EMPLOYMENT SECURITY DIVISION

Workforce Investment
Support Services

500 E. Third Street
Carson City, NV 89713
775 684-0301 | 775 684-0327

STEVE SISOLAK
Governor

DR. TIFFANY G. TYLER-GARNER
Director

KIMBERLY GAA
Administrator

March 20, 2020

In an effort to assist laid-off workers during this difficult time, the Nevada Department of Employment, Training and Rehabilitation (DETR) is providing the following Rapid Response information, which is also posted at:
https://detr.nv.gov/Page/Employment_Security_Division_Rapid_Response.

This packet contains information on employment services, Unemployment Insurance, Healthcare and other programs and services offered through the state or one of our partner agencies. Until further notice, job search assistance will only be conducted online at: www.employnv.gov

Thank you!

En un esfuerzo para asistir los trabajadores que estan despedidos, el Departamento de Empleo, Entrenamiento y Rehabilitacion (DETR) les ofrece informacion de Rapid Response (Rapida Respuesta) que esta en:
https://detr.nv.gov/Page/Employment_Security_Division_Rapid_Response

El paquete contiene informacion en Servicios de Empleo, Unemployment, Seguros, Servicios Medico y otros servicios que el Estado o otras agencias ofrecen. Hasta nuevo aviso , asistencia de busqueda de empleo solo se llevara a cabo de internet www.employnv.gov.

Muchas gracias!

NEVADA
RAPID RESPONSE

Nevada Department of Employment, Training and Rehabilitation

INFORMATION TO HELP REBUILD YOUR FUTURE AFTER A LAYOFF

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What is Rapid Response?

Rapid Response is a team of professionals from public and private sectors whose specialty is helping individuals who may be facing the prospect of unemployment. This team directs you to a variety of services that can help make your transition into your next opportunity less stressful. For example, you may be eligible for job search and resume' building workshops, career counseling, or learn about union apprenticeship programs that will enhance your ability to quickly return to work. The Rapid Response team also provides financial information and resources to assist you during your transition. This Rapid Response information booklet will provide you with information on these subjects and others such as Nevada's JobConnect centers and Unemployment Insurance for your reference.

What is important is that these services are provided at no cost to you, so please take the time to review the contents of this packet and follow through with calls to those agencies you feel will best meet your needs.

UNEMPLOYMENT INSURANCE

1. **When should I file for Unemployment Insurance benefits?**
   Your claim is effective the Sunday of the week in which you file. You should file as soon as you're unemployed. However, if you earn wages, vacation, severance or other pay during a week you claim, your benefits for that week may be reduced. You must report your earnings during the week you performed the work and not when you get paid.

2. **Where can I file for benefits in Nevada?**
   Claims for Unemployment Insurance can be filed online at ui.nv.gov. This includes filing a new claim, reopening an existing claim, filing weekly claims and inquiring about the status of your claim or payments.

File by Internet at ui.nv.gov

3. **What are the basic requirements for a Nevada claim?**
   Being unemployed through no fault of your own; having earned enough wages in two or more quarters of the base period; filing your claim; being able to work; being available and looking for full time work. When filing a new claim, the benefits will be based on income earned in the first four of the last five completed quarters. If you do not meet the wage requirements in establishing a standard base period, you may be eligible for alternate base period claim, which is the last four completed quarters.

4. **How much will I receive if I am eligible?**
   When filing a new claim, the benefits will be based on income earned in the first four of the last five completed quarters. The maximum weekly unemployment benefit amount varies per individual case. You will receive a monetary determination indicating your potential entitlement once a claim has been established. This is the first step towards determining if you will receive benefits. It does not mean that you will will automatically receive payments.

5. **What if I just started working in Nevada?**
   You may be eligible for Unemployment Insurance benefits from another state or be eligible in Nevada for a Combined Wage Claim. You will need to call the telephone claims center to file "Interstate Claim", or a "Combined Wage Claim". You will need the names and addresses for each employer, both in- state and out-of-state that you worked for in the last four of the five completed calendar quarters.

6. **When should I expect my first payment?**
   You will receive a debit card within 7 to 10 business days after you file your claim. Once you are determined eligible to receive benefits, payments are made to your debit card on a weekly basis.

UNEMPLOYMENT INSURANCE

Nevada Unemployment Insurance
ui.nv.gov

HOW TO PREPARE FOR INTERNET CLAIM FILING

You must file your first weekly claim Sunday through Saturday following the week that you opened your claim and continue to file in this manner each week in order to receive payment.

It helps to have the following information ready before you begin the Internet Claim filing process:

1. Social Security Number.
2. A list of all employers for whom you worked in the past 18 months. (If any of these employers has a corporate name - make sure, you know this corporate name.)
3. You will also need your last two employers' complete addresses (including zip codes), telephone numbers and the first and last date you worked for each of them.
4. Personal Identification Number (PIN) if reopening an existing claim.

You will need the following additional information:

If you are not a citizen of the United States:

- **You MUST have your alien registration number.**

If you have been discharged from the military in the last 18 months:

- **You MUST have a copy of your DD FORM 214 MEMBER-4.**

If you have worked for the Federal Government in the last 18 months:

- **You MUST have a copy of your SF-8.**

<u>Upon completion of your claim:</u>

- ***YOU MUST RECEIVE A CONFIRMATION NUMBER!***

Note: Failure to receive a confirmation number means your claim will not process.

- ***IF YOU <u>DO NOT</u> RECEIVE A CONFIRMATION NUMBER:***

1. You must wait 24 hours, before attempting to establish your claim again using the Internet.
   Or
2. You may call the Telephone Claim Center to file your claim.

REEMPLOYMENT SERVICES

The Nevada Department of Employment, Training and Rehabilitation's (DETR), Employment Security Division (ESD), partners along with public and private service providers who may be able to offer assistance to workers who have been affected by a layoff or plant closure.

DETR focuses on providing a variety of employment related labor exchange services including, but not limited to, job search assistance, job referral, and placement assistance for job seekers. Re-employment services to unemployment insurance claimants, and recruitment services to employers with job openings. Services are delivered in one of three modes including self-service, facilitated self-help services and staff assisted service delivery approaches. Depending on the needs of the labor market other services such as job seeker assessment of skill levels, abilities and aptitudes, career guidance when appropriate, job search workshops and referral to training may be available.

Services offered to employers include referral of job seekers to available job openings, include assistance in development of job order requirements, matching job seeker experience with job requirements, skills and other attributes, assisting employers with special recruitment needs, arranging for Job Fairs, assisting employers analyze hard-to-fill job orders, assisting with job restructuring and assists with closures and downsizing.

The Workforce Investment System is based on the "One Stop" concept where information about a wide array of job training, education, and employment services are available for customers at a single location. In Nevada One Stop services are available at 10 strategically located JobConnect Offices. These offices are a full service, no-fee employment resource. Job seekers who are Veterans receive priority of service to jobs and training as well as special employment services and assistance. In addition, the system provides specialized attention and service to individuals with disabilities, migrant and season farm-workers, ex-offenders, youth, minorities and older workers.

Below is a brief outline of services that are available at Nevada JobConnect offices:

Resource Centers: Each Nevada JobConnect office has a Resource Center with phones, copiers, faxes and printers for use by job seekers. The centers are equipped with online computers for access to job search sites on the Internet, books and videos on job search topics, resume software, and proficiency tests in software applications and many skill sets.

Job Referrals: ESD operates efficient nationwide job referral and quality placement services. Our skilled JobConnect staff can refer you to job openings throughout Nevada or any state in the nation.

Veteran's Employment Services: Veterans receive priority of service for training, reemployment counseling and job referrals at all Nevada JobConnect offices. Highly trained Veterans Representatives are in most Nevada JobConnect offices. These Veterans' Representatives are veterans themselves. They have received specialized training by the Department of Labor in Employment Assistance specifically for veterans. This training enables them to provide unique assistance to veterans.

Job Search Skills Training: Job Search Workshops are offered to help job seekers direct their own job-hunting efforts in this ever-changing technological world.

Testing and Vocational Guidance: Testing and vocational guidance services are provided to assist job seekers faced with choosing a vocation or changing career field. Each JobConnect Office offers skills assessment testing in many areas including Microsoft Office products.

Disability Services: Special services can be provided to persons with disabilities, often in conjunction with other partner agencies.

Labor Market Information: The Department of Employment, Training and Rehabilitation (*DETR*) produces the clear majority of labor market information in the state. Job seekers and businesses can obtain an overview of the economy, information about industries, occupations and wages. This information is available at the Nevada Workforce Informer website at www.nevadaworkforce.com.

Trade Act Programs: If you believe you have permanently lost your job due to imports or shifts in production to other countries, you may be entitled to training and/or additional Unemployment Insurance benefits. Please call (775) 684-0301 for additional information. (These services are contingent upon available funds.)

Work Opportunity Tax Credit (WOTC): Is a federal tax credit program available to employers who hire, and retain individuals for a specific number of hours, from a variety of targeted groups who have consistently had problems returning to work.

CONTACT THE NEAREST JOBCONNECT OFFICE FOR ADDITIONAL INFORMATION ON ALL EMPLOYMENT SERVICES.

Job search for job seekers

www.employnv.gov

Job Seekers; search jobs, post resumes: Searching for jobs does not require an account at EmployNV.gov, however, it is recommended so that you can post your resume for employers to view, and search jobs in multiple locations at the same time and save the search criteria. A Virtual Recruiter can also be set up with an account which will notify you regarding new jobs that meet your search criteria.

Employers: post and manage jobs, view resumes for free: Upon approval of your employer registration available positions may be posted and managed at your convenience. The resume database, which includes in-state and out-of-state job seeker information, may be searched for qualified candidates. Resume search criteria can be saved. Setting up a Resume Agent sends notification of new resumes which meet Resume Agent search criteria.

JOBCONNECT CENTER LOCATIONS

JobConnect Centers

	Northern Nevada	
Carson City JobConnect	1929 N. Carson St.	(775) 684-0400
The American Job Center of Reno	4001 S. Virginia St. Ste H	(775) 284-9600
Sparks JobConnect	2281 Pyramid Way	(775) 284-9520
Reno Day Labor	420 Galletti Way	(775) 687-6899
	Southern Nevada	
Henderson JobConnect	4500 E. Sunset Rd #40	(702) 486-0300
Las Vegas JobConnect	3405 S. Maryland Pkwy.	(702) 486-0100
North Las Vegas JobConnect	2827 Las Vegas Blvd. North	(702) 486-0200
Las Vegas Day Labor	1001 N. "A" St.	(702) 486-3441
One Stop Career Center	6330 W. Charleston Blvd., #190	(702) 822-4200
	Rural Nevada	
Elko JobConnect	172 Sixth St.	(775) 753-1900
Ely JobConnect	1500 Avenue F, Ste 1	(775) 289-1616
Fallon JobConnect	121 Industrial Blvd.	(775) 423-5115
Winnemucca JobConnect	475 W. Haskell Ste 1	(775) 623-6520

NevadaJobConnect.com

EmployNV.gov

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CAREER ENHANCEMENT PROGRAM

The Department of Employment, Training and Rehabilitation's "Career Enhancement Program" (*CEP*), is a training and reemployment program with the primary goal of assisting unemployed Nevadans return to gainful employment. *CEP* assists Nevada's unemployed residents return to the workforce sooner by providing the opportunity to gain the necessary skills to meet the demands of today's vastly changing labor market. Participants in *CEP* are offered the following services at ***NO COST***:

- Job Search Workshops
- Vocational Classroom Training
- Academic Enhancement Training, GEDs and Basic Math / English Classes
- Job Development
- Resume Preparation Assistance
- Employment Counseling
- Transferable Skills Analysis
- Job Search Assistance

Please call your local Nevada JobConnect center for additional program information.

TRADE ACT PROGRAMS

The "*Trade Act*" programs are designed to assist dislocated workers whose manufacturing job has been affected due to the impact of importation and/or foreign trade forcing a shift in production to free trade countries.

Who Can File a Trade Act Petition?

1. Three or more trade affected workers
2. A union official representing the trade affected workers
3. A company official with authority to initiate such a petition (President, Vice-President, Controller, Human Resource Manager, Plant Manager, etc.)
4. The State Designated Dislocated Worker Unit
5. One-Stop Partners or Operators

Where Can I Find Trade Act Petitions? Where Do I Send Completed Petitions?

Trade Act Petitions can be found in the local JobConnect offices and on the internet at http://www.doleta.gov/tradeact.: The petition must be faxed to the office Trade Adjustment Assistance in Washington, DC at (202) 693-3585 and to the state workforce agency below.

Nevada Dept. of Employment, Training and Rehabilitation
ATTN: Trade Act Coordinator
500 East Third Street
Carson City, Nevada 89713
(775) 684-0301
FAX: (775) 684-0327

Who Can Be Granted Trade Act Certification?

Individuals whose jobs are impacted by foreign trade provided that:

1. The individuals work for a company that produces a product.
2. The imports or a shift in production contributed importantly to layoffs or the threat of layoffs.
3. The employee worked for a value-added finisher supplier of a company with a certified worker group based on a trade impact from Canada or Mexico.

Trade Act (*TAA*) Services are available through the JobConnect Offices. Based on individual eligibility, members of a *TAA* certified worker group might be eligible to receive one or more of the following services:

TRADE ACT PROGRAMS

Trade Readjustment Allowances (TRA):

1. *TRA* is a weekly allowance payable to an adversely affected worker to cover the period an affected worker is in training (excluding on-the-job training).
2. All eligibility for Unemployment Insurance benefits must first be exhausted.
3. An adversely affected worker is potentially eligible for 130 weeks of TRA benefits.
4. Affected workers MUST apply for training within (8) weeks of the petition certification or 16 weeks of the layoff date, whichever is later.
5. There is a forty-five (45) day extension for extenuating circumstances.

Reemployment Trade Adjustment Assistance (RTAA):

1. Available to workers 50 years of age or older.
2. Available only for workers earning less than $50,000 per year in reemployment.
3. Wage supplement with a maximum total benefit of up to $10,000 or 2 years of payments.

If you believe this applies to you please go to: http://www.doleta.gov/tradeact/
OR
Trade Act Petitions can be found in local JobConnect offices. Completed Trade Act Petitions can be mailed or faxed to the following:

NEVADA DEPT. OF EMPLOYMENT, TRAINING AND REHABILITATION
ATTN: TRADE ACT COORDINATOR
500 EAST THIRD STREET
CARSON CITY, NEVADA 89713
PHONE: (775) 684-0301
FAX: (775) 684-0327

TRADE ACT PROGRAMS

Reemployment Services:

- Employment Registration
- Employment Counseling
- Case Assessment
- Job Development
- Supportive Services
- Self-Directed Job Search Services
- Classroom Training
- On-The-Job Training
- Basic or Remedial Education (including literacy training and English as a Second Language)

Other Services Include:

- Job Search Allowances (for costs of a job search outside of the local commuting area).
- Relocation Allowances (for costs of relocating to a job outside of the local commuting area).
- Transportation and Subsistence Allowances (for costs of attending training outside the local commuting area).

DISLOCATED WORKER SERVICES

REEMPLOYMENT SERVICES FOR DISLOCATED WORKERS

If you have lost your job or been notified of an impending layoff, the dislocated worker programs could help you at ***NO COST.*** The adult and dislocated worker program is designed to provide reemployment services to adult and dislocated workers.

Basic Services

- Orientation
- Skills Assessment
- Job Search Assistance
- Labor Market Information
- Supportive Services Referrals

Additional Services (available based on eligibility)

- Assessment of Employment Barriers
- Individual Employment Plan
- Career Counseling
- Prevocational Skills Courses
- Workshops

Specialized Services (available based on eligibility)

- Classroom, Customized Training and On-The-Job Training
- Skills Upgrading
- Job Readiness Training
- Adult Education and Literacy

To find out more about the reemployment services/training services available for adult and dislocated workers, contact your local **JobConnect** office listed on page 8 or one of our partners listed below.

Northern Nevada:

Nevadaworks
6490 S. McCarran Blvd.
Building A, Suite 1
Reno, NV 89509-6119
(775) 337-8600
www.nevadaworks.com

Southern Nevada:

Workforce Connections
6330 W. Charleston Blvd. #150

Las Vegas, NV 89146
(702) 638-8750
www.nvworkforceconnections.org

PENSION AND HEALTH CARE

Job termination or a reduction in hours may result in a loss of retirement and health benefits. You have rights under the Employee Retirement Income Security Act (*ERISA*), which is designed to help employees and their families cope with an employment change.

***Consolidated Omnibus Budget Reconciliation Act (COBRA)* – Extending Your Health Care**
You may be eligible to purchase extended health care coverage under *COBRA* if your job ended for any reason other than gross misconduct, or if your hours were reduced. To qualify, your employer must have had 20 or more employees, you must have been a participant in your employer's group health plan, and the employer must continue to maintain a health benefit plan.

Once your job ends, your plan must provide you with written notice explaining your rights under *COBRA*. You have 60 days from the date the notice is provided or from the date coverage ended or whichever is later to elect *COBRA* coverage. It begins the day your health care coverage ended and lasts for up to 18 months (and longer in some cases). You should also know that under *COBRA* you may have to pay the entire premium for health care coverage and an additional 2% administrative fee.

Health Insurance Portability and Accountability Act (HIPAA)
Enrolling in another plan when you are switching jobs. If other group health coverage is available to you (i.e.; spouse's employment group) special enrollment in that plan should be considered without waiting for the open enrollment period. You must request enrollment within 30 days of losing eligibility from your last employer. Under the Patient Protection and Affordable Care Act beginning January 1, 2014 group health plans and insurers cannot refuse to cover treatment for preexisting conditions for any individuals

Affordable Care Act: You can buy individual insurance coverage through the Health Insurance Marketplace. The Marketplace lets you see health plan options available in your area. You may be eligible for a new kind of tax credit to help you with your cost of coverage. If you are eligible to elect COBRA comparison shop on the Marketplace before you decide.
For more information on ACA visit:
Healthcare.gov/what-if-i-am-losing-job-based-insurance
Healthcare.gov/what-if-i-currently-have-cobra-coverage

***Employee Retirement Income Security Act (ERISA)* – Protecting your retirement assets**
If you lose your job, request a copy of your plan's summary plan description (*SPD*) and ask for an individual benefit statement. If you were an active participant in your employer's pension plan, you may be eligible to roll over your vested pension benefits to an Individual Retirement Account (IRA) or to a new employer's retirement plan. See your SPD for details.

GET THE FACTS NOW
If you have questions about your rights and responsibilities under HIPAA, COBRA, ERISA or the Affordable Care Act:
Contact the Department of Labors' Employee Benefits Security Administration at: (866) 444-3272
San Francisco Regional Office at (415) 625-2481 Jurisdiction: Alaska, Northern California, Idaho, Nevada, Oregon, Utah and Washington.
Visit the Employee Benefits Security Administration website at http://www.dol.gov/ebsa
You can also contact your benefits advisor electronically at www.askebsa.gov

Department of Employment, Training and Rehabilitation

Employment Security Division

Workforce Investment Support Services

500 East Third Street

Carson City, Nevada 89713

- An Equal Opportunity Employer / Program
- Auxiliary aids and services are available upon request for individuals with disabilities
- TTY (775) 687-5353 Relay 711 or (800) 326-6868

detr.nv.gov

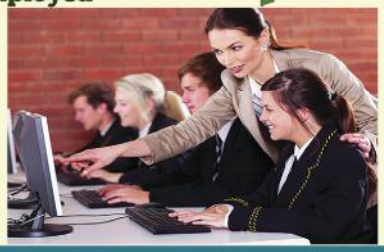
DETR's VISION

To be **Nevada's First Choice** to connect businesses and job seekers.

