



# **Layoff Information and Resources**

**Department of Personnel, Public Employees Benefits Board, Employment Security Department, Workforce Development Council, and Department of Retirement Systems**



# Welcome

- Washington State is facing tough economic times; if you've heard you will be directly impacted you may have questions and concerns.
- We hope the information and resources provided today can better prepare you for the layoff action you will be facing and decisions you will need to make.
- This session was put together in partnership and sponsored by:
  - Department of Personnel
  - Public Employee Benefits Board/Health Care Authority
  - Employment Security Department
    - WorkSource and Unemployment Insurance
  - Department of Retirement Systems



# Agenda

- Welcome
  - What to expect today
  - What materials are in your packet
  
- Department of Personnel
- Public Employee Benefits Board/Health Care Authority
- Employment Security Department
- Workforce Development Council
  - WorkSource
  - Unemployment Insurance
- Employee Assistance Program
- Department of Retirement Systems and Deferred Compensation
- WA State Labor Council



# Welcome/Logistics

## ■ Logistics

- Restrooms
- Emergency Exits

## ■ Overview of Materials in the Packet

- Power Point is not a handout, however is available on-line

## ■ Your Feedback is Important to Us

- Evaluation form
- Several such sessions



# Department of Personnel (DOP)

- General Layoff Information
- Layoff Lists
- General Government Transition Pool
- Resources and Services
- Visiting or Contacting Us
- Question/Answer



# General Layoff Information

- Layoffs are governed by either WAC 357-46 and agency/institution policies for non-represented employees, or the applicable Collective Bargaining Agreement for represented employees.



# General Layoff Information

- Differences in Process for Represented and Non-Represented Employees
  - Represented Employees – If your position is covered by a collective bargaining agreement, be sure to review your collective bargaining agreement
    - Contacts: Your local agency human resource office and your union representative
  - Non-Represented Employees – If your position is not covered by a collective bargaining agreement, be sure to review civil service rules and agency policies
    - Contacts: Your local agency human resource office and the DOP Rules Office at: [Rules@dop.wa.gov](mailto:Rules@dop.wa.gov).



# General Layoff Information

- While there are several reasons for a layoff, primary reasons include:
  - Lack of funds
  - Lack of work
  - Organizational changes
  
- Examples of layoff actions due to lack of work may include, but are not limited to:
  - Termination of a project;
  - Availability of fewer positions than there are employees entitled to such positions





# Internal Layoff Lists

- The Internal layoff list contains names of eligible employees who have been laid off from that specific agency or institution
  - Check with your agency HR Office to see if they maintain their own internal layoff list or if DOP maintains the list
  - Eligibility - 2 years from layoff effective date
  - Effective 9/16/09 a rule change now allows rights to layoff lists to job classes held if break in service



# Statewide Layoff Lists

- Statewide layoff list(s) contain the names of eligible employees from other agencies or institutions
  - To get on the statewide layoff list, contact the Department of Personnel
  - DOP maintains the statewide layoff lists and internal for some agencies
  - Eligibility - 2 years from layoff effective date
  - Effective 9/16/09 a rule change now allows rights to layoff lists to job classes held if break in service



# **General Government Transition Pool (GGTP)**

- The GGTP is a resource for general government employees at risk of, or who have been laid off.
- It is a skill based data base maintained by the Department of Personnel.
- To learn if you are able to get in the GGTP contact your agency's human resource office.
- Washington Management Service (WMS) employees may be eligible for the GGTP.



# **Department of Personnel - Resources and Services**

## **■ DOP Website**

- [www.dop.wa.gov/more/layoffsupport/employeeLAYOFFinfo](http://www.dop.wa.gov/more/layoffsupport/employeeLAYOFFinfo)
- Layoff and General Government Transition Pool Information
- Links to the Office of Financial Management Labor Relations Office (Collective bargaining agreements)
- Civil Service Rules
- Links to other resources and information you'll hear about today
- Step-by-Step processes for applying in the centralized recruiting system

