
	Temporarily out of work to attend mandatory apprenticeship train
Choose more information about this separation.	Required
	Assignment or contract with temporary agency ended w
	Business closed
	Company closed temporarily
	On call or on standby with my employer
	Other reason not listed
	School year ended or school is on break
	Seasonal worker and the season ended
	Worksite shut down because of weather





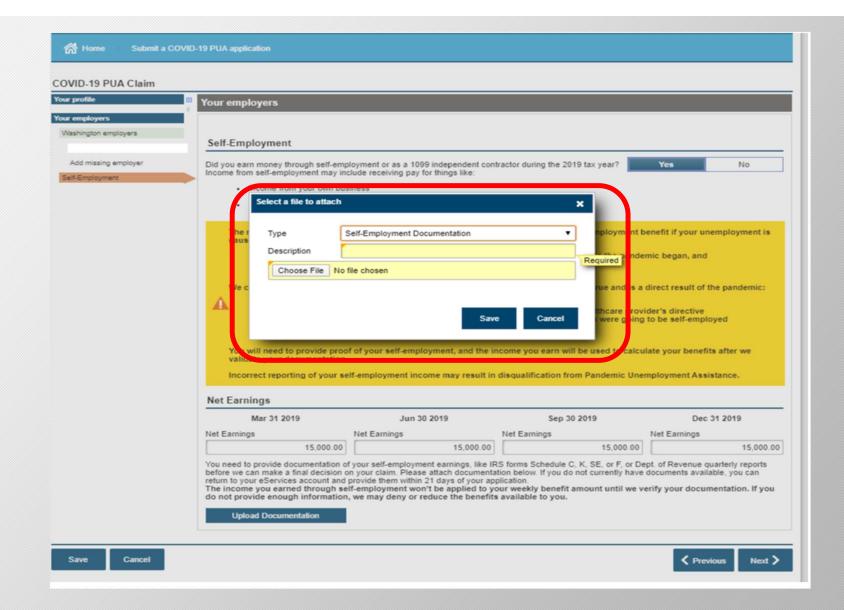


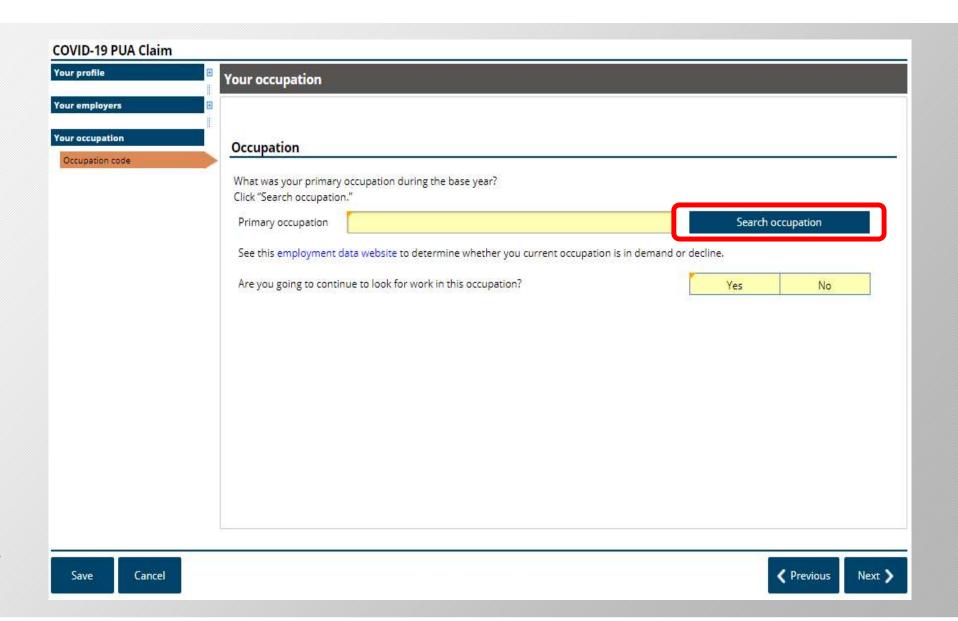


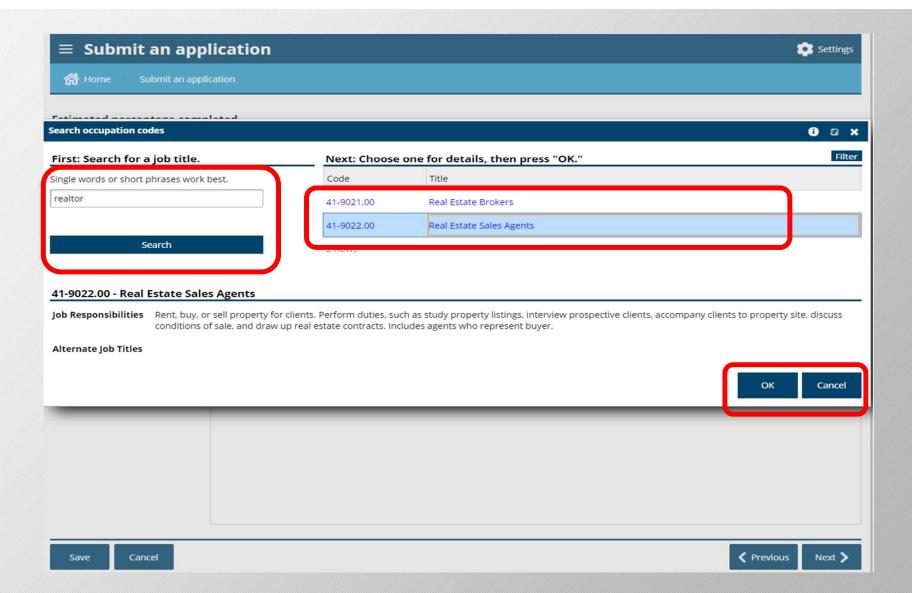
