



NEXT STEPS

TOOLS & RESOURCES
for Transitioning to Your Next Job



*Rapid Response
Team Presentation*

Rapid Response – What’s in it for you?

Every year, thousands of workers become unemployed through no fault of their own. Rapid Response services and programs are intended to help those who have received notice of layoff due to downsizing or facility closure. Services focus on ensuring that affected employees, like you, know how to take advantage of the many resources available to help you transition to a new job as quickly as possible.

Connecticut’s Rapid Response Team is here to assist you as you move through the process, beginning with this Rapid Response resource book, which is full of helpful information and tips for understanding the resources that are available, including:

- How to file for Unemployment Insurance
- Tips for finding your next job
- Programs and resources available to get you through this transition

You will also want to connect with your local Connecticut American Job Center. The centers are strategically located throughout the state and offer a variety of free services either in person or virtually, such as:

- Career counseling, job search and job placement assistance, and other re-employment services
- Assessment of skill levels, aptitudes, and supportive service needs
- Access to training for a new occupation
- Information on supportive services like transportation, childcare, and referral to other services
- Short-term skill building, individually or in a group setting

We wish you success in your job search.

Connecticut’s Rapid Response Team

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Part 1

Unemployment Insurance

Unemployment Insurance

Filing your claim is quick and easy!

When to file your new claim

- Claims can be filed once you have physically worked your last day or if your hours have been reduced
- Claims are effective on the Sunday of the week you file the claim

Information you will need to file an unemployment claim

- Your Social Security Number
- If you are not a U.S. Citizen, Alien Registration Number with expiration date (“green card” or immigration work authorization)
- Valid address and phone number
- Valid personal email address
- If claiming dependents, your spouse’s wages and Social Security Number, your children’s names, dates of birth, dates of attendance, and school(s) attending for dependent children over age 18
- Name and complete address for all employers you’ve worked for in the last 18 months
 - The company name should be the name as it appears on your paystub or W-2 form, and the address is the address where work was performed
 - Start and end dates of employment
 - The amounts of any notice pay, severance, vacation, or bonuses to be paid upon separation
- Banking information – account and routing numbers – if you want Direct Deposit

Claims must be filed online

Internet access is available at your nearest Connecticut American Job Center or your local public library. The system is mobile-friendly, and a new claim for benefits can be submitted using a smartphone, tablet, laptop, or computer; however, Chrome is generally the preferred browser.



Filing online through the www.ReEmployCT.com website

- Go to www.ReEmployCT.com to create a claimant account or to log in with a User ID and password you have already created. The site is available 24 hours a day, seven days a week. Only use the website listed above – we will NEVER ask for your credit card information
- Once logged in, click on the “Unemployment Benefits” tab, then select “File Unemployment Claim”
- You will be prompted to answer a series of questions and provide information regarding jobs you’ve held and your availability for work
- After each page, click “Next” to save your information and move to the next section. Do not use the enter button to advance to the next page
- Answer all questions fully and truthfully. If you cannot complete the entire application, you can click “Finish Later” to save the information you’ve entered. You must return to complete the application no later than the Saturday following the day you started the application; otherwise, the system will erase any saved information

- You will be asked if you want to have taxes withheld from benefits and whether you would like Direct Deposit or a debit card as your method of payment
- When you land at the Benefit Rights Information page, click the attestation box allowing the Department to send you benefit information by email, then enter the last four digits of your Social Security Number and the date, and then hit “Submit”
- An estimated monetary determination page will indicate the start and end dates of your unemployment claim along with both an estimated weekly unemployment rate and the total amount of unemployment benefits that are available should you be found eligible to receive benefits
- You will receive an email confirmation that your claim has been received
- You will be instructed to begin filing weekly certifications on the Sunday following the date you filed the new claim

Basic Eligibility Requirements

Unemployment is not an entitlement program. You must meet certain eligibility requirements to qualify to collect.

❶ Monetary Eligibility. You must have earned enough wages during the base period.

The Base Period – The base period is the time period used to determine your monetary eligibility for unemployment benefits. The base period is the first four of the last five completed calendar quarters. The alternate base period, which is only used when you do not qualify using the regular base period, consists of the four calendar quarters immediately preceding the quarter in which the new claim is filed.

❷ Your separation from employment was through no fault of your own – the law imposes disqualifications for certain types of separations.

❸ You must be able, available, and actively seeking full-time work

However, under certain conditions, a person who has a long-term impairment may be able to limit his or her availability for work to part-time only

❹ Participate in reemployment services if selected

If requested, provide required documentation, proof of weekly job search efforts, or participate in assessment interviews, orientations, or referred reemployment services

❺ Agree to share your information with the Workforce Development System

You must agree to share your information with the Workforce Development Division and its partners and register with **CTHires**, the Department’s Workforce Development System. You may complete this requirement at any time through the www.cthires.com website. You do not have to wait until you file your claim for unemployment benefits

How much will I collect?

