

MISSISSIPPI DEPARTMENT of EMPLOYMENT SECURITY

RAPIDRESPONSE

Helping Workers and Businesses When Jobs are Lost

Resource Book

INSURANCE PROGRAMS
POLITE
EDUCATION PERSONALITY
TIPS SKILLS CAREER
RESUME WORK
EXPERIENCE CANDIDATES BUSINESS TRAINING
INTERVIEW
TEAM SCREENING
VIRTUAL
OBJECTIVE
AGENCY
TEMPORARY SUCCESS
JOB TIE
COMPENSATION
BENEFITS
SKILLS
AGENCY
APPLICATION
EMPLOYMENT
QUESTIONS
QUALIFICATIONS FORMS
SALARY
PHONE IMPRESS
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TEST
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An equal-opportunity employer and program, MDES has auxiliary aids and services available upon request to those with disabilities. Those needing TTY assistance may call 800-582-2233.

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RAPID RESPONSE

Helping Workers and Businesses When Jobs are Lost

Resource Book



MISSISSIPPI DEPARTMENT *of* EMPLOYMENT SECURITY

Helping Mississippians Get Jobs

| 888-844-3577

| mdes.ms.gov

WHAT IS RAPID RESPONSE AND HOW WILL IT HELP ME?

Rapid Response is the first step to help workers facing a job loss. The Rapid Response Team meets with workers to give them information on services and programs available to help them as they make the transition to a new job.

Looking for a job is a job in itself. The Rapid Response Team has provided you with information to help you with your personal and immediate needs – such as health insurance, unemployment insurance and information about and training opportunities available through the WIN Job Center. You can use this to help get organized and begin your job search.

Contacts

If you have any questions or need additional help, you may contact the State Rapid Response Team Representative at 800-762-2781. You may also contact the local workforce area that serves the county where you live. See the map on the back cover to find your local workforce area.

Local Workforce Development Areas (LWDA) Contact Information

Delta	662-335-6889
Mississippi Partnership	662-489-2415
Southcentral Mississippi Works	601-981-1511
Twin Districts	601-545-2137

STEPS TO REEMPLOYMENT

Step 1 – Register your profile with mdes.ms.gov or go to your Local WIN Job Center

WIN Job Centers provide customers easy access to information on employment services, education, training, and more in one convenient location.

You may register for work and WIOA services online at mdes.ms.gov.

Visit the WIN Job Center to make an appointment with a counselor to discuss your reemployment needs. Be sure to tell the counselor you were laid off. Ask about Workforce Innovation and Opportunity Act (WIOA) services. The WIN Job Center staff can provide you with job training information so you can learn new skills to be more competitive in the job market. The WIN Job Center staff can also assist you in preparing a resume, conducting job searches, and preparing for job interviews. You have access to fax machines, copiers, and Internet-connected computers to assist with job searches at no cost.

Step 2 – Gather important Verification Identification Cards

You will be asked to present your Social Security card and a picture ID (such as a driver's license) to access employment services at the WIN Job Center.

- Driver's License or State-Issued ID Card
- Birth Certificate
- Social Security Card
- Copies of your resume
- Names of references and their contact information
- Copies of diplomas and school transcripts

Step 3 – Develop a Resume

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

- Review the "Resume Information Form" in this book and use it as a worksheet to list your work history and other information you need for a resume.
- Visit your local WIN Job Center and ask for help to complete your resume. Bring the "Resume Information Form" with you. You may use the computers in the center to complete your resume. The WIN Job Center staff can assist you in creating and printing a professional resume.

Step 4 – Prepare for the Job Search and Interview Process

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

Step 5 – Consider Retraining

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

The WIN Job Center staff can also give you the contact for your local community college. Community College Representatives often have a presence in many of the WIN Job Centers. They can help you with career counseling and identify jobs in demand and the types of training required.

Workers who lose their jobs or whose hours or wages are reduced as a result of increased imports or shifts in production out of the United States may qualify for Trade Adjustment Assistance if the company is certified after filing a Trade Petition.

Step 6 – Tell Everyone You Know!

