

## Trade Act of 1974, as amended with provisions of the Trade and Globalization Adjustment Assistance Act of 2009

### IMPORTANT

This notice contains information about your rights or obligations, and should be translated immediately. If you need a translator, ask for a listing of translation services at your DUA office.

### ВАЖНОЕ СООБЩЕНИЕ

В этом сообщении содержится информация о Ваших правах и обязанностях, и оно должно быть срочно переведено Вам. Если Вам нужен переводчик, попросите список переводческих компаний в своем DUA офисе.

### IMPORTANTE

Este aviso incluye información sobre sus derechos y obligaciones, y debe traducirse de inmediato. Si necesita un traductor, solicite el listado de servicios de traducción en la oficina de la DUA correspondiente.

### IMPORTANTE

Questo avviso contiene informazioni sui Suoi diritti ed obblighi e deve essere tradotto immediatamente. Se ha bisogno di un traduttore, chieda l'elenco dei servizi di traduzione presso la DUA.

### IMPORTANTE

Este comunicado contém informações sobre os seus direitos ou obrigações. Ele deve ser traduzido prontamente. Se precisar de um tradutor, solicite no escritório DUA mais próximo uma lista dos serviços de tradução.

### အာရုံပြု

ဤအချက်အလက်သည် သင်၏အခွင့်အရေးများနှင့် တာဝန်များကို ပြောဆိုထားပါသည်။ ဤအချက်အလက်ကို အချိန်မီ ဖတ်ရှုရန် လိုအပ်ပါသည်။ အသိပေးချက်ကို ဖတ်ရှုပြီးနောက် အချိန်မီ ဖတ်ရှုရန် လိုအပ်ပါသည်။

### အသိပေးချက်

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### ENPOTAN

Nòt sa a genyen enfòmasyon sou dwa w oubyen obligasyon ke ou genyen, epi ou fèt pou ou fè tradwi l kounyè a. Si ou bezwen on moun ki pou tradwi pou ou, mande on lis ki genyen sèvis ke yo ofri pou tradiksyon nan biwo DUA ke ou konn ale a.

### QUAN TRỌNG

Thông báo này bao gồm thông tin về quyền hạn hoặc trách nhiệm của quý vị và phải được thông dịch ngay. Nếu cần một thông dịch viên, hãy yêu cầu một danh sách dịch vụ thông dịch tại văn phòng DUA của quý vị.

### 重要

本通知包含有關閣下權利或義務的資訊，應即刻翻譯。如果閣下需要翻譯人員，請到閣下的DUA辦事處要求一份翻譯社的名單。

This law created a program of Trade Adjustment Assistance (called TAA) to help individuals who become unemployed as a result of increased imports to return to suitable employment. This law was amended in 1993 to contain special provisions for workers of companies adversely affected by competition from Canada or Mexico, NAFTA/TAA (NAFTA). It was again amended on August 6, 2002 creating the Trade Reform Act of 2002. The Trade and Globalization Adjustment Assistance Act of 2009 was part of the "Recovery Act" and made changes to the TAA program and apply ONLY to those petitions FILED on or after May 18, 2009.

The Trade Programs provide for reemployment services and allowances for eligible individuals. These services and allowances may include:

- Employment Counseling
- Vocational Testing
- Job Placement
- Supportive Services
- Paid Retraining Programs
- Additional Weekly Benefit Payments (TRA)
- Job Search Allowances
- Relocation Allowances

Services provided under the Trade Act are administered by the Department of Career Services (DCS) and Department of Unemployment Assistance (DUA).

### Employment Counseling, Vocational Testing, Job Placement and Supportive Services

Career Centers all across the state offer these services. Trade eligible individuals who would like help in finding a new job may be referred to a Career Center to develop a Career Plan. If needed, this may include a plan for the worker to attend a training program to gain new skills which will help the worker find a new job at a salary comparable to the worker's previous job.

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## Training

You may be approved to attend vocational and/or remedial education tailored to your specific needs. Tuition, books, school fees, tools and uniforms are paid according to State/Federal Trade Programs guidelines.

To be eligible for Trade Readjustment Allowances (TRA) cash benefits while in training the worker must be enrolled in a training program approved by the later of (to be eligible for **ANY** TRA):

- The last day of the 26<sup>th</sup> week after such worker's most recent separation; or
- The last day of the 26<sup>th</sup> week after the week in which the U.S. Secretary of Labor issues a certification covering such worker.

