

An Employment Benefits Guide for the Worker in Transition

Maryland Department of Labor, Licensing and Regulation
Division of Workforce Development and Adult Learning
<http://www.dllr.maryland.gov/employment/>

Find this Guide on the DLLR Website at
<http://www.dllr.maryland.gov/employment/wdaltrademanual.pdf>



LARRY HOGAN, GOVERNOR • BOYD K. RUTHERFORD, LT. GOVERNOR • KELLY M. SCHULZ, SECRETARY

PHONE: 410-767-2999 • INTERNET: www.dllr.maryland.gov

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Overview

Any individual who loses his/her job or has received notice that he/she will lose his/her job as part of a facility closure or layoff is considered to be a “dislocated worker.” Title I of the Federal Workforce Investment Opportunity Act (WIOA) extends a wide range of services to dislocated workers.

In Maryland, there is an extensive network of service providers in place to assist the dislocated worker during his or her transition. Maryland’s Dislocation Services Unit works closely with this network that includes American Job Centers operated through a partnership of the Division of Workforce Development and Adult Learning in the Department of Labor, Licensing and Regulation (DLLR), www.dllr.state.md.us, with local Workforce Development Boards (WDB) in Maryland’s twelve (12) Workforce Development Areas (WDA).

The WIOA Dislocated Worker legislation recommends early intervention on behalf of the worker. In an ideal situation, service provision is initiated before the employee’s last day of work. Orientation sessions are held on-site to inform workers of the range of services as well as where, when, and how to access those services, often relying on the Unemployment Insurance system for financial support while receiving program services.

This booklet has been prepared in an attempt to briefly discuss these services
and the agencies that provide them.

Unemployment Insurance Benefits Information

The following is general information about Unemployment Benefits. Each individual's situation is different. As a result, you are strongly encouraged to directly contact the Division of Unemployment Insurance, part of the Maryland Department of Labor, Licensing and Regulation, regarding your specific situation. For questions, you can call 410-949-0022.

SOLICITUD DE BENEFICIOS DEL DESEMPLEO PARA LA POBLACIÓN DE HABLE HISPANA 301-313-8000

What Is Unemployment Insurance?

Unemployment insurance is an employer-funded insurance program providing monetary benefits to persons who are unemployed through no fault of their own, able to work, available for work, looking for full-time work, and willing to accept a job for which they are qualified. The money for unemployment insurance benefits comes from revenue paid by employers. No deductions are made from your paychecks to pay for unemployment insurance in Maryland.

How You Receive Unemployment Insurance Benefit – Prepaid Debit Card

All individuals filing initial claims for unemployment insurance (UI) benefits are placed on the Maryland Unemployment Insurance Benefit Prepaid Debit Card Program. If you are determined to be eligible to receive unemployment insurance benefits, you will not be receiving unemployment insurance benefits in the form of paper checks. The State of Maryland has replaced paper unemployment insurance checks with the Maryland Unemployment Insurance (UI) Benefit Prepaid Debit Card. The Division of Unemployment Insurance provides the Visa debit card through Bank of America. You will receive the Maryland UI debit card directly from Bank of America when your eligibility for unemployment insurance has been approved. If you qualify for and receive unemployment insurance benefits, you will have the safety and convenience of a debit card. More detailed instructions will be included when you receive the card from Bank of America. This method of payment is mandatory for all new claims.

Similar to direct deposit, you may request that your UI payments be transferred to your personal bank account. Bank of America will include specific instructions for choosing this option when you receive the UI debit card package.

Required Enrollment with Maryland’s American Job Center System

Free comprehensive job search assistance from your local American Job Center is an important part of your unemployment insurance benefits package. Under the Maryland Unemployment Insurance Law, you must enroll in Maryland’s American Job Center System within four (4) weeks of filing your claim. You must enroll either (1) in person by visiting your nearest American Job Center, or (2) via the internet at www.mwejobs.com. An updated list of American Job Career Centers is included in this pamphlet and also may be found at <http://www.dlir.state.md.us/employment/onestops.shtml>.

How Do I File For Unemployment Insurance Benefits?

Unemployment insurance business is conducted by telephone or by Internet. Claims can be filed by telephone through a Claim Center, Monday through Friday, from 8:00 a.m. to 2:00 p.m., in English or Spanish, or by Internet, 24 hours a day, 7 days a week, at www.mdunemployment.com.