Example List of acceptable documents -

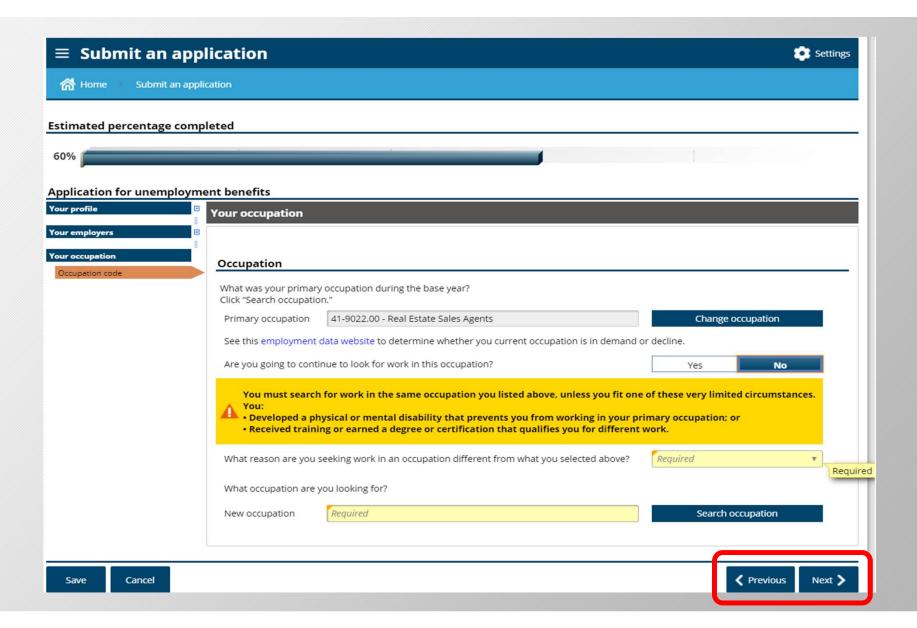


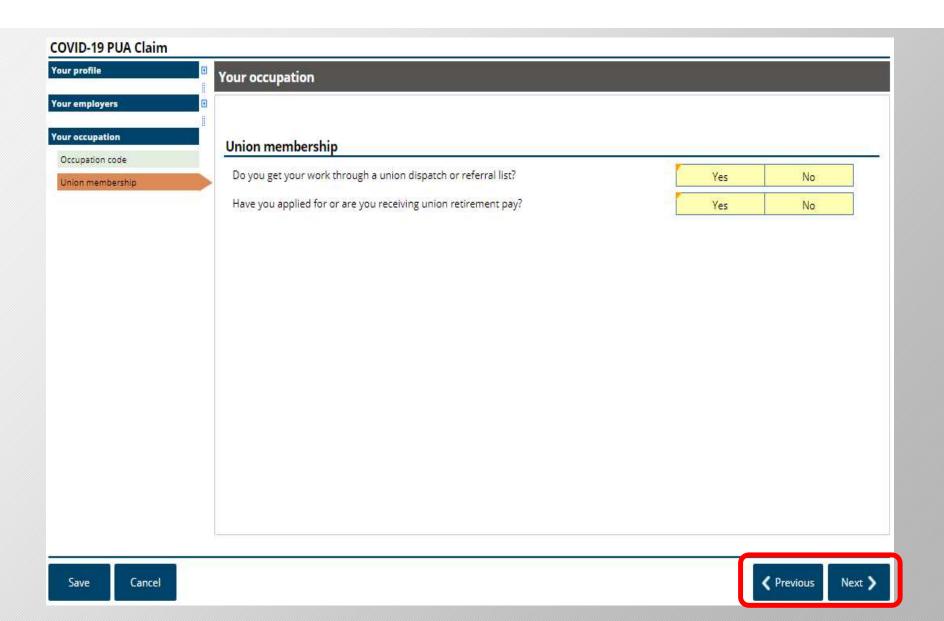
- 1099-Misc
- 1099-K
- 1099-INT
- 1099-Combined Tax Statement forms 1098/1099/5498
- **W**2
- 1040-Single Filing for one person
- 1040 (Schedule C)-Joint Filing
- 1040 Schedule SE-Self Employment Tax
- 1065/1120 (Schedule K-1)-Partner's Share of Income, Deductions, Credits, etc.
- Payroll Summary summary of payments of salaries and wages
- Tax records from 2018 are not acceptable