*This training should then begin within 30 days of being approved.*

The least expensive training programs may consist of a single course or group of courses which is designed to meet specific occupational goals. Each client may be approved for only one (1) occupational training. For a worker to be approved for a TAA paid training program, the worker must meet the six (6) criteria for approval listed below:

**1. There is no suitable employment (which may include technical and professional employment) available for the adversely affected worker.**

This means that training is being considered for you because no suitable employment is available at this time for you, either in the commuting area or outside the commuting area in an area in which you desire to relocate with the assistance of a relocation allowance, and there is no reasonable prospect of such suitable employment becoming available to you in the foreseeable future. The term "suitable employment" means work of a substantially equal or higher skill level than your past adversely affected employment, and wages for such work at not less than 80% of your average weekly wage.

**2. The worker would benefit from appropriate training.**

This means that there must be a direct relationship between your need for skills training or remedial education and what would be provided by the training program under consideration for you, and that you have the mental and physical capabilities to undertake, make satisfactory progress in, and complete the training. This includes the further criterion that you will be job ready upon completion of your training program.

**3. There is a reasonable expectation of employment following completion of such training.**

This means that, given the job market conditions expected to exist at the time of completion of the training program, there is, fairly and objectively considered, a reasonable expectation that you will find a job using the skills and education acquired while in training, after completion of the training.

**4. Training approved by the Secretary is reasonably available to the worker from either governmental agencies or private sources (which may include vocational education schools and employers.)**

This means that training is reasonably accessible to you within your commuting area at any governmental or private training (or education) provider, particularly including on the job

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training with an employer. Whether the training is inside or outside the commuting area, **the training must be available at a reasonable cost**. In determining whether or not training is reasonably available, first consideration must be given to training opportunities available within your normal commuting area. Training at facilities outside your normal commuting area should be approved only if such training is not available in the area or the training to be provided outside the normal commuting area will involve less charge to TAA funds.

**5. The worker is qualified to undertake and complete such training.**

This emphasizes you must have the personal qualifications to undertake and complete approved training. Evaluation of your personal qualifications must demonstrate that your physical and mental capabilities, educational background, work experience and financial resources are adequate to undertake and complete the specific training program being considered. Evaluation of your financial resources shall include an analysis of the remaining weeks of UI and TRA payments in relation to the duration of the training program. If your UI and TRA payments will be exhausted before the end of the training program, it must be determined whether personal or family resources will be available to you to complete the training.

**6. Such training is suitable for the worker and available at a reasonable cost.**

**“Suitable for the worker”** means that the training is appropriate for you given your capabilities, background and experience. The rules of the Trade program say that the lowest cost training must be chosen. It also means that training may not be approved when the costs of the training are unreasonably high in comparison with the average cost of training other workers in similar occupations at other providers. In determining whether the costs of a particular training program are reasonable, first consideration must be given to the lowest cost training which is available within the commuting area. When training substantially similar in quality, content and results is offered at more than one training provider, the lowest cost training shall be approved. Training at facilities outside your normal commuting area that involves transportation or subsistence costs which add substantially to the total cost shall not be approved if other appropriate training is available.

### **Additional Training Information**

- ◆ The maximum duration of any approvable TAA training costs is 156 weeks (during which training is conducted).
- ◆ ***Important:*** TRA benefits cannot be paid for any week which begins and ends with a scheduled break that is longer than 30 days (not including Saturdays, Sundays and State or National holidays). Your counselor may advise you to investigate training programs at schools that do not have these breaks.
- ◆ You are strongly encouraged to participate in TAA training **full time**. The hours in a day and days in a week of attendance in training must be full time in accordance with established hours and days of training of the training provider. The training must also be of suitable duration to achieve the desired skill level in the shortest possible time.
- ◆ You may attend TAA training **part-time** but please note, you would NOT be eligible for TRA cash benefits.

