



HELP FOR TOUGH TIMES

COVID-19 – Atlantic City, NJ

A guide to
unemployment,
health care, legal
help, family
services and other
basic needs.

2020

Letter From Your Union

Unemployment Benefits

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You're not alone...

The novel Coronavirus or COVID-19 is impacting our country, our state, and all of us in unprecedented ways. For many of our employers, business is down, and that means layoffs or reduced hours for workers. Already many have lost jobs or are living in fear of losing their jobs in the near future. If you have recently found yourself laid off, or struggling through a reduction in hours or wages, this booklet will prove to be a valuable asset for you. We are committed to working with and assisting you through this challenging time.

We understand how an unexpected job loss can be devastating and the impact it has on your family and community. The staff of UNITE HERE Local 54 is trained to assist you.

We encourage you to do your part to prevent the spread of the disease by practicing the principals of social isolation to the best of your ability. If you want to speak to UNITE HERE Local 54 staff, we encourage you to call us at 609-344-5400, or 609-365-7954 rather than come into the office.

The situation with regard to available assistance is changing. This booklet offers resources for you that are current as of the time of writing. The agencies listed can offer help with financial problems, food, shelter, utilities, health care, legal services and job search assistance. In the coming days, new assistance may become available from federal, state or local government. We will do everything we can to update this booklet.

If you cannot find the specific information you need in this booklet, you can contact the 2-1-1 call center - Source for Basic Health and Human Services Information and Referral at www.nj211.org or call 211. (This will be different in each state)

In an effort to make our community a better place to live, work, raise a family and retire, it is the goal of UNITE HERE Local 54 to be responsive to the needs of the membership.

The information in this Guide is intended for general information purposes only and does not constitute legal advice. Should you have specific questions regarding your legal rights with respect to any of the matters discussed in this Guide, including but not limited to the impact of receiving certain forms of public assistance on your immigration status, you should seek the advice of a qualified legal professional in your community. The inclusion of agencies and programs in this booklet does not constitute endorsement nor does omission suggest disapproval.

In Solidarity,

Donna M. DeCaprio

UNEMPLOYMENT BENEFITS

The NJ Department of Labor has set up a website with information about benefits for people impacted by coronavirus, see <https://www.nj.gov/labor/worker-protections/earnedsick/covid.shtml>.

There are two ways to file an unemployment insurance claim, by phone or on the web.

FILE BY PHONE:

Call the Reemployment Call Center:
North NJ (201) 601-4100
Central NJ (732) 761-2020
South New Jersey (856) 507-2340

Call Center Hours: Weekdays 8:00 am to 3:30 pm

FILE ON THE WEB:

Claims may be filed 24 hours a day, seven days a week:

<http://www.myunemployment.nj.gov>.

When filing online, you will be asked to create an account online.

IT IS EXTREMELY IMPORTANT THAT YOU KNOW YOUR ONLINE ID, PASSWORD, and E-MAIL INFORMATION. KEEP THIS INFORMATION SAFE AND SECURE, YOU WILL NEED IT TO RE-OPEN YOUR CLAIM.

Whether you choose to file your claim by telephone or on the web you must be ready to present the following information:

- Your Social Security Number
- Your Alien Registration Number
- Pension information (if you are

receiving any pension or 401k).

- Amount and duration of any separation pay you may be receiving.
- Recall date (if you expect to be recalled to your job).
- Military DD-21 (if you were in the military in the past 18 months).
- Form SF-8 or SF-50 (if you were a federal civilian employee).

For each employer that you worked for in the past 18 months, be prepared to tell us:

- Complete name, address and phone number of employer.
- Your occupation with the employer.
- Beginning and end dates of employment,
- Reason for separation

While NJ doesn't tax unemployment benefits, the US does. You can choose to have 10% federal income tax withheld from your benefits. If you don't qualify for the maximum, you may be able to claim dependents and increase the amount you get. For more information, see: https://myunemployment.nj.gov/labor/myunemployment/before/about/howtoapply/dependencybenefits_ph.shtml.

The NJ DOL has prepared a chart of benefits you may be eligible for as a result of being impacted by coronavirus (see next page).

