

# RESPONSE

# **TABLE OF CONTENTS**

# **HOW AM I GOING TO FIND ANOTHER JOB?** WILL I BE ELIGIBLE FOR **UNEMPLOYMENT INSURANCE (UI)? Unemployment Facts UI Eligibility Criteria** How To File for **Unemployment Insurance Next Steps After Filing** WHAT IS ID.ME AND HOW DO I USE IT? What is ID.me? What You'll Need To Sign Up Creating and **Securing Your Account** Verifying and **Confirming Your Account** WHAT IF SOMEONE IN MY FAMILY GETS SICK? **Health Insurance Options COBRA** HIPAA Marketplace WELVISTA Medicaid Medicaid - Healthy Connections Medicare Affordable Healthcare WHAT IF I AM AN OLDER WORKER? **Options** Employee Retirement Income Security Act (ERISA) Social Security Administration Office On Aging

AARP

# TABLE OF CONTENTS CONT.

# WHAT IF I HAVE A DISABILITY? Vocational Rehabilitation **DEBT RESOURCES** Fair Debt **Collection Practices Act VETERANS AND ELIGIBLE SPOUSES** OTHER RESOURCES SC Works Online Services (SCWOS) South Carolina Work **Ready Credential - WIN** South Carolina Soft Skills Credential - WIN South Carolina State Library FREQUENTLY ASKED QUESTIONS 19 WHERE CAN I FIND OTHER USEFUL RESOURCES? Websites and Phone Numbers **Employment Assistance** Unemployment Insurance Health Insurance Internet Job Sites Medicaid Social Security Trade Act Veterans Benefits Labor Market Information Vocational Rehabilitation **Employee** Retirement Income Security

# HOW AM I GOING TO FIND ANOTHER JOB?

### SOUTH CAROLINA'S WORKFORCE SYSTEM

If you have recently lost your job or if you have been told you are about to lose your job, this guide will help you find new employment.

South Carolina's workforce system provides employment and training services throughout the state, and resources to help you start a new career.

For your convenience, it is all under one roof at an SC Works Center.

# STEP 1

# VISIT YOUR CLOSEST SC WORKS CENTER AS SOON AS POSSIBLE

SC Works Centers are located throughout the state. Locations and phone numbers are listed at **scworks.org**.

Office hours are generally from 8:30 a.m. to 5:00 p.m., Monday – Friday, but many offices have extended hours. Call your local SC Works Center for specific hours.

Staff in the centers are trained to work one-on-one with you to make sure you have everything you need to move quickly into a job or into training.

# STEP 2

# PLAN YOUR JOB SEARCH

How do you know about job openings and whether your skills match them? SC Works Center staff can connect you to employers that are hiring people with your skills.

You can also learn how to network and pursue job leads. Making a plan, clearly presenting your skills, knowing who to contact and polishing your interviewing skills will increase your chance of success.

Planning your job search, identifying job leads and contacting employers can be difficult. SC Works Center staff can review your resume or job application and make suggestions for improvement.

# STEP 3

#### **APPLY FOR JOBS**

Local SC Works Center staff can assist you in preparing resumes and cover letters, and completing job applications.

You can use resource rooms in SC Works Centers to go online at **scworks.org** to view available job openings, post your resume online, apply for jobs online, fax job applications and much more.

# STEP 4

# LEARN ABOUT NEW CAREER OPPORTUNITIES

Find out which jobs are growing in demand and where the jobs of the future will be. Learn how you can use your current skills in a new job, or explore how upgrading your skills can lead to a different job.

Information is available online and through the knowledgeable staff at your local SC Works Center.

# STEP 5

# **EXPLORE RETRAINING OPTIONS**

If you think you need to improve your skills through further education or even on the job training, financial assistance may be available to pay for tuition, books, supplies, child care or transportation through the WIOA program.

To learn more, visit your local SC Works center and attend an orientation. SC Works Center staff can help you access hundreds of educational and training options in South Carolina.



# WILL I BE ELIGIBLE FOR UNEMPLOYMENT INSURANCE?

# **UNEMPLOYMENT INSURANCE BENEFITS**

While you are looking for employment, or participating in training, you may be eligible to receive Unemployment Insurance (UI) benefits.

