

# Understanding UIF: A Guide for Employees

## DISCLAIMER:

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## 1. What Is UIF?

The Unemployment Insurance Fund (UIF) is a government fund that provides short-term financial relief to employees who can't work or who lose income due to:

- Unemployment (dismissal, retrenchment, contract ending)
- Reduced working hours
- Maternity, paternity or adoption leave
- Illness
- Death of a breadwinner (benefits for dependents)

As an employee, if you work more than 24 hours per month, you are legally required to contribute to UIF.

## 2. How Your UIF Contributions Work

UIF contributions are split 1% + 1%:

- 1% deducted from your salary (employee contribution)
- 1% paid by your employer (employer contribution)

You only contribute on your gross salary, up to a capped maximum set by the Department of Employment and Labour.

These contributions are paid monthly to UIF by your employer—you do not pay UIF yourself.

## 3. When You Can Claim UIF

You can claim from UIF when:

### a. You Become Unemployed

If your contract ends, you are retrenched, or dismissed (except for misconduct), you may claim unemployment benefits.

### b. Your Working Hours or Salary Is Reduced

If your employer temporarily reduces hours, UIF can supplement your lost income.

### c. You Go on Maternity, Paternity or Adoption Leave

UIF helps cover your income during parental leave as long as you were contributing before the leave.

#### d. You Become Sick and Cannot Work

UIF offers illness benefits for medically certified periods of absence.

#### e. A Breadwinner Passes Away

Dependents (spouse, children) can apply for dependant benefits.

### 4. What You Need Before Claiming

From an employee perspective, you need the following:

- Certified copy of your ID
- UI19 form from your employer (proof of employment & reason for leaving)
- Last 6 payslips (if available)
- Banking confirmation letter
- Completed UI2.1 and other claim forms, depending on benefit type
- Medical certificate (for illness/maternity claims)
- Birth or adoption documents (for parental benefits)

Your employer must issue your UI19 and salary records—it is your right to request these.

### 5. How to Claim UIF (Step-by-Step)

Option 1: Online via uFiling (Recommended)

1. Visit the [uFiling](#) website
2. Register as a new user (using your ID)
3. Upload requested documents
4. Complete the correct application form
5. Submit your claim
6. Keep checking your portal for updates or additional document requests

Option 2: At a Labour Department Office

1. Go to your nearest Department of Employment & Labour
2. Collect and complete the UIF forms
3. Submit with your documents
4. Follow up regularly to check the status

### 6. How Much UIF Will Pay You

UIF does not replace your full salary.

It pays between 38% and 60% of your normal wage depending on:

- How long you worked
- How much you earned
- Contribution history

You can receive payments for a limited period, usually up to 12 months, depending on your credits.

### 7. Your Responsibilities as an Employee

To maintain your claim, UIF requires you to:

- Apply within 6 months of unemployment
- Actively look for work and report to Labour when required
- Respond to UIF requests for extra documents
- Keep banking details up to date
- Submit continuation forms (if asked)

Failure to comply may stop or delay your payments.

## **8. Your Employer's Responsibilities (What You Should Expect)**

Employers must legally:

- Register you for UIF
- Deduct and pay UIF monthly
- Issue a UI19 when employment ends
- Provide accurate salary records
- Keep contribution history updated with the Fund

If an employer fails to pay UIF, you can still claim, and they may face penalties.

## **9. Important Things Employees Often Don't Know**

- Even contract workers and temporary employees qualify as long as they work over 24 hours per month
- UIF is not taxed
- You do not need a lawyer or consultant to apply
- You can check your UIF contributions on uFiling
- Retrenchment packages do not affect your UIF eligibility
- You cannot claim UIF if you resigned voluntarily (unless forced by constructive dismissal)

## **10. Need Support?**

Your employer can assist with:

- Issuing UI19 forms
- Salary records
- Clarifying benefit types
- General UIF guidance