COVID-19 SCENARIOS & BENEFITS AVAILABLE

COVID-19 SCENARIOS		EARNED SICK LEAVE	UNEMPLOYMENT INSURANCE	TEMPORARY DISABILITY/FAMILY LEAVE INSURANCE	WORKERS' COMPENSATION
1	A person who has COVID-19, or symptoms of COVID-19	✓	✗	✓	?
2	Worker was unable to work because of school or daycare closed for a public health reason	✓	✗	✗	✗
3	Worker was exposed and quarantined. Business remains open.	✓	✗	✓	?
4	A person who is out of work because employer voluntarily closed	✗	✓	✗	✗
5	A person who is out of work because employer was ordered closed	✓	✓	✗	✗
6	Worker has less hours available due to business slow down or lack of demand	✗	✓	✗	✗
7	Employer stays open in defiance of public health urging to close, and worker refuses to work	✓	?	✗	✗
8	Worker is afraid of gathering in a group and refuses to go to work (self-distancing)	✓	✗	?	✗
9	Worker is immune-compromised and advised by healthcare provider to self-quarantine	✓	✗	✓	✗
10	Health care worker exposed at work and self-quarantined	✓	✗	✓	✓
11	Worker is caring for a sick family member	✓	✗	✓	✗

✓ YES
✗ NO
? MAYBE (CASE BY CASE)



NJ.GOV/LABOR

The information on this flier is meant to give a general picture of benefits and rights available in certain COVID-19 work-related situations. Documentation may be required.

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BUDGETING

Reduced income requires your utmost caution and skill in managing your money.

There are community resources to help you, but first you must plan ahead.



Set up a realistic budget plan allowing for basic needs: food, shelter, utilities and medical care. The worksheet on page 23 will help get you started.

Prioritize your bills. When you do not have enough money to pay all the bills, pay these first: rent or mortgage, utilities, food and transportation

Before your bills become due, notify your creditors, lenders and/or landlord that you are unemployed and cannot meet your payments. Explain your situation truthfully and ask for a written payment plan or discuss other ways to pay off your obligations. Use the document entitled “Sample Letter to Creditors” at the end of this booklet as a guide to communicate with your creditors.

Maintain accurate files. Before mailing your letters, make copies to keep for your files. If you must negotiate over the phone, keep detailed notes including the representative’s name, title, and phone number. Follow up any phone conversations in writing.

Stay organized. Keep everything in one place. Write a summary list of your financial plan for quick reference.

Keep your end of the bargain. If you are unable to make agreed upon payments, contact your creditors immediately to renegotiate.

**Avoid making unnecessary purchases on credit. Get budget counseling if you are having difficulty. Sample budget on page 23.*

If you need help with a consumer problem contact:

If you need help with a consumer problem contact:

New Jersey Division of Consumer Affairs:
<https://www.njconsumeraffairs.gov/pages/file-a-complaint-old.aspx>, or
(973) 504-6200

If you need mediation services to provide conflict resolution with a landlord, merchant, neighbor or family member, call or apply online:

Legal Services of New Jersey
(888) 576-5529 or <https://lsnjlawhotline.org/>.

For more information see:
<https://www.lsnj.org/>.

A sample letter to creditors is on page 21 of this booklet.

FEDERAL ASSISTANCE

IRS Deferment

If after completing your 2019 tax return, you owe the IRS taxes, you can defer payment of those taxes until July 15, 2020 without interest or penalties. You are still required to file your taxes by April 15. For more, see <https://home.treasury.gov/news/press-releases/sm948>.

At this point, there are no FEMA administered programs to help people impacted by coronavirus.

MORTGAGE

Planning ahead can avoid the loss of your home. For home mortgages, discuss your current financial status with your bank or mortgage lender and ask for an alternative payment plan. You should contact your mortgage company as soon as you know you will have difficulty meeting your mortgage payments. The sooner you call, the more options will be available to you. No matter what your situation is, CALL TODAY.

STATE RESOURCES

On March 19, Governor Murphy issued an executive order that banned evictions or foreclosures for up to two months passed the end of the health emergency.

You should continue to pay your mortgage or rent to the best of your ability.

Mediation Services sponsored by NJ State Judiciary can help you avoid foreclosure:

NJ Judiciary Foreclosure Mediation Program
Contact Monday – Friday
8:00 AM to 6:00 PM
888-576-5429
On the web: <http://www.njhousing.gov/hmfa/foreclosure>

State of NJ Housing and Mortgage Finance Agency
On the web:
MORTGAGE ASSISTANCE PILOT PROGRAM
THE NJ HOME KEEPER PROGRAM
FORECLOSURE ASSISTANCE

Or visit:

<http://www.state.nj.us/dca/hmfa/foreclosure/index.shtml>

FEDERAL RESOURCES

A key part of the Obama Administration's effort to help homeowners avoid foreclosure, MHA has programs designed to provide assistance to unemployed homeowners struggling to keep up with their payments.



Hotline: **888-995-HOPE (4673)**

Or visit: <http://www.makinghomeaffordable.gov>

VA MORTGAGES

The Department of Veterans Affairs (VA) aims to help Veterans retain their homes or avoid foreclosure. If you are struggling to make your mortgage payments, speak with a VA loan servicer as soon as possible. Call 877-827-3702 to speak to a loan technician. See <https://www.va.gov/housing-assistance/home-loans/trouble-making-payments/>, for more information.

HUD

On March 18, US Department of Housing and Urban Development (HUD) announced a foreclosure and eviction moratorium for single family homeowners with FHA-insured mortgages for the next 60 days. For more information see: https://www.hud.gov/press/press_releases_media_advisories/HUD_No_20_042.