UI benefits can provide you with weekly financial assistance while you are between jobs.

# **UNEMPLOYMENT FACTS:**

- The most you can receive is \$326 a week for 20 weeks, out of a 52 week period.
- The monetary benefit can be sent to you via direct deposit, or debit card.
- Unemployment is taxable you can pay each week, or at the end of the year.

# BEFORE YOU APPLY, CONSIDER THE FOLLOWING UI ELIGIBILITY CRITERIA:

- You must be unemployed, or have had your hours reduced, at no fault of your own.
- You are currently working less than full time (30 hours a week) due to being out of work and are earning less than your weekly benefit amount.
- You are able to work.
- You are available to work and willing to take a suitable offer.

While these are general criteria, applying for benefits is the only way for eligibility to be determined. Once you have submitted your application, DEW will review your claim and determine if you qualify for benefits.

# HOW TO FILE FOR UNEMPLOYMENT INSURANCE:

- Create your My Benefits Portal Account via *dew.sc.gov*.

  Please note that you can only apply for UI benefits online.
- Create an account with *ID.me* and verify your identity.
- File a new unemployment insurance claim.
- Create a SCWOS account via **jobs.scworks.org** and complete two weekly job searches.

Make sure when you create your account that your Social Security number is included or the unemployment insurance system will not be able to verify that you have completed your weekly job searches.

File a weekly claim and continue to complete two weekly job searches.

Should you need help with the application or have a question about UI, please call **1-866-831-1724** or use the guides and videos on *dew.sc.gov*.

# INFORMATION TO HAVE WHEN FILING FOR UNEMPLOYMENT INSURANCE:

- Social Security number
- Work history for the past 18 months including
  - Employers' business name, address, and phone number
  - HR person's name and contact information
  - Your last 18 months of wages, even if it is from multiple employers
- Alien registration number and documentation (for non-U.S. citizens, only)
- DD-214 Form (for those who served in the military in the past 18 months, only)

# NEXT STEPS AFTER FILING YOUR INITIAL **UNEMPLOYMENT INSURANCE CLAIM:**

# WITHIN A WEEK

# WITHIN 21 DAYS

**Monetary Determination** by mail outlining your potential history and previous wages earned determine the amount of your weekly benefit.

eligibility decision by mail within 21 days of receiving the **Monetary Determination**. If note that you will not be paid for waiting week.

Your first benefit payment should arrive about two to three weeks after you have been determined eligible for UI benefits.

# IN ORDER TO RECEIVE A WEEKLY UI BENEFIT, YOU MUST MEET ALL OF THESE REQUIREMENTS:

- File/certify your weekly claim via MyBenefits at dew.sc.gov:
- SC Works Online Services (jobs.scworks.org);



If you need help with the application or have a question about UI, please call 1-866-831-1724 or use the guides and videos on dew.sc.gov.

# WHAT IS ID.ME AND HOW DO I USE IT?

# WHAT IS ID.ME?

Multiple state government agencies have partnered with *ID.me* to create a highly secure identity verification process that ensures you, and only you, will be able to access your unemployment benefits.

# WHAT YOU'LL NEED TO SIGN UP:

- · Email address
- Social Security number
- Photo ID (Driver's License, Passport, Passport Card, or State ID)
- Mobile phone with camera
- Laptop or computer (optional)

# CREATING AND SECURING YOUR ACCOUNT:

STEP.

To create your ID.me account, enter an email address you can access and choose a password. Click the checkbox to accept ID.me's terms and conditions and privacy policy. Then, click "Create account."

TEP 2

Check your inbox for an email from ID.me. Click the button in the email to confirm your email address. Then, return to your browser.

STEP 3

Choose a Multifactor Authentication option. You can receive a passcode via text message or phone call. Once set up, enter the six-digit code you receive into your browser.



# VERIFYING AND CONFIRMING YOUR ACCOUNT:

STEP

Choose a document to submit: driver's license, state ID, passport, or passport card. Either upload existing photos of the document and your face from your desktop or type in the phone number of a cell phone that can take pictures and ID.me will text you a secure link that will open your phone camera. Take a picture of that document and upload it.

