

NYSUT Handbook for Laid-Off and Retrenched Employees



From the NYSUT Career Center

www.nysut.org

updated June 2014



**Representing more than 600,000
professionals in education and health care**

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NYSUT Handbook for Laid-Off and Retrenched Employees

Introduction: Restarting Your Career



As president of New York State United Teachers, a statewide union of more than 600,000 professionals in education and health care, I know how important each and every worker is to our shared mission of helping students learn. The union fights mightily to secure the resources needed to keep teachers teaching and to keep education and health employees on the job from pre-K through post-grad. Despite NYSUT's success as an advocate, education is not immune to job loss triggered by this deep global recession.

Karen E. Magee

Few events are as devastating as losing a job. As a NYSUT member, **if you are laid off, your membership in the statewide union will be continued for free.** That membership ensures your eligibility

to participate in NYSUT Member Benefits and NYSUT Social Services; it entitles you to free legal consultation if you have lost your job, and keeps you at the forefront of union advocacy.

NYSUT is dedicated to providing support, information and resources to help you get through these tough times. Through the online **NYSUT Career Center** and companion guide for laid-off and retrenched employees, you will find information about protecting your benefits, your rights in returning to work, and news and resources to help in a job search.

You may be temporarily laid off from work, but you continue as a valued member of your statewide union. NYSUT is here to serve you during this challenging time and into the future.

Karen E. Magee
President, New York State United Teachers

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The AFL-CIO offers a job search action plan to help members who are out of work. NYSUT has added further information to that list, some specifically for educators.

1. The First Step: Check With Your Union

The first thing you should do if you receive a layoff notice

Getting a layoff notice — or a preliminary notice that layoff is pending — is a heart-wrenching experience. Please know that you are not alone. At this time especially, New York State United Teachers — your state affiliate — and your local union are here to serve you and advocate on your behalf.

The first thing to do if you receive a layoff notice is nothing — that is, don't sign a statement or any paperwork regarding a layoff. Take a deep breath and contact your local union representative, such as your building representative or a local officer.

NYSUT members belong to local unions that stand ready to provide specific advice and support for you based on your local contract.

Your supervisor may ask you to sign a statement regarding your layoff. One rule of thumb: never sign anything. Check with the union first.

Your local union can assist you with:

1. Maintaining your NYSUT membership.

When you notify your local union president as soon as you are laid off, he or she will make the necessary arrangements for you, including notifying NYSUT of your change of status. As a member in laid-off status, your access to NYSUT Social Services and participation in NYSUT's Member Benefits-endorsed voluntary programs remains active.

2. Your right to be recalled for vacancies.

Your local union can tell you what the law, regulations and your contract may provide in terms of seniority rights — which may affect the order in which layoffs are made — and recall rights — the order in which workers may be recalled to future openings.

2. Maintaining Your NYSUT Membership

You maintain your NYSUT membership. For free.

Your membership in your statewide union, New York State United Teachers, continues — at zero state dues — if you are laid off. Delegates to the NYSUT 2009 Representative Assembly unanimously approved a policy that says members experiencing layoff due to events beyond their control remain NYSUT members for at least two years or until you are re-employed in a job that affords you NYSUT membership. That two-year period can be extended by the request of the local union. The policy, proposed by the union's Board of Directors, furthers NYSUT's mission of supporting all members, particularly those in need.

This “zero state dues” policy for laid-off members maintains your continuity of membership and services if you lose your job. It keeps you at the forefront of NYSUT’s advocacy efforts, and you can continue to rely on your union for information and resources. As a member in laid-off status, your access to NYSUT Social Services and participation in NYSUT’s Member Benefits-endorsed voluntary programs remains active. It also entitles you to free legal consultation if you have lost your job.

Notify your local union president as soon as you are laid off and he or she will make the necessary arrangements for you, including notifying NYSUT of your change of status.

If you currently use payroll deduction to pay for NYSUT Member Benefits-endorsed voluntary programs, you’ll receive a letter from program vendors about how to make payments without payroll deduction.

For more detailed information, contact your local union or the **NYSUT Member Benefits** office toll free at 800-626-8101.

For more information

- **Your Right to Be Recalled for Vacancies.**

Your local union can tell you what the law, regulations and your contract may provide in terms of seniority rights — which may affect the order in which layoffs are made — and recall rights — the order in which workers may be recalled to future openings.

3. Maintaining Your Health Benefits

Getting Restarted: NYSUT Layoff Guide — Revised June, 2014

On this page:

- Individual marketplace health insurance plans
- COBRA continuation
- Other options for health insurance
- Getting help with prescription drug costs

Health insurance is a big concern for anyone facing layoff. As soon as you get a notice of lay-off, contact your plan sponsor (either your employer's personnel office or your benefit fund) to determine the date when your insurance coverage will cease and to obtain information on your options. That should include the new COBRA notices concerning COBRA rights and how they interact with the new marketplaces.

You have two primary options for coverage if you lose your job-based health insurance as a result of losing your job or a reduction in hours.