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- ◆ Training outside the United States cannot be approved. Training for occupations where there is a lack of employment opportunities, or the occupation provides no reasonable expectation of permanent employment, cannot be approved.
- ◆ Training of Re-employed Workers: If you obtain new employment which is not suitable employment, and have already been approved for TAA training, you may elect to: 1) terminate your job, or, 2) continue in full or part-time employment while you undertake such training, and you will not be subject to ineligibility or disqualification for UI or TRA as a result of such termination or reduction in employment. However, your wages may affect the amount of UI and/or TRA you receive.
- ◆ The State Agency shall approve training in occupations for which an identifiable demand exists either in the local labor market or in other labor markets for which relocation planning has been implemented. If practical, placement rates and employer reviews of curriculum shall be used as guides in the selection of training institutions.
- ◆ Personal funds or loans cannot be used towards payment of training related costs. Scholarships, Pell Grants and other non-personal funding may be used to offset costs.
- ◆ Entrepreneurial training programs are not allowable under the Trade Program.

## **Incumbent Worker Training**

Training may now be approved before separation for adversely affected incumbent workers. An incumbent worker is someone who is a member of a group of workers that has been certified as eligible to apply for TAA benefits, but they have not been totally or partially separated from employment. These workers need to be determined to be individually threatened with total or partial separation. A worker will be considered to be threatened with separation when they receive notice of termination or layoff from the employer. The incumbent worker can only be approved to attend training while there continues to be a threat of separation. If that threat vanishes, the incumbent worker will, unfortunately, have to be disqualified from training and the worker will have been considered to have received their one training under Trade.

## **Apprenticeship Training**

Training funds can now be used to pay for apprenticeship programs. Registered apprenticeship programs offer workers employment and a combination of on-the-job learning and related instruction. In apprenticeship programs, the employer pays all of the apprentice's wages. Adversely affected workers can access the registered apprenticeship programs by accessing their website at [www.doleta.gov/oa/sainformation.cfm](http://www.doleta.gov/oa/sainformation.cfm). TAA funds can be used to pay for required expenses associated with the related instruction including tools, uniforms, equipment, and books. These funds can only be used until the worker reaches "suitable employment" or 156 weeks, whichever comes first. Additionally, workers in apprenticeship programs would not be eligible for TRA income support since they would be earning wages. They may, however, be eligible for the RTAA benefit.

## **Travel while In Training**

You may apply to receive assistance with travel costs if needed to enable you to attend training. The amount paid will be based on the least expensive means of getting to training. Payments are made on the basis of actual days of approved TAA training attendance. Holidays, breaks in training, weekends and all days of non-attendance of approved TAA Training Programs will not be payable. In addition, all

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approved TAA trainings you are attending must be outside your normal commuting area to qualify for a travel allowance. Travel Payments are made according to State/Federal TAA guidelines.

### **Job Search Allowance**

If you cannot find a new job in your local area that is similar to your last job, and your job search takes you out of your local commuting area to other areas of the state or country, TAA may help cover some of your expenses. You may receive 100% of the transportation and living costs you incur, up to \$1,500, while you look for permanent employment in a new area. For the allowance to be granted, you must be registered with one of the Career Centers for employment services and must file your application **before** the job search begins. In addition, the application must be filed:

- Within 365 days after the date of your company's certification, or within 365 days after the date of your last total layoff, whichever is later; or
- Within 182 days after the date you finish your Trade approved training; and,
- The Job Search must be completed within 30 days.

### **Relocation Allowance**

If you find a new job outside your local commuting area and must move your family and household goods to that new area, you may receive 100% of the reasonable and necessary costs of your move. You are also eligible for a lump sum payment equal to three (3) times your former average weekly wage, up to \$1,500, to help you get settled in your new community. For these allowances to be granted, you must be registered with one of the Career Centers for employment services and file your application **before** the relocation begins. In addition, the application must be filed:

- Within 425 days after the date of your company's certification, or within 425 days of your last total layoff, whichever is later; or
- You must begin your move within 182 days after filing the application for the allowance, or within 182 days of completing your Trade approved training.

**Please remember that Training, Travel While In Training, Job Search Allowance and Relocation Allowance cannot be paid unless Approved *in advance* by DCS's Trade Unit.**

### **Trade Readjustment Allowance (TRA)**

In Massachusetts, you may receive up to 30 weeks of regular unemployment (UI) insurance benefits. If you are enrolled in TAA approved training, or you have just finished TAA approved training, and you have exhausted your UI benefits, you may be eligible to collect additional weekly benefits, called TRA.

