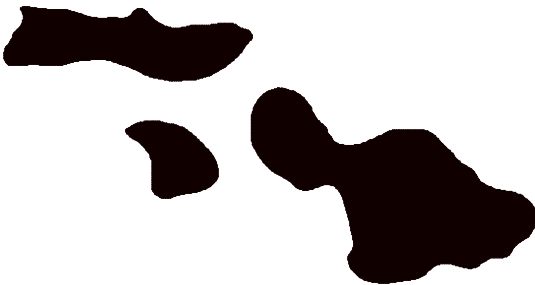


Useful

INFORMATION

for ILWU
Members of
Maui
Division



ILWU Local 142
March 23, 2020

Layoff is an unpleasant word—but a fact of life in tough economic times. Whether the layoff is due to downsizing or your company shutting down completely, the bottom line is that YOU are out of a job. What to do? Where to go? Who can help?

The ILWU has developed this guide of “**Useful Information**” on services and programs available to help you in your transition into a new job or career and to survive the layoff. Lots of resources are available to help you—like Unemployment Insurance for most, if not all, workers who are laid off and Employment and Training services to help you find a new job or train for a new career.

The ILWU is also a resource for you. If you have any questions or need any help, please contact us:

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Employment and Training

The **American Job Center (AJC) Hawaii—Maui** is the “one-stop center” for all employment and training services for Maui.

Using federal Workforce Innovation and Opportunity Act funds, the AJC works in partnership with many agencies to provide coordinated delivery of services to both **jobseekers and employers**. Although the County of Maui operates the AJC, services are provided by the Workforce Development Division (WDD) of the State Department of Labor and Industrial Relations (DLIR).

WDD staff can connect you with a range of services, including **job training** and help to find **new jobs**. Services are **FREE** to laid-off workers (called “dislocated workers” by the federal government) and include:

- **Job training.** To help you develop the skills you’ll need for another job. Classes are available in computers, landscaping, building maintenance, food service, commercial driving, nursing, child care, and much more. The classes are **free** to permanently laid-off workers, but funds are limited.
- **On-the-Job Training (OJT).** To provide employers with an incentive to hire YOU—even if you have little or no experience for the job offered. An OJT contract with the State allows the employer to hire you and be reimbursed half your wages while you receive training on the job.
- **Job placement.** To connect you with available jobs that are right for you. AJC works closely with employers on Maui and has a computerized bank of jobs. You can also go online yourself at **www.hirenethawaii.com** to look for job openings.

To register with AJC and to check for available jobs, log onto **www.hirenethawaii.com** or visit the AJC one-stop center.

Employment and Training (cont.)

American Job Center (AJC) Hawaii—Maui

Kahului: 70 E. Kaahumanu Street (Maui Mall)
270-7709
(or call **270-5777** if you don't have a computer and need assistance)

Workforce Development Division (WDD)—State DLIR

Wailuku: 2065 Main Street, Suite 110
984-2091

Website: www.hirenethawaii.com
www.mauiamericanjobcenter.com
www.hawaii.gov/labor

Maui Economic Opportunity (MEO), a private nonprofit organization, also offers employment and training services for low-income residents, immigrants, farmworkers, and the elderly. Bilingual staff (Ilocano, Tagalog, Spanish) are available to assist with resumé writing, job interview skills, and assistance with on-line job applications.

Other services offered by MEO include:

- Case management—individual and family counseling to overcome barriers to economic, social and/or financial goals;
- Outreach information and referral—home visits to assess needs;
- Career training workshops—pre-employment training, life skills training, English as a Second Language, and Fast Trac;
- Legal advice for seniors (age 60+)—on wills, trusts, property transactions; and
- Chore services—for low-income frail elderly and disabled.

Maui Economic Opportunity (MEO)

Wailuku: 99 Mahalani Street
Telephone: **249-2970**

Unemployment Insurance

Unemployment Insurance benefits provide **temporary financial assistance** to qualified workers under an insurance program funded by employer contributions and administered by the State Department of Labor and Industrial Relations (DLIR).

Here are some things to keep in mind about **Unemployment Insurance (UI)**:

- Unemployment benefits are **taxable**.
- **To be eligible for UI**, you must be unemployed through no fault of your own (not discharged for misconduct or quit), have worked long enough (usually 18 months), and be **able and available for work**.
- The only way **to apply for UI is online at uiclaims.hawaii.gov**. You must have your own **email address**.
- When you apply, be sure to have available:
 - ✓ Information about your **employment for the past 18 months**, including part-time and temporary work.
 - ✓ Your **alien registration number** if you are not a U.S. citizen.
 - ✓ Your **bank account information** (including routing number)—all payments are deposited directly into your bank account.
- To qualify for UI benefits, you **must register with American Job Center** and **post your resume online at www.hirehawaii.com**. If you need help with your resume, contact **American Job Center**.
- The week you apply is your **“waiting period.”** You will receive no money for that week but must still make three job

Unemployment Insurance (cont.)

contacts during that week. If you received unemployment benefits within the past year, you may have already satisfied your waiting period for this benefit year. When your current benefit year ends, you may qualify for another benefit year, depending on your earnings for the previous 18 months.