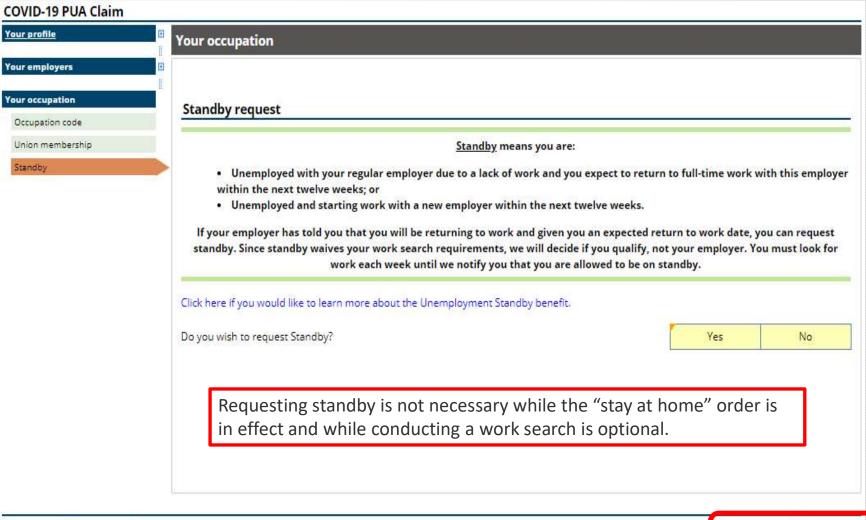




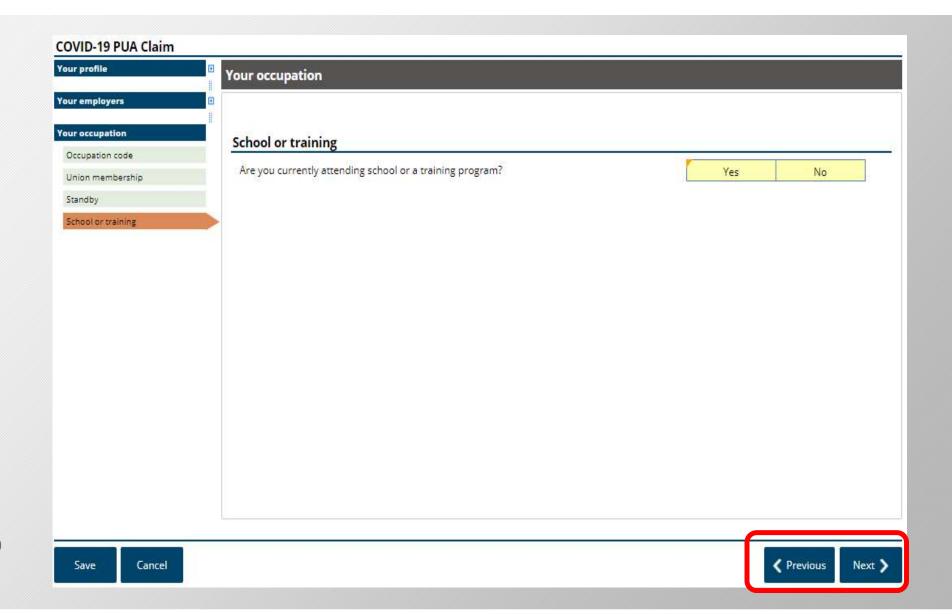


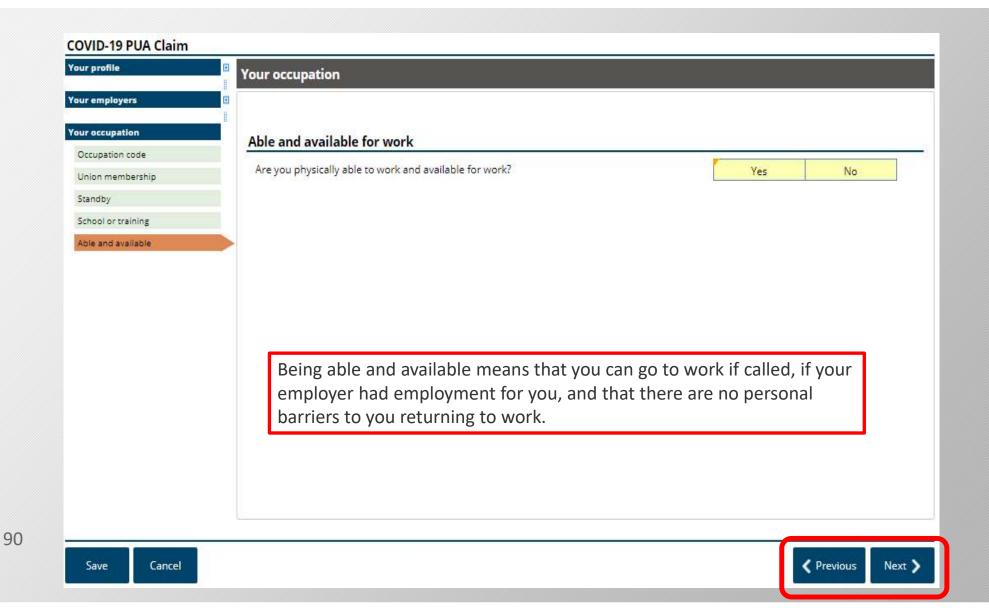


