

MISSISSIPPI DEPARTMENT of EMPLOYMENT SECURITY

RAPIDRESPONSE

Helping Workers and Businesses When Jobs are Lost

Resource Book

INSURANCE PROGRAMS
POLITE
EDUCATION
PERSONALITY
TIPS
SKILLS
CAREER
RESUME
EXPERIENCE
CANDIDATES
BUSINESS
TRAINING
VIRTUAL
TEAM
SCREENING
OBJECTIVE
PERMANENT
REFERENCES
WORK
JOB
TEMPORARY
SUCCESS
TIE
QUALIFICATIONS
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SALARY
PHONE
IMPRESS
PORTFOLIO
COMPENSATION
BENEFITS
TEST
DEGREE
INTERVIEW
AGENCY
APPLICATION
EMPLOYMENT
QUESTIONS

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PROGRAMS AT A GLANCE

Unemployment Insurance Benefits

These benefits provide temporary financial assistance for eligible workers who are unemployed through no fault of their own.

Wagner Peyser

This funding source provides job placement services including resume preparation, interview skills, job search assistance, and referrals to job openings.

Reemployment Services and Eligibility Assessment (RESEA)

This program assists individuals receiving unemployment insurance (UI) benefits by connecting participants with in-person assessments and reemployment services through the WIN Job Centers.

Jobs for Veterans State Grant (JVSG)

Our dedication to Veterans, includes: Providing all the assistance within our power and every service possible to help successfully obtain and maintain employment.

Governor's Job Fair Network

Mississippi Department of Employment Security (MDES) operates the Governor's Job Fair Network. The Job Fair Network is a series of community sponsored, one-day events that bring together a diverse group of employers who are actively looking for employees. MDES works in partnership with other agencies and organizations to host each event.

Fidelity Bonding Program

This is a free insurance bond designed to help reduce the risks of hiring individuals whose criminal backgrounds pose barriers to securing employment. Individuals with criminal records, including individuals recovering from opioid and other drug addictions, are eligible for coverage under these bonds. The bond insurance issued to an employer ranges from \$5,000 to \$25,000 coverage for a 6-month period with no deductible amount.

Work Opportunity Tax Credit (WOTC)

This is a federal income tax credit for employers who hire individuals facing obstacles to employment. The tax credit may range from \$1,200 up to \$9,600, depending upon the target group and other factors of the employee. Target groups include, Long Term Unemployed, SNAP Recipients, Vocation Rehabilitation referrals, and SSI Recipients.

Trade Adjustment Assistance (TAA)

This is a federal program that helps U.S. workers who have lost or may lose their jobs as a result of foreign trade. This program provides workers with opportunities to obtain the skills, credentials, resources, and support necessary to become re-employed.

Workforce Innovation and Opportunity Act (WIOA) Services

This act provides Career and Training Services for Adults, Dislocated Workers, and Youth to enter the workforce. It also provides business services for employers to find qualified workers through On-the-Job Training, Internships,

MDES is committed to the economic and employment needs to the people of the state of Mississippi. The programs listed here help us meet that commitment.

Externships, and Apprenticeships.

WIOA On-the-Job Training

This program helps businesses hire and train workers by reimbursing a portion of expenses incurred during the initial training process.

WIOA Individual Training Account

A service that provides workforce grants and it provides funding for educational/occupational skill training for eligible job seekers.

Registered Apprenticeship

This is an industry-driven, high-quality career pathway where employers can develop and prepare their future workforce, and individuals can obtain paid work experience, classroom instruction, and a nationally-recognized, portable credential. The five key components of the program include: a paid job, work-based learning, mentorship, classroom learning, and credentials.

Rapid Response

This is an early intervention service that assists both employers and employees affected by layoffs or plant closures. It provides access to user-friendly resources and information to help transition affected workers into reemployment.

Senior Community Service Employment Program (SCSEP)

This is an employment training program for Mississippians aged 55 years and older. The program provides subsidized, part-time work experience for a limited time through community service, enabling seniors to obtain

the skills necessary for permanent employment. Participants in the program learn new skills and talents or enhance existing ones to become competitive in today's workforce.

Referrals

Based on the needs of each customer, MDES makes referrals to partner agencies, such as MCCB, MDHS, and MDRS for programs like Adult Education, TANF, SNAP, and Vocational Rehabilitation.

MS Works

This is a real-time, integrated web and mobile solution for providing labor exchange services to job seekers and employers. MS Works provides customized labor market information with each job listing so that job seekers can determine if a job is a potential good fit.

WIN Job Centers

Mississippi's network of WIN Job Centers provides easy access to employment related services provided by multiple workforce partners.

Workforce Call Center

This call center provides remote assistance to job seekers that may not have access to travel to a WIN Job Center or that may not have internet access at home.

An equal-opportunity employer and program, MDES has auxiliary aids and services available upon request to those with disabilities. Those needing TTY assistance may call 800-582-2233. Funded by the U.S. Department of Labor through the Mississippi Department of Employment Security

RAPID RESPONSE

Helping Workers and Businesses When Jobs are Lost

Resource Book

| MDES | MISSISSIPPI DEPARTMENT *of* EMPLOYMENT SECURITY

Helping Mississippians Get Jobs | mdes.ms.gov

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WHAT IS RAPID RESPONSE AND HOW WILL IT HELP ME?

The decision to lay off employees is one no employer wants to make. However, as layoffs do occur, your company inviting Rapid Response teams to meet with affected workers before the layoff will allow you to have access to services and programs that could help you through this difficult time. Rapid Response teams can provide you with a range of information and services.

When your company allows a Rapid Response event to take place on the company site and on company time, you will receive information that will help with the stress of a traumatic event such as a layoff / closure. This stress can be managed through access to important information and services that could enhance re-employment opportunities. Be sure to take advantage of whatever services are provided during the Rapid Response process, while you are still employed or while eligible for unemployment insurance benefits, severance payments, or other financial resources that are still available to you.

Looking for a job is a job in itself. We, the Rapid Response Team, are here to give you information on services and programs available to help make that transition easier.

Rapid Response on-site meetings will introduce you to many program partners and their representatives who can help you navigate through this transition and who have access to many resources. The Rapid Response team will provide information on maintaining income (unemployment insurance); accessing skills upgrade and training resources (Community Colleges); and providing an array of other services, from resume preparation to job search to placement to supportive services, for anyone who wishes to access to them.

At the Rapid Resource event, you will learn about services and benefits designed to help you get back on your feet, including:

- *Surviving a Layoff* book: a tool that will help in preparing for a job interview;
- Job search assistance;
- Resume preparation and interviewing skills workshops;
- Education and training opportunities; and
- Unemployment Insurance;
- Services that may be available to you include financial planning and stress management workshops; financial support for training; income support if your job was lost due to foreign trade; and special services for veterans and adults with disabilities.

The surveys that are handed out help WIN Job Centers and Community Colleges gather information about your current skills and career interests and provide a profile of you with a snapshot of your interests. This survey is the first step in gathering this information and organizing the services necessary to help you return to work, ensuring a successful career transition.

The Workforce Innovation and Opportunity Act of 2014 (WIOA) provides for employment services and training for laid-off workers, including those workers involved in permanent plant closings or substantial layoffs. Individuals interested in the Reemployment Services and Training available through WIOA should report to the nearest WIN Job Center or at **mdes.ms.gov**.

If you have any questions or need additional help, you may contact your local WIN Job Center. A List of WIN Job Centers with addresses and phone numbers is provided in the back of this booklet.

THE WIN JOB CENTER

STEPS TO REEMPLOYMENT

STEP 1 Register your profile with mdes.ms.gov or go to your local WIN Job Center

WIN Job Centers provide customers easy access to information on employment services, education, training, and more in one convenient location. **You may register for work and WIOA services online at mdes.ms.gov.** Visit the WIN Job Center to make an appointment with a counselor to discuss your reemployment needs. Be sure to tell the counselor you were laid off (Dislocated Worker). Ask about Workforce Innovation and Opportunity Act (WIOA) services. The WIN Job Center staff can provide you with job training information so you can learn new skills to be more competitive in the job market.



STEP 2 Gather important Verification Identification Cards

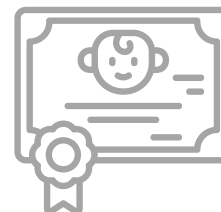
The following documents are required for you to access employment services at the WIN Job Center.

- Driver's License or State-Issued ID Card (Current, not expired)
- Social Security Card (Do NOT laminate)



You may also be asked for the following, depending on what services you need or request.

