

HELP FOR LAI D OFF WORKERS

Losing a job means much more than just the loss of a paycheck. It can put your car, health care, and even your house on the line. While losing a job will inevitably be difficult, there are resources available to help make the transition a little easier.

LEARN THE FACTS:

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2 HEALTH INSURANCE

3 KEEPING YOUR HOME

4 JOB SEARCHES AND RETRAINING HELP

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UNEMPLOYMENT INSURANCE

For workers who lose a job through no fault of their own, unemployment insurance (UI) provides partial income support to replace their lost wages. The program is administered by the Employment Development Department (EDD). Once you submit a claim for unemployment insurance, EDD will determine the amount of your check and the length of time you'll be eligible for benefits. New legislation has extended benefits by another 20 weeks for most workers, so even if your checks have stopped recently, you may be eligible for more help.

You should apply for UI benefits as soon as you lose your job. There are three ways to apply for UI:

Online – this is the fastest way to apply and the method recommended by EDD. Go to

<https://eapply4ui.edd.ca.gov/> to get the process started. The forms can also be filled out in Spanish at https://eapply4ui.edd.ca.gov/default_Sp.htm

By phone – because of the record levels of calls that EDD has been processing, workers filing applications by phone are experiencing long wait times. To file by phone, call **1-800-300-5616**. For help in Spanish, call **1-800-326-8937**.

By mail or fax – if you prefer to fill out a hardcopy application, you can go to the website listed above, print out the application and mail or fax it to EDD.

These are just the basics to help get you started. For more detailed information on UI benefits, including extended benefits for those out of work for extended periods of time, visit www.workingcalifornia.org

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HEALTH INSURANCE

There are several resources available to help laid off workers keep health care coverage and pay for the cost of it.

Most California workers have the right to continue their health care coverage through a program call COBRA. Normally, this program allows workers to keep their coverage only if they pay the full cost of it. However, as part of the federal stimulus legislation, many workers are entitled to federal assistance that will pay 65% of the cost of health care premiums. You may be eligible for this program even if you've already declined COBRA coverage. For more information, go to <http://www.dol.gov/ebsa/cobra.html>

There are many other public and private health care options to help families keep coverage while transitioning between jobs. For more information, visit www.workingcalifornia.org



HELP FOR LAI D OFF WORKERS

Continued

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KEEPING YOUR HOME

Many families have fallen behind in their payments due to increases in an adjustable rate mortgage or job loss. The best thing to do is to call a housing counselor to see whether you can get help with a loan modification. It is also possible that new legislation passed at the state or federal level can help you.

If you are falling behind in your payments and need advice, union members and their families can call the Union Privilege “Save My Home” Hotline to receive free, confidential advice 24 hours a day, 7 days a week, with counselors from a nonprofit, HUD certified housing counseling agency: **1-866-490-5361**. You can also look for a local HUD certified housing counselor in your own community at **www.hud.gov**.

As you work through your mortgage issues, remember that foreclosure prevention advice should be FREE. Do not trust anyone offering foreclosure counseling for a fee.

Don't wait until your interest rate resets and your loan becomes unaffordable. If you know that you are at risk of falling behind on your payments, get help now.

For more information, visit **www.workingcalifornia.org**

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JOB SEARCHES AND RETRAINING HELP

There are a number of resources available to help workers find new work or get training in a new field. Through the state's one-stop career centers, the Employment Development Department can help connect you with available jobs and improve your job search skills. Go to **http://www.edd.ca.gov/About_EDD/Economic_Slowdown.htm** for a full list of resources.

If you need to look for work in a new field because your skills are no longer in demand in California, there are programs available to help update your skills. Depending on your circumstances, you may be able to collect unemployment insurance benefits while getting retrained for a different kind of work. For more information on retraining benefits, visit **http://www.edd.cahwnet.gov/pdf_pub_ctr/de8714u.pdf**.

For more information, visit **www.workingcalifornia.org**

Additional resources can be found at: **http://www.unemploymentlifeline.com/**