UNITE HERE! Local 54

A CENTURY OF EXCELLENCE

HELP FOR TOUGH TIMES

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

2026

You’re not alone...

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.

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)

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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.

UNEMPLOYMENT BENEFITS

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. https://www.nj.gov/labor/myunemployment/before/createaccount/

VERIFICATION OF IDENTITY:
The New Jersey Department of Labor has partnered with ID.me to verify the identity of all workers applying for Unemployment Insurance (UI) benefits. You will need to sign ID.me with the same email address you used on your unemployment claim application, if possible. See https://www.nj.gov/labor/myunemployment/before/about/identity/

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.

There are three options to verify your identity:

1. **Online via self-service or video chat**
   a. You will need two of the following primary documents: your driver's license, state ID, or passport
   b. Or one primary and two secondary documents: social security card, utility bill, or vehicle registration

2. **In person at a One-Stop Career Center**
   a. Schedule an appointment with NJDOL unemployment insurance staff who will help you with the verification process (see locations https://www.nj.gov/labor/career-services/contact-us/one-stops/
   b. You will need two of the following primary documents: your driver's license, state ID, or passport
   c. Or one primary and two secondary documents: social security card, utility bill, or vehicle registration

3. **In person at a UPS location** (before you go, submit your unemployment insurance application and create an ID.me account online)

   a. There are 38 UPS locations in NJ that partner with ID.me to offer in person support. Click below to find the location nearest you. See https://www.nj.gov/labor/myunemployment/assets/pdfs/ID.me%20UPS%20Locations.pdf

b. They suggest making an appointment, but you can also walk in any time during regular business hours.

c. If you schedule an appointment, you will get a confirmation email with a QR code to show when you come in.

d. Bring one primary document (driver's license, state ID card, U.S passport, foreign passport that has a passport number, **AND** one document showing your address (utility bill, phone bill, paycheck stub) **AND** social security card. See list https://help.id.me/hc/en-us/articles/4410262325143-Documents-you-need-for-ID-me-in-person-verification)

FOR QUESTIONS ABOUT ID.ME
See https://help.id.me/hc/en-us

Whether you choose to file your claim by online or in person you must be ready to present the following information:

- Your Social Security Number
- State ID, passport (see list of documents here)
- 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.

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 22 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 22.*

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 20 of this booklet.

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

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

NJ Judiciary Foreclosure Mediation Assistance Program (FMAP) – Foreclosure Prevention Counseling: https://www.nj.gov/dca/hmfa/homeowners/foreclosure-prevention/

FMAP now offers "up-front" or pre-foreclosure counseling assistance, to homeowners experiencing default or difficulty meeting their monthly mortgage payments. By utilizing a network of participating housing counseling agencies serving in each county, counseling is available now and can be provided remotely.

https://www.njcourts.gov/courts/superior-court-clerks-office/foreclosure#toc-foreclosure-mediations-mediation-services

To find a Housing Counselor
https://www.nj.gov/dca/hmfa/homeowners/counselor/index.shtml

State of NJ Housing and Mortgage Finance Agency
On the web:
FIND A COUNSELOR
Whether you have missed payments or feel that you may soon miss a payment because your mortgage is no longer affordable to you, you need to take action immediately.
- Contact your mortgage servicer to discuss your options. Ask to be considered for any available federal or state programs.
- Contact a local housing counseling agency from the list in the link below and get no-cost help.
https://www.nj.gov/dca/hmfa/homeowners/counselor/

FEDERAL RESOURCES

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
Federal Housing Administration (FHA) Loss Mitigation Program

If you are experiencing a financial hardship that impacts your ability to make your mortgage payments on time, contact your mortgage servicer as soon as possible to discuss your options. The Federal Housing Administration (FHA) provides mortgage servicers with options designed to help borrowers retain their homes when facing financial hardship that affects their ability to remain current on their mortgage payments.

See https://www.hud.gov/helping-americans/fha-loss-mitigation

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 https://reportfraud.ftc.gov/ to make a report . 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

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, electricity, water, phone) to arrange a payment plan.

If you have questions or complaints about a utility company, contact the New Jersey Board of Public Utilities (BPU). The BPU regulates the gas, electricity, 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 Assistance Programs:
https://www.nj.gov/bpu/assistance/programs/

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:

Utility Assistance (Universal Service Fund/Home Energy Assistance 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) 389-2958 (Press 2)
On the web:
http://www.housingall.org/utility-help.asp

Universal Service Fund-Energy

To be eligible, a household gross income must be at or below 60% of the State Median Income. USF helps pay gas and non-heating electric costs over a certain percentage of household income, based on heating type, up to a cap of $200 per month.
Phone**: 800-510-3102**
On the web: https://www.nj.gov/dca/dhcr/offices/usf.shtml

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/
Phon: **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://www.njhelps.gov/

Atlantic County Dept. of Family and Community Development
1333 Atlantic Avenue
Atlantic City, NJ 08401
609-348-3001
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… https://mynjhelps.gov/home

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/humanservices/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. For help see https://www.nj.gov/humanservices/njsnap/apply/help/

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

Galloway Township
333 Jimmie Leeds Road, Unit 5
Galloway NJ 08205
(609) 382-5050

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: https://www.unitedwaynnj.org/

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 are baby supplies, food pantry, SNAP enrollment, utility & rental assistance.