College Park	301-313-8000 1-877-293-4125 (toll free in MD only)	Calvert County Charles County Montgomery County Prince George’s County St. Mary’s County
Cumberland	301-723-2000 1-877-293-4125 (toll free in MD only)	Allegany County Frederick County Garrett County Washington County
Salisbury	410-334-6800 1-877-293-4125 (toll free in MD only)	Caroline County Dorchester County Kent County Queen Anne’s County Somerset County Talbot County Wicomico County Worcester County
Towson	410-853-1600 1-877-293-4125 (toll free in MD only)	Baltimore City Anne Arundel County Baltimore County Carroll County Cecil County Harford County Howard County

How Do I Know If I Am Eligible For Unemployment Insurance?

Eligibility for unemployment insurance cannot be determined until you actually file a claim. To be monetarily eligible to receive unemployment insurance benefits, you must have worked and had sufficient earnings during the “base period” and be separated from your employment through no fault of your own. The “base period” is a 12-month period made up of the first four quarters of the last five totally completed calendar quarters prior to the date you file your claim. For example, if you file your claim in:

<u>Month/Year</u>	<u>Your Base Period is the Prior</u>
January, February or March	October 1st to September 30th
April, May or June	January 1st to December 31st
July, August or September	April 1st to March 31st
October, November or December	July 1st to June 30th

Note: If you are not eligible for any unemployment insurance benefits using the standard base period outlined above, you may request eligibility based on an alternate base period. The alternate base period uses the most recently completed four quarters of wages. If your standard base period is monetarily ineligible and you think you may be eligible using your most recently completed four quarters of wages, you must call a Claim Center to request alternate base period.

Unemployment insurance benefits range from a weekly benefit amount (WBA) of \$50 per week to a WBA of \$430 per week. Your WBA is determined by your wages during your base period. Your claim is effective on the Sunday immediately prior to the date that you file for benefits and remains in effect for one year. You can receive up to 26 weeks total of unemployment insurance benefits if you meet all the requirements of the Maryland Unemployment Insurance Law. During periods of extremely high unemployment, a special federally-funded program may be in effect that provides additional weeks of benefits.

You will receive a Determination of Monetary Eligibility in the mail that will list all of your base period employment and the earnings that were reported by your employer as paid to you during this period. If any employer or any wage amounts are incorrect, you must contact your claim center within 15 days and file a

wage protest. After opening your claim, you will be mailed a pamphlet with instructions on how to file your continuing claims (telecert/webcert) and what your responsibilities are as a claimant.

Am I Eligible for the Dependent's Allowance Benefit?

In addition to your WBA, you may be eligible for dependents' allowances of \$8 per dependent child under 16 years of age for up to 5 dependent children. The maximum benefit amount, including your dependents' allowances, is \$430 per week. You are required to provide your dependents' social security numbers to claim the dependents' allowances. Only one parent can claim a dependent during any one year period.

What are My Responsibilities as an Unemployment Insurance Claimant?

After you file for unemployment insurance benefits you will receive a pamphlet, "What You Should Know about Unemployment Insurance in Maryland." Read the pamphlet carefully to understand the requirements of the Maryland Unemployment Insurance Law. When you file for unemployment insurance benefits, you must:

- Be able to work, be available for full-time work and make an active search for full-time work;
- File timely weekly claims;
- Report all wages earned each week, if any;
- Report all monies received (for example, vacation, severance, or pension payments);
- Be available and/or contact the Division of Unemployment Insurance when asked to do so;
- Report to the American Job Center when required to do so; and
- Accept suitable work as defined by law.

How will Receipt of My Vacation Pay/Holiday Pay/Special Payments Affect My Unemployment Insurance?

The law requires that you inform the Agency if you have received, are receiving, or will receive vacation pay, holiday pay or special payments. You must report this information when you file your initial claim, or if you receive any of these payments at a later time, you must report them by calling a Claim Center. Do not report vacation, holiday pay or special payments as earnings when filing your continued claim.

Your benefits may be reduced or denied, depending on the circumstances. If you fail to report these payments, you may be overpaid. This overpayment must be repaid before any future benefits will be paid.

How will Receipt of Severance Payments Affect My Unemployment Insurance?

The law requires that you inform the Agency if you have received, are receiving, or will receive severance payments. You must report this information when you file your initial claim, or if you receive severance payments at a later time, you must report them by calling a Claim Center. Do not report severance payments as wages when filing your continued claim.

All severance payments are deductible from unemployment insurance benefits for the number of weeks based on your last weekly pay rate. Once your severance payments have been exhausted, if you are otherwise eligible, your benefit payments will resume. If you fail to report these payments, you may be overpaid. This overpayment must be repaid before any future benefits will be paid.

Will My Accrued Vacation Payments Affect My Unemployment Insurance?

