

# **BENEFITS FOR LAID OFF WORKERS**

## **UNEMPLOYMENT COMPENSATION**

You should call 1-888-313-7284 or 215-856-6990 to apply for Unemployment Compensation following your last day of work. You will be asked for the reason you were separated from your job. You will be eligible if you worked a sufficient number of weeks and were not terminated for “willful misconduct” or did not quit without good cause. Your first week is known as a “waiting week,” and you will not receive benefits for that week.

## **HEALTH CARE**

- A. Health Centers— The City of Philadelphia has 9 Family Medical Centers, which provide free or low cost primary care to all city residents. There are also several federally funded health centers in Philadelphia, which operate on a sliding scale fee based on family size and income. Thirteen Community Mental Health Centers offer mental health services on a sliding fee scale to Philadelphians. Call the UIC at 215-557-0848 to find a center near you.
- B. Hospitals— If you need to be admitted to a hospital, the hospital should assist you to apply for Medicaid to cover the cost of your stay. Call UIC if they are unwilling to assist you with getting coverage to be admitted.
- C. Insurance— Blue Cross Special Care 215-568-8204 and the PA adultBasic Program 800-GO-BASIC offer lower cost health insurance. Children should be eligible for insurance through the CHIP program 1-800-986-KIDS.

**Your children may qualify for CHIP if your annual family income is no higher than:**

Family Size	1	2	3	4	5	6	7	8
Income for Free Care	\$20,800	\$28,000	\$35,200	\$42,400	\$49,600	\$56,800	\$64,000	\$71,200
Income for Low Cost Care*	\$31,200	\$42,000	\$52,800	\$63,600	\$74,400	\$85,200	\$96,000	\$106,800

\*Low Cost Care— \$40-64 monthly premium per child. Co-pays of \$5-25

**You may be eligible for adultBasic if your annual family income is no higher than:**

Family Size	1	2	3	4	5	6	7	8
Income Guidelines	\$20,800	\$28,000	\$35,200	\$42,400	\$49,600	\$56,800	\$64,000	\$71,200

## **FOOD STAMPS**

**You may be eligible for food stamps if your monthly family income is no higher than:**

Family Size	1	2	3	4	5	6	7	8	Each Additional Member
Gross Monthly Income	\$1,127	\$1,517	\$1,907	\$2,297	\$2,687	\$3,077	\$3,467	\$3,857	+\$390
Net Monthly Income	\$867	\$1,167	\$1,467	\$1,767	\$2,067	\$2,367	\$2,667	\$2,967	+\$300
Max Monthly Benefit	\$176	\$323	\$463	\$588	\$698	\$838	\$926	\$1058	+\$132

Maximum resources: \$2,000 for most households and \$3,000 for households with at least 2 members if one is 60 years old or older or disabled. The amount of food stamps you receive depends on your family size or income. You apply for food stamps at the Welfare Office. Call 215-560-2547 for Public Assistance general information.

## ***PUBLIC ASSISTANCE***

If you are ineligible for unemployment compensation or receive a small unemployment compensation check, you may be eligible for full public assistance or a supplement to your unemployment.

Family Size	1	2	3	4	5	6
Basic Grant	\$205	\$316	\$403	\$497	\$589	\$670

Maximum resources: A family can have no more than \$1,000 in resources and a single person may have no more than \$250 in resources to qualify for welfare.

You should apply for Public Assistance at the Welfare Office. Call 215-560-2547 for Public Assistance general information.

## ***MORTGAGE ASSISTANCE***

If you are having trouble paying your mortgage you may be eligible for the state Homeowners Emergency Mortgage Assistance Program (HEMAP). In order to be eligible you must be at least 3 months behind in your mortgage and be able to show:

1. That you are behind due to circumstances beyond your control, and
2. That you have a reasonable prospect of resuming full mortgage payments within 24 months.

If your mortgage is VA or conventional, prior to any foreclosure, you should get a notice from the mortgage company offering you the right to apply for HEMAP or Act 91. You should contact one of the counseling agencies listed in the notice to apply for Act 91. No foreclosure action can occur while a HEMAP application is pending.

If you have an FHA mortgage you should contact your mortgage company and request help from their loss mitigation department. FHA mortgages don't qualify for HEMAP. You can call UIC and get help from a housing counselor for help or information if you are behind on your mortgage.

## ***ENERGY ASSISTANCE***

You may be entitled to aid in paying your utility bills if you have a low income. During the winter months (Sept.-April) there are two programs that may help you pay your heating cost. They are the Low Income Emergency Assistance Program (LIHEAP) and CRISIS. Income requirements and grant amounts change each season. You can contact LIHEAP at 1-866-857-7095.

**You may be eligible for LIHEAP if your income is no higher than:**

Family Size	1	2	3	4	5	6	7	8	Each Additional Member
Income Limit	\$23,110	\$30,221	\$37,332	\$44,443	\$51,554	\$58,665	\$59,998	\$61,332	+\$5,400

You may qualify for CRISIS assistance if you do not have fuel or utility service, or are in danger of termination.

***IF YOU HAVE PROBLEMS OR NEED MORE  
INFORMATION CALL PUP'S UNEMPLOYMENT  
INFORMATION CENTER at 215-557-0848***

Unemployment Information Center/Philadelphia Unemployment Project  
112 N. Broad St, 11<sup>th</sup> Floor, Philadelphia, PA 19102, 215-557-0822, [www.philaup.org](http://www.philaup.org)