

Surviving LAYOFFS

MEMBER BENEFITS ASSISTANCE

RESPECT
AND
DIGNITY
FOR WORKING
FAMILIES



California School Employees Association (AFL-CIO)

If you're laid off,

you need all the help you can get. We hope the following information provides the guidance and assistance you may need during the next few months.

We are ready to help wherever possible. Keep the numbers and websites listed below for easy reference:

CSEA's website

www.csea.com

AFL-CIO's Union Plus website

www.laidoffworkers.org

Metrociti Mortgage website

www.cseamortgageservices.com

Retirement Information

Nadine Franklin, CSEA, 800-632-2128, ext. 1205

Insurance Information

Cindy Young, CSEA, 800-632-2128, ext. 1248

CSEA Legal Referral 800-632-2128, ext. 1274

CalPERS General Information 877-720-7377

CalPERS Home Loan 800-874-7377

Unemployment Claims Assistance

If you need assistance in filing for unemployment insurance (UI), the AFL-CIO's Department of Labor Participation can help. If you are denied unemployment benefits and want to appeal that decision, the Department of Labor Participation can help you make that appeal and represent you in the appeal hearing itself. They know the relevant codes and the administrative process. Call 619-641-0074 for assistance.

RETIREMENT

If you have worked long enough, you may be able to consider retirement in lieu of layoff. Here are some key points to remember:

- Look back in your work history. Have you ever worked in a less than four-hour position or as a temporary or substitute? You may be able to buy back that time to add to your amount of service credit.
- If you apply at another public agency (for example, the county), check to see if they have reciprocity with CalPERS.
- If you go to another school district in a less than four-hour position, in most cases, you would be eligible to continue in CalPERS.
- If you are at least age 50 and decide to retire, you can work full time in any private industry and up to 960 hours per year in any other CalPERS-covered agency.
- Even if you haven't been paying into the system for the required five full years, you may qualify under Government Code Section 20970 as long as you have been paying into CalPERS for five years and are age 50 or older.
- It may be tempting to pull money out of your CalPERS account. But remember, you can be taxed/penalized up to 40% of the amount! This is the least desirable option for you to consider.
- Keep your money in the system which pays 6 percent interest rate!
- You might consider refinancing the house for a little extra cash. Check out the CalPERS Home Loan Program (if you qualify) at 800-874-7377, or Metrociti Mortgage, a CSEA preferred lender, at 877-241-5578.
- Calculation for retirement: at least age 50; 5 years of service credit; average of highest 12 months of salary.
- Classified employees can now convert any unused sick leave into additional months or years of service credit.

Legal Referral

Members receive free off-the-job legal advice. You are entitled to a free consultation with an attorney in CSEA's legal department. Simple legal questions or problems may be resolved over the phone. If the problem requires further assistance of an attorney, the legal referral attorney may be able to provide a local attorney who will provide a free consultation and may also provide a special discount. Call 800-632-2128, ext. 1274.

INSURANCE

Employer-Paid Medical Insurance

Under federal law (Consolidated Omnibus Budget Reconciliation Act or COBRA), if benefit coverage is lost due to layoffs, employees have the right to continue coverage on a self-pay basis for 18 months. Qualifying dependents also have the right to continue coverage under COBRA if the dependent's eligibility would terminate due to the layoff.

The continuation coverage is available only at the employee's or dependents own expense and he/she will be charged the full cost for benefits plus a two percent (2%) administrative charge.

The employee or dependent must elect continuation of coverage under COBRA within sixty (60) days following the receipt of the Notice of Right to Continue Health Coverage under Federal Law (COBRA), or within sixty (60) days following the date his/her coverage would terminate, whichever is later.

The initial premium, which must include premiums from the date coverage terminated to the date the continuation coverage is elected, must be paid within forty-five (45) days following the submission of the Election Form.

Employees may continue the same health coverage they were covered under on the date prior to the layoff. (You may not change plans until the next regular open enrollment period.) You may elect to continue medical and prescription drug coverage only (core coverage); or medical, prescription drug, dental and vision coverage (core plus non-core coverage). Life insurance and accidental death and dismemberment benefits are not required to offered under COBRA. You should check with your district to determine whether or not life and AD&D may be continued or converted to individual policies.