If you are in an approved full time TAA training, or you have just finished TAA approved training, you may qualify for TRA cash benefits. Your TRA benefits will be determined based on your initial separation from the company, that is, your initial qualifying separation after the impact date. The Division of Unemployment Assistance (DUA) administers TRA benefits.

**Please see the attached list of DUA phone centers for the one nearest you.**

There are three types of TRA benefits, Basic, Additional and Remedial. These types are usually at the same weekly rate as regular UI benefits.

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- **Basic TRA:** Basic TRA is combined with your UI benefits to extend the number of weeks you may collect benefits to a total of 52. For example, if you are determined to be eligible for 28 weeks of regular UI benefits, then you may be eligible for up to 24 weeks of Basic TRA – total: 52 weeks.

If you finish TAA approved training while you are collecting Basic TRA, you will still be able to collect Basic TRA provided you meet work search requirements. Basic TRA may also be paid, through a 'waiver' process (**Waiver from training**), in the circumstance that you meet one of the following:

- ♦ Worker is subject to recall within 6 months (must provide written notification of recall)
- ♦ Worker possesses marketable skills (must provide resume, assessment, etc.)
- ♦ Worker is in poor health (must provide Doctor's note)
- ♦ Worker is near retirement (must provide documentation that worker is within 2 years of meeting the requirements for Social Security **or** Privately Sponsored Pension)
- ♦ Delay in first available enrollment date for training (first available enrollment must be within 60 days after a determination (training approval) is made)
- ♦ Training funds are not available under TAA or other Federal Laws (training is not available at a reasonable cost or training funds are not available)

**Please remember that the Waiver from training must also be filed by your 26 week deadline (whichever comes later) as described under the "Training" deadline within this packet (page 2).**

- **Additional TRA:** The Trade Act allows for the payment of up to 78 weeks of Additional TRA if you have exhausted Basic TRA and you are still in approved TAA training. A period of 78 calendar weeks is established and, unlike Basic TRA, this benefit ends when TAA training ends.

***Important:***

The maximum number of weeks of UI plus Basic TRA plus Additional TRA is 130 weeks. If you attended TAA approved remedial training or courses defined as prerequisites by TAA you may be eligible for up to an additional 26 weeks of Remedial Education Benefits (REB).

- **Remedial Education benefits (REB):** This benefit is available for those who need remedial education to facilitate reemployment. Remedial education must lead to employment or training.
  - Remedial education can occur concurrently with other training (for example, developmental math & writing skills, ESOL courses leading to a GED and courses considered pre-requisites in a college setting)
  - Maximum Benefit: an additional 26 weeks of TRA
  - Paid on the basis of one week of remedial TRA for every one week of remedial education for up to 26 weeks maximum
  - All other TRA must be exhausted and this is only paid if NEEDED to complete training.

UI and Basic TRA	=	52 weeks	(this may also include any Federal Extensions that are in place)
Additional TRA (if in training)	=	78 weeks max.	(you must be <u>in training</u> to receive ANY Additional TRA)
	=	130 weeks	(up to/MAX)
up to			
Remedial Education TRA:	=	26 weeks (MAX)	(you must be <u>in training</u> to receive ANY Remedial Ed TRA)
	=	156 weeks MAX	

If your TAA approved training will extend beyond the number of weeks you have remaining of benefits, your employment counselor will ask you to provide a financial statement showing that you are able to complete the remaining weeks of training without TRA benefits. You may also be asked to look at training programs that are shorter in duration.

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## Health Coverage Tax Credit (Brochure also enclosed)

The following is in regards to the Health Coverage Tax Credit available under the Trade Programs.

### Are You Eligible for the HCTC?

The HCTC is a tax credit that helps a specific population of eligible individuals. HCTC establishes a tax credit at 65% of the amount paid by an eligible individual for qualifying coverage under qualified health insurance (them & immediate family members).

To be eligible, you must meet the eligibility criteria in the following three steps:

**Step 1. Initial requirements** - only individuals who receive certain Pension Benefit Guaranty Corporation (PBGC), Trade Adjustment Assistance (TAA) Alternative Trade Adjustment Assistance (ATAA) or Reemployment Trade Adjustment Assistant (RTAA) benefits are potentially eligible to receive the HCTC.

