

# Surviving Layoffs



## Resources & Strategies for Classified Employees

- ✓ *Know your rights*
- ✓ *File for unemployment*
- ✓ *Make rent or mortgage payments*
- ✓ *Review health insurance options*
- ✓ *Manage finances and creditors*
- ✓ *Explore education opportunities*
- ✓ *If applicable, learn about retirement income*
- ✓ *Retain your union membership*
- ✓ *Get back to work*



# CSEA is on **YOUR** side

**W**e are fighting for classified jobs at all levels – from the district office to the state capitol. Under the current budget outlook, layoffs are still a possibility for some CSEA members, along with teachers and other school staff.

So, what should you do if you get laid off? First of all, remember that losing your job through no fault of your own can be overwhelming, both financially and emotionally. However, there are some steps you can take to help ease the pain and get yourself back to work as quickly as possible, and CSEA would like to help.

## If you're *laid off*,

You need all the help you can get. We hope the following information provides the guidance and assistance you need during the next few months. Remember, you can retain membership in your union and we are ready to help whenever possible. For more information, contact your CSEA labor relations representative or visit: [www.csea.com/layoffs](http://www.csea.com/layoffs)

## Know your rights



**I**f you are laid off, the district is required by law to give you 60 days' notice. Districts must also bargain over the effects of a layoff or the decision to reduce hours. Many chapters have successfully negotiated layoff and reemployment provisions into their contracts. When your union is involved, it gives you a voice in determining your fate. If you have any questions or concerns about your rights, contact your CSEA labor relations representative.

## Keep your CSEA Membership

Keeping your union membership after getting laid off is optional. However, it can provide you with important benefits and services that can help you and your family, including access to CSEA's Free and Low-Cost College Programs.

**Learn more** about options for retaining your membership after layoff at [www.csea.com/layoffs](http://www.csea.com/layoffs)

## Keep the number and websites listed below for easy reference:

**CSEA Website**  
[www.csea.com](http://www.csea.com)

**CSEA Legal Referral and Information**  
(800) 632-2128, ext.1274

**CSEA Retirement Information and Supplemental Voluntary Insurances**  
(800) 632-2128, ext.1309

**CSEA Member Benefits**  
Email: [memberbenefits@csea.com](mailto:memberbenefits@csea.com)  
(866) 487-2732

**CalPERS**  
[www.calpers.ca.gov](http://www.calpers.ca.gov)  
(888) 225-7377

**AFL-CIO's Union Plus Hardship Help**  
[www.unionplus.org/hardship](http://www.unionplus.org/hardship)

- Debt Management Services
- Credit Counseling and Budget Management
- Save My Home Hotline - (866) 490-5361
- Medical Bill Negotiating Service
- Job Loss Grant for Union Plus Credit Card customers
- Hospital Grants for Union Plus Credit Card or Union Plus Mortgage customers
- Mortgage Assistance for Union Plus Mortgage customers

## Legal Referral

**M**embers receive free off-the-job legal referral and information. 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.**



Losing your health benefits can pose an even greater financial risk than losing your salary. Uninsured medical costs can be devastating. However, if you lose your job or have your hours reduced, you don't have to lose your health benefits. Your employer may pay for benefits for a short period of time after the layoff. After that period, you may be eligible to purchase the coverage through COBRA.

## What is **COBRA**?

COBRA (Consolidated Omnibus Budget Reconciliation Act) is a federal law that allows you and any of your immediate family members to stay on an employer-sponsored health plan under certain circumstances.

### **For example:**

- If you lose your job.
- If you divorce and your spouse was the benefit carrier.
- If your spouse dies and they were the benefit eligible employee.

Generally, you must file for COBRA coverage within **60 days** of leaving your job.



## How long does **COBRA last?**

Employees, their spouses and dependents can continue their group health coverage for 18 to 36 months after a qualifying event.

### **Supplemental Insurance**

CSEA offers members group supplemental insurances, including group dental and vision. For more information, call (800) 632-2128, ext.1309



## Covered California **Special Enrollment**

COBRA can be expensive. If you decide not to participate in COBRA, you can instead apply for special enrollment through Covered California because you will be newly uninsured and qualified for special enrollment in a Covered California health insurance plan outside of the annual open-enrollment period. To take advantage of the special-enrollment opportunity, you have 60 days before and 60 days after your employer-sponsored coverage ends to apply for and select a Covered California plan. It is important to note that if you miss this special-enrollment period, you have to wait for the next annual open-enrollment period to enroll in a health plan, unless you have a qualifying life event for another special-enrollment period.

<https://www.coveredca.com/individuals-and-families/special-circumstances/cobra/>

## File for unemployment



**A**s soon as you receive a layoff notice, you should file an Unemployment Insurance claim with the California Employment Development Department ([www.edd.ca.gov](http://www.edd.ca.gov)). The longer you wait to do this, the longer you'll go without a check.

### Unemployment Claims Assistance

If you need assistance in filing for unemployment insurance, 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 your local CSEA field office for assistance.

