

How Can We Help Employees Facing Changes?

A SURVIVAL GUIDE

- If a family member or friend loses their job, Before unemployment begins, meet with your company's human resource department to determine any severance package or lump sum payout for accrued vacation and personal leave time.
- Determine options for continued health care coverage through consolidated omnibus budget reconciliation act (cobra). This program gives workers and their families the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances. Qualified individuals may be required to pay the entire premium for coverage. For ore information contact the Michigan Department of Labor.
- Obtain letters of reference from current employer for future employers
- Revamp household budget
- At time of unemployment: Apply for unemployment benefits. On the Internet, www.dol.gov/topic/unemployment is the official department of labor website that explains eligibility requirements to obtain benefits.
- www.michigan.gov/uia is Michigan's unemployment services website that provides information on filing claims and other employment services.
- Build a resume.
- Search for available employment.
- Consider educational options for a new career or retraining.
- Consider starting a new business.
- www.business.gov provides information on how to file a new business name.
- www.irs.gov provides resources and guidelines for small businesses
- Consider volunteering at local organizations churches and businesses to establish work connections and remain active.
- Consider cashout options for existing retirement savings.
- Adjust spouse's income withholding temporarily to receive a higher net pay.