

DC 37 Health & Security Plan

Lay Off Resources Guide

- COBRA Information and application
- Personal Service Unit - Employee Transitional Guide
- BERS retirement & pension information
(65 Court Street, Brooklyn)
- NYCERS retirement & pension information
- AARP Bulleting – Lost your Job? 12 questions...and answers



District Council 37 Benefits Fund Trust

125 Barclay Street, New York, NY 10007-2179

(212) 815-1234

Dear Member:

We have been informed that your eligibility for DC 37's Welfare Fund Benefits has been (or will soon be) terminated.

Under the COBRA (Consolidated Omnibus Budget Reconciliation Act), you have the right to purchase continuation coverage with respect to the Plan's health-related benefits (i.e., dental, vision, podiatry, audiology, second surgical opinion, supplemental surgical and prescription drug coverage). **For questions concerning your basic Health Insurance coverage under the COBRA law, contact your agency's personnel office.**

The enclosed COBRA election notice provides further detail on your right to elect COBRA coverage, and the rules governing your COBRA election.

If you wish to purchase DC 37 Welfare Fund Benefits, please complete the enclosed election form and return it to DC 37 Benefits Fund Trust, COBRA Enrollment - 8th Floor, 125 Barclay Street, New York, NY 10007. **You must submit the election form and pay for your COBRA coverage in accordance with the time frames identified in the Election Notice. If you fail to comply with these deadlines, you will not be eligible to receive COBRA coverage.**

Please call Carol Aguirre at the number provided in the attached notice if you have questions about this notice or your rights under COBRA.

Very truly yours,

Laura Albergo
Controller

Enclosure

Lillian Roberts
Chair

Oliver Gray
Trustee

Maf Misbah Uddin
Secretary-Treasurer

QUALIFYING EVENT/ELECTION NOTICE **OF COBRA RIGHTS**

This notice contains important information about your right to continue your DC 37 Welfare Fund Benefits coverage. Please read the information contained in this notice very carefully.

To elect to continue your DC37 Welfare Fund Benefits, **you must complete the enclosed Election Form and submit it to us within 60 days of the qualifying event or the date you lost eligibility for benefits.** Although your first COBRA premium payment is not due until 45 days after you elect COBRA coverage, you may send in your first payment with the COBRA election form.

If you have any questions about this notice or your rights to COBRA continuation coverage, you should contact Carol Aguirre, DC 37 Benefits Fund Trust, Accounting Department – 3rd floor, 125 Barclay Street, New York, NY 10007, (212) 815-1239.

You may elect any of the following options for COBRA continuation coverage described at the end of this notice. You do not have to send any payment with the Election Form. Important additional information about payment for COBRA continuation coverage is included in the pages following the enclosed Election Form.

IMPORTANT INFORMATION **ABOUT YOUR COBRA CONTINUATION COVERAGE RIGHTS**

What is continuation coverage?

Federal law requires that most group plans that provide health benefits (including this Plan) give employees and their families the opportunity to continue their health care coverage when there is a “qualifying event” that would result in a loss of coverage under an employer’s plan. Depending on the type of qualifying event, “qualified beneficiaries” can include the employee (or retired employee) covered under the health plan, the covered employee’s spouse/domestic partner, and the dependent children of the covered employee.

Continuation coverage is the same coverage that the Plan gives to other participants under the Plan who are not receiving continuation coverage. Each qualified beneficiary who elects continuation coverage will have the same rights under the Plan as other participants covered under the Plan.

How long will continuation coverage last?

In the case of a loss of coverage due to end of employment or reduction in hours of employment, coverage generally will be continued for up to a total of 18 months. Under USERRA (Uniformed Services Employment and Reemployments Rights Act) individuals called up to military active duty will be continued for up to a total of 24 months. In the case of loss of coverage due to an employee’s death, divorce or legal separation or a dependent child ceasing to be a dependent under the terms of the Plan, coverage may be continued for up to a total of 36 months. You will be required to pay 102% of the cost of coverage during this 18, 24 or 36-month period.

Continuation coverage will be terminated before the end of the maximum period if:

- any required premium is not paid in full on time,
- a qualified beneficiary becomes covered, after electing continuation coverage, under another group health plan that does not impose any pre-existing condition exclusion for a pre-existing condition of the qualified beneficiary,
- the employer ceases to provide any group health plan for its employee. Continuation coverage may also be terminated for any reason the Plan would terminate coverage of a participant not receiving continuation coverage (such as fraud).

How can you extend the length of COBRA continuation coverage?

If the maximum period of your COBRA continuation coverage as indicated in this notice is 18 months, you may be entitled to extend your coverage.

If you elect continuation coverage, an extension of the maximum period of coverage may be available if a qualified beneficiary is disabled or a second qualifying event occurs. You must notify Carol Aguirre, DC 37 Benefits Fund Trust, Accounting Department – 3rd floor, 125 Barclay Street, New York, NY 10007, (212) 815-1239 of a disability or a second qualifying event in order to extend the period of continuation coverage. Failure to provide notice of a disability or second qualifying event may affect the right to extend the period of continuation coverage.

Disability

An 11-month extension of coverage may be available if any of the qualified beneficiaries is determined by the Social Security Administration (SSA) to be disabled. The disability has to have started at sometime before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of continuation coverage. You must notify Carol Aguirre, DC 37 Benefits Fund Trust, Accounting Department – 3rd floor, 125 Barclay Street, New York, NY 10007, (212) 815-1239 of the SSA determination of disability within 60 days of receiving the determination or within 60 days of the qualifying event and before the end of the 18-month continuation coverage period. Each qualified beneficiary who has elected continuation coverage will be entitled to the 11-month disability extension if one of them qualifies. If the qualified beneficiary is determined by SSA to no longer be disabled, you must notify the Plan of that fact within 30 days after SSA's determination. You will be responsible for 150% of the cost of coverage during the 11-month disability extension period.

Second Qualifying Event

An 18-month extension of coverage will be available to spouses/domestic partners and dependent children who elect continuation coverage if a second qualifying event occurs during the first 18 months of continuation coverage. The maximum amount of continuation coverage available when a second qualifying event occurs is a total of 36 months. Such second qualifying events may include the death of a covered employee, divorce or separation from the covered employee or a dependent child's ceasing to be eligible for coverage as a dependent under the Plan. These events can be a second qualifying event only if they would have caused the qualified beneficiary to lose coverage under the Plan if the first qualifying event had not

occurred. You must notify the Plan within 60 days after a second qualifying event occurs if you want to extend your continuation coverage.