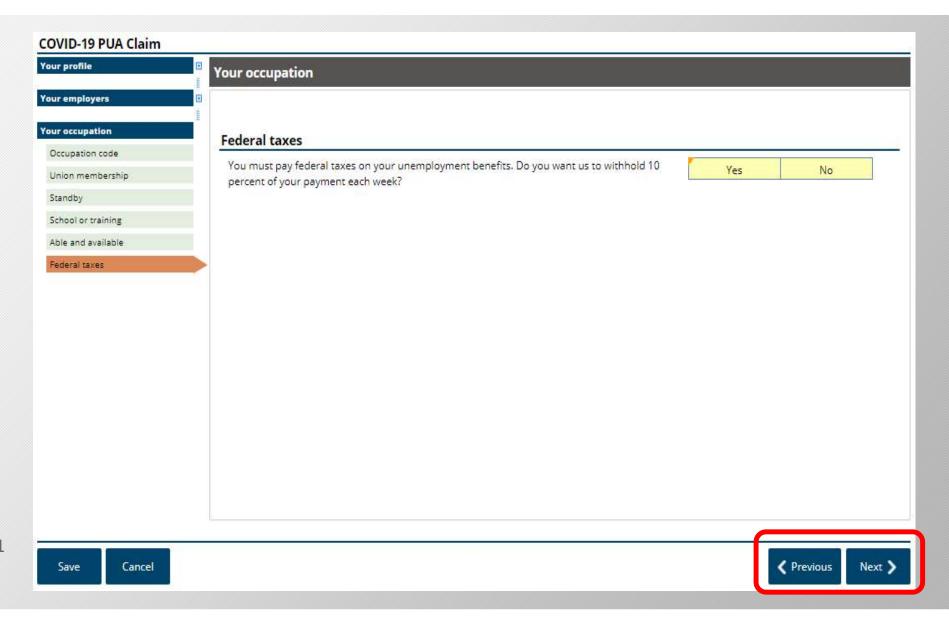


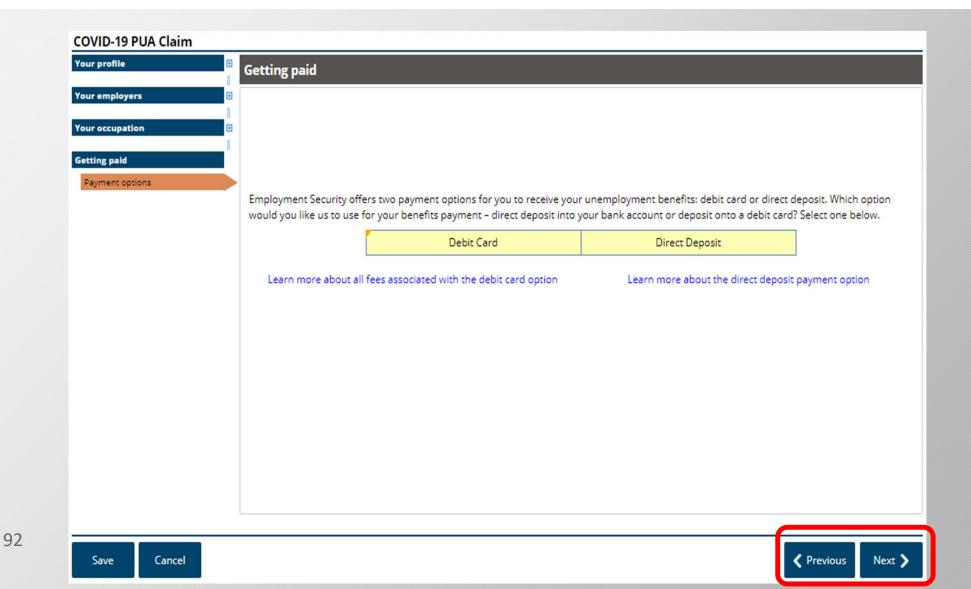


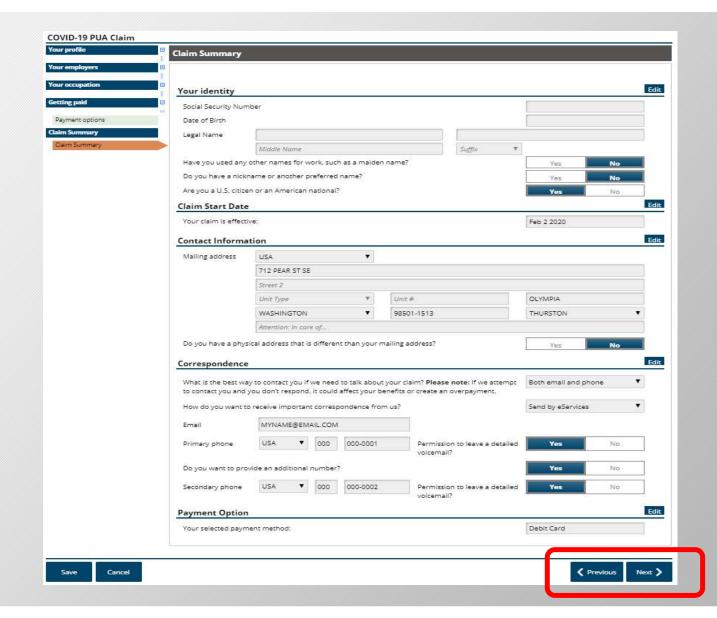
Cancel

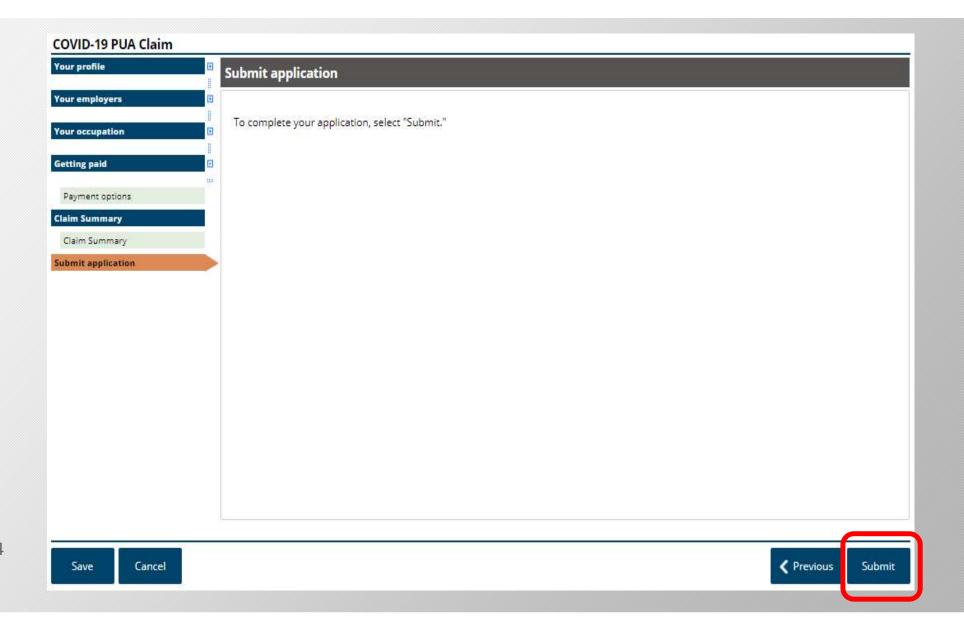