STEP 2

Make sure that your information is accurate and complete. If it is, check the box attesting that the information is accurate, then click continue. You'll see a message saying that your identity has been verified. By clicking "Allow and continue," ID.me will be able to send your information to the agency and you will be granted access to your UI account.

STEP 3

If an issue arises, you may have to attend a virtual interview with an ID.me team member to confirm your identity.

If you need further assistance, please navigate to **help.id.me** and ask our virtual assistant or submit a request. ID.me support is 24/7.

# WHAT IF SOMEONE IN MY FAMILY GETS SICK?

### **HEALTH INSURANCE OPTIONS**

There are many health insurance options available to you. Where you should start looking depends upon whether or not your employer will continue its health insurance plan.

If your health insurance plan will continue, consider the following options:

## **COBRA:**

The Consolidated Omnibus Budget Reconciliation Act (COBRA) may allow you and your family to continue your company health insurance at your own expense for up to 18 months after being laid off. Employers or health plan administrators will contact you by mail if you are entitled to COBRA benefits.

Your spouse and dependent children can also elect COBRA coverage upon your termination or reduction in hours.

If your employer is not continuing its health insurance plan, the following insurance options may work for you:

#### HIPAA:

If you meet certain requirements, the Health Insurance Portability and Accountability Act (HIPAA) allows you to buy individual health coverage with no pre-existing condition exclusions or without having to give evidence of good health.



# **MARKETPLACE:**

The Health Insurance Marketplace is a resource where individuals, families, and small businesses can:

- Compare health insurance plans for coverage and affordability.
- Get answers to questions about your health care insurance.
- Find out if you are eligible for tax credits for private insurance or health programs like Medicaid or the Children's Health Insurance Program (CHIP).
- Enroll in a health insurance plan that meets your needs.

The Marketplace is available online at: *Healthcare.gov*. You can also contact the Health Insurance Marketplace by telephone, 24 hours a day, seven days a week at:

1-800-318-2596 (TTY: 1-855-889-4325)

#### **WELVISTA:**

WELVISTA is a partnership of healthcare providers that helps uninsured residents with medication needs. More information can be obtained by visiting **welvista.org** or by calling (803) 933-9183.

#### MFDICAID:

Your household income will determine whether your healthcare costs can be covered under this health insurance program. Contact the South Carolina Department of Health and Human Services by calling 1-888-549-0820 or visiting scdhhs.gov.

## **MEDICAID - HEALTHY CONNECTIONS:**

Healthy Connections Medicaid provides health coverage for eligible residents of South Carolina. People who are often eligible for Healthy Connections Medicaid benefits include: children, children with developmental delays, parents and caretaker relatives, breast and cervical cancer patients, people over the age of 65, people with disabilities and pregnant women.

The program can pay for health checkups, doctor visits, hospital trips, medicine, and anything else necessary to keep you and your family healthy.

Healthy Connections is administered by your nearest county Medicaid office. More information and an application can be obtained by visiting *scdhhs.gov* or by calling **1-888-549-0820**.

# **MEDICARE:**

You may be eligible for this health insurance plan if you are age 65 or older. Medicare can assist you with hospital insurance, medical insurance and prescription costs. The hospital insurance covers your inpatient hospital care and some follow-up care. The medical insurance pays for your physicians' services and some other services not covered by hospital insurance. The prescription drug coverage offers assistance in paying for medicine.

If you have any questions, you can call **1-800-Medicare** or **(800) 633-4227** or visit *medicare.gov*.

### AFFORDABLE HEALTH CARE:

Check out the following website for other health insurance options, quotes, or to apply online **ehealthinsurance.com** or call **(800) 977-8860**.



# WHAT IF I AM AN OLDER WORKER?



OPTIONS

# **ERISA**

The Employee Retirement Income Security Act (ERISA) provides protection to laid off workers, allowing them to roll over their vested pension benefits into an Individual Retirement Account (IRA). Contact your employer's pension plan administrator for information.

Request a copy of your pension plan's summary description 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 IRA or to a new employer's retirement plan.

For further information, visit *dol.gov* or call **1-866-444-3272**.

# OPTIONS CONTINUED

# SOCIAL SECURITY ADMINISTRATION

If you have worked long enough under the Social Security system and are at least 62 years of age, you may qualify for retirement benefits.