How can you elect COBRA continuation coverage?

To elect continuation coverage, you must complete the Election Form and furnish it according to the directions on the form. Each qualified beneficiary has a separate right to elect continuation coverage. For example, the employee's spouse/domestic partner may elect continuation coverage even if the employee does not. Continuation coverage may be elected for one, several, or for all dependent children who are qualified beneficiaries. A parent may elect to continue coverage on behalf of any dependent children. The employee or the employee's spouse/domestic partner can elect continuation coverage on behalf of all of the qualified beneficiaries.

How much does COBRA continuation coverage cost?

Generally, each qualified beneficiary may be required to pay the entire cost of continuation coverage. The amount a qualified beneficiary may be required to pay may not exceed 102 percent (or, in the case of an extension of continuation coverage due to a disability, 150 percent) of the cost for coverage of a similarly situated plan participant who is not receiving continuation coverage. The required payment for each continuation coverage period for each option is described in this notice. The cost of continuation coverage may be adjusted due to changes in coverage. However, these changes may not include **upgrades** in the COBRA coverage you have elected. In addition, the premiums charged for continuation coverage may be changed on a yearly basis or as otherwise determined by the Trustees and as permitted by law.

When and how must payment for COBRA continuation coverage be made?

If you elect continuation coverage, you do not have to send any payment with the Election Form. However, you must make your **first** payment for continuation coverage not later than 45 days after the date of your election. (This is the date the Election Form is postmarked, if mailed). If you do not make your **first** payment for COBRA continuation coverage in full not later than 45 days after the date of your election, you will lose all continuation coverage rights under the Plan. In some cases, where you have submitted a COBRA election of continuation coverage form **before** a triggering event has occurred (i.e. if you plan to resign or retire or your dependent child will be reaching the age of majority and you file our COBRA election form before such event), you may also have to pay the next monthly premium (which is due on the 1st of the month) with your first monthly premium within the 45-day period referenced above (subject to the 30-day grace period).

You are responsible for making sure that the amount of your first payment is correct. You may contact Carol Aguirre, DC 37 Benefits Fund Trust, Accounting Department – 3rd floor, 125 Barclay Street, New York, NY 10007, (212) 815-1239 to confirm the correct amount of your first payment.

After you make your first payment for continuation coverage, you will be required to make periodic payments for each subsequent coverage period. The amount due for each coverage period for each qualified beneficiary is shown on the attached COBRA rates and benefits sheet. The periodic payments can be made on a monthly or quarterly basis. Under the Plan, each of these periodic payments is due on the first of each month (or the first day of the quarter). Making payment on or before the period for which it applies will

continue your coverage under the Plan without any break. The Plan will not send periodic notices of payments due.

Grace periods for periodic payments

Although periodic payments are due as stated above, you will be given a grace period of 30 days after the first day of the coverage period to make each periodic payment. Your continuation coverage will be provided for each coverage period as long as payment for that coverage period is made before the end of the grace period for that payment. However, if you fail to pay a periodic payment before the end of the grace period, your coverage under the Plan will be suspended as of the first day of the coverage period.

However, your coverage will be retroactively reinstated (going back to the first day of the coverage period) when the periodic payment is received, as long as it is received prior to the expiration of the grace period. This means that any claim you submit for benefits while your coverage is suspended may be denied and may have to be resubmitted once your coverage is reinstated. If you fail to make a periodic payment before the end of the grace period for that coverage period, you will lose all rights to continuation coverage under the Plan.

Your first payment and all subsequent periodic payments for continuation coverage should be sent to:

DC 37 Benefits Fund Trust
125 Barclay Street
Attn: Accounting Department – 3rd floor
New York, NY 10007

For more information

This notice does not fully describe continuation coverage or other rights under the Plan. More information about continuation coverage and your rights under the Plan is available in your summary plan description or from the Plan Administrator.

If you have any questions concerning the information in this notice, your rights to coverage, you should contact Carol Aguirre, DC 37 Benefits Fund Trust, 125 Barclay Street, Accounting Department – 3rd floor, New York, NY 10007, (212) 815-1239.

For more information about your rights under ERISA, including COBRA, the Health Insurance Portability and Accountability Act (HIPAA), and other laws affecting group health plans, contact the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit the EBSA website at www.dol.gov/ebsa. (Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's website.)

Keep Your Plan Informed of Address Changes

In order to protect your and your family's rights, you should keep the Plan Administrator informed of any changes in your address and the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.

DC 37 BENEFITS FUND TRUST COBRA RATES AND BENEFITS

The monthly and quarterly premium rates quoted below are for all supplemental health related benefits under the Plan, All Benefits (Core & Non-Core) and Core Benefits Only.

The following rates and benefits apply **ONLY** to the health related benefits under the Fund. These rates and benefits do not apply to your medical insurance which must be purchased separately through your agency's personnel office.

Notice Regarding Your Prescription Drug Benefit

The Mail Order Program (Innoviant Rx) is not available to COBRA members. You must use your local pharmacy for all your prescription drugs. You will be allowed a 30-day supply. If you are a Medicare eligible retiree, spouse or dependent and you are enrolled in a Medicare health insurance plan that provides a prescription drug benefit, and you choose to purchase the drug benefit, you must still exhaust your health insurance plan's prescription drug annual limit before the DC 37 prescription drug benefit will be available to you for the balance of the calendar year.

ALL BENEFITS

(Core & Non-Core)

Dental, Vision, Podiatry, Audiology, Supplemental Surgical, Second Surgical Opinion and Prescription Drug (Optional).

CORE BENEFITS

Podiatry, Audiology, Supplemental Surgical, Second Surgical Opinion and Prescription Drug (Optional)

NON-CORE BENEFITS

Dental and Vision. These cannot be purchased alone as a package.