- Birth Certificate
- Copies of your resume
- Names of references and their contact information (Include phone number and email)
- Copies of diplomas and school transcripts



STEP 3 Develop a Resume

First impressions are important. An employer can see dozens of resumes a week, so it is important that you make a good first impression.

- Review the "Resume Information Form" in this book and use it as a worksheet to list your work history and other information you need for a resume.
- WIN Job Center Staff can provide access to computers with resume building software for people to begin preparing for their next career and to post resumes for job openings online. Computers are for the exclusive use of performing job searches, applying for positions, and posting resumes online. You have access to fax machines, copiers, and computers to assist with job searches at no cost.
- Visit your local WIN Job Center and ask for help to complete your resume. Take the "Resume Information Form" with you. You may use the computers in the resource area to complete your resume. The WIN Job Center staff can assist in creating, printing, and uploading a professional resume.



TRANSFERABLE SKILLS

- Punctuality
- Dependability
- Getting along with others
- Working as a team member
- Organizing the work activity of others
- Ability to manage time / be productive
- Ability to adapt/being flexible
- Problem solving
- Writing skills/Math skills/Reading skills
- Willingness to make an extra effort to increase quality or performance



STEP 4 **Prepare for the Job Search and Interview Process**

Review the *Surviving a Layoff* book for help in preparing for a job interview. Check with your local WIN Job Center to see if they have “Job Search Skills” classes scheduled. Staff in the center can also show you information in the Resource Room to help you with job search and interviewing tips.



STEP 5 **Consider Retraining**

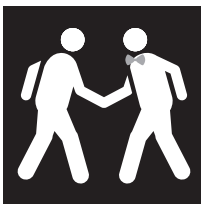
You may qualify for training benefits under the Workforce Innovation and Opportunity Act (WIOA). Talk with a counselor/interviewer at your WIN Job Center if you are interested in upgrading your skills or learning new skills. The WIN Job Center staff can also give you the contact for your local community college.

Community College Representatives often have a presence in many of the WIN Job Centers. They can help you with career counseling and identify jobs in demand and the types of training required.



STEP 6 **Tell Everyone You Know!**

Someone you know may have information about a job opportunity, but if they do not know you are looking for a job, they cannot tell you about it. Begin networking with relatives, friends, neighbors, former co-workers, and others to let them know you are looking for a job.



To register for work and look for available jobs using

MDES Online Employment Services:

VISIT WWW.MDES.MS.GOV

CLICK ON “I NEED A JOB”

FOLLOW THE APPROPRIATE LINKS



You may also use the MDES Online Employment Services on the free mobile app for Android, iOS, and Kindle Fire devices. Search for MS Works and the icon shown at the left at Google Play, the App Store, or as an app from Amazon.

Available online at <https://mdes.ms.gov/msworks>

YOUR RESUME INFORMATION

Use the form below to organize the information you will need to provide for resumes and job applications.

PERSONAL INFORMATION

Name _____ Address _____
City _____ State _____ Zip _____
Phone _____ Email Address _____

WORK EXPERIENCE

Employer _____ Address _____
City _____ State _____ Zip _____
Phone _____ Email Address _____

Job Title and Description of Duties: _____

Start Date: Month _____ Year _____ End Date: Month _____ Year _____

Employer _____ Address _____
City _____ State _____ Zip _____
Phone _____ Email Address _____

Job Title and Description of Duties: _____

Start Date: Month _____ Year _____ End Date: Month _____ Year _____

Employer _____ Address _____
City _____ State _____ Zip _____
Phone _____ Email Address _____

Job Title and Description of Duties: _____

Start Date: Month _____ Year _____ End Date: Month _____ Year _____

ADDITIONAL WORK EXPERIENCE

Employer _____ Address _____

City _____ State _____ Zip _____

Phone _____ Email Address _____

Job Title and Description of Duties: _____

Start Date: Month _____ Year _____ End Date: Month _____ Year _____

EDUCATION

School _____ Address _____

Degree/Certificate _____ Years Attended or Graduated _____

School _____ Address _____

Degree/Certificate _____ Years Attended or Graduated _____

School _____ Address _____

Degree/Certificate _____ Years Attended or Graduated _____

SPECIAL QUALIFICATIONS AND TRAINING

Skills _____

REFERENCES (BUSINESS AND PERSONAL)

Name _____ Address _____

City _____ State _____ Zip _____

Phone _____ Email _____

Name _____ Address _____

City _____ State _____ Zip _____

Phone _____ Email _____

THE WIN JOB CENTER (CONTINUED)

HELPING MISSISSIPPIANS GET JOBS

The Workforce Investment Network (WIN Job Center) is a convenient One-Stop location where people who need jobs can connect to the many agencies ready to offer service and assistance. Customers have easy access to a variety of services in the areas of Employment Unemployment Insurance Assistance, Education, Training, Human Services, and Economic development.

You can sign up for WIOA programs that will help with skills training or other needed assistance. You may also make an appointment with an Employment Interviewer to learn more about the resources and services available to you and develop a Re-Employment Plan.

Visit your local WIN Job Center to register and search for a job (see the addresses and phone numbers in back of the Rapid Response Book).



Interview Tips

WIN Job Center staff provides tips on how to interview for a job. For example, bring a resume to the interview, arrive on time, dressing for an interview and have a positive attitude. All those play a part in getting a job.

Check with your local WIN Job Center to see if they have "Job Search Skills" classes scheduled. Staff at the center can show you information in the Resource Room to help you with job search and interviewing tips.



Job Search and Placement Assistance

Register at the WIN Job Center and meet with an interviewer who will explain the benefits and services of the Workforce Innovation and Opportunity Act (WIOA).

A vital function of the WIN Job Center is to assist people with job searches. Each WIN Job Center maintains a list of jobs available in their area, along with access to other jobs throughout the state. Staff can direct customers to the resource or where they can do self-directed job searches. Staff can also refer customers to jobs of interest if the job qualification match their skill set.

Websites for Job Search



Mississippi Department of Employment Security.....mdes.ms.gov
America's Career InfoNetcareeronestop.org
State of Mississippi ms.gov
Department of Corrections mdoc.ms.gov
Mississippi State Personnel Board mspb.ms.gov
Veteran Jobs vet-central.com
Federal Jobs..... usajobs.gov

Multi-level Employment Services



WIN Job Centers provide Assessment Testing, Interest Profiles, Work Locator, KeyTrain, WorkKeys, Tests for Adult Basic Education (TABE), Workshops, Referral to Training, and many other services to individuals seeking employment or seeking to improve their employment.



KeyTrain

The courses are based on the skills and skill progressions found in the WorkKeys assessment system. KeyTrain also prepares learners to earn the National Career Readiness Certificate (NCRC).

Labor Market Information (LMI)



Labor Market Information is available at WIN Job Centers and on the MDES website to provide people who are looking for jobs with information necessary to prepare for a career. LMI includes data on which careers are in demand and what future career demands will be, as well as the education or training necessary to qualify for each profession.

Priority of Services for Veterans



Each WIN Job Center provides priority of service to all qualified veterans, including a separate sign-in sheet. New job listings are available to veterans ONLY for 24 hours before becoming available to everyone. Some centers have specific personnel dedicated to the employment needs of Veterans.

Information on High School Equivalence (HSE) and Adult Education (AE)



Classes are available to people who need a high school diploma or equivalent certification. Contact information on HSE and AE class schedules and enrollment qualification information is available at the WIN Job Centers.

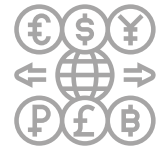
Information on Unemployment Insurance Benefits

Workers who lose their jobs through no fault of their own may qualify for Unemployment Insurance (UI) Benefits. WIN Job Centers can provide information on how to apply for these benefits. This information is also available online at **mdes.ms.gov** and through the MDES Call Center. Individuals who qualify may apply on-line at **mdes.ms.gov** or **601-493-9427** from your phone or a phone at the WIN Job Centers.



Information on TAA benefits for Affected Workers

Workers who lose their jobs or whose hours or wages are reduced as a result of increased imports or shifts in production out of the United States may qualify for Trade Adjustment Assistance such as extended Unemployment Insurance and Training Benefits through the Trade Adjustment Act.



Information and Referral to Child Care, Transportation, and other Support Services

A variety of services to aid the job seeker with their search is available through the network of partners with the WIN Job Centers. Assistance with childcare and transportation can be arranged for clients through referrals to partners. Available services may vary by location.