1. Purchase coverage on the new individual marketplace created by the Affordable Care Act.
2. Continue your current job-based coverage through COBRA or New York "Mini-COBRA". Remember that beginning in 2014 most people must have minimum essential health insurance coverage or pay a tax penalty. The penalty for 2014 is the greater of \$95 per adult per year or 1 percent of income. In subsequent years the penalty amount is increased. Although there is no penalty for a gap under three months, it is still important not to delay in finding replacement health insurance.

Option one: Marketplace coverage

What is the marketplace?

The marketplace is an online tool to assist individuals in shopping for health insurance coverage. The marketplace in New York is called the New York State of Health. A variety of health insurance products are offered by private insurance companies designed to cover 90 percent, 80 percent, 70 percent or 60 percent of covered services. These products are known as the "metal" plans; platinum, gold, silver and bronze. There is also a catastrophic plan for people under age 30. The marketplace is not for people who have Medicare as their primary coverage.

When can a person enroll?

You can purchase marketplace coverage outside of the annual open enrollment period if you have a qualifying life event such as loss of coverage due to layoff or reduction in hours. You must have been enrolled in coverage the day before the layoff date; to enroll for dependent coverage, your previous coverage must have included and covered your spouse and dependents. You may wish to consider the marketplace plans instead of COBRA if you are eligible for possible income-related premium subsidies in the marketplace. Generally you have 60 days from the date of the life qualifying event to enroll, but the earliest date that coverage is effective is the first day of the following month following the coverage loss. If you are aware of an upcoming loss of coverage, you should enroll **prior** to the end of coverage to minimize any gap. Unlike COBRA, marketplace coverage is **not** retroactive to the date the coverage terminated.

If you elect COBRA following a loss of coverage, you must wait until the next marketplace open enrollment period beginning Nov. 15 for effective dates in 2015 or when COBRA benefits are exhausted. Voluntary termination of COBRA is not considered a qualifying event.

What is covered?

The marketplace plans primarily cover only medical and prescription drug. Although the plan **will not** be the same as your job-based coverage all marketplace plans cover 10 essential benefits:

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance abuse disorder services including behavioral treatment
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services, including oral and vision care

There are no exclusions for pre-existing conditions.

Are there subsidies for people covered on the marketplace?

Premium tax credits and lower cost sharing (deductible, co-pays, etc.) may be available on a sliding scale depending on your household size and income. You may not be eligible for tax credits if you are eligible for other group coverage through a spouse if the spouse's coverage is considered affordable and comprehensive under the Affordable Care Act. Even if you are not eligible for a tax credit, you can still enroll in the marketplace and pay 100 percent of the premium.

You can also purchase a plan outside of the marketplace, but you will not be eligible for any tax credits or lower out-of-pocket costs based on your income.

The marketplace also offers access to programs such as Child Health Plus and Medicaid and

replacement products for Healthy New York and Family Health Plus which were discontinued. There is no limited enrollment period for these programs.

How do members find out more information?

You can access the New York marketplace at <https://nystateofhealth.ny.gov>. You can either enroll online or contact a personal navigator who will assist you. Navigators are certified, unbiased specialists whose job is to help people enroll. NYSUT Social Services, 800-342-9810, ext. 6206, is available to help NYSUT members locate a navigator.

Beware of scams and look-a-like websites. The official state websites can also be accessed through www.healthcare.gov.

Option two: COBRA continuation benefits coverage

What is COBRA?

When health coverage provided by your employer ends, you may opt to continue your existing insurance coverage under COBRA continuation benefits. COBRA, or the Consolidated Omnibus Budget Reconciliation Act, says that if you lose your job for any reason other than “gross misconduct,” you have the right to continue in your former employer’s group plan for up to 18 months.

What types of benefits are covered under COBRA?

- Cafeteria plans
- Dental insurance
- Employee Assistance Programs that provide a specified number of visits
- Health insurance (examples: Indemnity, PPO, POS and HMO)
- Prescription drugs
- Vision care
- Health Reimbursement Arrangements (HRAs)

What are the eligibility requirements?

To be eligible for continued coverage, you must be covered under a group health plan until the day before the layoff occurs. If your employment began and was terminated before you were actually eligible for health insurance, you’re not eligible for COBRA coverage.

For your spouse or dependents to be covered under COBRA, you must have selected a family plan; otherwise you will be covered by an individual plan and your spouse and dependents will not be eligible.

If my domestic partner is covered under my benefits, will COBRA allow him/her to retain coverage if I lose my job?

Your employer may opt to allow you to continue health coverage through COBRA of your domestic partner, but your employer is not required to do so.

Can I choose to only continue medical coverage under COBRA?

It depends. If the school district that you were laid off from offers separate health insurance plans (dental, medical, prescription or vision), you could choose which plans to continue. However, if the school district offered one plan with multiple health insurance benefits, you would not be able to choose.

When do I have to give notification to my employer that I want to continue health benefits under COBRA?

You have 60 days from the date coverage ends or from the date you are notified your coverage will end, whichever is later, to elect COBRA. Don't delay — health coverage is an important benefit and it's vital to protect your options.

How often must I make the premium payments for COBRA?

There is a mandatory monthly payment option, meaning you must be given the option of paying COBRA premiums on a monthly basis. You cannot be required to pay COBRA premiums on any other basis, such as quarterly, semiannually, or annually. The initial premium payment must be made within 45 days from the date of COBRA election.

What is the maximum coverage period for COBRA?