COBRA PREMIUM RATES

	<u>INDIVIDUAL</u>		<u>FAMILY</u>	
	<u>Monthly</u>	<u>Quarterly</u>	<u>Monthly</u>	<u>Quarterly</u>
<u>All Benefits</u>				
With Drugs	\$57.61	\$172.83	\$158.36	\$475.08
Without Drugs	\$11.45	\$ 34.35	\$ 30.93	\$ 92.79
<u>Core Benefits</u>				
(Excludes Dental & Vision)				
With Drugs	\$46.29	\$138.87	\$127.79	\$383.37
Without Drugs	\$.13	\$.39	\$.36	\$ 1.08

The above rates will remain in **effect until June 30, 2011**. Benefit rates are adjusted at the beginning of each fiscal year. Your first premium payment is due in full not later than 45 days after the date of your election. However you may elect to send your COBRA payment with your election form in order to avoid having to make a retroactive COBRA payment. Thereafter, premiums are due on the first of each month. You will **not** receive any other notification regarding payment of your premium.

Please write your Social Security Number or Personal Identification Number (PID) on all payments and correspondence.

Checks or money orders should be made payable to **DC 37 Benefits Fund Trust** and mailed to:

DC 37 Benefits Fund Trust
Attn: Accounting Department - 3rd Floor
125 Barclay Street
New York, NY 10007

District Council 37 Benefits Fund Trust

125 Barclay Street • New York, N.Y. 10007-2179 • (212) 815-1234

APPLICATION FOR CONTINUATION OF DC 37 HEALTH AND SECURITY PLAN COBRA HEALTH-RELATED BENEFITS

APPLICANT INFORMATION (Please Print)

Last Name	First Name	M.I.	Social Security #	Home Telephone # ()
Mailing Address			Apt. #	Date of Birth / /
			Sex: Male <input type="checkbox"/> Female <input type="checkbox"/>	
City	State	Zip	Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Domestic Partnership
Reason for Submission:				
<input type="checkbox"/> Death of Employee/Retiree - Date: _____		<input type="checkbox"/> Reduction of Work Schedule - Date: _____		
<input type="checkbox"/> Divorce or Separation - Date: _____		<input type="checkbox"/> Loss of Eligibility - Date: _____		
<input type="checkbox"/> Termination of Employment - Date: _____				
Relationship To Member or Former Member	<input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Son	<input type="checkbox"/> Daughter <input type="checkbox"/> Domestic Partner	Member or Former Member's Name	Name _____ S.S. No. _____

SPOUSE/DOMESTIC PARTNER AND DEPENDENT CHILDREN APPLICATION
(To be completed only if spouse and/or dependents are to be covered under applicant's plan. List each eligible separately. List spouse only if currently married.)

First Name	Last Name (if different)	Social Security Number	Birth Date	Relationship:			Check if applicable	
				Spouse/ Domestic Partner	Son	Daughter	Full Time Student	Permanently Disabled

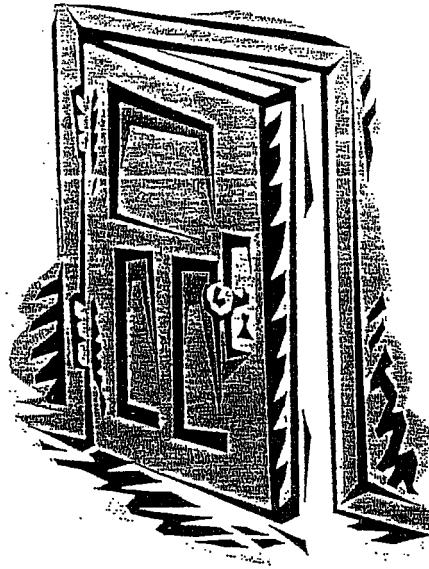
COVERAGE ELECTION <input type="checkbox"/> Individual <input type="checkbox"/> Family	ALL BENEFITS <input type="checkbox"/> With Drugs <input type="checkbox"/> Without Drugs	OR	CORE BENEFITS ONLY <i>(Excludes Dental & Vision)</i> <input type="checkbox"/> With Drugs <input type="checkbox"/> Without Drugs
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Is applicant eligible for or covered by another group health policy? <input type="checkbox"/> Yes If yes, name of policy: _____ <input type="checkbox"/> No	Is applicant enrolled in: Medicare Part A? <input type="checkbox"/> Yes <input type="checkbox"/> No Medicare Part B? <input type="checkbox"/> Yes <input type="checkbox"/> No Medicare Drug Plan? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, name of drug plan: _____
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I understand that I am responsible for the full premium for this coverage, the timely submission of payments and am subject to all the rules that govern the administration of these benefits. I further understand that the Plan's COBRA benefits do not include hospital or doctor coverage.

 Applicant's Signature

 Date



Employee Transitional Guide

“When one door closes, another opens...”

Alexander Graham Bell

How to File an Unemployment Insurance Claim:

Your claim should be filed in the first week that you have become totally or partially unemployed. It is important to file timely because your first week is an unpaid waiting week, commonly referred to as the "waiting period". A delay may cost you benefits.

You should apply for UI benefits using the Benefits Online Page (https://ui.labor.state.ny.us/UBC/home.do?FF_LOCALE=1) between the hours of 7:30am to 7:30pm Monday through Thursday (Eastern Time), Friday, 7:30am to 5:00pm, all day Saturday, and Sunday until 7:00pm.

What you should have available before you file your claim:

- Your Social Security number
- Your NY State driver's license or Motor Vehicle ID card number (if you have either one)
- Your complete mailing address and zip code
- Phone number where we can contact you between 8am-5pm, Mon- Fri
- Your Alien Registration card number (if you are not a U.S. Citizen and have a card)
- The names and addresses of all employers for whom you've worked within the last 18 months, including those employers in another state
- Employer Registration number or Federal Employer Identification Number (FEIN) of your most recent employer (FEIN may be found on your W-2 forms) (if you have either)
- Your copies of forms SF8 and SF50, if you had federal employment within the last 18 months
- Your copy of your most recent separation form DD 214, if you are an ex-service member claiming benefits based on your military service
- If you are unable to print, have a pen and paper available to write down important information
- If you are choosing to have direct deposit of your weekly benefits, you must have a check handy in order to enter your bank routing and checking account numbers

If you do not have all of the documents listed above, you may still file a claim. There may be some delay, however, in receiving your first payment.

You may also file a claim by calling our Telephone Claims Center at 1-888-209-8124 for New York State residents (or 1-877-358-5306 for out of state residents) between 8:00am and 5:00pm, Monday through Friday. This is a toll-free call. If you choose to file your claim by phone, an automated voice will offer you the choice of filing in English, Spanish, Russian, Cantonese, Mandarin, Creole, or "all other languages" (translation services will be provided).