Referral to Rehabilitation Services

Individuals with physical barriers to employment may qualify for assistance from the Mississippi Department of Rehabilitation Services (MDRS). MDRS assists with supportive aids that are required to perform a job. MDRS also provides assistance with living, vocational counseling, training, tuition, and related services such as Ticket-to-Work.



Information about the Governor's Job Fair Network

The Governor's Job Fair Network brings together people who need jobs with numerous employers and provides an opportunity for them to talk with employers. The schedule of upcoming Job Fairs is available at **jobfairs.ms.gov**, the WIN Job Centers, and on the MDES **website at mdes.ms.gov**.



Access to Americans with Disabilities Act (ADA) Equipment

Individuals with special needs will find ADA equipment available at the WIN Job Centers to assist them with their job searches. It is best to make a request for special equipment/assistance when you call to schedule an appointment.





Career Assistance to Ex-Offenders

Ex-offenders can receive assistance to help them make the transition back into the labor force. Services include information about job search, training assistance, and tax credits available through the Work Opportunity Tax Credit (WOTC) program.

A unique job hunting tool, the Fidelity Bonding Program is open to all persons with criminal records, and helps job candidates with criminal records obtain and maintain family-sustaining jobs. This program targets employment barriers, increases ability to obtain a job, and reduces recidivism. Visit mdes.ms.gov/fidelitybond or careeronestop.org/ReEntryProgramFinder online.



Youth Service Programs

A variety of programs exist to assist youth making the transition from school to the work environment. Each Local Workforce Development Area supports youth programs. Specific programs vary from area to area. Phone numbers to the Local Workforce Areas can be found on the back cover of the Rapid Response Resource book.



Career and Aptitude Assessment

People who wish to change careers or who begin their job search for the first time may be assessed to determine their skill level. **This assessment is necessary for WIN Job Center staff to qualify applicants for referral to employers.** In-depth career and aptitude testing may be required during the approval process for training service.



Aptitude is a natural skill or talent you have, like being organized, creative, or flexible with tasks, even being on time and being a fast learner. These are natural abilities that give an individual the potential for doing or learning and excelling at certain activities/tasks or fields of study. These skill or talents or known as “skills.”

Senior Community Service Employment Program (SCSEP).

If you are 55 or older, unemployed and looking to reenter the workforce, you may qualify for the Senior Community Service Employment Program (SCSEP). The SCSEP is an employment training program for Mississippians aged 55 years and older. The program provides subsidized, part-time work experience for a limited time through community service, enabling seniors to obtain the skills necessary for permanent employment. Participants in the program learn new skills and talents or enhance existing ones to become competitive in today’s workforce.



For more information on SCSEP

- Please stop by one of the WIN Job Centers and ask about the SCSEP program or CSE; or
- Visit CareerOneStop’s Older Worker Program Finder at <https://www.careeronestop.org/LocalHelp/EmploymentAndTraining/find-older-worker-programs.aspx>; or
- Call the U.S. Department of Labor’s toll-free help line at 1-877-US2-JOBS (1-877-872-5627).

You can also contact your local American Job Center for more information. For locations, go to <https://www.careeronestop.org/LocalHelp/AmericanJobCenters/find-american-job-centers.aspx>

WIN JOB CENTER TRAINING SERVICES

Information on Individual Training Tuition Assistance

Individual Training Tuition Assistance is available to qualified people to help acquire the skills necessary to prepare for specific careers. Training Tuition Assistance in the form of an Individual Training Account (ITA) is managed through **Local Workforce Development Areas**, and the types of training available can vary depending on location. Check with the local WIN Job Center for individual training tuition assistance available in your area.



Community and Junior Colleges

The Mississippi Community and Junior Colleges are partners in the WIN Job Centers and are available at WIN Job Centers on a scheduled basis. They provide information and assistance with a variety of services to meet individual needs such as Career Counseling, a High School Equivalency (HSE), Adult Education (AE), Short Term Training, Retraining Opportunities, Individual Training Account (Career Technical), TABE Testing, and ACT Prep. Various career and technical programs offer multiple degree and certificate options that fit a student's chosen career path. Please visit mccb.edu or the local WIN Job Center for more information.



Other Training Classes

Computer classes, workshops, and resource materials vary from office to office; therefore, contact your local WIN Job Center for a complete list and schedule of workshops. Computer Training Labs (not available at all WIN Job Centers) are available for computer classes and pre employment testing.



Eligible Training Provider List (ETPL)

From the Mississippi Eligible Training Provider List (ETPL) System, a qualified WIOA participant may view types of training available from **approved training providers**. For more information, go to mdes.ms.gov and enter ETPL in the search bar at the top of the screen.



On-the-Job Training

On-the-Job Training is a program that provides financial assistance to employers who agree to train and retain eligible individuals. This assistance is considered to be compensation for extraordinary costs associated with training unskilled or under-skill individuals.



On-the-Job Training provides a newly hired, paid individual while engaged in productive work in a job that:

1. Provides knowledge or skills essential to the full and adequate performance of that job.
2. Provides reimbursement to the employer up to 50% of the wage rate of the individual,
3. The duration of time will be appropriate for the occupation and its content of job duties.

Ability is a term that is interchangeable with skill and indicates something a person is able to do well. One can develop the natural aptitude for it through hard work and adaptation. It also includes skills learned through education and/ or training, as in vocational training and schools. These skills or talents or known as "hard skills."

COMMUNITY COLLEGES

www.mccb.edu

Mississippi Community College Board website at mccb.edu can provide the most current information about Mississippi's fifteen Community Colleges. Below is a general listing of the Community Colleges, however, several colleges have more than one campus. Please consult the websites for the most current information.



For more information on Federal Student Aid visit:
Free Application for Federal Student Aid at studentaid.gov

Community Colleges in Mississippi

Coahoma Community College

3240 Friars Point Rd.
Clarksdale, MS 38614
Phone: 662-627-2571
www.coahomacc.edu

Copiah-Lincoln Community College

1028 J.C. Redd Dr.
Wesson, MS 39191
Phone: 601-643-5101
<https://www.colin.edu>

East Central Community College

15738 Hwy. 15 South
Decatur, MS 39327
Phone: 877-462-3222
www.eccc.edu

East Mississippi Community College

1512 Kemper St.
Scooba, MS 39358
Phone: 662-476-8442
www.eastms.edu

Hinds Community College

501 East Main St.
Raymond, MS 39154
Phone: 601-857-5261
www.hindscc.edu

Holmes Community College

1 Hill Street
Goodman, MS 39079
Phone: 662-472-2312
www.holmescc.edu

Itawamba Community College

602 W. Hill Street
Fulton, MS 38843
Phone: 662-862-8000
www.iccms.edu

Jones County Junior College

900 South Court Street
Ellisville, MS 39437
Phone: 601-477-4000
www.jcjc.edu

Meridian Community College

910 Highway 19 N
Meridian, MS 39307
Phone: 601-483-8241
www.meridiancc.edu

Mississippi Delta Community College

Hwy 3 & Cherry Street
Moorehead, MS 38761
Phone: 662-246-6322
www.msdelta.edu

Mississippi Gulf Coast Community College

51 Main Street
Perkinston, MS 39573
Phone: 228-896-2536
www.mgccc.edu

Northeast Mississippi Community College

101 Cunningham Blvd
Booneville, MS 38829
Phone: 662-728-7751
www.nemcc.edu

Northwest Mississippi Community College

4975 Hwy 51N
Senatobia, MS 38668
Phone: 662-562-3200
www.northwestms.edu

Pearl River Community College

101 Highway 11 North
Poplarville, Mississippi 39470
Phone: 601-403-1000
www.prcc.edu

Southwest Mississippi Community College

1156 College Drive
Summit, MS39666
Phone: 601-276-2000
www.smcc.edu

NATIONAL CAREER READINESS CERTIFICATE

www.act.org



The ACT WorkKeys National Career Readiness Certificate (ACT WorkKeys NCRC®) **is an assessment-based credential issued assessment at four levels.** The NCRC measures and certifies the essential work skills needed for success in jobs across industries and occupations as follows:

- Build confidence that your skills meet the needs of employers;
- Show prospective employers concrete proof of the skills you have;
- Apply real-world use to coursework from the classroom;
- Determine skill improvement and training needs; and
- Improve the opportunities for career changes and advancement.

Unlike other assessments, the NCRC doesn't merely give an indication of reading and writing competency; instead it measure, a range of hard and soft skills relevant to any occupation, at any level, and across industries.