Contact the Social Security Administration at (800) 772-1213 or visit their website at *ssa.gov*.

# **OFFICE ON AGING**

There are many benefits available to senior citizens in South Carolina, including reduced sales tax and income tax credit. Additional information can be found at *aging.sc.gov* or by calling (800) 868-9095.

# **AARP**

Formerly the American Association of Retired Persons, AARP provides services to those age 50 and over.

#### **SERVICES OFFERED INCLUDE:**

- · Medicare supplemental health insurance
- Discounts on
  - ► Prescription drugs
  - ► Consumer goods
  - ► Entertainment and travel packages
  - ► Long-term care insurance
  - ▶ Automobile, home and life insurance.

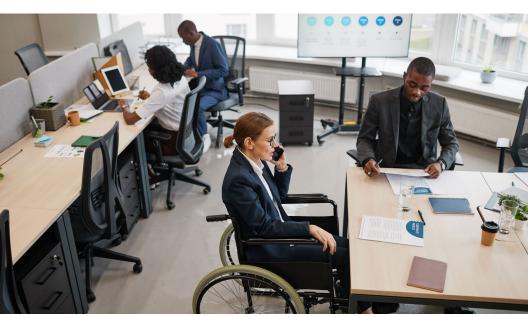
For more information, go to *aarp.org* or call (888) 687-2277.

# WHAT IF I HAVE A DISABILITY?

# **VOCATIONAL REHABILITATION**

The South Carolina Vocational Rehabilitation Department assists people with disabilities in finding employment. Contact the nearest Vocational Rehabilitation office or SC Works Center for more information.

Locate the closest office by calling (800) 832-7526 or visiting at scvrd.net.



# FAIR DEBT COLLECTION PRACTICES ACT

The law requires debt collectors to treat you fairly **by prohibiting certain methods of debt collection**. Though the federal law does not forgive any legitimate debt you might owe, you do have rights under the Act.

For more information regarding the Fair Debt Collection Practices Act, call the Federal Trade Commission in Atlanta, GA at **(404) 656-1399** or **(877) 382-4357** or the national headquarters in Washington, DC at **(202) 326-2222**.

The Fair Debt Collection Practice Act can be viewed at ftc.gov.

# VETERANS AND ELIGIBLE SPOUSES

If you are a veteran or spouse of a veteran and are seeking employment, you may be eligible for veteran services. Veterans and eligible spouses receive access, on a priority basis, to the full range of public employment and training services, including resume assistance, career counseling, job referrals, and referrals to other supportive and training resources.

Veterans and eligible spouses should identify themselves at the point of entry into the workforce system to take full advantage of priority of service.

#### SC WORKS ONLINE SERVICES

SC Works Online Services is a powerful Internet-based tool designed to assist jobseekers or students in searching for the right job. With a few mouse clicks, you can find thousands of job listings and opportunities to fit your needs and skills. Take the time to discover new career opportunities using **SC Works Online Services**.

Registration is free and can be completed online at **scworks.org** or via the free mobile app, available for download on all **Apple** and **Android** devices. If you need assistance registering for SC Works Online Services, please contact your local SC Works Center.

#### SOUTH CAROLINA WORK READY CREDENTIAL - WIN

The Work Ready Credential provides a customized credential that jobseekers can add to their portfolio to show that they have mastered foundational academic skills and are ready to work.

To earn a Work Ready Credential, you must successfully complete three Work Ready assessments: math, reading, and data. Your lowest score on the three tests determines which certificate you will receive (Achievement levels 2-5).

Each Achievement Level correlates to an O\*NET Job Zone. The higher the jobseeker scores, the greater his or her readiness is for careers in higher-level O\*NET Job Zones.

#### SOUTH CAROLINA SOFT SKILLS CREDENTIAL - WIN

The Soft Skills Assessment is another credential a jobseeker can add to their portfolio to show an employer they are ready to work. This credential will test you on workplace scenarios when participants select the "best" and "worst" way to handle a specific situation.

The skills measured on the Soft Skills Assessment are effective communication, professionalism, teamwork and collaboration, critical thinking and problem solving. This test is pass/fail.