HOTLINE RESOURCES

Food Stamps
1.877.472.8411

Public Assistance
1.877.472.8411

Unemployment Insurance
1.212.352.2631

Food & Hunger Hotline/City Harvest
1.866.888.8777

Catholic Charities
1.212.371.1000 x2031

**Federation Employment &
Guidance Services (FEGS)**
1.212.366.8400

Help Line
1.212.532.2400

Brooklyn Housing & Family Services
1.718.435.7585

**Money Management International
Consumer Credit Counseling Services**
1.212.675.5070
1.800.308.2227

JBFC Services to the Homeless
1.212.632.4707

Citizens Advice Bureau
1.718.365.0910

LifeNet
1.800.LIFENET

Veteran's Benefits
1.212.807.7229

Community Service Society
1.212.614.5375

Mayor's Action Center Hotline
311

CATHOLIC CHARITIES:

- Information & Referral services
- Assists with clothing
- Refers to food pantries

CITIZENS ADVICE BUREAU:

- Information & referral services for housing and rent arrears
- Works with clients & the system to assist with landlord-tenant issues, public assistance, social security & immigration

COMMUNITY SERVICE SOCIETY:

- Programs & Services for the unemployed
- Employment opportunities & workforce advocacy

Division of Employment & Workforce Solutions Information

BRONX COUNTY

*358 East 149th Street
Bronx, N.Y. 10455
Phone: 718.960.7901
Fax: 718.960.7902

NEW YORK

*Harlem
215 West 125th Street
New York, N.Y. 10027
Phone: 917.493.7200
Fax: 646.698.3040

1 Hudson Square
75 Varick Street
New York, N.Y. 10013
Phone: 212.775.3771
Fax: 212.775.3853

KINGS/BROOKLYN COMMUNITY

250 Schermerhorn Street
Brooklyn, N.Y. 11201
Phone: 718.780.9201
Fax: 718.624.5713

* = ONE STOP

QUEENS COUNTY

Flushing
138-60 Barclay Avenue
Flushing, N.Y. 11355
Phone: 718.321.6307
Fax: 718.461.8572

*Jamaica
168-25 Jamaica Avenue, 2nd Floor
Jamaica, N.Y. 11432
Phone: 718.557.6735
Fax: 718.523.7530

RICHMOND COUNTY

60 Bay Street
Staten Island, N.Y. 10301
Phone: 718.285.8388
Fax: 718.981.8749

<http://www.labor.state.ny.us/businessservices/Agency%20Counties.shtm>

The Department of Labor Division of Employment & Workforce Solutions offices provide convenient "one-stop shopping" for employment related needs. They offer many DOL programs in a single location – including career-related assistance and services for employers. Some offices are located in One-Stop Career Centers, where the Department of Labor works in tandem with county and local workforce agencies.

**Layoff/Transition Services Provided by Workforce New York
At One Stop Centers**

- Orientation sessions for affected workers about services that highlight employment opportunities
- Instruction on how to file an Unemployment Insurance original claim
- Referrals based on the job seeker's interest and qualifications made to specific employment openings
- A job seeker can click on New York's Job Bank and enter a resume online. The "Job Scout" option will alert the job seeker when suitable opportunities arise based on employment preferences. In addition, thousands of openings are available for review in New York's Job Bank.

(<http://www.americasjobexchange.com/ny>)

- Use of the established Resource Rooms, which provide a variety of services, e.g., telephone, fax machine, personal computer with Internet access, library, etc., in support of a customer's employment search.
- Workforce New York offers workshops that help job seekers find their next job. Ex: Resume Development, Finding the Hidden Job Market, and Successful Employment Interview Tips.
- Career Counseling services which helps affected worker identify transferable skills that can expand job search options
- Workforce New York is equipped to share the resumes of affected workers on a CD that is sent to selected local companies. A targeted job fair can also be conducted on behalf of the affected workers. Local employment-based training opportunities and vital financial aid information are also provided if appropriate to increase future job search prospects.

For information, please contact the **Information Hotline** at **1-800-HIRE 992**.

EDUCATION & JOB INFORMATION CENTERS

Bronx & Staten Island Libraries are part of the Mid-Manhattan Public Library & do not have their own job information centers.

Mid-Manhattan Public Library

455 Fifth Avenue, @ 40th Street
212.340.0833

Monday, Tuesday & Wednesday: 9am – 9pm

Thursday, Friday & Saturday: 10am – 6pm

Sunday: 1pm – 5pm

- Free Saturday workshop series
- Databases for employment & education
- Employment & job search websites
- Pathfinders & research builders for job seekers
- Career exploration
- Study handbooks & databases for civil service & professional exams
- Books for job searching, resume writing & career exploration
- Internet home page: www.nypl.org/branch/central

Brooklyn Public Library

Grand Army Plaza, Brooklyn
718.230.2177

Monday & Friday: 9am – 6pm

Tuesday, Wednesday & Thursday: 10am – 6pm

Saturday: 10am – 6pm

Sunday: Closed

- Skills Training & Employment Projects (STEP)
 - Guidance – resume review, tips on job hunting & interviewing
 - Study guides & databases for civil service & professional exams
 - Career Cruising, Computer Career Guide
 - Education training resources
- Resources for job hunters
- Internet homepage: www.brooklynpubliclibrary.org/branches

Queens Library:

Jamaica
90-11 Merrick Blvd
Jamaica, N.Y. 11432
718.990.0746

Monday & Wednesday: 10am – 8:45pm
Tuesday, Wednesday, Friday & Saturday: 10am – 5pm
Sunday Closed

Flushing
41-17 Main Street
Flushing, N.Y. 11355
718.661.1218

Monday & Wednesday: 10am – 8pm
Tuesday: 1pm – 8pm
Thursday & Friday: 10am – 6pm
Saturday: 10am – 5:30pm
Sunday: 12pm – 5pm

- Online guide to selected resources in popular careers
- Career Exploration Inventory tools
- Workshop on resume writing, job interview skills, job search techniques
(Check Queens Library events calendar for locations)
- Referral resources for the disabled
- Internet homepage: www.queenslibrary.org/programs/jic

Career Web Sites

www.nycareerzone.org - a site created by New York State to assist in the career search. The site has a resume, cover letter and reference maker. Follow the resources for job seekers link.

www.nvpl.org/branch/central_units/mm/jic/jic.html - New York Public Library Job Information Center

www.brooklynpubliclibrary.org/branches/ejic.htm - Brooklyn Public Library Education and Job Information Center

www.queenslibrary.org/programs/jic/ - Queens Library Job Information Center

www.careerbuilder.com - Large job search database.

www.monster.com - Large job search database.

www.nytimes.com/pages/jobs/ - New York Times Job Market

www.jobsearch.org/NY - New York State Job Bank.