## **■ Information Packet, including the Layoff Information and Resources for employees (“checklist”)**



# Department of Personnel - Resources and Services

- Service Center and Layoff Information Center:
  - Computers available
  - Staff to answer questions regarding the process to get on the layoff list or General Government Transition Pool.
  - Sample resumes, cover letters, interviewing tips
- Information on future Layoff Information Sessions such as this one (including dates and locations)
- State Employment Workshops
  - For schedule and locations:
  - <http://www.careers.wa.gov/EmploymentWorkshop.htm>



# Visiting or Contacting the Department of Personnel

## ■ General Inquiries or Layoff Questions

- [information@dop.wa.gov](mailto:information@dop.wa.gov) or [LayoffandGGTP@dop.wa.gov](mailto:LayoffandGGTP@dop.wa.gov)
- 360 664-1960 or toll free 1 877 664-1960
- Hours:
  - 8:00 a.m. to 5:00 p.m., Monday through Friday
- Located at:
  - 521 Capitol Way South, Olympia
    - Corner of Legion and Capitol Way



# **Public Employee Benefits Board (PEBB)/Health Care Authority**

- Benefits
- Options
- Accessing Benefits
- What to Expect
- Resources
- Question/Answer

# PEBB Benefits...

<b>PEBB Benefits</b>	<b>When they will end if you take no action</b>
<b>Medical and Dental Insurance</b>	Midnight, the last day of the month in which employment ends
<b>Life Insurance</b>	Midnight, the last day of the month in which employment ends
<b>Basic Long-Term Disability</b>	Midnight, the date employment ends
<b>Optional Long-Term Disability</b>	Midnight, the last day of the month in which employment ends or the last day in which a required premium contribution was made
<b>Flexible Spending Account (FSA) &amp; Dependent Care Assistance Program (DCAP)</b>	Participation ends the date employment ends

*\*Auto/Home and Long-Term Care may continue as before. If using payroll deduction for Auto/Home, contact Liberty Mutual to make other payment arrangements.*



# Options to continue coverage...

- You have options to continue most of your coverage
- The options depend on your situation





# Overview of Options...

- You may have an option to:
  - Continue employment through reversion, a reduction in hours, or transfer to another agency.
  - Access benefits as an eligible dependent on the account of a spouse, WA state registered/qualified domestic partner, or parent.
  - Continue coverage for yourself and your eligible dependents on a self-pay basis.
  - Access benefits for yourself and your eligible dependents through retiree coverage.



## Option: Continued Employment...

- Layoff employees are eligible for the employer contribution with eight hours or more per month of pay status for up to 24 months.

Examples include:

- Revert to a previously held position or a different position
  - Have current position hours reduced
  - Transfer to another agency
- Layoff employee must notify the employing agency of potential eligibility as a laid off employee per WAC 182-12-129.
  - After the 24<sup>th</sup> month, the employee must re-establish eligibility per WAC 182-12-114.



# Option: Dependent Coverage...

## ■ Medical/Dental Coverage:

- No later than 60 days after losing coverage your spouse, WA state registered/qualified domestic partner, or parent must complete an:
  - *Employee Enrollment/Change form*, and
  - Any necessary dependent certifications to add you as an eligible dependent

## ■ Life Insurance Coverage:

- **Employment ending** – within 31 days of losing coverage, your life insurance may be:
  - Transferred to your spouse or WA state registered/qualified domestic partner's account, up to the plan maximums.
- **Layoff** – you may continue life insurance on a self-pay basis.



# Option: Self-Pay...

## ■ Layoff

- Eligible for PEBB “Leave Without Pay” coverage
- Continue medical, dental, and life insurance coverage for up to 29 months

## ■ Employment Ending

- Eligible for COBRA coverage
- Continue medical and dental coverage for up to 18 months

## ■ For WA state registered/qualified domestic partners and their children not eligible for COBRA

- PEBB Extension of Coverage
- Continue medical and dental coverage for up to 18 months



## **Option: Retiree Coverage**

- Must be eligible to retire per your retirement plan.
- May use continuation of coverage to bridge to retirement.
- Continue medical and dental coverage.
- May have option to enroll in retiree life insurance coverage.

