BUSINESS SERVICES

LAYOFF ASSISTANCE

A Resource Guide for Impacted Employees

Advance Your Career

with Free Services Provided by Your

Workforce Development Board

We offer a wide range of free services and resources to support your career journey. America's Job Centers of California (AJCCs) are here to help you adapt to a changing job market and achieve your goals.



of Californiasm

EAST VALLEY AJCC

500 Inland Center Dr. Space 508 **Inland Center Mall** San Bernardino



sbcEVAJCC

HIGH DESERT AJCC

17310 Bear Valley Rd Suite 109 Victorville



f sbcHDAJCC

WEST VALLEY AJCC

9650 9th Street Suite A Rancho Cucamonga



f sbcWVAJCC



Get Support With:

- Job search assistance
- One-on-one career guidance
- Skills assessment & career exploration
- Resume writing & interview preparation
- Workshops, certifications & specialized training
- Access to training programs & funding





Navigator Explore local careers 24/7 from anywhere.



Workforce.SBCounty.gov

(800) 451-JOBS (5627)





PURPOSE-

- Provide information on unemployment benefits and programs.
- Discuss employment and training assistance programs.
- Connect to other federal, state, and local resources.





About Unemployment

- Paid for by your employer.
- Provides temporary partial-income replacement when you are unemployed or have had your hours reduced due to no fault of your own and all weekly eligibility requirements are met:
 - Physically able to work
 - Available to work
 - Actively seeking work





About Unemployment (cont.)

- Pays \$40 to \$450 per week based on your highest quarterly earnings during the base period.
- Provides up to 26 weeks of benefit payments.
- An unemployment claim is valid for one year.
- There is a seven-day mandatory, unpaid waiting period.
- Begins the Sunday of the week you file.



Unemployment Benefit Calculator

- The unemployment benefit calculator is a helpful tool that will give you an estimate of your weekly benefit amount, which can range from \$40 to \$450 per week.
- edd.ca.gov/en/Unemployment/UI-Calculator







Online (recommended)

edd.ca.gov/en/unemployment/ui_online

Fax or Mail

- Complete, sign, and fax or mail the paper *UI Application* (DE 1101i) as directed on the form.
- For more secure processing, fax your application to the EDD.

Phone

English and

Spanish: 1-800-300-5616

Mandarin: 1-866-303-0706

Armenian: 1-855-528-1518

Tagalog: 1-866-395-1513

Cantonese: 1-800-547-3506

Vietnamese: 1-800-547-2058

Korean: 1-844-660-0877

TTY: 1-800-815-9387

California Relay Service

(711): Provide the UI number

(1-800-300-5616)

to the operator





Information You Will Need

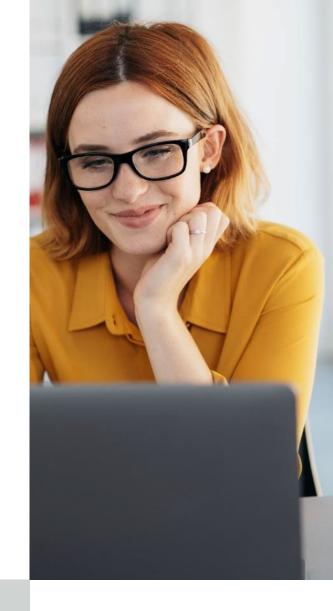
- Personal
- Last employer
- Employment history
- Identity documents



After You Submit Your Application

- Allow 7 to 10 days for processing.
- We will mail you important information about your claim and the program within 5 to 10 days.
- Read through everything we mail you and respond to us on time to avoid delays.

- We send you the first Continued Claim Form (DE 4581) by mail for you to certify for benefits.
- Be sure to certify for benefits every two weeks.







Certify for Benefits

- To get paid, you must answer eligibility questions every two weeks. This process is known as certifying for benefits.
- There are three ways to certify:
 - UI Online (recommended)
 - EDD Tele-Cert 1-866-333-4606
 - By Mail



Debit Card

- When your first payment is authorized, Money Network will mail you a debit card.
- We issue unemployment, disability, and Paid Family Leave benefits using a visa debit card.
- The debit card is valid for three years. You will not receive a new card if you already received one from a previous claim.
- You can set up alerts when a deposit is available or there is a low balance



To request a replacement card, report a lost or stolen card, or for questions call Money Network EDD Debit Card Customer Service at 1-800-684-7051, or visit https://www.moneynetwork.com/edd.





California Training Benefits (CTB)



- You can receive unemployment benefits while you continue your education, upgrade your skills, or learn a new trade by going to an approved training or program.
- If eligible for CTB:
 - You will not need to be available for work, accept suitable work, or actively seek work.
 - You may qualify for a training extension for up to 26 more weeks of benefits.
 - If you're interested in the program, you must notify the us prior to receiving your 16th week of benefits.
- Learn more at edd.ca.gov/CTB.

Note:

 We do not cover any educational or trainingrelated expenses such as tuition, books, supplies, transportation or fees. There may be state, federal, or employer programs that provide funding or financial assistance.



America's Job Center of CaliforniaSM

- The America's Job Center of California (AJCC) offers a variety of services that bring employers with job openings and qualified job seekers together at no cost.
- There are several types of services available at an AJCC:
 - Workforce Innovation and Opportunity Act (WIOA).
 - Trade Adjustment Assistance (TAA) program information.





America's Job Center of California

- Career planning.
- Skills assessment.
- Workshops.
- Labor market information.
- Job fairs and other job matching services.
- Marketing workers to area employers.
- Occupational training.





