Your base period
The “monetary” amount of your unemployment insurance (UI) claim—how much you may be able to receive if you meet all eligibility requirements—is determined by the earnings paid to you over a period of time of up to 52 weeks, as defined by Massachusetts law. This is known as your “base period.”

How your base period is determined
The “primary base period”—that is, the period containing the weeks of work that are first used to calculate unemployment insurance claims—is the last four completed calendar quarters immediately preceding the date on which your claim is effective.

You may be able to have your claim based on an “alternate base period” under certain circumstances specified in the law.

When the alternate base period is used, your claim is established based on the wages paid to you during the three most recently completed calendar quarters plus the period of time between the last completed quarter and the effective date of your claim. (See the charts on the back side of this page.)

Your benefit year
To understand this process, it is important to know how your benefits are determined. Once your claim is established, a “benefit credit” is calculated. The benefit credit is the total amount of benefits you are potentially eligible to receive during your “benefit year” if you meet all the other eligibility requirements of the law.

Your “benefit year” is the 52 weeks following the effective date of your claim.

A “benefit rate”—the amount of your weekly benefits—is also calculated. It is based on your average weekly wage during your two highest quarters. As of October 5, 2014, the maximum benefit rate is $698 a week.

Your “duration of benefits”—the maximum number of weeks you are eligible to receive benefits—is determined by dividing your benefit rate into your benefit credit. The maximum number of weeks a claimant can receive regular UI benefits is 30 weeks (capped at 26 weeks during periods of extended benefits).

The maximum “benefit credit” is $20,940—$698 for 30 weeks.

Information on your monetary eligibility—the total amount of benefits you may be eligible to receive if you meet all eligibility requirements—will be mailed to you, or is accessible online.

How your base period wages are determined
Massachusetts employers are required to report wage information to the state’s Department of Unemployment Assistance no later than 30 days following the close of each calendar quarter. This means that wages are reported in April, July, October and January. This wage information is used to determine your potential monetary eligibility for UI benefits.

When the “primary base period” is used, benefits are based on wages paid in the last four completed quarters.
**How Your Unemployment Insurance Benefits are Determined**

### Understanding the Primary Base Period
From the chart below, you can see that fairly recent wages will be used if you file early in the quarter. When you file your claim toward the end of a calendar quarter, the wages used to determine your claim may not reflect the most recent increases in your earnings.

<table>
<thead>
<tr>
<th>If your claim is effective in:</th>
<th>Your benefits are based on wages paid:</th>
</tr>
</thead>
<tbody>
<tr>
<td>January, February, or March</td>
<td>From: January 1 of the previous year To: December 31 of the previous year</td>
</tr>
<tr>
<td>April, May, or June</td>
<td>From: April 1 of the previous year To: March 31 of the current year</td>
</tr>
<tr>
<td>July, August, or September</td>
<td>From: July 1 of the previous year To: June 30 of the current year</td>
</tr>
<tr>
<td>October, November, or December</td>
<td>From: October 1 of the previous year To: September 30 of the current year</td>
</tr>
</tbody>
</table>

### Understanding the Alternate Base Period
If you are not eligible for benefits using the primary base period, and would be eligible using the alternate, DUA will automatically use this method to determine your benefits.

When the alternate base period is used, your claim would be established based on the wages paid to you during the three most recently completed calendar quarters, plus the time between the last completed quarter and the effective date of your claim. Below are some examples:

<table>
<thead>
<tr>
<th>For claims effective on:</th>
<th>Benefits are based on wages paid:</th>
</tr>
</thead>
<tbody>
<tr>
<td>November 9, 2014</td>
<td>From: January 1, 2014 To: November 8, 2014</td>
</tr>
<tr>
<td>January 4, 2015</td>
<td>From: April 1, 2014 To: January 3, 2015</td>
</tr>
<tr>
<td>April 5, 2015</td>
<td>From: July 1, 2014 To: April 4, 2015</td>
</tr>
<tr>
<td>July 19, 2015</td>
<td>From: October 1, 2014 To: July 18, 2015</td>
</tr>
<tr>
<td>November 22, 2015</td>
<td>From: January 1, 2015 To: November 21, 2015</td>
</tr>
</tbody>
</table>

### When You Can Choose the Alternate Method
Under very specific circumstances defined in the law, claimants may choose to establish their claims using the alternate method even if they would be eligible for some benefits under the primary base period.

**You may be eligible for this option only if:**
- Your claim was established using the “primary base period.”
- Your benefit credit is $19,036 or less.
- You are able to provide to DUA “credible substantiation” in writing (which can include, but is not limited to, wage statements) that the total benefit credit payable to you using the “alternate base period” would be at least 10 percent more than the total benefit credit using the primary method.

**You are not eligible for this option if:**
- Your claim was established using the “primary base period” and your benefit credit is greater than $19,036.
- Your claim was already established using the “alternate base period.”

### If you do not agree with the wages reported
If you do not agree with the amount of wages reported to DUA, call the TeleClaim Center. DUA will ask you to provide proof of the wage amounts you are disputing and then will request verification of wage information directly from your employer.

If it is determined that you do not have enough wages under either the primary or the alternate base period to establish a claim, or if you continue to disagree with the amount of wages reported, you have the right to file an appeal and to have a hearing.

If you have additional questions, please ask a DUA representative.