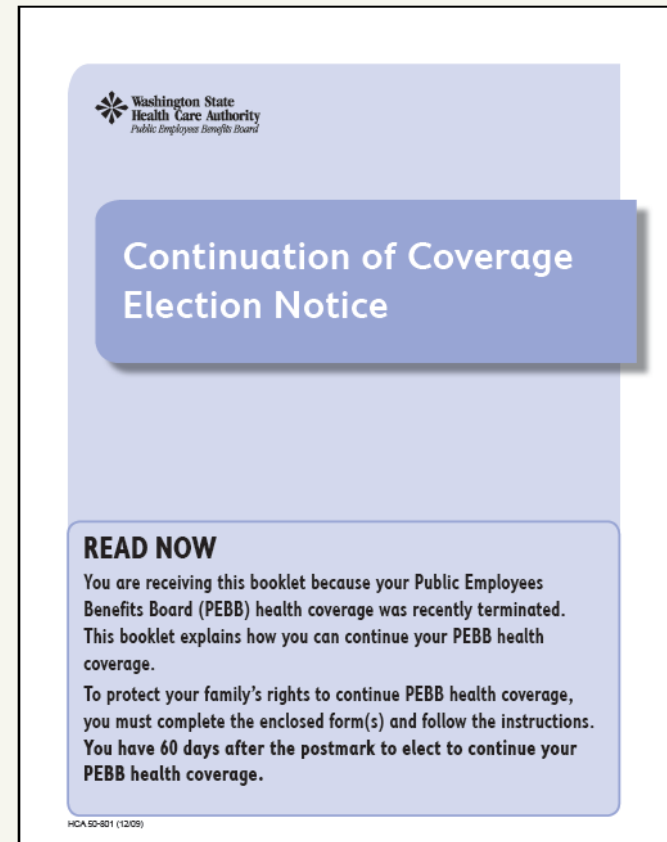


# Federal COBRA Subsidy

- Individuals (employees and eligible dependents) who:
  - Lose PEBB coverage due to involuntary termination between September 1, 2008 and May 31, 2010
  - Are eligible for “Leave Without Pay” or COBRA coverage
  - Are not eligible for other group health coverage, Medicare, or Medicaid
  - Are a “Qualified Beneficiary” – must be enrolled in health coverage the day before employment ends
- May be eligible for:
  - 65% subsidy of COBRA premiums for a maximum of 15 months
- Subsidy eligible individuals may:
  - Change health plans as long as the health plan costs are the same or lower than the health plan you were enrolled in as an employee

# What to expect...

- A COBRA subsidy notice and a Continuation of Coverage Election Notice in the mail
- You have 60 days from the postmark date to enroll in coverage
- You may enroll your eligible dependents
- Self-pay rates apply







## PEBB Resources...

- The PEBB Program customer service:

**1-800-200-1004**

- PEBB website:

**[www.pebb.hca.wa.gov](http://www.pebb.hca.wa.gov)**



# WorkSource

- There are over 35 WorkSource Centers at various locations across the state. To find the office nearest you, go to: [www.go2worksource.com](http://www.go2worksource.com)
- WorkSource Services for Job Seekers include:
  - Free use of computers, copiers, phones, faxes and other career resources
  - Internet access to jobs
  - Job referral and placement
  - Workshops on how to get and keep a job
  - Information on the fastest growing jobs and wages
  - Referral to training and other community services
  - Access to Unemployment Insurance
  - Translation services and more



# WorkSource

- Job Hunter Workshop Series:
  - Create or update your resume/cover letter
  - Seek employment outside of state government
  - Learn about retraining programs
  - Network
  - Explore a career change
  - Prepare for job interview
- For WorkSource resources online go to: [www.go2worksource.com](http://www.go2worksource.com) (Washington State)
- Question/Answer



# WorkSource

## ■ Dislocated Worker Program:

- First and foremost service is to assist you in finding a job

## ■ We do this by:

- Help assessing how your skills apply to today's job market
- Referring you to job openings
- Have you attend workshops that teach you to look for a job using the latest techniques



# WorkSource

- What if you find out your skills are no longer up to industry standards or your occupation is declining:
  - Your employment counselor and you will look at training options
  - Assistance with career and educational planning
  - Assist with “limited” tuition, books, fees at a community or technical college or private vocational school
- Displaced Homemaker
- Evaluation
- Questions?



