Montana Schools Unemployment Insurance Program MTSUIP

> LAREN CARPARELLI, CPA PROGRAM DIRECTOR

LISA GOWEN, UI TECH

### https://mtsuip.org

About the Program Contact Us Sign in



Montana Schools Unemployment Insurance Program

Managing employment-related liability in a cost-effective and fiscally responsible manner

ome Quarterly Reporting Claims Management Claims Procedures FAQ

Control unemployment costs and save valuable staff time with MTSUIP Since 1994, the program has helped member districts control unemployment costs and save valuable staff time, while providing superior support from a team of experts focused exclusively on helping Montana school districts.

Montana Schools Unemployment Insurance Progra

search

Q

MTSUIP provides education and information through the following outreach programs:

- Cost-saving workshops are offered across the state, giving participants an opportunity to learn practical
   approaches to keeping claims costs low while protecting school districts from unnecessary exposure
- Take-home tools from workshops for supervisors to refer to later or share with coworkers
- Claims tips and updates sent by e-mail and bulletins to help members control costs and reduce claims
   Montana Education Law Reporter can provide answers to MTSUIP members' questions. The program manual is updated as necessary, so the information is always current and responsive to member's needs

In-District Employment Training As a member of the MTSUIP unemployment insurance program, you should be taking advantage of the 4-hour in-district employment training offered by the MTSBA Staff. This is offered at no charge to your district as a value-added service of membership in MTSUIP. Call Lindsay Ford at (406) 240-6686 to schedule the training.

#### **Unemployment Services**

Handles processing and audit benefit charge statements

Reviews members' tax rate annually

Assists with appeals as well as hearing preparation and representation

Provides supervisor training and pre-separation assistance



### We are here to assist you!

- MTSUIP was formed as a non-profit, self-governed pooled insurance program in 1994. We operate as a program under the Montana School Boards Association (MTSBA)
- We are not State employees.
- MTSUIP is a member only program sponsored by MTSBA and MASBO. You must be a member of both organizations to participate in MTSUIP
- Only Montana School Districts can participate in the MTSUIP Program
- We communicate between our Member Districts and the Montana State Department of Labor and Industry (DOLI) on your behalf

# Why do I want to be a member of MTSUIP?

- You should be a member if you are not! Let Lisa or Laren know if you'd like to look at rates
- We focus exclusively on Montana school districts
- We are your contacts for all things "unemployment" every step of the way
- We save you time & make sure you know what you need to be doing
- Better cash flow MTSUIP membership means your District pays a much lower unemployment rate. Rates are reviewed annually and adjusted appropriately
- Montana Education Law Reporter (MELR) access
- In-District 4 hour employment training at no charge to your district (\$750 \$1500 value)
- Additional workshops (no charge to MTSUIP Members) "Back to School Legal Primer" in August, "HR Training" in February, "Budget & Finance Workshops" (must also be a MASBO member) in March & "Hot Topic Employment Training" in April
- Claims advice & access to MTSBA attorneys who are experts in Montana school legal issues. Assistance with appeals, hearing preparation & representation
- Visit our website at <a href="https://mtsuip.org">https://mtsuip.org</a>

## **Annual Rate and ECR Notice**



LAREN CARPARELLI Program Director 863 Great Northern Blvd., Ste. 301, Helena, MT 59601 406.431.3274 (Voice) 406.442.2194 (Fax)

- DATE: May 16, 2022
- TO: Sample School District
- FROM: Montana Schools Unemployment Insurance Program
- RE: FY23 RATE NOTIFICATION & CREDIT DISTRIBUTION ANNOUNCEMENT

The Board of Directors for Montana Schools Unemployment Insurance Program (MTSUIP) recently approved renewal rates for the 2023 fiscal year. The program paid a lower level of unemployment insurance benefits this past year than was anticipated. The reserve fund balance on December 31, 2021 was \$6,839,666 whereas on the same date last year, it was \$4,770,282. The Board has chosen to stabilize rates for FY23 to maintain the funding levels recommended by the program consultant.

Your district's participation in MTSUIP since July 1, 2018 or before, qualifies for this rating structure authorized by the Board of Directors. The rate listed is developed based on your district's claims experience. Your district has a loss ratio of 608.4% based on 30 months experience ending December 31, 2021.

Additionally, the Board is declaring an Excess Contribution Refund (ECR) of \$302,051 to be distributed to members participating in the program prior to June 30, 2017. This ECR has been calculated based on a member's size to determine the percent loss ratio and pool loss ratio. The credit will be reflected on the 2nd quarter report (Apr/May/Jun 2022) and may be used any quarter.