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

YOUR RESUME INFORMATION

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

PERSONAL INFORMATION

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

WORK EXPERIENCE

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

Description of Job Duties _____

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

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

Description of Job Duties _____

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

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

Description of Job Duties _____

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

ADDITIONAL WORK EXPERIENCE

Employer _____ Address _____

City _____ State _____ Zip _____

Phone _____ Email Address _____

Description of Job Duties _____

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

EDUCATION

School _____ Address _____

Degree/Certificate _____ Years Attended or Graduated _____

School _____ Address _____

Degree/Certificate _____ Years Attended or Graduated _____

School _____ Address _____

Degree/Certificate _____ Years Attended or Graduated _____

SPECIAL QUALIFICATIONS AND TRAINING

Skills _____

REFERENCES (BUSINESS AND PERSONAL)

Name _____ Address _____

City _____ State _____ Zip _____

Phone _____ Email _____

Name _____ Address _____

City _____ State _____ Zip _____

Phone _____ Email _____

YOUR PERSONAL AND IMMEDIATE NEEDS

Stress Management

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

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

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

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

Finances

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

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

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

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

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

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

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

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

UNEMPLOYMENT INSURANCE, JOB SEARCH AND TRAINING SERVICES

To Register for Unemployment Insurance Online:

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

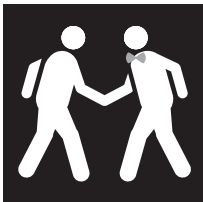
To register by phone, call MDES toll free at 888-844-3577 and a representative will assist you.



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

To register for work and look for available jobs using MDES Online Employment Services:

- Visit www.mdes.ms.gov
- Click on “I Need a Job”
- Follow the appropriate links



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

Unemployment Insurance Benefit Rights Summary Statement

To Be Eligible For Unemployment Benefits You Must:

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

Each week starts on Sunday at 12:01 a.m. and ends at Midnight on the following Saturday. Weekly Certifications are only accepted for the most recently completed calendar week.

To Maintain Eligibility:

You may also file weekly certifications and work searches online at mdes.ms.gov or via telephone at 888-844-3577 Thursdays and Fridays between the hours of 8 a.m. and 12 p.m. and from 1 p.m. to 5 p.m. Telecommunications for the Deaf (TDD) are available at 866-761-7607.

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

Keep a written record of the dates and places you applied for work. You must be actively seeking full-time work each week. While filing weekly certifications to obtain benefits, you must report any offers of work that you refused. Periodically, you may be required to report to a WIN Job Center for a review of your claim and to provide information regarding your job search.

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

The Agency defines “actively seeking work” as follows:

- You **MUST** be registered for work through your local WIN Job Center.
- You **MUST** contact three (3) employers each week to apply for work. An actual application must be completed with at least one of the three employer contacts each calendar week.
- You **MUST** provide a detailed record of the employers you contact each week.

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

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

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

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

Disqualifications

Your benefits may be delayed or denied if:

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

Right to Appeal

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

Workforce Innovation and Opportunity Act of 2015

The Workforce Innovation and Opportunity Act of 2015 (WIOA) provides for employment services and training for laid-off workers, including those workers involved in permanent plant closings or substantial layoffs. Individuals interested in the Reemployment Services and Training available through WIOA should report to the nearest WIN Job Center or contact MDES at **mdes.ms.gov**.

Debit Card Information www.EPPICard.com

Unemployment benefits payments will be issued through a debit card which will be mailed to you. The debit card has no monthly fees. This means there are no fees for purchases, no fees for cash-back with a purchase, or cash withdrawals from a bank teller window. Fees will apply when you use the debit card for ATM balance inquiries, phone balance inquiries expanding over 3 per month, and for ATM cash withdrawals. You can avoid these fees by visiting **www.EPPICard.com** for balance and transaction history information. You will receive detailed information regarding the debit card in the mail. Contact the card provider, ACS at 866-461-4095 if a replacement card is needed

THE WIN JOB CENTER

Helping Mississippians Get Jobs

The network of WIN Job Centers throughout the state provide customers with easy access to a variety of services in the areas of Employment Unemployment Insurance Assistance, Education, Training, Human Services and Economic development.