- **To receive unemployment benefits**, you must:
 - ✓ Actively look for full-time work.
 - ✓ Register with **American Job Center** and post your resume online.
 - ✓ Check in with **American Job Center** on a regular basis about available jobs.
 - ✓ Accept any jobs offered to you.
 - ✓ **Make at least three job contacts each week.**
 - ✓ Keep a list of employers you contact about jobs each week. About a month after you begin receiving benefits, you will be called in to the UI Office to discuss your efforts to look for work and must show your list of job contacts to the claims examiner.
- You are eligible for a **maximum of 26 weeks of full benefits** during a benefit year, which is the 52 weeks from your application date.
- You must **file a claim certification online** (uiclaims.hawaii.gov) every week for the first two weeks after you apply, then biweekly (every other week) thereafter. Claims must be filed between Sunday through Saturday or your check may be delayed. Computers are available for your use during business hours at the UI Office, American Job Center, and public libraries.
- **You may not refuse a job without good cause.** The Unemployment Office decides what is good cause. You must

Unemployment Insurance (cont.)

report all job offers or you may be disqualified and may even be charged with fraud. If you apply for a job, you must be willing to accept if hired. If you refuse a job or quit, you may be disqualified for benefits.

- **When you get a job, report it right away** to the Unemployment Office. If your job is not full-time and your weekly pay is less than your weekly unemployment benefit, you may still be eligible for unemployment benefits.
- When you apply for unemployment benefits, you will be told **how much you are eligible for in the benefit year**. This amount will be divided by 26 weeks to determine your weekly benefit. The maximum weekly benefit changes every year. Your weekly benefit will depend on how much you earned in the 18 months prior to application.
- For an **estimate of your weekly benefit**, first determine your highest calendar quarter (three months) earnings in the first four of the last five full quarters. Then divide that amount by 21. This will be an estimate of how much you can expect from UI each week.
- **It pays to take a part-time or temporary job**. If you take a **part-time job** (or already have one), some or all of your earnings may be “disregarded” if your earnings are less than your weekly benefit. The **disregard** increased to \$150 due to a law passed in 2007.

Example: You earn \$200 a week from a part-time job, and your weekly UI benefit is \$350. Since your earnings are less than your UI benefit, you can apply the \$150 disregard. That means you subtract the \$150 disregard from \$200, which leaves only \$50 to be counted against your UI benefit.

Unemployment Insurance (cont.)

\$350 (UI) minus **\$50** (earnings counted) = **\$300** (weekly UI benefit). *Your total weekly income will be: \$300 from UI plus \$200 from part-time earnings = \$500.*

With smaller weekly benefits, you will take longer to use up your eligible benefits for the year—and get benefits for more than 26 weeks.

If you accept a **temporary job**, you may not be eligible for unemployment benefits while you're working, but when the job is over, you can restart your benefits.

- **Retirement payments** may reduce your weekly unemployment benefit. If you did not contribute toward the pension, your unemployment benefit will be reduced by your entire pension, prorated weekly. However, none of your Social Security benefits will reduce your unemployment benefits due to a law passed in 2005.
- **If you run into any problems with your unemployment benefits, call the ILWU.** We may be able to help you. Remember: if you are denied unemployment benefits, you have only **10 days to appeal** the decision in writing.

Unemployment Insurance Division (DLIR)

Wailuku: 54 S. High Street, Suite 201
Telephone: **984-8400** (for information)

Website: uiclaims.hawaii.gov

Financial Assistance/Food Stamps

Welfare and food stamp assistance is available through the **State Department of Human Services (DHS)**.

For welfare assistance for families with minor children, known as Temporary Assistance to Needy Families (TANF), income limits apply, but assets are no longer counted. Those who qualify for TANF will receive financial assistance, food stamps, and medical assistance.

For food stamps, known as Supplemental Nutrition Assistance Program (SNAP), income limits apply, but assets are only counted for those who are aged, blind or disabled.

Call or visit the website for more information or an application.