MISSION STATEMENT

DETR's mission is to provide Nevada's businesses with access to a qualified workforce and encourage equal employment opportunities.

Nevada JobConnect Resource Guide For Jobseekers



DETR
Nevada Department of Employment, Training and Rehabilitation

Nevada JobConnect

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Introduction

It should not come as a surprise that looking for work can be a lot of work, especially if you have not been in the job market for a while, or if you are changing careers. If you need help putting together a résumé, and are not sure how to answer some questions on a job application, or are scared to death at the prospect of a job interview, you have come to the right place. Here are some hints to make the job search less frightening and more productive.

Optimism, Confidence, and Energy are three of the most important emotional states for your reemployment efforts. An optimistic outlook will help your mind focus on the positive aspects of situations. It is imperative that your conscious and subconscious minds are receptive to new ideas and opportunities. Successful people prepare themselves both mentally and emotionally for opportunities. What some people call "luck", successful people call being prepared when an opportunity presents itself. What happened yesterday is in the past, and has no influence on your future, unless you give it that power.

Read, Read, and Read. Do you see a trend here? Read positive motivational books, uplifting biographies, inspirational stories, and any other type of literature that leaves you feeling energized and refreshed. Fill your mind with good positive thoughts and ideas. You will find yourself seeing things from a different perspective, more positive, more optimistic, and better able to face any challenge that comes along. This positive mental state will also open your eyes to previous unrecognized opportunities. It is recommended that you refrain from reading doom and gloom books until you have accomplished your goal and are back to work. However, it is recommended that some daily positive reading be continued. This will ensure your attitude stays positively charged.

Get out of the house. This activity brings its own excitement. Get out among people, friends, mingle, network, talk to people, and create your own opportunities. Any activity is better than no activity. Walk and exercise; learn to enjoy life again. A more positive and optimistic mental outlook will start with these activities.

Family Issues

Unemployment affects everyone in your family. Do not isolate yourself, but rather talk to your family about how you are feeling or what you are doing. Have some family time and allow everyone to voice their concerns and ideas. Ask for their assistance in conserving financial resources. By working through this together, you can build your family's self-esteem, sense of competence and trust in yourselves as a family unit.

Steps To Take If You Have Lost Your Job Or Find Yourself In Need Of Employment

1. File for Unemployment Insurance Compensation; for a Nevada claim you may file online at http://ui.nv.gov or call 702-486-0350 (Southern Nevada), 775-684-0350 (Northern Nevada) or toll free 888-890-8211.
2. Prepare your résumé.
3. Begin your job search and apply for jobs that meet your qualifications. Remember to apply for more than one job at a time. It may take some time to move through all the steps from application to accepting a position.
4. Change the greeting on your home/cell answering machine to something short and professional. An example: *"Hello this is the Smith residence, please leave a detailed message with a contact name, the name of the company and a phone number where you can be reached. I will return your call as soon as possible."*
5. Have a professional generic e-mail address just for job search.
6. Have paper and pen ready by each phone in the house. (For taking notes about a job interview)
7. Prepare for interviews. Practice with friends or family. Make sure you are ready for any difficult questions so you are not caught off guard. One great way to do this is to type a list of potential interview questions along with bulleted answers. This will give you some great talking points.
8. Attend any interviews offered.
9. Prepare and mail thank you letters. This is an important step of the process. It adds a great personal touch and is a great opportunity to address some weaker aspects of your interview.
10. Accept a job offer.

Take some time to think through the past. You need an accurate grasp of what has happened in order to feel better about the future.

Things done right at my previous job:

1. (As an example to get you started: Developed and designed new training material for office.)
2.
3.

Things that could have been done better/ changes I need to make to do the job better:

1. (Example: Need more training on excel spreadsheets - I will contact Nevada JobConnect, and see if they have training classes I can attend.)
2.
3.

Where to get help making these changes:

1. (Example: I can go to my local Nevada JobConnect office and see if they have training available.)
2.
3.

Begin to Set Goals

Now that you have dealt with the past, think about the future. Begin setting goals by asking yourself:

- How much do I need to earn?
- Can I afford to wait for the "perfect" job or do I need to take whatever comes along?
- What kind of work do I want to do?
- What may be some alternatives?
- What do I absolutely not want to do?
- Should I consider changing careers?
- Do I need more training?
- Should I relocate to where my skills are more in demand?

Now that you have explored your strengths, preferences and limitations, you can begin to set some long-term goals. While it may take months to achieve your ultimate objectives, they can be achieved by setting and meeting short-term goals. Write down your goals and set deadlines so you can track your progress. Goal writing sample includes:

1. Long-term Goal: Find a new job
    a. Short-term Goal: Send out résumés to specific businesses
        I. Action: Draft three master versions of my résumé and a master cover letter
            1. Resources: (Samples from NJC resource center)
            2. Deadline: (Pick-a-date - give yourself 30 days)
        II. Action: Re-write résumés and cover letter based on feedback from qualified individuals
            1. Resources: (Choose 5-7 qualified people to proof read my résumé)
            2. Deadline: (Example: March 15)
        III. Get names, addresses, and phone numbers of individuals within qualified businesses.
            1. Resources: (Newspapers, phone book, Internet search)
            2. Deadline: (Example: April 13)
        IV. Action: Mail résumé and cover letters to the specific contact within each business.
            1. Deadline: (Example: April 20)

Nevada JobConnect

Nevada JobConnect offices are available statewide to assist your effort to find new employment. Our offices can also provide information on resources available in the community which can assist you with training. Offices are staffed with workforce professionals who understand the local labor market and who can provide you occupational guidance to assist your return to work. In addition each office can provide the following services:

- Self-guided employment searches
- Referral to available job openings
- Job development and placement assistance
- Labor Market Information
- Résumé and cover letter assistance
- Phones and computer access to file Unemployment Insurance claims and to access employment resources
- Business directory of local employers
- Employment related workshops (i.e., Interviewing Skills) when available

Programs available at the Nevada JobConnect offices or through referral include the following:

Employment Services

- Veterans Employment Services
- Career Enhancement Program
- Vocational Rehabilitation Services
- Trade Act Services
- Workforce Innovation and Opportunity Act services
- Migrant and Seasonal Farmworker Services
- Work Opportunity Tax Credit

Helpful Hints for Job Seekers

Choose Your Target Carefully: Put your time and energy into opportunities that you are interested in. You also want to focus on those that give you the best chance of receiving an offer. Pick a few companies you are interested in and pursue them, no matter if they have openings or not.

Work Your Network: Reach out to your business and social media contacts to let them know you are looking for employment.

Sell Yourself: Learn how to talk about yourself in a way that is meaningful and powerful. An example might be; "I've always been a team player and it was always my goal to utilize my previous experiences to bring fresh ideas to the challenge."

Consider Freelancing: If you are in a field that supports freelancing do not think twice, take the opportunity. It is a great way to keep money coming in and your skills sharpened until full-time work comes along.

Take a temporary position if freelancing is not an option, consider interim staffing. No matter what the economy does, work still needs to get done. Many staffing agencies pay well. Like freelancing, this will keep money coming in and your skills well-honed until you can secure a full-time job.

Sweat the Small Stuff: Personal touches make a huge difference. Make sure each letter is addressed to a specific person within the business and the cover letter addresses your specific skills and qualities the company is looking for. Always write a thank you note. Remember to always take the note in person to the interviewer or if that is not possible send a thank you note through the mail immediately after the interview.

Above all else, stay positive in tough economic times, a positive attitude is the most important thing.

Here Are Some General Tips On Completing Employer Job Applications

- ❑ Take a master application containing
  - All previous employers.
  - Skills you have developed from previous employment.
  - Names, addresses, and phone numbers of references. Make sure you have contacted any references you list, and let them know you are giving them as reference. Make sure they like you and are going to give a positive response.
- ❑ Previous Employer Sections - List skills from previous employment as they relate to this employer's needs. Refer back to the job announcement for the specific skill sets the employer is seeking in an applicant.
- ❑ Bring along your résumé for quick reference to dates and company names. Ensure the dates on your résumé and job application match.
- ❑ Bring along your address book for reference numbers and addresses.
- ❑ Read the whole form carefully before starting.
- ❑ Try to get two copies, use one as a rough draft and the second as the final.
- ❑ Use your best and most precise handwriting; if they cannot read it, they will not call and guess where it will be filed, (you guessed it, in the round file or the incomplete pile, never to be viewed by human eyes again!).
- ❑ Bring along an erasable pen, you can erase mistakes, and after a while, the ink dries and becomes permanent.
- ❑ Fill in all information on the application (Do not say "See Résumé"). There is no other phrase in the human resource language, which will result in a swifter exit of your application into the incomplete pile.
- ❑ Leave no blanks; enter N/A (for "not applicable"). If you do leave blanks, the result will be the same as above.
- ❑ When the information requested does not apply to you; put N/A. This informs the staff reviewing your application that you did not simply skip the question.
- ❑ Many jobs list a specific number of years experience required in certain skills; ensure you make it clear in your application that you have the required experience. Many times the sections asking about previous jobs are broken down into percentages of time spent on particular activities. Make sure that all of the percentages add up to the total number of years required by the employer for the position.
- ❑ Be ready to complete the application in the office or online. Many companies will not let you take the form with you to fill out at home. Do not take this personally. In some industries, basic reading and writing skills are essential, and many companies want to see that you do not need help in reading or completing the application.

Creating a Master Application

By creating a master application at the start of your employment search, it will help keep you organized and make it much easier to complete job applications. How it will help:

- Ensure complete and accurate information is available to you when filling out an application.
- Shows a prospective employer you are organized.
- Speeds up the application process.
- Allows spell checking of your information prior to starting the application.
- Ensures no key points are omitted.

Examples of information that should be contained in the master application:

- Name, Telephone Number and Email
- Military Service
- Education and Training
- Special Skills
- Work Experience
- Other Information
- List of references with contact information. (Contact your references prior to listing them. Verify that all contact information is correct and that they will give you a positive reference.)

Completing Job Applications

Most people rush through the application process without spending a fraction of the time spent on the résumé. However, 87% of people who get hired are hired based on the information contained in their job application and not their résumé. The company job application is the only legal document you submit. Your résumé is nice, but it is the facts stated on the job application they verify.

Read them, learn their secrets, and follow the directions. Slow down and take your time. A messy incomplete application will not get you an interview! *Print Neatly, Print Clearly.* Often your completed application can be your first screening process, so it is important to remember timeliness, neatness, accuracy. If you cannot spell take a device to assist you. Better safe than sorry! To an employer, this is their first impression of your work.

Résumé Development

15-20 seconds! That is all the time you have to gain the reader's attention. If it is poorly written, full of mistakes, or they do not see something intriguing, they probably will not read any further. However, the worst part will be the fact that you are waiting for a reply from that very same person who just filed your résumé in the round file.

The rules for résumé preparation come and go. Most résumés are skill-based, meaning they focus on what you can do, and not where you did it. This is the information requested by many major employers. However, résumés have no official format. Since a résumé is a sales brochure, you want to include everything that relays why you are the right person for the job. Contact your local Nevada JobConnect office for copies of materials on how to construct a résumé, or come in and use one of our resource centers. We have personal computers, easy to use résumé-building software, as well as information on websites that list job openings, career exploration tools, and employer data.

Christie Smith
(999) 123-4567 Cell
professionalemailaddy@gmail.net

Objective: Medical Receptionist/Admissions Clerk with ABC Supply Company.

Summary of Qualifications

- Four years of administrative support work in a medical environment
- Expertise with a variety of medical administrative procedures, to include admissions, dispositions, ward transfers, insurance claims and death protocols
- Computer literate with most medical industry standard programs
- Extremely detail oriented, strong team player and very well organized
- Active Security Clearance

Professional History

U.S. Air Force, Travis AFB, California (1997 to Present)
Records Admissions and Dispositions Coordinator

- Organized and assigned daily operations for one of the largest Admissions and Dispositions offices in the US Air Force [David Grant Medical Center]
- Accurately admitted and screened over 9000 inpatients which significantly increased the quality of data availability pertaining to patient demographics
- Collected over $103,000,000 in third party inpatient health insurance reimbursements
- Verified eligibility of care, complete admissions forms and input into the Air Force's computer database
- Discharged patients: reviewed and completed documentation and entered into the database
- Managed, maintained and upgraded the office filing plan
- Restructured quick reference folders resulting in improved office efficiency
- Prepared and verified admissions and dispositions associated reports
- Performed functions related to casualty reporting and deceased personnel

Continuing Education Manager (1996-1997)

- Formulated documents and compiled lists using computer programs to include, but not limited to, Word, Excel, Access and Power Point
- Coordinated, tracked and annotated training for over 1500 personnel within the medical facility

Intermodal Transportation Services, Jacksonville, Florida Data
Entry Clerk

- Inputted vehicle damage codes in the computer database
- Filed all hard copy car reports
- Metered and sent out all company mail

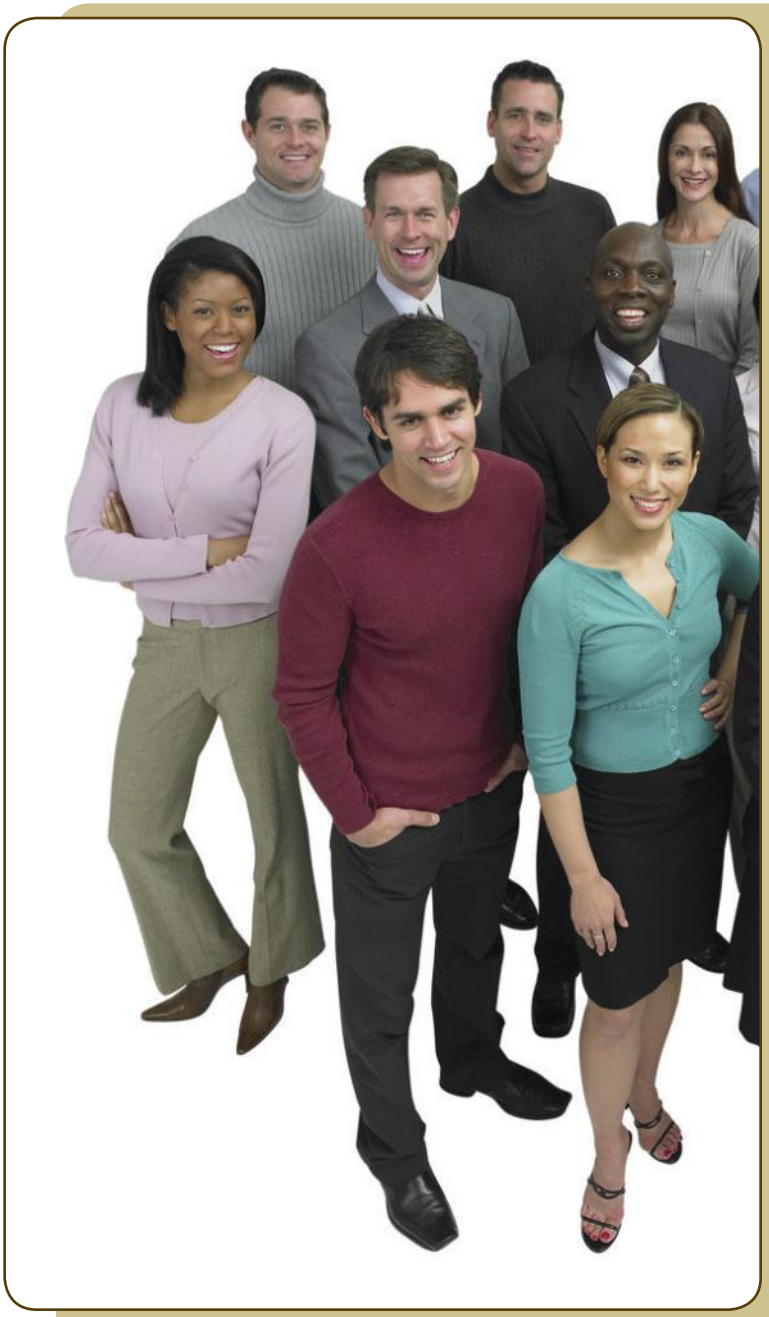
Education/Training

- Inputted CPR Certification, American Heart Association
- Records Management Training, US Air Force
- Health Service Management Training, US Air Force

General Guidelines

The following are general guidelines that may help you avoid having your résumé overlooked:

- Note: One page résumé is the accepted rule for resume length, but a two-page résumé is acceptable
- Left justify the entire document (align text to the left side of the page) with 1-inch margins
- Place your name at the top of the page on its own line
- List each phone number on its own line.
- Avoid vertical and horizontal lines, graphics, and boxes/tables
- Avoid punctuation as much as possible
- Try not to go back farther than 10 years on your job history, unless you absolutely believe the work done earlier in your history is an exact match to the job(s) you are applying for.
- The font should be easy to read both in type and size. Commonly-used fonts include: Times New Roman, entury, and Garamond. Point size from 10-14 is acceptable with 12 being the standard.



Additional Tips

Use the following résumé tips for additional help when creating a résumé:

- Text should be broken out by using bullets and sentences or phrases rather than long paragraphs

Format résumé with:

- Work History, Employers, Position Titles, and Dates including Month and Year
- Detailed Work Activities-Duties and Responsibilities
- Specific Achievements and Accomplishments
- Education- Degrees, Special Schools, Certifications, and Short Courses
- Use numbers ($'s, %'s, MM, K …) and occupation specific acronyms that an employer will quickly understand (i.e., Independent System Operator [ISO] …) to demonstrate specific achievements and accomplishments .
- Do not crowd the information on the page, leave white space, which makes for easier reading

Follow these tips when you are preparing to write your résumé:

- Start by really thinking about your work history and education
- What type of position are you applying for?
- What are your strongest skills?
- Work history: Do you have a strong work history? If not, do you have strong skills?
- Education/Skills/Achievements

When putting together a format use the most appropriate of these three types: Functional, Chronological or Combination. Keep it simple. Use a simple, easy to read font. Justify the text to the left. Try to keep it to one page. Do not include personal information, such as marital status, height, weight, age, disability, photograph or religion. Be consistent.

Remember these key points when putting your résumé together. Make sure you have correct dates of employment and correct company information. Use key words that fit the desired job. Focus on responsibilities not job duties. Keep it to a few bullet points. Even the small things can have value. List achievements. Make sure all reference information is up-to-date. One of the most important things to do after you have written your résumé is to: Proofread! Proofread! And Proofread!

Do not forget to follow these steps:

- If you say in your résumé or cover letter that you are detail oriented, make sure that you are!
- Do NOT rely on spell check to find spelling errors.
- Print off a copy of your résumé, read it, and give it to someone else to read. B
- Before the final printing, let it sit overnight and proof read it one more time the next morning. Any errors will literally jump off the page.

Job Seeker: Do's and Don'ts

When looking for a new job, make sure you remember these do's and don'ts:

Don't: Embellish or fabricate details, facts, or experience.

Do: Be honest.

Don't: Leave large gaps or absences in your employment history.

Do: Explain employment by saying "returned to school," "helped friend start a new business," "traveled," or other reason. If your reason is health related or due to a disability, it is your personal decision whether or not to disclose this fact. (Unless your problem prevents you from doing the job safely, it is probably not necessary to disclose.) If the gap is less than one year, do not list it. There is no written rule that says you must account for every month of every year.

Don't: Forget to include any activities you may have done during an employment gap.

Do: List these in your skills and accomplishments; they may include qualities useful for the position.

Don't: List a specific pay rate.

Do: Use a pay range that reflects the local area.

Don't: Use words like "fired" or "let go".