Vacation pay is not deductible from Unemployment Insurance benefits unless you are on a vacation shutdown or a temporary layoff with a return to work date.

What If I Receive A Pension?

The law requires you to inform the Division of Unemployment Insurance if you have received a lump sum or monthly pension. Any pension paid by an employer for whom you worked in your Base Period may be deductible from your benefits. If you receive your pension in a lump sum, it will not affect payment of benefits. However, if you are receiving a monthly pension, a deduction will be made from your weekly benefit amount. The deduction amount is based on the gross amount of the pension and whether you contributed to the pension. If the calculated weekly deduction is equal to or more than your weekly benefit amount, you will be disqualified from receipt of benefits.

What about My Social Security Benefits?

Social Security Benefits are not deductible from unemployment insurance benefits.

Can I File For Benefits If I Am Working Part-Time?

If you are working all the hours that your employer has available for you and your gross pay is still less than your weekly benefit amount plus any dependent's allowance, you may be eligible for partial benefits.

Are Unemployment Insurance Benefits Taxable?

Yes. Any unemployment insurance benefits that you receive must be reported as part of your gross income for both State and Federal purposes. The Division of Unemployment Insurance will send you an IRS form 1099-G showing the total amount of unemployment insurance benefits paid to you during the previous year. You may choose to have Maryland taxes or Federal taxes, both or neither, deducted from your unemployment insurance amount.

What If I Have A Question About My Unemployment Insurance Claim?

All questions and informational telephone calls, such as finding out the status of your unemployment claim or check, should be directed to the Claimant Information Service numbers below. Your Telecert is also filed by calling these numbers:

Calling from the Baltimore area or out-of state
410-949-0022

Calling from Maryland, but outside of the Baltimore area
1-800-827-4839

Those that are hearing impaired may use the Maryland Relay by dialing 711

Helpful Resources

“What You Should Know about Unemployment Insurance in Maryland,” a publication of the Maryland Department of Labor, Licensing and Regulation, will be mailed to you when you file an initial claim. “Frequently Asked Questions (FAQ)” about Maryland Unemployment Insurance can be found at www.mdunemployment.com.

Reminder: These general guidelines are provided for informational purposes. Each individual’s case and circumstances are different, and we encourage you to contact the appropriate Unemployment Office should you have specific questions regarding your personal unemployment benefits.

Auxiliary aids and services are available upon request to individuals with disabilities.

Dislocated Worker Contacts Outside of Maryland

Workers displaced from work with a Maryland employer qualify for services in Maryland. In addition, should they reside outside Maryland, they may qualify for similar services in their state of residence. The following offices may be contacted for additional information:

Delaware Delaware Department of Labor
www.delawareworks.com

District of Columbia Department of Employment Services
www.does.dc.gov

Pennsylvania Pennsylvania Department of Labor
www.dli.state.pa.us

Virginia Virginia Employment Commission
www.vec.virginia.gov

West Virginia Workforce West Virginia
www.workforcewv.org

Continuing Your Health Benefits Coverage

May I continue my health benefits?

The Consolidated Omnibus Budget Reconciliation Act (COBRA) gives workers and their families who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events. Qualified individuals may be required to pay the entire premium for coverage up to 102 percent of the cost to the plan.

COBRA generally requires that group health plans sponsored by employers with 20 or more employees in the prior year offer employees and their families the opportunity for a temporary extension of health coverage (called continuation coverage) in certain instances where coverage under the plan would otherwise end.

COBRA outlines how employees and family members may elect continuation coverage. It also requires employers and plans to provide notice.

For more general information, visit the U.S. Department of Labor web page at

www.dol.gov/dol/topic/health-plans/cobra.htm.

Job Search Assistance

What other kinds of job search assistance are available to me?

You may be asking yourself a variety of questions . . .

- WHO is going to hire me?
- WHAT do I need to know to properly approach a job interview?
- WHERE can I develop other job skills that fit the needs of employers?
- WHEN can I utilize services that might be available?
- HOW do I prepare a résumé?

The answers to these questions are available from the Department of Labor, Licensing and Regulation's (DLLR) American Job Centers operated in partnership with your local Workforce Investment Board. American Job Centers offer a variety of resources that will assist job seekers in their search for gainful employment. They provide job seekers with virtually unlimited resources of employment opportunities through their network of American Job Centers across the state. Each of the American Job Centers offers the Maryland Workforce Exchange, a web-based program that lets you manage your own career account using individual on-line folders and links you to job search resources and partner agencies that can assist you in your job search. In addition to the job search function, the Maryland Workforce Exchange offers several links to other job sites such as state sites, employer sites and private agencies.