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 9:30-11 and 5-6pm.
https://www.beaconefc.org/hope-chest
420 S. 6th Avenue
Galloway, NJ 08205
Email: beaconinfo@beaconefc.org
609-748-0001

Community FoodBank OF NEW JERSEY

Once qualified, a client may return every 30 days for food. Bread pantry is available to anyone in need as often as they wish.

Atlanticare (Pantry At The Plex)
1401 Atlantic Avenue
Atlantic City, NJ 08401
609-441-8997

To find other locations see
https://cfbnj.org/find-foods-services/

To learn about additional resources on the web:
http://www.cfbnj.org/
You can also text "FindFood"(English Service) or "Comida" (Spanish Service) to 908-224-7776 to receive helpful information on your phone.

Food Pantry for Pets

Kibble Cupboard Mays Landing, NJ
609-412-5440
https://www.kibblecupboard.com/

YOUR CHILDREN

School Breakfast Program

Children may be determined "categorically eligible" for free meals through participation in certain Federal Assistance Programs, such as the Supplemental Nutrition Assistance Program, enrollment in a federally-funded Head Start Program, or a comparable State-funded pre-kindergarten program, are also eligible for free meals. Children can also qualify for free or reduced price school meals based on household income and family size. Children from families with incomes at or below 130% of the Federal poverty level are eligible for free meals.
https://www.fna.usda.gov/sbp/factsheet

National Lunch Program

If you're earning at or below current Income Eligibility Guidelines, you are encouraged to contact your school or district to fill out a school meal application. Applications are reviewed by local school or district officials before granting free or reduced price benefits.

If you receive Supplemental Nutrition Assistance Program benefits, all of your children who attend school automatically qualify for free school meals. Participation in other federal assistance programs, including Temporary Assistance for Needy Families (TANF) also provides automatic eligibility. Please contact your school to determine if you need to fill out an application.

If you are eligible for unemployment compensation or The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), you may also be eligible for free or reduced price school meals. State Workforce Agency Administrators should let households seeking unemployment benefits about the availability of free and reduced price school meals. Please contact your school or district for more information.

The Summer Food Service Program (SFSP)

Through the Summer Food Service Program (SFSP), kids aged 18 and under can get free meals and snacks during the summer at schools, parks, and other neighborhood locations in eligible areas. SFSP may have a different name where you live, but the benefit is the same: nutritious meals for kids and teens in the summer when school is out.

To find a location near you see the Summer Meals Site Finder
https://www.fna.usda.gov/sfsp/sitefinder

Additional Assistance
Families seeking food assistance for their children can also contact the USDA National Hunger Hotline, operated by Hunger Free America. The hotline can be reached Monday through Friday between 8:00 a.m. to 8:00 p.m. ET at 1-866-3-HUNGRY (1-866-348-6479).
https://www.fna.usda.gov/national-hunger-hotline

HEALTH CARE

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.

UNITE HERE HEALTH

For those workers covered under UNITE HERE Health, plan phone numbers are found at https://www.uhh.org/contact

Mental Health Association in Atlantic County

- Atlantic County Wellness Program
For more information, contact Julia Gimbel, Community Wellness Center Manager 609-652-3800 ext. 0315 jgimbel@mhanj.org

- Wellness & Recovery Support Services
For more information contact Emily McCall, 609-652-3800 ext. 0308, emccall@mhanj.org

- Intensive Family Support Services (IFSS)
For more information and to begin participation contact Gail Christian IFSS, Coordinator, 609-652-3800 ext. 0301
gchristian@mhanj.org

4 East Jimmie Leeds Road, Suite 8
Galloway NJ 08205
609-652-3800 https://mhaac.info/index.html

- New Jersey Mental Health Cares-*A free, confidential mental health information & referral line* ***866-202-HELP (4357)***
https://www.njmentalhealthcares.org/

NJ FAMILYCARE
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.

As of January 1, 2023, children under 19 may now apply for NJ FamilyCare regardless of their immigration status. All other requirements for NJ FamilyCare still apply. Visit nj.gov/CoverAllKids to learn more.

NJ FamilyCare - New Jersey's publicly funded health insurance program - includes CHIP, Medicaid and Medicaid expansion populations. That means qualified NJ residents of any age may be eligible for free or low-cost healthcare coverage that covers doctor visits, prescriptions, vision, dental care, mental health and substance use services, and even hospitalization.
Individuals ineligible for NJ FamilyCare can find information on other insurance affordability programs at www.getcovered.nj.gov.

https://njfamilycare.dhs.state.nj.us/

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 age 65 or older
- If you're under age 65, you may be eligible for Medicare if you have permanent kidney failure or if you receive Disability benefits.