For access to the internet, go to your nearest public library.

District Council 37 – Personal Service Unit: information for laid-off member in need of health insurance options.

Family Health Plus

What is Family health Plus?

Family Health Plus is a public health insurance program for adults who are aged 19 to 64 who have income or resources too high to qualify for Medicaid. Family Health Plus is available to single adults, couples without children, and parents with limited income who are residents of New York State and are United States citizens or fall under one of many immigration categories.

Family Health Plus provides comprehensive coverage, including prevention, primary care, hospitalization, prescriptions and other services. There are minimal co-payments for some Family Health Plus services. Health care is provided through participating managed care plans in your area.

Helpful Phone Numbers

1-877-934-7587	Family Health Plus (adult insurance program)
1-800-698-4543	Child Health Plus (children's insurance program)
1-800-522-5006	Healthy Baby (information for pregnant women)
1-800-332-3742	EPIC (drug coverage for seniors)
1-866-432-5849	Healthy NY (low cost health insurance for individuals/small businesses)
1-800-342-3736	NYS Insurance Department (general information)
1-800-541-2831	Medicaid (general information)
1-800-633-4227	Medicare (general information)
1-800-772-1213	Social Security Administration(general information)
1-800-206-8125	New York State Department of Health complaint line (complaints about health plan coverage)

New York City

1-877-472-8411

New York City Human Resource Administration
(general public assistance & Medicaid information,
inside NYC only)

1-718-557-1399

New York City Human Resource Administration
(general public assistance & Medicaid information,
outside of NYC only)

1-212-442-5217

New York City Department of Health and Mental
Hygiene (make appointment to file an application
for FHPlus, CHPlus, Medicaid, WIC and Pre-natal
Care Assistance Program-PCAP)

1-800-505-5678

Medicaid Choice (MAXIMUS)- plan enrollment
status

Ways to Cut Spending, Reduce Debt and Manage Your Budget

When your family loses its only income, or a significant part of it, you can feel as though it's the end of the world. The sudden loss of income can create serious worries, or worse still, a real sense of panic.

While you can't change the fact that your income has stopped, you can minimize the impact of the loss by making a conscious decision to actively manage your new financial reality. The sooner you assume a proactive stance, the sooner you'll be able to make sound decisions, financial and otherwise, to help you regain control over your destiny.

Here are suggestions to help you better manage and control your finances while you are unemployed:

Using input from all your family members, figure out ways to cut as many extraneous expenses as possible. If you include the family in the planning process, you'll find it much easier to gain their cooperation when it's time to implement the plan. Obviously, you can't cut expenses like the mortgage (unless you can refinance), but the reality is that most other expenses can be managed in a more cost-efficient manner, sometimes with surprisingly little sacrifice.

Begin by eliminating those "nice to haves" but "definitely not necessary" expenses such as frequent meals out or new clothes each season. Then, examine ways to spend less by implementing some clever cost cutting measures. Here are just a few ways to become a smarter consumer:

- **Compare Health Insurance Plans:** Don't assume your company provided COBRA plan is necessarily your best option. At ehealthinsurance.com you can learn more about COBRA and compare COBRA premium payments for both individual and family plans from multiple carriers.
- **Shop the sales:** Particularly during bad economic times, retailers get fairly aggressive at running special sales and promotions. Take advantage of combining sales with coupons and other special discount services.
- **Credit cards:** If you can't bring yourself to eliminate or reduce your dependency on credit cards, at least manage your cards more efficiently. If you already have credit card debt, or you think you soon will, find a new card with a lower interest rate and transfer your outstanding balances immediately.
- **Reduce use of services:** Think of ways to creatively reduce your consumption of services. If your child takes weekly piano lessons, consider switching to every other week instead. If you normally bring the car in for a wash each week, consider doing it once a month instead. These small changes add up over time.
- **Bank fees:** Banks are notorious for tacking on extra fees for services like checking accounts and ATM privileges. Shop around to see if you've got the best deal.

- **Phone bill:** Now is the time to actually pay attention to all those annoying telemarketers who call trying to get you to switch your long distance service. Odds are good you can lower your calling rate with just a few well-placed inquiries. It's also a good time to evaluate if you really need to have a "soup to nuts" cell phone plan that include more minutes or special features than you are using. If you want to be able to make long-distance calls for free, including overseas, consider using a service like Skype that you download to your computer.
- **Car insurance:** Assuming you have a good driving record, you might be able to easily reduce your premiums by shopping around.
- **Groceries:** Shopping with a list, a full stomach, and coupons can help you significantly reduce your family's food bill.
- **Free entertainment:** From concerts in the park to movie night at the library, opportunities abound for free or low-cost entertainment options. Check your local papers for listings of options in your neighborhood.
- **Use the library:** The library is one of the best bargains going. Take advantage of the books, free videos and CD's, and research databases offered by your local library.

In addition to spending less and economizing where possible, here are some ways to keep your financial picture sound on a long-term basis:

- **Decide which bills to pay first:** Pay debts that are secured, such as house or car payments first. Falling behind on your mortgage will lead to late penalties and could cost you your home, so this payment should be first on your list. Don't let your payment decisions be dictated by which collection agency yells loudest.
- **Be judicious about cutting household help:** Particularly in the arena of childcare, you don't want to eliminate your support system, only to have to scramble madly to replace them in a few months. If you can't afford to continue full-time help, speak with friends who might be interested in hiring your sitter or housekeeper on a temporary basis, while you only use them on a part-time basis.
- **Don't raid your 401(k):** It's tempting when you lose a job to withdraw money from your 401(k) or retirement plan. If at all possible, don't do it. Distributions from your qualified retirement plans are subject to income taxes and a 10% penalty. More importantly, the money you take out won't have the chance to grow and help provide for a secure retirement.
- **Use Less:** It is amazing how much you can save by simply using less of everyday products. Most people will never notice if they use half the amount of shampoo when washing their hair or run a load of laundry using half the amount of detergent (while allowing extra time for the clothes to soak). Small steps can add up to big savings over time.