On the same day, the Federal Housing Finance Agency (FHFA) announced a 60-day foreclosure/eviction moratorium for Fannie

Mae and Freddie Mac loans (see: <https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Suspends-Foreclosures-and-Evictions-for-Enterprise-Backed-Mortgages.aspx>). According to the FHFA press release, “Earlier this month, FHFA announced that [Fannie Mae and Freddie Mac] would provide payment forbearance to borrowers impacted by the coronavirus. Forbearance allows for a mortgage payment to be suspended for up to 12 months due to hardship caused by the coronavirus.” To find out whether your loan qualifies, contact your mortgage company and ask about hardship forbearance.

Membership Alert!!!

Beware of Foreclosure Rescue Scams - Help Is Free!

Foreclosure rescue and mortgage modification scams are a growing problem. Homeowners must protect themselves so they do not lose money—or their home.

Unscrupulous lawyers and scammers make promises that they cannot keep, such as guarantees to “save” your home or lower your mortgage, oftentimes for a fee. Scammers may pretend that they have direct contact with your mortgage servicer when they do not.

In this booklet Local 54 keeps you within the safe bounds of government sponsored and/or regulated agencies. Federal, County, and State governments provide many free resources to get you the help you need. All government agencies should provide assistance in English and Spanish, and other languages by appointment.

Remember, there is no need to spend any money to receive help!!

Tips to Avoid Scams

1. Beware of anyone who asks you to pay a fee in exchange for a counseling service or modification of a delinquent loan.
2. Scam artists often target homeowners who are struggling to meet their mortgage commitment or anxious to sell their homes. Recognize and avoid common scams.
3. Beware of people who pressure you to sign papers immediately, or who try to convince you that they can “save” your home if you sign or transfer over the deed to your house.
4. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.
5. Never make a mortgage payment to anyone other than your mortgage company without their approval.

If You Suspect a Scam Call the NJ Department of Consumer Affairs at (800) 242-5846.

What to Do if You Have Been the Victim of a Scam

If you believe you have been the victim of a scam, you should file a complaint with the Federal Trade Commission (FTC). Visit the FTC’s online [Complaint Assistant](#) or call 1-877-FTC-HELP (1-877-382-4357) for assistance in English or Spanish.

Do NOT apply for a Pay Day Loan!

Pay Day Loans involve extremely high interest rates, are often secured by your personal belongings and create an unmanageable amount of debt. Don’t get yourself into a vicious cycle of debt – stay away from Pay Day Loans!

RENT/LEASE

On March 19, Governor Murphy issued an executive order that banned evictions or foreclosures for up to two months passed the end of the health emergency.

You should continue to pay your mortgage or rent to the best of your ability.

If you currently are renting your property, discuss your circumstances with your landlord immediately and negotiate a mutually acceptable written payment plan or discuss other ways to pay off your obligation.

Call Legal Services of New Jersey (888) 576-5529 or <https://lsnjlawhotline.org/> early in the process to receive guidance and assistance regarding landlord/tenant problems.

Before the landlord can pursue the matter in court, he must notify the tenant of the infraction and give him time to correct it. If the matter involves the nonpayment of rent or a major lease violation, the tenant is given three days to comply. This is only the first step in the eviction process. If you get an eviction notice and you want to stay in your home, you must respond immediately to any documents you receive. Matters of Landlord Tenant disputes are handled through the Civil Court in the County where you rent. **REMEMBER, COMMUNICATION IS ESSENTIAL IF YOU WANT TO STAY IN YOUR HOME!!!**

UTILITY BILLS AND ENERGY ASSISTANCE

As soon as you know that you may have difficulty paying your bill, call the utility company (gas, electric, water, phone) to arrange a payment plan.

All of the utility companies have announced a temporary moratorium on shut-offs. This doesn't mean you don't have to pay your bill. More info is available at: <https://www.courierpostonline.com/story/news/local/south-jersey/2020/03/13/pse-g-nj-american-water-atlantic-city-electric-suspend-shut-offs/5044912002/>.

If you have questions or complaints about a utility company, contact the New Jersey Board of Public Utilities (BPU). The BPU regulates the gas, electric and phone, and cable companies.

NJ Board of Public Utilities (BPU)

Phone: 1-800-624-0241

On the web: <http://www.state.nj.us/bpu/>

Utility companies are required to offer budget billing plans, winter no shutoff policies, payment plans for needy customers and special protection for the elderly and ill. If you are having trouble paying your utility bills, there are many options for help. Below are a few:

The Temporary Relief for Utility Expenses (TRUE) Program

Administered through the Affordable Housing Alliance to provide one-time relief for gas and electric bills to households who are experiencing a temporary financial crisis.