# Consider Educational Opportunities to Expand Your Skills

- To see program offerings at Community and Technical Colleges and four year Universities, go to:
  - <http://www.hecb.wa.gov/quickfacts/index.asp>,
  - <http://checkoutacollege.com>, and
  - <http://www.hecb.wa.gov/quickfacts/documents/Part1forWeb.pdf>
- Remember the application process and taking any necessary Placement Exams take time
- Financial Aid Resources are often available
  - <http://www.hecb.wa.gov/Paying/index.asp>



# Unemployment Insurance

- What is Unemployment Insurance?
- How much will I get?
- Where do I apply?
- How do I claim weekly benefits?
- How long am I entitled to benefits?
- Do I have to accept less money?
- Do I have to accept bump options?
- Frequently Asked Questions



# What is Unemployment Insurance?

- Designed to help workers unemployed through no fault of their own.
- 100% funded by employers.





## How much will I get?

- Benefits based on earnings in a “base year”.
- Weekly benefit amount - average of two high quarter earnings.
  - Minimum weekly amount      \$135
  - Maximum weekly amount      \$570



# Where do I apply for benefits?

- Online at [www.esd.wa.gov](http://www.esd.wa.gov)
  - 24 hours a day/7 days a week.
- Unemployment Claims TeleCenter
  - 1-800- 318-6022
    - 8:00 AM to 5:00 PM Monday – Friday



# Can I still file a claim if I move out of Washington State?

- You can file your application before moving.
  - If your claim is based on WA wages only you will have a WA claim if you apply here or after you relocate.
- If you relocate after you apply in WA you can change your address online at [www.esd.wa.gov](http://www.esd.wa.gov).
- If you worked in WA and another state in the past 2 years you will have to call the Claims TeleCenter to apply.
- If you relocate before you apply and you have wages in more than one state, you will have to contact one of the states you have your work and earnings with.



# When will I get my first check?

- Generally two to three weeks from when you file your application.
  - Week for unemployment begins Sunday and ends Saturday midnight.
  - You can't claim a week until it's over.
  - First eligible week is "waiting week".
    - Must meet all eligibility requirements and be potentially eligible for at least \$1.00 in benefits.
- Direct deposit.



# How do I claim weekly benefits?

- Online at [www.esd.wa.gov](http://www.esd.wa.gov)
- By telephone at 1-800-318-6022.
  - Choose the weekly claim option (#1)
  - Create a personal identification number
  - Your PIN is your electronic signature



# How long can I get my benefits?

- Benefit Year
  - 52 weeks from the week you file your application.
  - It's the only WA claim you can have for that year.
- Maximum regular benefits available in a “benefit year”.
  - 26 X the weekly benefit amount.



# Are extensions available?

- Maybe ...
  - Federal extension (EUC)
    - Up to an additional 53 weeks.
  - Federal/State extended benefits
    - Up to 13 weeks.
      - Up to an additional 7 weeks for “high” unemployment.



# How does severance pay affect my benefits?

- Severance pay is not deductible.
- Vacation and sick leave.
  - Not deductible if a cash-out.





# How does a pension affect my benefits?

## ■ Retirement Pension.

- PERS – Employer contribution percentage is deductible from UI benefit.
  - PERS 1            58%
  - PERS 2            60%
  - PERS 3            100%

## ■ Social Security.

- Not deductible.



# **Are Unemployment Insurance benefits taxable?**

Yes

- You can choose to have 10% of your UI payment withheld.
- Sent immediately to the IRS – you can't get it back.
- If you are later denied a week in which the 10% was withheld, the amount sent to the IRS is included in any “overpayment” amount.



# **Do I have to accept less money than I am used to making?**

- Must be immediately available for and actively seeking suitable work.
  - Three job contacts
  - Three approved in-person job search activities at WorkSource
  - A combination of the above
- Suitable work is generally work you've done recently.
- Must be willing to accept prevailing wages, hours, and other working conditions.