For more information about these requirements and other features of the Medicare program, call:
Social Security Administration
(800) 772-1213
Or visit https://www.ssa.gov/medicare/sign-up

MEDICAID (NJ Family Care)

Medicaid is a state implemented medical program to help you obtain health care and related services. In NJ it is called NJ Family Care. Those eligible for NJ Family Care include:

Children under 19
Adults age 19 – 64 with income up to 138% federal poverty level
Pregnant people with income up to 205% federal poverty level
People over age 65, blind, disabled, in long term care, or adults age 19 – 64 who have Medicare

Apply online – it is the fastest and easiest way to apply https://njfamilycare.dhs.state.nj.us/apply.aspx

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: 888-437-3480

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 more information see
https://www.nj.gov/health/hcf/charity-care/overview/

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 an average of 30% on your prescription medications. Your card is included on page 23 of this booklet or pick up a card at your local county, parish or borough office or go to the link below to download and print your card. You can also call 1-877-321-2652 for more information and to find participating pharmacies. Simply present your card when you pick up your prescription. You can use it for the whole family. **Even use the card for your pets!** There are no limits on how many times the card can be used. There are no claim forms to fill out and no membership fees.

Print your card from the web by entering your county, NJ (for example Atlantic County, NJ) https://www.livehealthycard.com/home

On the web: https://www.atlanticcountynj.gov/services/health-services/atlantic-county-prescription-discount-card

The Atlantic County Dental Discount Card is designed to help uninsured and underinsured county residents save money on their dental service expenses. https://www.atlanticcountynj.gov/services/health-services/atlantic-county-dental-discount-card

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. https://www.helpingpatients.org/

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.
1-877-321-2652

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:

AtlantiCare Behavior Health (609)-348-1161
Family Service Association (609)-569-1942
Addiction Treatment Svcs Interntl (856) 460-9043
Lighthouse (888) 459-4203
Seabrook House (800) 761-7575
Behavioral Cross Roads Recovery (855) 679-5138
Atlantic Prevention Resources 609-272-0101
Alcoholics Anonymous (856) 486-4444
Narcotics Anonymous (800)-992-0401
Dual Recovery Anonymous https://draonline.org/
Gamblers Anonymous (855) 222-5542
Secular Organizations for Sobriety (800) 513-5423

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 988. 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 HELPLINE

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, multilingual, and confidential crisis support service is available to all residents in the United States and its territories. Call or text (800)-985-5990 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:

AVANZAR (formerly Atlantic County Women's Center)
Nonprofit organization that provides workforce advancement services, Grow NJ Kids, domestic violence services.
AVANZAR
927 North Main Street Building D
Pleasantville, NJ 08232
Phone: (609) 515-4529
24 hour hotline: 1-800-286-4184
On the web: https://avanzarnow.org/

Safe Place
Safe Place® is a national network of community locations — like schools, fire stations, libraries, and businesses — where youth in crisis can find immediate help and safety. Each Safe Place connects young people with local resources and trained professionals who care. Safe Place is free, confidential, and **available to youth under 18** (and up to age 21 in some communities).

Text SAFE and your location (city/state/ZIP) to 4HELP (44357)

For a list of Safe Place Locations in Atlantic County:
https://www.nationalsafeplace.org/safe-place-directory

Atlantic County Children and Youth Services Juvenile/Family Crisis Unit.
Services are available 24/7 - walk-in clients accepted. Ages 10-17
Contact (609) 645-5861

NATIONAL DOMESTIC VIOLENCE HOTLINE

Hotline advocates are available 24/7/365 to take your calls at (800) 799-SAFE (7233) or by texting START to 88788 or at www.thehotline.org.

FOR OLDER WORKERS

PENSION

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Most Local 54 members, particularly those employed in the casino industry, are entitled to a pension upon retirement or permanent disability.
There are 2 Funds that make up your National Retirement Fund pension:

UNITE HERE Retirement Fund

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

Local 54 Pension

- Final Retirement required
- Still working at age 70 ½

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

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
Open M-F 9am to 4pm
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.

STUDENT LOANS

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.

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 AT&T's Access Program
https://www.att.com/support/article/u-verse-high-speed-internet/KM1094463/
To check availability and apply
https://www.att.com/internet/access/

Xfinity Internet Essentials program starts at $14.95/month. More information at:
https://www.xfinity.com/learn/internet-service/internet-essentials
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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 (877.382.4357).

SAMPLE LETTER TO CREDITORS

Date: ________

Dear ____________________,

I am temporarily on a reduced income due to the economic impact of____________________________. 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 ______________________, 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 _______________________, 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 _______________________, 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 _______________________, 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 _______________________, 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	

Live Healthy

Prescription Savings Card

RxBIN	004336	Member Help Desk
RxPCN	ADV	1-800-321-2652
RxGRP	RXATLNJ	
Issuer	((80840))	Pharmacist Help Desk
ID	RXNAC218801	1-800-364-6331

This Card is NOT insurance