- A monetary determination (benefit statement) will be issued to you once the claim is filed
- The determination should include wage information for all employers for whom you worked during the base period. Please review and verify the accuracy of the wages reported
- If you have military, federal government, or wages earned in another state, you may be asked to provide additional information, and the issuance of your monetary determination may be delayed until these wages are obtained by the Connecticut Department of Labor
- Your weekly benefit rate is one-twenty-sixth (1/26) of the average of the total wages paid during the two (2) highest quarters in your base period, but no more than our maximum weekly benefit rate of \$721
- Individuals classified as “construction workers” will be entitled to a benefit rate based on 1/26 of the total wages paid during the highest quarter of wages in the base period.
- You are allowed a \$15 dependency allowance for a non-working spouse and each child for whom you are the whole or main support. There are conditions and a maximum number of dependents that can be claimed
- Generally, you can receive 26 full weeks of unemployment benefits over a 52-week period

Taxes

- Unemployment benefits are taxable
- You can choose to have federal and state of Connecticut taxes withheld from your benefits
- The Internal Revenue Service has set the federal amount to be withheld at 10%, rounded to the nearest whole dollar, of your weekly benefit payment. Connecticut Law has set the amount of state withholding at 3%, to be applied in the same manner
- **State law requires that a choice to withhold or not applies to both taxes, not one or the other**
- If you have questions concerning your tax liability, you may contact the Internal Revenue Service and/or the State of Connecticut Department of Revenue Services at the following numbers:
 - IRS toll-free number 1-800-829-1040
 - CT Department of Revenue Services 860-297-5962
- Form 1099-G will be available by January 31st of each calendar year, indicating the dollar amount of benefits received during the preceding year and the amount of federal and state taxes withheld, if any. You will need to go to www.ReEmployCT.com and log in with your User ID and password to download the document

Payment Methods

- Unemployment benefits are paid either by Direct Deposit or Debit Card
- You will be asked which payment method you prefer when you file your initial application, but you can change your method of payment any time by logging into your www.ReEmployCT.com account, selecting the “Benefits Maintenance” tab, “Update Claimant Profile,” and “Payment Options”
- If you select Debit Card as your method of payment, a U.S. Bank ReliaCard debit card will be mailed to you once your first payment is processed, unless you have had a U.S. Bank ReliaCard debit card issued for unemployment payments within the last three years, in which case payments would be loaded onto the existing card.
- While the direct deposit option is free (subject to the rules of your bank), there may be fees and

surcharges associated with the debit card option

- For questions or concerns with your card you debit card, call U.S. Bank ReliaCard at 1-866-328-1265

Weekly Certification Filing

 Online at www.ReEmployCT.com

- Once your new claim has been submitted, you are advised that you must file weekly certifications through the www.ReEmployCT.com website to request payment for each week you are fully or partially unemployed
- Unemployment weeks run Sunday through Saturday
- You may start filing your first weekly certification on the Sunday following the date you submitted the initial application. The website is available 24/7
- When you file your weekly certification, you are claiming benefits for the prior week
- Log into your www.ReEmployCT.com account with your User ID and password, then click on “Weekly Certifications”, then “File weekly certification”
- Follow the prompts to report work search activities and answer the series of eligibility questions
- Enter the last four digits of your Social Security Number and click the “Submit” button on the final page
- Should you forget to file for one week, the system will allow you to put in weekly certifications for the past two weeks
- Payments are generally available two banking days from the day the weekly certification is submitted, provided there are no eligibility issues detected
- Stop filing weekly certifications when you start a full-time job

Weekly Eligibility Requirements

❶ Be able and available to work

- Individuals must be able and available to seek and accept full-time work. However, under certain conditions, a person with a disability may be able to limit their availability for work to part-time only. **You are not available for work if you are on vacation or if you are unable to work because of the need to care for others. You are not able to work if you are sick or hospitalized for the majority of any week**

❷ A minimum of three (3) work search efforts are required each week

Work search efforts include, but are not limited to, applying for employment, attending a job search workshop or a job fair, creating a resume or online profile for a networking site, or attending a job interview

- At least one of the work search efforts has to be contacting an employer and inquiring or applying for work for which you are reasonably suited based upon prior work experience, skills, knowledge, and ability. You may initiate contact online, in person, by phone, or by mail, and ensure the employer is able to reach them for hiring purposes

- All efforts may be performed on a single day
- You will be required to document all work search efforts made each week

There are some exceptions to the work search requirement. You may be exempted from the work search requirement if you:

- Are part of a trade union and are connected to a Union Hiring Hall
- Are participating in the Shared Work program
- Have a return-to-work date within 13 weeks of filing your initial claim
- Have obtained a new job that starts within 13 weeks of a particular week-ending date
- Are required to participate in jury duty, or
- Are in training/education that has been approved by the Connecticut Department of Labor

Severance, retirement, and other payments may affect your benefits

- Your weekly benefit payment **may** be reduced or denied if you receive certain types of income or payments that arise out of past or present employment
- These include wages in lieu of notice, severance pay, retention bonuses, vacation pay, holiday/personal day pay, workers' compensation, employer-sponsored pensions, and part-time employment
- You will be required to complete a supplemental questionnaire to provide dismissal pay details

Pensions

- If you are receiving or begin receiving a pension from an employer that you worked for in the last 18 months, **and** all or part of that pension was paid by the employer, you must report receipt of that pension when you receive the first payment
- Pensions include retirement pay, 401K distributions, profit sharing, and annuities
- Only the employer's part of the pension is deductible from unemployment – any monies that you contributed are not deductible
- Benefits extend more than 26 weeks since you are not collecting your full payment each week
- Should the employer's pro-rated weekly pension amount exceed your weekly benefit rate, no benefits would be payable
- If roll over your pension into a 401k or other qualified plan, there is no deduction to your weekly benefit rate

