

Job Tips for 50+ Workers

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Laid Off or Displaced? Get Help

Has your employer laid you off from your job? Do you think you might be displaced from your work in the near future? Under certain circumstances, you may have the right to be re-trained for other work. You may also be eligible for other benefits.

Let's begin with some definitions.

- The term "laid off" is usually used to describe workers who lose jobs because their work is no longer needed.
- "Displaced" is sometimes used to describe workers who have been permanently laid off, or laid off due to a big closure. Dislocations are layoffs due to competition from imported products.

Are You Eligible for Special Programs?

Under certain circumstances, you may be eligible for special re-training programs or other financial benefits from the federal government. For example:

- **U.S. Trade Adjustment Assistance (TAA) program:** You may be eligible for TAA if you lose your job or get your work hours or wages reduced because imports increased or your work moved to another country. If you are certified, you may be eligible for:
 - Reemployment services, including career counseling and job search help
 - Training: up to 104 weeks of occupational skills, basic education, or literacy training
 - Job Search Allowance: to help cover expenses of looking for a job outside your normal commuting area
 - Relocation Allowance: to help you relocate to a new job outside your normal commuting area
 - Income Support: up to 104 weeks of support while you are in full time training. This includes Unemployment Compensation and Trade Readjustment Allowance.
- **Alternative Trade Adjustment Assistance (ATAA) program:** The ATAA program is for those who are eligible for TAA help and are over the age of 50. Under ATAA, you may be able to get a wage subsidy to help bridge the salary gap between your old and new jobs. Note: If you receive a wage subsidy under the ATAA program, you may not receive benefits under the TAA program.

To obtain [TAA or ATAA](#) services and benefits, a group of workers must first file a petition with the U.S. Department of Labor's Division of Trade Adjustment Assistance requesting certification as workers adversely affected by foreign trade.

- **WARN (Worker Adjustment and Retraining Notification):** If you are part of large layoff or plant closure, you may be eligible to receive a 60-day warning notice of a layoff or closure under WARN. This gives you time to receive job-finding services, including training. WARN applies to most employers with 100 or more workers. Each state has a Rapid Response Team that comes to your place of work to help you learn about and apply for training and other services.

If you work in a union job, your right to receive advance notice of a layoff, along with state services, is part of your employment contract. But perhaps you work in a small or medium-sized plant that is not covered by WARN. In that case, WARN does not require your employer to give you advance notice of a plant closure or layoff.

However, states are required to give [Rapid Response](#) services in areas where unemployment has increased. So it is a good idea to check with your State Dislocated Worker Unit about any layoff or closure. This Unit is available to individual workers or groups of employees, as well as to employers.

What about Health Insurance?

One of the biggest worries for laid off workers is health insurance. Neither unemployment insurance benefits nor programs such as TAA provide health insurance or coverage.

If you lose your job, the federal COBRA law gives you the right to keep your group health insurance for a certain time. However, you must pay the entire insurance premium yourself, plus up to a two percent administrative fee. Under COBRA, your employer does not pay any part of your premium.

The federal HIPAA law gives some protection when you change from one group health plan to another, or when you change from a group plan to an individual plan. This may be important for you if you change plans after your COBRA benefits have ended.

Unions may offer health insurance policies to members who are no longer covered under COBRA. Individuals often join associations or membership groups that offer group insurance. You may want to look for policies with very high deductibles that will protect your family in catastrophic situations.

Know Where to Get Help

To receive training and other help, affected workers have to be certified by the U.S. Department of Labor. A company, plant, or union often applies for certification for its workers. Also, any group of three workers or more can apply.

Each state's [Dislocated Worker Unit](#) handles applications, certifications, and services. This Unit is located in the state department of labor, workforce development, or employment security, or in the Career One-Stop Center. The Unit also handles Rapid Response services for large layoffs or closures.

Get more information on services for laid-off workers at www.doleta.gov/layoff or call 1-877-US2- JOBS.