If you are interested or have questions, please visit an SC Works center or visit us online at **scworks.org** or **winlearning.com**.

# SOUTH CAROLINA STATE LIBRARY

The public libraries of South Carolina have a variety of resources to help jobseekers. Whether you are a student seeking career guidance, an individual seeking reemployment, or a veteran worker in need of a job or career change, your local library can help. Library staff can assist you with registering for and using *SC Works Online Services*.

Free computer, Internet, and Wi-Fi access are available at the library, as well as free workshops on reemployment.

Public libraries also serve as UI Connection Points. At most public libraries, you can file unemployment claims online, submit weekly claims and conduct job searches. Find Connection Points nearest you at *dew.sc.gov/connectionpoints*.

For information about the South Carolina State Library or your local library, go to **statelibrary.sc.gov**.



# FREQUENTLY ASKED QUESTIONS

# WHAT SHOULD I DO BEFORE MY LAST DAY ON THE JOB?

### **ANSWER:**

Consider the following:

- Visit your local SC Works Center and inquire about reemployment services.
- Begin updating your resume.
- Begin networking with relatives, friends, neighbors, former co-workers and members of any club or organization of which you are a member. Let people know that you will be available for work soon and what type of work you are interested in.
  - ► Ask them to inform you of job leads or connections they may have with companies that support your job interests.
- Speak to your supervisor and get a written reference, if possible.
- Meet with your company's benefits administrator and health plan administrator to find out about your retirement pension and health insurance.
- Set up an email account. This is a critical tool for networking, sending resumes and corresponding with potential employers.
  - Free email accounts are available from many websites, including gmail.com, yahoo.com, and outlook.com.
- Participate in job fairs held in your community.
   View upcoming events at scworks.org.
- Review your financial obligations and create a budget. Consider using foundations and associations that offer free financial counseling services.

# I HAVE BEEN LAID OFF. WHAT DO I DO NOW?

## **ANSWER:**

Consider the following:

- Develop a job search plan of action by setting weekly goals for yourself.
- Apply for UI benefits and inquire about reemployment services at the SC Works Center nearest you.
- Stay focused and use your time to explore job interests, research companies, network and apply for available jobs.

# I DON'T KNOW WHAT KIND OF JOB I WANT NEXT. HOW CAN I FIND OUT WHAT I WILL LIKE?

#### **ANSWER:**

Consider the following:

Visit your local SC Works Center. Here you will find information on various jobs, as well as staff who will assist you in exploring career opportunities based on your interests and abilities. You can also log on to **scworks.org** to learn more about reemployment services. Free, specialized assessments can help you learn more about your career interests and in which fields you could be successful.

The South Carolina Occupational Information System (SCOIS) can provide you with tools and resources to plan a career or make a career change.

Login at scois.ed.sc.gov.

# I LIVE IN ANOTHER STATE. CAN I GET WORKFORCE SERVICES THERE?

## **ANSWER:**

Yes. Call the America's Workforce Network toll-free at **(877) US2-JOBS** or **(877-872-5627)**, or go to *careeronestop.org* (America's Service Locator) to find an SC Works Center near you.

Or, Google "SC Works Center near me".

THERE ARE FEW EMPLOYERS HIRING PEOPLE WITH MY SKILLS. HOW CAN I PREPARE FOR A NEW JOB?

## **ANSWER:**

Most experienced workers have more job skills than they realize! The staff at the nearest SC Works Center can help you identify your job skills and guide you in preparing to obtain or train for a new job.

WHERE CAN I GET INFORMATION ABOUT POTENTIAL EMPLOYERS IN MY AREA?

#### **ANSWER:**

Job boards, such as **scworks.org**, list companies with job openings that require skills similar to yours. Your local SC Works Center has information on potential employers as well.

WHERE CAN I GET INFORMATION ON WAGES FOR DIFFERENT OCCUPATIONS?

#### **ANSWER:**

A wide range of labor market information can be found at **scworkforceinfo.com**. If you do not have a computer, access the Internet at your local SC Works Center or local library.

# CAN I GO AHEAD AND QUIT MY JOB SINCE I KNOW I WILL BE LAID OFF SOON?

# **ANSWER:**

If you quit your job while your employer still has work available, you could be disqualified from receiving UI benefits.