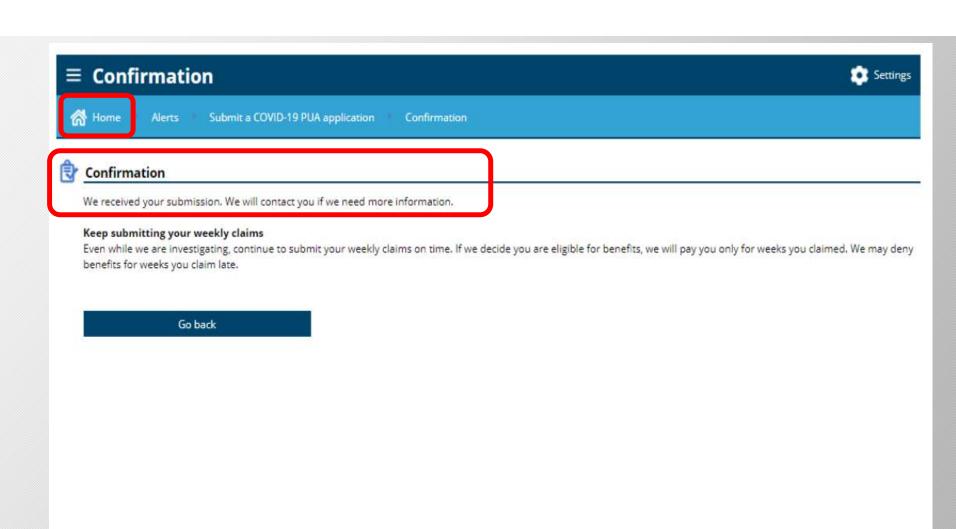


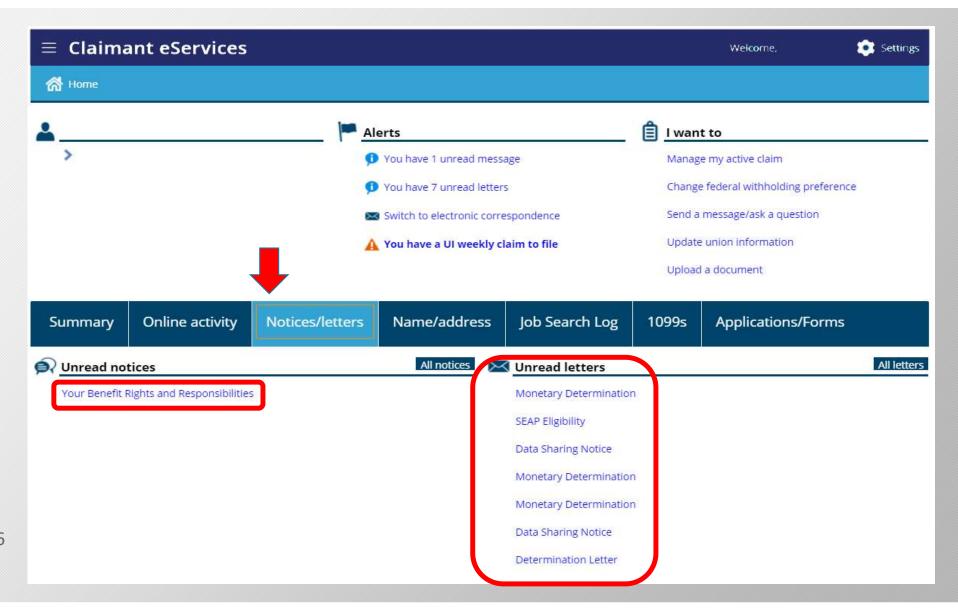














Your rights and responsibilities as an unemployment claimant under the CARES Act.

You're responsible for understanding this important information.

Don't reply to this email! We won't receive it.