HOW TO BEAT THE UNEMPLOYMENT BLUES

8 DANGER SIGNS

GETTING SICK MORE OFTEN

Having more coughs, colds, flu or stomach trouble. No energy, feeling tired all the time.

NOT SLEEPING WELL AT NIGHT

Not being able to sleep. Sleeping more or sleeping during the day.

USING MORE ALCOHOL AND DRUGS

Drinking or using drugs alone or early in the day. Staying high all the time. Needing alcohol or drugs to get through the day.

BECOMING MORE ISOLATED

Not wanting to see family or friends. Not going out. Staying at home all the time.

LOSING INTEREST IN THINGS

Not wanting to do things you enjoy or work on projects you have started.

PUTTING THINGS OFF

Feeling there is plenty of time to get things done, but never getting around to them.

LONG PERIODS OF DEPRESSION

Feeling down, feeling unable to cope with problems. No energy to deal with anything.

HAVING MORE FIGHTS WITH FAMILY

Getting upset over things that never used to bother you. Feeling angry and irritable more often than you used to.

7 WAYS TO FIGHT BACK

STAY HEALTHY

When your body is under stress, you need to eat right, get adequate rest, exercise, and keep a regular schedule.

KNOW THE EFFECTS OF STRESS

Know the sources of stress in your life. Pay close attention to your body and its stress signals.

DON'T BLAME YOURSELF

The effects of unemployment are not a "personal problem." When a job is lost, it is dangerous to you and to your family.

DON'T DEAL WITH THINGS ALONE

Use your friends, family and other people in the community to get the information and the help you need.

DEVELOP YOUR SUPPORT SYSTEMS

Having people you can count on is the best way to fight stress. Talk with family and friends about what you are going through.

HAVE A PLAN

Planning reduces stress and gets things done. Have a plan for your week, for your job search and for your future.

STAY ACTIVE

Stay in touch with friends and co-workers. Get out and go places. Learn something new. Volunteer your services somewhere.

Managing the Emotional Roller Coaster

Unemployment is a bumpy, unpredictable emotional roller-coaster ride. And, while you can't change the unpredictable nature of the ride, there are steps you can take to better manage your reaction to the peaks and valleys you'll inevitably experience. Here are some tips for surviving a layoff:

Ways to Manage Fear and Depression

Don't compare yourself to others: The impact of job loss varies from person to person. It's likely that a single 25 year-old who lives at home and is thinking about going back to graduate school will react to his/her job loss with a different intensity than a 40 year-old single mother who is laid off from the only job she has ever held. But, it's also true that two people in similar situations may have two totally different reactions to their common loss. Each individual is unique and reacts with a wide range of emotions and behaviors; there is no one right way to handle this transition.

Become part of a support group: As wonderful as family and friends can be, many people find that joining a support group of peers is the most valuable support of all. Interacting with a group of people, who are in your situation and can fully understand what you're going through, can be an invaluable aid in helping you maintain perspective and a sense of humor during your search.

Your spouse is on your side: Yes, this may have started out as "your problem" but if you think your spouse isn't impacted by this turn of events, think again. Not only are your finances intertwined, but virtually every aspect of your next career move -- decisions about relocation, accepting a job that involves significant travel, or having to adjust your lifestyle to accommodate a lower income -- all directly impact your spouse and your family. And during the job search process, your spouse will also be dealing with his/her own hopes and fears about the future. Your wedding vows may not have included, "while employed or unemployed," but they probably included, "for better or for worse" (or some version thereof). That commitment is worth remembering during this transition.

Be honest about your emotions: Admitting your anger, fear, and frustrations to your support group is the first step toward managing your emotions instead of letting them control you. Name and Claim the Enemy: Rather than walking around with a vague but continual sense of anxiety, try to figure out what specific things worry you most. By facing what you actually fear (i.e., financial instability, concerns that you'll never find a comparable position) you can see how realistic your fears are and begin to work on a plan for addressing those issues.

Recognize that Luck Plays a Role in this Process: While it's hard not to wonder why your friend landed a job quickly while you're still looking, the answer is that every person's search proceeds at a unique pace. Luck, timing, market opportunities and a hundred other factors conspire together in mysterious ways. Remember the saying,

"God, grant me the serenity to accept the things I cannot change, the courage to change the things I can, and the wisdom to know the difference."

Avoid Negative People: A group of pessimistic nay-sayers will do nothing but reinforce your worst fears. Align yourself with friends and colleagues who think more of you than you think of yourself – their suggestions will inspire, empower, and encourage you to move on in the face of rejection. Sometimes though, even the best-intentioned people don't know what to say and as a result usually end up saying the wrong thing. Try to remember their intentions are honorable, even if their actions are less than helpful.

Take Care of Yourself: Mom was right; it's important to take care of yourself. Get enough sleep, exercise and eat well. Don't allow yourself to mope around the house in pajamas all day – project an image that reinforces a positive outlook.

Focus on the Positive: While you can't change events, you can change how you react to them. Instead of focusing on the negatives on your life, take note of the positive side of unemployment. Whether it's the opportunity to spend more time with your children, having a chance to explore new career directions or simply being able to sleep past 6 a.m., there is undoubtedly something positive to recognize during this difficult transition.

Keep Busy: There is nothing more depressing than staring at an empty calendar. Schedule your job search activities (i.e., 10 a.m.– 11 a.m.: make cold calls, 2 p.m.– 4 p.m.: work on revising resume, etc.) as you would normal business appointments. If you have blocks of unused time, look in the newspaper for listings of business related meetings, trade shows or seminars that you might be able to attend. Go to the library. Force yourself to get out of the house.

Volunteer: By helping others, you'll help yourself feel more valued. Even if it's only a few hours each month, the psychological boost of helping those less fortunate can be significant.

Seek professional help: If your sadness feels very profound and does not seem to improve, consider getting professional help. The cost of ignoring depression can be far greater than the cost of getting treatment. Consult your local mental health clinics, social services agencies or professional counselors for help for yourself and family members who are affected by your unemployment. Some assistance may be covered by your health insurance or, if you do not have insurance, counseling is often available on a "sliding scale" fee, based on income.