America's Job Center of California cont.

- Special services for veterans and youth.
- Job clubs.
- Employer recruitments.
- Training and other resources.
- CalJOBSSM: caljobs.ca.gov
 - Access to thousands of job openings statewide.
 - Access 24 hours a day, 7 days a week.
 - No fee to use.





careeronestop.org







Labor Market Information Division

- The Labor Market Information Division (LMID) regularly collects, analyzes, and publishes information about California's labor market.
 - Also provides economic development and planning information.
- Types of information available:
 - Occupational profiles and occupation comparisons.
 - Projections of employment for occupations and industries by
 - county.
 - Growth and decline industries in all counties in California.
- Find additional information on the EDD website:

labormarketinfo.edd.ca.gov





State Disability Insurance Program



- Disability Insurance (DI) is a partial wage replacement for eligible California workers.
- Paid Family Leave.
- Cannot collect DI at the same time as UI.
- Find additional information on the EDD website:
 edd.ca.gov/disability



Covered California

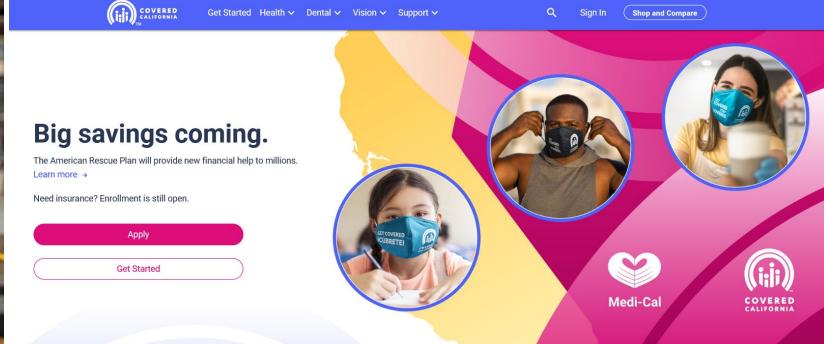
- No cost service that connects Californians with brand-name health insurance.
- Financial help when you buy health insurance from well-known companies.
- May qualify for a discount on a health plan or get insurance through Medi-Cal.







coveredca.com







US Department of Labor

- Consolidated Omnibus Budget Reconciliation Act (COBRA).
- Health Insurance Portability and Accountability Act (HIPPA).
- Employee Retirement Income Security Act (ERISA).
- Affordable Care Act (ACA).
- Find additional information on the DOL website: dol.gov.
- US Department of Labor's Employment Benefits Security Administration: **1-866-444-3272**.



The EDD is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities.











1. Withdrawing the Cash Value of Your Retirement Plan

Advantage:

Fastest way to receive your money

Disadvantage:

- Your money will not be there to help you when you retire
- You will typically pay the highest percentage of taxes



Example:

| - \$800 \$1,000 | CA State Income Tax (8%) |
|----------------------|-----------------------------------------------------------|
| - \$1,000 \$5,400 | Early Distribution Penalty (10%)* Not Withdrawal * |







2. Move Money to your New Employers Plan

Advantage:

You pay no penalty or taxes

Disadvantage:

- Not all employers provide this option
- You may not be eligible to join the retirement plan until after a probation period or a required service time
- Your ability to control and access the money may be limited
- Once the transfer is made it typically can not be undone









3. Leave Your Money Where It Is

Advantage:

- Requires No effort
- You pay no penalty or taxes until you withdraw the money

Disadvantage:

- Your former employer may not allow this (Minimum Balance Requirements Plan Closure)
- If your former employer makes changes to the plan, you will be subjected to those changes
- Withdraws are taken pro rata, (You typically can't take withdraws form a specific fund)







3. Leave Your Money Where It Is

Disadvantage (cont'd):

- You may have limited and control of your money
- You typically lose your loan provision
- You typically lose the ability to make deposition into the account

(Outstanding loans are usually required to be paid back in full immediately or the outstanding balance will count as a distribution and all the applicable taxes and penalties will be due with you file your taxes.)







4. Roll Money Into an IRA

Advantage:

- Pay no penalty or taxes
- Have total control over your money
- Early Distribution penalty may be waived for specific withdrawal types
- Your retirement savings are consolidated into a single individual Retirement Account (IRA)
- 60-days IRA indirect rollover provision is available
- Have options of moving your money into your future employer's retirement plan



Check with your tax professional and financial advisor for details

SOCAL INSURANCE & FINANCIAL SOLUTIONS DISLOCATED WORKERS ASSISTANCE PROGRAM

The Program Was Specifically Created To Assist Dislocated Workers And Their Families During Their Job Transitions.

This Service Allows Individuals Who Are Being Laid Off Or Forced Into Early Retirement Access To Our Broad Range Of Services Without Paying Any Fees.

Including:

- No fee financial consultations
- 401k and pension rollover services
- Health insurance planning
- Group benefit continuation analysis
- Liquidity needs analysis
- Family budget planning
- Retirement planning



Questions & Appointments: (866) 758-8377

Jason Valle CA Insurance Lic#0G08298

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How Can We Help?

Establish an Order

Modify an existing order

Drivers License suspension

Community resources



What if Not Able to Pay by Wage Assignment?

Call 866-901-3212 to pay by phone with credit/debit card

Visit your local Child Support Agency-To find local office: https://childsupport.ca.gov/find-my-local-agency/

Customer Connect: https://childsupport.ca.gov/customer-connect/



Outreach Team

DCSSOutreach@hss.sbcounty.gov

866-901-3212

www.sbchildsupport.com

Let's move forward together