Subject: Your Benefit Rights and Responsibilities

Eligibility for PUA

You are eligible for PUA if you are unemployed, partially unemployed, unable or unavailable for work for one of the following reasons:

- . You have received a COVID-19 diagnosis
- You are experiencing symptoms of COVID-19 and seeking a medical diagnosis
- . An individual in your household has been diagnosed with COVID-19
- . You are providing care for a family member or household member who has been diagnosed with COVID-19
- A child or other household member for which you have primary caregiving responsibilities is out of school, daycare, or other facility due to closure as a direct result of the COVID-19 public health emergency

Settings 5

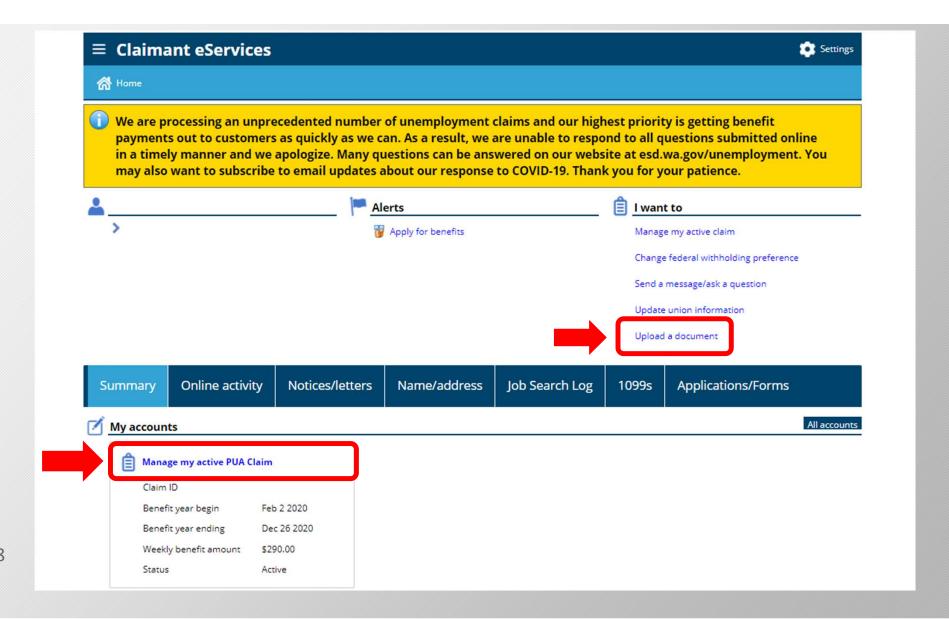
- . You cannot reach your place of employment because of quarantine imposed as a result of the COVID-19 public health emergency
- . You are unable to reach your place of work because you have been advised by a health care provider to self-quarantine due to concerns related to COVID-19
- . You were scheduled to start a job but no longer have a job or are unable to reach the job as a direct result of the COVID-19 public health emergency
- . You became the breadwinner or major support for a household because the head of household died as a direct result of COVID-19
- You had to quit as a direct result of COVID-19
- Your place of employment closed as a direct result of the COVID-19 public health emergency.
- You are an independent contractor or self-employed individual and your ability to do your work has been affected or your place of business closed as a direct result of the COVID-19 public health emergency

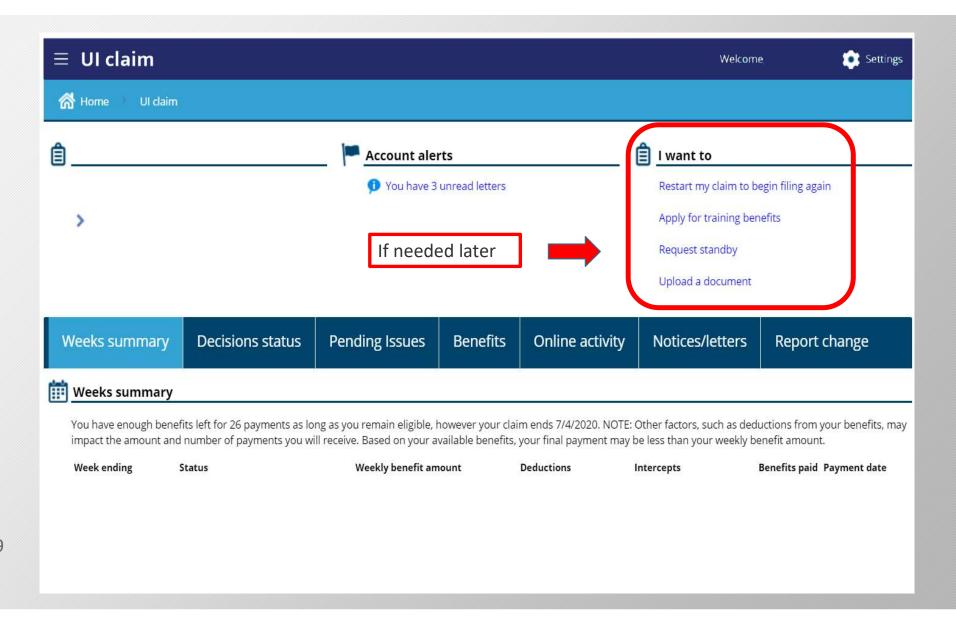
If you have questions, log-in to eServices and go to your outbox to submit a question or call the claims center at 800-318-6022.