Do: Instead, use words to describe the situation like "moved," "seasonal employment," or "laid off." However, you should be ready to explain.

Scannable Résumés

A scannable résumé can be viewed by a computer using the latest document imaging technology (known as optical character recognition, or OCR). Employers use this to store résumés in databases and search through many applicants electronically.

A scannable résumé, similar to a traditional résumé, includes your goals, education, work experience, activities, honors, and any special skills you might have. You can create a scannable résumé by modifying your traditional one. The two most important elements of a scannable résumé are formatting and keywords.

Human resources personnel will review your résumé only after the computer retrieves it from keyword searches. Including nouns and noun phrases that are likely to be used in a database search and using simple formatting will help your résumé to be chosen from the multitudes of others.

Formatting: Keep in mind that the first reader of your scannable résumé will be a computer, not a human. A fancy format pleasing to the human eye may confuse OCR scanners.

- Using simple format and font/typestyle decreases the likelihood that scanners will misread your résumé.
- Use one common font throughout the résumé instead of increasing the size.
- Indicate section headings by simple spacing.
- Avoid using bullets, tables, & visuals. Instead use dashes, left-justified text, and spacing to format.

Scanning Technology—make it work for you.

- Use a laser printer, with black ink on white or light-colored 8.5 x 11 paper. The better the contrasts mean fewer errors in the scanning process.
- Use only standard fonts where none of the printed characters touch. Some of the best fonts are **Times**, Times New Roman, **Palatino**, **Helvetica**, and New Century Schoolbook.
- Because they may not scan accurately, do not use underlining, italics, or fancy scripts.
- It is best to avoid Bold in the document. However if you must use bold use boldface and/or all capital letters for section headings and emphasis. Ensure that the letters do not touch. A spacing of at least ¼" is required between all lines and typeface.
- Be aware that columns, centering, and indentations may be changed when being optically scanned.
- Stay within 10-14 point font size.
- When using bullets, include a space after the bullet.
- This may seem rather obvious but it is a good tip for both a scanned résumé and a printed hardcopy to use only one side of the page. Keep in mind, one or two pages are usually acceptable, if concise and clear. Put the relevant important information on page 1.
- Place your name at the top of each page on its own line. On the first page, use standard address format and list each telephone number on its own line.
- In the resume header include your name,telephone number and email address on individual lines.
- Do research and find multiple synonyms for the same skills. This will increase the chances of your relevant qualifications being picked up by the computer.

Online Application Tips

1. Complete the entire profile or application.
2. Carefully read and follow all the directions.
3. Include details, be specific, use comment sections.
4. If possible include a cover letter.
5. Ensure the e-mail address used is one that you check frequently. Always use a professional sounding e-mail address.
6. Use the same e-mail in all communications.
7. Don't forget to check your spam mail box for employer replies. They may have been blocked.

Résumé Do's and Don'ts

Don't: Think a title speaks for itself. Job titles can often be misleading and can change from one company to another.

Do: Provide position titles and descriptions.

Don't: Leave the reader guessing where and when you were employed.

Do: Clarify dates and places.

Don't: Apply for a job requiring skills only briefly mentioned on your résumé.

Do: Tailor your résumé so that it is appropriate for the position you are applying for. Coordinate your educational or career credits according to length or the importance to the reader.

Don't: Leave fragmented sentences or be long-winded on your résumé. This will virtually assure you of a place at the back of the line.

Do: Organize your thoughts in a clear, concise manner. No one ever won a Nobel Prize for literature on their résumé.

Keywords

Keywords are words employers search for when trying to fill a position. They are the essential characteristics required for the job, such as education, experience, skills, knowledge, and abilities. The use of more keywords increases the likelihood that your résumé will be recognized as a likely candidate for the position. Your résumé may be plucked from an electronic résumé database now or in the future. Use the keyword concept effectively, by doing the following:

- Create a keyword section just under your name that includes unique words and phrases unique to the position which potential employers will search for in the résumé database. For example, keywords for a business professional might include the following:
- Leadership skills, Ethics, Finance, Teamwork, Marketing, Total Quality Management.
- Use nouns, not verbs. Action words like accelerated, arbitrated, and launched are out. In scannable résumés, nouns are dominant. Computers search for descriptive words, such as accounting, manager.
- Do not overuse abbreviations. For Example B.A. (Bachelor of Arts) is acceptable.

Creating Cover Letters That Grab Attention

A cover letter is another important job marketing tool that is just as important as your résumé. This is the first impression a prospective employer has of your work. Remember, first impressions are lasting impressions. It is a major marketing tool to gain the interest of the employer. It provides you with an opportunity to grab their attention, and allows you to showcase your relevant skills and experience as it relates to the employer's needs. It also provides an opportunity to explain any shortcomings of your résumé and directs the employer's attention to the parts of your résumé that relate to the job opening. The following is a breakdown of the different parts of your cover letter:

CONTACT INFORMATION

Provide a current email address and phone number with a voicemail that you check regularly. However, make sure the voicemail you are directing the employer to has a professional and courteous message.

FORMAT

Cover letters should be written in a business format. Parts of a cover letter include job seeker's email address and phone number, date, employer's name and address, salutation, body, closing, and enclosure.

SALUTATION

Use the employer's name and title if known. Do not use a first name only; use the entire name or last name such as "Dear Mr. Wilson". Otherwise, address as "Dear Sir or Madam". Note; cover letters not addressed to a specific person, should be avoided if possible. If you are not referring to a specific job announcement, many human resource staff considers generic cover letters and résumés to be the same as spam or junk mail.

FIRST PARAGRAPH

Your first sentence should tell how you learned of the possible opening. Use the remainder of the paragraph to express interest in a specific position or a particular kind of job and state that you have enclosed a résumé.

SECOND AND THIRD PARAGRAPHS

Your cover letter needs to fit the needs of the organization and the job of interest. Direct attention to your qualifications and company knowledge. Remember, the purpose of your cover letter is to convince the employer to read your résumé. The letter needs to be concise and professional.

Career changers, explain to the reader why you are making a change and why you are qualified for the position. Qualifications may include similar skill sets from previous employment, recent education, or volunteer experience.

If you do not explain how you qualify for a career change position, the reader may eliminate your résumé quickly because you do not have the matching work history.

FOURTH PARAGRAPH

Request an interview that takes into consideration the company and type of job for which you are applying. End the letter by thanking the person for their consideration.

CLOSING AND SIGNATURE

May use: Sincerely, Yours truly, Sincerely yours, or Cordially.

ENCLOSURE

Notice of what you included with your cover letter, such as résumé or work sample.

PHOTOS

It is not appropriate to include your photo on a résumé or cover letter.

Cover Letter Do's and Don'ts

- Type your cover letter. Do not handwrite your cover letter.
- Always personalize the cover letter to a specific job announcement and person within that company's human resource department.
- Always send original cover letters to employers, do not send a photocopy of your cover letter.
- Use 8 1/2" x 11" paper.
- Use same color of paper as your résumé.
- Do not use present or past employment business stationery.
- Always proofread your cover letter.
- Remember to sign your cover letter.
- Do not be negative.
- Do not mention needed salary, fringe benefits, or vacation time.

Fred J. Jobseeker
FJJ2012@gmail.com
(702) 111-1111 (H)

January 12, 2012

John Smith
John's Prime Peanut Packing
Plant 2424 Nevada Street
Green Valley, NV 89014

Dear Mr. Smith:

I am writing to apply for the peanut product purchasing manager position that you listed with Nevada JobConnect. John's Prime Peanut Packing Plant is well known in the peanut packing industry and I hope to have the opportunity to work for such a highly regarded company.

As my enclosed résumé illustrates, I have worked for Lou's Premiere Peanut Packing Plant since 1997. I started as a peanut packer and worked my way up to the position of peanut product purchasing manager, a position I have held for the past five years. Working my way up through various positions in the field has helped me to become knowledgeable in all aspects of the peanut packing field. In addition, I have recently completed my BA degree in Business from the University of Las Vegas, Las Vegas, NV.

Your job order also stated that experience in Microsoft Excel is desired. As a peanut product purchasing professional for Lou's Premiere Peanut Plant I am required to utilize Microsoft Excel on a daily basis. Although I completed many projects with Microsoft Excel, my latest accomplishment has been to develop a new spreadsheet analysis of vendor costs.

As you can see, my experience as a peanut product purchasing professional, as well as my 7 years of experience in the peanut packing industry, would allow me to quickly become an asset to your company if given the opportunity. I hope that you will allow me to discuss my qualifications in more detail with you during an interview. You can reach me at home (702) 111-1111 if you have any questions or to schedule an appointment at your earliest convenience. Thank you for your time and consideration.

Sincerely,

Fred J. Jobseeker

Enclosure: Résumé

Preparing for the Interview

The most important thing to do in an interview is to sell yourself. Many people do not get the job because they fail to do just that. Here are a few tips to help:

- When an interviewer asks, "Tell me about yourself," talk about your accomplishments, skills, and abilities, NOT your family, hobbies, or interests.
- Explain what you mean by using examples or stories.
- Look the interviewer in the eyes.
- Smile.
- Be an active participant in the conversation.
- Try to turn trick questions into a positive. Such as "What's your greatest weakness?" This is not the time to disclose all of your weaknesses. Previously it was thought that responses like, "I'm a workaholic. I like to get things done before I go home at night." were best. However, most interviewers know this is a neutral answer and it does not tell them anything about you. Instead of giving the same answer as everyone else be creative. A good response may go like this," For this position, I see that an expert level in MS Excel is required. In my current position an average level of competence was needed to get the job done, but I felt I needed more in-depth knowledge of Excel. So I enrolled in an after work training class that gave me an advanced level of skills with MS Excel. I recently graduated with a 4.0 in that class."
- When the interview is coming to a close, finish by asking for the job. Such as "Mr. Smith, I want this job. I can offer you (state your skills, abilities, talents)."
- Demonstrate you have the ability to help their company.

The best way to prepare for an interview is to role play. Grab a friend or relative and have them play the interviewer. The more you practice, the more comfortable you will feel in an actual interview.

During the interview, try your best to address the fears/concerns of most employers.

Convince them:

- You will not need a lot of time to become productive (quick learner).
- You put in an honest day's work.
- You do not need constant supervision.
- You are a hard-worker, and always give 100%.
- Your attendance record is good. You do not constantly call in sick, arrive late, leave early, refuse overtime, or constantly ask for raises.
- You are humble and positive.
- You have integrity, you are honest and admit your mistakes.
- You are not a quitter and you will not leave when needed.
- You are not arrogant, conceited, rude, pushy, antagonistic, or moody.
- You take pride in your work, appearance, or behavior.
- You do not lie, cheat, or steal.
- You take pride in the company you work for and will do everything you can to help the company.
- Never say anything negative about your former employer, even if they start sharing negative information. It may be tempting, but do not give in. It is probably a test. If you say negative things about your previous boss or company it makes them wonder what you would say about them.
- As part of the interview you may be asked for confidential or insider information regarding a former employer, do not fall for it!
- If you divulge confidential information about a former or current employer your credibility and character have just taken a major hit. It is best to say only positive or neutral statements regarding previous employers. If they continue to ask, change the subject by saying you are not comfortable discussing confidential information.

Be prepared to ask the employer questions as well. Be positive, and avoid asking questions that give the negative impression that you are only interested in what the employer can do for you. Sometimes your questions will get answered during the interview, but here are some suggestions. Bring these questions along to the job interview:

- Is this a new position or was the person promoted?
- What would my job duties be?
- How would I be trained?
- How would my progress be rated?
- Are promotions possible?
- Who would I be reporting to?
- Why is this job open?
- May I have a tour of the work area? Save the "what's in it for me" questions until the end of the interview. If the employer has not volunteered this information, ask them about the rate of pay, fringe benefits, and any probationary period.

Sample Interview Questions

A few sample interview questions:

- Why do you want to work as a …?
- What qualifications do you have?
- How did you feel about being laid off?
- Why do you want to work for us?
- How long have you been looking for a job?
- What motivates you to do a good job?
- Give an example of any major problem you faced and how you solved it.
- Do you prefer to work alone or in a group?
- Would you rather be in charge of a project or work as part of the team?
- What would you do if one supervisor told you not to do something and another supervisor told you to do it later?

Success Tips For The Interview

- The day before the interview, make a practice run to the interview location.
- Be on time or early.
- Go by yourself.
- Look professional.
- Have a well organized portfolio of your notes.
- Bring three copies of the application and résumé to the interview.
- Avoid distractions.
- Shake hands firmly.
- Maintain eye contact.
- Watch your body language.
- Always tell the truth.
- Bring your sense of humor and SMILE.

Types of Interviews

Type	What To Expect	Tips
Telephone Screening Interview	A call from an employer to screen you and other candidates for essential criteria.	Have your job search records organized and handy. Refer to your résumé as needed.
In-person Screening Interview	An in-person screening for initial impressions of your attitude, interest, and professional style.	You may not be meeting with the final decision maker, but do not slack off. Sell yourself as you would in a "regular" interview.
Selection Interview	In-depth questions on your qualifications used to evaluate your ability to fit in.	Establish rapport with everyone you meet (before and after the actual interview). Sell yourself as a natural addition to the team.
Work Sample Interview	An opportunity to demonstrate your specific skills. Maybe a display of your portfolio or a demonstration of your skills.	Run through different ways to describe the projects in your portfolio. Practice your presentation until it is smooth.
Peer Group Interview	A meeting with your prospective coworkers, who will evaluate how well you fit in.	Do not forget to smile. It shows confidence.
Group or Panel Interview	Three or more people who will ask you questions on your qualifications and evaluate how you fit in.	Direct your answer to the person who asked the question, but try to maintain eye contact with all group members.
Luncheon Interview	Interview conducted in a restaurant to assess how well you handle yourself in social situations.	Pick easy things to eat so you can answer questions and pay attention to the conversation. Never season your food before tasting.
Stress Interview	Questions intended to make you uncomfortable. This is usually a test of how you will handle stress on the job.	Keep your cool and take your time in responding to the questions. Do not take anything personally.
Video Conference Interview	A "person-to-person" interview by video.	Practice before a video camera or mirror if facing a camera during an interview makes you nervous.

After The Interview Follow Up

Do the self evaluation immediately after the interview while your memory is still fresh. Remember honesty is the best approach. These notes are only for your own edification. This is your self - appraisal of how you think you did during the interview. Make notes to yourself of what was said and your responses. Write down anything you feel was a major concern during the interview. Make notes regarding your performance. Detailed notes will help you remember what key points were touched upon during the interview, and this information may prove to be invaluable during a subsequent follow - up interview.

THE THANK-YOU NOTE

A thank-you note can help you rise above the competition. Saying "thank you" is not only the right thing to do, it is also an effective job search strategy. A thank-you note is another opportunity to sell your qualifications and leave a positive impression on the reader. Very few recruiters receive thank-you notes; a note will make you stand above the competition.

WHO GETS A THANK-YOU NOTE?

Employers, employment contacts, and references should receive a thank-you note whenever they have helped you. You should always send a thank-you note after each job interview.

You should also send a thank-you note after an informational interview, when someone gives you a referral or information, or whenever someone takes time out of their schedule for you.

HOW DO I SAY THANK YOU?

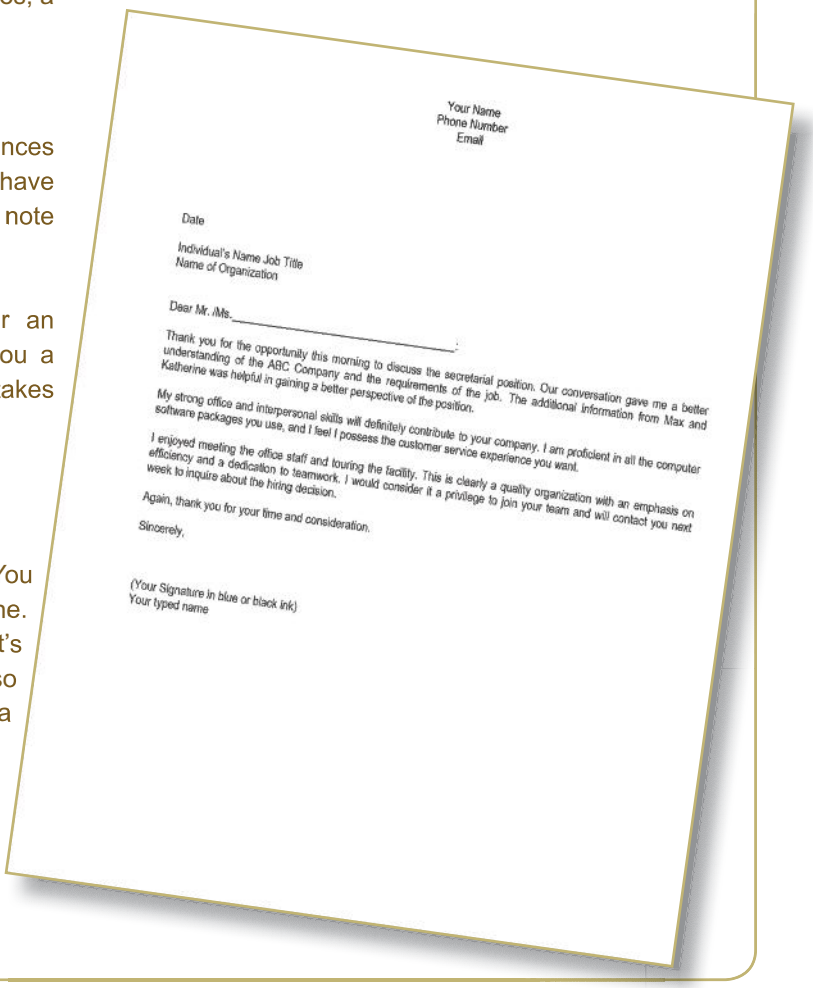
You do not always need to mail a thank-you note. You can also deliver your thanks in person or by phone. The best approach will depend on the recipient's preference and your personal style. This will also determine if it is best to send an informal note or a more formal letter.

WHAT SHOULD I INCLUDE IN MY THANK-YOU NOTE?

- Statement of appreciation for the opportunity.
- Expression of continued interest in the job.
- Brief restatement of qualifications and skills.
- Additional information you failed to mention.
- Final thank you for their consideration.
- Date and time you will follow up as previously agreed.

OTHER THANK-YOU LETTER OR NOTE WRITING TIPS!

- Write the note no later than 24 hours after the interview, even if the interview did not go well.
- Be brief, but include the information noted above.
- Address the note to the interviewer by name and title.
- Send a separate, and slightly varied, thank- you note to each person you interviewed with, or send a single thank you to a key person for distribution.



Your Name
Phone Number
Email

Date

Individual's Name Job Title
Name of Organization

Dear Mr. /Ms._____:

Thank you for the opportunity this morning to discuss the secretarial position. Our conversation gave me a better understanding of the ABC Company and the requirements of the job. The additional information from Max and Katherine was helpful in gaining a better perspective of the position.

My strong office and interpersonal skills will definitely contribute to your company. I am proficient in all the computer software packages you use, and I feel I possess the customer service experience you want.

I enjoyed meeting the office staff and touring the facility. This is clearly a quality organization with an emphasis on efficiency and a dedication to teamwork. I would consider it a privilege to join your team and will contact you next week to inquire about the hiring decision.

Again, thank you for your time and consideration.

Sincerely,

(Your Signature in blue or black ink)
Your typed name

Necessary Job Search Skills

In today's world, job searching is not usually a one time event in most people's work life. Studies show that the average person will change jobs more frequently today than in the past. The change is due, in part, to the fluctuating economy and fast paced technological and scientific advances. That is why it is so important to learn the techniques of job search and consider it an invaluable and evolving lifetime skill for present and future use.