The Workforce Investment Network, or WIN Job Center, is the convenient One-Stop location where people who need jobs can connect to the many agencies ready to offer services and assistance. At the WIN Job Center, you can sign up for the Workforce Innovation and Opportunity Act (WIOA) program for possible skills training or other assistance. You may also make an appointment with an Employment Interviewer to learn more about the resources and services available to you and develop a Re-Employment Plan.

Visit your local WIN Job Center to register and search for a job (see the map attached with addresses and phone numbers in the Rapid Response Folder). The following services are provided through your local WIN Job Center:

Job Search

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

Job search and Placement Assistance

A vital function of the WIN Job Center is to assist people who need jobs with their job searches. Each WIN Job Center maintains a list of jobs available in their area, along with access to other jobs listed throughout the state. Staff can direct customers to computers for self-directed job searches and refer them to qualifying job postings.

Websites for Job Search

Mississippi Department of Employment Security	mdes.ms.gov
Mississippi U.S. Jobs	mississippi.us.jobs
America’s Career InfoNet	acinet.org
State of Mississippi	mississippi.jobs.com
Department of Corrections	mdoc.state.ms.us
Free Application for Federal Student Aid	fafsa.ed.gov
Mississippi State Personnel Board	mspb.state.ms.us
Veteran Jobs	military.com
Federal Jobs	usa.jobs.gov

Internet access for Resume Preparation and On-Line Filing Assistance

WIN Job Centers provide access to Internet-connected computers with resume building software for people to begin preparing for their next career and to post resumes for job openings on-line. Computers are for the exclusive use of performing job searches, applying for positions and posting resumes on-line.

Access to Office Equipment

WIN Job Centers offer computers, copiers, fax machines and telephones to assist with job search activities. All equipment is available free to clients performing job searches.

Interview Tips

WIN Job Center staff provides tips on how to interview for a job. Tips are as specific as bringing a resume to the interview, arriving on time, dressing for an interview and how attitude can play a part in getting a job.

Multi-level Employment Services

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

Labor Market Information (LMI)

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

Priority of Services for Veterans

Each WIN Job Center provides priority of service to all qualified veterans, including a separate sign-in sheet for Veterans to assist with priority of service. Some centers have specific personnel dedicated to the employment needs of Veterans.

Information on General Educational Development (GED) and Adult Basic Education (ABE)

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

Information on Unemployment Insurance Benefits

Workers who lose their jobs through no fault of their own may qualify for Unemployment Insurance (UI) Benefits. WIN Job Centers can provide information on how to apply for these benefits. This information is also available online at mdes.ms.gov and through the MDES Call Center. Individuals who qualify may apply on-line at mdes.ms.gov or toll-free at 888-844-3577 from a home phone or a phone at the WIN Job Centers.

Information on TAA benefits for Affected Workers

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

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

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

Referral to Rehabilitation Services

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

Information about the Governor's Job Fair Network

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

Access to Americans with Disabilities Act (ADA) Equipment

Individuals with special needs will find ADA equipment available at the WIN Job Centers to assist them with their job searches.

Career Assistance to Ex-Offenders

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

Youth Service Programs

A variety of programs exist to assist youth making the transition from school to the work environment. Each Local Workforce Investment Area supports youth programs that may vary from area to area.

Career and Aptitude Assessment

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

WIN JOB CENTER TRAINING SERVICES

Information on Individual Training Tuition Assistance

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

Community and Junior Colleges

The Mississippi Community and Junior Colleges are partners in the WIN Job Centers. The Community and Junior Colleges are available at WIN Job Centers on a scheduled basis. They provide information and assistance with a variety of services to meet individual needs such as: Career Counseling, General Education Development (GED), Adult Basic Education (ABE), Short Term Training, Retraining Opportunities, Individual Training Account (Career Technical), TABE Testing and ACT Prep. Please visit www.mccb.edu or the local WIN Job Center for more information.

Other Training Classes

Computer classes, workshops, and resource materials vary from office to office; therefore, contact your local WIN Job Center for a complete list and schedule of workshops.

Computer Training Labs (not available at all WIN Job Centers) are available for computer classes and pre-employment testing.

Eligible Training Provider List (ETPL)

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

COMMUNITY COLLEGES

www.mccb.edu

The Mississippi Community Colleges are partners in the WIN Job Centers. Staff of the Community Colleges are available at WIN Job Centers on a scheduled basis. They can help provide information such as Career Counseling, General Education Development (GED), Adult Basic Education (ABE), Short Term Training, Retraining Opportunities, Individual Training Accounts (Career Technical), TABE Testing and ACT Prep.

