Q & A

Once I am furloughed, what resources are available to me through the IAM?

https://www.goiam.org/wp-content/uploads/2018/06/06_20_2018_Dislocated-Worker-Resource-Manual.pdf

Unemployment Information:

There are several programs available for unemployed individuals, allowing them to receive food support or housing and energy assistance. Depending on your family size and the amount of your unemployment benefits, you might be eligible for programs like state food assistance or rent or mortgage support. Career counseling or emotional counseling are also often available.

https://www.savingtoinvest.com/maximum-weekly-unemployment-benefits-by-state/

www.workforcesecurity.doleta.gov

https://www.cms.hhs.gov

https://www.medicare.gov

https://www.medicaid.gov

www.fns.usda.gov.

www.healthplans.com

https://www.benefits.gov

https://workforcesecurity.doleta.gov/unemploy/uifactsheet.asp

https://www.ssa.gov

https://www.thebalancecareers.com

Health Insurance:

If you are looking to utilize a new health plan it might be a good idea to familiarize yourself with the different managed care plans such as fee-for service plans, health maintenance organizations (HMOs), preferred provider organizations (PPOs), and point-of-service (POS) plans. Don't forget to ask specific questions so that you can avoid unpleasant surprises when you make a claim:

- What "exclusions" are not covered in the plan?
- Is there a deductible that you must pay for each claim? What is the maximum?
- Are there other charges or "co-payments" that you are responsible to pay?
- What is the worst case "out-of-pocket" amount that you could be responsible to pay?
- What is the maximum coverage per day or lifetime?
- Does the plan deny benefits if a medical problem arises due to a "pre-existing" condition?
- What health standards must you meet before you can buy?
- How long is the premium rate guaranteed? What are the renewal guarantees?
- Are there specific exclusions that pertain to sports or other activities?

https://www.healthcare.gov/?fbclid=lwAR13CLeWIWhJQya8Qm_XBx69ko_DWL8VUFFbLd_ZLuaB3OUZKURpOAeXFo

Medicare/Medicaid:

Prescription Drugs:

The IAM has an exclusive mail service prescription drug discount program for members and their families this is in alliance with the Pequot Pharmaceutical Network (PRxN). PRxN is HIPAA compliant and protects your privacy. Call PRxN at 1-800-342-5779 for any questions about the program, cost of specific medications, or to enroll over the phone by giving your name, address, phone number and date of birth. If you would like more information on generic drugs, you can contact the Food and Drug Administration: 1-888-463-6332 or visit <u>http://www.fda.gov/Drugs</u> or Consumer Reports Best Buy Drugs, compares prescription and over-the-counter drugs for various illnesses and symptoms then develops an analysis of which is a better deal. http://www.consumerreports.org/health/best-buy-drugs/index.htm

Job Search Information:

Financial tools: <u>www.nfcc.org</u> or <u>www.myvesta.org</u>

O*Net Online: https://www.onetonline.org

My Perfect Resume: https://www.myperfectresume.com

The Occupational Outlook Handbook: https://www.bls.gov

Career One Stop: http://www.careeronestop.org

U.S. Department of Labor (DOL) Employment and Training Administration (ETA). website: <u>http://www.doleta.gov/programs</u>

Workforce 50. https://www.workforce50.com

The Damn Good Resume. https://www.damngood.com

PayScale. https://www.payscale.com

The Muse. https://www.themuse.com

Credit report: www.nfcc.org or www.myvesta.org

Community assistance:

www.211.org

https://www.acf.hhs.gov/programs/liheap

United Way

Catholic Charities

AFL-CIO, Central Labor Councils or United Labor Agencies

Salvation Army

Community Action Age

Where should I file for unemployment? In the state where you worked is the best place to begin. If you worked in multiple states, let the unemployment office know.

Will my unemployment be denied? The company doesn't make the determination however they will not contest it.

What is the benefit of staying current with Union dues?

As a member of the IAM you are eligible for free college, Union Plus, etc.

How can a furloughed Flight Attendant stay current with Union dues?

You will need to mail a letter stating that you have been furloughed from ExpressJet and you are requesting to be excused as a full dues paying member. Each month you are furloughed, you can pay \$2.00 for unemployment dues. Please remember that upon securing employment, this information must be reported to the Secretary Treasurer or myself.

The letter will need to include the following:

Your full name, Employee number, Mailing address, Phone number, Mail a check or money order for \$2.00 each month you are furloughed

Mail the letter to: Air Transport District 142 400 NE 32nd St. Kansas City, MO 64116

A few other things to remember:

If you are on furlough you are eligible to apply, train and work at other airlines.

If you de-qual while on furlough you will be requalified once you are recalled and that month will become your new due month for RGT.

You will have limited access to XJT.com, including the ability to print your W-2 forms and keep your contact information updated. It is a contractual requirement that you keep your contact info updated while out on a furlough.

You are not required to participate in COBRA in order to have your insurance benefits reinstated when you are recalled.

You may reach IAMAW EAP at (704) 907-3563

Join our email list at <u>https://www.iamdl142.org</u> to get the most up to date information. We know there are many more questions to come and will be here to assist you throughout this extremely difficult process. If you have any questions regarding insurance, unemployment or your benefits through the Union please contact Marche Johnson Cooper at 770-403-1076 or <u>mjohnsoncooper@iamDL142.org</u>

Marche' and Sara