It varies. If your job was terminated, if you resigned voluntarily or if your hours were reduced, the maximum coverage time is 18 months for you, a spouse and dependent children.

In addition to the maximum coverage time, coverage will end if one of the following events occurs:

- The employer ceases to provide a group health plan to its employees;
- The laid-off employee fails to pay the required premiums in a timely manner;
- The laid-off employee becomes a covered employee under another group health plan; or
- The laid-off employee becomes eligible for Medicare.

What is New York's 'Mini-COBRA'?

This New York continuation of coverage law applies to individuals covered by group plans with less than 20 workers (not covered by federal COBRA) who lose coverage due to a job loss, reduction of work hours or loss of eligibility. It also applies to all workers who have exhausted federal COBRA continuation benefits allowing them to extend their health insurance from 18 to 36 months. Please contact your employer for specific information.

The New York "mini-COBRA" is not mandated for self-insured health plans.

Beyond COBRA, there are other health insurance options.

If you have lost health insurance benefits due to job changes and do not opt to continue coverage through COBRA, or the marketplace plans, here are some avenues you can check out:

1. Child Health Plus: www.health.ny.gov/health_care/child_health_plus; 800-698-4543

2. University student health insurance
3. Medicare: For persons 65 or older and disabled individuals, www.medicare.gov
4. Options for continued coverage for disabled dependents
5. Veterans Benefits: The Aid and Attendance program provides a monthly stipend for long-term care.
6. Medicaid
7. Individual health plans outside the marketplace. (Note that you will not be eligible for reduced premium or cost sharing based on your income)

Navigating these health plan options can be confusing. If you need assistance, please call NYSUT Social Services 800-342-9810, ext. 6206, for help in finding a plan that suits your family's needs.

NOTE:

This represents a high-level overview of COBRA and marketplace health plans and does not constitute legal advice. For additional information, please visit the U.S. Department of Labor's website at www.dol.gov or call 866-4-USA-DOL

Getting help with prescription drug costs

When you lose a job that had prescription drug benefits, you have the option of continuing that prescription coverage through COBRA — but the cost to you may be prohibitive.

NYSUT Social Services says another way to get help with prescription costs is to apply for subsidies through a specific pharmaceutical company's Patient Assistance Plan that can help some patients pay for medications. Many local health clinics have sliding scale fees. Some prescription drug options:

1. Patient Assistance Programs (PAP): Each drug company sponsors its own assistance plan. When you access the website you can see if the particular drug you need is available through a PAP. www.rxassist.org
2. Elderly Pharmaceutical Insurance Coverage Program (EPIC): This is a New York state program that helps seniors pay for their prescription drugs. You must meet income eligibility requirements. www.nyc.gov/html/caregiver/paying_5.html; 800-332-3742.

4. Maintaining Your Retirement Benefits

In this section:

- Protecting your retirement benefits
- New York State Teachers' Retirement System (TRS)
- New York State and Local Employees' Retirement System (ERS)
- New York City Teachers' Retirement System
- Higher Ed: Optional Retirement Program (ORP)

Protecting your retirement benefits if you are laid off

When you are dealing with the stress of a layoff, it may seem like low priority to be thinking about your retirement benefits. But because your retirement benefits are linked to your employment status, it is important to have clear, specific guidance on how unemployment, re-employment or a change in careers could affect your benefits at retirement.

You will want to know if you are vested in a pension plan, if your pension or retirement investment accounts are portable or accessible and, if so, what are the penalties or consequences for any change you might make. Your status in a particular pension tier and your ability to re-enter a pension system after a prolonged absence are among the variables that could be affected by unemployment or a change in careers. Your local union representative can help you connect with experts in each retirement system.

NYSUT members belong to a variety of retirement systems:

New York State Teachers' Retirement System:

Full-time public school teachers, teaching assistants, guidance counselors and administrators. Also part-time teachers who opt to join the retirement system and teachers at participating charter schools.

New York State and Local Employees' Retirement System:

School-Related Professionals, non-teaching public school employees.

Teachers' Retirement System of the City of New York or the New York City Board of Education Retirement System:

Educators employed by the New York City Department of Education, the City University of New York, or participating city charter schools.

Optional Retirement Plan:

Teachers employed by a New York state community college, the City University of New York or the State University of New York may elect membership in TRS, ERS or an ORP.

If you participate in the New York State Teachers' Retirement System

How can I retain my membership in the New York State Teachers' Retirement System during the time I am laid off?

If you have five or more years of service in NYSTRS, you are vested in the system. New employees hired after Jan. 1, 2010, however, must have 10 years of service before they are vested, according to a new Tier 5 pension provision signed into law in 2009.

The membership of any person credited with fewer than five years of service will automatically terminate when they do not receive the equivalent of 20 or more full-time days of credit in a school year for seven consecutive school years.

How can I accrue vested rights if I am laid off?

If you have less than five years of service, you can continue to work toward vested rights if you work as a part-time employee (e.g., substitute teacher or part-time teaching assistant). The equivalent of 20 full-time days equals one month of credit, and nine months of credit equals a full year for NYSTRS.

What happens if I have worked for different school districts?