Successful completion of WorkKeys assessments can lead to earning a National Career Readiness Certificate® (NCRC®)-a credential that verifies foundational workplace skills. Tens of thousands of employers recognize the value of the NCRC, and many recommend the credential to candidates.

To earn the National Career Readiness Certificate® (NCRC®), you must successfully complete the WorkKeys assessments in Applied Math, Graphic Literacy, and Workplace Documents. WorkKeys offers additional assessments to measure interests, values, and behaviors that can lead to better job satisfaction. Most tests are web-based and take one hour for each part/session. Scores are easily verified online.

The target skills of the NCRC are as follows:

1. **Workplace Documents** - Comprehending work-related reading materials;
2. **Applied Math** - Applying mathematical reasoning to work-related problems; and
3. **Graphic Literacy** - Using information from diagrams, floor plans, tables, forms, graphs and charts.

The National Career Readiness Certificate offers the efficient matching of talent with work - which helps people find great jobs, companies find skilled workers, and our nation's economy grow and prosper.

ACT WorkKeys scores determine the level of Career Readiness Certificate a participant earns.

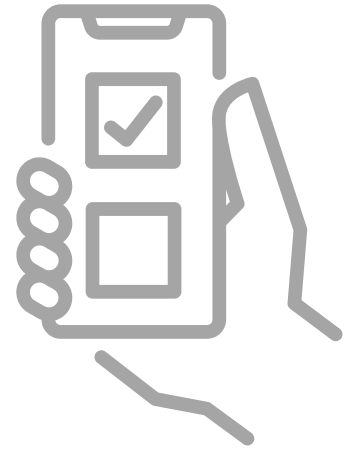
Bronze	Silver	Gold	Platinum
Scores at least a level 3 in each of the three core areas and has the necessary foundational skills for 16 percent of the jobs in the WorkKeys database	Scores at least a level 4 in each of the three core areas and has the necessary foundational skills for 67 percent of the jobs in the WorkKeys database	Scores at least a level 5 in each of the three core areas and has the necessary foundational skills for 93 percent of the jobs in the WorkKeys database	Scores at least a level 6 in each of the three core areas and has the necessary foundational skills for 99 percent of the jobs in the WorkKeys database

UNEMPLOYMENT INSURANCE

To Register for Unemployment Insurance Online

- Visit www.mdes.ms.gov
- Click on “Unemployment Claims”
- Follow the appropriate links

To register by phone, call MDES at 601-493-9427 and a representative will assist you.



2FileUI is the mobile access point for the MDES Online Reemployment Assistance System. Registered users can file their weekly certification and work search details through this app. Search for 2 File UI and the icon shown at the left at Google Play, the App Store, or as an app from Amazon.

Available online at <https://mdes.ms.gov/2fileui>

Unemployment Insurance Benefit Rights Summary Statement

To Be Eligible For Unemployment Benefits You Must:

1. Be unemployed through no fault of your own;
2. Be able and available for work and actively seeking employment;
3. Serve a one-week waiting period (benefits cannot be paid for this waiting period week); and
4. Be registered for work at the WIN Job Center if you are not scheduled to return to work within 30 days.

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
WEEK STARTS 12:01 A.M.						WEEK ENDS Midnight

Each week starts on Sunday at 12:01 a.m. and ends at Midnight on the following Saturday.

Weekly Certifications are only accepted for the most recently completed calendar week.

MISSISSIPPI DEPARTMENT *of* EMPLOYMENT SECURITY

Website Instructions for Unemployment Insurance

TO CREATE AN ACCOUNT FOR THE FIRST TIME (NEW USERS)

1. Go to **WWW.MDES.MS.GOV**
2. Place the mouse cursor on the “**UNEMPLOYMENT CLAIMS**” tab
3. Click on “**REGISTER NOW**”
4. Scroll down the page and click on “**CREATE NEW USER**”
5. Enter your **SOCIAL SECURITY NUMBER**, your **NAME**, and **DATE OF BIRTH**
6. Click inside of the box next to “**L’M NOT A ROBOT**” - read message, select the pictures, click verify, and then click “**NEXT**”
7. You will then create a user ID and password.
 - a. *USER ID* can be 6 to 20 characters and must start with a letter.
 - b. *PASSWORD* is 8 to 15 characters, must have at least 1 lower case letter, at least 1 upper case letter, at least 1 number and at least 1 symbol (! @ # \$)

TO FILE YOUR WEEKLY CERTIFICATION ONLINE

1. Go to **WWW.MDES.MS.GOV**
2. Place the mouse cursor on the “**UNEMPLOYMENT CLAIMS**” tab
3. In the drop-down box, click on: “**ONLINE UNEMPLOYMENT SERVICES**”
4. This will bring you to Claimant Services Page
5. Click on “**FILE WEEKLY CERTIFICATION**” to log in
6. Log in using your **USER ID** and **PASSWORD**
Click on “**FILE WEEKLY CERTIFICATION**” and answer the questions about the week you did not work.

WEEKLY CERTIFICATION QUESTIONS

1. Were you physically able to work? (*means physically able to do work*)
2. Were you available for work? (*means you were available to do work*)
3. Did you refuse any job offer or job referral?
4. Did you perform any work?
5. Did you return to work full time?
 - a. If yes, enter the date you returned to full time employment.

****Make sure you verify the weekly certification questions by using your last 4-digits of your SSN****

TO SEARCH FOR A JOB

1. Go to **WWW.MDES.MS.GOV**
2. Place the mouse cursor on the “**I NEED A JOB**” tab
3. Click on “**FIND A JOB NOW**”
4. To narrow the search, enter your desired Job Titles, desired *Distance to Job*, etc.
5. Click on the **JOB NUMBER** and follow the *Application* Instructions

IF YOU HAVE FORGOTTEN YOUR USER ID OR PASSWORD, CALL YOUR LOCAL WIN JOB CENTER. PHONE NUMBERS ARE LISTED IN BOOKLET.

To Maintain Eligibility:

You may also file weekly certifications and work searches online at mdes.ms.gov or via telephone at **601-493-9427**. Telecommunications for the Deaf (TDD) are available at 866-761-7607.

While filing weekly certifications to obtain benefits, you must answer whether or not you are physically able and available for full-time work. You must remain able to work and available for full-time work and all illnesses and disabilities must be reported.

An individual must make an active search for full-time work to receive Unemployment Insurance benefits.

The Agency defines “actively seeking work” as follows:

- You **MUST** be registered for work through your local WIN Job Center.
- You **MUST** contact three (3) employers each week to apply for work. An actual application must be completed with at least one of the three employer contacts each calendar week.
- You **MUST** provide a detailed record of the employers you contact each week.
- **Keep a written record of the dates and places you applied for work.** You **must** be actively seeking full-time work each week. While filing weekly certifications to obtain benefits, you **must** report any offers of work that you refused. Periodically, you may be required to report to a WIN Job Center for a review of your claim and to provide information regarding your job search.

If you return to work full-time, you must notify MDES of the date you returned to work. Do not wait until you receive your first paycheck.

If you work part-time, you may continue filing your weekly certifications, but you must report all of your earnings. Earnings from part-time work should be reported during the calendar week earned, not when you are paid for the work. Any earnings over \$40 will be deducted from your weekly benefit amount.

Example: If you receive maximum amount for unemployment, which is \$235.00, and then you earn \$100.00 at your part-time job, add $\$235.00 + \$40.00 = \$275.00$. Then subtract your earning of \$100.00 from \$275.00. This leaves \$175.00 and is the amount of unemployment you will receive that week. If you make \$275.00 or more you will not receive any benefits that week. See example on the next page.

You **must** notify MDES and report all **pension or retirement pay received**. Your benefits may be reduced by child support obligations, **pensions contributed by your employer** (excluding Social Security), and any earnings reported by you.

Anyone making a false statement or withholding facts to increase or obtain benefits to which he or she is not entitled is guilty of a misdemeanor punishable by fine or imprisonment, or both.

All employees **must** continue to work until their last scheduled day of employment with their current employer to receive any severance pay (if any has been offered) and to receive any benefits and opportunities that are discussed at the Rapid Response event.

If you should leave before your end date with your current employer, all severance pay (if any has been offered), benefits, and opportunities that have been discussed at the Rapid Response event will no longer be available to you.

Governor's Job Fair

You will receive a notice via mail notifying you that you have been selected by MDES to attend a Job Fair. You must report in person on the date and time indicated on the job fair appointment letter.

You will be instructed to bring the letter along with two forms of identification (driver's license/state issue id and social security card) and check in at the front desk upon your arrival.