TAX RATE 0.32%

ECR Credit \$1,018.78

If you have any questions, please call Montana Schools Unemployment Insurance Program at (406) 431-3274.

Laren Carparelli, CPA Program Director Lisa Gowen Ul Tech New rates are effective July 1<sup>st</sup> of each year for the upcoming fiscal year

### Remember you MUST change the rate in your payroll software each year

At times, the MTSUIP Board of Directors may issue a credit towards premiums known as an ECR or Excess Contribution Refund

## **Quarterly Reporting** www.mtsuip.org/quarterlyreporting

- Timely reporting and payment due by the 15th of the month after each calendar month end (January 15<sup>th</sup>, April 15<sup>th</sup>, July 15<sup>th</sup>, October 15<sup>th</sup>)
- Online reporting is required and is the most accurate and secure method
- Payment must be postmarked by the 15<sup>th</sup> of the month if mailed
- ACH optional automated payment is also due by the 15<sup>th</sup> of the month
- Penalty and interest will be assessed on all late reports/payments



### **Quarterly Reporting** <u>www.mtsuip.org/quarterlyreporting</u>

MTSUIP	Home Quarterly Reports Lisa Gowe	Home Quarterly Reports Lisa Gowen -
Q2/2021 VALIDATE DISTRICT DATA		Q2/2021 REPORT
School District *   Sample School   Federal ID Number *   12-3456789   Address *   1 School Lane   City / State / Zip *   School   MT   59000   Phone *   4061112222   Fax *   4061112233   Date Joined *   04/01/2019   Primary Contact Email *   Igowen@mtsba.org	UI Acct Number *   123456   Rate *   1.16   Superintendent *   John Doe   District Clerk *   Jane Doe   Director *   n/a   Board Chair *   Joe Schmo   Board Chair Address *   1 School Lane   Board Chair City / State / Zip *   School MT   Edit	Fedral ID Number *   1 Staboth # Employees *   2 di Month # Employees *   3 di Month # Employees *   9 di Month # Employees *   9 di Month # Employees *   9 di Month # Emp

If you are a new clerk or need detailed instructions, please contract Lisa Gowen at 406-437-4054 or Igowen@mtsba.org

# Who can apply for unemployment

Most often districts will receive UI claims from:

- Substitutes
- Coaches
- Bus Drivers

However - ANY school district employee can apply

## Claims Process

### Filing a Claim

Triggering event (i.e., school break, discharged, layoff)

- Call DOLI or file online
- Initial Claim (8 business days to respond)
- DOLI review/request information

### Eligibility

- DOLI Determination (8 business days to respond)
- Redetermination (8 business days to respond)

### Appeal

- Appeal (10 business days to respond)
- Unemployment Insurance Appeals Board (30 business days to respond)
- District Court

# Your Unemployment Liability

UI liability exists on employee wages earned in the past 18 months

- Base Wage Period (wages earned in the first four of the last five quarters)

- Maximum Weekly Benefit: \$552 up from \$510
- Minimum Weekly Benefit: \$163 up from \$151
- Maximum Liability Per Employee = 28 weeks paid benefits (\$15,456)
- A claim will remain open for one year with a maximum of 28 weeks of benefits
- Any claim benefits paid are covered by your MTSUIP premium

# Available Benefits

Benefits on approximate annual salaries:

- \$50,000 = \$552/week \$15,456 maximum
- \$32,000 = \$320/week \$8,960 maximum
- \$22,000 = \$220/week \$6,160 maximum

#### Montana State's

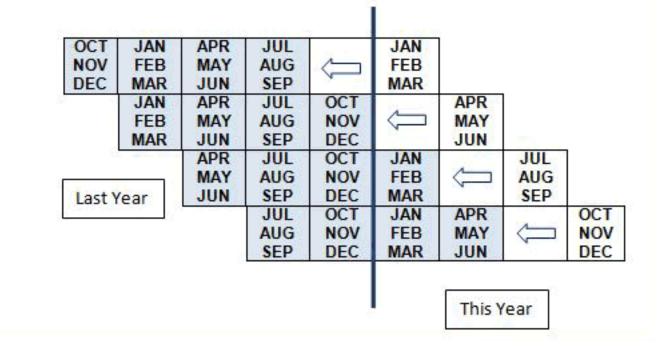
#### **Benefits Estimator**

The Unemployment Benefits Estimator is intended to be a quick reference for determining your approximate potential benefit amounts if you were to file your claim this week. Keep in mind that these results are an approximation presented for illustration purposes only. This estimate is not a guarantee of benefits. (take the annual salary and divide it by four to get your quarter wages to enter)

https://uid.dli.mt.gov/claimants/benefits-estimator

## What is a Base Period

Find the month you filed your claim in the **white** boxes. The calendar quarters in the **blue** boxes on the same line make up your base period.