Phone: (732) 389-2204

On the web:

<http://www.housingall.org/utility-help.asp>

Universal Service Fund-Energy

Administered by the Department of Community Affairs (DCA), income must be at or below 175% of the Federal Poverty Level

Phone: **866-240-1347**

On the web:

<http://www.state.nj.us/dca/divisions/dhcr/offices/hea.html>

NJ Shares

Helps low income households, primarily in meeting their immediate home energy needs. Administered through Ocean Inc.:

<http://www.oceaninc.org/programs/home-energy-assistance/>

732-244-9041

LEGAL ASSISTANCE

If you are in a situation where you need legal advice or legal representation, there are reduced legal fee resources, and in some cases, free legal advice available. A few resources are provided below:

Legal Services of New Jersey
(888) 576-5529 or <https://lsnjlawhotline.org/>.

For more information see:
<https://www.lsnj.org/>.

FOOD FOR YOU AND YOUR FAMILY

TEMPORARY ASSISTANCE PROGRAMS

You should be aware that many assistance programs are run through your state, county or municipal government.

Apply for WFNJ and / or NJ SNAP, NJ Medicaid, and other programs at your County Dept. of Family and Community Development. You can also screen or apply

in many languages for most social services on-line: <https://oneapp.dhs.state.nj.us/>

Atlantic County Dept. of Family and Community Development
1333 Atlantic Avenue
Atlantic City, NJ 08401
609-348-3001
609-345-6700 ext. 2701
<http://www.aclink.org/fcd/homepage.asp>



NJHelps.org is a **free** and **easy** guide for you to determine which programs you and your family may be eligible to participate in and give consumers a “one-stop” shopping resource for the wide range of programs, information and services provided by the Department of Human Services and its partners. While you visit the site, please take a few minutes to find out if you qualify for more than 28 state and federal programs that can help you find housing, employment, child care, health insurance, prescriptions, pay for food and much more... NJHelps.org

Work First New Jersey is the state's welfare program. It provides temporary cash and other support services to families through the TANF program and also provides cash benefits and support services to individuals and couples with no dependent children through our General Assistance program. Eligible persons include those who are working poor, homeless or at immediate risk of becoming homeless, and those who have experienced a substantial loss of housing, food, clothing, or possessions due to fire or other catastrophe.

If you are not already working full time, WFNJ requires you to participate in an approved work activity and/or look for work.
<http://www.state.nj.us/human-services/dfd/programs/workfirstnj/>

FOOD STAMPS – NJ SNAP

In order to save money, you may be tempted to reduce food costs. Rather than going hungry, there are programs to help you maintain a proper diet.

The Food Stamp Program (NJ SNAP) offers help to low-income families or individuals. The amount received depends on family size, income and certain expenses such as child care costs. Non-citizens who are permanent lawful residents may also be eligible. Toll free NJ Snap Info: 1-800-687-9512

New Jersey WIC supplies vouchers to low income families for items such as milk, cheese, juice, eggs, cereal and infant formula.

Apply at the office or call for an interview

139 N. Iowa Ave
Atlantic City, NJ 08401-4601
(609) 246-7767

EMERGENCY ASSISTANCE **PROGRAMS**



United Way of Atlantic County is an independent, volunteer-driven organization

that conducts a once-a-year workplace fundraising campaign to support some 60 programs at 40 local health and human services agencies, helping thousands of people in need throughout our community.

On the web:

http://www.united-wayac.org/Home_Page.php

Catholic Charities, Diocese of Camden

serves more than 40,000 individuals and families at 12 sites in Atlantic, Camden, Cape May, Cumberland, Gloucester and Salem counties. We provide high quality services to the poor and needy on a non-discriminatory, non-sectarian basis. Food bank, rental and utility assistance by appointment only.

Atlantic County:
9 North Georgia Avenue
Atlantic City, NJ 08401
609-345-3448

There is a Thrift store at this location

Web: <http://www.catholiccharitiescamden.org/>

The Salvation Army provides social and spiritual services to communities throughout the region. Gently used clothing and furniture are available for a small fee:

Atlantic City
9-11:45 AM
22 S. Texas Ave
Atlantic City, NJ 08401
(609) 344-0660

Beacon Evangelical Free Church operates a community food pantry and clothing. Interested persons are required to call in advance to check on supplies.

Serves those living in Egg Harbor and Galloway.

Open Tuesdays 10-12 and Wednesdays 5-7pm.

Closed July 11-18th, 2016

420 S. 6th Avenue
Galloway, NJ 08205
Email: beaconinfo@beaconefc.org
609-748-0001



Once qualified, a client may return every 30 days for a food. Bread pantry is available to anyone in need as often as they wish. SNAP applications may be completed at the Community Food Bank.