Failure to report could result in an indefinite denial of your Unemployment Insurance benefits. If you are unable to keep the appointment, please contact your local WIN Job Center. If you have already returned to work, please call **601-493-9427**.

The denial will continue until you contact your local WIN Job Center. The WIN Job Center Representative must make a note in your account that indicates you have met the necessary requirements before the denied decision can be updated.

Filing for Benefits while Working Part-Time

To receive partial benefits, you must establish monetary eligibility and:

- You must be able to work and available for work as defined by law.
- The number of hours you are working or worked during a week must be less than the number of hours customarily considered full-time for that job and/or employer.
- The reason for working less than full-time must be lack of work or because the job is part-time by choice of the employer.

How are partial Unemployment Compensation Benefits computed? Your payment for partial benefits will be figured by taking two-thirds of your gross earnings for the week claimed and deducting that amount from your Weekly Benefit Rate.

For example, if your weekly benefit rate for unemployment is \$200, and you work 5 hours at \$12/hour - then 2/3 of your gross earnings (\$60) or \$40 would be deducted from \$200, leaving you a check amount of \$160. You also still must be able, available and looking for full time work.

EXAMPLE:

WBR = \$200.00
5 hours X \$12/hour = \$60
\$60 - 2/3 = \$40
\$200 - \$40 = \$160.00

You MUST report your gross earnings* for the week in which you worked the hours (not for the week you received your paycheck for those hours)

***Gross Earnings: wages you earn before taxes are taken out. Claimants paid hourly compute this as the hourly rate multiplied by the amount of hours worked.**

Monetary Eligibility

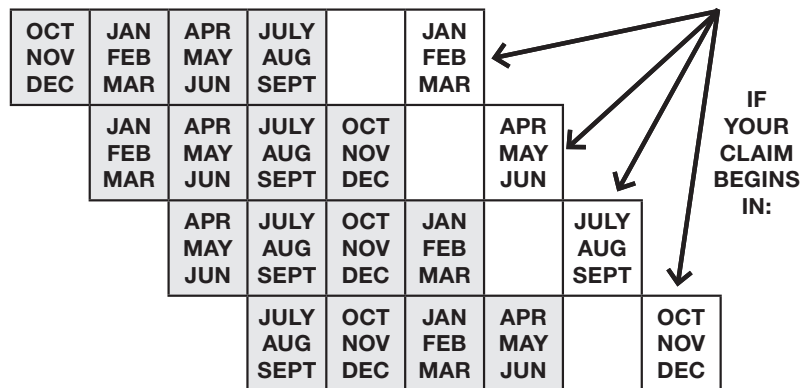
For a valid UI Benefit Claim, individuals must have:

- Insured (covered) wages in **at least two (2) quarters of the base period**
- Mississippi uses **the first four of the last five** completed calendar quarters
- There are variations in other states
- **No less than \$780** in the base period quarter in which he has the most earnings
- Total wages in the base period **equal to forty (40)** times his **weekly benefit amount**

Standard Base-Period

The Standard Base Period is the FIRST four of the last five completed calendar quarters prior to the beginning date of the UI claim. For information on what your STANDARD Base Period may be when you file your claim, refer to the chart below. The shaded area represents the Base Period. The non-shaded area represents the month when the claim is filed. Alternate Base Period:

If you do not have sufficient wages in the Standard Base Period to establish a claim. The Alternate Base Period can ONLY be used to file a UI claim when there are not enough wages earned in the Standard Base Period to file a monetarily valid UI claim is filed.



DISQUALIFICATIONS

Your benefits may be delayed or denied if:

1. You left work without good cause under the law;
2. You were discharged for misconduct connected with your work;
3. You failed to apply for, or accept suitable employment;
4. You are unemployed because of a labor dispute;
5. You are receiving a pension toward which a base period employer contributed;
6. You are receiving or seeking unemployment benefits from another state; and
7. You failed to make an active search for work.

Right to Appeal

You have the right to appeal any decision made by the Unemployment Insurance Department within 14 calendar days of the mail date on the decision. Further appeal rights information will be included on any decision that affects your claim.

Debit Card Information www.goprogram.com

Unemployment benefit payments will be issued through a debit card that will be mailed to you. The debit card has no monthly fees. This means there are no fees for purchases, no fees for cash-back with a purchase, or no fees for cash withdrawals from a bank teller window. Fees will apply when you use the debit card for ATM balance inquiries, phone balance inquiries exceeding over 3 per month, and for ATM cash withdrawals. You can avoid these fees by visiting **Way2GO** for balance and transaction history information. You will receive detailed information regarding the debit card in the mail. Contact the card provider, ACS at **855-709-1077** if a replacement card is needed.

Identity Verification

1. A Picture of yourself (Selfie) holding a Government Issued Picture ID. (Example: Driver's License, State Issued ID, Military Identification, Passport, Permanent Resident Card, etc.)
2. Proof of Mailing Address that displays your name. (Example: Utility Bill, Cellphone Bill, Mortgage Statement, etc.)
3. Pay Stub from your most recent employer or a your latest W2 or 1099 that displays your name, and address and employer name.

You may upload the information to the website provided below.

Go To: **WWW.MDES.MS.GOV**

Select: **UNEMPLOYMENT CLAIMS**

Select: **ONLINE UNEMPLOYMENT SERVICES**

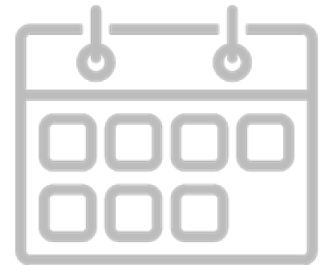
Log in to your MDES account and Select **UNEMPLOYMENT INSURANCE**

Select link: **UPLOAD DOCUMENTS FOR IDENTITY VERIFICATION**

Weekly Benefit Amount

MINIMUM
\$30.00

MAXIMUM
\$235.00



UI Basic Principles



UI IS FINANCED
100%
BY EMPLOYERS.

UI IS **NOT** A
WELFARE
PROGRAM.

UI BENEFITS ARE **EARNED** THROUGH WORKING.

MISSISSIPPI SELF-EMPLOYMENT ASSISTANCE PROGRAM (SEAP)

For UI Claimants Interested in Starting Their Own Business

What is the Self Employment Assistance Program (SEAP)?

Designed as a fast track to entrepreneurship, the SEAP assists people receiving Unemployment Insurance (UI) benefits in starting their own business. If accepted into the SEAP, you will receive entrepreneurial training and mentoring services to help you launch your business idea.

Who can apply for the SEAP?

If you currently have an active claim receiving regular unemployment benefits, you may apply. Simply visit mdes.ms.gov and see the Mississippi Self-Employment Assistance (SEAP) link.

What are the differences between collecting regular Unemployment Insurance benefits and collecting benefits under the SEAP?

Because you will be spending 40 hours or more per week either preparing to start your own business, working at that business full time or attending training, you will not have to be available for or seek other full-time employment while participating in SEAP.

What are the eligibility requirements?

The maximum duration for SEAP benefits is 26 weeks. SEAP benefits will end when you exhaust the benefits on your current unemployment insurance program. SEAP participants must:

- Have a viable business idea
- Be identified as highly likely to exhaust unemployment benefits or unlikely to return to their last job or occupation
- Be able to work
- Submit a SEAP application
- Provide a business plan
- Be actively and regularly engaged in efforts to establish and start their business, which may include training and securing certifications, business license, location, and other necessary processes
- Report to MDES regularly their efforts, successes, challenges and seek guidance regarding where to look for resources to assist with the challenges

What type of training and assistance is available?

If accepted into the SEAP, you will attend intensive training that includes the following topics:

- Personal qualities and finances required for business
- Long- and short-term goals
- Various forms of business organization
- Business plan development
- Resources and information on getting started
- Marketing
- Cash flow projections and financial statements
- Financing
- Record keeping and taxes
- Legal and insurance issues

How do I apply?

If you are receiving regular UI benefits and interested in SEAP, visit mdes.ms.gov and click on the Mississippi SEAP link for further instructions and to complete an application.

Filing Your Weekly Certification

Filing weekly claims while participating in the SEAP is the same as filing regular benefits via the internet. Filing weekly certification by phone will not be available. You must answer questions pertaining to the establishment of your business and becoming self-employed. You will be required to report any earnings made while self-employed, but these earnings will not be deducted from your weekly benefits. All earnings made outside your self-employment must be reported and will be deducted from your weekly benefits. All earnings are to be reported for the week you earn them, even if you receive the pay at a later date.