Benefits paid (by the MTSUIP Program with premiums) are based on the employee's base period of wages earned



## Please Respond

- The State of Montana DOLI will send out paperwork with information provided by the claimant and ask that you, as the employer, verify the information
- Typically, there are up to five documents you could receive on each claim
- You have eight days from the "Mailed date" to complete



Look at the due date on the Claim Form – your eight days may already be up

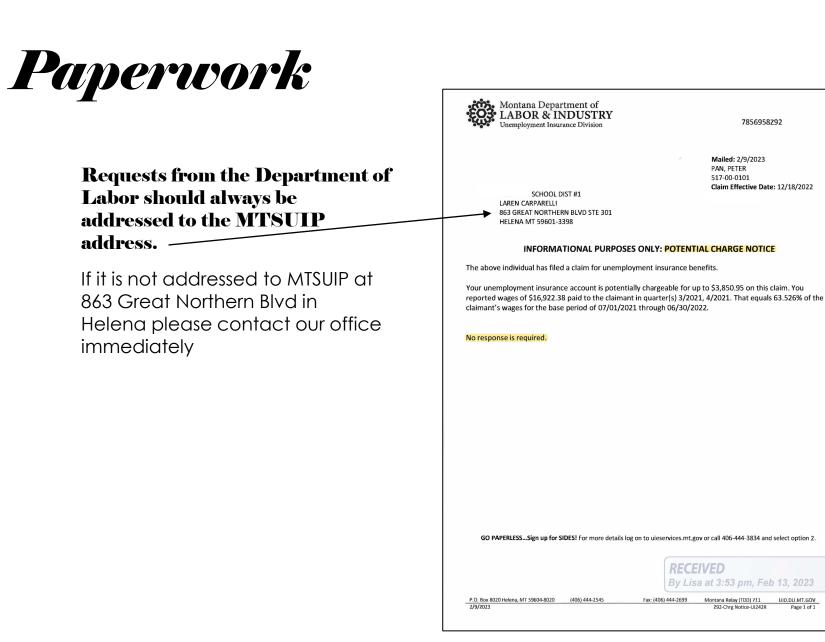


Typically, the "Request for Information" is is the first form you will receive.

This form is computer generated and is always blank

Mark this "yes" if you anticipate they	
will return next year – it is not a	
guarantee of employment	-

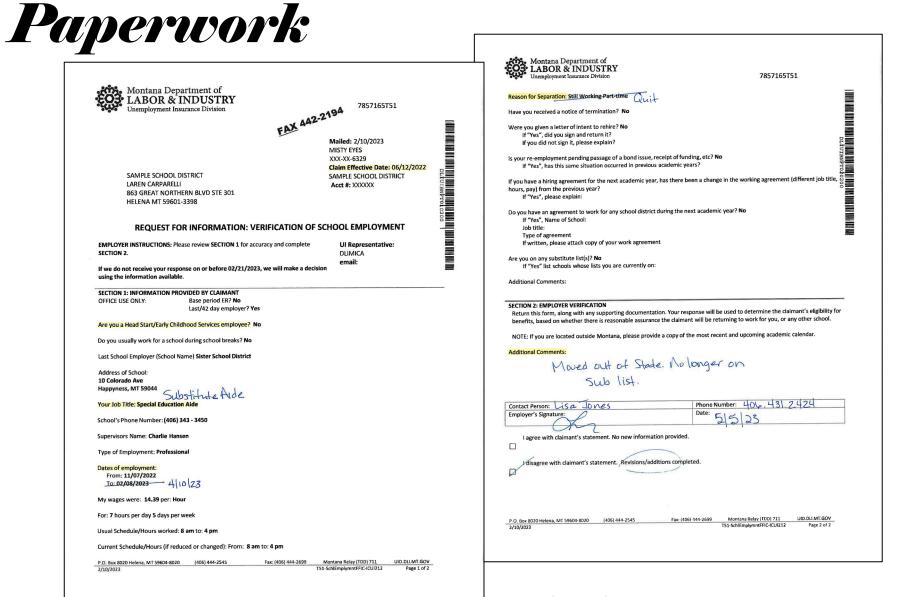
Unemployment Insurance Division	7859165208	1
	A2-2194	
SAMPLE SCHOOL DISTRICT LAREN CARPARELLI 863 GREAT NORTHERN BLVD STE 301 HELENA MT 59601-3398	Mailed: 2/10/2023 MiSTY EVES XXX-XX-6329 Claim Effective Date: 06/12/2022 Reopen Effective Date: 02/05/2023 Acct #: XXXXXX	Options that the better fit a school
REQUEST FOR INFOR	MATION: CLAIM FILING NOTICE	Display that i
The above individual has filed or reactivated a claim for	unemployment insurance benefits.	better
	imant's eligibility. Your response must be received on or before rmation on file. Fax or mail your response to the fax number or	fit a schoo
Reason for claimant's separation from your employme Quit Discharged Currently physically working Laid off (due to lack of work, weather End of season/assignment) Explanation or comments; [attach documentation or ar	Leave of Absence     Suspension     Other (explain below)	Sub – still work Scheduled School Reduction in Fo
		If you have questio
	umber of hours normally worked per week:	us a call!
	ast day physically worked: / /	
Separation pay/accrued vacation/sick pay: Gross Am		
Will this individual be returning to their normal work	hours? Yes No	
Date normal hours will resume: / /		
Signature:	Title:	
Preparer's Name (please print):	Telephone Number:	
Date Signed:	Fax Number:	