SOUTHERN BRANCH

6735 Black Horse Pike
Egg Harbor Twp., NJ 08234
Tel (609) 383-8843

To learn about additional resources on the web:

<http://www.cfbnj.org/>

YOUR CHILDREN

The Atlantic City Public Schools are providing breakfast and lunch for students who qualify for free or reduced meals. Breakfast and lunch will be provided in one package and available for pick up at all elementary schools from 8 am - 11 am beginning Wednesday, March 18th. Please note that high school students will also pick-up at their neighborhood elementary schools.

Brighton Avenue School

30 Brighton Avenue

Chelsea Heights School

4101 Filbert Avenue

Dr. Martin Luther King Jr. School Complex

1700 Marmora Avenue

Pennsylvania Avenue School

201 Pennsylvania Avenue

New York Avenue School

411 No. New York Avenue

Richmond Avenue School

4115 Ventnor Avenue

Sovereign Avenue School

111 No. Sovereign Avenue

Texas Avenue School

2523 Arctic Avenue

Uptown School Complex

323 Madison Avenue

Venice Park School

1601 N. Penrose Avenue

The Summer Food Service Program (SFSP)

Ensures that low-income children continue to receive nutritious meals when school is not in session. This summer, USDA plans to serve more than 200 million free meals to children 18 years and under at approved SFSP sites.

To find a location near you:

<https://www.fns.usda.gov/summerfoodrocks>

Information will be available in May.

HEALTH CARE

In the face of the current global pandemic, it is especially important to maintain health coverage now. If you have lost your health insurance, please take steps to make sure you and your loved ones have insurance.

Your family doctor or local hospital does not want to see you ignore health problems. If you have lost your health coverage, speak to your doctor about the possibility of negotiating reduced fees and payment schedules.



The UNITE HERE HEALTH Fund announced that if you have eligibility/coverage in the month of March, you will keep your coverage through at least June. In addition, if you have been laid off, or had your hours reduced, you will not lose your coverage in the coming months.

The Fund can be reached at (609) 345-8212. You can check eligibility at:

www.uhh.org

Optum Behavioral Health: (866)-248-4094
 Davis Vision (800)-999-5431
 Dental (Benecare) (800)-843-4727
 Radiology pre-cert (866)-496-6200

Mental Health Association in Atlantic County

- **Individuals Concerted in Effort (ICE) Wellness Program**
- **Peer Outreach Support Team (POST)**
- **Family Member Support Programs (intensive Family Support Services & Acute Care Family Program)**
- **New Jersey Mental Health Cares-A free, confidential mental health information & referral line**

4 East Jimmie Leeds Road, Suite 8
 Galloway NJ 08205
 609-652-3800 Fax: 609-652-3801
 MHAAC@mhanj.org

<http://www.mhaac.info/local--state-resources.html>



Affordable health coverage. Quality care.

is a comprehensive health insurance program that provides a wide range of services:

- Doctor visits
- Eyeglasses
- Hospitalization
- Lab tests X-rays
- Prescriptions
- Regular checkups
- Mental health
- Call 1-800-701-0710

The hours of operation are:
 Monday and Thursday
 from 8 a.m. to 8 p.m. and
 Tuesday, Wednesday and
 Friday from 8 a.m. to 5 p.m.

Beginning January 2014, NJ FamilyCare - New Jersey's publicly funded health insurance program - will include CHIP, Medicaid and Medicaid expansion populations. That means qualified NJ residents of any age may be eligible for free or low

Cost health insurance that covers doctor visits, prescriptions, vision, dental care, mental health and substance use services and even hospitalization.

<http://www.njfamilycare.org/index.html>

MEDICARE

Medicare is a federally funded medical insurance program administered by the Social Security Administration. You are eligible for Medicare hospital insurance if you:

- Are 65 and receive Social Security or railroad retirement benefits

- Have received Social security disability benefits for 24 months
For more information about these requirements and other features of the Medicare program, call:
Social Security Administration
(800) 772-1213
Or visit www.ssa.gov

MEDICAID

Medicaid is a state implemented medical program to help you obtain health care and related services. Those eligible for Medicaid include:

Families receiving or who are eligible for TANF
Individuals who are age 65 or older, blind or disabled
Social Security Income (SSI) recipients
Children who are born in the U.S., even if their parents are not citizens or legal residents
Pregnant women and children if they meet both an income and assets test

For more information, call:
Atlantic County Department of Family and Community Development
1333 Atlantic Avenue
Atlantic City, NJ 08401
(609) 348-3001

COBRA

The Federal COBRA law requires that most employers offer you and your family a temporary extension of health coverage at group rates, called "continuation coverage". Depending on the circumstances of your job departure, you, your spouse and dependent children may be eligible for coverage for a minimum of 18 months with a possible extension to 36 months in certain circumstances. You may be required to pay the full premium, including your employer's contribution. Speak to UNITE HERE Health about this option: 609-345-8212