About BERS

The New York City Board of Education Retirement System (BERS) was founded on August 1, 1921 to provide retirement benefits for civil service employees permanently employed by the City and School District of New York other than those who may retire under the provisions of other retirement laws. BERS has since expanded to include other employees, such as provisional and part-time employees of the Department of Education (DOE) and other covered employers

BERS is one of the largest multi-employer, multi-tiered retirement systems in the United States. Our members are employed in such agencies as the Department of Education, the School Construction Authority, the Police Department and the Transit Authority. BERS currently provides retirement benefits to members in four (4) tiers. The Retirement System benefits exist to provide financial security for our members and their beneficiaries both during and after employment ends.

Beyond retirement benefits, BERS also offers a tax-deferred annuity program established under the guideline of section 403(b) of the Internal Revenue Code. This program gives members the opportunity to invest additional savings on a pre-tax basis.

Refund/Transfers

Member Services

If you are a member who resigns or are terminated, you may be eligible to request a refund of your pension and TDA contributions. Upon receipt of a completed withdrawal application, the Refund department is responsible for determining your eligibility to withdraw and the issuing of refunds. If you withdraw, you will relinquish all rights to the pension benefits of BERS.

If you accept another position that entitles you to membership in another public retirement system, you may be eligible to transfer your BERS membership. Upon receipt of a completed transfer application, the Transfer department will verify your eligibility and calculate the amount of funds to be transferred. These forms can be obtained by phone, mail, or visiting our office. When requesting the forms by mail or by phone, please indicate your name, address, membership number, or social security number, telephone number, and specify Pension and/or TDA.

NYCERS

RETIREMENT AND BENEFITS

NEW YORK CITY EMPLOYEES' RETIREMENT SYSTEM

MAIL ONLY:
335 ADAMS STREET,
SUITE 2300
BROOKLYN, NY 11201-3751

ALL OTHER SERVICES:
340 JAY STREET,
MEZZANINE LEVEL
BROOKLYN, NY 11201-3751

TEL: (347) 643-3000

EXECUTIVE DIRECTOR: DIANE D'ALESSANDRO

Age and Service Requirements for Retirement Eligibility in Tier 1 Plans

Plan	Age	Years of Service
Career Pension Plan (CPP/Plan A)	55	25 years of Career Pension Plan Qualifying Service
Fifty-Five Year Increased Service Fraction Plan (ISF/Plan B)	55	5 years of Credited Service
Age Fifty Five One Percent Plan (1/100)	55	No Minimum
Dispatchers 25 Year Plan (D-25)	No Age Requirement	25 years of Allowable Service as a Dispatcher
EMT 25 Year Plan (E-25)	No Age Requirement	25 years of Allowable Service as an EMT
Sanitation Uniformed Force 20 Year Plan (S-20)	No Age Requirement	20 years of Allowable Sanitation Service
Sanitation Uniformed Force 25 Year Plan (S-25)	No Age Requirement	25 years of Allowable Sanitation Service
Special Officers 25 Year Plan (SPO)	No Age Requirement	25 years of Allowable Service as a Special Officer
Transit Authority Operating Force 20 Year Plan (T-20)	50	20 years of Allowable Transit Authority Service

NYCERS

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TEL: (347) 543-3000

EXECUTIVE DIRECTOR: DIANE D'ALESSANDRO

Age and Service Requirements for Retirement Eligibility in Tier 2 Plans

Plan	Age	Service
Modified Career Pension Plan (CPP/Plan C)	62 for full benefit, or as early as 55 with reduced benefit.	25 years of Career Pension Plan Qualifying Service
Improved Career Pension Plan (CPP-I)	55	25 years of Career Pension Plan Qualifying Service
Fifty-Five Year Increased Service Fraction Plan (ISF/Plan D)	62 for full benefit, or as early as 55 with reduced benefit.	5 years of Credited Service
Age Fifty Five One Percent Plan (1/100)	62 for full benefit, or as early as 55 with reduced benefit.	No Minimum
Automotive Service Workers 50/25 Plan (AUT-I)	50	25 years of Allowable Service as an Automotive Service Worker
DA Investigators 25 Year Plan (25IDA)	No Age Requirement	25 years of Credited Service
Deputy Sheriff 25 Year Plan (DSH-I)	No Age Requirement	25 years of Credited Service
Dispatchers 25 Year Plan (DIS-I)	No Age Requirement	25 years of Allowable Service
EMT 25 Year Plan (EMT-I)	No Age Requirement	25 years of Allowable Service as an EMT Member
MTA Bridge and Tunnel Officers 50/20 (2050I)	50	20 years of Allowable Service
Police Communication Operators 25 Year Plan	No Age Requirement	25 years of Credited Service
Sanitation Uniformed Force 20 Year Plan (SI-20)	No Age Requirement	20 years of Allowable Sanitation Service
Special Officers 25 Year Plan (SPO-I)	No Age Requirement	25 years of Allowable Service as a Special Officer Member
Tier 2 Correction Captains 20 Year Plan (CP-20)	No Age Requirement	20 years of Allowable Correction Service
Tier 2 Correction Officers 20 Year Plan (CI-20)	No Age Requirement	20 years of Allowable Correction Service

AARP BULLETIN TODAY

Lost Your Job – or Afraid You Will? We answer 12 questions asked by people like you. **By: Carole Fleck/ February 25, 2009**

1. I'm still working, but if I lose my job I'll need my savings to pay my bills. Should I stop putting money into my 401(k), which has tanked?

A. If you think you may lose your job, and you have less than three months' worth of your gross income in a savings account (e.g., less than \$15,000 in savings if you earn \$60,000 annually), you should consider stopping your 401(k) contributions, says David Hefty, a certified financial planner and CEO of Cornerstone Wealth Management in Auburn, Ind. But make sure you stash away the extra money that would have gone toward your contribution. If you already have three months' worth of savings, then you should continue your 401(k) contributions and take advantage of any employer match.

2. My company has required its employees to take time off, without pay, to cut costs. Can I get unemployment benefits to cover the loss of compensation due to this furlough?