MDJobsNow.com

mwejobs.maryland.gov

American Job Centers

For job seekers, the American Job Centers are nationally recognized leaders for using state-of-the-art technologies to match people with jobs and jobs with people. American Job Centers have resource areas equipped with Internet access and a variety of job search resource materials. To further assist you in your job search, they offer free faxing, copying, and telephone services. A staff of experienced workforce professionals is available to assist you. Auxiliary aids and services are available upon request to individuals with disabilities.

The American Job Centers partner with other State agencies, local service areas, businesses, community colleges, and local governments to make employment information and opportunities a “One-Stop” effort.

Automated services can be accessed on the Maryland Workforce Exchange, available at the American Job Centers or via the Internet at www.mwejobs.com , or on America’s Job Bank at www.ajb.org.

The following services to meet your employment needs are provided at no cost to you:

- Access the largest single source of computerized listings of public and private job openings in Maryland and throughout the country.
- Use Maryland’s largest résumé job-matching database
- Register and search for jobs of interest in your local area or across the nation
- Look for a job; post, update, and maintain your résumé on the Internet
- Explore information about training and educational opportunities or information about apprenticeships and financial aid programs
- Access Federal, State and County listings
- Computer workstations with word processing and résumé software to prepare résumés and cover letters
- Job referral and placement services
- A variety of job search workshops that include:
 - * Successful Job Search Strategies
 - * Interviewing Skills
 - * Résumé Preparation
- Labor Market Information: reliable and up-to date information on job qualifications, occupation trends, wages and industry projects.

A complete listing of American Job Centers and contact information for the Centers may be found on the next page (page 14) as well as on the DLLR website at <http://www.dllr.state.md.us/employment/onestops.shtml>.

AMERICAN JOB CENTERS

(E) = Aquí se habla español
 (ELL) = English Classes
 (AE) = Adult Ed. Classes
 (FS) = Full-Service Center
 (S) = Satellite Center