NJ Charity Care

Charity Care is a state program for low income people in NJ who do not have health care coverage and are not qualified for programs like Medicaid and NJ Family Care. If you are hospitalized and do not have insurance coverage you may be eligible for Charity Care. You will have to fill out an application in the hospital's business office and income restrictions apply. For an easy to understand guide to Charity care:

<http://www.lsnjlaw.org/Publications/Pages/Manuals/CharityCare.pdf>

Rx DISCOUNT SERVICES

Working with your doctor

Explain your situation to the doctor and ask if samples of the medications he/she is prescribing are available. Often medical offices have these on hand. The following programs can assist you in obtaining low cost or discounted medications:

The Atlantic County Prescription Discount Card can save you at least 20% on many of your prescription purchases and even more for 90-day supplies of generics through the mail. Your card is included on page 23 of this booklet or you may pick up your card at any County Library or facility or by calling: **1-888-426-9243**.

Print your card from the web:
<https://www.rxprintacard.biz/naco/>

The Atlantic County Dental Discount Card

is designed to help uninsured and underinsured county residents save money on their dental service expenses.
http://www.aclink.org/webadmin/Main-Pages/dental_disc_program.asp

Rx4NJ is a website designed to help low-income, uninsured New Jersey residents get access to patient assistance programs where they may qualify for free, or nearly free, prescription medicines. Contact Rx NJ: 888-793-6765
On the Web: [Rx4NJ](http://www.Rx4NJ.com)

Partnership for Prescription Assistance helps qualifying patients without prescription drug coverage get the medicines they need through the program that is right for them. Many will get their medications free or nearly free.
1-888-477-2669
On the web:
<http://www.pparx.org/en>

American Consultants Rx offers a discount card honored at most local pharmacies. The card is on page 23 or may be printed from the web:
<http://acirx.org/downloadfrm.php?id=>

Together Rx Access - is a free, easy-to-use savings card sponsored by many of the nation's leading pharmaceutical companies. You can access savings on prescriptions at your pharmacy and other health related resources.
1-800-444-4106
On the web: <http://www.togetherrxaccess.com/p/prescription-savings/>

Familywize – A community partner of United Way Familywize offers deep discounts on many common prescription drugs. Visit their site to look up drug prices and receive more information on the program:
<http://familywize.org/>

MENTAL HEALTH RESOURCES

Mental health can be at risk during stressful times such as dealing with a reduction in income. Below are resources to help you cope with stress, depression, drug/alcohol addiction, gambling addiction, and domestic violence:



[Optum Behavioral Health](http://www.optumbehavioralhealth.com) (866)-248-4094
[AtlantiCare Behavior Health](http://www.atlanticare.com) (609)-645-3572
[Family Service Association](http://www.family-service.org) (609)-569-0239
[Addiction Treatment Svcs Interntl](http://www.addictiontreatment.com) (855)-353-6740
[Lighthouse](http://www.lighthouse.org) (800) 852 - 8851
[Seabrook House](http://www.seabrookhouse.com) (856) 455 - 7575
[John Brooks Recovery Center](http://www.johnbrooksrecovery.com) (609) 345 - 4035
[Behavioral Cross Roads Recovery](http://www.behavioralcrossroads.com) (877) 645 - 2502
[Atlantic Prevention Resources](http://www.atlanticprevention.com) 609-272-0101
[Park Bench Group Addiction](http://www.parkbenchgroup.com) (609)-789-0398
[Alcoholics Anonymous](http://www.alcoholicsanonymous.com) (609)-641-0000
[Narcotics Anonymous](http://www.narcoticsanonymous.com) (800)-922-4010

Dual Recovery Anonymous (609)-383-1190
Gamblers Anonymous (626) 960-3500
Secular Organizations for Sobriety (323) 666-4295

Addictions Hotline

1800-662-4357 which provides trained clinically supervised telephone specialists who are available 24 hours a day, 7 days a week to educate, assist, interview and/or refer individuals and families battling addictions. Calls are free and information shared is confidential.

LIFELINE

The National Suicide Prevention Lifeline is a 24-hour, toll-free, confidential suicide prevention hotline available to anyone in suicidal crisis or emotional distress.

By dialing 1-800-273-TALK (8255). The call is routed to the nearest crisis center in a national network of more than 150 crisis centers. The Lifeline's national network of local crisis centers provide crisis counseling and mental health referrals day and night

THE DISASTER DISTRESS HOTLINE

A 24/7, 365-day-a-year, national hotline dedicated to providing immediate crisis counseling for people who are experiencing emotional distress related to any natural or human-caused disaster. This toll-free, multi-lingual, and confidential crisis support service is available to all residents in the United States and its territories. Call (800)-985-5990 or text **TalkWithUs to 66746** to connect with a trained crisis counselor.