Social Security

- Social Security benefits are not deductible from unemployment benefits

Working Part-Time

- You are allowed to work part-time and collect **partial** unemployment benefits as long as you are

still able, available, and actively looking for full-time work

- **Report all hours worked and gross wages the week they are earned, not when you get paid**
- Your weekly benefit payment will be reduced by two-thirds (2/3) of your gross part-time wages
- While working part-time, benefits extend longer than 26 weeks since you are not collecting your full payment each week

Additional Requirements

- You may receive notice by mail or email requesting your participation in a Reemployment and Eligibility Assessment (RESEA) or a random Benefit Accuracy Measurement (BAM) federally mandated audit
- If you are scheduled to participate in such activities, be sure to follow the instructions outlined in the letter. Attendance and completion of the activity is mandatory
- Failure to attend and complete the activity will result in a delay or denial of benefits

Approved Training

- Dislocated Workers who have been approved and funded for training under the Workforce Innovation and Opportunity Act (WIOA) or Trade Adjustment Assistance Act (TAA) are exempt from weekly work search requirements while in training
- Training programs funded through personal or other means could possibly waive work search requirements during dates of attendance, but you must receive approval from the Administrator prior to enrollment
- Unemployment benefits are not extended if you are in training

Change in Personal Information

- You must notify the CT Department of Labor if you change your address, email address, phone number, or name. Changes can be made by going to the “Benefit Maintenance” tab or “Update Address” tab on the www.ReEmployCT.com website or by submitting a case online through www.filectui.com

Need Help?

- If you have questions, assistance can be obtained by reaching out to the CT Department of Labor Consumer Contact Center. Monday - Friday: 7:30 am – 4:30 pm, at 1-203-941-6868, 1-860-967-0493, or 1-800-956-3294 or by scheduling an appointment through the www.filectui.com website.
- You can also submit a case online through the www.filectui.com website

Part 2

Finding Your Next Job

Finding your Next Job

There are 20 American Job Centers across the state. The goal at these Centers is to provide you with resources to assist with your job search, job placement, and career development. The staff at the American Job Centers can provide the following services:

Career Services

- Career counseling and job search support
- Interviewing tips and techniques
- Résumé writing/critiques with Certified Professional Résumé Writers
- Employer recruitment events, regional job fairs
- Online job bank for posting résumés, searching for jobs, visiting career sites: www.cthires.com

Workshops and Seminars

- Résumé and Cover Letter Preparation
- Job Search Strategies
- Interviewing Techniques
- Using LinkedIn for Today's Job Search
- Career Exploration
- Over 40 and Looking for Work
- Networking Groups

Information and Referrals

- Labor Market Information
- Apprenticeship Programs
- Veterans Services
- Supportive Services
- Training Programs

Resources

- Computers with Internet access to support your job search
- Résumé bond paper/matching envelopes
- Fax and copy machines
- Assistive technology for people with disabilities



American Job Center Locations

American Job Centers offer no-cost services to jobseekers, in convenient locations throughout the state. If you do not live in Connecticut, visit www.careeronestop.org to find your nearest American Job Center.

Comprehensive Offices <i>Sites that offer a full range of services</i>		
Bridgeport	2 Lafayette Square (GPS Users: 350 Fairfield Avenue)	(203) 455-2700
Hartford	60 Weston Street	(860) 256-3700
Montville	601 Norwich-New London Turnpike, Suite 1 (GPS Users: Uncasville)	(860) 848-5200
New Haven	370 James St., Suite 404	(203) 624-1493
Waterbury	249 Thomaston Avenue	(203) 437-3380

Affiliate Offices <i>Limited services are available at these sites</i>		
Ansonia	4 Fourth Street	(203) 397-6647
Bristol	440 North Main Street at Tunxis CC	(860) 899-3620
Danbury	1 5th Avenue, White Hall, Room 020, WCSU Midtown Campus	(475) 233-4001
Danielson	562 Westcott Road	(860) 774-4077
Derby	30 Elizabeth Street	(203) 734-3443
East Hartford	417 Main Street at Goodwin University	(860) 929-3880
Enfield	170 Elm Street at Asnuntuck CC	(860) 899-3514
Manchester	893 Main Street	(860) 643-2222
Meriden	22 Church Street	(203) 238-3688
Middletown	398 Main Street	(860) 200-6815
New Britain	260 Lafayette Street	(860) 899-3500
Stamford	141 Franklin Street, 2 nd Floor	(203) 353-1702
Torrington	215 Hogan Drive. at EdAdvance Regional Education Center	(475) 233-4001
Willimantic	1320 Main Street, Tyler Square	(860) 450-7603

CTHires.com

CTHires.com is an employment resource that matches job seekers with employers based on experience, education, skills, certifications, and licenses, among other criteria. The website also enables Connecticut employers to search for talent in one place.

The virtual one-stop provides services to individual customers and employers 24 hours a day, seven days a week. Registered users can access services virtually from computers and mobile devices.