<p>ANNE ARUNDEL COUNTY (FS) Glen Burnie American Job Center 7480 Baltimore-Annapolis Boulevard, Suite 100 Glen Burnie, MD 21061 Hours: 8 AM - 4 PM, M-F Phone: 410-424-3240 / Fax: 410-508-2002</p> <p>(FS) Arnold American Job Center 1460 Ritchie Highway, Suite 207 Arnold, MD 21012 Hours: 8:30 AM - 4:30 PM, M-F Phone: 410-793-5635 / Fax: 410-793-5639</p> <p>(S) Ft. Meade Outreach Center (for Military and Spouses) Bldg. 4432 Fort Meade, MD 20755 Hours: 8 AM - 4 PM, M-F Phone: 410-674-5240 / Fax: 410-672-3543</p> <p>(S) Arundel Mills Sales and Service Training Center (Business Services only) 7000 Arundel Mills Circle Hanover, MD 21076 Hours: 8:30 AM - 4:30 PM, M-F Phone: 410-777-1845 / Fax: 410-799-4411</p> <p>(S) BWI Thurgood Marshall Airport BWI Airport American Job Center P.O. Box 46024 BWI Airport, MD 21240 Hours: 11 AM - 4 PM Phone: 410-684-6838</p> <p>BALTIMORE CITY (FS) Eastside American Job Center 3001 E. Madison Street Baltimore, MD 21205 Hours: 8:30 AM - 4:30 PM, M-W, F 8:30 AM - 7 PM, Th Phone: 410-396-9030 / Fax: 410-396-4063</p> <p>(FS) Northwest American Job Center (Re-entry Center) Mondawmin Mall 2401 Liberty Heights Avenue, Suite 302 Baltimore, MD 21215 Hours: 8:30 AM - 4:30 PM, M, W-F 8:30 AM - 7 PM, T Phone: 410-523-1060 / Fax: 410-523-0970</p> <p>BALTIMORE COUNTY (E) (ELL) (FS) Baltimore County Workforce Development Center at Eastpoint 7930 Eastern Avenue Baltimore, MD 21224 Hours: 8:30 AM - 4:30 PM (Computer lab 4 PM) Phone: 410-288-9050 / Fax: 410-288-9260</p> <p>(FS) Liberty-Baltimore County Workforce Development Center 3637 Offutt Road Randallstown, MD 21133 Hours: 8:30 AM - 4:30 PM (Computer Lab 4 PM) Phone: 410-887-8912 / Fax: 410-496-3136</p> <p>(FS) Baltimore County Workforce Development Center at Hunt Valley 11101 McCormick Road, Suite 102 Hunt Valley, MD 21031 Hours: 8:30 AM - 4:30 PM (Computer Lab 4 PM) Phone: 410-887-7940 / Fax: 410-329-1317</p>	<p>FREDERICK COUNTY (E) (AE) (FS) Frederick County Workforce Services (http://www.frederickworks.com) Frederick County Business and Employment Center 5340 Spectrum Drive, Suite A Frederick, MD 21703 Hours: 8 AM - 4 PM, M-F Phone: 301-600-2255 / Fax: 301-600-2906</p> <p>LOWER SHORE (E) (ELL) (AE) (FS) SOMERSET, WICOMICO, WORCESTER COUNTIES One Stop Job Market (http://onestopjobmarket.com) 31901 Tri-County Way, Suite 111 Salisbury, MD 21804 Hours: 8 AM - 4 PM, M-F Phone: 410-341-8533 / Fax: 410-334-3454</p> <p>MID-MARYLAND CARROLL COUNTY (E) (ELL) (FS) Business & Employment Resource Center 224 N. Center Street Westminster, MD 21157 Hours: 8 AM - 4:30 PM, M-TH 8 AM-2 PM Fri Phone: 410-386-2820 / Fax: 410-876-2977</p> <p>HOWARD COUNTY (E) (FS) Columbia Workforce Center 7161 Columbia Gateway Drive, Suite D Columbia, MD 21046 Hours: 8 AM - 4:30 PM, M-F Phone: 410-290-2600 / Fax: 410-312-0834</p> <p>MONTGOMERY COUNTY (E) (ELL) (FS) WorkSource Montgomery Ameri- can Job Center Westfield Shopping Center South Office Building 11002 Veirs Mill Road Wheaton, MD 20902 Hours: 8:30 AM - 5 PM, M & W 8:30 AM - 6 PM, T & Th; 8:30 AM - 3 PM, F Phone: 301-929-4350 / Fax: 301-929-4383</p> <p>(E) (FS) WorkSource Germantown American Job Center 12900 Middlebrook Road Germantown, MD 20874 Hours: 8:30 AM - 5 PM, M-Th; 8:30 AM-3, F Phone: 240-777-2050 / Fax: 240-777-2070</p> <p>PRINCE GEORGE'S COUNTY (E) (ELL) (FS) Prince George's American Job Center 1801 McCormick Drive Largo, MD 20774 Hours: 8 AM - 4:30 PM, M-Th; 8 AM - 2 PM, F Phone: 301-618-8425 / Fax: 301-386-5533</p> <p>(E) (FS) Laurel Regional Workforce Center 312 Marshall Avenue, 6th Floor Laurel, MD 20707 Hours: 8 AM - 4:30 PM, M-Th 8 AM - 2 PM, F Phone: 301-362-9708 / Fax: 301-362-9719 301-362-9709 español</p>	<p>Professional Outplacement Assistance Center (POAC) 312 Marshall Avenue, 6th Floor Laurel, MD 20707 Hours: 8 AM - 4:30 PM, M-Th; 8 AM - 2 PM, F Phone: 301-362-1646/ Fax : 301-362-9719</p> <p>SOUTHERN MARYLAND CALVERT COUNTY (S) Southern MD JobSource Louis L. Goldstein Multi-Purpose Center 200 Duke Street, Room 1400 Prince Frederick, MD 20678 Hours: 8 AM - 4 PM, M-F Phone: 443-550-6750 / Fax: 301-855-1961</p> <p>(E) (FS) CHARLES COUNTY Southern MD JobSource 175 Post Office Road Waldorf, MD 20602 Hours: 8 AM - 4 PM, M-F Phone: 301-645-8712 / Fax: 301-645-8713</p> <p>SAINT MARY'S COUNTY (S) Southern MD JobSource 21795-F N. Shangri-La Drive Lexington Park, MD 20653 Hours: 8 AM - 4 PM, M-F Phone: 301-844-6404 / Fax: 240-237-8384</p> <p>SUSQUEHANNA REGION HARFORD COUNTY (FS) Susquehanna Workforce Center - Bel Air Mary Risteau Building 2 South Bond Street, Suite 204 Bel Air, MD 21014 Hours: 8 AM - 4:30 PM, M-F Phone: 410-836-4603 / Fax: 410-836-4640</p> <p>(FS) Susquehanna Workforce Center - University Center 1201 Technology Drive Room 107 Aberdeen, MD 21001 Hours: 8 AM - 4:30 PM, M-F Phone: 410-272-5400 / Fax: 443-327-8763</p> <p>CECIL COUNTY (FS) Susquehanna Workforce Center - Elkton 1275 West Pulaski Hwy, Elkton, MD 21921 Hours: 8 AM - 4:30 PM, M-F Phone: 410-996-0550 / Fax: 410-996-0555</p> <p>UPPER SHORE CAROLINE COUNTY (S) Caroline County American Job Center 300 Market Street, Suite 201 P.O. Box 400 Denton, MD 21629 Hours: 8:30 AM - 4 PM, M-W-Th Phone: 410-819-4549 / Fax: 410-819-4503</p> <p>DORCHESTER COUNTY (FS) Dorchester County American Job Center 627A Race Street Cambridge, MD 21613 Hours: 8 AM - 4 PM, M-F Phone: 410-901-4250 / Fax: 410-221-1817</p>	<p>KENT COUNTY (FS) Kent County American Job Center 118A Lynchburg Street Chestertown, MD 21620 Hours: 8 AM - 4 PM, M-W-Th-F Phone: 410-778-3525 / Fax: 410-778-3527</p> <p>QUEEN ANNE'S COUNTY (S) Queen Anne's County American Job Center 125 Comet Drive Centreville, MD 21617 Hours: 8 AM - 4 PM, T-W Phone: 410-758-8044 / Fax: 410-758-8113</p> <p>(E) (ELL) (FS) TALBOT COUNTY Talbot County American Job Center 301 Bay Street, Suite 301 Easton, MD 21601 Hours: 8 AM - 4 PM, M-F Phone: 410-822-3030 / Fax: 410-820-9966</p> <p>WESTERN MARYLAND ALLEGANY COUNTY (FS) Allegany County American Job Center 138 Baltimore Street, Suite 102 Cumberland, MD 21502 Hours: 8 AM - 4 PM, M-F Phone: 301-777-1221 / Fax: 301-784-1702</p> <p>GARRETT COUNTY (FS) Western Maryland Consortium Garrett County Office 215 South Third Street P.O. Box 516 Oakland, MD 21550 Hours: 8 AM - 4 PM, M-F Phone: 301-334-3972 / Fax: 301-334-2106</p> <p>(E) (FS) WASHINGTON COUNTY Washington County American Job Center 14 N. Potomac Street, Suite 100 Hagerstown, MD 21740 Hours: 8 AM - 4 PM, M-W, F 8 AM - 3 PM, Th Phone: 301-393-8200 / Fax: 301-791-4673</p>
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Overview of the Division of Workforce Development and Adult Learning