DOMESTIC VIOLENCE

During difficult financial times incidents of domestic violence rise dramatically. If you, or a family member are a victim of domestic violence you have many choices:

Domestic Violence Resources on the web:

<http://www.lsnjlaw.org/english/family/domesticviolence/index.cfm>

Atlantic County Women's Center

Atlantic County is very fortunate to have this excellent resource available to women. The center provides means to avert and combat violence and abuse against women. In addition the center offers a job club, parenting classes, debt counseling, education classes, and child care resource education to name just of the few of the programs.

The Women's Center

1201 New Road, Suite 240

Linwood, NJ 08221 Phone: (609) 601-9925

24 hour hotline: 1-800-286-4184

On the web: <http://www.acwc.org/>

Safe Place for Children

Safe Place provides access to immediate help and support for young people in crisis through a network of sites sustained by qualified agencies (Atlantic County Youth Services), trained volunteers and businesses. Safe Place also serves as a national youth outreach program that educates young people about the dangers of running away or trying to resolve difficult, threatening situations on their own.

For a list of Safe Place Locations in Atlantic County:

http://www.aclink.org/intergenerational/main-pages/safe_place.asp

Atlantic County Juvenile Family Crisis Center and the Division of Youth and Family Services.

Services are available 24/7 - walk-in clients accepted. Ages 10-17

Contact (609) 645-5899

NATIONAL DOMESTIC VIOLENCE HOTLINE

Hotline advocates are available 24/7/365 to take your calls at (800) 799-SAFE (7233) or by texting LOVEIS to 22522 or at thehotline.org

FOR OLDER WORKERS

PENSION

Many UNITE HERE members are entitled to a pension upon retirement or permanent disability.

PENSION

Most Local 54 members, particularly those employed in the casino industry, are entitled to a pension upon retirement or permanent disability.

There are 3 Funds that make up your UNITE HERE Retirement Fund pension:

Former H.E.R.E.I.U. International Pension

- Normal Retirement at 65 no restrictions – 5 years vesting required
- Early Retirement age 55-64 with 6% annual reduction, 5 years vesting required

Former Local 54 Pension

- Final Retirement required
- Normal Retirement at 65 – 5 years vesting required
- Benefits may be suspended if return to work in hotel or restaurant industry.



UNITE HERE Adjustable Plan

- Normal Retirement at 65 no restrictions – 5 years vesting required
- Early Retirement age 55-64 with 6% annual reduction, 5 years vesting required.

All three pensions have the same requirements for Permanent Disability. If you have any questions or wish to make an appointment:
609-345-8212 ext. 3198

Tropicana VAAP

Members who are employed by Tropicana should contact Mercer at (855) 233-1375 with any questions.

SEVERANCE

Most Local 54 members, particularly those employed in the casino industry, are entitled to severance pay upon resignation or termination from employment provided both below conditions are true:

- Five year vesting required
- Resigned or Terminated for at least 90 days following the month of termination

If you have any questions or wish to make an appointment:
609-345-8212 ext. 3126

Workforce50.com arms the older workforce with employment resources and career information to help them achieve their goals and make the most of their talents. An abundance of resources such as Job Listings, Resume building, self help articles, and networking tools. On the web: <http://www.workforce50.com/>

SOCIAL SECURITY

If you are 62 or older you may be eligible for Social Security benefits. If you begin collecting before age 65, your benefits will be reduced. The amount of benefits that you receive is based on your lifetime earnings.

Social Security Administration
1350 Doughty Road
Egg Harbor Township, NJ 08234
609-272-9751
On the web: www.ssa.gov

Supplemental Security Income (SSI)

SSI is a federal program that pays monthly benefits to people who are 65 or older, or blind, or have a disability and who don't own much or have a lot of income. SSI isn't just for adults. Monthly benefits can go to disabled and blind children, too. For information, call Social Security at the number listed above.

IMMIGRATION

Some members who are not citizens may be concerned about whether accessing governmental help to get testing and treatment for COVID-19.

US Citizens and Immigration Services issued the following statement:

“To address the possibility that some aliens impacted by COVID-19 may be hesitant to seek necessary medical treatment or preventive services, USCIS will neither consider testing, treatment, nor preventative care (including vaccines, if a vaccine becomes available) related to COVID-19 as part of a public charge inadmissibility determination, nor as related to the public benefit condition applicable to certain nonimmigrants seeking an extension of stay or change of status, even if such treatment is provided or paid

for by one or more public benefits, as defined in the rule (e.g. federally funded Medicaid).”

Read the full statement at:



<https://www.uscis.gov/greencard/public-charge>.

STUDENT LOANS

If you or your child has federally held student loans, you may be impacted by a recent announcement that the government is waiving interest on federally held student loans. While details are still emerging, this does not mean a reduction in monthly payments. Rather it means that your monthly payment goes directly to paying down the balance of the loan. For more, see: <https://www.ny-times.com/2020/03/14/business/student-loans-coronavirus-trump.html>.