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

Coahoma Community College

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

Copiah-Lincoln Community College

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

East Central Community College

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

East Mississippi Community College

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

Hinds Community College

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

Holmes Community College

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

Itawamba Community College

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

Jones County Junior College

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

Meridian Community College

910 Highway 19 N
Meridian, MS 39307
Phone: 601-483-8241
www.mcc.cc.ms.us/

Mississippi Delta Community College

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

Mississippi Gulf Coast Community College

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

Northeast Mississippi Community College

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

Northwest Mississippi Community College

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

Pearl River Community College

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

Southwest Mississippi Community College

1156 College Drive
Summit, MS39666
Phone: 601-276-2000
www.smcc.cc.ms.us

NATIONAL CAREER READINESS CERTIFICATE

www.act.org

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

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

Unlike other assessments, they don't merely give an indication of reading and writing competency. Instead, they measure a range of hard and soft skills relevant to any occupation, at any level, and across industries.

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

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

The target skills of the NCRC are as follows:

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

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

YOUR PATH TO GOVERNMENT BENEFITS

Looking for Benefits? *Answer questions online to find out which government benefits you may be eligible to receive at <https://www.benefits.gov/>*

Mississippi Supplemental Nutrition Assistance Program (SNAP)

CATEGORY: FOOD/NUTRITION

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

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

Mississippi Medicaid

CATEGORY: MEDICAID/MEDICARE

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

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

Mississippi Temporary Assistance for Needy Families (TANF)

CATEGORY: LIVING ASSISTANCE

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

Mississippi Low Income Home Energy Assistance Program

CATEGORY: ENERGY ASSISTANCE

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

MISSISSIPPI ASSOCIATION OF COMMUNITY ACTION AGENCIES

www.msacaa.com

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

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

Programs

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

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

MISSISSIPPI PRIMARY HEALTH CARE ASSOCIATION

www.mphca.com 601-981-1817

What is a Community Health Center?

Community Health Centers (CHCS) are non-profit community-owned providers of comprehensive primary medical care and preventive services for medically underserved rural and urban communities.

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

Mississippi Primary Health Care Association Center Locations

(Visit the website at www.mphca.com to get the most current information)

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

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

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

ACCESS Family Health Services
63420 Hwy 25 N
Smithville, MS 38870
Phone: 662-651-4685

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

North Mississippi Primary Health Center
15921 Boundary Dr.
Ashland, MS 38603
Phone: 662-224-8951

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

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

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

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

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

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

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

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

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

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

Costal Family Health Center
1616 Williams Drive
Leakesville, MS 39451
Phone: 601-394-2381

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

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

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

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

HEALTH INSURANCE

Insurance Affordability Programs

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

Continuing health insurance is a main concern.

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

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

Mississippi Division of Medicaid: MDM offers access to health services to eligible families, pregnant women, and children. This includes the Children's Health Insurance Program known as CHIPs. You can call 877-543-7669, or visit the website at <http://www.medicaid.ms.gov>

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

Federal Marketplace

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

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

How to apply:

Online at www.HealthCare.gov.

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

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

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

To fill out this application you will need:

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

CHOICES FOR YOUR RETIREMENT

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

Option 1: Roll It

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

Option 2: Move It

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

Option 3: Leave It

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

Option 4: Take It

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

WIN JOB CENTER LOCATIONS

Amory

662-256-2618 and
662-256-5617
1619 Highland Drive
P.O. Box 415
Amory, MS 38821-0415

Attala County

662-289-2535
254 Hwy 12 West
Kosciusko, MS 39090

Batesville

662-563-7318
103 Woodland Road #16
P.O. Box 1511
Batesville, MS 38606-1511

Brookhaven

601-833-3511
545 Brookway Blvd.
P.O. Box 790
Brookhaven, MS 39602-0790

Calhoun County

662-412-3170
237 S. Murphree Street
Pittsboro, MS 38951

Carthage

601-267-9282
202 C.O. Brooks St.
Carthage, MS 39051-4262

Choctaw, MS

601-663-7722
266 Industrial Road
Choctaw, MS 39350

Clarksdale

662-624-9001
236 Sharkey Ave., 3rd floor
Federal Building
P.O. Box 640
Clarksdale, MS 38614-0640