- ♦ Worker must be an eligible TAA recipient: **Worker must be receiving TRA or would be but has not yet exhausted UI** (as of the first day of the month or any day within that month). **To be eligible for TRA cash benefits you must be approved for Trade approved training by your 26 week deadline reviewed earlier in this document, have a Waiver from Training or be RTAA approved.\***
- ♦ Eligible PBGC Pension recipient: A worker who is 55 years old and is receiving a monthly benefit that is paid in part or in full by the Pension Benefit Guaranty Corporation (PBGC). See <http://www.pbgc.gov/> for more information on this eligible group and contact information.

**\*The State identifies, daily, and provides a list of eligible TAA recipients to the IRS and the HCTC Administrator. (See definition above for eligible TAA recipient).**

### Additional Requirements for RTAA Recipients

There are stricter health plan criteria for RTAA benefit recipients. If you are an RTAA benefit recipient, you are not eligible for the HCTC if one of the following applies to you:

- You have current, qualified health coverage and your or your spouse's employer currently pays any portion of the cost of coverage.
- You could have qualified health coverage where your or your spouse's employer would pay 50% or more of the cost of coverage.
- You or your spouse could pay for the cost of your qualified health coverage before taxes are taken out.

**Step 2. General requirements** - there are some additional general requirements to be eligible for the HCTC.

To be eligible for the HCTC, you must meet some general requirements. You meet these general requirements if the following statements are true for every month that you want to claim the tax credit:

- You are not entitled to Medicare benefits.
- You are not entitled to health coverage through the military health system (CHAMPUS/TRICARE). This does not include health coverage received as a Veterans Affairs (VA) benefit.
- You are not in prison.
- You cannot be claimed as a dependent on someone else's federal tax return.

If these statements apply to you, then you meet the Step 2 general requirements and may be eligible to receive the tax credit.

### Eligibility for Your Family Members

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You can use the tax credit to help pay for qualified health coverage for your family members if you meet all of the HCTC eligibility requirements. To qualify, your spouse and dependents must meet all of the general requirements mentioned above, except they must be claimed as a dependent on your federal tax return. Note that this requirement is met if you file jointly with your spouse. Your family member must also have a qualified health plan, either the same qualified plan as you or a separate qualified plan.

**Step 3. Qualified health plan** - individuals must have or be able to get a health plan that qualifies for the HCTC. (List provided below)

### Types of Qualified Health Plans

The following types of health insurance are qualified for the HCTC:

**1. COBRA:** this is federal legislation that lets you extend your job-based health coverage if you lose your job or run into other qualifying events that cause you to lose your health insurance.

- If you pay more than 50% of the cost for COBRA, you can receive the HCTC.
- If you pay 50% or less of the cost for COBRA, you cannot receive the HCTC.

To get the HCTC with COBRA, you will have to provide a signed copy of the COBRA Election Letter or other proof showing you have this kind of health insurance. If your COBRA health insurance is about to end, you may be able to use another type of qualified health insurance. Read below to learn more.

**2. State-qualified health plan:** these are plans that a state's Department of Insurance approves as meeting the requirements of the Trade Act for the HCTC. A list of Massachusetts qualified plans are on next page. More info can be obtained at <http://www.irs.gov/individuals/article/0,,id=109915,00.html>

You must buy a state-qualified health plan directly from an insurance company or other organization designated by your state. A state-qualified health plan can be a private health insurance plan offered by a company or a public health insurance plan offered by a state. This type of plan is not available through an employer. **You should review and compare these options** to decide on the best choice for you and your family.

**3. Spousal coverage:** this is health insurance that you get through your spouse's employer.

- If your spouse pays more than 50% of the cost for spousal coverage, you can receive the HCTC.
- If your spouse pays 50% or less of the cost for spousal coverage, you cannot receive the HCTC.

Any portion of the cost for spousal coverage that is paid before taxes are taken out is considered to have been paid by the spouse's employer. Therefore, that portion figures into the percentage of the cost for which the company pays.

You can only receive the monthly HCTC if your spouse's health insurance is COBRA. If your spouse's health insurance is not COBRA, you can only receive the yearly HCTC on your federal tax return.

**4. Non-group/individual health plan:** this is health insurance sold by a private health insurance company, broker or agent to one individual or one family at a time. This is not group health insurance.