Therefore, job search skills need to be constantly maintained and updated throughout your work life. Once you have acquired job seeking skills:

- Your confidence increases and your fears about looking for a new job are reduced.
- Your ability to interview and present yourself and your skills improves.
- You have more knowledge and are better prepared to move up the career ladder.
- You are more employable to potential employers when you are employed.
- You know more about the needs and trends of the labor market.
- You are more aware of your value and worth to your employer and the labor market.
- You know how to highlight your skills and abilities to stay ahead of the competition, achieve upward mobility, and negotiate successfully.
- It is recommended that you make the most of the valuable skills and assets acquired through your job search.
- Keep your skills current. Maintain a list of new software, responsibilities, and achievements.
- Update your résumé when you have gained new skills, abilities, and accomplishments.
- Get the training or experience you will need to move up or to a different employer.
- Maintain a list of awards, accomplishments, and recognitions to present to your supervisor to lobby for a raise or for upward mobility. Also include that information on résumés and cover letters.

Ten Steps of a Job Search

1. Plan your time and make a to-do list consisting of everything you will do to look for a job.

2. Identify occupations by creating a background experience list to identify jobs that use your talents.

3. Identify employers by asking friends, relatives, etc. to help you find job openings. Visit your local Nevada JobConnect Office. Visit: http://nevadajobconnect.com.

4. Prepare materials by assembling a job search kit that includes; pens, notebook, maps, bus schedule, clean résumé copies, applications, background/experience list, Social Security Card, and photo ID.

5. Contact employers. Review job announcements to determine how your skills apply to the opening and how the employers want you to apply to the positions.

6. Prepare for interviews by learning about the company before your interview. Assemble résumés and application forms while ensuring everything is orderly and easy to access.

7. Go to the interviews and dress right for the interview. Be clean, concise, and positive. Remember to thank the interviewer.

8. Evaluate the interviews and send or take in person to the employer, a typed, signed thank you letter within 24 hours of the interview.

9. Take tests to find out about your skills. Brush up on job skills. Be confident and relaxed.

10. Accept the Job! Be flexible regarding salary, but do not sell yourself short. Understand job duties, expectations, and work hours.

Reasons People Don't Get Hired

- Poor personal appearance.
- Overly aggressive.
- Inability to express information clearly.
- Lack of interest and enthusiasm.
- Lack of planning for career; no purpose or goal.
- Nervousness, lack of confidence and poise.
- Over emphasis on money.
- Lack of tact and courtesy.
- Negative attitude about past employers.
- No genuine interest in company or job.
- No eye contact with the interviewer.
- Application form is incomplete or sloppy.
- No sense of humor.
- Late for interview.
- Failure to express appreciation for interviewer's time.
- Gives vague responses to questions.
- No follow up with thank you note or phone call.

Job Search Websites

Nevada JobConnect - The Premier Jobseeker website in Nevada

www.nevadajobconnect.com/jobs

JOBS IN NEVADA

www.employnv.gov

www.elkodaily.com

www.elynews.com

www.reviewjournal.com

www.metrolasvegasjobs.com

www.tahoebonanza.com

http://pvtimes.com

www.nevadaappeal.com

www.sierrasun.com

JOBS IN NEVADA GOVERNMENT

State of Nevada Employment
www.hr.nv.gov

City of Boulder City
www.bcnv.org

City of Carson City
www.carson.org

City of Elko
www.elkocity.com

City of Henderson, NV
www.cityofhenderson.com

City of Las Vegas, NV
www.lasvegasnevada.gov

City of Mesquite
www.mesquitenv.com

City of North Las Vegas
www.cityofnorthlasvegas.com

City of Reno
www.reno.gov

City of Sparks
www.cityofsparks.us

City of Las Vegas Metropolitan Police Department
www.lvmpd.com

Churchill County
www.churchillcounty.org/

Clark County - Las Vegas, NV
www.clarkcountynv.gov

Douglas County - Minden, NV
www.douglascountynv.com

McCarran International Airport
Las Vegas, NV
www.mccarran.com/careers

Nevada Department of Public Safety
www.dps.nv.gov

Nye County, NV
www.nyecounty.net

Southern NV Water Authority - LV, NV
www.snwa.com

Washoe County, NV
http://washoecounty.us/humanresources

DISABILITY INFORMATION

Americans w/Disabilities Act Info
www.jan.wvu.edu 1-800-526-7234

Gulf War Illness
www.gulflink.osd.mil 1-800-497-6261

Paralyzed Veterans of America
www.pva.org

US Equal Employment Opportunity Commission
www.eeoc.gov

ADDITIONAL JOB WEBSITES

Department of the Air Force
www.afciviliancareers.com

Army Civilian Service
ttps://armycivilianservice.usajobs.gov

Department of Defense
www.dod.usajobs.gov

Department of the Navy
www.secnav.navy.mil/donhr/Pages/Default.aspx

Federal OPM Jobs
www.usajobs.gov

Forest Service
www.fs.fed.us/working-with-us/jobs

Military Sea Lift Command
www.msc.navy.mil

Reduction in Force Info
www.opm.gov/reduction_in_force

U.S. Coast Guard
www.uscg.mil/default.asp

Veterans Affairs Jobs
http://www.vacareers.va.gov/

R.I. Arsenal Federal Jobs
www.cpol.army.mil/

Department of Veteran's Affairs
www.va.gov/jobs

U.S. Fish and Wildlife Service
www.fws.gov/humancapital/

VETCentral
www.vetcentral.us.jobs

Federal Job Search
www.federaljobsearch.com

Careers in Government
www.careersingovernment.com

Federal Jobs Digest
www.jobsfed.com

Nation wide Salaries and Jobs
www.Indeed.com

Career Builder.com
www.careerbuilder.com

Summer Jobs
www.summerjobs.com

Employment Guide
www.employmentguide.com

Dice – Technical Employment Opportunities
www.dice.com

Jobs, Information and Tips
www.monster.com

Job.com - Free Résumé Posting Service
www.job.com

All Star Jobs
www.allstarjobs.com

AARP/SCSEP
www.aarpworksearch.org

Informational Websites

Northrop Grumman
http://careers.northropgrumman.com/

L-3 Vertex
www.l-3com.com/careers

Lockheed Martin
www.lockheedmartinjobs.com/index.aspx

G.I. JOBS (Military Veterans Only)
www.gijobs.com

Infospace
www.infospace.com

Job Factory
www.jobfactory.com

Military Connections
www.militaryconnection.com

US Department of Veterans Affairs (VA) Benefits
www.benefits.va.gov/benefits

VA - Main page
www.va.gov/

VA - The Center for Veterans Enterprise Web Portal
www.va.gov/osdbu/

How to Obtain a Veterans DD-214
www.archives.gov/veterans/military-service-records

VA - SPECIAL PROGRAMS

VA - Mental Health-- NATIONAL CENTER FOR PTSD
www.ptsd.va.gov

Returning Service Members
www.oefoif.va.gov

Vocational Rehabilitation & Employment
www.benefits.va.gov/vocrehab

Homeless Veterans
www.benefits.va.gov/PERSONA/veteran-homeless.asp

Military Service Benefits
www.vba.va.gov/benefits

E-Benefits
www.ebenefits.va.gov

Minority Veterans
www.benefits.va.gov/PERSONA/veteran-minority.asp

Surviving Spouses and Dependents
www.va.gov/survivors

Women Veterans
www.va.gov/womenvet

Nevada Department of Veterans Services
www.veterans.nv.gov/

VA Regional Office in Nevada
www.va.gov/directory/guide/rpt_fac_list.cfm

ExecSearches.com
www.execsearches.com/default.asp

RESEARCH COMPANIES

Better Business Bureau (BBB)
www.bbb.org

Vault.com
Information on thousands of companies, opinion surveys about companies, also a wide range of career topics
www.vault.com/wps/portal/usa

Monster Company Boulevard
1,000's of companies with job openings
company.monster.com/

WetFeet.com
Company, individual and occupational research, including Real People files
www.wetfeet.com

Salary Relocation Calculator-
Determine what occupations are paying based on location:
www.homefair.com/real-estate/salary-calculator.asp

CAREER WEBSITES

ONet
http://online.onetcenter.org

Career One Stop
www.careeronestop.org

Public Service Employees Network
www.pse-net.com

Career Builder
www.careerbuilder.com

Nationwide Job Site -Career.com
www.career.com

STUDENT INFORMATION

U.S. Department of Education
www.ed.gov
http://fafsa.ed.gov

Financial Aid
Information Page Guide to Financial Aid
www.finaid.org

Information on scholarships, savings plans and loans
www.nevadatreasurer.gov

Find locations of Nevada Colleges and Universities
http://system.nevada.edu

Nevada JobConnect Job Listings

Nevada JobConnect: At any given time, over 7,500 jobs are posted. Many of Nevada's top employers have their job openings automatically added directly from their web sites. This ensures that only the most current jobs are posted. Nevada JobConnect encourages all Nevadan's to begin their job search with:

www.employnv.gov

Nevada 2-1-1™ Get Connected. Get Answers.

State of Nevada emergency resource phone number. An all inclusive phone number that can direct you to community resources. Nevada 2-1-1 helps people find and give help.

From basic needs to any health and human service program, one call to Nevada 2-1-1 offers access to:

- Basic human needs resource
- Physical and mental health resources
- Employment Support
- Financial stability
- Programs for children, youth and families
- Support for older Americans and persons with disabilities
- Volunteer opportunities and donations
- Support for community crisis or disaster recovery

Nevada JobConnect Career Centers

Nevada JobConnect Career Centers are user-friendly facilities located throughout the state that provide businesses and job seekers with personalized attention and a variety of valuable services, including job listings, job placement, work registration, labor market information, career information and guidance, assessment, information about education and training opportunities, unemployment insurance information, information on filing for unemployment insurance, résumé preparation, referrals to other partner agency services, and more.

RENO
Reno Town Mall
4001 South Virginia Street
Suite H
Reno, NV 89502
P: 775.284.9600
F: 775.284.9661

FALLON
121 Industrial Way
Fallon, NV 89406
P: 775.423.5115
F: 775.423.6116

LAS VEGAS
3405 South Maryland Parkway
Las Vegas, NV 89169
P: 702.486.0100
F: 702.486.0118

HENDERSON
4500 E. Sunset Rd, Ste. 40
Henderson, NV 89014
P: 702.486.0300
F: 702.486.0328

CARSON CITY
1929 North Carson Street
Carson City, NV 89701
P: 775.684.0400
F: 775.684.0466

NORTH LAS VEGAS
2827 Las Vegas
Boulevard North
Las Vegas, NV 89030
P: 702.486.0200
F: 702.486.0230

ELKO
172 Sixth Street
Elko, NV 89801
P: 775.753.1900
F: 775.753.7212

SPARKS
2281 Pyramid Way
Sparks, NV 89431-2119
P: 775.284.9520
F: 775.284.9511

ELY
1500 Avenue F, Suite 1
Ely, NV 89301
P: 775.289.1616
F: 775.289.1615

WINNEMUCCA
475 West Haskell St. #1
Winnemucca, NV 89445
P: 775.623.6520
F: 775.623.6523

An equal opportunity employer/program
Auxiliary aids and services available upon request for individuals with disabilities
TTY (775) 687-5353 Relay 711 or (800) 326-6868

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Nevada Department of Employment, Training and Rehabilitation

ONE NEVADA - Growing a Skilled, Diverse Workforce

NevadaWorks Service Providers (Northern Nevada)

http://nevadaworks.com/

775-337-8600

WIOA Title I Service Providers

Community Chest: 775-847-9311 https://communitychestnevada.net/

- Virginia City
- Fernley

Community Services Agency: https://www.csareno.org/

- Reno: 775-786-6023

JOIN, Inc. https://www.join.org/

- Carson City: 775-283-0125
- Elko: 775-753-1700
- Ely: 775-289-3061
- Fallon: 775-575-1222
- Fernley: 775-575-1222
- Reno: 775-284-9600
- Winnemucca: 775-623-6218

Nevada Hospital Association: https://nvha.net/

- Reno: 775-827-0184

Northern Nevada Electrical Training Center: https://www.northernnevadaelectricians.com/

- Reno: 775-358-4301

Northern Nevada Literacy Council: http://nnlc.org/

- Reno: 775-356-1007

Workforce Connections Service Providers (Southern Nevada)
https://nvworkforceconnections.org/
702-638-8750

WIOA Title I Service Providers

Below is a list of our contracted service organizations providing development and career readiness services aligned with the mission of Workforce Connections.

- FIT Re-Entry Initiative

  Returning Citizens - Phone: (702) 367-4348 x 236

  Click for Provider Detail

- HELP of Southern Nevada – RISE Youth Program

  Youth - Phone: (702) 369-4357 x1868

  Click for Provider Detail

- HOPE for Prisoners, Inc. Pre/Post Release CCDC Only

  Returning Citizens - Phone: (702) 586-1371

  Click for Provider Detail

- Lincoln County Adult Workforce

  Adult & Dislocated Worker - Phone: (775) 726-3800

  Click for Provider Detail

Workforce Connections Service Providers
https://nvworkforceconnections.org/
702-638-8750

- Lincoln County-Youth Career Program

  Youth - Phone: (775) 726-3800

  Click for Provider Detail

- NYE Communities Coalition

  Adult & Dislocated Worker - Phone: (775) 727-9970

  Click for Provider Detail

- NYE Communities Coalition-Youth WERKS

  Youth - Phone: (775) 727-9970

  Click for Provider Detail

- One-Stop Career Center – ResCare Workforce Services (So Nevada)

  Adult & Dislocated Worker - Phone: (702) 822-4202

  Click for Provider Detail

- One-Stop Career Center – ResCare (Boulder City, NV)

  Adult & Dislocated Worker - Phone: 702 841-6435

  Click for Provider Detail

- One-Stop Career Center – ResCare (Laughlin, NV)

Workforce Connections Service Providers
https://nvworkforceconnections.org/
702-638-8750

Adult & Dislocated Worker - Phone: 702-841-6435

Click for Provider Detail

- One-Stop Career Center – ResCare (Laughlin, NV) YOUTH

Youth - Phone: 702-841-6435

Click for Provider Detail

- One-Stop Career Center – ResCare (So Nevada) YOUTH

Youth - Phone: 702-822-4243

Click for Provider Detail

- Youth Advocate Programs, Inc. (YAP) Pre/Post Release

Youth - Phone: (702) 631-9275

Click for Provider Detail

Sending Information to the Telephone Claim Center

If you have been instructed to provide information to the Claim Center, make sure you provide all of the requested information correctly and timely in order to protect your benefits rights.

Faxing Instructions

1. Include full name and Social Security Number (SSN) or Claimant ID on each page.
2. Make sure the photocopy is good quality.
3. Complete a cover sheet.

Paycheck Stubs

Ensure full name, SSN or Claimant ID, employer name, date of check, and check amount are clearly visible on copy.

Proof of Name Change

Proof can include: copy of marriage certificate, divorce decree, or any type of legal document.

Alien Registration

A clear, legible copy of the front and back of the Alien Identification card must be provided.

Former Military Employees

DD-214, Member 4 copy (Member 4 at the bottom of the form must be visible on the copy.)
Fax copies to: (775) 684-0463

Former Federal Civilian Employees

Pay stubs, leave and earnings statements or W-2 forms, and any separation documents (SF8 SF50).
Fax copies to: (775) 684-0463

Fax Numbers

(775) 684-0338 OR (702) 486-7987
Mailing Instructions:
If you choose to mail your documents, unless instructed otherwise, mail to:
Department of Employment,
Training and Rehabilitation
500 E. Third Street
Carson City, NV 89713

Your Nevada MasterCard Prepaid Debit Card

Unemployment insurance benefits are paid on a prepaid debit card. When you file for benefits, a card is automatically sent to you and will be loaded with your benefits if you qualify. The card can be used to:

- Make purchases
- Get cash back
- Get money at ATM
- Spend funds at your convenience

For more information about your card:
www.bankofamerica.com/nevadauidebitcard
(888) 339-8569

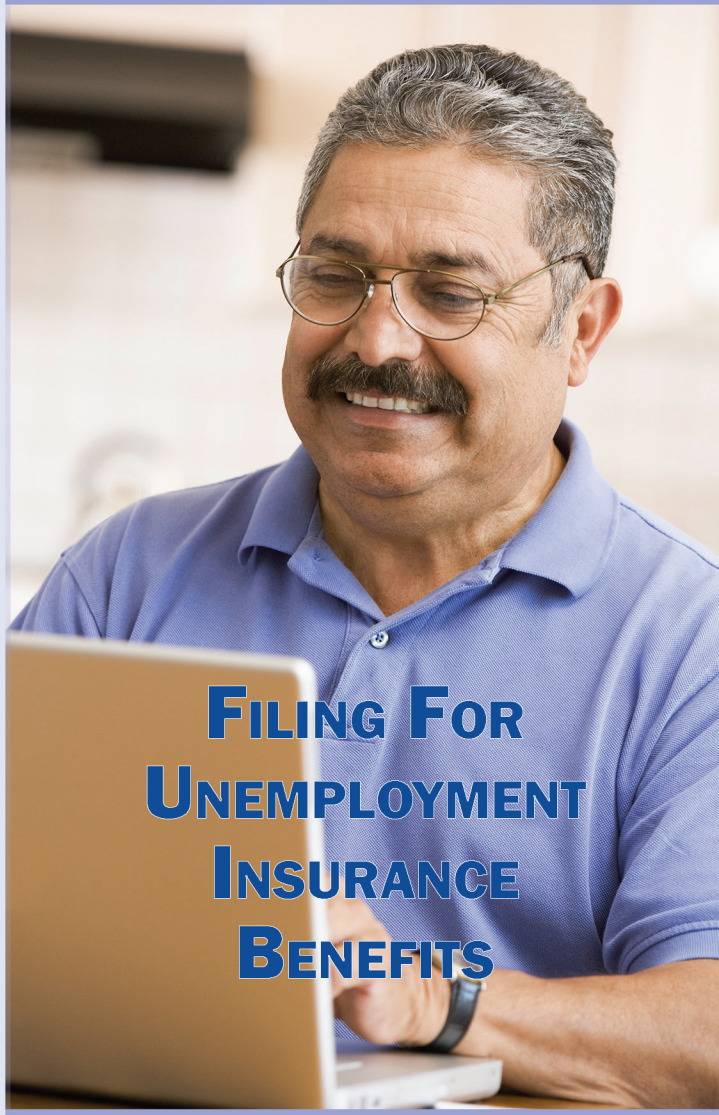
For assistance with finding a job, register at a Nevada JobConnect office near you. To find a location near you, or to obtain more information about skills training and other services visit www.nevadajobconnect.

NEVADA JobConnect
start here.
A Proud Partner of
americanjobcenter

Internet Claim Filing	ui.nv.gov
Telephone Claims Center	
Northern Nevada	(775) 684-0350
Southern Nevada	(702) 486-0350
Long Distance/Interstate	(888) 890-8211
TTY	
Northern Nevada	(775) 687-1109
Southern Nevada	(702) 486-0157
Voice Relay	(800) 326-6868

An equal opportunity employer/program.
Auxiliary aides and services are available upon request for individuals with disabilities.

Employment Security Division



Filing For Unemployment Insurance Benefits

DETR
Nevada Department of Employment, Training and Rehabilitation

How to Prepare for Claim Filing

Make sure you have all the necessary claim filing information available prior to logging on to the website or calling the telephone claim center.