### California Training Benefits (CTB)

If you are filing for or are already collecting Unemployment Insurance, California Training Benefits allows you to continue your education, upgrade your skills, or learn a new trade while receiving unemployment benefits. Find out all the details at [https://edd.ca.gov/unemployment/California\\_Training\\_Benefits.htm](https://edd.ca.gov/unemployment/California_Training_Benefits.htm)

If you are approved for California Training Benefits, you will be excused from the requirements that you must be available for work, actively seeking work and accepting work while you complete your training.

To protect your potential right to a training extension, contact the EDD to let them know that you are interested prior to your 16th week of benefit payments. If the maximum award of your claim is less than 16 weeks, you must contact CTB before your claim reaches a zero balance.

## Job Search Resources:



- [www.edjoin.org](http://www.edjoin.org)
- [www.topschooljobs.org](http://www.topschooljobs.org)
- [www.indeed.com](http://www.indeed.com)
- [www.linkedin.com](http://www.linkedin.com)

## Credit Counseling and Dealing With Creditors

Go to [www.unionplus.org/creditcounseling](http://www.unionplus.org/creditcounseling) or call (877) 833-1745 – 24/7 for a FREE consumer credit counseling session, which includes:

- **Complete financial review**, including budget analysis and credit management counseling.
- **Assistance in budgeting** or advice on sources of additional income.
- **Advice** on how to work with creditors.
- **An Action Plan** that summarizes your financial situation, provides a budget and timeline for reaching your debt management and repayment goals, and restates action items.
- **Referral** to a social service organization in your area, if appropriate.

### CalWORKs

CalWORKs is a public assistance program that provides cash aid and services to eligible families that have children in the home. The program serves all 58 counties in the state and is operated locally by county welfare departments. <https://www.cdss.ca.gov/calworks>.

## CSEA Education Benefits



Continuing your membership in CSEA during layoff or as a retiree allows you and your family members to take advantage of the CSEA College Programs offered in partnership with the AFL-CIO's Union Plus Benefit Program.

- **Free Online Associate Degree Program in partnership with Eastern Gateway Community College**  
You and your family members can earn an Associate Degree online, with no out-of-pocket costs for tuition, books, or fees.
- **Low-Cost Bachelor's Degree Completion Program in partnership with Central State University**  
Already have an Associate degree or around 60 college credits? You and your family members can take advantage of this very low-cost program to complete a bachelor's degree online.

Learn more about these programs at [www.csea.com/education](http://www.csea.com/education)

# Keeping a roof over your head

**W**hether you rent or own your home, this is a big expense and essential part of your life.

If you own your home, it is usually your largest single investment and asset. Here's how to hang on to your house when paychecks stop.



## **If you own your home**

Your mortgage payment should be your top priority in paying your bills each month. A new federal law, the Coronavirus Aid Relief and Economic Security (CARES) Act, provides homeowners with many new rights –including the right to have all mortgage payments completely paused for a period of time. **You must contact your loan servicer to request assistance.** If you don't have a federally backed mortgage, you still may have relief options through your mortgage loan servicer or from your state.

**Find out more** about mortgage relief options from the Consumer Financial Protection Bureau at <https://www.consumerfinance.gov/coronavirus/>

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.

## **If you rent your home**

Read your lease or rental agreement and talk to your landlord about all you can do for rent payments on reduced income. Try to work something out and get it in writing.

**Visit** the Consumer Financial Protection Bureau for renter protection resources and information at <https://www.consumerfinance.gov/coronavirus/>

## Retirement



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

- If you are at least age 50 or 52 (depending on your enrollment date with CalPERS) and you have five years of service credit with CalPERS, you can continue to work full-time in any private industry job and collect your full pension from CalPERS.
- Even if you don't have the required five full years of service credit, you may qualify for retirement if you have been paying into CalPERS for five (5) years and are age fifty (50) or older.
- If you are already a CalPERS member, and you go to another school district within California in a less than four-hour position, you would be eligible to continue in CalPERS. If the position is four hours or more, you will automatically re-enroll in CalPERS.
- If you apply for a job at another public agency (for example, the county), check to see if they have reciprocity with CalPERS.
- It may be tempting to pull money out of your CalPERS account, but remember, you can be taxed/penalized up to 32.5 percent of the amount! This is the least desirable option for you to consider. Try to keep your money in the system, which pays a seven-percent interest rate!
- CalPERS Retirement Formula Factors:
  - **Age:** At least age fifty (50) or age fifty-two (52).
  - **Years of Service Credit:** Vested with five (5) years of service credit.
  - **Pay:** Average of the highest 12 or 36 months of pay rate.
- Classified employees can convert unused sick leave into additional service credit if retiring within 120 days of leaving employment.
- Check with your CSEA chapter or employer to see if an early retirement incentive is being offered.

**Create an online MyCalPERS account to calculate retirement estimates by age and/or date. Get started at [www.calpers.ca.gov](http://www.calpers.ca.gov).**