The Division of Workforce Development and Adult Learning within the Maryland Department of Labor, Licensing and Regulation is the State's main workforce development entity. The Division oversees the operation of Maryland's 32 American Job Centers located in each county of the State. At these American Job Centers, Marylanders actively participate in interview workshops as well as receive information on job training programs and résumé assistance.

The Division also oversees the functioning of Maryland's job bank: the Maryland Workforce Exchange. The Maryland Workforce Exchange is an online site where jobseekers can upload their résumé. It is also a powerful tool for Maryland's businesses. The website connects with popular job search sites like Monster.com. The Division also just launched its MWEJOBS Mobile App that is now available on the Apple iTunes App Store and Google Play.

Also within the Division are the Office of Adult Education and Literacy Services and the Office of Correctional Education. These programs were transferred from the Maryland State Department of Education to the Maryland Department of Labor, Licensing and Regulation in 2009. The Office of Adult Education oversees the administration of the GED® program and the National External Diploma Program. Both are ways in which adult learners can obtain their Maryland High School diploma. The Office of Correctional Education oversees the administration of both academic and occupational education opportunities at Maryland's Correctional Institutions. Academic services are provided to inmates stretching from special education to high school equivalency.

Additionally, the Division oversees workforce programs for New Americans and veterans. It also oversees the processing of a number of federal and State tax credits. For more information about the Division, you can visit the Department's website or call (410)767-2173.

Maryland's American Job Center system, a proud partner of the American Job Center network, is an equal opportunity employer/program committed to diversity in the workplace. We do not discriminate on the basis of race, religion, color, sex, age, sexual orientation, national origin, or disability. Please contact a local American Job Center to make arrangements for auxiliary aids, interpreter services, and reasonable accommodations.

Jobseeker/Employment Services

The American Job Centers are the heart of Maryland's Workforce System. Each has valuable tools and resources to assist in your search for gainful employment, and the Job Center staff can help you secure a new or better job, identify and select a career path, access skills training, and get the information you need to succeed in today's economy.