YOUR PERSONAL AND IMMEDIATE NEEDS

STRESS MANAGEMENT

Losing your job is a very stressful situation, especially if you have been working for the same company for many years. The *Surviving a Layoff* book in the *Rapid Response* book, offers great suggestions to help you and your family cope with the changes you are facing.

Mississippi Department of Mental Health (MDMH): This agency helps people who have or are involved with stress or with a family-related crisis. To get help from this agency and better understand what is available to you, call **877-210-8513** and ask about services available in your area. You can also visit the website at **dms.state.us**. All fees are based upon income and a sliding scale.

United Way: Dialing 211 from any phone, connects you to a United Way counselor who will provide information on a broad range of services in your area. These services include rent assistance, food banks, affordable housing, homeless shelters, health resources, childcare, after-school programs, elderly care, financial literacy, job training programs, youth services, support groups, and more.

Mississippi Department of Rehabilitation Services: MDRS has Vocational Rehabilitation counselors to help individuals who have major or minor disabilities obtain medical help and evaluate employment skills, abilities, and interests. MDRS offers other services including physical aids, training, and employment assistance. Ask your WIN Job Center to tell you how to contact a Rehabilitation Counselor in your area or call toll free **800-443-1000** for more information.

FINANCES

To reduce your stress and to protect your credit, it is vital that you take steps as soon as possible regarding your finances. The *Surviving a Layoff* book gives suggestions to help you gain control of your spending, including setting a budget and notifying your creditors. By notifying your creditors, it lets them know you are laid-off. You will have leverage to ask them to work with you to reduce your monthly payments.

Mortgage: Planning can help you avoid big problems with mortgage lenders. Discuss your new financial status with your bank or mortgage lender and ask for an alternative payment plan. Some lending institutions will consider a deferred payment. Contact lenders as soon as possible; they prefer to negotiate with their customers instead of foreclosing.

Utilities: As soon as you know that you may have difficulty paying your bill, call your utility companies (electric, gas, and water) to arrange a payment plan. Do not wait until you receive a shut-off notice because it could be too late. The local Community Action Agency is another source of assistance.

Mississippi State University Extension: www.extension.msstate.edu: This agency offers free education and support to help you with your financial decisions and provides educational programs. To find the Mississippi State University Extension office nearest you call **662-325-2750**. The following programs are offered:

- Debt and Money Management
- Credit Building
- Family Development
- Nutrition, Health and Food Safety
- Consumer Education
- Starting a Businesses

Tunes or Google Play apps: Use these apps for more information from the Mississippi State University Extension Service.

Money Management International: www.moneymanagement.org: This non-profit organization can provide information on debt and credit counseling.

ClearPoint Credit Counseling Solutions: www.clearpoint.org provides services including the Credit Card Hardship Program, Debt Management, Housing Counseling, Foreclosure Prevention & Reverse Mortgage Counseling, as well as Bankruptcy Counseling. To speak with a counselor, call **800-750-2227**.

MISSISSIPPI ASSOCIATION OF COMMUNITY ACTION AGENCIES

www.msacaa.com

A Community Action Agency (CAA) is a private non-profit or public organization whose mission is to reduce the causes and conditions of poverty, revitalize disadvantaged communities, and empower disadvantaged individuals and families to become entirely self-sufficient.

Mississippi Community Action Agencies provide many different programs and services to help people with a variety of needs. Programs may include Child Care, Transportation, and Elderly Care. The programs provided may vary by CAA depending on the needs in the area. Contact your local CAA to find out about the specific programs in your area

Programs

Child Care	Head Start	Early Head Start
Transportation Assistance	AmeriCorps Program	Career Training & Placement
Home Ownership Counseling	Housing Development	Home Energy Assistance (LIHEAP)
Weatherization Assistance Program	Family First Resource Centers	Nutrition Program/Hunger Prevention
Home Delivered Meals	Prescription Assistance	Homemaker Services
Education Assistance	Emergency Shelter	Emergency Assistance

AGENCY	COUNTIES SERVED	TELEPHONE #
AJFC	Adams, Claiborne, Copiah, Franklin, Jefferson, Lawrence, Lincoln	601-442-8681
Bolivar CCAP	Bolivar	662-846-1491
Central MS Inc.	Attala, Carroll, Grenada, Holmes, Leflore, Montgomery, Yalobusha, Leflore, Holmes	662-283-4781
Coahoma Opportunities	Coahoma .	662-624-4887
Gulf Coast	George, Greene, Hancock, Harrison, Stone	228-896-1411
Hinds County HRA	Hinds	601-923-3930
Jackson County .	Jackson County	228-769-3292
LIFT, Inc.	Calhoun, Chickasaw, Lee, Itawamba, Lafayette, Monroe, Pontotoc, Union	662-842-1255
Madison County Citizen Services Agency	Madison	601-855-5710
Mid State CAA	Tallahatchie, Quitman, Panola, Tate, Desoto, Tunica	662-647-5831
Multi-County CSA	Clarke, Jasper, Kemper, Scott, Lauderdale, Newton, Wayne	601-483-4838
Northeast MS	Alcorn, Marshall, Prentiss, Tishomingo	662-728-2118
PRVO	Covington, Forrest, Jefferson Davis, Lamar, Marion, Pearl River, Jones, Perry	601-736-9564
Prairie Opportunity	Choctaw, Clay, Lowndes, Noxubee, Oktibbeha, Webster, Winston	662-323-7932
Rankin County HRA	Rankin	601-825-1309
South Central	Simpson	601-847-5552
Southwest MS Opportunity	Amite, Pike, Wilkinson, Walthall	601-684-5593
Sunflower Humphrey CP	Sunflower, Humphreys	662-887-5655
United CAC	Benton, Tippah	662-224-8912
IMNISCAA	Warren, Washington, Yazoo, Issaquena, Sharkey. Madison	662-378-5857

YOUR PATH TO GOVERNMENT BENEFITS

LOOKING FOR BENEFITS? *Answer questions online to find out which government benefits you may be eligible to receive at benefits.gov*

Mississippi Supplemental Nutrition Assistance Program (SNAP)

CATEGORY: FOOD / NUTRITION

The Mississippi Supplemental Nutrition Assistance Program (SNAP) provides monthly benefits that help low-income households buy the food they need for good health. Eligibility criteria, income and resource limits, and allotment maximums per household size are set by federal laws and regulations governing SNAP under the United States Department of Agriculture (USDA).

Applications must be made at your local SNAP office. Call Mississippi State Information/ Hotline Number: **1-800-948-3050** to locate an office in your county.

Mississippi Medicaid

CATEGORY: MEDICAID / MEDICARE

Mississippi Medicaid is a health care program that helps pay for medical services for low-income people. For those eligible for full Medicaid services, Medicaid is paid to providers of health care. Providers are doctors, hospitals, and pharmacists who take Medicaid.

To learn more about Mississippi Medicaid, please visit the state Division of Medicaid website: <http://www.medicaid.ms.gov>. You can also call the toll-free number for the Division of Medicaid: **1-800-421-2408**.

Mississippi Temporary Assistance for Needy Families (TANF)

CATEGORY: LIVING ASSISTANCE

The Mississippi Temporary Assistance for Needy Families (TANF) program, administered by the Mississippi Department of Human Services (MOHS), assists needy families with children up to age 18 years without regard to race, creed, color, gender, age, disability, or national origin. Monthly TANF money payments are made for children and their needy caretaker relatives who do not have enough income or resources to meet their everyday needs by state program standards. For additional information or inquiries on TANF, please call toll-free: **1-800-948-4060** or **1-800-948-3050**. For local calls **601-359-4810**.

Mississippi Low Income Home Energy Assistance Program

CATEGORY: ENERGY ASSISTANCE

The Mississippi Low Income Home Energy Assistance Program (LIHEAP) provides financial assistance to eligible households to help pay the cost of home energy bills and other energy-related services. Benefits vary depending on the intensity level and are based on the rating tool. Households may qualify for regular LIHEAP assistance and the Energy Crisis (emergency) Intervention Program (ECIP) for natural gas, wood, electricity, liquid petroleum/propane/butane gas, and other energy-related services. The allocation of funds to subgrantees is based on the percentage of poor households in each county compared with the state's poverty level according to the current census data. For more information about this program, please visit the Mississippi Department of Human Services at mdhs.state.ms.us/community-services/programs-des/low-income-home-energy-assistance-program.