# **Do I have to accept any bump option offered?**

- Were you:
  - Unemployed through no fault of your own?
  - Could you have remained working?
- If so, was the work suitable?
  - Wages, hours, conditions of work comparable?



# Can I go to school and still get UI benefits?

- Commissioner Approved Training (CAT)
  - Not required to look for work.
  - Includes self-employment assistance programs.
- Training Benefits
  - Not required to look for work.
  - Additional unemployment benefits.
  - Must apply within 90 days/be enrolled within 120 days.



# What if I am denied benefits?

- Adverse decisions are always in writing.
- Decision provides the right to appeal.
  - Hearings conducted by the independent state Office of Administrative Hearings (OAH).
  - OAH can affirm, modify, or overturn our decision.

# More information

- See our website at [www.esd.wa.gov](http://www.esd.wa.gov) for more unemployment information or to apply for benefits.





# Employee Assistance Program - Orientation

- Employee Assistance Program (EAP) Goals
- Confidentiality
- Services for You and Your Family
- Three Phases of Transition
- Resilience – Professional and Personal
- EAP Contact Information
- Question/Answer





# EAP Goals

- Help employee and/or family member identify, problem-solve and develop a plan to resolve problems and concerns.
- Assist employee with internal and external resources and develop coping strategies for personal and/or job related concerns.
- Consult with and support supervisors, managers and HR with job and employee situations.



# Confidentiality

## Exceptions by Policy or Law:

- Imminent risk: danger to self or others
- Abuse or neglect: children, elderly or disabled
- Damage or destruction to state property
- Court-ordered assessment or subpoena
- Release of Information form
- Formal Referral by referring agent – supervisor, manager, HR



# Are You or Your Family...

- Experiencing challenges or problems?
- Worried about being laid off?
- Know you are being laid off?
- Surviving a layoff?
- Experiencing signs of stress or distress?
- In need of problem-solving, direction, resources?



# Three Phases of Transition:

1. Ending:

How will I survive? What will I do? Where will I go?

2. Exploration:

What do I do now? Who am I?

3. New Beginning:

Is that light at the end of the tunnel?



# Transition: Phase 1 – Ending

- Anger and over-reaction
- Betrayal and resentment
- Fear and anxiety
- Sadness and depression
- Loss and grief



## **Transition: Phase 2 - Exploration**

- Temporary state between old and new
- Lagging productivity
- Confusion and chaos
- Uncertainty and unpredictability
- Professional and personal challenges



# **Transition: Phase 3 – New Beginning**

- Fear and anxiety
- Action and creativity
- New opportunities
- New things to learn
- Acceptance of a new reality



# Resilience - Professional and Personal

## ■ Five Key Attributes:

1. Positive
2. Focused
3. Flexible
4. Organized
5. Proactive





# **Washington State Employee Assistance Program**

- Pro-Health, Pro-Job and Pro-Performance
- Consider contacting us for help developing an action plan of next steps, personal and/or professional
- How to Contact Us
  - Toll Free: 877 313-4455
  - Seattle: 206 281-6315
  - Olympia: 360 753-3260
  - Spokane: 509 482-3686
  - E-mail: [www.dop.wa.gov/more/EAP](http://www.dop.wa.gov/more/EAP)

# Department of Retirement Systems Career Transitions

## How Transitions Affect Your Retirement Accounts





# What Happens When You . . .

## ■ Leave your job

- Can you retire? (vested / eligible)
- What about your contributions?
  - Retirement
  - DCP
- What if you come back to work?

## ■ Transition to a new job

- What about your contributions?
  - Retirement
  - DCP



# Vesting and Retirement Eligibility

Are you vested?

System	Plan 1	Plan 2	Plan 3
PERS	5 SCY	5 SCY	5 or 10 SCY

**SCY = Service Credit Years**

**Plan 3 = 10 SCY or  
5 SCY if 12 months SC earned after age 44  
or if vested in Plan 2 before transfer to Plan 3**

# Vesting and Retirement Eligibility

When can you retire?