All service would be counted, but only in the respective retirement systems that cover the position. For example, a business teacher could substitute-teach, which would be reported to NYSTRS, but if he or she filled in as a principal's secretary or a custodian, that service could only be reported to the Employees' Retirement System. The end result would mean it would take longer for the person to accrue service credit toward vesting. All of your service in New York state public schools counts, regardless of how many different employers you have had, provided the appropriate transfer guidelines are followed. If an employer mishandles your records or does not submit them to the retirement system, you will not receive credit. If you have concerns, contact your retirement system immediately. You may have to contact the employer as well.

What happens if I withdraw my benefits from the system?

NYSUT strongly recommends that you NOT withdraw. If you do, you forfeit all benefits. If you are re-employed after such a withdrawal, you may rejoin the system. Current guidelines allow you to apply for reinstatement in your plan and to pay for prior service credit. You will be enrolled in the plan in effect at the time of such new employment and would need to apply and pay for a re-instatement of your former membership to effect a change in your date of membership. Tier 1 and 2 members may withdraw from membership at any time. You would need to submit a signed statement indicating you understand the consequences of withdrawing your membership and terminating your rights to any future benefit. Tier 3 and Tier 4 members may withdraw only if they have less than 10 years of service credit.

Final Note: Keep Your Paperwork

Be sure to keep all pertinent records, including pay stubs, W-2 forms, income tax filings and NYSTRS or NYSLERS annual statements and correspondence. For more information, contact:

New York State Teachers' Retirement System (NYSTRS)

10 Corporate Woods Drive_Albany, NY 12211-2395
518-447-2900 • 800-348-7298 • www.nystrs.org

If you participate in the New York State and Local Retirement System (NYSLRS), also known as Employees Retirement System (ERS)

If you have five or more years of service credit in this system, including a minimum of five years as a retirement system member, you are vested in the system. New employees hired after Jan. 1, 2010, however, must have 10 years of service before they are vested, according to a new Tier 5 pension provision signed into law in 2009. The membership of any person credited with less than five years of service credit will terminate if they do not return to covered employment within a seven-year period.

How can I accrue vested rights if I am laid off?

If you have less than five years of service, you can accrue vested rights if you work as a part-time employee (e.g. teacher aide or bus driver). For NYSLERS a full year is based on 180 days. More information on credits for part-time service and other topics can be obtained from each retirement system's website: www.nystrs.org or www.osc.state.ny.us/retire/

What happens if I have worked for different school districts?

It's true that all service would be counted, but only in the respective retirement systems that cover the individual positions. For example, a business teacher could substitute-teach, which would be reported to NYSTRS, but if he or she filled in as a principal's secretary or a custodian, that service could only be reported to ERS. The end result would mean it would take longer for the person to accrue service credit toward vesting. All of your service in New York state public schools counts, regardless of how many different employers you have had, provided the appropriate transfer guidelines are followed. If an employer mishandles your records or does not submit them to the retirement system, you will not receive credit. Contact your retirement system immediately. You may have to contact the employer as well.

What happens if I withdraw my benefits from the system?

NYSUT strongly recommends that you NOT withdraw your benefits. If you do, you forfeit all benefits.

If you are re-employed subsequent to withdrawal, you may rejoin the system. You will be enrolled in the plan in effect at the time of such new employment and would need to apply and pay for a re-instatement of your former membership to effect a change in your date of membership. Tier 1 and 2 members may withdraw from membership at any time. You would need to submit a signed statement indicating you understand the consequences of withdrawing your membership and terminating your rights to any future benefit. Tier 3 and Tier 4 members may withdraw only if they have less than 10 years of service credit.

School-Related Professionals and other members of the New York State and Local Employees' Retirement System (ERS) with questions about their retirement plans can visit one of 16 field offices located throughout the state.

Hours in Albany are 8:30 a.m. to 4:30 p.m. All other locations are open from 9 a.m. to noon and 1 to 4 p.m. on the days indicated. These services are offered by appointment only. You need to schedule an appointment by calling toll-free 866-805-0990. Bring any recent correspondence from the retirement system with you to the consultation.

ERS field representatives are not able to accept phone calls or letters. If you would like to speak to a representative, please call the ERS Albany office at 518-474-7736 or toll-free at 866-805-0990.

Final Note: Keep Your Paperwork

Be sure to keep all pertinent records, including pay stubs, W-2 forms, income tax filings, and NYSTRS or NYSLERS annual statements and correspondence.

New York State and Local Retirement System (NYSLRS)

110 State St.
Albany, NY 12244-0001
518-474-7736
866-805-0990 (toll-free)
www.osc.state.ny.us/retire/

If you participate in the New York City Teachers' Retirement System or Board of Education Retirement System

As a member of the United Federation of Teachers, the UFT is your best source of information on understanding and protecting your retirement benefits. Contact the UFT at 212-777-7500. You may also contact:

Teachers' Retirement System of the City of New York
55 Water St.
New York, NY 10041
888-8-NYC-TRS
<http://www.trs.nyc.ny.us/>

New York City Board of Education Retirement System
65 Court St., 16th Floor
Brooklyn, NY 11201-4965
www.nycbers.org

If you participate in the Optional Retirement Program (ORP)

If you are employed by the State University or City University systems (SUNY and CUNY), you may join one of several retirement system plans, including the Optional Retirement Program. The ORP is a defined-contribution retirement program.