If you (or your child) have a federally held student loans you can apply for unemployment or economic hardship deferment or you could apply for an income driven repayment plan. You can see more about payment plans at <https://studentaid.gov/manage-loans/repayment/plans>, and more about deferment/forbearance at <https://www.savingforcollege.com/article/dealing-with-student-loans-when-youre-unemployed>, or <https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief>.

Some private lenders are also offering relief to people impacted by coronavirus. See the end of this article for a list: [18](https://www.sav-</p></div><div data-bbox=)

ingforcollege.com/article/how-to-pause-student-loan-payments-during-the-coronavirus-outbreak.

FREE/REDUCED COST INTERNET

If you need internet at home, Comcast and AT&T both have free/low cost programs for people who are on SNAP, TANF, MEDICAID, WIC or other public assistance. See the program for more information. See ATT Map <https://www.att.com/Common/merger/files/pdf/att-us-service-area-map-21-state.pdf>.

Comcast's Internet Essentials program is free for the first two months and then \$9.95 after that. More information at:

<https://www.internetessentials.com/>.

AT&T's Access Program is \$5 or \$10 per month. There is a monthly maximum data usage and there are fees if you go over.

<https://www.att.com/support/article/u-verse-high-speed-internet/KM1094463/>.

Call to negotiate a lower rate. Ask your cable company for the customer retention department. Tell them that you will be cancelling your account if you can't negotiate a lower rate.

TAKING CARE OF YOURSELF

1. Stay active mentally and physically
2. Eat healthy foods, get enough rest
3. Exercise, take up a new recreational activity you always wished to start
4. Recognize the effects of stress and seek help if needed
5. Organize your time, scheduling time to enjoy yourself

6. Develop a support system; keep in touch with friends
7. Get involved in a volunteer activity
8. Catch problems while they are small

“An ounce of prevention is worth a pound of cure”

Your rights under the Fair Debt Collection Practices Act

While debt collectors do have the right to demand payment, and eventually take legal action if necessary, the Fair Debt Collection Practices Act (FDCPA) prohibits any kind of harassment.

The FDCPA applies to any personal, family, or household debt and covers debt collectors who regularly collect debt for others, but not the creditors themselves or their lawyers.

If you find yourself on the receiving end of a collection call, you might wish to know:

- **When can a collector contact me?** Unless you give them permission to do otherwise, debt collectors can only contact you between 8:00 am and 9:00 pm. They may not communicate with you by postcard.
- **Can collectors contact me at work?** A collector may not contact you at work if they know your employer disapproves.
- **What constitutes harassment under the FDCPA?** Collectors may not use profane language or threaten you with violence. In many instances, it prohibits the publication of a list of consumers who allegedly refuse to pay debts. Collectors may not threaten to take your property unless they are actually able to do it.
- **Can collectors contact my family or friends?** Debt collectors can contact other people but only to ask for information on how to locate you. In most cases, the collector may not divulge the reason for the call to anyone other than you or your attorney.
- **Can I get a collector to stop contacting me?** Debt collection agencies are required to honor written requests to stop contacting consumers. Please be aware that sending a “cease and desist” letter does not relieve you of your responsibility. You will still owe the money, and the company may pursue collection efforts.

To obtain a copy of the FDCPA, visit the Federal Trade Commission’s Web site at www.FTC.gov or call 877.FTC.HELP.

SAMPLE LETTER TO CREDITORS

Date: _____

Dear _____,

I am temporarily on a reduced income due to the economic impact of COVID-19. I am asking your cooperation during this difficult period.

I need to cut back on all my regular payments. I would like to work with you to establish a reduced payment. This is the fairest thing I can do under the circumstances. When I return to work, I will again work with you to establish a plan to catch up on my payments.

Thank you for your understanding.

Signature

PRINT NAME

Account Number

Address

Phone

**BILL SLIPS
INCLUDE WHEN YOU PAY BILLS**

Date: _____ Account # _____

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, _____ Name _____

Date: _____ Account # _____

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, _____ Name _____

Date: _____ Account # _____

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, _____ Name _____

Date: _____ Account # _____

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, _____ Name _____

Date: _____ Account # _____

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, _____ Name _____

Monthly Financial Planning Worksheet

If the total expenses are more than the total income, then reduce or eliminate some of your expenses.

ASSETS

Checking	
Savings	
Other Assets	
TOTAL	

INCOME

	Month :
Unemployment	
Other Income	
TOTAL	

EXPENSES

	Month :
Rent/Mortgage	
Power	
Water	
Gas	
Food	
Telephone	
Car Payment	
Insurance	
Cable	
Internet	
Laundry	
Household Supplies	
Hygiene Supplies	
Gas/Bus Fare	
Dues	
Credit Card Debt	
Clothing	
Healthcare Premium	
Medical Co-payment	
Prescription	
Child Care	
Other	
TOTAL	