The following information is required to file a claim:

- Names, addresses, phone number(s), and dates you worked for your last 2 employers
- A list of names (corporate name) of all employers you have worked for in the last 18 months
- If you are not a citizen of the United States, you MUST have your Alien Registration number and expiration date
- If you have been discharged from the Military in the last 18 months, you MUST have a copy of your DD-214 (Member 4)
- If you have worked for the Federal Government in the last 18 months, you MUST have a copy of your SF-8 or SF-50

Personal Identification Number (PIN):

You will be prompted to establish a unique PIN number at the time of initial claim filing (via Internet or Telephone).

Username and Password:

Our Internet claim filing system now requires a unique Username and Password be established at the time of registration.

What if I forget my PIN, Username, or Password?

You can update your security preferences (Image/phrase, challenge questions, password), or IVR PIN through the Internet claim filing system OR by contacting the Security Helpdesk:

Northern Nevada: (775) 687-6838
Southern Nevada: (702) 486-3293

Filing by Internet
Get Started at: ui.nv.gov

Services Available:

- File a new and weekly Unemployment Claim
- Obtain Claim Information, i.e. benefit payments, claim balance, appeals, overpayments
- Check claim status
- Complete fact-finding for unresolved issues
- Change your Personal Information
- Change your Federal Income Tax deduction
- Instructions to request a duplicate 1099-G
- Change IVR PIN
- Access Debit Card website
- View correspondence and determination history
- Submit work search records

Internet Claim Confirmation Number:

Failure to receive a confirmation number upon filing your claim means your claim for benefits could be incomplete and may not be processed.
For technical Assistance ONLY with online UI claim filing:
Email: INTERNETHELP@nvdetr.org
or call: (775) 684-0427
When reporting specific UI claim problems via email, please include your full name and only the last four digits of your social security number.

Don't Have a Computer?

All Nevada JobConnect Offices have computers, fax machines, and photocopiers for Unemployment claim filing at no cost to you.

Filing by Telephone
Try to avoid using cellular phones

When you call the Unemployment Insurance Telephone Claim Center your call will be answered by the automated system. After selecting English or Spanish, the system will allow you to choose one of the following options:

1. **Weekly "Quick Claim" filing**
   24 Hours a Day / 7 Days a Week
   Allows you to file a weekly claim or inquire about your last two benefit payments and benefit balance

2. **New or Re-open Claim**
   Telephone filing is available Monday and Tuesday
   Allows you to file a new Unemployment claim, or to re-open an existing Unemployment claim

3. **Information, Problems, or Questions**

4. **Security Helpdesk**
   Login or PIN assistance ONLY

5. **Debit Card Information**

6. **Nevada JobConnect Offices**
   Lists office locations and hours

"Virtual Hold" will hold your place in line!

The Telephone Claim Centers now offer Virtual Hold, an option that allows you to remain on hold without remaining on the telephone. Your call position is automatically saved, and you will receive a return call when your place in line is reached.

Telephone Claim Centers

Northern Nevada	Southern Nevada	Long Distance
(775) 684-0350	(702) 486-0350	(888) 890-8211

“You Can’t Afford Not to Be Insured”

NevadaHealthLink.com

855-7-NVLINK (855-768-5465)

Things You Need to Enroll

- ☑ *Valid Nevada driver license or picture ID; student ID for dependent children*
- ☑ *Permanent Resident/Alien registration card (if applicable)*
- ☑ *Social Security cards and dates of birth for all tax household members*
- ☑ *Proof of Nevada residence (i.e, phone or power bill)*
- ☑ *Estimate of your household income*
- ☑ *Three most recent paycheck stubs*
- ☑ *Copy of any current health insurance information (employer information if job-based coverage)*

Navigator Locations

Reno

Community Health Alliance

2244 Oddie Blvd.
Sparks, NV 89431
775-329-6300
www.chanevada.org

Elko

State of Nevada Office for Consumer Health Assistance (OCHA)

701 Walnut St., Room #3
Elko, NV 89801
775-753-5709
dhhs.nv.gov/Programs/CHA

10 Essential Health Benefits

These benefits are guaranteed to be covered in a Qualified Health Plan (QHP) offered through Nevada Health Link.

	Ambulatory patient services (outpatient care you get without being admitted to a hospital)
	Emergency services
	Hospitalization (like surgery and overnight stays)
	Pregnancy, maternity, and newborn care (both before and after birth); including breastfeeding coverage
	Mental health and substance use disorder services, including behavioral health treatment (this includes counseling and psychotherapy)
	Prescription drugs; including birth control coverage
	Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions, gain or recover mental and physical skills)
	Laboratory services
	Preventive and wellness services and chronic disease management
	Pediatric services, including oral and vision care (but adult dental and vision coverage aren’t essential health benefits)

nevada health link

connecting you to health insurance

Resource Guide

Broker/Navigator Locations

Las Vegas

Alberto Ochoa, Smart Buy Insurance, Inc.
The Boulevard Mall
3680 S. Maryland Pkwy. Suite 110
Las Vegas, NV 89169
702-242-3200
English, Spanish
M-F 10 a.m. to 5 p.m.
alberto@smartbuyagency.com

Brian Douglas, ProtectHealth Ins.
2202 W. Charleston Blvd.
Suite 8
Las Vegas, NV 89102
702-988-9388
English, Spanish
Sun - 12 p.m. to 5 p.m.
M- Th 7 a.m. to 7 p.m.
F- 7 a.m. to 5 p.m.
Sat - 9 a.m. to 4 p.m.
brian@protectnv.com
protect-health.com

Asian Community Development Council (ACDC)
2610 S. Jones Blvd., Suite 3
Las Vegas, NV 89146
702-489-8866
acdcnv.org

Asian Community Resource Center (ACRC)
3111 S. Maryland Parkway
Las Vegas, NV 89109
702-984-0015
lvacrc.org

Consumer Assistance & Resource Enterprise (CARE)
3230 S. Buffalo Drive, Suite 107
Las Vegas, NV 89117
702-836-9033
carenv.org

Community Strong 702
3940 N. Martin Luther King Blvd.
Suite 100
North Las Vegas, NV 89032
702-913-5161

Hope Christian Health Center
4040 N. Martin Luther King Blvd.
Suite A
North Las Vegas, NV 89032
702-644-4673
hopehealthvegas.org

Nevada Health Centers – Las Vegas
1799 Mt. Mariah Drive
Las Vegas, NV 89106
800-787-2568
nvhealthcenters.org

State of Nevada Office for Consumer Health Assistance (OCHA)
555 E. Washington Ave.
Suite 4800
Las Vegas, NV 89101
702-486-3587
Toll Free: 888-333-1597
dhhs.nv.gov/Programs/CHA

Three Square
4190 N. Pecos Rd.
Las Vegas, NV 89115
702-644-3663 ext 377 or
702-765-4030
threesquare.org

Henderson

Christopher Carothers, Carothers Insurance Agency, Inc. and Your Insurance Agency
Galleria Mall – Under the Food Court
1300 W. Sunset Road, Suite 1537
Henderson NV 89014
702-385-3684
M- Sat 10 a.m. to 9 p.m.
Sun- 10 a.m. to 6 p.m. and closed all Federal holidays
English, Italian, French, German, Spanish, Japanese
healthlinkhelp@carothersins.com

Nathan Kamo, Kamo Insurance Agency
1368 Paseo Verde Pkwy.
Suite 200B
Henderson, NV 89012
702-425-5663
English, Spanish
available upon request
M-F - 8 a.m. to 5 p.m.
Weekend appointments available upon request
nkamo@kamoinsuranceagency.com,
kamoinsuranceagency.com

Dignity Health St. Rose Dominican
2651 Paseo Verde Pkwy.
Suite 180
Henderson, NV 89074
(702) 616-4904
dignityhealth.org/las-vegas

Pahrump

Brent Leavitt, Battle Born Financial Advisor
41 N HWY 160, Suite 10
Pahrump, NV 89060
775-338-9125
English
M, T, Th, F- 9 a.m. to 5 p.m.
Sat, Call for Appointment
bleavitt@swcares.com

NV Outreach Training Organization/No to Abuse (aka Pahrump Family Resource Center)
621 S. Blagg Rd.
Pahrump, NV 89048
775-751-1118
nevadaoutreach.org/pahrump-family-resource-center

NevadaHealthLink.com
855-7-NVLINK (855-768-5465)

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Things You Need to Enroll

- Valid Nevada driver license or picture ID; student ID for dependent children
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- Social Security cards and dates of birth for all tax household members
- Proof of Nevada residence (i.e, phone or power bill)
- Estimate of your household income
- Three most recent paycheck stubs
- Copy of any current health insurance information (employer information if job-based coverage)

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	Mental health and substance use disorder services, including behavioral health treatment (this includes counseling and psychotherapy)
	Prescription drugs; including birth control coverage
	Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions, gain or recover mental and physical skills)
	Laboratory services
	Preventive and wellness services and chronic disease management
	Pediatric services, including oral and vision care (but adult dental and vision coverage aren't essential health benefits)

nevada health link
connecting you to health insurance

Resource Guide

"Life is full of changes. We'll keep you connected."
Getting Married or Divorced
Moving
Change in Income or Job Change
Birth or Adoption
Loss of Health Insurance
(Employer, COBRA, Medicaid, Medicare)
Turning 26
Gaining U.S. Legal Status
nevada health link
connecting you to health insurance
NevadaHealthLink.com
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AN EMPLOYEE'S GUIDE TO HEALTH BENEFITS UNDER COBRA

EMPLOYEE BENEFITS SECURITY ADMINISTRATION
UNITED STATES DEPARTMENT OF LABOR

This publication has been developed by the U.S. Department of Labor, Employee Benefits Security Administration (EBSA).

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Introduction

A health plan helps workers and their families take care of their essential medical needs. It is one of the most important benefits provided by an employer.

There was a time when employer-provided group health coverage was at risk if an employee was fired, changed jobs, or got divorced. Under the Consolidated Omnibus Budget Reconciliation Act (COBRA), many employees and their families who would lose group health coverage because of serious life events are able to continue their coverage under the employer's group health plan, usually at their own expense, at least for limited periods of time.

This booklet explains your rights under COBRA to a temporary extension of employer-provided group health coverage, called COBRA continuation coverage.

This booklet will:

- Provide a general explanation of your COBRA rights and responsibilities;
- Outline the COBRA rules that group health plans must follow;
- Highlight your rights to benefits while you are receiving COBRA continuation coverage.

What Is COBRA Continuation Coverage?

The Consolidated Omnibus Budget Reconciliation Act (COBRA) requires most group health plans to provide a temporary continuation of group health coverage that otherwise might be terminated.

COBRA requires continuation coverage to be offered to covered employees, their spouses, their former spouses, and their dependent children when group health coverage would otherwise be lost due to certain specific events. Those events include the death of a covered employee, termination or reduction in the hours of a covered employee's employment for reasons other than gross misconduct, divorce or legal separation from a covered employee, a covered employee's becoming entitled to Medicare, and a child's loss of dependent status (and therefore coverage) under the plan.

Employers may require individuals who elect continuation coverage to pay the full cost of the coverage, plus a 2 percent administrative charge. The required payment for continuation coverage is often more expensive than the amount that active employees are required to pay for group health coverage, since the employer usually pays part of the cost of employees' coverage and all of that cost can be charged to the individuals receiving continuation coverage. While COBRA continuation coverage must be offered, it lasts only for a limited period of time. This booklet will discuss all of these provisions in more detail.

COBRA generally applies to all group health plans maintained by private-sector employers (with at least 20 employees) or by state and local governments. The law does not apply, however, to plans sponsored by the Federal Government or by churches and certain church-related organizations. In addition, many states have laws similar to COBRA, including those that apply to health insurers of employers with less than 20 employees (sometimes called mini-COBRA). Check with your state insurance commissioner's office to see if such coverage is available to you.

Under COBRA, a group health plan is any arrangement that an employer establishes or maintains to provide employees or their families with medical care, whether it is provided through insurance, by a health maintenance organization, out of the employer's assets on a pay-as-you-go basis, or otherwise. "Medical care" typically covered by a group health plan for this purpose includes:

- Inpatient and outpatient hospital care;
- Physician care;
- Surgery and other major medical benefits;
- Prescription drugs;
- Dental and vision care.

Life insurance is not considered "medical care," nor are disability benefits. COBRA does not cover plans that provide only life insurance or disability benefits.

Group health plans covered by COBRA that are sponsored by private-sector employers generally are governed by ERISA – the Employee Retirement Income Security Act of 1974. ERISA does not require employers to establish plans or to provide any particular type or level of benefits, but it does require plans to comply with ERISA's rules. ERISA gives participants and beneficiaries rights that are enforceable in court.

Alternatives to COBRA Continuation Coverage

If you become entitled to elect COBRA continuation coverage when you otherwise would lose group health coverage under a group health plan, you should consider all options you may have to get other health coverage before you make your decision. There may be more affordable or more generous coverage options for you and your family through other group health plan coverage (such as a spouse's plan), the Health Insurance Marketplace, or Medicaid.

Under the Health Insurance Portability and Accountability Act (HIPAA), if you or your dependents are losing eligibility for group health coverage, including eligibility for continuation coverage, you may have a right to special enroll (enroll without waiting until the next open season for enrollment) in other group health coverage. For example, an employee losing eligibility for group health coverage may be able to special enroll in a spouse's plan. A dependent losing eligibility for group health coverage may be able to enroll in a different parent's group health plan. To have a special enrollment opportunity, you or your dependent must have had other health coverage when you previously declined coverage in the plan in which you now want to enroll. You must request special enrollment within **30** days from the loss of your job-based coverage.

Losing your job-based health coverage is also a special enrollment event in the Health Insurance Marketplace (Marketplace). The Marketplace offers "one-stop shopping" to find and compare private health insurance options. In the Marketplace, you could be eligible for a tax credit that lowers your monthly premiums and cost-sharing reductions (amounts that lower your out-of-pocket costs for deductibles, coinsurance, and copayments), and you can see what your premium, deductibles, and out-of-pocket costs will be before you make a decision to enroll.

Eligibility for COBRA continuation coverage won't limit your eligibility for Marketplace coverage or for a tax credit. You can apply for Marketplace coverage at **HealthCare.gov** or by calling **1-800-318-2596 (TTY 1-855-889-4325)**. To qualify for special enrollment in a Marketplace plan, you must select a plan within **60** days before or **60** days after losing your job-based coverage. In addition, during an open enrollment period, anyone can enroll in Marketplace coverage. If you need health coverage in the time between losing your job-based coverage and beginning coverage through the Marketplace (for example, if you or a family member needs medical care), you may wish to elect COBRA coverage from your former employer's plan. COBRA continuation coverage will ensure you have health coverage until the coverage through your Marketplace plan begins.

Through the Marketplace you can also learn if you qualify for free or low-cost coverage from Medicaid or the Children's Health Insurance Program (CHIP). You can apply for and enroll in Medicaid or CHIP any time of year. If you qualify, your coverage begins immediately. Visit **HealthCare.gov** or call **1-800-318-2596 (TTY 1-855-889-4325)** for more information or to apply for these programs. You can also apply for Medicaid by contacting your state Medicaid office and learn more about the CHIP program in your state by calling **1-877-KIDS NOW (543-7669)** or visiting **insurekidsnow.gov** on the Web.

If you or your dependent elects COBRA continuation coverage, you will have another opportunity to request special enrollment in a group health plan or a Marketplace plan if you have a new special enrollment event, such as marriage, the birth of a child, or if you exhaust your continuation coverage. To exhaust COBRA continuation coverage, you or your dependent must receive the maximum period of continuation coverage available without early termination. Keep in mind if you choose to terminate your COBRA continuation coverage early with no special enrollment opportunity at that time, you generally will have to wait to enroll in other coverage until the next open enrollment period for the new group health plan or the Marketplace.

Who Is Entitled to Continuation Coverage?

There are three basic requirements that must be met in order for you to be entitled to elect COBRA continuation coverage:

- Your group health plan must be **covered** by COBRA;
- A **qualifying event** must occur; and
- You must be a **qualified beneficiary** for that event.

Plan Coverage

COBRA covers group health plans sponsored by an employer (private-sector or state/local government) that employed at least 20 employees on more than 50 percent of its typical business days in the previous calendar year. Both full- and part-time employees are counted to determine whether a plan is subject to COBRA. Each part-time employee counts as a fraction of a full-time employee, with the fraction equal to the number of hours that the part-time employee worked divided by the hours an employee must work to be considered full-time.

Qualifying Events

"Qualifying events" are events that cause an individual to lose his or her group health coverage. The type of qualifying event determines who the qualified beneficiaries are for that event and the period of time that a plan must offer continuation coverage. COBRA establishes only the minimum requirements for continuation coverage. A plan may always choose to provide longer periods of continuation coverage.

The following are qualifying events for a **covered employee** if they cause the covered employee to lose coverage:

- Termination of the employee's employment for any reason other than "gross misconduct"; or
- Reduction in the number of hours of employment.

The following are qualifying events for the **spouse** and **dependent child** of a covered employee if they cause the spouse or dependent child to lose coverage:

- Termination of the covered employee's employment for any reason other than "gross misconduct";
- Reduction in the hours worked by the covered employee;
- Covered employee becomes entitled to Medicare;
- Divorce or legal separation of the spouse from the covered employee; or
- Death of the covered employee.

In addition to the above, the following is a qualifying event for a **dependent child** of a covered employee if it causes the child to lose coverage:

- Loss of "dependent child" status under the plan rules. Under the Affordable Care Act, plans that offer coverage to children on their parents' plan must make the coverage available until the adult child reaches the age of 26.

Qualified Beneficiaries

A qualified beneficiary is an individual who was covered by a group health plan on the day before a qualifying event occurred that caused him or her to lose coverage. Only certain individuals can become qualified beneficiaries due to a qualifying event, and the type of qualifying event determines who can become a qualified beneficiary when it happens. A qualified beneficiary must be a covered employee, the employee's spouse or former spouse, or the employee's dependent child. In certain cases involving the bankruptcy of the employer sponsoring the plan, a retired employee, the retired employee's spouse (or former spouse), and the retired employee's dependent children may be qualified beneficiaries. In addition, any child born to or placed for adoption with a covered employee during a period of continuation coverage is automatically considered a qualified beneficiary. An employer's agents, independent contractors, and directors who participate in the group health plan may also be qualified beneficiaries.

Your COBRA Rights and Responsibilities: Notice and Election Procedures

Under COBRA, group health plans must provide covered employees and their families with certain notices explaining their COBRA rights. Plans must also have rules for how COBRA continuation coverage is offered, how qualified beneficiaries may elect continuation coverage, and when it can be terminated.

Notice Procedures

Summary Plan Description

The COBRA rights provided under the plan must be described in the plan's Summary Plan Description (SPD). The SPD is a written document that gives important information about the plan, including what benefits are available under the plan, the rights of participants and beneficiaries under the plan, and how the plan works. ERISA requires group health plans to give you an SPD within 90 days after you first become a participant in a plan (or within 120 days after the plan is first subject to the reporting and disclosure provisions of ERISA). In addition, if there are material changes to the plan, the plan must give you a Summary of Material Modifications (SMM) not later than 210 days after the end of the plan year in which the changes become effective; if the change is a material reduction in covered services or benefits, the SMM must be furnished not later than 60 days after the reduction is adopted. A participant or beneficiary covered under the plan may request a copy of the SPD and any SMMs (as well as any other plan documents), which must be provided within 30 days of a written request.

COBRA General Notice

Group health plans must give each employee and each spouse who becomes covered under the plan a general notice describing COBRA rights. The general notice must be provided within the first 90 days of coverage. Group health plans can satisfy this requirement by giving you the plan's SPD within this time period, as long as it contains the general notice information. The general notice should contain the information that you need to know in order to protect your COBRA rights when you first become covered under the plan, including the name of the plan and someone you can contact for more information, a general description of the continuation coverage provided under the plan, and an explanation of any notices you must give the plan to protect your COBRA rights.