How can I accrue vested rights if I am laid off?

An ORP is similar to an Individual Retirement Account. The plans, at both SUNY and CUNY, have a 366-day vesting period. If you are laid off, contributions by you and your former employer will cease. If you return to service and rejoin the ORP, your membership will continue.

What happens if I withdraw my benefits from the ORP?

NYSUT recommends that you not withdraw your benefits. If you do, you forfeit all benefits. If you are re-employed subsequent to withdrawal, you may rejoin the system. If you cash out your plan, you may also be subject to an early withdrawal tax penalty.

Contact your ORP plan administrator for more information or questions specific to your situation.

Optional Enrollment Programs

- **ING**
www.INGretirementplans.com
800-677-4636
- **TIAA-CREF**
www.tiaa-cref.org
800-842-2776
- **Metropolitan**
www.metlife.com
800-638-5433
- **VALIC**
www.aigretirement.com
800-448-2542
- **Guardian**
www.guardianlife.com
212-598-8000

5. Your Right to be Recalled for Vacancies

In this section:

- Right to recall
 - Teachers and teaching assistants
 - School-related professionals
 - Higher education professionals
-

Right to recall

Your local union can tell you what the law, regulations and your contract may provide in terms of seniority rights — which may affect the order in which layoffs are made — and recall rights — the order in which workers may be recalled to future openings.

If you have a permanent or probationary appointment, you may be entitled to be recalled to a position similar to the one from which you've been laid off. For answers to specific questions about your status and your right to be recalled to a vacancy, contact your local union.

Sometimes layoff notices go out, and then districts or employers recall some or all of the laid-off workers. That's why it's important for you to know what your contract says about your seniority on the job and your rights if there is a recall.

Teachers and teaching assistants

New York State United Teachers has specific advice for members who are teachers and licensed teaching assistants. Teachers and teaching assistants who have been laid off and whose names are on a preferred eligibility list (PEL) should work with your local representative on the following steps:

- When you receive notice that you have been laid off or that your position has been abolished, you should formally request, via certified mail, that the school district notify you of any vacancies you would be entitled to pursuant to Sec. 2510(3) or 3013(3) of Education Law.
- If you change your address, you should immediately notify your local union and the school district, via certified mail, of your new address.
- Annually, you should request the district, via certified mail, to notify you of any vacancies to which you would be entitled pursuant to Sec. 2510(3) or 3013(3) of Education Law.
- If you are on a preferred eligible list and you learn of a vacancy to which you may be entitled, you should immediately contact your school district. If you believe your rights have been violated, you should immediately contact your local union.

School-related professionals

School-Related Professional job titles — with the exception of licensed and appointed teaching assistants — are covered under Civil Service Law under the category of “Classified Service.” (Examples of SRP jobs include teacher aides, bus drivers, cafeteria workers and clerical staff.)

Classified Service includes four types of appointments: competitive, noncompetitive, exempt and labor class.

Only individuals holding competitive service positions are guaranteed rights in a layoff situation as defined under Civil Service Law.

If you are an SRP unit member in a position classified as noncompetitive, exempt or labor class, talk to your local union representative about contract provisions that may apply to you regarding seniority or rights to be recalled if you are laid off.

In some cases, noncompetitive and labor class positions held by an honorably discharged veteran or exempt volunteer firefighter may have some additional rights under law.

Higher education professionals

If you work at SUNY, CUNY, the community colleges or in the private sector, talk with your union representative about what your contract provides.

6. Unemployment Insurance

On this page:

- Am I eligible to receive unemployment benefits? How do I qualify?
- How do I apply?
- When can I file a claim for benefits?
- How are payments made?
- How much will I receive?
- What is the maximum amount of benefits that I can receive?
How long can I receive benefits?
- Does the Unemployment Office check up on individuals who receive unemployment benefits?
- Do I have to search for work?
- Will I be taxed on my unemployment?
- What do I do if my benefits are denied?
- Can I attend school while unemployed?
- Where can I get more information?

If you work for a school district or an education employer that is preparing a budget for the next academic year, you may have received a preliminary layoff notice alerting you that you are scheduled to be laid off by a specific date. As upsetting as it is to receive a preliminary notice, it does not mean you are definitely losing your job. You may only apply for unemployment benefits once you are unemployed.

These Frequently Asked Questions provide general guidelines to applying for unemployment benefits; contact your local union representative with questions specific to your circumstances.

Am I eligible to receive unemployment benefits? How do I qualify?

If you are laid off and you are ready, willing, and able to work, you typically qualify for unemployment benefits. Generally, you qualify for benefits if you worked and were paid wages in at least two calendar quarters (three-month periods beginning January, April, July and October) and you received at least \$1,600 in wages in one of the quarters.

In addition to your primary employment, most other types of work also count toward establishing your eligibility.

To receive benefits, you must show that you are capable of working. If you are sick and can't work, you may qualify for state disability benefits, or workers' compensation if your injury or illness was job-related.

How do I apply?

Visit the Department of Labor website, www.labor.state.ny.us or call the automated Telephone Claims Center at 888-209-8124 — patience may be required since the phone lines receive heavy use. Beware of individuals or companies that charge a fee to help consumers complete or file claims. No such service is required. You may file for claims yourself.