MISSISSIPPI PRIMARY HEALTH CARE ASSOCIATION

www.chcams.org 601-981-1817

What is a Community Health Center? Community Health Centers (CHC) are non-profit community-owned providers of comprehensive primary medical care and preventive services for medically underserved rural and urban communities.

Who can use a CHC? Primary care services are available to all community residents regardless of their financial or insurance status. CHC offers a reduced sliding fee schedule based on a person's income and family size. No one is refused.

Mississippi Primary Health Care Association Center Locations

(Visit the website at www.chcams.org to get the most current information)

Aaron E. Henry Community Health Services Center, Inc.
800 Ohio Street
Clarksdale, MS 38614
Phone: 662-624-2504
www.aehchc.org

ACCESS Family Health Services
60021 Monroe St.
Smithville, MS 38870
Phone: 662-651-4637
www.accessfhs.com

Amite County Medical Services
102 West Freedom Drive
Liberty, MS 39645
Phone: 601-657-4326
www.acmsinc.org

Central Mississippi Health Services, Inc.
1134 Winter Street
Jackson, MS 39204
Phone: 601-948-5572
www.centralmshealth.org

Claiborne County Family Health Center
2045 Hwy 61 N
Port Gibson, MS 39150
Phone: 601-437-3050
www.claibornecountyfhc.com

Coastal Family Health Center
1046 Division Street
Biloxi, MS 39533
Phone: 228-374-2494
www.coastalfamilyhealth.org

Delta Health Center
702 Martin Luther King Street
Mound Bayou, MS 38762
Phone: 662-741-8800
www.deltahealthcenter.org

East Central Mississippi Health Care
1490 Hwy 487
Sebastopol, MS 39359
Phone: 601-625-7140
www.ecmhci.com

Family Health Care Clinic
1551 W. Government Street
Brandon, MS 39042
Phone: 601-825-3163
www.familyhealthcareclinic.com

Family Health Center
117 S. 11th Avenue
Laurel, MS 39440
Phone: 601-425-3033
www.laurelfamilyhealthcenter.com

G.A. Carmichael Family Health Center
1668 Peace Street
Canton, MS 39046
Phone: 601-859-5213
www.gacfhc.org

Greater Meridian Health Clinic
2701 Davis Street
Meridian, MS 39301
Phone: 601-693-0118
www.gmhinc.org

Greene Area Medical Extenders
1616 Williams Drive
Leakesville, MS 39451
Phone: 601-394-2381
www.coastalfamilyhealth.org

Jackson-Hinds Comprehensive Health
3502 W. Northside Drive
Jackson, MS 39213
Phone: 601-362-5321
www.jackson-hinds.com

Mallory Community Health Center
17280 Hwy 17 South
Lexington, MS 39095
Phone: 662-834-1857
www.mallorychc.org

Benton Family Medical Center
15921 Boundary Dr.
Ashland, MS 38603
Phone: 662-224-8951
www.nmphc.org

Outreach Health Service
130 North High Street
Shubuta, MS 39360
Phone: 601-687-5859
www.outreachhs.org

Jefferson Comprehensive Health
225 Community Drive
Fayette, MS 39069
Phone: 601-786-3475
www.jeffersoncomprehensivehealthcenter.com

Mantachie Rural Health Care, Inc.
5500 Hwy 363
Mantachie, MS 38855
Phone: 662-282-4226
www.mantachieclinic.org

Northeast Mississippi Health Care
12 East Brunswick Ave
Byhalia, MS 38611
Phone: 662-838-2163
www.northeastmshc.com

Southeast Mississippi Rural Health
5488 US Hwy 49
Hattiesburg, MS 39401
Phone: 601-545-8700
www.semrhi.com

HEALTH INSURANCE

INSURANCE AFFORDABILITY PROGRAMS

The Affordable Care Act (ACA) creates insurance affordability programs as a way to get health coverage at no cost or lower cost than purchasing coverage on your own. In Mississippi, these programs include Mississippi Health Benefits (Medicaid and CHIP) and health coverage through a federal marketplace.

Continuing your health insurance is a main concern after a layoff.

Affordable Care Act

Information on the Affordable Care Act and sign-up information is available at www.healthcare.gov.

COBRA

Consolidated Omnibus Budget Reconciliation Act (COBRA) A federal law that may allow you to keep health coverage after your employment ends temporarily. You lose coverage as a dependent of the covered employee or another qualifying event. If you elect COBRA coverage, you pay 100% of the premiums, including the share the employer used to pay, plus a small administrative fee.

Mississippi Division of Medicaid:

MDM offers access to health services to eligible families, pregnant women, and children. This includes the Children's Health Insurance Program known as CHIP. You can call **877-543-7669** or visit the website at www.medicaid.ms.gov.

Mississippi Department of Human Services

MDHS offers the State Health Insurance Assistance Program (SHIP) to assist the elderly regarding health insurance. Trained volunteers answer questions, compare policies, organize paperwork, and help with claims and filing appeals, whether it is Medicare, Medicaid, supplemental insurance, or other public and private health coverage options. The SHIP program also assists eligible participants with enrolling in these programs and plans. Contact **800-948-3090** for more information or assistance or visit the website at www.mdhs.ms.gov.

FEDERAL MARKETPLACE

Individuals or families with income above the poverty level and below 400% of the Federal Poverty Level (FPL) can purchase insurance through the federal marketplace with premium tax credits that lower the cost of insurance. Certain households will also qualify for cost-sharing reductions for out-of-pocket expenses for insurance through the marketplace. To qualify for insurance through the marketplace, an individual must not be eligible for Medicaid, CHIP, or affordable job-based health coverage, as determined by the federal marketplace. The Mississippi Division of Medicaid and the Federal Marketplace have one single application for all insurance affordability programs. Visit us at: www.healthcare.gov.

Individuals who apply for health coverage through the Federal Marketplace will be assessed for Medicaid and/or CHIP eligibility. If Medicaid or CHIP eligibility is a possibility for any family member, the Marketplace will electronically transfer the individual's account to the Division of Medicaid for a formal Medicaid decision. No separate application is needed to apply for Mississippi Health Benefits.

How to apply online at www.HealthCare.gov

The application form may also be printed at either website, filled out and submitted to the Division of Medicaid by one of the following. An original signature is not required for a faxed or e-mailed application.

- Fax to Enrollment: (601) 576-4164
- Email address: application@medicaid.ms.gov

Call the Division of Medicaid at 800-421-2408 or contact the regional office that serves your county of residence.

To fill out this application you will need:

- Social Security Numbers (or document numbers for legal immigrants) for all members of the household who lack insurance;
- Dates of birth for each person applying;
- Employer and income information for each person in the family with income. Use income from the most recent month's paystubs or W-2 forms or any document that shows exactly what each person receives as income;
- Policy numbers for any current health insurance; and
- Information about any job-related health insurance available to your family.

CHOICES FOR YOUR RETIREMENT

Now that you are separating from your employer, you have an important choice to make with the funds you have invested in your retirement plan. Before you decide what to do with your savings, we strongly suggest you seek the advice of a Financial Investment Counselor.

Option 1: Roll It

If you choose to do a direct rollover of funds into an IRA account with a bank or investment firm, you will not pay any taxes or penalties. The direct rollover keeps your money invested tax deferred.

Option 2: Move It

If you're changing jobs, you may want to consider rolling your retirement savings into your new employer's plan if this option is offered. Some employers may require you to be employed for a certain amount of time (such as a year) before you are allowed to participate in their plan.

Option 3: Leave It

You may have the option of leaving your retirement savings in your former employer's plan. Your IRA money that is already in the fund will continue to grow tax deferred.

Option 4: Take It

When you leave a company, you also have an option to take your retirement distribution in one lump sum. The amount you receive will be 20% less than your total balance because your employer is required to pay taxes to the IRS. If you are younger than age 59½, you will pay an additional 10% early withdrawal penalty. And, if your withholding is insufficient, you may also end up owing additional taxes on the distribution.