COBRA Qualifying Event Notices

Before a group health plan must offer continuation coverage, a qualifying event must occur, and the group health plan must be notified of the qualifying event. Who must give notice of the qualifying event depends on the type of qualifying event.

The **employer** must notify the plan if the qualifying event is:

- Termination or reduction in hours of employment of the covered employee;
- Death of the covered employee;
- A covered employee becoming entitled to Medicare; or
- Bankruptcy of a private-sector employer.

The employer must notify the plan within 30 days of the event.

You (the covered employee or one of the qualified beneficiaries) must notify the plan if the qualifying event is:

- Divorce;
- Legal separation; or
- A child's loss of dependent status under the plan.

You should understand your plan's rules for how to provide notice if one of these qualifying events occurs. The plan must have procedures for how to give notice of the qualifying event, and the procedures should be described in both the general notice and the plan's SPD. The plan can set a time limit for providing this notice, but the time limit cannot be shorter than 60 days, starting from the latest of: (1) the date on which the qualifying event occurs; (2) the date on which you lose (or would lose) coverage under the plan as a result of the qualifying event; or (3) the date on which you are informed, through the furnishing of either the SPD or the COBRA general notice, of the responsibility to notify the plan and the procedures for doing so.

If your plan does not have reasonable procedures for how to give notice of a qualifying event, you can give notice by contacting the person or unit that handles your employer's employee benefits matters. If your plan is a multiemployer plan, notice can also be given to the joint board of trustees, and, if the plan is administered by an insurance company (or the benefits are provided through insurance), notice can be given to the insurance company.

COBRA Election Notice

When the plan receives a notice of a qualifying event, the plan must give the qualified beneficiaries an election notice, which describes their rights to continuation coverage and how to make an election. The notice must be provided to the qualified beneficiaries within 14 days after the plan administrator receives the notice of a qualifying event. The election notice should contain all of the information you will need to understand continuation coverage and make an informed decision whether or not to elect continuation coverage. It should also give you the name of the plan's COBRA administrator and tell you how to get more information.

COBRA Notice of Unavailability of Continuation Coverage

Group health plans may sometimes deny a request for continuation coverage or for an extension of continuation coverage. If you or any member of your family requests continuation coverage or an extension of continuation coverage and the plan determines that you or your family member is not entitled to the requested coverage for any reason, the plan must give the person who requested it a notice of unavailability of continuation coverage. The notice must be provided within 14 days after the request is received, and the notice must explain the reason for denying the request.

COBRA Notice of Early Termination of Continuation Coverage

Continuation coverage must generally be made available for a maximum period (18, 29, or 36 months). The group health plan may terminate continuation coverage earlier, however, for any number of specific reasons. (See "Duration of Continuation Coverage" later in this booklet.) When a group health plan decides to terminate continuation coverage early for any of these reasons, the plan must give the qualified beneficiary a notice of early termination. The notice must be given as soon as practicable after the decision is made, and it must describe the date coverage will terminate, the reason for termination, and any rights the qualified beneficiary may have under the plan or applicable law to elect alternative group or individual coverage.

Special Rules for Multiemployer Plans

Multiemployer plans are allowed to adopt some special rules for COBRA notices. First, a multiemployer plan may adopt its own uniform time limits for the qualifying event notice or the election notice. A multiemployer plan also may choose not to require employers to provide qualifying event notices, and instead to have the plan administrator determine when a qualifying event has occurred. Any special multiemployer plan rules must be set out in the plan's documents (and SPD).

Election Procedures

If you are entitled to elect COBRA continuation coverage, you must be given an election period of at least 60 days (starting on the later of the date you are furnished the election notice or the date you would lose coverage) to choose whether or not to elect continuation coverage.

Each of the qualified beneficiaries for a qualifying event may independently elect continuation coverage. This means that if both you and your spouse are entitled to elect continuation coverage, you each may decide separately whether to do so. The covered employee or the spouse must be allowed, however, to elect on behalf of any dependent children or on behalf of all of the qualified beneficiaries. A parent or legal guardian may elect on behalf of a minor child.

If you waive continuation coverage during the election period, you must be permitted later to revoke your waiver of coverage and to elect continuation coverage as long as you do so during the election period. Under those circumstances, the plan need only provide continuation coverage beginning on the date you revoke the waiver.

Certain Trade Adjustment Assistance (TAA) Program participants have a second opportunity to elect COBRA continuation coverage. Individuals who are eligible and receive Trade Readjustment Allowances (TRA), individuals who would be

eligible to receive TRA, but have not yet exhausted their unemployment insurance (UI) benefits, and individuals receiving benefits under Alternative Trade Adjustment Assistance (ATAA) or Reemployment Trade Adjustment Assistance (RTAA), and who did not elect COBRA during the general election period, may get a second election period. This additional, second election period is measured 60 days from the first day of the month in which an individual is determined eligible for the TAA benefits listed above and receives such benefit. For example, if an individual's general election period runs out and he or she is determined eligible for TRA (or would be eligible for TRA but have not exhausted UI benefits) or begin to receive ATAA or RTAA benefits 61 days after separating from employment, at the beginning of the month, he or she would have approximately 60 more days to elect COBRA. However, if this same individual does not meet the eligibility criteria until the end of the month, the 60 days are still measured from the first of the month, in effect giving the individual about 30 days. Additionally, a COBRA election must be made not later than 6 months after the date of the TAA-related loss of coverage. COBRA coverage chosen during the second election period typically begins on the first day of that period. More information about the Trade Act is available at **doleta.gov/tradeact/**.

Benefits under Continuation Coverage

If you elect continuation coverage, the coverage you are given must be identical to the coverage that is currently available under the plan to similarly situated active employees and their families (generally, this is the same coverage that you had immediately before the qualifying event). You will also be entitled, while receiving continuation coverage, to the same benefits, choices, and services that a similarly situated participant or beneficiary is currently receiving under the plan, such as the right during an open enrollment season to choose among available coverage options. You will also be subject to the same rules and limits that would apply to a similarly situated participant or beneficiary, such as co-payment requirements, deductibles, and coverage limits. The plan's rules for filing benefit claims and appealing any claims denials also apply.

Any changes made to the plan's terms that apply to similarly situated active employees and their families will also apply to qualified beneficiaries receiving COBRA continuation coverage. If a child is born to or adopted by a covered employee during a period of continuation coverage, the child is automatically considered to be a qualified beneficiary receiving continuation coverage. You should consult your plan for the rules that apply for adding your child to continuation coverage under those circumstances.

Duration of Continuation Coverage

Maximum Periods

COBRA requires that continuation coverage extend from the date of the qualifying event for a limited period of time of 18 or 36 months. The length of time for which continuation coverage must be made available (the "maximum period" of continuation coverage) depends on the type of qualifying event that gave rise to the COBRA rights. A plan, however, may provide longer periods of coverage beyond the maximum period required by law.

When the qualifying event is the covered employee's termination of employment or reduction in hours of employment, qualified beneficiaries are entitled to **18 months** of continuation coverage.

When the qualifying event is the end of employment or reduction of the employee's hours, and the employee became entitled to Medicare less than 18 months before the qualifying event, COBRA coverage for the employee's spouse and dependents can last until 36 months after the date the employee becomes entitled to Medicare. For example, if a covered employee becomes entitled to Medicare 8 months before the date his/her employment ends (termination of employment is the COBRA qualifying event), COBRA coverage for his/her spouse and children would last 28 months (36 months minus 8 months).

For all other qualifying events, qualified beneficiaries must be provided **36 months** of continuation coverage.[1]

[1] Under COBRA, certain retirees and their family members who receive post-retirement health coverage from employers have special COBRA rights in the event that the employer is involved in bankruptcy proceedings begun on or after July 1, 1986. This booklet does not fully describe the COBRA rights of that group.

Early Termination

A group health plan may terminate continuation coverage earlier than the end of the maximum period for any of the following reasons:

- Premiums are not paid in full on a timely basis;
- The employer ceases to maintain any group health plan;
- A qualified beneficiary begins coverage under another group health plan after electing continuation coverage;
- A qualified beneficiary becomes entitled to Medicare benefits after electing continuation coverage; or
- A qualified beneficiary engages in conduct that would justify the plan in terminating coverage of a similarly situated participant or beneficiary not receiving continuation coverage (such as fraud).

If continuation coverage is terminated early, the plan must provide the qualified beneficiary with an early termination notice. (See "Your COBRA Rights and Responsibilities" earlier in this booklet.)

If you decide to terminate your COBRA coverage early, you generally won't be able to get a Marketplace plan outside of the open enrollment period. (See "Alternatives to COBRA Continuation Coverage" earlier in this booklet.)

Extension of an 18-month Period of Continuation Coverage

If you are entitled to an 18-month maximum period of continuation coverage, you may become eligible for an extension of the maximum time period in two circumstances. The first is when a qualified beneficiary (either you or a family member) is disabled; the second is when a second qualifying event occurs.

Disability

If any one of the qualified beneficiaries in your family is disabled and meets certain requirements, all of the qualified beneficiaries receiving continuation coverage due to a single qualifying event are entitled to an 11-month extension of the maximum period of continuation coverage (for a total maximum period of **29 months** of continuation coverage). The plan can charge qualified beneficiaries an increased premium, up to 150 percent of the cost of coverage, during the 11-month disability extension. The requirements are, first, that the Social Security Administration (SSA) determines that the disabled qualified beneficiary is disabled before the 60th day of continuation coverage and, second, that the disability continues during the rest of the 18-month period of continuation coverage.

The disabled qualified beneficiary or another person on his or her behalf also must notify the plan of the SSA determination. The plan can set a time limit for providing this notice of disability, but the time limit cannot be shorter than 60 days, starting from the latest of: (1) the date on which SSA issues the disability determination; (2) the date on which the qualifying event occurs; (3) the date on which the qualified beneficiary loses (or would lose) coverage under the plan as a result of the qualifying event; or (4) the date on which the qualified beneficiary is informed, through the furnishing of the SPD or the COBRA general notice, of the responsibility to notify the plan and the procedures for doing so.

The right to the disability extension may be terminated if the SSA determines that the disabled qualified beneficiary is no longer disabled. The plan can require qualified beneficiaries receiving the disability extension to notify it if the SSA makes such a determination, although the plan must give the qualified beneficiaries at least 30 days after the SSA determination to do so.

The rules for how to give a disability notice and a notice of no longer being disabled should be described in the plan's SPD (and in the election notice if you are offered an 18-month maximum period of continuation coverage).

Second Qualifying Event

If you are receiving an 18-month maximum period of continuation coverage, you may become entitled to an 18-month extension (giving a total maximum period of **36 months** of continuation coverage) if you experience a second qualifying event that is the death of a covered employee, the divorce or legal separation of a covered employee and spouse, a covered employee's becoming entitled to Medicare (in certain circumstances), or a loss of dependent child status under the plan. The second event can be a second qualifying event only if it would have caused you to lose coverage under the plan in the absence of the first qualifying event. If a second qualifying event occurs, you will need to notify the plan.

The rules for how to give notice of a second qualifying event should be described in the plan's SPD (and in the election notice if you are offered an 18-month maximum period of continuation coverage). The plan can set a time limit for providing this notice, but the time limit cannot be shorter than 60 days from the latest of: (1) the date on which the qualifying event occurs; (2) the date on which you lose (or would lose) coverage under the plan as a result of the qualifying event; or (3) the date on which you are informed, through the furnishing of either the SPD or the COBRA general notice, of the responsibility to notify the plan and the procedures for doing so.

Summary of Qualifying Events, Qualified Beneficiaries, and Maximum Periods of Continuation Coverage

The following chart shows the specific qualifying events, the qualified beneficiaries who are entitled to elect continuation coverage, and the maximum period of continuation coverage that must be offered, based on the type of qualifying event. **Note that an event is a qualifying event only if it would cause the qualified beneficiary to lose coverage under the plan.**

QUALIFYING EVENT	QUALIFIED BENEFICIARIES	MAXIMUM PERIOD OF CONTINUATION COVERAGE
Termination (for reasons other than gross misconduct) or reduction in hours of employment	Employee Spouse Dependent Child	18 months[2]
Employee enrollment in Medicare	Spouse Dependent Child	36 months[3]
Divorce or legal separation	Spouse Dependent Child	36 months
Death of employee	Spouse Dependent Child	36 months
Loss of "dependent child" status under the plan	Dependent Child	36 months

[2] In certain circumstances, qualified beneficiaries entitled to 18 months of continuation coverage may become entitled to a disability extension of an additional 11 months (for a total maximum of 29 months) or an extension of an additional 18 months due to the occurrence of a second qualifying event (for a total maximum of 36 months). (See "Duration of Continuation Coverage" earlier in this booklet.)

[3] The actual period of continuation coverage may vary depending on factors such as whether the Medicare entitlement occurred prior to or after the end of the covered employee's employment or reduction in hours. For more information see "Duration of Continuation Coverage" earlier in this booklet or contact the Department of Labor's Employee Benefits Security Administration (EBSA) electronically at **askebsa.dol.gov** or by calling **1-866-444-3272**.

Paying for Continuation Coverage

Your group health plan can require you to pay for COBRA continuation coverage. The amount charged to qualified beneficiaries cannot exceed 102 percent of the cost to the plan for similarly situated individuals covered under the plan who have not incurred a qualifying event. In determining COBRA premiums, the plan can include the costs paid by employees and the employer, plus an additional 2 percent for administrative costs.

For qualified beneficiaries receiving the 11-month disability extension, the COBRA premium for those additional months may be increased to 150 percent of the plan's total cost of coverage for similarly situated individuals.

COBRA charges to qualified beneficiaries may be increased if the cost to the plan increases but generally must be fixed in advance of each 12-month premium cycle. The plan must allow you to pay the required premiums on a monthly basis if you ask to do so, and the plan may allow you to make payments at other intervals (for example, weekly or quarterly). The election notice should contain all of the information you need to understand the COBRA premiums you will have to pay, when they are due, and the consequences of late payment or nonpayment.

When you elect continuation coverage, you cannot be required to send any payment with your election form. You can be required, however, to make an initial premium payment within 45 days after the date of your COBRA election (that is the date you mail in your election form, if you use first-class mail). Failure to make any payment within that period of time could cause you to lose all COBRA rights. The plan can set premium due dates for successive periods of coverage (after your initial payment), but it must give you the option to make monthly payments, and it must give you a 30-day grace period for payment of any premium.

You should be aware that if you do not pay a premium by the first day of a period of coverage, but pay the premium within the grace period for that period of coverage, the plan has the option to cancel your coverage until payment is received and then reinstate the coverage retroactively back to the beginning of the period of coverage. Failure to make payment in full before the end of a grace period could cause you to lose all COBRA rights.

If the amount of a payment made to the plan is incorrect, but is not significantly less than the amount due, the plan is required to notify you of the deficiency and grant a reasonable period (for this purpose, 30 days is considered reasonable) to pay the difference. The plan is not obligated to send monthly premium notices.

Some employers may subsidize or pay the entire cost of health coverage, including COBRA coverage, for terminating employees and their families as part of a severance agreement. If you are receiving this type of severance benefit, talk to your plan administrator about how this impacts your COBRA coverage or your special enrollment rights.

Health Coverage Tax Credit

Certain individuals may be eligible for a refundable Federal income tax credit that can help with qualified monthly premium payments. The Health Coverage Tax Credit (HCTC), while available, may be used to pay for specified types of health insurance coverage (including COBRA continuation coverage).

Those potentially eligible for the HCTC include workers who lose their jobs due to the negative effects of global trade and who are eligible to receive certain benefits under the Trade Adjustment Assistance (TAA) Program, as well as certain individuals who are receiving pension payments from the Pension Benefit Guaranty Corporation (PBGC). The HCTC pays 72.5 percent of qualified health insurance premiums, with individuals paying 27.5 percent. For more information on TAA, visit **doleta.gov/tradeact/**.

Individuals who are eligible for the HCTC may claim the tax credit on their income tax returns at the end of the year. The tax credit also may be available as an advance monthly payment beginning in 2017. Qualified family members of eligible TAA recipients or PBGC payees who enroll in Medicare, pass away, or finalize a divorce, are eligible to receive the HCTC for up to 24 months from the month of the event.

Individuals with questions about the Health Coverage Tax Credit should visit **IRS.gov/HCTC**.

Coordination with Other Federal Benefit Laws

The Family and Medical Leave Act (FMLA) requires an employer to maintain coverage under any "group health plan" for an employee on FMLA leave under the same conditions coverage would have been provided if the employee had continued working. Group health coverage that is provided under the FMLA during a family or medical leave is **NOT** COBRA continuation coverage, and taking FMLA leave is not a qualifying event under COBRA. A COBRA qualifying event may occur, however, when an employer's obligation to maintain health benefits under FMLA ceases, such as when an employee taking FMLA leave decides not to return to work and notifies an employer of his or her intent not to return to work.

The Affordable Care Act (ACA) provides additional protections for coverage under employment-based group health plans, including COBRA continuation coverage. These include:

- Extending dependent child coverage to age 26;
- Prohibiting limits or exclusions from coverage for preexisting conditions;
- Banning lifetime or annual dollar limits on coverage for essential health benefits; and
- Requiring group health plans and insurers to provide an easy-to-understand summary of a health plan's benefits and coverage.

Additional protections that may apply to your employer's plan include coverage for:

- Certain preventive services (such as blood pressure, diabetes and cholesterol tests, regular well-baby and well-child visits, routine vaccinations and many cancer screenings) without cost sharing, and
- Emergency services in an emergency department of a hospital outside your plan's network without prior approval from your health plan.

Medicare is the Federal health insurance program for people who are 65 or older and certain younger people with disabilities or End-Stage Renal Disease. If you are enrolled in Medicare as well as COBRA continuation coverage, there may be special coordination of benefits rules that determine which coverage is the primary payer of benefits. Check your Summary Plan Description to see if special rules apply or ask your plan administrator.

Role of the Federal Government

COBRA continuation coverage laws are administered by several agencies. The Departments of Labor and the Treasury have jurisdiction over private-sector group health plans. The Department of Health and Human Services administers the continuation coverage law as it applies to state and local government health plans.

The Labor Department's interpretive responsibility for COBRA is limited to the disclosure and notification requirements of COBRA. The Labor Department has issued regulations on the COBRA notice provisions. The Treasury Department has interpretive responsibility to define the required continuation coverage. The Internal Revenue Service, Department of the Treasury, has issued regulations on COBRA provisions relating to eligibility, coverage, and payment. The Departments of Labor and the Treasury share jurisdiction for enforcement of these provisions.

Resources

If you need further information about COBRA, ACA, HIPAA, or ERISA, visit the Employee Benefits Security Administration's (EBSA's) Website at **dol.gov/agencies/ebsa**. Or you may contact EBSA electronically at **askebsa.dol.gov** or call toll free **1-866-444-3272**.

The Centers for Medicare and Medicaid Services offer information about COBRA provisions for public-sector employees.

To find out more, visit **cms.gov** or contact the agency via email at **phig@cms.hhs.gov** or by calling toll free at **1-877-267-2323**, option #4, ext. 61565.

Federal employees are covered by a Federal law similar to COBRA. Those employees should contact the personnel office serving their agency for more information on temporary extensions of health benefits.

To find out more about enrolling in the Health Insurance Marketplace, such as when the next open enrollment period will be and what you need to know about qualifying events and special enrollment periods, visit **HealthCare.gov**.