Services for Individuals and Employers

- Search for work, explore careers, and apply for services
- Create multiple résumés allowing employers to search by key skills indicated in your résumé (s)
- Create a virtual recruiter that will search for jobs based on job titles and skills. Potential matches will automatically be routed to your inbox. Potential matches are rated by how well skills match
- Match using several methods, including quick job search, advanced job search, by skills, or by employer
- Sign up for workshops, trainings, meetings, and other services provided at the American Job Centers
- Explore statewide training and education programs
- Access to up-to-date Labor Market Information
- Access to online learning courses with Alison’s integrated online **learning**. Courses are free of charge, as are online records. (There is a charge to print the course completion)
- Employers can post job openings and search for candidates

Registering for CTHires

- You may register with CTHires at any time. You do not have to be unemployed to access services
- Go to www.cthires.com and click on “**Sign In**” at the top of the page
- First-time users will click on Option 3 – “Create a User Account,” choose “Individual,” and select “Comprehensive Registration”
- Complete all the required information

Helpful Job Search Websites

RÉSUMÉ POSTING AND JOB SEARCH SITES	
CAREER BLISS	www.careerbliss.com
CAREER BUILDER	www.careerbuilder.com
CAREER LINK	www.careerlink.com
COLLEGE RECRUITER	www.collegerecruiter.com
CTHIRES (Jobs posted through CT DOL'S free job bank)	www.cthires.com
DICE – Primarily Tech job site	www.dice.com
DIVERSITY JOBS	www.diversityjobs.com
GLASSDOOR*	www.glassdoor.com
GOOGLE	www.google.com
HELP WANTED	www.helpwanted.com
INDEED*	www.indeed.com
JOBING.COM	www.jobing.com
JOBS.CT.GOV	https://jobs.ct.gov/
JUJU JOB SEARCH ENGINE*	www.juju.com
LINKEDIN*	www.linkedin.com
LINKUP	www.linkup.com
MONSTER	www.monster.com
NATIONAL LABOR EXCHANGE	www.usnlx.com
NONPROFIT CAREER NETWORK	www.nonprofitcareer.com
RETIREMENT JOBS (Jobs for people over 50)	www.retirementjobs.com
SIMPLY HIRED*	www.simplyhired.com
SNAGAJOB	www.snagajob.com
TOP USA JOBS*	www.topusajobs.com
X	www.x.com
ZIPRECRUITER	www.ziprecruiter.com

* Indicates a one-stop shopping site for any electronically posted jobs

GOVERNMENT EMPLOYMENT	
STATE OF CT JOBS	https://www.jobapscloud.com/ct/
USA JOBS Official job site of the U. S. Federal Government	https://www.usajobs.gov
CAREER PLANNING & JOB SEARCH ADVICE	
AARP - Career advice/ guidance for mature workers	www.aarp.org
JOB & CAREER CONNECTION	https://www1.ctdol.state.ct.us/jcc/index2.asp
JOBS.CT.GOV	https://jobs.ct.gov/
CANDOGRAM	www.candogram.com
CAREER ONESTOP	www.careeronestop.org
CONNECTICUT'S REEMPLOYMENT PORTAL	http://www1.ctdol.state.ct.us/CTReP/
CAREER PERFECT	www.careerperfect.com
LIVE CAREER	www.livecareer.com
MY NEXT MOVE	https://www.mynextmove.org/
MY PERFECT RESUME	www.myperfectresume.com
MY SKILLS, MY FUTURE	www.myskillsmyfuture.org
NATIONAL CAREER DEVELOPMENT ASSOCIATION	www.ncda.org/
JOB HUNTER'S BIBLE	www.jobhuntersbible.com
THE BALANCE	www.thebalancecareers.com
BUSINESS/COMPANY RESEARCH	
GOOGLE	www.google.com
HOOVER'S	www.hoovers.com/company-information.html
LINKEDIN	www.linkedin.com
INFORMATION ON OCCUPATIONS	
OCCUPATIONAL OUTLOOK HANDBOOK	www.bls.gov/ooh/
AMERICA'S CAREER INFONET	www.acinet.org
CT DEPARTMENT OF LABOR'S OFFICE OF RESEARCH	https://www1.ctdol.state.ct.us/lmi/index2.asp
JOB & CAREER CONNECTION	https://www1.ctdol.state.ct.us/jcc/index2.asp
HEALTH AND TECH CAREERS IN CT	www.healthcareersinct.com
O*NET ON-LINE	www.onetonline.org
THE RILEY GUIDE	www.myperfectresume.com/how-to/career-resources/about
DECIDING ON A CAREER PATH – ASSESSMENT TOOLS	
ASSESSMENT MAPP MOTIVATION	www.assessment.com/
JOB & CAREER CONNECTION	https://www1.ctdol.state.ct.us/jcc/index2.asp
MY NEXT MOVE	https://mynextmove.org

Additional Resources – Career Transition Networking Groups

Networking Groups are a great way to meet with other job seekers and professionals who can help connect you to opportunities and provide support and information to help with the transition to new opportunities.

Always confirm with the group the meeting time and location, as they are subject to change.

Avon – Farmington Valley Reemployment Group

- St. Ann’s Church, 270 West Avon Road
- Contact: John Drake for schedule, 860-989-2377, Johndrake.humancapital@live.com

Danbury – Networking Group

- Bethel Library, 189 Greenwood Ave, 2nd Floor
- Meets every other Tuesday, 10:00 am – 12:00 pm
- Contact: Thomas Borysiewicz tborysiewicz@bethellibrary.org or Megan Dean mdean@bethellibrary.org

Guilford – Guilford Job Network

- Meets virtually via Zoom on the 2nd and 4th Wednesday of the month, 7:00 pm – 8:30 pm
- Contact: Russ Allen, 203-457-0121, russallen2@aol.com

Hartford – Friends in Search

- Location varies
- Meets quarterly, call or email for details
- Contact: Matt Fenichel, 860-716-1156, mfen651@aol.com