Termination of COBRA coverage

Continuation coverage will terminate on the date the maximum coverage period has been reached (18 months). However, continuation coverage will terminate before the end of the 18 months when any of the following occurs:



1. Failure to remit the required premium payment on time and in full;
2. The employee is enrolled to receive coverage under any other group medical plan, unless the plan will not cover the employee's pre-existing condition.
3. The employee (or dependent) becomes entitled to Medicare benefits;
4. The date the District ceases to provide group health coverage to any of its employees.

Health Care Options

■ Healthy Families

This is a low cost health care program for children up to age 18. Premiums run from \$4 to \$9 per month per child (up to a maximum of \$27 regardless of the number of children you have enrolled). Call 800-880-5305 to request an application; get answers to your questions; get information on doctors, clinics and dentists in your area that are part of the program; get names and addresses of individuals or organizations in your area that are trained to fill out the application for free.

■ Superior Vision Service

This discount plan is a special program for CSEA members where they pay \$10 per year, receive a card and present the card for discounts at participating providers such as Lenscrafters, Eyeexam 2000, etc., for exams, frames and contact lenses. Call 800-923-6766, ext. 210 for more information.

■ Dental Insurance

Members have two options for dental coverage:

- PMI Dental, offered through Delta Dental, you select from a panel of dentists; benefits are slightly higher and premiums slightly lower.
- Delta Care, you go to the dentist of your choice; premiums are slightly higher and benefits may be reduced.

Call Member Benefits at 800-632-2128, option 4 for further information/brochures.

Continue as a CSEA Member

Members can continue their CSEA membership at a reduced rate. Contact CSEA for information on continuing member benefits.

If your paycheck stops

Keeping a Roof Over Your Head

Your home is the most important part of your lifestyle, and usually your largest single investment and asset. Let's look at how to hang on to the house if your paycheck stops.



Your mortgage or rent payment should be your top priority in paying your bills each month. Contact the mortgage holder before you get behind. Generally the lender does not want to foreclose on a mortgage. It takes time, and money may be lost in selling the property at public auction, particularly if the local housing market is weak. Call or visit the mortgage company and ask to speak to someone in the mortgage servicing department. Identify yourself by name and loan number. Explain your situation and ask whether a reduced payment plan can be worked out until you return to work. Take notes of the conversation and get the representative's name. In future calls, try to stick with that person.

If your mortgage is federally insured, contact the insurance agency. Federally insured mortgages, such as FHA, HUD or VA have special provisions for helping families in trouble.

Apply for housing assistance through FEMA. In certain areas, FEMA provides funding for small grants through local community agencies for one-time assistance with a rent or mortgage payment.

If you rent, read your lease. Talk to your landlord about all you can do for rent payments on reduced income. Try to work something out.

Should things get to the point of eviction or foreclosure and you find yourself in need of temporary shelter, contact the Salvation Army, Catholic Social Services, Catholic Charities or United Way. Temporary shelter for families is available in most communities.

Dealing with Creditors

Notify your creditors before you get behind. They are usually easier to work with when you let them know about your situation before a severe problem arises. When contacting creditors, tell them you want to work out an arrangement for delaying, reducing or refinancing payments until you return to work.

Putting Food on the Table

When you lose your job you must change the way you spend your money. You normally spend up to 1/3 of your total income for food. But even if you must cut back your food budget a lot, you still can have nutritious meals. You can plan, prepare and serve nutritious food with far less money than you think. It just takes more time and planning.



■ **Decide how much you can spend on food.**

Be aware that everything you buy in the grocery store is not food. Many of these items may cost less at a different type of store.

■ **Apply for Food Stamps.** Don't be embarrassed about getting food stamps. You paid for them through your taxes when you were working.

■ **Plan menus for each day.** Include snacks, too. Plan your meals around the food you have stored in your kitchen, freezer or pantry as long as you can.

■ **You can sometimes get two meals for the price of one.** Store cooked food properly to make them last longer. Freeze them if you have the space.

■ **Make food from scratch.** Convenience foods and partly prepared foods cost more than home-prepared foods. Make your own mixes; use dry soft-drink mixes instead of buying carbonated beverages.

■ **Collect and use coupons.** This can greatly reduce the cost of food and other items such as soap, cleaners, paper products, pet food).

■ **Go shopping as little as possible.** Frequent trips can add to your monthly bill because it's easy to buy extra items each time.