How much you'll be paid

Your claim is based on all your work and earnings from 1/1/2019 to 12/31/2019. We estimate that you may be eligible to receive \$290 each week during the period from 2/2/2020, to 12/26/2020.

We're sending you a Statement of Benefits, Wages and Hours, which will show you the hours and wages you or your employer(s) reported to us for that time period. Examine it carefully and let us know if you believe anything is incorrect.







- When do I file my weekly claims?
 - A = If you backdated your claim, now. Otherwise, you should claim after the week has completed. You can claim Sunday-Saturday at 6m via eService for each week that you want to receive benefits.
- How do I file my weekly claim?
 - Using eServices, under the alert section, click on "You have a UI weekly claim to file". You can also call 800-318-6022 Sunday through 4pm Friday.
- What do I do when I return to work or resume realtor work full time?
 - Just stop submitting your weekly claims
- Will work search be required after the "stay at home" order is lifted?
 - Probably, but watch our website and look for alerts in your eServices account





- If I work as a realtor but won't receive income until the sale closes, how do I report that?
 - A = You must report work hours during the week that you do the work. As for the earnings – it is very complicated.
 - You can report 0 income now and then contact us later with the actual amount earned.
 - You can report an approximate \$ amount now and then contact us later if it is different.
 - We will then make adjustments to any benefits paid. You could get more money or you could have an overpayment.
- What is the base year?
 - A = Starting April 5th, it will be January 2019 through December 2019.
- What if I don't know my exact start/end dates?
 - A = Estimated start dates are ok, last date of work/self employment should be accurate



- How will income and work history be verified?
 - A = Based on any employers you worked for and based on the documents you provide us.
- Some may also apply for PPP. If they receive PPP funds, can they also apply for PUA?
 - A = If they are using the PPP funds to pay wages for the entire week, no. If they are paying wages for part of the week, yes. They would need to report it when they file their weekly claim. If the PPP is being used for other purposes (i.e. rent, utilities) then it has no impact on unemployment.
- Will PUA applicants need to show that they pay business and occupation (B&O) tax?
 - A = If it doesn't affect your net earnings, then no.
- Is there a maximum income threshold for receiving PUA benefits?
 - A= Yes, \$1,057 per week.
- Can someone be eligible for PUA benefits if they're working but don't have an income?
 - A = It is possible, as long as they work less than 40 hours per week. They need to report their hours and earnings.



- When filing for PUA (or UI), do I report other income like Social Security or retirement income?
 - A = Social Security no. Retirement yes, during the application process. We will then determine your eligibility. If eligible, you will not need to report retirement every week only upfront.
- I filed for regular unemployment insurance already. When I did this, I indicated that I worked for my real estate brokerage. I understand that this is incorrect. How do I correct that?
 - A = When filing for PUA, you can enter this correctly. You will need to call us, to get this corrected on your regular claim, or with both claims if you have already filed for both.
- I am able to work from home via telework, but there is drastically reduced real estate activity in my area. Am I eligible for PUA?
 - A = Potentially, yes. There is an PUA eligibility question that addresses this.



- I had both self employment/independent contractor work and I worked for someone else. Do I apply through this process?
 - A = Yes, just answer both the self employment and the employer sections.
- What is the difference and when do I apply for PUA and PEUC?
 - A = PUA is an unemployment claim for those that do not qualify for regular unemployment. You apply for that as soon as you are not working or when work has reduced. PEUC is for those that have used all the unemployment money in their account and need additional weeks to claim. You apply for that when you are nearing the end or have exhausted all the benefits in your regular claim.
- All information and Frequently Asked Questions on www.esd.wa.gov

Resources to Help!



- For everything www.esd.wa.gov
 - This includes COVID-19, as it relates to programs and services provided by the Employment Security Department
- Presentation online <u>https://esd.wa.gov/newsroom/introduction-to-unemployment-insurance-public-webinar</u>
- eServices Account Support 855-682-0785
- Unemployment Insurance Claims 800-318-6022
- Unemployment Insurance Questions 833-572-8400
- Reemployment Services www.WorkSourceWA.com
- State jobs www.careers.wa.gov