(A) Small Business & Side Hustle Support and Best Practices (Planning to maturity scale)

Meets virtually weekly

In-person monthly

Inquire for schedule mfen651@aol.com

(B) Affording Finances Support

Meets virtually bi-weekly

In person on occasion

Inquire for Schedule mfen651@aol.com

Milford – Housatonic River Job Network

- Margaret Egan Center, 35 Matthew Street
- Meets in person two evenings per month, email or call for schedule
- Contact: Alex Yaworowski, 203-260-7054, alex56@hotmail.com

Newtown – Northern Fairfield Professionals (NFP) <https://www.linkedin.com/groups/74193/>

- Knights of Columbus building at Saint Rose campus, 46 Church Street
- Meets 2nd Tuesday of the month onsite from 5:30 pm – 8:00 pm and virtually via Zoom, 6:00 pm – 7:30 pm
- Contact: John Barry, 203-948-3535, johnbarryitech@gmail.com

Continued: Career Transition Networking Groups

Shelton – The Schegg Group

- Refer to Monthly Calendar on www.schegggroup.com for the meeting schedule
- Contact: Paul Mayer, 203-645-6070, pmayer@schegggroup.com

Southbury – Career Transitions

- Sacred Heart Church, 910 Main Street
- Call for schedule
- Contact: Peter Fitzpatrick, 516-287-0441, peterfitzpatrick711@yahoo.com

West Hartford – Job Search Work Team

- Meets virtually, call or email for the schedule
- Contact: Pam Frois, 860-371- 5071, froispam@gmail.com

To locate additional Networking Groups, call 2-1-1 or search the website at www.211ct.org.
Also, explore job seeker events at your local library at www.publiclibraries.com/connecticut.htm

10/25

Part 3

Re-Employment Services

Workforce Innovation and Opportunity Act (WIOA)

If you have been laid off or received notice of layoff, you may be eligible for one-on-one job development, training funds for short-term certifications, on-the-job training, and other wrap-around supportive services through the federal Workforce Innovation and Opportunity Act (WIOA).

To see if you qualify for these services, take the following steps:

Step 1 - Complete a full CTHires registration through www.cthires.com.

Step 2 – Contact the WIOA office closest to you.

Please note that funds for training are not an entitlement and are limited.

NORTHWESTERN CONNECTICUT		NORTH CENTRAL CONNECTICUT	
Danbury	(475) 233-4001	Main number	(860) 406-3374
Torrington	(475) 233-4001	Bristol	(860) 899-3620
Waterbury*	(860) 574-6971	East Hartford	(860) 929-3880
		Enfield	(860) 899-3514
		Hartford*	(860) 656-2500
		Manchester	(860) 643-2222
		New Britain	(860) 899-3500
SOUTH CENTRAL CONNECTICUT		EASTERN CONNECTICUT	
Meriden	(203) 238-3688	Danielson	(860) 774-4077
Middletown	(860) 200-6815	Montville*	(860) 848-5240
New Haven*	(203) 624-1493	Willimantic	(860) 450-7603

SOUTHWESTERN CONNECTICUT

Bridgeport*	(203) 333-5129
Derby; Ansonia	(203) 734-3443; (203) 397-6647
Stamford	(203) 353-1702

Outside Bridgeport Calling Area Toll-Free 1-866- 859-8818

* Indicates a comprehensive office that offers a full range of services

Connecticut Workforce Development Board Regions

When inquiring about training services, some agencies give preference to residents within their region

<u>Southwest Workforce Development Board:</u>	<u>North Central Workforce Development Board:</u>	<u>Northwest Regional Workforce Development Board</u>	<u>Eastern Connecticut Workforce Development Board</u>	<u>South Central Workforce Development Board:</u>
Ansonia	Andover	Barkhamsted	Ashford	Bethany
Beacon Falls	Avon	Bethel	Bozrah	Branford
Bridgeport	Berlin	Bethlehem	Brooklyn	Chester
Darien	Bloomfield	Bridgewater	Canterbury	Clinton
Derby	Bolton	Brookfield	Chaplin	Cromwell
Easton	Bristol	Canaan	Colchester	Deep River
Fairfield	Burlington	Cheshire	Columbia	Durham
Greenwich	Canton	Colebrook	Coventry	East Haddam
Monroe	East Granby	Cornwall	Eastford	East Hampton
New Canaan	East Hartford	Danbury	East Lyme	East Haven
Norwalk	East Windsor	Goshen	Franklin	Essex
Oxford	Ellington	Hartland	Griswold	Guilford
Seymour	Enfield	Harwinton	Groton	Haddam
Shelton	Farmington	Kent	Hampton	Hamden
Stamford	Glastonbury	Litchfield	Killingly	Killingworth
Stratford	Granby	Middlebury	Lebanon	Madison
Trumbull	Hartford	Morris	Ledyard	Meriden
Weston	Hebron	Naugatuck	Lisbon	Middlefield
Westport	Manchester	New Fairfield	Lyme	Middletown
Wilton	Marlborough	New Hartford	Mansfield	Milford
	New Britain	New Milford	Montville	New Haven
	Newington	Newtown	New London	North Branford
	Plainville	Norfolk	North Stonington	North Haven
	Plymouth	North Canaan	Norwich	Old Saybrook
	Rocky Hill	Prospect	Old Lyme	Orange
	Simsbury	Redding	Plainfield	Portland
	Somers	Ridgefield	Pomfret	Wallingford
	Southington	Roxbury	Preston	Westbrook
	South Windsor	Salisbury	Putnam	West Haven
	Stafford	Sharon	Salem	Woodbridge
	Suffield	Sherman	Scotland	
	Tolland	Southbury	Sprague	
	Vernon	Thomaston	Sterling	
	West Hartford	Torrington	Stonington	
	Wethersfield	Warren	Thompson	
	Windsor	Washington	Union	
	Windsor Locks	Waterbury	Voluntown	
		Watertown	Waterford	
		Winchester	Willington	
		Wolcott	Windham	
		Woodbury	Woodstock	