WIN JOB CENTER LOCATIONS

Amory 662-256-2618 and 662-256-5617 1619 Highland Drive P.O. Box 415 Amory, MS 38821-0415	Desoto County 662-280-6218 NWCC Desoto Campus WIN Job Center Room # 300-L 5197 W. E. Ross Parkway Southaven, MS 38671	Jackson 601-414-7796 Hinds Community College Academic and Technical Center, 3925 Sunset Drive, Jackson, MS 39213	Oxford 662-236-7201 1310 Belk Blvd. Oxford, MS 38655
Attala County 662-289-2535 254 Hwy 12 West Kosciusko, MS 39090	Forest 601-469-2851 536 Deer Field Drive Forest, MS 39074-6005	Laurel 601-399-4000 2139 Hwy 15 N, Suite D Laurel, MS 39440	Pascagoula 228-762-4713 1604 Denny Ave. P.O. Box 1058 Pascagoula, MS 39568-1058
Batesville 662-360-1236 325 Lakewood Drive Batesville, MS 38606	Greenville 662-332-8101 800 MLK Blvd., Suite C54 Greenville, MS 38701	Lexington 662-834-2426 303 Yazoo Street Lexington, MS 39095	Pearl 601-936-1903 3805 Highway 80 East Pearl, MS 39208-4295
Brookhaven 601-833-3511 545 Brookway Blvd. P.O. Box 790 Brookhaven, MS 39602-0790	Greenwood 662-459-4600 812 W. Park Ave. P.O. Box 554 Greenwood, MS 38935-0554	Louisville 662-773-5051 790 N. Court Ave. Louisville, MS 39339-2059	Philadelphia 601-389-3431 1016 Saxon Airport Road Philadelphia, MS 39350
Calhoun County 662-412-3170 237 S. Murphree Street Pittsboro, MS 38951	Grenada 662-226-2911 1229-A Sunset Drive Grenada, MS 38901	Madison County 601-407-2457 167 Orchard Lane North, Madison, MS 39110	Picayune 601-798-3472 2005 Wildwood Road Picayune, MS 39466
Carthage 601-267-9282 202 C.O. Brooks St. Carthage, MS 39051-4262	Gulfport 228-897-6900 10162 Southpark Drive P.O. Box 2849 Gulfport, MS 39505-2849	Marshall County Workforce Training Center 662-851-4190, 662-851-4191, & 662-851-4192 4700 Cayce Road Byhalia, MS 38611	Pontotoc 662-407-1226 316 Coffee Street Pontotoc, MS 38863
Choctaw, MS 601-663-7722 266 Industrial Road Choctaw, MS 39350	Hancock County 228-466-5425 856 Hwy 90 Suite D Bay St Louis, MS 39520	McComb 601-684-4421 1400-A Harrison Avenue P.O. Box 1306 McComb, MS 39648	Tate County 662-562-3351 NW Community College 4975 Highway 51 N Senatobia, MS 38668
Clarksdale 662-624-9001 236 Sharkey Ave., 3rd floor Federal Building P.O. Box 640 Clarksdale, MS 38614-0640	Hattiesburg 601-584-1202 1911 Arcadia Street Hattiesburg, MS 39401-5428	Meridian 601-553-9511 2000 Highway 19 N Meridian, MS 39307-4906	Tupelo 662-842-4371 and 662-407-1213 3200 Adams Farm Road, Suite 4 Belden, MS 38826
Cleveland 662-843-2704 119 N. Commerce Ave. P.O. Box 1750 Cleveland, MS 38732-1750	Houston 662-407-1219 210 S. Monroe St. Houston, MS 38851	Natchez 601-442-0243 107 Colonel John Pitchford Parkway P.O. Box 810 Natchez, MS 39121-0810	Vicksburg 601-619-2841 755 Hwy 27 S. Vicksburg, MS 39180
Columbia 601-736-2628 1111 US Hwy 98, Suite A Columbia, MS 39429-3701	Indianola 662-887-2502 226 N. Martin Luther King Drive P.O. Box 963 Indianola, MS 38751-0963	New Albany 662-692-1502 301 North St. New Albany, MS 38652	
The Communiversity 662-243-1751 7003 South Frontage Road Columbus MS 39701	Iuka 662-423-9231 1107 Maria Lane Iuka, MS 38852-1120		
Corinth 662-696-2336 2759 S. Harper Road Corinth, MS 38834-2050			

WIN Job Center locations are subject to change. Some locations are part-time offices. A complete listing of offices and their hours can be found online at mdes.ms.gov

WIN Job Center Locations

Helping Mississippians Get Jobs

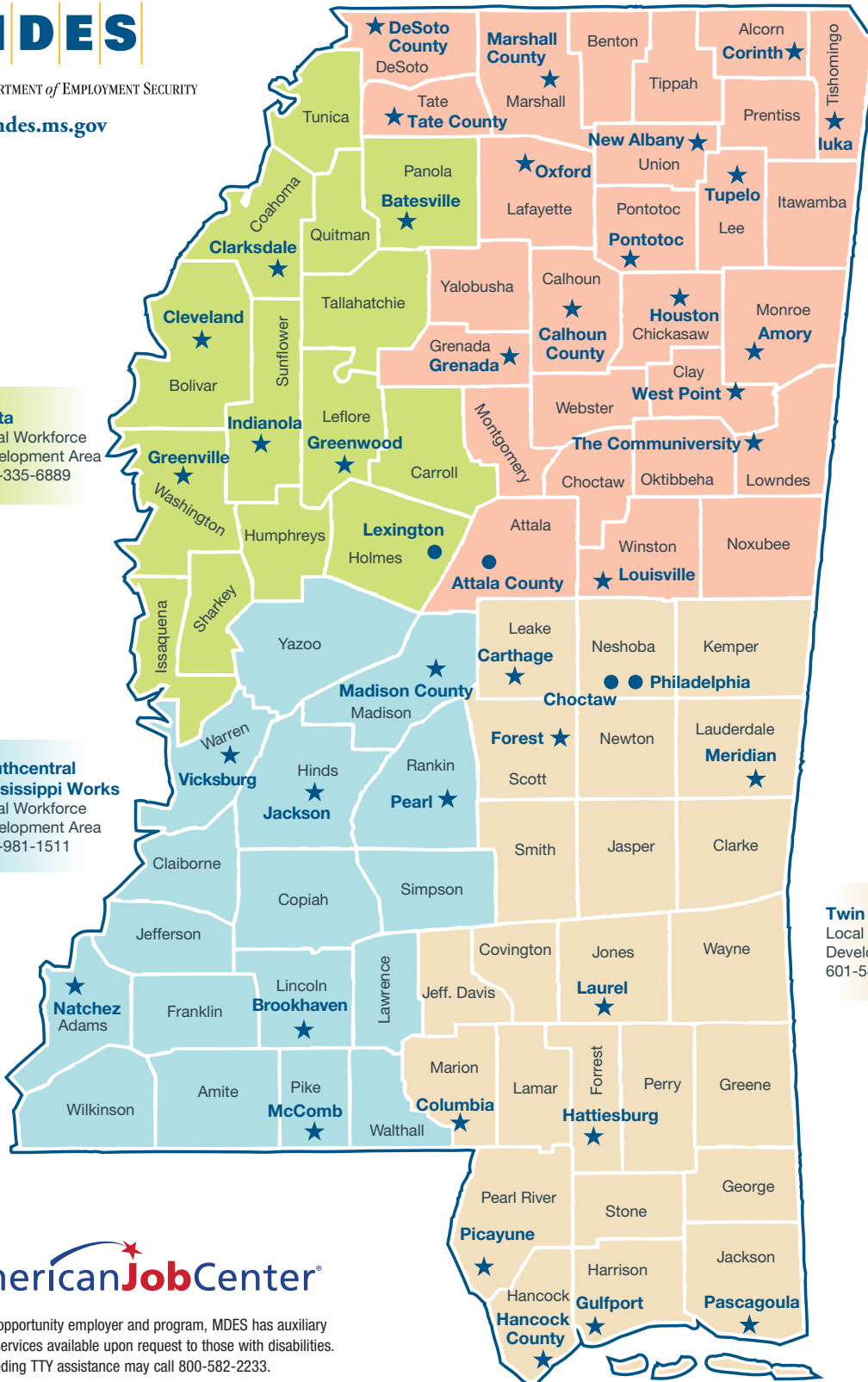


MISSISSIPPI DEPARTMENT of EMPLOYMENT SECURITY

mdes.ms.gov

Delta
Local Workforce
Development Area
662-335-6889

**Southcentral
Mississippi Works**
Local Workforce
Development Area
601-981-1511



**Mississippi
Partnership**
Local Workforce
Development Area
662-489-2415



- ★ Full-Time WIN Job Centers
- Part-Time WIN Job Centers

Twin Districts
Local Workforce
Development Area
601-545-2137



An equal-opportunity employer and program, MDES has auxiliary aids and services available upon request to those with disabilities. Those needing TTY assistance may call 800-582-2233.

Funded by the U.S. Department of Labor through the Mississippi Department of Employment Security