When submitting a claim, you should have your:

1. Social Security number
2. New York state driver's license or non-driver ID
3. Current mailing address and telephone number
4. The names and addresses of all employers for whom you've worked within the last 18 months. It may be helpful to have a W-2 form handy when filling out the application.

Don't delay filing a claim because you don't have all the necessary records. The best practice is to file as soon as you lose your job and gather the necessary records as quickly as possible.

When can I file a claim for benefits?

You should file your claim in the first week that you become totally or partially unemployed. It is important to file as quickly as possible because your first week is an unpaid waiting week. Once approved for benefits, you typically receive your first payment in about three weeks. Remember, a delay in filing may cost you benefits.

How are payments made?

Unemployment Insurance is paid on a weekly basis, either directly deposited into your checking account or deposited to a Direct Payment Card — a debit card issued by the Department of Labor through Chase Bank. The department does not issue paper checks.

Direct Payment Cards are valid for three years and carry a MasterCard logo. You can use them to withdraw money or to purchase goods.

How much will I receive?

The amount of your benefit usually is about one-half of your average weekly gross wages, up to a maximum benefit of \$405 per week. Your initial benefit rate is determined using information your employer reports to the state. Keep any pay stubs and other proof of your wages. That information will come in handy if you believe your benefit amount is inaccurate. Wages include the monetary value of tips, bonuses, meals and lodging, as well as commissions and vacation pay.

Your weekly unemployment benefit payment is reduced by one-quarter for each day you work or are ineligible due to unavailability or incapability to work or other reasons. If you are re-employed and earn more than \$405 in any week, you will not receive benefits for the week.

What is the maximum amount of benefits that I can receive?

How long can I receive benefits?

Regular unemployment benefits are pro-rated, depending on your salary, up to a maximum weekly benefit of \$405 for 26 weeks. The total maximum amount of regular benefits you can receive is equal to your weekly benefit amount times 26.

If you still have not found employment after exhausting your regular unemployment insurance benefits, you may be eligible for additional Emergency Unemployment benefits. Due to timeframes and deadlines not everyone is eligible for the same benefits. Questions can be addressed to the Telephone Claims Center or by visiting the Department of Labor website.

Does the Unemployment Office check up on individuals who receive unemployment benefits?

They might. You must notify them of any work you've done, no matter how slight. There are criminal penalties for making false statements. You must certify on a weekly basis that you remain unemployed.

Do I have to search for work?

Yes, to be eligible for benefits you must be available for work and demonstrate that you are seeking employment while claiming benefits by keeping a written record of your job search activities. You must be prepared to look for employment in fields for which you may be qualified, which could be positions other than education-specific jobs.

Will I be taxed on my unemployment?

Unemployment compensation is fully taxable. However, the federal stimulus law suspends the federal income tax on the first \$2,400 of unemployment benefits. After the end of the calendar year, you will receive a Form 1099-G reporting the amount of benefits you received. There is no automatic withholding on your unemployment checks. However, you may have 10 percent of your benefit check withheld for federal tax purposes.

What do I do if my benefits are denied?

Immediately inform your local union representative. He or she will provide guidance, depending on the reasons for the denial. If your benefits are denied, a Notice of Determination will be mailed to you, telling you the reasons why. You are entitled to a hearing before an administrative law judge. You have 30 days from the date of the determination to request a hearing.

Your request for a hearing must be made in writing and sent to New York State Department of Labor, P.O. Box 15131, Albany, NY 12212.

It's important that you continue to claim benefits according to the required procedure if you are awaiting the outcome of a hearing.

Can I attend school while unemployed?

Section 599 of the Unemployment Insurance Law makes it possible for you to receive benefits while attending a training course or program that your local Division of Employment Services has approved. Approval is based on the type of training, its duration, your need for training and other factors. If you are approved for this program, you are not required to be available for work or look for work.

For more information

Go to the state Department of Labor website, www.labor.state.ny.us for additional information on qualifying for benefits. You may also contact the Division of Employment Services Office in your county.

7. NYSUT Services: From Health to Finances

On this page:

- Free legal help
 - Free support from NYSUT Social Services
 - Do you have access to an Employee Assistance Program?
 - Financial counseling and tips
-

Free legal help

The law firm of Feldman, Kramer & Monaco, P.C., provider of the trust-endorsed Legal Service Plan, will waive the plan's annual fee for members laid off at the end of the current school year.

More information about plan benefits can be found at <http://www.memberbenefits.nysut.org/>.

Contact Member Benefits for information on eligibility for this offer.

To access the free plan, laid-off members should call Member Benefits at 800-626-8101 to verify that their local has reported their layoff status.

Free support from NYSUT Social Services

When you are facing layoff, the flood of information and number of items on your "to do" list can seem daunting. Your local union is the best place to start for help in sorting out specifics.

Your statewide union, New York State United Teachers, offers a free support service for these tough times and beyond. NYSUT Social Services — www.nysut.org/socialservices — is here to help those whose worlds have changed because of job loss.

"Just because you're laid off does not exclude you from NYSUT Social Services," said Ani Shahinian, social services specialist. "If you're laid off, if you're going to suffer financially or emotionally, we can talk and explore options. It is kind of a lifeline through a tough time."