System	Plan 1	Plan 2	Plan 3
PERS	Age 60 & 5 SCY Age 55 & 25 SCY Any Age & 30 SCY ----- Age 65 & 5 SCY * Age 60 & 5 SCY	Retirement as <u>Active or Inactive</u> Age 65 & 5 SCY * Age 55 & 20 SCY	Retirement as <u>Active or Inactive</u> Age 65 & 10 or 5 SCY * Age 55 & 10 SCY

*\* Benefit reduced for early retirement (actuarial or percentage)*



# Your Retirement Benefit

- Defined Benefit – Guaranteed lifetime benefit
  - IRS Tax Code 401(a)
  - Survivorship options
  
- Calculation based on:
  - A designated percentage
  - Service Credit Years (SCY)
  - Average Final Compensation (AFC)

$$1\% \text{ or } 2\% \times \text{SCY} \times \text{AFC} = \text{Benefit}$$



## Plans 2 & 3 Early Retirement Percentages

Age at Retirement	Minimum SCY but less than 30 SCY	30 or more SCY member chooses %
64	89.5%	97% or 100%
62	72.4%	91% or 100%
60	58.5%	85% or 95%
55	35.8%	70% or 80%



# You Leave Work But Don't Retire

## ■ Plan 1 or Plan 2:

- Leave contributions in your account
  - Guaranteed benefit when eligible
- Withdraw contributions & benefit is forfeited
  - Lump sum payment & applicable taxes or rollover

## ■ Plan 3:

- Access to Defined Contribution account
  - Manage online or on telephone
  - Four distribution options & applicable taxes
- Defined Benefit guaranteed if vested
  - 3% indexing if 20 Service Credit Years





# You Leave Work or Retire

## Deferred Compensation Program (DCP):

- Access to your account
- Manage account online or on phone
- Transfer money to different funds
- No transaction fees
- Five distribution options & applicable taxes
- You can change your options in the future



# You Return To Work At a Later Date

- Are you returning to the same or a different retirement system?
- Did you withdraw your Defined Benefit contributions?



# Your Beneficiary Designations

- Different forms for Retirement and DCP – verify they are current.
- Still Working **or** Separated but not Retired
  - Beneficiary form can be updated at any time
  - Survivor benefit or cash distribution
  - Use DB Access to view DB beneficiary and account information
  - Form on-line (print and mail)




# Department of Retirement Systems

## Recap

- Defined Benefit (DB) is guaranteed to eligible members.
- When you leave your job, withdrawal of retirement or DCP contributions is optional.
- Plan membership is required if eligible employment continues or resumes.

# Department of Retirement Systems

## Resources available – [www.drs.wa.gov](http://www.drs.wa.gov)



WASHINGTON STATE DEPARTMENT OF RETIREMENT SYSTEMS


360-664-7000 | 800-547-6657

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### Lifetime Retirement Planning




[New Member](#) [Nearing Retirement](#)

### Members

*I want to*

- [See my account balance](#)
- [Update my retirement beneficiary](#)
- [Create a benefit self-estimate](#)
- [Withdraw my funds](#)
- [See more...](#)



### myDRS

[Your personal account detail](#)

[Login to](#)

[GO](#)

[Need?](#)

[& Security](#)


[in GO](#)


### Select an account

[Defined Benefit Access](#)

[Deferred Compensation Plan 3](#)

### News and Announcements

 2055 Retirement Strategy Fund becomes available in January [more](#)


 State Actuary recommends a study of the pension plans [more](#)

See more [news](#)

### General

*I want to*

- [Find out what DRS does](#)
- [Get directions to DRS and DCP](#)
- [Learn about the Director](#)
- [See the latest pension statistics](#)
- [See more...](#)



Set up or change a DCP payment [See more...](#)

DB Access Plan 3

Forms and Publications

Benefit Estimates

Job Openings

Rules

State Budget Information

Health Care Authority

### Thanks to you, our new Web site is here!

We're happy to unveil the new DRS Web site your comments helped to improve. Let us know what you think. We truly



# Thank you...

- Your feedback is important to us
  - Please complete the session evaluation form