

Employment Related Benefits

Before you leave your job, you need to know the benefits for which you are eligible by law. Your employer may also opt to provide additional benefits other than those mandated by state or federal law. You should ask about severance pay, accrued vacation, overtime and sick pay, pension benefits, and eligibility for unemployment insurance. Request information on continuance of health and life insurance benefits. If you have any questions regarding what is offered, check with your State Department of Labor for clarification.

Filing For Unemployment:

Where to File a Claim

If you live in one state and work in another, or if you have moved, in general, you should file your unemployment claim with the state where you worked. If you worked in a state other than the one where you live or if you worked in multiple states, the state unemployment office where you now live can provide information about how to file your claim with other states.

Get Your Unemployment Claim Information Ready

Before you file, check with your state unemployment office to determine the best way to open a claim.

Requirements may vary from state to state, but, here is a sampling of the information you will need to have available when filing for unemployment:

- Mailing address, including zip code and phone number
- Social Security number
- Driver's License number (if you have one)
- Veteran/Military separation date
- Mother's maiden name (for security/access purposes)
- Name, address, phone number of your last employer
- Employer's Federal ID Number (from your W2 form or pay stub)
- Date started and date ended employment
- How much you earned
- Previous employer information, depending on how long you worked for your last employer. Typically, employer information for the last two years is requested.

For more information contact your state unemployment office. You can visit the following link for more information: [State Unemployment Directories](#).

COBRA:

COBRA (Consolidated Omnibus Budget Reconciliation Act) gives employees and their families who lose their health benefits the option to continue group health benefits provided by their group health plan for limited periods of time (usually up to 18 months) under certain circumstances such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events.

Group health plans which cover 20 or more employees are required to provide COBRA benefits, however the individual who is entitled to coverage is responsible for paying the full health insurance premium - up to 102 percent of the cost to the plan.

For more information visit the Department of Labor web site at: [COBRA Benefits - Dept. of Labor](#).

Consumer Credit and Budget Counseling:

Being laid off can have a devastating impact on your budget and your credit. Union Privilege has a program to assist with credit and budget counseling. Union members can get a free consumer credit counseling session, as well as budget analysis and money management advice to ensure that you are on the road to financial recovery. Additionally, certified, experienced consumer credit counseling advisors listen and assess your needs and help you to develop a plan of action for debt repayment that can follow to help eliminate your debt. More information on Union Privilege's program can be found at the following links: [UnionPlus Credit Counseling](#) and <http://www.unionplus.org/money-credit/consumer-credit-counseling>

Search for Employment:

Speed up your job search by using job search engines to look for jobs on the Internet. Select sites that are fire and EMS specific. This way you will be able to identify the types of jobs you want and where you want to work. There are two sites that are IAFF and union specific that you may want to check.

IAFF Job Center: The IAFF has created an on-line job center that lists openings in fire department across the United States and Canada, as well as employment opportunities at the IAFF, other labor union and municipal, state or federal agencies. The link to the IAFF Job Center is: IAFF.org/jobs.

Union Jobs: The Union Jobs Clearinghouse, is a central site for posting the open positions in unions and socially allied organizations that are now accepting applications. The link to the Union Jobs Clearinghouse is: UnionJobs.com.