NYSUT Social Services staff has a broad scope of knowledge and extensive referral resources, whether it is for mental health care or providing the criteria needed to apply for food stamps. Professionals provide supportive phone consultation, followed up by working with agencies and providers in members' communities to provide needed services.

Staff will help callers solve problems and prioritize concerns.

Losing a job can create its own myriad of stressors, and families or individuals may already be facing other concerns. NYSUT Social Services can help with:

- exploring health insurance options;
- advocacy in securing community services;
- finding support groups or mental health services;
- locating services for persons with disabilities;
- arranging assistance for victims of abuse;
- connecting with services for the aging; and
- finding help for marital and relationship problems or child-rearing concerns.

All contacts and resulting services from NYSUT Social Services are completely confidential.

Contact **NYSUT Social Services** Monday through Friday from 9 a.m. to 5 p.m. at: 800-342-9810, ext. 6206 or e-mail socsvcs@nysutmail.org.

Employee Assistance Programs

Many employers have Employee Assistance Programs that offer counseling. If you are unsure of your employers' participation you can call NYSUT Social Services.

Financial Counseling

If you need assistance with financial counseling, bankruptcy and debt repayment you can contact the NYSUT Member Benefits Trust endorsed program:

- **Clearpoint Credit Counseling Solutions**
<http://www.clearpointcreditcounselingsolutions.org/>
866-625-0107

CCCS is a non-profit community service organization that provides free and confidential counseling and will refer you to an accredited affiliate in your area if additional services are required.

Finance Tip: Track your expenses

A worksheet can help you see where you spend money and where you can save. Include fixed expenses such as mortgage or rent, child support, loans and credit card payments, and variable monthly expenses such as food, gas, repairs, recreation, utilities and child care. Consider future expenses, such as taxes, as well.

- List all income, including savings, severance pay, union strike assistance, unemployment, accrued vacation pay and pension fund refunds.
- List assets. These can include cash value of insurance policies, prepaid burial or funeral policies, home equity and resale value of items such as motor vehicles, boats and trailers.

- Set priorities for expenses. Mortgage or rent will head this list, followed by utilities, health insurance, car payments and child support. The list will help you pay first things first.
- Make a list of creditors. Include the name, address and contact person of all creditors, along with account numbers.
- List the total amount owed, a payment schedule and amount, and interest rates.
- Keep creditors informed. If you need to negotiate a lower monthly payment, work with creditors before you get behind. Possibilities include delaying, reducing or refinancing payments while you are out of work. Pay regularly to keep from being turned over to a collection agency.
- Do not ignore your mail
- Stop using credit cards
- Reduce household spending. Plan less expensive meals; use coupons; go to food co-ops, where being a member can reduce costs; visit farmers' markets.
- Eliminate extra features in your home equipment, such as call waiting on the telephone, or additional cable.
- Discontinue cell phones
- Use the library for Internet service

Finance Tip: Going green can save green

Taking positive actions can make you realize you have control over some aspects of your financial situation even while unemployed. There are many ways to save money right around your home. Satisfaction can also come from making a more positive impact on the environment while reducing your spending.

- Turn off lights, TV and appliances when not in use.
- Unplug appliances.
- Lower the thermostat on both the hot water heater and furnace.
- Combine car trips.
- Use public transportation.
- Wash only full loads; hang clothes to dry.
- Do not let water run while brushing teeth or using the sink.
- Do your own lawn care. Use all-natural products instead of more expensive, chemical applications.
- Have an energy audit done of your home.
- The first step to reorganizing life without a job is to create a financial action plan:
- Prepare a complete household budget

8. Coping with Emotional Stress

In this section:

- Coping with emotional stress
- Rebuilding after loss of a job

Coping with emotional stress

People who gravitate to careers in education work in an environment that emphasizes structure and stability — so losing a job can make them “feel the ground is moving” beneath them, says Dr. Peter Kanaris, clinical psychologist and coordinator of public education for the New York State Psychological Association.

“It’s important to recognize the effect of this economy on people in education is great, and kind of unique,” Kanaris says.

He is a state-certified school psychologist who formerly worked in the Harborfields School District and was a member of the Harborfields Teachers Association before joining colleagues in starting a clinic.

Women compose 65 percent of NYSUT’s membership, and the American Psychological Association’s 2008 “Stress in America” survey shows women are disproportionately affected by the stress of the changing economy.

“The weight of the family is absolutely more on them, the pressure, the family management, making ends meet, and being an earning force in the family... is more on women,” Kanaris says. “Women are juggling at least a half dozen balls at the same time.”

Whether male or female, educators tend to align themselves strongly with their jobs: librarian, teacher, school nurse, school social worker, teaching assistant.

“I notice with people in education: when we’re trained to do something it becomes a part of our identity. We slot ourselves in, ‘This is who I am,’” Kanaris said.

That can make it tough to cope, but staying active makes a difference.

Some tips:

- Pause, don’t panic.
- Limit your exposure to negative stories about the economy in print or on television.
- Identify financial stressors.
- Make a plan involving the entire family on how to cut back on expenses.

During times of stress, Kanaris said, people sometimes make unhealthy choices for relief: smoking, drinking or emotional eating, for example.