Whether you are unemployed, underemployed, considering a career change, or simply trying to upgrade your skills, the Maryland American Job Centers offer information sessions, various tools, and resources to give you the competitive edge needed to be successful in your job search. Employment services include the following:

- Computer Classes
- Job Specific Training Programs
- Professional Development Seminars
- Workshops
- Career Counseling
- Computer Lab Access
- Dislocated Worker Services
- Early Intervention (EI) Program
- Ex-Offender Services
- Interviewing Techniques
- Internet Access
- Job Matching and Referral
- Job Search
- Labor Market Information
- Maryland Workforce Exchange Virtual One Stop (MWE-VOS)
- Services for New Americans
- Office Equipment Use (Copiers, Fax, and Phone)
- Professional Outplacement Assistance Center (POAC)
- Résumé Help
- Skills Assessments
- Training
- Unemployment Insurance Assistance
- Veteran Services

Professional Outplacement Assistance Center (POAC) www.dllr.state.md.us/poac

POAC was developed by the DLLR Division of Workforce Development and Adult Learning in partnership with the Maryland Local Workforce Investment Boards and the Workforce Investment Areas. The Center was established to meet the needs of professional, executive, technical and managerial dislocated/displaced workers. The services are designed to provide these individuals with outplacement services similar to those received by senior management through private outplacement firms.

Services Available

Professional Staff

JumpStart Orientation – a two-day workshop for getting organized for the challenges of finding and securing work in the 21st Century

Aptitude and Interest Assessment Assistance

Résumé Writing Assistance by Certified Professional Résumé Writers

De-mystifying the Federal Job Application Process by Certified Trainers

Interview Training

Access to Proprietary Job Search Software (EmployOn)

Computer Resource Lab

Workshops/Seminars on Developing Income Streams

Peer Training & Counseling

Individualized Career Counseling

Telephone/Work Stations

Networking and Occupational Affinity Groups

Electronic E-mail Job & Career Management Announcement Services

Free Faxing and Copying Service for Job Search Activities

For more information and to find out how you can benefit from POAC's services, contact them at:

POAC

312 Marshall Avenue, Suite 600, Laurel, MD 20707

Phone: 301-362-1646 Fax: 301-362-9719

Trade Impacted Workers

THE TRADE ADJUSTMENT ASSISTANCE (TAA) PROGRAM

TAA is a federal entitlement program established under the Trade Act of 1974, as amended by the Trade and Globalization Adjustment Assistance Act of 2009. The TAA Program provides aid to workers who lose their jobs or whose hours of work and wages are reduced as a result of increased imports or production transfers abroad. The federal TAA program includes job training and benefits. To receive TAA benefits, you must have lost a job covered by a trade certification issued by the U.S. Department of Labor (DOL).

(PLEASE NOTE: TAA, TRA and ATAA/RTAA benefits are limited to participants dislocated from Trade Certified Companies Only!)

TAA requires two steps for workers to gain full eligibility:

1. A petition must be filed with the U.S. Department of Labor's Division of Trade Adjustment Assistance for a TAA certification and subsequently approved. A petition for certification for TAA can be filed by:
 - Company official,
 - Group of three or more workers,
 - Union representing affected workers,
 - American Job Center Administrator or
 - Maryland's Dislocation Services Unit.
2. Individuals within a certified group of workers must meet individual eligibility guidelines while applying for training and readjustment assistance in order to receive services and benefits under TAA.

For more information on the Trade Act Programs, please refer to the website:

<https://www.doleta.gov/tradeact/>

If you think your company may be eligible for Trade, please contact the Dislocation Services Unit at the Department of Labor, Licensing and Regulation, or your local American Job Center.

If you have been notified that you are eligible and you are interested, our American Job Centers' office staff can discuss the following benefits with you:

- **Job Search Assistance**—improves job-hunting skills.
- **Job Search Allowance**—pays travel expenses for job interviews outside your local area.
- **Relocation Allowance**—pays most of the moving expenses for you and your family if you get a job outside your local area.
- **Training (Vocational and Remedial)**—pays for training for a new occupation.
- **Trade Readjustment Allowances (TRA)**—pays you benefits while you are in approved full-time training.
- **Alternative/Reemployment Trade Adjustment Assistance (ATAA/RTAA)**—supplements your wages if you are at least age 50 and return to work earning less in wages in your new job than you did in your previous job.

How to Request TAA Training

Get started at your local American Job Center. (Refer to the list on page 14).

To request TAA training, you should:

- Contact a career counselor at a local American Job Center immediately. Your counselor must approve your training plan BEFORE you enter training if you expect TAA to pay for it. This process may take several weeks.
- Select an occupation and begin a reemployment plan with your career counselor.
- Find a training program and training provider that match your needs and meet all of the TAA requirements.
- Meet all of the school and program entrance requirements.