Free Online Training

- Alison is the world's leading free online learning resource for basic and essential workplace skills. ALISON provides high-quality, interactive multimedia courseware to individual learners.
- For more information on Alison, please visit: [Alison | Free Online Learning with Certificate & Diploma Courses](#)

Career Connect

- [CareerConneCT](#) helps eligible individuals access and participate in free short-term (typically 5- to 20-week) training programs that allow them to earn industry-recognized credentials and find entry-level employment in a high-quality career pathway. If you are eligible, CareerConneCT participants may also receive a skills inventory, case management, and job placement support, as well as supportive services such as transportation, childcare, housing, food, technology, benefits counseling, stipends, and/or other services needed to attend job training and care for your family during training.
- In-person training programs are offered in locations across Connecticut. Some programs are offered completely online, and some combine online classes with in-person, hands-on learning.
- Programs are offered during the daytime and/or in the evening. Your case manager or career coach can provide more details about when trainings are held. Classes and schedules will be available on the CareerConneCT portal for your information.
- CareerConneCT offers training for entry-level and middle-skill jobs on career pathways in industries including manufacturing, healthcare, information technology (IT), green jobs, infrastructure/construction, life sciences, business services, and transportation (such as a commercial driver's license (CDL)).
- This project is being supported, in whole or in part, by federal award number SLFRP0128 awarded to the State of Connecticut by the U.S. Department of the Treasury and the CT Office of Workforce Strategy.

Part 4

Helpful Resources

Health Insurance Options

If you lose your job-based health coverage, you have two main options for staying covered. You can buy an individual plan through the Marketplace, or you may be able to keep your employer's group health coverage for a limited time through a program called COBRA continuation coverage.

Option 1: Get an individual Marketplace plan

- If you leave your job for any reason and/or lose your job-based coverage, you qualify for a Special Enrollment Period and can choose to buy coverage from the Marketplace
- You may qualify for a tax credit that can lower your monthly premiums and out-of-pocket costs (like deductibles, copayments, and coinsurance), depending on your household size and income
- You'll have 60 days to enroll in the Marketplace from the time your coverage ends or when your employer stops paying their part of the monthly premium
- Keep any documents from your current coverage and effective dates—you may need when you request a Special Enrollment Period. Note: This option doesn't apply if you voluntarily gave up your job-based health coverage even though you stayed in your job
- Connecticut residents can inquire about plans through the marketplace at www.accesshealthct.com or 1-855-805-4325
- If you live outside of Connecticut, you can inquire about plans through the marketplace at www.healthcare.gov or 1-800-318-2596. TTY users should call 1-855-889-4325

Option 2: Get COBRA coverage

- Continuation of your job-based health coverage (for you and your family members), usually for up to 18 months
- You usually have to pay the entire monthly premium yourself, plus a small administrative fee
- Your former employer no longer pays any of your insurance costs, which means the premium is usually much higher than what you were paying before
- If you are paying the entire COBRA payment and you voluntarily drop your COBRA coverage or if you fail to pay your COBRA premiums, you won't get a Special Enrollment Period through the Marketplace

Access Health CT - Connecticut's Official Health Insurance Marketplace

Access Health CT www.accesshealthct.com or 1-855-805-4325

- You can shop and compare a variety of products offered by trusted insurance partners
- The marketplace is the only place where you may qualify for financial help paying for health care coverage

When Can I Enroll?

- During Open Enrollment (Begins November 1st)
- During a Special Enrollment Period or qualifying life event. Within **60 days** of loss of coverage due to job loss, expiration of COBRA, cancellation of employer contributions towards coverage, and other circumstances

Do I qualify for Financial Help?

- Family size and household income are used to determine eligibility for financial help
- Financial help could come in one, possibly two forms – premium tax credits and cost-sharing reductions
- Premium tax credits can be distributed monthly or when you file your federal income taxes. When used in advance, Premium Tax Credits can help lower your monthly payments (known as premiums) when you enroll through Access Health CT
- Cost-sharing reductions lower the amount you pay out-of-pocket for deductibles, co-insurance, and co-payments when you get medical services

What do I need to enroll?

Have this information for yourself and anyone in your household applying for insurance

- Social Security numbers
- Visa, green card, or immigration documents
- Most recent tax return
- Employment information
- Current insurance coverage

Need Help?

- Contact Access Health CT (AHCT) through the web: www.accesshealthct.com or 1-855-805-4325 (TTY) 1-855-789-2428, M-F 8am – 4pm



Connecticut's Health Insurance Marketplace

Community Health Center Association of Connecticut

Provides medical, dental, and behavioral health services to people regardless of age, insurance, immigration status, and ability to pay.