Your first day of non-group/individual coverage must have started at least 30 days before your last day with the company that made you eligible for PBGC pension payments or trade adjustment benefits. Because of this 30-day requirement, non-group/individual coverage is rare for the HCTC.

*If you have one of these four types of health plans, then you meet the Step 3 qualified health plan requirement and may be eligible to receive the tax credit. If you do not currently have one of these health plans but you can enroll in a qualified health plan, you may be eligible for the HCTC once you enroll.*

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There may be multiple health plan options available to you in your state. You should review and compare these options to decide on the best choice for you and your family. When you call a health plan on this list, you should ask for information on HCTC state-qualified products (they may also be known as TAA health plans). Learn about all the coverage terms of the products and choose one that fits your needs. If you decide to obtain one of these health plans, always remember to maintain copies of all health plan documents including premium invoices.

## **Massachusetts: State-Qualified Health Plans Available Now**

**(updated as of June 2011)**

Blue Cross and Blue Shield of Massachusetts

Customer Service: 1-800-822-2700

Website: [Blue Cross and Blue Shield of Massachusetts](#)

CeltiCare

New Customers: 1-877-264-6520

Customer Service: 1-866-895-1786

Website: [CeltiCare](#)

ConnectiCare of Massachusetts

New Customers: 1-800-723-2986

Customer Service: 1-800-674-5757

Website: [ConnectiCare](#)

Fallon Community Health Plan

New Customers: 1-888-797-3247

Customer Service: 1-800-333-2535 x29097, or 1-508-799-2100 x79097 (Local)

Website: [Fallon Community Health Plan](#)

Harvard Pilgrim Health Care/HPHC

Customer Service: 1-800-848-9995

Website: [Harvard Pilgrim Health Care](#)

Health New England, Inc.

New Customers: 1-800-842-4464

Customer Service: 1-800-310-2835 or 1-413-787-4004 (Local)

Website: [Health New England](#)

John Alden Life Insurance Company (Assurant Health is brand name)

Customer Service: 1-888-875-8053

Website: [John Alden Life Insurance Company](#)

Neighborhood Health Plan

Customer Service: 1-800-462-5449

Website: [Neighborhood Health Plan](#)

Time Insurance Company (Assurant Health is brand name)

Customer Service: 1-888-875-8053

Website: [Time Insurance Company](#)

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Tufts Health Plan  
New Customers: 1-800-957-6596  
Customer Service: 1-800-462-0224  
Website: [Tufts Health Plan](#)

Union Security Insurance Company Group Medical Insurance (Assurant Health is brand name)  
Customer Service: 1-888-875-8053  
Website: [Union Security Insurance Company](#)

United Healthcare Insurance Company  
Customer Service: 1-888-735-5842  
Website: [United Healthcare](#)

### **How to Get the HCTC**

If you meet all the requirements in the three steps above, then you are eligible for the HCTC. A [HCTC Program Kit](#) is *mailed* to all potentially eligible HCTC candidates and provides information on eligibility and how to receive the credit.\*\* Once you determine that you are eligible, you have two ways to receive the tax credit:

[Monthly](#) - register for the monthly HCTC and get help paying for health plan premiums as they become due.

[Yearly on your federal tax return](#) - pay your qualified health plan directly throughout the year, claim eligible premium amounts on your federal tax return, and receive the HCTC as a tax refund or a credit against taxes you owe.

An individual has to meet all HCTC eligibility requirements to receive the yearly tax credit. You also must pay 100% of your monthly premium directly to your health plan each month and keep records of your payments.

To get the HCTC, you complete and submit your federal tax return along with the IRS form for the Health Coverage Tax Credit, IRS Form 8885. You also have to send in supporting documents with this form. Once the IRS processes your return and form, you will receive 80% of your premium costs as either a tax credit or a refund.

**\*\*Once the HCTC Program receives an eligible client's name and address that client is sent a "Tool Kit" which outlines in detail the program and how to register and provides a 1-800 number for any questions.**

Questions regarding any of the following should be directed to the appropriate Agency/Unit:

1. Eligibility:  
Please call the Division of Career Services 617-626-6007. Please leave a message and someone will get back to you.
2. How to claim this credit: Please call the IRS phone number you would call for all other questions on claiming.