A. In most cases, employees required to take a furlough may be eligible for unemployment benefits. Check with your local unemployment agency in advance to see whether you qualify, since benefit eligibility varies by state.

3. Will I have to pay tax on my unemployment compensation?

A. Yes. Unemployment compensation is taxable on federal and most state tax returns. When you apply for unemployment benefits, you can choose whether to have federal and/or state income taxes automatically taken out of your benefits. Federal income taxes are withheld at a 10 percent rate; state tax rates vary. If you chose not to have taxes taken out, you may find that you owe money come next April. However, there is some relief under the new economic stimulus package: Unemployment benefits up to \$2,400 will be tax-free.

4. Can I collect both unemployment insurance and severance pay from my company?

A. Since labor laws vary from state to state, the answer depends on where you live. In most cases, you cannot collect severance pay and unemployment benefits for the same weeks. But your unemployment benefit year will be extended by the number of weeks for which you received severance pay.

Moreover, the government's economic stimulus plan that passed earlier this month has raised weekly jobless benefits by \$25 for the rest of this year. It also extended unemployment benefits to 33 weeks from the standard 26 weeks offered by most states, and to as much as 59 weeks in states hardest-hit by job losses.

5. Will my unemployment benefits be affected by my pension payout or my Social Security benefit?

A. If you got laid off by your current employer and you're drawing a pension from a previous job, your unemployment benefits eligibility should not be affected, says Mark Steber, vice president of tax resources for Jackson Hewitt Tax Service in Sarasota, Fla. However, the amount of benefits awarded may

be affected by other income coming in. The same is true for Social Security benefits. Eligibility and benefit amounts are based on state rules, so you should check with your state unemployment office to see how your benefits would be altered.

6. I'm thinking about taking my Social Security benefit early. Is this wise?

A. It depends on your financial circumstances and on whether you can live comfortably without taking your benefit, says Frank Jaffe, a certified financial planner with Access Wealth Planning in Roseland, N.J. Here's how taking your benefit early compares with waiting until your full retirement age or later: At 62, you would collect about 75 percent of your full retirement pay. At 66, you would be eligible for your full benefit amount. If you waited until age 70, your benefit would be about 32 percent higher. So a monthly benefit of \$750 at age 62 would grow to \$1,000 at full retirement age and climb to \$1,320 at age 70.

Something else to consider: If you think you'll live into your 90s, it pays to wait until 70 to take your benefit. Not only will you come out ahead in the payout, Jaffe says, but you may well exhaust your other assets and need the higher benefit amount to pick up the slack.

7. I'm out of work and can't afford COBRA for my family. What can I do?

A. The new economic stimulus package will make it easier for unemployed people to afford extended health benefits under COBRA, a federal law that allows workers to continue group health insurance when they leave a job. Many people eligible for COBRA opt out because the plan can be so costly. But now, as part of the new package, if you lose your job between Sept. 1, 2008, and Jan. 1, 2010, you will be able to keep your company health insurance for nine months by paying 35 percent of your COBRA premiums.

If that's still too expensive, you may be eligible for the federal Medicaid program, or your children may qualify for the federally supported State Children's Health Insurance Program (SCHIP). This program provides, at low or no cost, insurance that pays for doctor visits, prescription drugs and hospitalization. Each state has different eligibility rules, but in most states uninsured children 18 and younger whose families earn less than \$34,100 a year (for a family of four) are eligible.

In some states, the parent of a child who receives SCHIP is also eligible for coverage. To learn more about the Medicaid and SCHIP programs and to locate the toll-free phone numbers for your state, go to the [Centers for Medicare & Medicaid Services' website](#).

8. Can I claim the money I spent on job searches as tax deductions?

A. Yes. By declaring miscellaneous itemized deductions, taxpayers may lower their taxable income for the year, says Steber. Some examples of what's deductible: expenses related to creating, printing and mailing a resumé; fees for a career coach or headhunter; long-distance or cellphone charges directly associated with a job search; transportation to an interview (taxi, train, plane or mileage costs); and meals and lodging if the interview was out of town.

Miscellaneous itemized deductions must be more than 2 percent of your adjusted gross income (your gross income less certain allowed business-related deductions). So if your adjusted gross income is \$40,000, Steber says, you can take all miscellaneous deductions in excess of \$800. Remember to keep your receipts to document your expenses.

9. I was laid off and took money out of my 401(k) plan to help pay bills. I'm 57. Will I owe taxes on that withdrawal?

A. Most likely. Generally, if you make a withdrawal from a qualified retirement plan, such as a 401(k) or IRA, and that money is not paid back within 60 days, you will owe taxes on it. Because you made the withdrawal before reaching age 59 1/2, you'll be subject to a 10 percent penalty. For more information, go to the [IRS](#) online and see Publication 575, "Pension and Annuity Income."

10. I'm between jobs and do freelance and consulting work to get by. Will I have to pay taxes on that income?

A. Yes, you're subject to federal income tax and self-employment tax on that income. But on the bright side, you're also eligible to take advantage of a host of deductions related to your business: home office expenses, including the purchase of equipment, paper and postage; expenses related to business meals, entertainment and travel; cellphone charges and other expenses. Remember that it's important to keep documents and records of the expenses you itemize.

11. What happens to my pension if my company goes bankrupt?

A. The good news is that company-sponsored defined benefit plans are generally protected under the [Employee Retirement Income Security Act](#). So if your company went belly-up, the federal [Pension Benefit Guaranty Corp.](#) (PBGC) would step in to pay your pension benefit. The bad news is that the payout is capped—in 2009, workers who retire at age 65 are eligible to receive up to \$4,500 a month, or \$54,000 a year.

Among pension plans typically not covered by the PBGC are those offered by "professional service employers" such as doctors and lawyers with fewer than 26 employees; plans sponsored by church groups; and plans sponsored by federal, state or local governments. The PBGC does not insure defined contribution plans, such as profit-sharing or 401(k) plans. To find out if your plan is covered, check with your plan administrator or ask for a copy of the summary plan description. (See more on this topic from [AARP](#).)

12. Where can an older person like me go to find a job?

A. Websites that cater to older job seekers are proliferating these days. Sites worth checking: [Workforce50.com](#), [Seniors4Hire.com](#), [RetiredBrains.com](#), and [RetireeWorkforce.com](#).

Carole Fleck is a senior editor for the AARP Bulletin.