Instead, he suggests, “Move your legs, take action.” Exercise or renewed interest in a hobby are “paradoxical opportunities.”

“When you’re working, you have less time for exercise. It’s a common complaint,” Kanaris said.

Being laid off also provides opportunity to spend time with family members and friends.

It is essential to keep mentally and physically in shape, he advised:

- Consider further education to keep stimulated and to become more marketable.
- Avoid “awfulizing” the situation. Question your thoughts if you start to dwell on imaginary outcomes, and deal instead with the demands of the present moment.
- Assess skills and interest. Teachers, for example, are good communicators and could make good consultants.

Kanaris urges those dealing with loss of a job to pay attention to themselves. Seek help, he said, for ongoing problems with:

- trouble sleeping
- changes in appetite
- difficulty paying attention
- irritability
- malaise
- depression
- persistent anxiety or nervousness.

Rebuilding after loss of a job

Losing a job is a life-changing experience that calls for relying on family, friends and even fellow employees who are going through a similar experience. NYSUT can refer associate members, or those recently laid off, to resources for help through its Social Services department. All can help build hope and motivation.

Work is a basic human need, providing satisfaction in using skills and talents, earning income and sharing time with colleagues. It is a central and defining part of our lives. By earning money for work, we are able to meet survival needs for food, shelter and medical care. There is also a psychological component: Work helps us meet a need to be productive, creative and valued members of society.

When we lose our jobs, we lose our salaries, along with a place to go every day — a work community. Work is one way we identify ourselves in the world. Without it, our self-esteem and self-confidence can be threatened.

By sharing concerns with friends, family and colleagues, we can rebuild our inner strengths. Colleagues can help us exchange job information, follow job leads and lead us to employment resources. Researching options for further education, a career change, or realizing a renewed commitment to our profession — perhaps just in another district — all help to motivate.

Losing a job has the same kind of effect as a death in the family or a serious accident. It can make us question ourselves and the world around us when the things we have counted on are suddenly gone.

Feeling the anger that can come after being told, “You no longer have a job here,” can lead us to blame ourselves: “I shouldn’t have gone into this profession” ... “I should have gone back to school for that other degree” ... “I should have picked a different school district to work in.”

Talking out fears and anger with friends and family is helpful. Sometimes a professional — a social worker, counselor, psychologist, faith-based leader or career counselor — can help. Developing a strong support system is very important. Writing out lists of our strengths and attributes can remind us why we are a good fit for our chosen profession.

For many people, keeping a routine is essential to staying positive and focused. Maintaining a proper diet and exercising regularly are important factors in holding on to a good outlook during a difficult time.

9. Your Job Search Action Plan

The AFL-CIO offers a job search action plan to help members who are out of work. NYSUT has added further information to that list for specific fields.

Step 1: Take Stock of Yourself

- List the job skills you have developed. Talk with former colleagues, sometimes they can help you realize skills and strengths you are not even aware you use. Being in charge of a classroom, for example, requires managerial skills.
- Consider skills you have developed off the job.
- Write out your employment history, listing all previous jobs.
- Determine the pay and benefits you require, while realizing you may have to take an initial cut in pay in changing jobs.
- Determine the working conditions you prefer. Consider how far you are willing to travel. What are the expenses of dressing for this job, getting tools, etc.?
- Write down the lowest pay and benefits level you will accept.
- Figure out the opportunities for future wage increases and promotions at any job you are considering.
- Make a list of temp agencies or schools you can submit your name to for substitute teaching while you are looking for work.

Step 2: Who is Hiring?

- Check newspaper advertisements, local job service offices, employment agencies and on-line services.
- Find out if there are any “head hunters” operating in your area.
- Check specialty areas in your field: for music teachers, librarians, BOCES instructors.
- Bookmark websites of employment agencies, services and school districts that you can easily check regularly.
- Tell everyone you know you are looking for work, and ask them to alert you to job openings.

Step 3: Prepare for the Interview

- Find out as much as you can about the employer and the job opening before you apply or are interviewed. Almost every school district has a website now. Learn about special features of the place you will be interviewing.
- Practice asking and answering questions with a friend or colleague, especially if it has been awhile since you have interviewed with a potential employer. Consider how you might answer typical interview questions: Why are you interested in working for us? What are your goals in the next five years? What makes you think you can fill the requirements of this job?
- Use MapQuest or another Web-based directional search to be sure you know how to get to the interview. Take a test-drive to see how long it takes you to get there.
- Check your appearance. Dress appropriately for the type of job you are applying for, and sit upright during the interview.
- Bring the following to the interview: a summary sheet/resumé of your work experience, skills and education that you can use to fill out the application form; your Social Security card and driver's license; citizenship documents if necessary; and a list of references.
- Be honest, to the point and confident when answering questions.
- Send a thank-you letter to the interviewer after the interview.



This publication, as well as many other valuable resources, is available online at www.nysut.org, in the NYSUT Career Center. Here you can find a comprehensive, interactive map for education job listings in New York state, along with information to help you progress in your career and many links to additional resources.

The Center allows searches by region or statewide, for preK-12, for School-Related Professionals, for higher education or by specific career categories. It also includes advice for those seeking that first job in education as well as information for mid-career individuals making a new start.