**An equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities.  
TDD/TTY 1-800-439-2370 - Voice 1-800-439-0183**

**\* Please note that this information is intended as a general description only and does not carry the force of legal opinion.**

## **MEDICAL SECURITY PROGRAM -MSP**

The Division of Unemployment Assistance provides health insurance assistance through the Medical Security Program (MSP), for Massachusetts residents while they are receiving unemployment or benefits. This includes people participating in the Trade Programs.

Please note: The MSP is not eligible for the HCTC. You should be aware and review all options though before making a decision.

### **ELIGIBILITY**

To be eligible for the Medical Security Program, you must meet the following requirements:

- You must be a Massachusetts resident;
- You must have become unemployed from a Massachusetts employer;
- You must be receiving unemployment benefits; and
- Your total annualized family income (for six months before your application to the Medical Security Program plus your projected income for the next six month) must be less than or equal to 400% of the Federal Poverty Income Guidelines for the size of your family.

### **THE MEDICAL SECURITY PROGRAM OFFERS TWO PLANS:**

#### **Premium Assistance Plan**

For individuals who have maintained the health insurance they had through their former employer (COBRA) or a health insurance plan they purchased on their own prior to becoming unemployed, the MSP will subsidize the monthly premium payments:

- You must be responsible for payment of 100% of the monthly premium.
- You may receive 80% of the actual premium paid up to a maximum of \$1,020 per month for a family plan and \$430 per month for an individual plan.

#### **Direct Coverage Plan**

For individuals who do not have the option of continuing in a health plan in which they were enrolled prior to applying for unemployment benefits, you may be eligible to be enrolled in a comprehensive Health Maintenance Organization package that includes a comprehensive range of services including office visits and screenings, wellness visits for infants and children, hospital care, treatment for mental health and substance abuse and prescription drug coverage. There are some co-payments required and you must choose a primary care (PCP) physician. This plan is provided through an arrangement the Medical Security Program has with Blue Cross and Blue Shield of Massachusetts.

ENROLLMENT IN THE MSP IS NOT AUTOMATIC. YOU MUST APPLY FOR THE PROGRAM.

**FOR MORE INFORMATION, CALL THE MSP CALL CENTER AT  
1-800-908-8801.  
(Brochure is also enclosed)**

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## **REEMPLOYMENT TRADE ADJUSTMENT ASSISTANCE (RTAA) PROGRAM**

The Reemployment Trade Adjustment Assistance Program (RTAA) allows older workers adversely affected by imports or a shift in production to receive a subsidy to help bridge any wage gap between their old and new employment if they find a job.

❖ To be eligible for Reemployment Trade Adjustment Assistance (RTAA) an individual worker must:

- belong to a worker group that is certified.
- be 50 years of age at the time of the new employment.

❖ The individual's new employment must:

- be full-time based upon state law where the worker is employed.
- pay less than the previous job on an annualized basis.
- not be expected to pay the worker more than \$55,000 annually.
- not be with the same division/facility from which he/she was separated.
- be part-time if in full-time training.

❖ The Reemployment Trade Adjustment Assistance RTAA wage subsidy:

- may not exceed a total of \$12,000.
- may not extend beyond a period of two calendar years from earlier of the qualifying date of reemployment or extension of UI (Minus any weeks of paid TRA benefits).
- is not payable during periods of unemployment.
- RTAA participants are eligible for the Health Care Tax Credit only upon receipt of RTAA payments.

***Workers' eligibility for continued receipt of the RTAA subsidy is reviewed monthly***

### **\*\* Summary \*\***

In order to access any of these services we have just described, you must first complete a form to apply for participation in the program. This is referred to as the *Application to Participate in the Trade Adjustment Assistance Program* or Form 1666. Forms are available at any local Career Center or by calling 617-626-6007. They are submitted to the Division of Unemployment Assistance (DUA) in Boston (address is at the bottom of the form). They will review your application to determine if you are eligible to participate in the program, and will issue an approval or denial as soon as possible. You will receive this form (1666) back in the mail, telling you whether or not you are entitled to participate in the program. If you are not approved, you may appeal this decision.

**If you reside in another state**, you may contact your State TAA Coordinator for TAA application and benefit information. A list of coordinators is located at <http://www.doleta.gov/tradeact/contacts.cfm>.

In the meantime, **do NOT wait** for this determination before you visit a Career Center. Due to time restraints, it is best to visit your local Career Center **immediately**.

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