Further information on FMLA is available on the Website of the U.S. Department of Labor's Wage and Hour Division at **dol.gov/whd** or by calling toll-free **1-866-487-9243**.

For more information on Medicare, visit **Medicare.gov** or call **1-800-MEDICARE**.

For information on the Trade Adjustment Assistance (TAA) Program, visit **doleta.gov/tradeact/**. For information about the Health Coverage Tax Credit (HCTC), visit **IRS.gov/HCTC**.

EMPLOYEE BENEFITS SECURITY ADMINISTRATION
UNITED STATES DEPARTMENT OF LABOR

September 2016

Retirement and Health Care Coverage...

Questions and Answers for Dislocated Workers

EMPLOYEE BENEFITS SECURITY ADMINISTRATION
UNITED STATES DEPARTMENT OF LABOR

This publication has been developed by the U.S. Department of Labor, Employee Benefits Security Administration (EBSA).

To view this and other EBSA publications, visit the agency's Website at: **dol.gov/agencies/ebsa.**

To order publications or speak with a benefits advisor, contact EBSA electronically at: **askebsa.dol.gov.**

Or call toll free: **1-866-444-3272**

This material will be made available in alternative format to persons with disabilities upon request:
Voice phone: **(202) 693-8664**
TTY: **(202) 501-3911**

This booklet constitutes a small entity compliance guide for purposes of the Small Business Regulatory Enforcement Fairness Act of 1996.

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Introduction

Plant and business closings, downsizings, and reductions in hours affect employees in numerous adverse ways. Workers lose income, the security of a steady job and, often, the health and retirement benefits that go along with working full time. As a dislocated worker, you may have many questions about your health and retirement benefits. For instance, *What happens to my health benefits? Can I continue health coverage until I get another job? Do I have access to my retirement funds?*

You may have rights to certain health and retirement benefit protections even if you lose your job. If your company provided a group health plan, you may be entitled to temporary continued health benefits if you cannot find a job immediately. You and your family also may have more affordable or more generous options for health coverage available through other group health plan coverage, such as through a spouse's plan, the individual Marketplace, and certain governmental programs. With a change in employment, you should understand how your retirement benefits are affected. Knowing your rights can help you protect yourself and your family until you are working full-time again.

This booklet addresses some of the common questions dislocated workers ask. In addition, there is a brief guide to additional resources at the back. Together, they can help you make critical decisions about your health care coverage and your retirement benefits.

Protecting Your Health and Retirement Benefits

The Employee Benefits Security Administration enforces and administers the **Employee Retirement Income Security Act (ERISA)**, which provides rights and protections for private-sector health and retirement plan participants and their beneficiaries.

The **Health Insurance Portability and Accountability Act (HIPAA)** provides special enrollment rights in other group health coverage for workers and their family members (for example, in a spouse's employer-provided plan).

The **Consolidated Omnibus Budget Reconciliation Act (COBRA)** provides workers with the right to continue their health coverage in their former employer's plan for a limited time after they lose their jobs.

The **Affordable Care Act (ACA)** also provides special enrollment rights for individual coverage in the Health Insurance Marketplace. The ACA includes additional health coverage protections for dislocated workers and their families. For example, group health plans and Marketplace plans cannot deny health coverage to individuals due to a preexisting condition.

The following questions and answers explain these laws and how they may affect you.

Maintaining Your Health Coverage

One of the first questions dislocated workers ask is: What happens to my health coverage?

HIPAA, COBRA, and the ACA all provide ways to continue coverage. Remember: You, your spouse, and your dependents each have the right to decide among various options for continuing health coverage. For instance, you may enroll in your spouse's plan while one of your dependents may elect COBRA coverage through your former employer's plan.

By knowing your rights, you can make informed decisions that will keep you and your family covered. Even if you are healthy, you never know when you might need health coverage. You can pay a little now and save a lot later.

Enrolling in Another Plan

HIPAA offers protections for people who lose their jobs and their health coverage. The law provides additional opportunities to enroll in an employer sponsored group health plan if you lose other coverage or experience certain life events, and it prohibits discrimination against employees and their dependents based on any health factors they may have, including prior medical conditions, previous claims experience, and genetic information.

For health coverage that is insured, state laws may offer additional protections. Check your plan documents or ask your plan administrator to see if your plan is insured. If it is, visit **naic.org/state_web_map.htm** for contact information for your state.

The following questions explain how HIPAA can help you.

Q I've lost my job. Is there any way I can get health coverage for me and my family?

A One cost-effective option for maintaining health coverage is special enrollment. If other employer sponsored group health coverage is available (for example, through your spouse's employer-provided plan), you should consider special enrollment in that plan. It allows you and your family to enroll in an employer sponsored group health plan for which you are otherwise eligible, regardless of enrollment periods. However, to qualify, you must request enrollment within 30 days of losing eligibility for other coverage.

After you request special enrollment due to your loss of eligibility for other coverage, your new coverage will begin no later than the first day of the next month.

You and your family members each have an independent right to choose special enrollment under an employer sponsored group health plan for which you or your family members are otherwise eligible. A description of special enrollment rights should be included in the plan materials you received when initially offered the opportunity to sign up for the plan.

Special enrollment rights also arise in the event of a marriage, birth, adoption, or placement for adoption. You have to request enrollment within 30 days of the event. In special enrollment as a result of birth, adoption, or placement for adoption, coverage is retroactive to the day of the event. In the case of marriage, coverage begins on the first day of the next month.

Employees and their dependents who:

- Lose coverage under a state Children's Health Insurance Program (CHIP) or Medicaid or
- Are eligible to receive premium assistance under those programs

also have special enrollment rights. You or your dependent must request enrollment within 60 days of losing coverage or the determination of eligibility for premium assistance. You may be eligible under CHIP or Medicaid for assistance to pay your group health premiums. For more information, see the chapter on Finding Individual Health Coverage on page 7.

Q What coverage will I get when I take advantage of a special enrollment opportunity?

A Employer sponsored group health plans must offer special enrollees the same benefits that would be available if you were enrolling for the first time. They cannot require you to pay more for the same coverage than other individuals who enrolled when first eligible for the plan.

Q Can my new plan deny me coverage or benefits because I have a preexisting condition?

A Under the ACA, an employer sponsored group health plan cannot deny you coverage due to a preexisting condition. A group health plan generally cannot limit or deny benefits relating to a health condition that was present before you enrolled.

Q Can my new group health plan deny or charge me more for coverage based on my health status?

A No. An employer-sponsored group health plan cannot deny you and your family eligibility or benefits because of certain health factors, including:

- Health status,
- Physical and mental medical conditions,
- Claims experience,
- Receipt of health care,
- Medical history,
- Genetic information,
- Evidence of insurability, and
- Disability.

The plan also cannot charge you more than similarly situated individuals because of these health factors. However, the plan can distinguish among employees based on bona fide employment-based classifications, such as those who work part time or in another geographic area, and establish different benefits or premiums for those different groups.

Continuing in Your Old Plan

Another way to maintain health coverage between jobs is to elect COBRA continuation coverage.

While dislocated workers may lose health coverage from their former employer, they may have the right to continue coverage under certain conditions. Health continuation rules enacted under COBRA apply to dislocated workers and their families as well as to workers who change jobs or whose work hours have been reduced, thus causing them to lose eligibility for health coverage. This coverage is temporary, however, and the employee may bear the cost.

To be eligible for COBRA coverage:

- You must have been enrolled in your employer's health plan when you worked,
- The health plan must continue to be in effect for active employees, and
- You must enroll in COBRA continuation benefits.

Q Which employers are required to offer COBRA coverage?

A Employers with 20 or more employees are usually required to offer COBRA coverage and to notify their employees of the availability of such coverage. COBRA applies to private-sector employees and to most state and local government workers. In addition, many states have laws similar to COBRA, including those that apply to insurers of employers with less than 20 employees (sometimes called mini-COBRA). Check with your state insurance commissioner's office to see if such coverage is available to you.

Q What if the company closed or went bankrupt and there is no health plan?

A If there is no longer a health plan, no COBRA coverage is available. If, however, the company offers another plan, you **may** be eligible for coverage under that plan. Union members who are covered by a collective bargaining agreement that provides for a medical plan also may be entitled to continued coverage.

Q How do I find out about COBRA coverage and how do I elect to take it?

A Employers or health plan administrators must provide an initial *general notice* if you are entitled to COBRA benefits. You probably received the initial notice about COBRA coverage when you were hired.

When you are no longer eligible for health coverage, your employer has to provide you with an *election notice* regarding your rights to COBRA continuation benefits. Here is the sequence of events:

First, employers must notify their plan administrators **within 30 days** after an employee's termination or a reduction in hours that causes an employee to lose health benefits.

Next, the plan administrator must provide notice to individual employees *and their covered dependents* of their right to elect COBRA coverage **within 14 days** after the administrator has received notice from the employer.

Finally, you **must** respond to this notice and elect COBRA coverage **by the 60th day after the written notice is sent or the day health care coverage ceased, whichever is later**. Otherwise, you will lose all rights to COBRA benefits. Spouses and dependent children covered under your health plan have an independent right to elect COBRA coverage upon your termination or reduction in hours. If, for instance, you have a family member with an illness when you are laid off, that person alone can elect coverage.

Certain Trade Adjustment Assistance (TAA) Program participants have a second opportunity to elect COBRA continuation coverage:

- Individuals who are eligible and receive Trade Readjustment Allowances,
- Individuals who would be eligible to receive Trade Readjustment Allowances, but have not yet exhausted their unemployment insurance benefits, and
- Individuals receiving benefits under Alternative Trade Adjustment Assistance or Reemployment Trade Adjustment Assistance, and who did not elect COBRA during the general election period.

This second election period is measured 60 days from the first day of the month in which an individual is determined eligible for the TAA benefits listed above and receives such benefits. For example, if an eligible individual's general election period runs out *at the beginning of the month*, he or she would have approximately 60 more days to elect COBRA. However, if this same individual meets the eligibility criteria *at the end of the month*, the 60 days are still measured from the first of the month, in effect giving the individual about 30 days. You must elect COBRA no later than 6 months after TAA-related loss of coverage. COBRA coverage chosen during the second election period typically begins on the first day of that period. More information about the Trade Act is available at **doleta.gov/tradeact/**.

Q If I elect COBRA, how much do I pay?

A When you were an active employee, your employer may have paid all or part of your group health premiums. Under COBRA, as a former employee, you will usually pay the entire premium – that is, the premium that you paid as an active employee **plus** the amount of the contribution made by your employer. In addition, there may be a 2 percent administrative fee.

Since it is likely that there will be a lapse of a month or more between the date of layoff and the time you make the COBRA election decision, you may have to pay health premiums retroactively – from the time of separation from the company. The first premium, for instance, will cover the entire time since your last day of employment with your former employer.

You should also be aware that you have to pay for COBRA coverage even if you do not receive a monthly statement.

Although they don't have to do so, some employers may subsidize or pay the entire cost of health coverage, including COBRA coverage, for terminating employees and their families as part of a severance agreement. If you do receive this type of severance benefit, talk to your plan administrator about how this would impact your COBRA coverage or your special enrollment rights.

Q If I elect COBRA can I later enroll in a Health Insurance Marketplace plan?

A If you elect COBRA continuation coverage, you will have another opportunity to request special enrollment in a Marketplace plan or new group health plan if you have a new special enrollment event, such as marriage, the birth of a child, or exhausting your continuation coverage. To exhaust COBRA continuation coverage, you must receive the maximum period of continuation coverage available (usually 18 months for job loss) without early termination. Keep in mind if you choose to terminate your COBRA coverage early or fail to pay your COBRA premiums, you generally will have to wait to enroll in other coverage until the next open enrollment period for the Marketplace or the new group health plan.

If you decide to change plans, you may want to keep your COBRA coverage until your Marketplace plan is effective to avoid a gap in coverage.

Q When does COBRA coverage begin?

A Once you elect coverage and pay for it, COBRA coverage begins on the date that health care coverage ceased. It is, essentially, retroactive. In addition, you receive the same health care coverage as active employees do.

Q How long does COBRA coverage last?

A Generally, individuals who qualify are covered for a maximum of 18 months initially, but coverage may end earlier under certain circumstances, including:

- You don't pay your premiums on time,
- Your former employer decides to discontinue a health plan altogether,
- You obtain coverage with another employer's group health plan, or
- You qualify for Medicare benefits.

Employers may offer longer periods of COBRA coverage but are only required to do so under special circumstances, such as disability (yours or a family member's), an employee's death or divorce, or when an employee's child ceases to meet the definition of a dependent child under the health plan.

Q Who can answer other COBRA questions?

A Three federal agencies share COBRA administration. The Department of Labor handles questions about notification rights under COBRA for private-sector employees. The Department of Health and Human Services handles questions relating to state and local government workers. The Internal Revenue Service, as part of the Department of the Treasury, has other COBRA jurisdiction.

More details about COBRA coverage are available at **dol.gov/agencies/ebsa/laws-and-regulations/laws/cobra** and also are included in the booklet *An Employee's Guide to Health Benefits Under COBRA*. To receive a copy or to speak to a benefits advisor, contact the Employee

Benefits Security Administration online at **askebsa.dol.gov** or call **1-866-444-3272**. For telephone numbers of the nearest Department of Health and Human Services' office, call the Federal Citizen Information Center at **1-844-USA-GOV1 (872-4681)** or visit **usa.gov**.

Possible benefits for trade affected workers

The Trade Adjustment Assistance Program assists workers who have lost or may lose their jobs due to the negative effects of global trade. This program seeks to provide adversely affected workers with opportunities to obtain the skills, credentials, resources, and support necessary to become reemployed.

Through grants to states, workers who are part of a worker group that is covered by a certified Trade Adjustment Assistance petition may be eligible for benefits and services such as employment and case management services, training, job search and relocation allowances, wage supplement for older workers, and income support (called Trade Readjustment Allowances) while in training. States receive Trade Adjustment Assistance funds throughout the year. For more information about this program, visit **doleta.gov/tradeact/** or call the Department of Labor's Employment and Training Administration at **1-888-DOL-OTAA (1-888-365-6822)**.

In addition, certain individuals may be eligible for a refundable federal income tax credit that can help with qualified monthly premium payments. The Health Coverage Tax Credit may be used to pay for some types of health insurance coverage, including COBRA continuation coverage.

You may be potentially eligible for the tax credit if you lost your job due to the negative effects of global trade and are eligible to receive certain benefits under the Trade Adjustment Assistance Program, or if you are receiving pension payments from the Pension Benefit Guaranty Corporation. The tax credit pays 72.5 percent of qualified health insurance premiums, with individuals paying 27.5 percent. For more information on TAA, visit **doleta.gov/tradeact/**.

Eligible individuals may claim the tax credit on their income tax returns at the end of the year. The tax credit also may be available as an advance monthly payment. Qualified family members of eligible TAA recipients or Pension Benefit Guaranty Corporation payees who enroll in Medicare, die, or finalize a divorce, are eligible to receive the tax credit for up to 24 months from the month of the event.

If you have questions about the Health Coverage Tax Credit, visit **IRS.gov/credits-deductions/individuals/hctc**.

Finding Individual Health Coverage

The Health Insurance Marketplace is another way that workers who lose their jobs can find health coverage for themselves and their families. The Marketplace offers comprehensive health coverage, and you may be eligible for a tax credit that will lower your monthly premiums and cost-sharing reductions that will lower your out-of-pocket costs for deductibles, coinsurance, and copayments.

In the Marketplace you can compare your coverage options and see what your premium, deductibles, and out-of-pocket costs will be before you decide to enroll. You can also choose between different categories and types of plans.

A Marketplace plan, like a group health plan, cannot deny you coverage due to a preexisting condition. A plan generally cannot limit or deny coverage or benefits relating to a health condition that was present before your enrollment date in the plan. Marketplace coverage may be state- or federally-facilitated.

Q When can I enroll in Marketplace health coverage if I lose my job?

A Losing your job-based health coverage is a special enrollment event which allows you to enroll in a Marketplace plan outside of the open enrollment period. To qualify for special enrollment, you must select a plan within 60 days (before or after) of losing your job-based coverage. Keep any documentation you have of your current coverage and effective dates because you may need it when you request special enrollment in a Marketplace plan.

Additionally, every year (usually in mid-November), there is an open enrollment period when anyone can enroll in coverage in a Marketplace health plan. During open enrollment, you also can change from your current Marketplace plan to another Marketplace plan. Your insurance company will send you information about the updated premiums and benefits for your current plan so you can decide if you want to make changes.

Q If I enroll in coverage through the Marketplace, when does coverage begin?

A The date your coverage will start depends on when you select a plan. For more information, visit **Healthcare.gov**.

If you need health coverage in the time between losing your job-based coverage and beginning coverage through the Marketplace (for example, if you or a family member needs medical care), you may wish to elect COBRA continuation coverage from your former employer's plan. Electing COBRA will ensure you have health coverage until the coverage through the Marketplace begins. For more information, see the chapter on Continuing in Your Old Plan on Page 4.

Q How do I apply for coverage through the Marketplace?

A You can apply for Marketplace coverage online or get more information at **HealthCare.gov** or by calling **1-800-318-2596** (TTY users should call **1-855-889-4325**). Before you begin, review plans and prices available in your area.

Q When I get a new job, can I change my health coverage?

A When you get a new job, you can consider enrolling in your new employer's group health plan if they offer one. Talk to your new employer about eligibility for the new plan, the benefits it offers, and how to enroll. If you have Marketplace coverage at the time you get a new job, consider how your new eligibility for employment-based group health coverage will impact any related tax credit you may have been receiving. Be sure to consider your new plan's eligibility requirements, including any waiting period that applies, so that you have coverage in place until you enroll in your new plan.

Medicaid and CHIP

When you fill out a Marketplace application, you also can find out if you and your family qualify for free or low-cost coverage from Medicaid and/or the Children's Health Insurance Program (CHIP).

Medicaid is a state-administered health coverage program for low-income families and children, pregnant women, the elderly, people with disabilities, and in some states, other adults. While the Federal government provides a portion of the funding and sets guidelines, states have choices in how they design their program, so Medicaid varies by state. To find information on your state's program, visit **medicaid.gov/state-overviews/index.html**.

In addition, children in families who don't have health coverage due to a temporary reduction in income (for instance, due to job loss) may be eligible for CHIP, a Federal/state partnership that helps provide children with health coverage. States have flexibility in administering CHIP programs. They may choose to expand their Medicaid programs, design separate child health insurance programs, or create a combination of both.

You can apply for and enroll in Medicaid or CHIP any time of year. If you qualify, your coverage can begin immediately. Visit **HealthCare.gov** or call toll-free **1-800-318-2596** (TTY: **1-855-889-4325**) for more information or to apply for these programs. You can also apply for Medicaid by contacting your state Medicaid office. To learn more about the CHIP program in your state, call **1-877-KIDS NOW (543-7669)** or visit **InsureKidsNow.gov**.

Protecting Your Retirement Assets

ERISA protects the assets of millions of Americans so that funds placed in retirement plans during their working lives will be there when they retire.

Dislocated workers face two important issues when they leave employment: access to retirement funds and the continued safety of their retirement plan investments.

Q **Can I get my retirement money if I am laid off?**

A Generally, if you are enrolled in a 401(k), profit sharing, or other type of **defined contribution plan** (a plan in which you have an individual account), your plan may provide a lump sum distribution of your retirement money when you leave the company.

However, if you are in a **defined benefit plan** (a plan in which you receive a fixed, pre-established benefit), your benefits begin at retirement age. These types of plans are less likely to allow you to receive money early.