Department of Human Services (DHS)

Wailuku: 54 S. High Street, Room 125
Telephone: **984-8300** (for application)
243-5110 (for ongoing eligibility)

Website: humanservices.hawaii.gov

Medical Coverage

Your options for medical coverage after layoff are:

- **Spouse's coverage.** If your spouse works, see if you can enroll in your spouse's company medical plan. Find out how much, if anything, the employer will charge to enroll you and your children and when coverage can begin. Some plans allow dependents to enroll only at Open Enrollment time, which is once a year.
- **COBRA continuation coverage.** Federal law (COBRA) requires certain companies to offer continuation of medical plan coverage to eligible employees who are laid off. Coverage is for 18 months for you and 36 months for your dependents—but only if you pay the full monthly premium plus 2% for administrative fees.

If you are eligible for COBRA, you should receive notice of eligibility and the cost for this continuation coverage within 14 days after your medical plan is cancelled. You will then have 60 days to sign up for coverage.

- **Medicare** is available to employees who have made Medicare contributions for at least 10 years and are at least 65 years of age or are determined by Social Security to be disabled at least 24 months.

Medicare Part A (for hospital services) has no monthly premium, but Medicare Part B (for outpatient services) does have a monthly premium, which is deducted from your Social Security payment. **Only apply for Part B if you no longer have medical coverage from your employer or your spouse's employer.**

Call Social Security at **1-800-772-1213** to apply or call **1-800-MEDICARE (1-800-633-4227)** for more information.

Medical Coverage (cont.)

- **Individual plans.** The federal Affordable Care Act (ACA) requires that individual plans be made available to single individuals and families through a federal website, healthcare.gov. If you are not eligible for a group plan through an employer, you may want to enroll in an individual plan. **But first apply for Med-QUEST to see if you qualify for a government plan with no premium.**
- **Med-QUEST.** The State Department of Human Services (DHS) offers health insurance which provides comprehensive *medical* and *prescription drug* coverage (and *dental* for *children only*) to those who meet eligibility requirements. To be eligible, income must be within federal guidelines for family size. Assets are not counted unless you are aged, blind or disabled.

For **pregnant women** and **children under age 19**, income limits are 196% of federal poverty level for pregnant women and 313% for minor children. For example, children in a family of four may be eligible for QUEST even if their family's annual income is as much as \$90,300 (or \$74,500 for a family of three).

Med-QUEST (DHS)

Wailuku: 210 Imikala Street, Suite 101
(Wailuku Millyard)
Telephone: **243-5780**

Honolulu: 801 Dillingham Blvd., 3rd Floor
(former Dole Cannery office)
(808) 587-3521
(808) 587-3540

Website: www.med-quest.us

Social Security

The federal Social Security Administration provides:

- **Social Security** benefits to eligible workers age 62 or older, eligible disabled workers, and eligible spouses and children.
- **Medicare** benefits for inpatient (Part A) and outpatient (Part B) services to eligible workers age 65 and older.

Contact the toll-free number for more information or to make an appointment. Or visit the Social Security office or the website for information, forms, and to apply.

Social Security Administration

Wailuku: 2200 Main Street, Suite 125
1-855-572-4863 (toll-free)

Honolulu: 300 Ala Moana Blvd., Room 1-114
Federal Building
1-800-772-1213 (toll-free)

Website: www.ssa.gov

211

Like 911 for emergency assistance and 411 for directory assistance, **211** is the number to call from anywhere in the state for **information and referral** assistance. This program of Aloha United Way is available Monday through Friday from 7:00 a.m. to 5:00 p.m. Just dial 2-1-1 if you need a service and you'll be given the names and numbers of agencies and services that can help you.

211

Honolulu: Telephone: **2-1-1** (toll-free)

Education

Community School for Adults, a program of the State Department of Education, offers the following free classes for adults:

- **High school diploma.** Classes to help you get a GED diploma or a Competency-Based diploma. In a competitive job market, a high school diploma can make the difference in whether you are hired for a job or not.
- **Basic skills.** Adult basic education classes help you brush up on reading, writing and math skills needed to compete in today's job market.
- **English as a Second Language.** ESL classes teach and provide practice in conversational English that you will need in the workplace.
- **Computer training.** Classes provide an introduction to computers (small fee required).

Community School for Adults—State Dept. of Education

Kahului: **McKinley Community School for Adults -
Maui Campus**
179 W. Kaahumanu Avenue
Telephone: **873-3082**

Website: **www.mcsahawaii.org**

Maui Community College, part of the University of Hawaii system, offers a range of credit and non-credit courses to prepare you for a new career. If you are laid off from your job, you may qualify for tuition to be paid by federal funds through WorkSource Maui.

University of Hawaii Maui College

Kahului: 310 W. Kaahumanu Avenue
Telephone: **984-3267** (credit courses)
 984-3231 (non-credit courses)

Website: **edventuremaui.com**



“An Injury to One is
An Injury to All”

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