***Your training programs can include required remedial training such as English As a second language, Adult Basic Education, or GED preparation, and required prerequisite training.

- Develop a curriculum plan with a school adviser that includes required courses by semester, starting and ending dates, and costs.
- Give the career counselor a list of required books and supplies with estimated costs so the counselor can submit for approval.
- It is your responsibility to remain in contact with your counselor to notify them of any changes in your phone number, address or training status. (For example: Drop or add a class)

TAA pays training costs only after your training program is approved. TAA does not pay for training you took before qualifying for TAA. You may participate in only one TAA training program per trade certification. Trade will only pay for those classes that are directly related to your IEP and are required elements to your program relevant to your degree/certification. Additionally, the program must include everything to make you job ready for your selected occupation.

After training starts, you must:

- Attend TAA approved training classes regularly.
- Provide your career counselor with progress reports as scheduled.
- Achieve the anticipated training benchmarks, make satisfactory progress, and maintain good academic standing.
- Get your career counselor's approval before making any changes to your program or courses.
- Notify your career counselor if you become employed.

NOTE: This handbook is an overview of the federal Trade Adjustment Assistance (TAA) program, as amended. It may not cover everything in the revised Trade Act.

Fraud is a serious crime.

If you do not complete training, maintain full time status, job search, relocation, or if you improperly receive payment or cause charges to the Trade Adjustment Assistance (TAA) program, your benefits may become overpayments that you must repay.

If you knowingly commit fraud, you may face fines or jail time or both.

Trade Readjustment Allowances (TRA)

Basic TRA

TRA are weekly benefits that may be paid after you run out of regular and extended Unemployment Insurance benefits (UI). To qualify for TRA allowances, you must:

- 1) Be laid off due to lack of work by a Trade Act certified company.
- 2) At the time of your first qualifying layoff, have worked for the adversely affected employer at least 26 of the last 52 weeks.
- 3) Be entitled to, and have exhausted all rights to , U.I. benefits.
- 4) If not enrolled in training, have the training requirement waived for one of the following reasons: health, training not available, enrollment not available in a reasonable timeframe. (See #5 below)
- 5) Be enrolled in an approved training program by:
 - ⇒ The end of the allowable time after the certification was signed, refer to page 24
 - ⇒ The end of the allowable time of your most recent qualifying separation, or
 - ⇒ The training requirement is waived prior to the deadline listed in the chart on page 24.

Additional TRA

To be eligible for Additional TRA you MUST be attending a Trade Act approved training program on a **full time** basis, as defined by the training institution.

Additional TRA starts immediately after exhaustion of Basic TRA **OR** the 2 year basic TRA completion eligibility period ends, **whichever comes first**.

Completion TRA

Workers whose training extends beyond the specified period may receive up to 13 more weeks of TRA, if eligible.

Note: You cannot be paid TRA for breaks in training that are 30 days or more.

*****IMPORTANT*****

Please refer to the chart in the back of this manual for the specific rules regarding the certified petition that pertains to you.

Alternative/Re-employment Trade Adjustment Assistance (RTAA/ATAA)

RTAA provides assistance to eligible Trade affected workers aged 50 or older who obtain new employment that pays less than their Trade affected employment but not more than \$50,000 per year. RTAA benefits can be paid for up to two years from the earlier of exhaustion of unemployment benefits or date of re-employment, **OR** until the individual receives \$10,000 in benefits, whichever comes first.

Qualified Worker:

1. Must file a TRA claim and receive an eligibility determination from the TRA Unit. To file a TRA claim, please call 410-767-2534.
2. Must be at least 50 years of age at the time of reemployment.
3. Must be reemployed full-time as defined by the state or be re-employed part-time (more than 20 hours per week) and be in full-time TAA approved training.
4. Cannot return to employment at the firm from which the worker was separated.
5. Cannot earn more than \$50,000 in the new employment.

RTAA Benefits:

1. RTAA pays up to 50% of the difference between the worker's wages at time of qualifying separation and the worker's wages from new employment.
2. RTAA benefits may be paid until the worker has received a total of \$10,000 **OR** the eligibility period has expired **OR** until the worker's reemployment income is expected to reach the \$50,000 annual limit, whichever comes first.

RTAA Eligibility Period:

1. Workers who **HAVE NOT** received TRA:
 - a. **HAVE** a 2-year period starting at the earlier of
 - i. The date on which the worker exhausts all right to unemployment insurance based on separation from the TAA-approved employer
 - ii. Reemployment
2. Workers who **HAVE** received TRA **HAVE** a 2-year period beginning with the date of reemployment, reduced by the number of weeks the worker received TRA.