Whether you have a defined contribution or a defined benefit plan, the form of your retirement plan distribution (lump sum, annuity, etc.) and the date your benefits will be available to you depend upon the provisions contained in your plan documents. Some plans do not permit distribution until you reach a specified age. Other plans do not permit distribution until you have been separated from employment for a certain period of time. In addition, some plans process distributions throughout the year and others only process them once a year. You should contact your plan administrator regarding the rules that govern the distribution of your benefits.

One of the most important documents defining your benefits is the Summary Plan Description (SPD). It outlines what your benefits are and how they are calculated. Your employer or retirement plan administrator can provide a copy.

In addition, you may request an individual benefit statement showing, among other things, the value of your retirement benefits, the amount you have actually earned to date, and your vesting status. These documents contain important information for you, whether you receive your money now or later.

Q Is my plan required to give me a lump sum distribution?

A ERISA does not require that retirement plans provide lump sum distributions. Lump sum distributions are possible only if the plan documents specifically provide for them.

Q If I withdraw money before I retire, are there potential adverse effects?

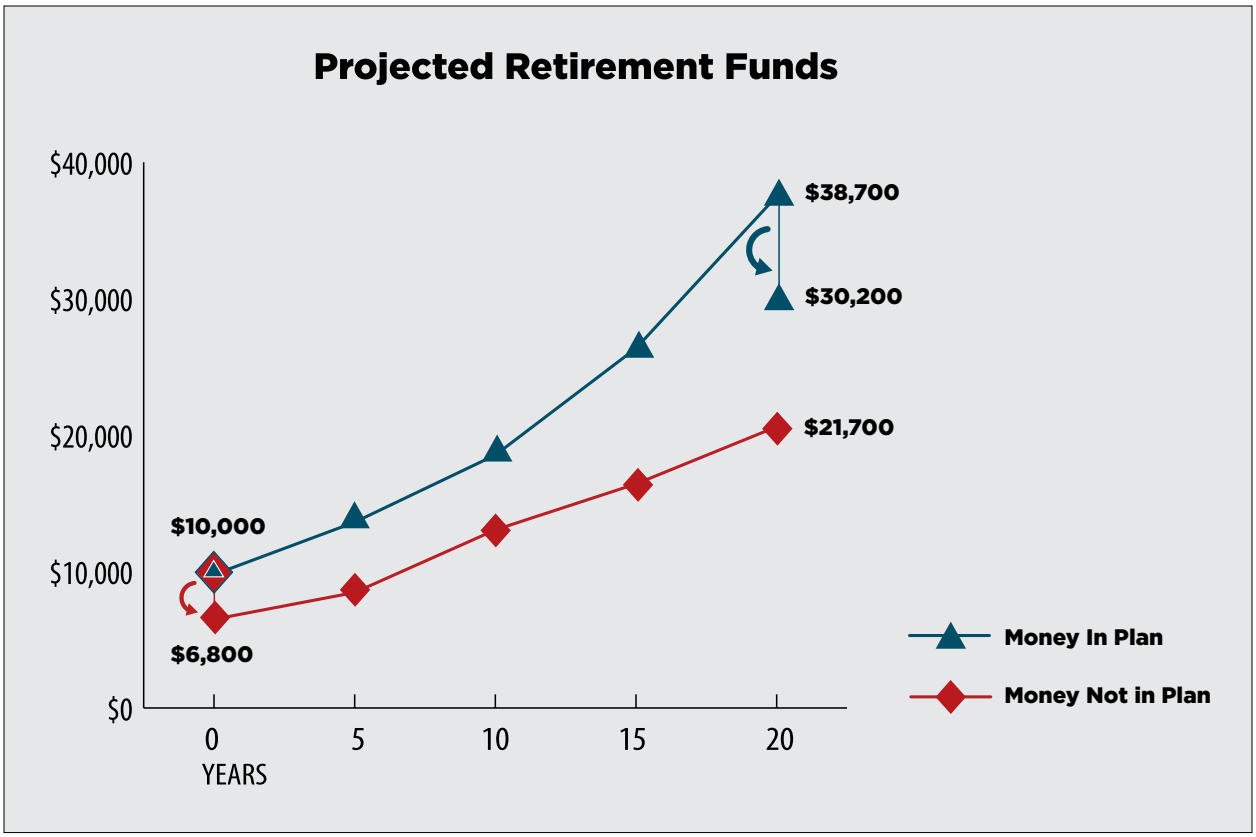
A Yes. Receiving a lump sum or other distribution from your retirement plan may affect your ability to receive unemployment compensation. You should check with your state unemployment office.

In addition, withdrawing money from your retirement plan may result in income tax to pay, and if the money is withdrawn before age 59 ½, you will be charged an additional 10 percent tax penalty. You can defer these taxes, however, if you keep the money in your plan or if you "roll over" the money into a qualified retirement plan or Individual Retirement Account (IRA). There are provisions in the Internal Revenue Code that allow these rollovers.

Generally, your plan must withhold 20 percent of an eligible rollover distribution for tax purposes. However, in the case of a "direct rollover" where you elect to have the distribution paid directly to an eligible retirement plan, including an IRA, there is no tax withholding, and the full amount of your eligible rollover distribution is paid into the new eligible retirement plan. If you do not elect a direct rollover, you will have to make up the 20 percent withholding to avoid tax consequences on the full rollover amount. If an eligible rollover distribution, when added to other rollover distributions you received during the year, is less than $200, the Internal Revenue Service does not require a 20 percent withholding.

You have 60 days to roll over the distribution you received to another qualified plan or IRA, under IRS rules. If you have a choice between leaving the money in your current retirement plan or depositing it in an IRA, you should carefully evaluate the investments available through each option.

Withdrawing money from your plan before retirement age also affects the amount of money you will accumulate over time. The graph below shows the consequences of receiving money from your retirement plan and not depositing it in another qualified plan within the required time limit.



The blue line in the graph above shows how your money grows tax-free if you leave it in the plan for a period of twenty years in this example. At that point, when the money is distributed to you, you pay taxes on it so your account balance decreases. On the other hand, the red line shows where you start if you remove your money from the plan and do not roll it over into an IRA or another plan. Your account balance decreases during that initial year because you will pay taxes and incur a 10 percent penalty for withdrawing the money before age 59½. After that, your account grows for the next 20 years but at a lower rate because you are paying taxes on your investment earnings.

For example, let's say that you have $10,000 in a retirement plan account or IRA. Your money is invested in a mix of stocks and bonds that earns an average return on investment of 7 percent. In 20 years, your account will grow, with compounding, to $38,700. If you withdraw this amount after you reach age 59½ (the age at which you can receive money without a 10 percent penalty) and pay 22 percent income tax on that amount, you will keep nearly $30,200.

However, if you close your retirement plan account before age 59½, your account balance will decrease from $10,000 to $6,800 after paying the 10 percent penalty and 22 percent income tax. In addition, your account grows for the next 20 years but at a lower rate of growth, because you are paying taxes on your investment earnings. As a result, the value of your account after 20 years will be approximately $21,700, assuming the same rate of return and tax bracket. As shown in the graph, the tax consequences of early withdrawal will cost you 28 percent of your account balance at retirement.

Before you request retirement funds from the plan, you should talk to your employer, bank, union, or financial adviser for practical advice about the long-term and tax consequences.

If you receive retirement funds, you may want to hire someone to manage your money. The law generally requires money managers to be clear and open about their fees and charges and to explain whether they are paid by commissions or for the sales of financial products, such as annuities and mutual funds. Ask questions, get references, and avoid anyone who guarantees good investment performance.

Q If I am laid off, are my retirement funds safe?

A Generally, your retirement funds should not be at risk even if a plant or business closes. Employers must comply with Federal laws when establishing and running retirement plans, and the consequences of not prudently managing plan assets are serious.

In addition, your benefits may be protected by the Federal government. The Pension Benefit Guaranty Corporation, a Federal government corporation, insures most private-sector traditional pension plans (**defined benefit plans**). If an employer cannot fund the plan and the plan does not have enough money to pay the promised benefits, the Pension Benefit Guaranty Corporation will assume responsibility as trustee of the plan or provide assistance to the plan. The benefits paid will be up to a certain maximum guaranteed amount.

The Pension Benefit Guaranty Corporation does not insure **defined contribution plans**.

If your retirement benefit remains with your former employer, keep current on any changes your former employer makes, including changes of address, mergers, and employer name. If you move, give the plan administrator your new contact information.

Our guide, *Ten Warning Signs That Your 401(k) Contributions Are Being Misused*, can help you monitor your retirement plan for potential financial problems and ensure your retirement security: **dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/ten-warning-signs-that-your-401k-contributions-are-being-misused.pdf**.

If you suspect your retirement benefits aren't safe or aren't prudently invested, you can contact us at **askebsa.dol.gov** or call **1-866-444-3272** to be connected to the office nearest you.

Q What if my company goes out of business and the retirement plan terminates?

A In a defined contribution plan, the plan administrator generally submits certain retirement plan and tax-related information to the IRS. This process may delay plan termination and subsequent payment of any benefits. You should contact your plan administrator for information on status and length of time before you receive your money.

In a defined benefit plan, the plan administrator generally files certain documents with the IRS and the Pension Benefit Guaranty Corporation if the plan is insured. Once the Pension Benefit Guaranty Corporation approves the termination, benefits are generally distributed in a lump sum or as an annuity within 1 year of termination.

Regardless of the type of benefit plan, you should know the name of the plan administrator. This information is in the latest copy of your SPD. If you can't find the name of your plan administrator, you can contact:

- Your company's personnel department,
- Your union representative (if applicable), or
- The IRS or Pension Benefit Guaranty Corporation (in the case of most defined benefit plans).

You may need to know your employer's identification number, a 9-digit number which can be found on last year's wage tax form (Form W-2). Our regional offices may be able to help you obtain this information.

Q What if the company declares bankruptcy?

A Employer-declared bankruptcy can take many forms. A Chapter 11 (reorganization) bankruptcy may not have any effect on your retirement plan and the plan may continue to exist. A Chapter 7 (final) bankruptcy, where the employer's company ceases to exist, is a more complicated matter.

Because each bankruptcy is unique, you should contact your plan administrator, your union representative, or the bankruptcy trustee, and request an explanation of the status of your plan.

Summary

Know in advance the plan rules that govern how your retirement plan assets and health care benefits are treated if you are laid off. The following documents contain valuable information about your health care and retirement plans. You should be able to get most of them from your plan administrator, union representative, or human resource coordinator.

- Summary Plan Description (SPD): A brief description of your retirement or health plan
- Summary of Benefits and Coverage: An easy-to-understand summary of your health plan coverage that is provided with a glossary of common terms
- Summary Annual Report: A summary of the plan's annual finances, which should contain important names and addresses
- Enrollment forms listing you and/or your family members as participants in a plan
- Earnings and leave statements
- Notices or letters showing the date your health care coverage ended or will end
- Individual Benefit Statements showing how much money is in your retirement plan account or the value of your retirement benefits

Save these documents, as well as memos or letters from your company, union, or bank, that relate to your retirement or health plans. They may prove valuable in protecting your retirement and health benefit rights.

For More Information

The Employee Benefits Security Administration offers more information on HIPAA, COBRA, ACA, and ERISA, including:

- **An Employee's Guide to Health Benefits Under COBRA**
- **Work Changes Require Health Choices...Protect Your Rights**
- **What You Should Know About Your Retirement Plan**

For copies of the above publications, visit **askebsa.dol.gov**. Or call our toll-free number: **1-866-444-3272**.

If you have specific questions pertaining to your rights to retirement or health benefits under HIPAA, COBRA, ACA, or ERISA, contact our benefits advisors at **askebsa.dol.gov** or call toll free: **1-866-444-3272** (TTY: **202-501-3911**).

Your Guaranteed Pension and other information on terminated pension plans are available on the Pension Benefit Guaranty Corporation Website at **pbgc.gov**. Or call toll-free: **1-800-400-7242**.

EMPLOYEE BENEFITS SECURITY ADMINISTRATION
UNITED STATES DEPARTMENT OF LABOR

September 2018

Programs Provided by the Division of Welfare and Supportive Services

Supplemental Nutrition Assistance Program (SNAP) – Food Assistance
SNAP is a federally funded program designed to help low income families buy nutritious food from authorized retailers, also known as "Food Stamps."

Temporary Assistance for Needy Families (TANF) - Cash Assistance
TANF is designed to provide temporary cash assistance for needy families to care for dependent children in their own homes or in the homes of relative caregivers. TANF provides financial and support services such as child care, transportation, and other services to low income families with children.

Medicaid - Medical Assistance
The Medicaid Program is a federal program administered by the state. Its purpose is to help meet the cost of medical services for individuals receiving public assistance payments, and individuals and families with low income.

Child Care Assistance
The Child Care Program assists low-income families, families receiving temporary public assistance and those transitioning from public assistance in obtaining child care so they can work. Other services include resource and referral for parents seeking child care and consumer information on the aspects of quality child care. Resource and referral services are available to all Nevada families at no cost.

Energy Assistance (EAP)
The “Energy Assistance Program” provides a supplement to assist qualifying low-income Nevadans with the cost of home energy. Applications are evaluated year-round or until funding is exhausted. Eligible households receive an annual, one-time per year benefit customarily paid directly to their energy provider(s).

Child Support Enforcement Program
Nevada’s CSEP provides five basic services to both TANF and non-TANF families. They are 1) parent location; 2) establishing paternity for children born outside of marriage; 3) establishing financial and medical support orders; 4) enforcing support orders; and 5) collecting and distributing support payments. In providing these services, the birthrights of children are established, support is secured for children missing one or both parents, and the burden on Nevada taxpayers is reduced by offsetting the need for public assistance.

Click in: https://accessnevada.dwss.nv.gov/public/landing-page to apply for benefits

Click in: https://dwss.nv.gov/ DWSS Website

Call in: https://dwss.nv.gov/Contact/Welfare/ to reach our call center

When you need help, Nevada 2-1-1 is here to assist. 24/7.

Nevada 2-1-1's free and confidential service can help you with information and referrals to local health and human service agencies for your most critical and urgent needs.

We can connect you with information and access to:

- Medical and mental health resources
- Employment support services
- Programs for children, youth and families
- Pregnancy services
- Food pantries
- Community crisis and disaster recovery
- Housing help
- Utility payment assistance
- Support for seniors and persons with disabilities
- Many more public services and resources

Call 2-1-1 || Visit Nevada211.org || Text your zip code to 898211

Our call specialists are available 24-hours a day, 7-days a week with translation services in more than 150 languages.

Nevada 2-1-1 will work to get you to the right service, quickly and with kindness and professionalism.

Nevada Department of Health and Human Services

2·1·1 Nevada

Money Management INTERNATIONAL
Changing How America Overcomes Financial Challenges

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NEVADA LEGAL SERVICES

LAS VEGAS OFFICE
Serving Clark, Lincoln, Nye and Esmeralda Counties
530 S. 6th Street
Las Vegas, NV 89101
Phone: (702) 386-0404
Toll Free: (866) 432-0404
Fax: (702) 388-1641
TDD: (702) 386-1059

RENO OFFICE
Serving Washoe County
204 Marsh Ave., Ste. 101
Reno, NV 89509
Phone: (775) 284-3491
Toll Free: (800) 323-8666
Fax: (775) 284-3497

CARSON CITY
Serving Carson City, Dayton and Douglas County
209 N. Pratt Ave.
Carson City, NV 89701
Phone:(775) 883-0404

YERINGTON OFFICE
720 S. Main St. Unit A
Yerington, NV, 89447
Phone: (775) 463-1222
Fax: (775) 463-1212

ELKO OFFICE
285 10th Street
Elko, NV 89801
Phone: (775) 753-5880
Fax: (775) 753-5890

NEVADA LEGAL SERVICES

SENIOR HELPLINE
Serving all counties in Nevada assisting seniors through the Senior Helpline
Phone: (877) 693-2163
FAX: (702) 314-3520

NEVADA STATE BAR REFERRAL
Toll Free Number
1-800-789-5747

Featured Programs

Ryan White Grant
We provide legal assistance to individuals living with HIV/AIDS to ensure access to insurance coverage, medical care, medication to promote independent living. We also assist with estate planning, powers of attorney, advanced directives, and other related issues.

Gender Identity Issues
We assist with name and gender marker changes on birth certificates, driver's licenses, and passports.

Veterans Services
A Veterans Advocate assists Veterans obtain VA medical assistance, upgrading discharge status, and with other general issues.

NEVADA LEGAL SERVICES
INCORPORATED

The Mission of Nevada Legal Services is to strengthen the community by ensuring fairness and providing equal access to justice for low-income Nevadans.

nevadalawhelp.org

nlslaw.net

WHO WE ARE

Nevada Legal Services provides free legal services to low-income Nevadans. We are a statewide, nonprofit public interest law firm funded by grants from the Legal Services Corporation, the Nevada Law Foundation and District Court filing fees.

To be eligible for assistance through Nevada Legal Services you must be an individual, household, organization, group or Indian tribe who qualifies as low income under the federal government poverty standards.

WHAT KIND OF SERVICES DO WE

WHAT KIND OF SERVICES DO WE PROVIDE?

We provide a range or services, from telephone advice to representation in court. The level of representation depends on the type of problem, the merits of the case, and staff availability.

Information and Self-help Materials
You can obtain information and various self-help forms in many areas of the law by visiting nevadalawhelp.org.

Pro Bono Program
Even if we cannot take your case ourselves, we may be able to place your case with one of our volunteer attorneys who will take your case free of charge. For more information about how to apply for a pro bono attorney contact your local Nevada Legal Services office.

AREAS OF PRACTICE

CONSUMER/FORECLOSURE
NLS assists rural Nevadans, Veterans and Seniors with collection defense, garnishment exemptions, fair debt collection and bankruptcy. We also provide assistance to homeowners facing foreclosure, helping them stay in their homes by negotiating loan modifications, attending foreclosure mediation, and filing lawsuits.

HOUSING
NLS helps tenants with evictions, lockouts, utility shut-offs, housing discrimination, and habitability issues. We also assist tenants who have been denied admission to or terminated from public housing, including the Section 8 voucher program and other federally subsidized housing.

PUBLIC BENEFITS
NLS assists people with issues relating to Unemployment Benefits, SNAP, Supplemental Security Income (SSI), Social Security, County Welfare, Temporary Assistance for Needy Families (TANF), Medicaid, Medicare, and other federal and state assistance programs.

CRIMINAL RECORD SEALING
NLS assists individuals seal criminal records in Nevada to help people remove barriers to housing and employment.

INDIAN LAW
NLS represents both qualifying Native-American tribes and their members. NLS handles cases involving tribal sovereignty and jurisdictional issues, including ICWA. NLS also assists elders with will preparation and represents tribal members in civil and criminal matters in tribal court.

LITC (Low Income Taxpayer Clinic)
NLS assists helps low-income taxpayers resolve tax controversies. Issues we help with include child tax credits, earned income credit, innocent spouse relief, injured spouse, audits and examinations, failure to file returns, deficiency notices, liens and levies, offer in compromise, and currently not collectible status.

SENIOR HELPLINE
Our Helpline assists Seniors 60 years or older in all Nevada counties with a variety of legal problems. Call 1-877-693-2163 for assistance.

SENIOR LAW PROJECT OF NLS
The Senior Law Project assists seniors in Northern Nevada with housing, benefits, estate planning and probate, health care directives, guardianships, and other elder law issues.

FAMILY LAW
Family law matters are served through our Pro Bono Program. NLS provides Ask A Lawyer events across Nevada for individuals with family law questions to talk to a pro bono attorney. In limited circumstances, we also consider placement of cases with pro bono attorneys.

CRIMINAL LAW
We are unable to provide criminal representation with the exception of matters in tribal court.