#### This form is **INFORMATIONAL** only

Page 1 of 1

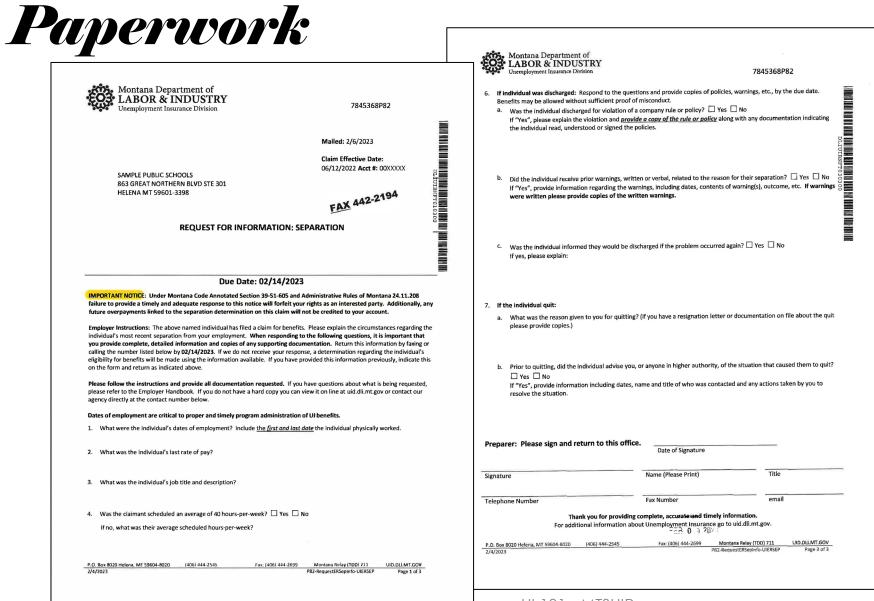
If you have any questions regarding this form, please give us a call



#### This is the most common form sent by MTDOLI

The purpose of this form is to verify the information the claimant has provided to the State

Correct any information you need to and if you have questions give us a call!



### **NOTICE:** Waive Rights as an Interested Party

If an attorney was involved with termination, it is good to have them involved when answering these questions as you do not want to open a door that has already been closed

Again, give us a call should you have any questions

## **Paperwork**

"8 Week Form"

This form helps the State determine if your account will be charged if UI benefits are paid

They are looking at the four weeks before and the four weeks after the effective date of the claim