# WAS MY EMPLOYER REQUIRED TO GIVE ME NOTICE BEFORE I WAS LAID OFF?

## **ANSWER:**

The Worker Adjustment and Retraining Notification (WARN) Act is a federal law that requires certain (not all) employers to give full and part-time workers 60 days written notice before a plant closing or mass layoff occurs.

The purpose of the WARN Act is to provide workers time to seek new employment. More information is available at **doleta.gov/layoff/warn.cfm**.

# WHAT ARE MY HEALTH BENEFIT OPTIONS?

#### **ANSWER:**

You may be entitled to certain health benefit protections. If your employer provided a group health insurance plan, you may be able to continue health benefits for a period of time.

Several healthcare options are listed on **Page 11** of this publication.

# **HOW DO I APPLY FOR UI BENEFITS?**

#### **ANSWER:**

You can apply for UI benefits at your local SC Works Center or online at **dew.sc.gov**.

# DO I HAVE TO GO TO A LOCAL SC WORKS CENTER EACH WEEK TO GET MY UI BENEFITS?

# **ANSWER:**

No. Once you have filed your initial claim, you will have two options to file your weekly claim online, using **dew.sc.gov** or via the free **DEW mobile app**, available for download on all **Apple** and **Android** devices.

# HOW DOES SEVERANCE OR SOCIAL SECURITY AFFECT MY UI BENEFITS?

#### **ANSWER:**

You can draw your severance or Social Security benefits at the same time as your UI Benefits, without penalty. But, when you file your claim, you will have to answer questions on this topic if you are receiving severance or Social Security.

# IF I AM OFFERED A JOB, DO I HAVE TO ACCEPT IT?

### **ANSWER:**

If you are offered a job and that job includes the following four criteria, and you turn it down, your UI benefits can be stopped.

- Work pertaining to your current experience, training or education.
- Earnings are 90 percent of your current salary, or 75 percent after receiving eight weeks of UI benefits.
- The job offer is within 50 miles of your home.
- The work is during the same shift.

# **HOW DOES TRAINING GET APPROVED?**

# **ANSWER:**

If you are interested in training, visit the SC Works Center closest to you and ask staff for further assistance in exploring training opportunities.

# HOW WILL I RECEIVE MY UNEMPLOYMENT MONEY EACH WEEK?

# **ANSWER:**

You have the option of direct deposit or you will receive a personalized Prepaid Visa Debit Card.

More information about the payment options can be viewed at **dew.sc.gov**.

# WHERE CAN I FIND OTHER USEFUL RESOURCES?

# **EMPLOYMENT ASSISTANCE**



# **WEBSITE:**

**NUMBER:** 

scworks.org

(803) 737-2400

# UNEMPLOYMENT INSURANCE



# **WEBSITE:**

**NUMBER:** 

dew.sc.gov

(866) 831-1724

# **HEALTH INSURANCE**



# **WEBSITE:**

**NUMBER:** 

ehealthinsurance.com

(800) 977-8860

# **MEDICAID**



# **WEBSITE:**

**NUMBER:** 

scdhhs.gov

1-888-549-0820

# **SOCIAL SECURITY**



**WEBSITE:** 

**NUMBER:** 

ssa.gov

(800) 772-1213

# TRADE ACT



# **WEBSITE:**

# **NUMBER:**

doleta.gov/tradeact

(202) 693-3560

# **VETERANS BENEFITS**



**WEBSITE:** 

**NUMBER:** 

va.gov

(800) 827-1000

# LABOR MARKET INFORMATION



**WEBSITE:** 

**NUMBER:** 

scworkforceinfo.com

(803) 737-2660

# **VOCATIONAL REHABILITATION**



**WEBSITE:** 

**NUMBER:** 

scvrd.net

(800) 832-7526

# **EMPLOYEE RETIREMENT INCOME SECURITY**



**WEBSITE:** 

**NUMBER:** 

dol.gov

(866) 275-7922



# **ONLINE JOB SITES**



scworks.org



nationjob.com



helpwanted.com



usajobs.gov



indeed.com



monster.com



careerbuilder.com