Cleveland

662-843-2704
119 N. Commerce Ave.
P.O. Box 1750
Cleveland, MS 38732-1750

Columbia

601-736-2628
1111 Highway 98
Columbia, MS 39429-3701

Corinth

662-696-2336
2759 S. Harper Road
Corinth, MS 38834-2050

Desoto County

662-280-6218
NWCC Desoto Campus
WIN Job Center Room # 300-L
5197 W. E. Ross Parkway
Southaven, MS 38671

Forest

601-469-2851
536 Deer Field Drive
Forest, MS 39074-6005

Greenville

662-332-8101
Delta Plaza Shopping Center
800 Martin Luther King Blvd.,
Suite C54
P.O. Box 5279
Greenville, MS 38704-5279

Greenwood

662-459-4600
812 W. Park Ave.
P.O. Box 554
Greenwood, MS 38935-0554

Grenada

662-226-2911
1229-A Sunset Drive
Grenada, MS 38901

Gulfport

228-897-6900
10162 Southpark Drive
P.O. Box 2849
Gulfport, MS 39505-2849

Hancock County

228-466-5425
856 Hwy 90 Suite D
Bay St Louis, MS 39520

Hattiesburg

601-584-1202
1911 Arcadia Street
Hattiesburg, MS 39401-5428

Houston

662-407-1219
210 S. Monroe St.
Houston, MS 38851

Indianola

662-887-2502
226 N. Martin Luther King Drive
P.O. Box 963
Indianola, MS 38751-0963

Iuka

662-423-9231
1107 Maria Lane
Iuka, MS 38852-1120

Jackson

601-321-7931
5959 I-55 N, Frontage Road,
Suite C
Jackson, MS 39213

Laurel

601-399-4000
2139 Highway 15 N, Suite D
Laurel, MS 39440

Lexington

662-834-2426
303 Yazoo Street
Lexington, MS 39095

Louisville

662-773-5051
790 N. Court Ave.
Louisville, MS 39339-2059

Madison County

601-859-7609
152 Watford Parkway Drive
P.O. Box 450
Canton, MS 39046-0450

Marshall County

662-838-3805
227 Hwy 309 S
Byhalia, MS 38611

Mayhew

662-243-1751
8731 South Frontage Rd
Mayhew, MS 39753

McComb

601-684-4421
1400-A Harrison Avenue
P.O. Box 1306
McComb, MS 39648

Mendenhall

601-847-1322
150 W. Court Ave.
Mendenhall, MS 39114-3550

Meridian

601-553-9511
2000 Highway 19 N
Meridian, MS 39307-4906

Natchez

601-442-0243
107 Colonel John
Pitchford Parkway
P.O. Box 810
Natchez, MS 39121-0810