LABOR & INDUSTRY Unemployment Insurance Division					7853300E82			
					KELLY SN XXX-XX-7			
SAMPLE SCHOOL DISTRICT #4 LAREN CARPARELLI 863 GREAT NORTHERN BLVD STE 301 HELENA MT 59601-3398				Acet #: 0xxxxxx				
	RE	QUEST	FOR INFOR	RMATION: 8		/		
worked each number of h	n week (Sunda ours for each	y - Saturda reason in t	ay). Provide th he columns b	ne reason for an	y reduction in hours, m	the hours the claimant issed work, etc. and the		
Calendar Week Beginning	Calendar Week Ending	Hours Actually Worked	Hours Scheduled/ Expected To Work	If Holiday Hour	If Claimant Took Time Off (Sick, Vacation, Late.)	If Conditions Causing Less Hours (Weather, Occupancy, Work slowdown)		
Ex. 01/08/2023	01/14/2023	10	20	8 hrs 🖾 Paid	2 hrs/Sick	8 hrs/Weather		
12/04/2022	12/10/2022			Paid     Unpaid				
12/11/2022	12/17/2022	-		Paid     Unpaid				
12/18/2022	12/24/2022			Paid     Unpaid				
12/25/2022	12/31/2022			Paid     Unpaid				
01/01/2023	01/07/2023			Paid     Unpaid				
01/08/2023	01/14/2023			Paid     Unpaid				
01/15/2023	01/21/2023			Paid     Unpaid				
01/22/2023	01/28/2023			Paid     Unpaid				
Please list the hourly wage of the claimant. \$ (Or salary: \$per)     If the claimant's salary was reduced, indicate the amount and date of the reduction.								
Employer/Re	epresentative	Signature:			Telephone #:			
Respectfully	,							
					1			

### When Responding:

## **Provide the State with details and documentation**

- Attach the contract
- Attach payroll records
- Attach the resignation letter

### <u>Always Respond</u> in a timely manner and remain an "Interested Party" to all claims



MTSUIP provides all member districts with an exclusive annual subscription service only available to MTSUIP members...the

#### MELR

Montana Education Law Reporter

#### 24/7 online member resource

Access the MELR by going to www.mtsba.org

All forms can be found in the "Community" group library

lford@mtsba.org

Lindsay Ford, Office Administrator

Link to eBOARDsolutions About Us Contact Us Code of Conduct Search My MTSBA 1



N

Developing the full potential of each child in every public school through school board leadership

Learn and Lead! Video Training Resources Member Resources  Innovative Community Schools Upcoming Trainings	Home	Connect2MTSBA	- 2023 Legislativ	e Session MTSB	A's Model Policies 👻	MELR	Publications -
Superintendent Openings Montana's Public Schools in the News! School District Policies	Learn a	and Lead! Video Traini	ing Resources Me	ember Resources 👻	Innovative Commun	ity Schools	Upcoming Trainings 👻
	Superir	ntendent Openings	Montana's Public Sc	hools in the News!	School District Polic	ies	
MELR	MELR						

#### Montana Education Law Reporter

The Montana Education Law Reporter is a copyrighted, members-only publication made exclusively available to members of the Montana Schools Unemployment Insurance Program (MTSUIP). Below are links to a series of articles, forms, and model job descriptions. If you cannot see these resources, contact MTSUIP for information about the benefits of MTSUIP membership.

MELR Articles	MELR Forms
	(downloadable Word documents)
1000 Board Meetings	
1100 Trustee Essentials	FORMS INDEX
	1001 - Notice Regarding Public Comment
1200 School Elections	1002 - Notice Individual Rights of Privacy
2000 Special Education	1003 - Regular Meeting Agenda
	1004 - Special Meeting Agenda
3000 Student Discipline	1005 - Nepotism Notice
3300 Activities and Athletics	1006 - Nepotism Hiring Resolution
	1007 - Substitute List Resolution
<u>3500 FERPA</u>	1008 - Rules of Order During the Meeting
3500 FERPA - Appendix A	1009 - Model Multidistrict Agreement
	1010 - Executive Session Litigation Strategy
<u>3500 FERPA - Appendix B</u>	Statement
4000 Public Records	1011- Public Comment in Montana Summary
	1012 - Open Meetings - Compliance Guide
4000 Public Records - Appendix A	1013 - Executive Session Summary Sample
4000 Public Records - Appendix B	1013 - A Sample Letter of Expulsion
	1101 - Sample Resolution and Motion Regarding
5000 FSLA	Actions of Individual Board Member

#### MELR Model Job

•

**Descriptions** (downloadable Word documents)

#### ADMINISTRATIVE

Adult-Community Education Director Elementary Principal High School Assistant Principal High School Principal Middle School Assistant Principal Middle School Principal School Superintendent Special Education Director

#### CERTIFIED

Elementary School Teacher Guidance Counselor High School Teacher Instructional Mentor Kindergarten Teacher Librarian

### **Thank you!** Please reach out, we are here to help

Laren Carparelli, CPA

Program Director

406-431-3274

<u>lcarparelli@mtsba.org</u>

Lisa Gowen

UI Tech

406-437-4054

lgowen@mtsba.org

MTSUIP, 863 Great Northern Blvd #301, Helena, MT 59601