- In Connecticut there are 17 Community Health Centers, all with multiple sites
- Health care services are conveniently located, coordinated, and tailored to meet patients' needs
- Community health centers offer “one-stop shopping” for the whole family for: primary and preventive health care visits, lab services, dental, behavioral health services, and case management
- All health centers offer a sliding fee scale for the uninsured and underinsured (e.g., people with high deductible health plans) to enable patients of all income levels to access services
- Contact: www.chcact.org 860-667-7820

Office of the Healthcare Advocate (OHA)

The mission of the Office of Healthcare Advocate (OHA) is to assist consumers with healthcare issues by establishing effective outreach programs and developing communications related to consumer rights and responsibilities as members of healthcare plans.

OHA assists Connecticut consumers with issues relating to their health benefits, regardless of payment source and ability to pay. We provide information to help consumers understand their benefits, advocate for consumers when their benefits are denied, and represent consumers' healthcare interests in dialogue with industry, the legislature, and other stakeholders.

- OHA's only interest is consumers
- Services are free and confidential and provided in real time
- Contact: 1-866-466-4446 or www.ct.gov/oha

United States Department of Labor – Employee Benefits Security Administration (EBSA)

The Employee Benefits Security Administration enforces and administers the Employee Retirement Income Security Act (ERISA), which provides rights and protections for private-sector health and retirement plan participants and their beneficiaries.

- The Health Insurance Portability and Accountability Act (HIPAA) provides special enrollment rights in other group health coverage for workers and their family members (for example, in a spouse's employer-provided plan)
- The Consolidated Omnibus Budget Reconciliation Act (COBRA) provides workers with the right to continue their health coverage in their former employer's plan for a limited time after they lose their jobs
- Contact: 1-866-444-3272 www.dol.gov/agencies/ebsa

ArrayRx Prescription Drug Discount Card

The ArrayRx Prescription Drug Discount Card is a collaboration of state partners with one common goal—to create pharmacy solutions that are accessible to the people in our communities. All Connecticut, Nevada, Oregon, and Washington residents can enroll for free, and there are no age or income limits.

- Contact: <https://arrayrxcard.com/>

Health & Human Services Digital Portal

Confused about your health insurance options? Take the health and benefits pre-screener to explore health care and other supportive services that you may qualify for.

- Contact: <https://health.ct.gov>

Community Resources

211 Connecticut

211 Connecticut is a free 24-hour community resource helpline that connects residents with important community resources seven days a week, every day of the year. This hotline has a wealth of information, from financial assistance to childcare to personal counseling.

- Contact: by phone dial 211 www.211ct.org

CTRides

This is a free program that helps commuters find the best way to get to work or school. It provides resources for a variety of commuting options throughout CT, including rail, bus, carpools, vanpools, biking, walking, and teleworking.

- Contact: 877-287-4337 www.ctrides.com

Credit Counseling Service – Money Management International

Provides free financial guidance, credit counseling, community-wide educational programs, debt management plan assistance, bankruptcy counseling and education services, and housing counseling assistance to consumers via phone, Internet and in-person sessions. MMI is a HUD-approved housing counseling agency that offers mortgage default and reversemortgage counseling.

- Contact: 866-889-9347 www.moneymanagement.org

Connecticut Department of Social Services

The Connecticut Department of Social Services offers health care and other services for low-income residents. Eligibility is determined based on income.

- To see if you may qualify for programs, you can visit www.connect.ct.gov and use the eligibility checker
- Contact: 800-842-1508 (recorded information) www.ct.gov/dss

Supplemental Nutrition Assistance Program (SNAP)

- Enables low-income families to buy eligible food in authorized retail food stores

Temporary Assistance for Needy Families (TANF)

- Provides cash assistance on a time-limited basis in meeting basic needs, training leading to employment, employment services and childcare for qualified families with children

Child Care Subsidy

- Helps ensure training supervision, nutrition, and education for children while their parents or caregivers are at work, in training or receiving an education

Connecticut Department of Aging and Disability Services

- The Department of Aging and Disability Services provides many programs and services to maximize opportunities for the independence and well-being of people with disabilities and older adults in Connecticut.
- Contact: 860-424-5055 (recorded information) <https://portal.ct.gov/AgingandDisability>

Resources for Veterans

Several resources are available for veterans seeking employment.

- Contact: Your local American Job Center (phone numbers on page 12) and request to speak with a Veteran's Service Representative
- John Pereira - Phone: [\(860\) 256-3522](tel:8602563522) - John.Pereira@ct.gov

Training and Education

Connecticut Office of Higher Education

Assures students have access to postsecondary institutions that meet the highest academic quality standards. Administers the state's student financial aid programs and serves as an information and consumer protection resource.

- Contact: www.ohe.ct.gov

Connecticut State Colleges & Universities

Provides affordable, innovative, and rigorous programs for students to achieve their personal and career goals and contribute to Connecticut's economic growth.

- Wartime veterans and Connecticut residents over 62 years of age are eligible for tuition waivers at our public colleges and universities.
- Connecticut high school graduates attending college for the first time can go to Connecticut Community College at no cost.
- Contact: www.ct.edu or www.uconn.edu

CT Department of Labor

Provides information on apprenticeships, labor market information, and several publications to assist in career planning, searching for college options, and career decision-making.

- Contact: www.ct.gov/dol

Part 5

Preparing for the Job Search

Preparing for your Job Search

Create an Effective Résumé

A well-written résumé is crucial to securing a job interview. Today's résumés must be written specifically for each job you apply for and should include keywords and information contained in the job posting.