Noxubee County

662-726-5220
198 Washington Street
Macon, MS 39341

New Albany

662-407-1226
301 North St.
New Albany, MS 38652

Newton

601-683-2021
107 Adams St.
Newton, MS 39345-2642

Oxford

662-236-7201
1310 Belk Blvd.
Oxford, MS 38655

Pascagoula

228-762-4713
1604 Denny Ave.
P.O. Box 1058
Pascagoula, MS 39568-1058

Pearl

601-321-5441
212 Saint Paul St.
Pearl, MS 39208-5134

Philadelphia

601-389-3431
1016 Saxon Airport Road
Philadelphia, MS 39350

Picayune

601-798-3472
2005 Wildwood Road
Picayune, MS 39466

Pontotoc

662-407-1226
316 Coffee Street
Pontotoc, MS 38863

Tate County

662-562-3351
NW Community College
4975 Highway 51 N
Senatobia, MS 38668

Tupelo

662-842-4371 and
662-407-1213
3200 Adams Farm Road,
Suite 4
Belden, MS 38826

Tylertown

601-222-2161
200 Ball Ave., Courthouse
Tylertown, MS 39667-2170

Vicksburg

601-619-2841
755 Hwy 27 S.
Vicksburg, MS 39180

West Point

662-243-2647
1899 East TVA Rd
West Point, MS 39773

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

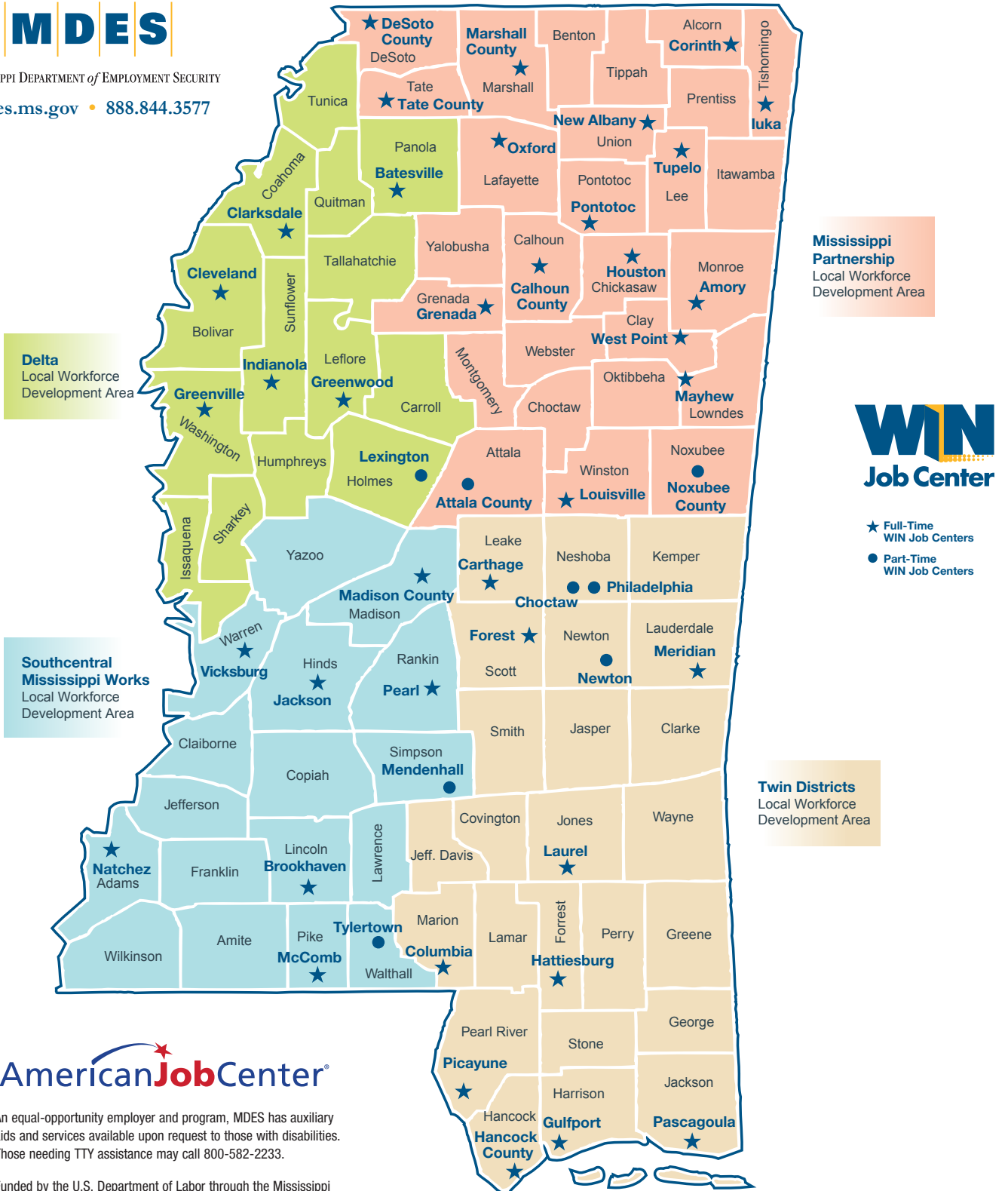
WIN Job Center Locations

Helping Mississippians Get Jobs



MISSISSIPPI DEPARTMENT of EMPLOYMENT SECURITY

mdes.ms.gov • 888.844.3577



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

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