- Choose your words carefully and avoid personal pronouns. Begin each sentence with action verbs
- Describe current duties in the present tense; use past tense to describe past jobs
- Quantify duties and achievements by detailing information such as: How many? How often? How quickly?
- Post your résumé on CTHires. Visit www.cthires.com to upload your résumé, search for jobs, and find local employer recruitment events
- Have your résumé professionally critiqued at your local American Job Center
- If you are not sure how to begin, attend a Résumé Writing workshop at your local American Job Center

Sections to Include in your Résumé

Contact Information: Include your name, address, phone number, email, and LinkedIn (if appropriate) Make sure you have a professional voice mail message and email address.

Target Job Title: Target one position or industry. Create separate résumés for different jobs.

Profile Statement: Make your value immediately visible to the reader in the top half of your résumé. What experience, skills, or credentials do you have to offer that make you a top candidate for the job?

Core Skills: List several skills you possess that relate to the job you are seeking. Combine your career history, training, and computer knowledge.

Work History: Detail places you have worked for at least the past ten years. Provide the city, state, company name, dates of employment, and any other responsibilities related to the job you are seeking.

Education: List all educational degrees, certifications, and training related to your target job. If you completed your education several years ago, you should leave off the date of completion.

Create a Cover Letter

A well-written cover letter is equally important as your résumé. It is an opportunity to sell your skills that fit the job description. Whether you are sending a letter and résumé by mail or email or uploading them to an online application, these tips will help you make a good impression.

- Be concise, accurate, and polite. Use short sentences and keep the letter to one page. Carefully proofread your letter
- Thank the reader for his or her time and be sure to sign the letter

Sections to Include in Your Cover Letter

Heading and greeting: include the date, your name, and your contact information. Address the letter to a specific person and/or title whenever possible.

Opening: Explain who you are, the reason for writing, and how you found out about the position.

Body: Sell yourself. Reveal why you are a perfect match for the position, explain why you have chosen the employer, and identify specific information about the position and employer to show you researched the company.

Assertive closing: Politely take initiative toward further action and next contact.

Social Media

These days, employers are using social networks to vet potential employees. What you have in your accounts may determine whether you get the job.

Search for Yourself: Type your name and city into a search engine and see what comes up.

Comment Cleanup: Read through your social media posts from the past and delete or hide comments or pictures you think might not go over well with a potential employer.

Keep photos G-rated: Review your pictures and remove or limit the privacy settings on photos that others might find offensive.

Keep it private: In lieu of deleting photos or comments from your account, you can change your account privacy settings to allow only your followers or friends to view your full profile or photos. Check the settings periodically, as some social media networks frequently update their privacy settings.

Where to Look for a Job

The process of searching for work has undergone significant changes over the past several years. With changes in technology, many companies require you to complete an online job application. However, you should vary your search methods as not all jobs are posted online.

- Network with family, friends, former employers, and colleagues. Referrals from others are still the number one way people find work
- Post your résumé on as many job sites as possible. Never pay to post your résumé and make sure the site you are posting on is legitimate
- Search and apply for jobs directly on the company website. When able, follow up with an in-person visit or email
- Set up job alerts from several job search websites. Having jobs sent to your email will lessen the time you have to spend searching the internet
- Search newspapers, make direct contact with companies and attend job fairs
- Visit your local American Job Center or CTHires.com to view recruitment events in your area

Preparing for the Job Interview

Having a successful interview is essential to being offered the job for which you have applied

Research the Company: Learn as much as you can about the company where you will be interviewing. Review the company's website for more information, such as the company's history and annual reports

Attention to Detail: Dress appropriately for the interview. Arrive 10 minutes before the interview. Be professional and courteous, keeping in mind that first impressions count. Also, bring extra copies of your résumé, a notebook, and a pen.

Stay Positive: Do not complain about the company you previously worked for or your former boss. Instead, emphasize accomplishments.

Anticipate Tough Questions: Prepare and practice interviewing and get comfortable talking about yourself and your accomplishments. Attend a workshop at your local American Job Center on Interviewing Techniques to gain confidence on the interviewing process.

Ask the Right Questions: The questions you ask should demonstrate your interest in the job. Ask for job-related details and never discuss pay or benefits unless you are offered the job.

Follow Up: Take notes on important points you have discussed and get the interviewer's contact information. Ask how the hiring process will proceed and send the interviewer a handwritten or email thank you note.

Cover Letter Outline

Your name
Your mailing address
Your phone number, including area code

Date

Name and title of specific person
Company name
Mailing address

Dear Mr./Ms./Mrs. Last name:
(If the person has a unisex first name, use her or his full name. For women, use Ms. unless you know they use the prefix Mrs.)

First Paragraph: State the reason for the letter, the specific position or type of work for which you are applying and indicate how you learned about the job. Catch the reader's attention and reflect your interest in the company.

Second Paragraph: Provide specific details about what you can do for the employer. If you are a recent graduate, explain how your academic background qualifies you for the position. If you have practical work experience, highlight your specific achievements or unique qualifications. **Try not to repeat the same information that the reader will find in your résumé.**

Final Paragraph: Refer the reader to the enclosed résumé. Indicate your desire for a personal interview. If the job announcement requests no phone calls, repeat your phone number in the letter. If no such request is made, state that you will call on a certain date to schedule an interview. Salary information should only be provided upon request.

Sincerely yours,

(Your signature)
Your typed name